

# Planning Matters

Volume 7, Issue 1

2011 Winter Issue & 2010 Annual Report

## Legislative Bodies Adopt Comprehensive Plan Goals & Objectives

Planning Commission continues work on Comprehensive Plan elements

KRS 100.183 requires planning commissions to adopt a Comprehensive Plan as a guide for public and private actions and decisions to assure development of public and private property in the most appropriate relationships. At minimum, the Comprehensive Plan must include a base study, statement of goals and objectives, and future land use, transportation, and community facilities plans.

*Nelson County 2020: A Comprehensive Plan* was adopted in 1996. While the 1996 Plan and its subsequent amendments have served as an effective guide to decisions about the physical development of the community, quality planning requires an ongoing review of the Comprehensive Plan elements and implementation processes. To be effective, the

plan must be reviewed in light of social, economic, technical, and physical advancements and changes and to ensure consistency with the community's goals and objectives. KRS 100.197 requires the plan to be reviewed and amended or readopted every 5 years.

In October 1996, the Planning Commission updated the base study and readopted the other elements of the current Comprehensive Plan. Since 1996, the Planning Commission has amended the Future Land Use Plan and maps to anticipate the new high school and create the Little Brick Hamlet in the Boston community.

Over the last few years, the Planning Commission has undertaken an extensive review of the current

### Comprehensive Plan Vision Statement

Encourage quality, planned, and orderly growth that maintains the community's small-town atmosphere and exceptional quality of life, that protects its rural character, environment, and recreational, tourist, historic, cultural, scenic, and natural resources, and that is served by adequate public facilities and services.

Comprehensive Plan. The Planning Commission's first step in the review process was to examine the Statement of Goals and Objectives. The Statement serves as a guide for the physical development and economic

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## New Flood Maps Effective May 24, 2011

Flood Insurance Rate Maps (FIRMs) and Flood Insurance Studies (FISs) are the tools the Federal Emergency Management Agency (FEMA) uses to determine the flood risk property owners face. Prior to the Enactment of the National Flood Insurance Program (NFIP), property owners had no mechanism to protect themselves from the devastation of flooding, and in many parts of the United States, unchecked development in the floodplain was exacerbating the flood risk.

Flood maps show the high-risk areas where there is at least one-percent-annual-chance of flooding, meaning that areas shown on the map have a 1% chance of flooding in any given year. In these areas, also known as Special Hazard Areas, flood insurance is required for mortgages from

a federally-regulated lender. The maps also show the low- or moderate-risk areas where flood insurance is optional but recommended.

A wide range of users use flood maps and studies. Private citizens, insurance agents, engineers, surveyors, and brokers use flood maps to locate properties and buildings and identify their risk of flood damage. Community officials use the flood maps and studies to administer floodplain management decisions and mitigate flood damage. Lending institutions and federal agencies use the maps and studies to locate properties and buildings to determine whether flood insurance is required when making loans or providing grants for the purchase or construction of buildings.

Many of the Nation's flood hazard maps and studies were outdated and no longer realistically depicted the true flood risk. In 2005, Congress mandated a nationwide flood map

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## Comprehensive Plan Review (continued from page 1)

and social well-being of the community and acts as a guide for the preparation of the remaining elements and the aids to implementing the plan.

The Planning Commission drafted a revised Statement of Goals and Objectives. The revised statement includes no significant text changes but has been reformatted, eliminates planning catchwords and phrases, and consolidates all goals, targets,

purposes, etc. into one statement.

In July 2010, the Planning Commission presented the proposed Statement of Goals and Objectives to the legislative bodies. Based on comments received from the legislative bodies, the Planning Commission held a public hearing and made a recommendation to approve the proposed Statement of Goals and Objectives. Subsequently, all legislative bodies adopted the statement.

With the adoption of the revised Statement of Goals and Objectives, the Planning Commission is now working on the finalization of the future land use, transportation, and community facilities plan elements. The Planning Commission will meet with the legislative bodies to receive comments on the remaining elements, and upon consensus, the Planning Commission will hold a public hearing to take public comment and adopt the elements.

## New Flood Maps (continued from page 1)

modernization initiative. The goal of FEMA's 5-year plan, called the Multi-Year Flood Hazard Identification Plan, was to provide updated digital flood hazard data and maps. This project will help local officials to manage development and emergency response and assist financial institutions and insurance agents to offer the proper protection to their clients.

Nelson County's Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) have been updated and will go into effect May 24, 2011. The updated maps identify flood hazards for areas that drain more than 1 square mile (640 acres). The new aerial-photo-base maps will show areas that are likely to be flooded during a 1% annual chance flood, meaning that areas shown on the map have a 1% chance of flooding in any given year. The extent of many flood-prone areas within the County have been revised. The new maps are more technically correct for use in local floodplain management decisions, and the updated information will be useful for homeland security, natural resources conservation, emergency management, and transportation purposes in order to promote economic development and maximize mitigation efforts.

The new maps will not affect continuing insurance policies for a structure built in compliance with

local floodplain management regulations and the flood map in effect at the time of construction. However, should the structure be substantially improved or substantially damaged (where damages or improvements reach 50% or more of the pre-damage market value), the entire structure will have to be brought into compliance with the floodplain requirements and the Base Flood Elevation (BFE) in effect at the time any repairs take place.

Although FEMA uses the most accurate flood hazard information available, limitations of scale or topographic definition of the source maps used to prepare the FIRM may cause small areas that are at or above the BFE to be inadvertently shown within Special Flood Hazard Area boundaries. For these situations, FEMA established the Letter of Map Amendment (LOMA) process to remove such structures from the Special Flood Hazard Area. For a LOMA to be issued, federal regulations require that the lowest adjacent grade be at or above BFE. There is no fee for FEMA's review of the LOMA request, but the requester of a LOMA must provide all of the information needed for a review.

The Kentucky Division of Water serves as the state agency administering flood management. The Planning Commission serves as the

County's Floodplain Coordinator and administers and enforces the local Flood Damage Prevention Ordinance.

For more information on flood mapping for flood insurance, contact the Kentucky Division of Water or Planning Commission.

### What is a Flood?

Flood insurance covers direct physical loss caused by "flood." In simple terms, a flood is an excess of water on land that is normally dry. The official definition used by the National Flood Insurance Program is:

A flood is "a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

# 2010 Annual Report

## Message from the Chair . . .

On behalf of the Joint City-County Planning Commission, I am pleased to present the Planning Commission's 2010 annual report.

The purpose of the annual report is to disseminate information on the operations of the Planning Commission over the last year to the citizens of Nelson County. This report provides an overview of planning and development activities in Nelson County.

Nelson County continues to experience subdued growth in comparison to previous years, but recent inquiries and applications, such as Cracker Barrel in Bardstown and Dollar General in Boston, signal a positive recovery in the upcoming year.

Last year, the Planning Commission continued its extensive review of the Comprehensive Plan. With final approval of the revised Statement of Goals and Objectives by the legislative bodies, the Planning Commission has started to finalize its update of the remaining elements of the Comprehensive Plan. Upon completion of the Plan update, the Planning Commission will begin an extensive review and update of the Zoning and Subdivision Regulations and work towards developing more user-friendly tools, processes and procedures.

Looking forward to a prosperous 2011!

Todd A. Johnson  
Chair

## Planning Commission Activity 2005—2010

Application Type	2005	2006	2007	2008	2009	2010
Administrative Appeals	1	1	1	0	1	0
Cell Tower Review	0	1	1	0	2	1
Commercial Design Review						
New Projects	36	27	7	14	8	7
Revised Projects	9	2	8	1	1	0
Conditional Use Permits						
New Permits	31	29	36	20	26	30
Annual Inspection	0	31	60	96	116	142
Historic District Review						
Certificates of Appropriateness	53	58	57	51	61	61
PUD Designations	0	0	7	4	3	1
PUD Amendments	0	0	0	1	2	0
Sign Permits						
Permanent	89	108	115	95	83	74
Temporary	41	77	70	60	43	50
Subdivision Review						
Advisory Plat	25	27	9	14	4	1
Agricultural Division	20	15	4	2	7	17
Amended Plat	95	83	39	64	26	42
Minor Plat	69	34	30	36	18	11
Major—Preliminary Plat	12	8	8	3	0	0
Major—Final Plat	9	17	9	32	3	2
Variances	20	23	26	23	9	9
Zone Changes	44	30	33	22	21	12
Zone Changes with PUDs	0	0	3	0	1	0

# 2010 Annual Report

## Zoning Compliance Permit Analysis January - December 2010

	City of Bardstown		Nelson County		Total	
	Permits	Est. Cost (\$)	Permits	Est. Cost (\$)	Permits	Est. Cost (\$)
Agricultural Additions	0	\$0	5	\$14,100	5	\$14,100
Agricultural Demolitions	0	\$0	1	\$0	1	\$0
Agricultural Structures	0	\$0	41	\$526,693	41	\$526,693
<b>Agricultural Subtotal</b>	<b>0</b>	<b>\$0</b>	<b>47</b>	<b>\$540,793</b>	<b>47</b>	<b>\$540,793</b>
Accessory Structure Additions	1	\$2,000	7	\$49,900	8	\$51,900
Accessory Structure Alteration	1	\$5,000	1	\$11,000	2	\$16,000
Accessory Structure Demolitions	2	\$0	1	\$0	3	\$0
Accessory Structures	60	\$231,202	201	\$1,734,872	261	\$1,966,074
Manufactured Homes, double-wide	0	\$0	8	\$570,400	8	\$570,400
Manufactured Homes, single-wide	0	\$0	14	\$268,496	14	\$268,496
Manufactured Home, single-wide (MHP)	7	\$90,000	0	\$0	7	\$90,000
Manufactured Home Additions	0	\$0	1	\$7,000	1	\$7,000
Modular Homes	0	\$0	1	\$216,650	1	\$216,650
Multi-Family Additions	1	\$399,534	0	\$0	1	\$399,534
Single-Family Additions	34	\$482,410	87	\$1,433,082	121	\$1,915,492
Single-Family Demolitions	0	\$0	4	\$0	4	\$0
Single-Family Dwellings	30	\$3,128,000	112	\$14,333,050	142	\$17,461,050
Single-Family Alteration/Remodeling	5	\$222,750	18	\$410,514	23	\$633,264
Townhouses/Condominiums (4 units)	2	\$340,000	0	\$0	2	\$340,000
<b>Residential Subtotal</b>	<b>143</b>	<b>\$4,900,896</b>	<b>455</b>	<b>\$19,034,964</b>	<b>598</b>	<b>\$23,935,860</b>
Commercial Accessory Structures	3	\$11,300	0	\$0	3	\$11,300
Commercial Additions	12	\$274,400	3	\$1,011,090	15	\$1,285,490
Commercial Alterations/Remodels	20	\$528,250	5	\$91,801	25	\$620,051
Commercial Demolitions	3	\$0	3	\$0	6	\$0
Commercial Structures	5	\$1,234,000	3	\$40,600	8	\$1,274,600
Commercial Tenant Fit-Ups	6	\$780,000	0	\$0	6	\$780,000
<b>Commercial Subtotal</b>	<b>49</b>	<b>\$2,827,950</b>	<b>14</b>	<b>\$1,143,491</b>	<b>63</b>	<b>\$3,971,441</b>
Industrial Accessory	1	\$300	0	\$0	1	\$300
Industrial Additions	1	\$20,000	1	\$45,000	1	\$65,000
Industrial Alterations/Remodels	4	\$727,000	2	\$36,000	6	\$763,000
Industrial Demolitions	1	\$0	1	\$0	2	\$0
Industrial Structures	1	\$110,000	2	\$2,100,000	3	\$2,210,000
Industrial Tenant Fit-Ups	1	\$265,000	0	\$0	1	\$265,000
<b>Industrial Subtotal</b>	<b>9</b>	<b>\$1,122,300</b>	<b>6</b>	<b>\$2,181,000</b>	<b>15</b>	<b>\$3,303,300</b>
Public Structure	2	\$25,800	1	\$8,000	3	\$33,800
Public Structure Additions	1	\$2,400,000	2	\$5,514,000	3	\$7,914,000
Public Structure Alterations	1	\$2,400,000	1	\$1,700,000	2	\$4,100,000
Public Accessory Structures	0	\$0	1	\$944	1	\$944
Telecommunications Facility	1	\$50,000	0	\$0	1	\$50,000
Telecommunication Acc. Structures	3	\$56,800	5	\$120,000	8	\$176,800
<b>Public Subtotal</b>	<b>8</b>	<b>\$4,932,600</b>	<b>10</b>	<b>\$7,342,944</b>	<b>18</b>	<b>\$12,275,544</b>
<b>Total Permits Issued</b>	<b>209</b>	<b>\$13,783,746</b>	<b>532</b>	<b>\$30,243,192</b>	<b>741</b>	<b>\$44,026,938</b>

# 2010 Annual Report

## New Construction Permit Comparison 2005—2010

Permit Type	2005		2006		2007*	
	# Permits (Units)	Estimated Cost	# Permits (Units)	Estimated Cost	# Permits (Units)	Estimated Cost
Duplexes	11 (22)	\$947,000	12 (24)	\$552,000	10 (20)	\$1,027,000
Multi-Family Structures	2 (10)	\$345,000	8 (25)	\$845,000	1 (3)	\$110,000
Townhouses/Condos	18 (61)	\$5,325,817	16 (39)	\$3,620,000	9 (33)	\$1,860,000
Single-Family Dwellings	390 (390)	\$49,433,339	252 (252)	\$34,653,512	200 (200)	\$27,124,864
Commercial Structures	31	\$14,407,113	18	\$8,740,876	17	\$3,604,933
Industrial Structures	9	\$6,778,016	2	\$9,978,390	6	\$10,020,250
Public Structures	4	\$9,985,245	12	\$5,726,000	2	\$1,502,558
<b>Total Permits</b>	<b>1,050</b>	<b>\$99,885,813</b>	<b>1,011</b>	<b>\$82,423,600</b>	<b>944</b>	<b>\$70,493,140</b>

Permit Type	2008*		2009*		2010	
	# Permits (Units)	Estimated Cost	# Permits (Units)	Estimated Cost	# Permits (Units)	Estimated Cost
Duplexes	2 (4)	\$340,000	0 (0)	\$0	0 (0)	\$0
Multi-Family Structures	4 (25)	\$1,350,000	2 (31)	\$665,000	0 (0)	\$0
Townhouses/Condos	3 (9)	\$480,000	2 (4)	\$280,000	2 (4)	\$340,000
Single-Family Dwellings	165 (165)	\$21,407,066	144 (144)	\$18,545,944	142 (142)	\$17,461,050
Commercial Structures	18	\$4,476,900	8	\$2,363,000	8	\$1,274,600
Industrial Structures	3	\$705,000	5	\$342,000	3	\$2,210,000
Public Structures	1	\$75,000	6	\$20,024,700	3	\$33,800
<b>Total Permits</b>	<b>807</b>	<b>\$45,962,327</b>	<b>759</b>	<b>\$62,081,496</b>	<b>741</b>	<b>\$44,026,938</b>

\* denotes U.S. recessions as determined by the National Bureau of Economic Research

## Conventional Single-Family Dwellings by Subdivision 2010

Subdivision (Comp Plan Area)	# Units
Salem Hills (Traditional Urban 1)	12
Corman's Crossing (Deatsville Village 3)	11
Miller Springs (Hunters Village 3)	11
Copperfields (Suburban 5)	8
Maywood (Traditional Urban 1)	6
Beech Fork Estates (Outer Urban 1)	4
Mallards Cove (Sub 41)	4
Woodlawn Springs (Traditional Urban 1)	4
Bridgepointe (Outer Urban 1)	3
Whispering Oaks (Outer Urban 1)	3
Whispering Hills (Outer Urban 1)	2

# 2010 Annual Report

## Conventional Single-Family Dwelling Data Analysis 2006-2010

Construction Cost			Size—Living Space		
<u>Range</u>			<u>Range</u>		
	2006	\$7,500-\$600,000		2006	448-7,080 sf
	2007	\$18,000-\$1,987,000		2007	156-14,676 sf
	2008	\$2,100—\$500,000		2008	480-4,937 sf
	2009	\$10,000—\$685,000		2009	700 — 6,999 sf
	2010	\$500—\$57,850		2010	120 — 5,746 sf
<u>Average</u>			<u>Average</u>		
	2006	\$132,510		2006	1,783 sf
	2007	\$135,624		2007	1,671 sf
	2008	\$130,043		2008	1,750 sf
	2009	\$128,791		2009	1,683 sf
	2010	\$122,965		2010	1,705 sf
<u>Median</u>			<u>Median</u>		
	2006	\$115,000		2006	1,500 sf
	2007	\$100,000		2007	1,436 sf
	2008	\$105,000		2008	1,500 sf
	2009	\$96,000		2009	1,440 sf
	2010	\$100,000		2010	1,455 sf
<u>Mode</u>			<u>Mode</u>		
	2006	\$60,000		2006	1,350 sf
	2007	\$80,000		2007	1,350 sf
	2008	\$80,000		2008	1,250 sf
	2009	\$80,000		2009	1,350 sf
	2010	\$80,000		2010	1,350 sf

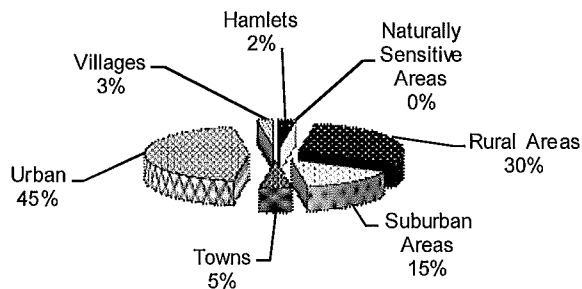
## Conventional Single-Family Dwellings 1974-2010

Year	# Units	Year	# Units
1974 R	109	1993	334
1975	152	1994	392
1976	149	1995	397
1977	126	1996	380
1978	176	1997	351
1979	209	1998	474
1980 R	115	1999	427
1981 R	98	2000	402
1982 R	98	2001 R	406
1983	129	2002 R	391
1984	100	2003 R	429
1985	111	2004	377
1986	121	2005	390
1987	118	2006	252
1988	128	2007 R	200
1989	183	2008 R	165
1990 R	244	2009 R	144
1991 R	252	2010	142
1992	378		

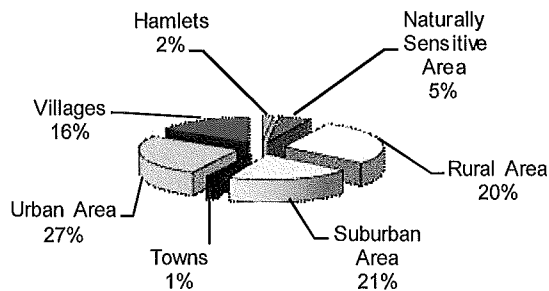
*R denotes U.S. recessions as determined by the National Bureau of Economic Research*

# 2010 Annual Report

## Comprehensive Plan Reorientation Policy Goals by Community Character Area



## 2010 Total Dwelling Units by Community Character Area

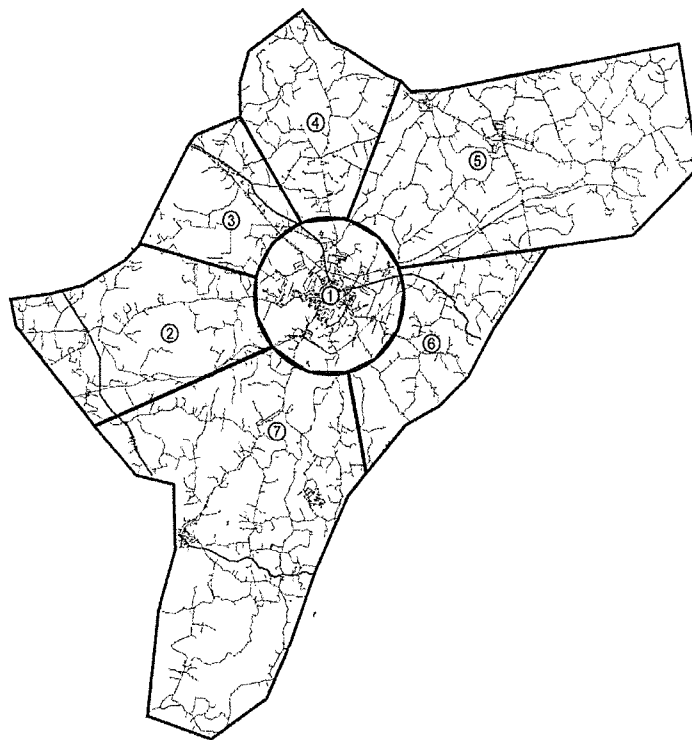


**Total Dwelling Units by Area  
2010**

Community Character Area	# Units	%
Culvertown Hamlet (7)	1	0.6%
Samuels Hamlet (3)	2	1.2%
<b>Hamlets</b>	<b>3</b>	<b>1.8%</b>
Boston NSA (2)	8	4.7%
New Haven NSA (7)	1	0.6%
<b>Naturally Sensitive Area</b>	<b>9</b>	<b>5.3%</b>
KY 245 Rural (3)	1	0.6%
Cox's Creek Rural (4)	13	7.7%
Bloomfield Rural (5)	16	9.4%
Woodlawn Rural (6)	4	2.3%
New Haven Rural (7)	15	8.9%
<b>Rural Area</b>	<b>49</b>	<b>28.9%</b>
Boston Road Suburban (2)	2	1.2%
KY 245 Suburban (3)	1	0.6%
Cox's Creek Suburban (4)	5	3.0%
Bloomfield Suburban (5)	10	5.9%
Woodlawn Suburban (6)	16	9.5%
<b>Suburban Area</b>	<b>34</b>	<b>20.2%</b>
New Haven Town (7)	2	1.2%
<b>Towns</b>	<b>2</b>	<b>1.2%</b>
Outer Urban Neighborhood (1)	23	13.6%
Traditional Urban Neighborhood (1)	22	13.0%
<b>Urban Area</b>	<b>45</b>	<b>26.6%</b>
Deatsville Village (3)	13	7.7%
Hunters Village (3)	14	8.3%
<b>Villages</b>	<b>27</b>	<b>16.0%</b>

**Total Dwelling Units by Area  
2010**

Area	#	%
Urban Area (1)	45	26.7%
Boston Road Corridor (2)	10	5.9%
KY 245 Corridor (3)	31	18.3%
Louisville Road Corridor (4)	18	10.7%
Bloomfield Road Corridor (5)	26	15.4%
Woodlawn Road Corridor (6)	20	11.8%
New Haven Road Corridor (7)	19	11.2%



# Joint City-County Planning Commission of Nelson County

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Serving the  
Cities of Bardstown,  
Bloomfield, Fairfield,  
& New Haven  
&  
Nelson County

## Planning Commission

Crystal Brady, City of Bardstown  
Kenneth Brown, City of Bloomfield  
Theresa Cammack, Nelson County (#3)  
Charles Howard, Nelson County (#5)  
Andy Hall, City of New Haven  
Todd Johnson (Chair), City of Bardstown  
Mary Ellen Marquess (Vice-Chair), City of Fairfield  
Mark Mathis (Secretary/Treasurer), Bardstown  
Carolyn Welch, Nelson County (#4)  
Linda Wells, Nelson County (#2)  
Mike Zoeller, Nelson County (#1)

# denotes Magisterial District

## Planning Commission Staff

Janet Johnston, AICP, Director  
Cindy Pile, Administrative Assistant  
Phyllis Horne, Receptionist/Clerk  
Jack Waff, Enforcement Officer  
Pen Bogert, Preservation Administrator  
Mike Coen, Legal Counsel  
Alicia Brown, Court Reporter

## NEWS

- **Wayne Colvin** resigned in December 2010 as the Planning Commission's Magisterial District #5 (Bloomfield, Fairfield, Chaplin, and northeast Nelson County) representative. **Charles Howard** was appointed by Nelson County Fiscal Court to serve the unexpired term through February 2014. Charles is self-employed and has owned and operated Howard's Hardware in Chaplin for 27 years. Charles says that he ". . . would like to see changes in the zoning regulations that would conserve more of our farmland and give property owners more rights over their own property."
- **Fred Hagan** resigned in December 2010 as one of the three Bardstown representatives on the Planning Commission due to his election to the Bardstown City Council. **Crystal Brady** was appointed by Bardstown City Council to serve the unexpired term through February 2012.
- **Mark Mathis** (City of Bardstown), **Kenny Brown** (City of Bloomfield), and **Mary Ellen Marquess** (City of Fairfield) were reappointed to the Planning Commission.
- **Allen Parker** was reappointed to the Nelson County Board of Adjustment by Nelson County Fiscal Court.
- **Mark Mathis** was reappointed to the Bardstown Board of Adjustment by the Bardstown City Council.
- **John Phillips** resigned in October 2010 from the Bardstown Board of Adjustment. **Jesse Wheat** was appointed to serve the unexpired term through February 2013.
- **Sandra Cobble** was reappointed to the Bloomfield Board of Adjustment by the Bloomfield City Council.
- **A.G. Wright** resigned from the Bloomfield Board of Adjustment. **J.B. Murphy** was appointed by the Bloomfield City Council to serve the unexpired term through February 2012.
- **Julia Coy** was reappointed to the New Haven Board of Adjustment by the New Haven City Council.
- **Don Parrish and Mary Carey** were reappointed to the Bardstown Historical Review Board by the Bardstown City Council.