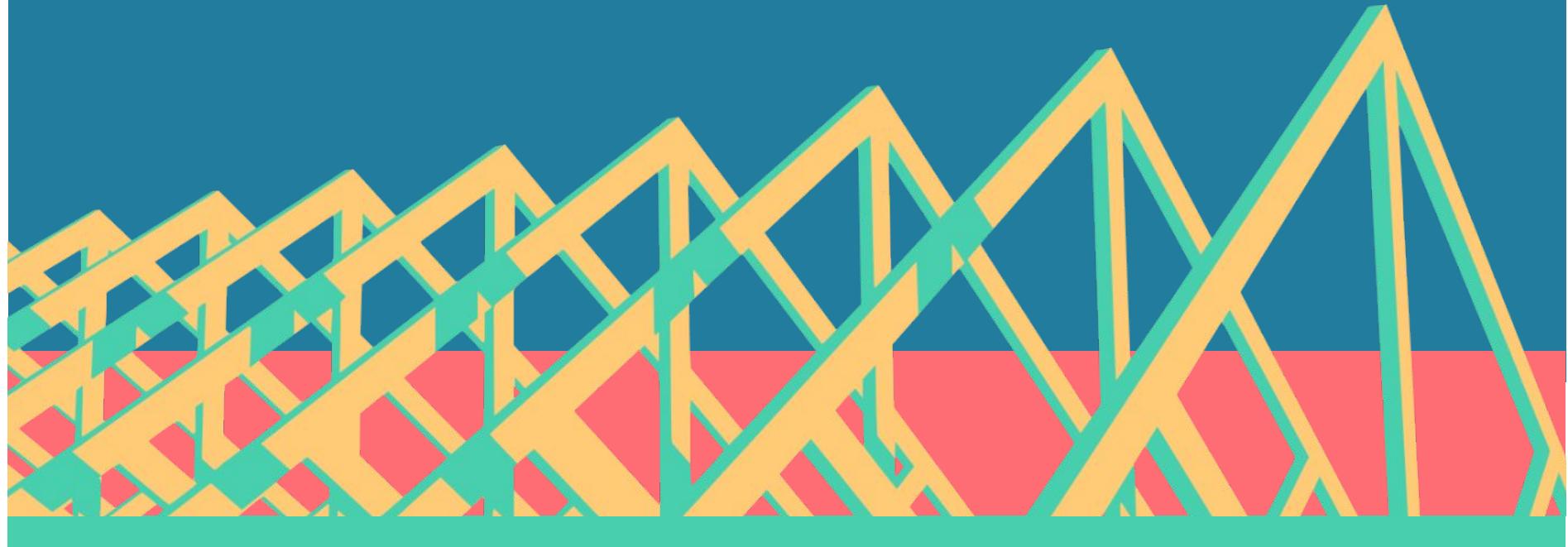


Home for All

Northern Kentucky Housing Strategies



Coordinated by



Northern Kentucky Area Development District + Brighton Center and Brighton Properties

Home for All Northern Kentucky Housing Strategies



Northern Kentucky is the eight county region of Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton

Funded by Interact for Health and United Way of Greater Cincinnati



Communication support provided by Northern Kentucky Chamber of Commerce and Scooter Media



Published January 2025

Visit HousingNKY.com for more information.

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About the coordinating organizations



The **Northern Kentucky Area Development District (NKADD)** is a collaboration of local leaders and staff supporting and empowering communities by convening stakeholders and implementing quality services. NKADD serves as a forum, clearinghouse, technical center, convener for the region and provides continuity to projects during the transition of local elected officials. NKADD has had federal and state statutory authority (KRS 147A) since September 1971 and serves the communities in Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton Counties.

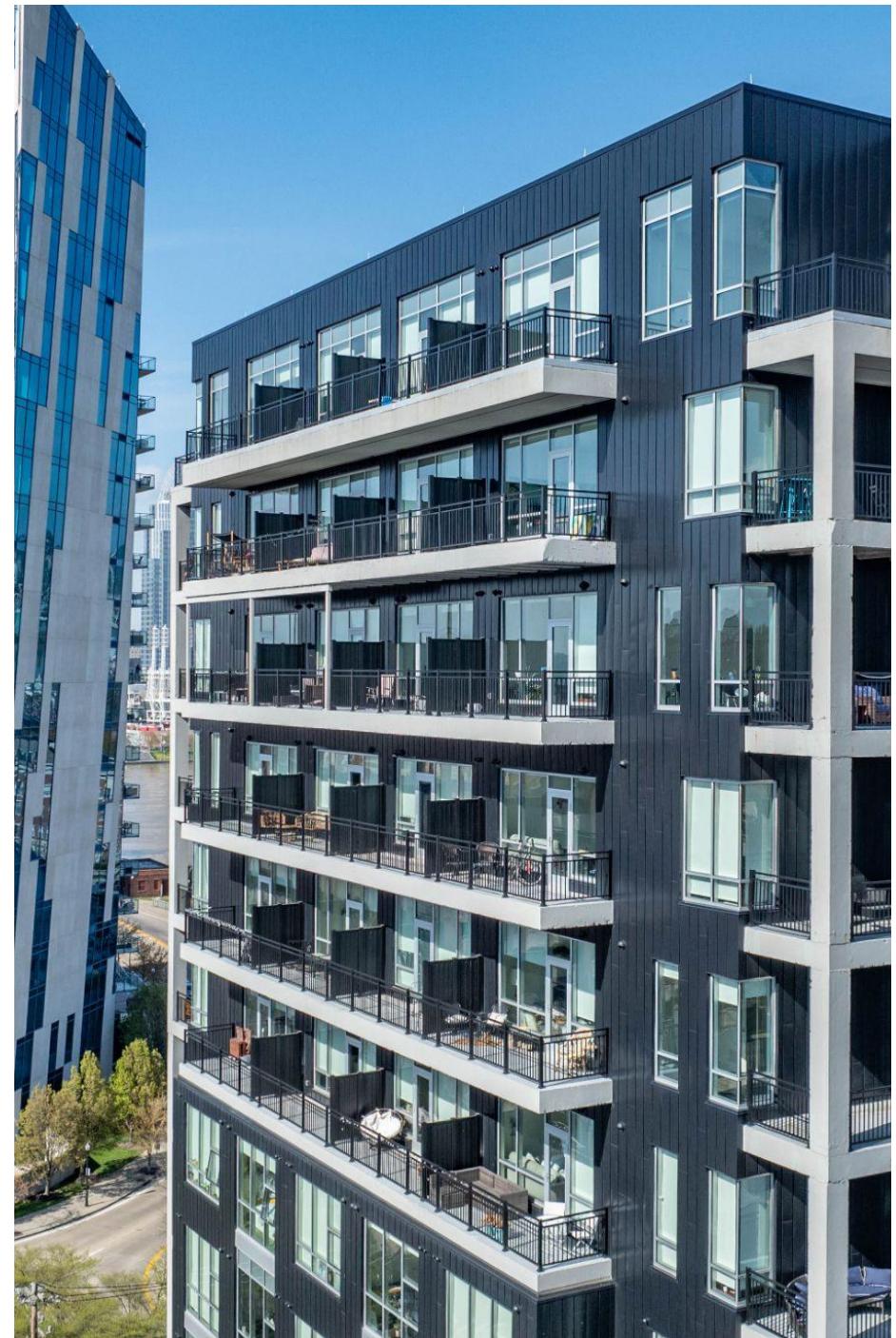


Since 1966, **Brighton Center** has believed deeply in the potential of people and that everyone deserves the best quality of life possible. Brighton is committed to creating opportunities for individuals and families to reach self-sufficiency through family support services, education, employment, and leadership.

Brighton Properties is a wholly owned subsidiary of Brighton Center focused on quality income-aligned housing development for rental and homeownership, facilities and property management, and community development.

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Foreword

In its analysis of the housing market and workforce conditions across our eight-county region, the 2023 Northern Kentucky (NKY) Housing Data Study showed that, while Northern Kentucky's economy is growing, our housing market is not keeping pace with job growth. To retain our young adults, provide opportunities for older adults to downsize or age in place, and offer new residents a variety of options to meet their lifestyle, a comprehensive and multi-faceted approach will be needed.

There will not be a one-size-fits-all solution to Northern Kentucky's housing issues. Instead, each community within the region will require tailored solutions to address their different needs. This menu of strategies provides a starting point for officials and other stakeholders to create residential opportunities in their communities.



From Seth Cutter, HousingNKY Steering Committee Chair

Foreword

When I was young, I remember asking my father, a home builder, if we'd ever run out of room to build houses. He assured me Northern Kentucky had plenty of space. Today we still have enough space to build homes, but how can we overcome our current challenges to build enough homes for everyone who wants to join us here?

In 2024, over 90 community leaders and experts devoted countless hours addressing our region's urgent housing challenge, especially around our income-aligned housing supply shortage. Our goal: close the housing gap across income levels and provide a place for everyone.

The 2023 Northern Kentucky Housing Data Study revealed we need 6,650 additional housing units in the next five years to keep up with and support our region's growth. While some projects have advanced, our economic progress depends on implementing strategic solutions.

This document presents a **menu of strategies** for local governments, nonprofits, philanthropic organizations, and private employers to consider. It doesn't recommend uniform application but offers diverse strategies to address housing challenges.

Whether it's addressing affordability gaps, expanding housing choices, or creating vibrant mixed-use neighborhoods, this menu is a flexible framework that communities can adapt to their context.

Ensuring current and potential residents have affordable, varied housing choices remains a top priority. As a community, we must work together to create opportunities for current and future generations.

I invite you to review these ideas with openness. Together, we can transform these concepts into action, ensuring our children have a place to call home in Northern Kentucky for generations to come.



Seth Cutter
Vice President
CVG Airport

The Cincinnati/Northern Kentucky International Airport (CVG) has been a key economic growth driver, focused on creating jobs and providing access to life-changing careers. We recognize that robust economic development requires diverse, affordable housing options.

FOREWORD

Acknowledgements

This work would not have been possible without the active participation of representatives from local government, nonprofit organizations, private sector leaders, and community advocates from across our eight-county region.

Collaboration of dedicated stakeholders from urban, suburban and rural communities ensured a holistic and regionally-coordinated approach to addressing housing challenges, with a shared commitment to creating actionable strategies that support housing affordability, availability, and income alignment as key drivers of workforce and economic development.

Dedication

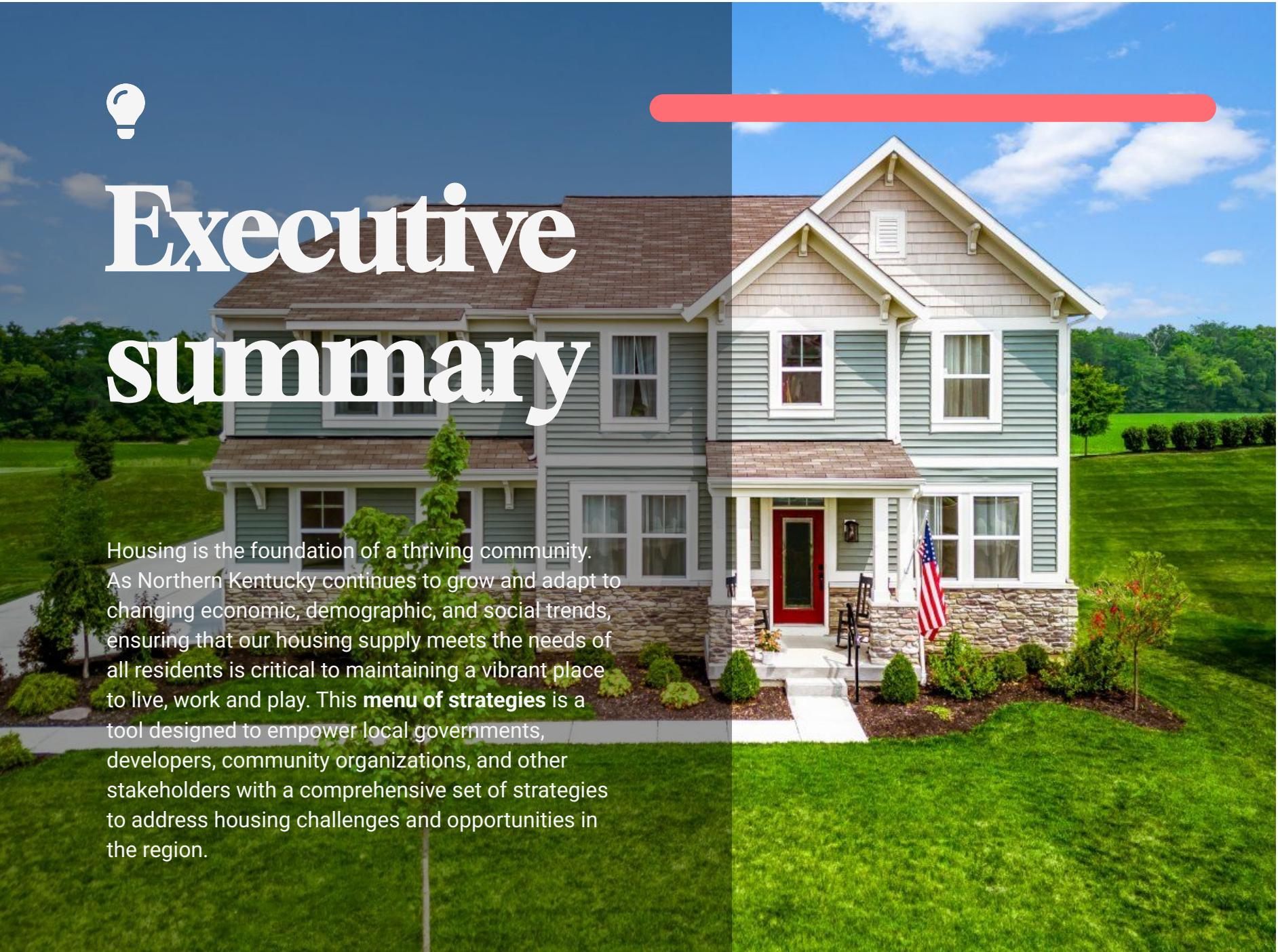
In honor of Pat Crowley (1961-2024), a friend to all who had the good fortune to meet him. Pat supported the team and the work that led to this report as a committee chair, a steering committee member, an advocate, a mentor and a friend. He will be greatly missed.

Adkins, Matt, Kentucky I-71 Economic Development Alliance
 Allen, Damon, Federal Home Loan Bank of Cincinnati
 Amrine, Daney, Welcome House
 Aubuchon, Mayor Julie, City of Florence
 Baker, Kristen, LISC
 Barr, Hailey, United Way of Greater Cincinnati
 Bates, Ellen, Brighton Center and Brighton Properties
 Boyer, Shannan, Scooter Media
 Brookbank, Sarah, Scooter Media
 Cooper, Brent, NKY Chamber of Commerce
 Costello, Kevin, Boone County Planning Commission
 Crowley, Pat, Greater Cincinnati Northern Kentucky Apartment Association
 Cutter, Seth, CVG Airport
 Diaz, Lewis, Dinsmore
 Dickerson, Veronica, Northern Kentucky Association of Realtors
 Diallo, Boubacar, Boone County Fiscal Court
 Douglas, Cate, Center for Great Neighborhoods
 Douthat, Gina, Transit Authority of Northern Kentucky
 Dusing, Matt, Carroll County Community Development Corporation
 Elberfeld, Matt, Campbell County Fiscal Court
 Fields, Judge/Executive David, Pendleton County Fiscal Court
 Figueroa, Dr. Fernando, Gateway Community and Technical College
 Finch, Jason, Fischer Homes
 Folkerth, Megan, Interact for Health
 Frew, Pat, Covington Business Council
 Goddard, Chris, Catholic Charities
 Grayson, Nancy, Horizon Community Funds of Northern Kentucky
 Greco, Devon, BE-NKY Growth Partnership
 Guidugli, Tom, Sr., Neighborhood Foundations
 Hall Sommer, Melissa, Brighton Center and Brighton Properties
 Hunt, Joshua, City of Florence
 Johnson-Noem, Tara, Northern Kentucky Area Development District
 Kirkpatrick, Katie Jo, Northern Kentucky Area Development District
 Klare, Joe, Catalytic Fund
 Knochelmann, Judge/Executive Kris, Kenton County Fiscal Court
 Kenat, Steve, SHP
 King, Edwin, City of Ft Mitchell
 Kreutzjans, Bill, Jr., Ashley Building Group
 Kreutzjans, Ross, Kreutzjans Construction
 LeCount, Jenna, Boone County Planning Commission
 Levermann, Jack, Paul Hemmer Companies
 Long, Marlo, Truist
 McAleese, David, BE-NKY Growth Partnership
 Miller, Brian, Building Industry Association of Northern Kentucky
 Minter, Cindy, Campbell County Planning & Zoning
 Mize, Jean, RC Durr Foundation
 Moneypenny, Andrea, Model Group
 Moore, Judge/Executive Gary, Boone County Fiscal Court
 Muth, Ken, Duke Energy
 Pendery, Judge/Executive Steve, Campbell County Fiscal Court
 Peters, Amanda, Northern Kentucky Office of Drug Control Policy
 Pleiman, Laura, Boone County Fiscal Court
 Radwanski, Commissioner Mike, City of Newport
 Ratterman, Shannon, Center for Great Neighborhoods
 Reddy, Sharmili, Planning & Development Services of Kenton County
 Salzman, Council Member Ryan, City of Bellevue
 Sand, Jenny, Northern Kentucky University
 Session, Chuck, United Way of Greater Cincinnati
 Simpson, Colton, Grant County Fiscal Court
 Stanton, John, Kenton County Fiscal Court
 Steffen, Brian, City of Newport
 Stiene, Stephanie, Brighton Center and Brighton Properties
 Taylor, Ben, Drees Homes
 Watkins, Tyler, Work Architecture
 Webb, Kim, Emergency Shelter of Northern Kentucky
 Wilson, Janie, Northern Kentucky Association of Realtors
 Wilson, Tami, Northern Kentucky Chamber of Commerce
 Winkler, Wonda, Brighton Center and Brighton Properties
 Zengel, Karen, St. Vincent De Paul



Executive summary

Housing is the foundation of a thriving community. As Northern Kentucky continues to grow and adapt to changing economic, demographic, and social trends, ensuring that our housing supply meets the needs of all residents is critical to maintaining a vibrant place to live, work and play. This **menu of strategies** is a tool designed to empower local governments, developers, community organizations, and other stakeholders with a comprehensive set of strategies to address housing challenges and opportunities in the region.



EXECUTIVE SUMMARY

The case for action today

This work started as regional leaders sought to identify ways to attract and retain talent in our region. The Northern Kentucky Housing Data Study provided key insights to help us connect housing market trends with workforce data. It also confirmed what those in the real estate field have known: rising costs are making homeownership and rentals less attainable while changing demographics are shifting market demands.

The Housing Data Study findings were helpful but we needed additional local context to help inform future decision-making by policymakers, employers as well as our local nonprofit community to support goals like homeownership as we sought to address gaps in availability of income-aligned housing of all types.

The data showed our region lacks sufficient housing stock for young adults forming their first household, for essential

workers like nurses, teachers and first responders, and for older adults.

Since we received the Northern Kentucky Housing Data Study in September 2023, questions began on what to do about the housing gaps identified in the report.

Meanwhile, efforts across Kentucky and the nation began in 2023-24 to better understand and address housing shortages. Partners from Northern Kentucky presented to the General Assembly Housing Taskforce, a Kentucky Housing Corporation Conference and to a Kentucky Chamber listening session.

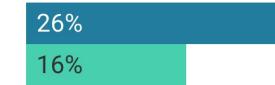
In order to understand what strategies might be best for local communities, regional partners convened to work on a **menu of strategies** that may be used to address various goals of individual communities while meeting overall regional needs.

Housing Units Affordable Relative to Wages

Percent of housing units that are affordable based on median industry salary

Rental Ownership

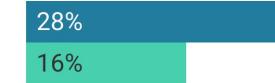
School teacher



Hospital nurse (RN)



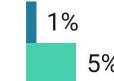
Distribution worker



Restaurant server



Elder care



This chart shows how a school teacher with a median wage of \$43,740 per year (2023) can afford only 26% of the rental and 16% of the for-sale housing in the region.

EXECUTIVE SUMMARY

Income-aligned housing keeps our community strong



Essential workers

"One of my favorite parts of being a firefighter used to be spending time at the station with my fellow firefighters. But none of us live near enough to the station anymore so it's too far for us all to go there when we're not on duty."

One or two earners at \$45K/year each

Typical attainability is \$1,150 per month

Needs two or more bedroom home

Young adults

"I graduated from college in May and was really excited to start my new job and move out of my parents' house. I'm going to have to spend a few years saving up instead because staying in Northern Kentucky is out of my price range."

Typically earning \$11.00/hour

Up to \$500 a month on rent each

Studio or apartment with roommates

Downsizing seniors

"I'm living on Social Security and would love an apartment in an active community. We're looking at apartments in walking neighborhoods since we won't be driving forever, but they are all too expensive for us."

Still earning or on fixed income

Range of attainability \$550 - \$1,850

Needs one or two bedroom home

Note: The quotes are from feedback collected from NKY residents, but are not related to the photos.



- 📍 Essential to our economy, early education teachers typically earn wages between \$15 - \$18/hour that put them squarely within the targeted need for workforce housing in this menu of strategies. At this pay range, an employee's commute from home to work figures strongly into their financial calculations. Having income-aligned options for essential workers near their place of employment ensures that Northern Kentucky's entire workforce is supported and our economy remains strong.

EXECUTIVE SUMMARY

Why a menu of strategies for Northern Kentucky

The Northern Kentucky Housing Data Study found that Northern Kentucky's existing and planned housing stock does not match trends in its workforce development. This study is a foundational resource for data-driven approaches to addressing housing gaps in the region.

Since the release of the study in 2023, stakeholders have been gathering input from employers and residents through more than 40 community meetings and a digital survey.

Northern Kentucky is not alone in facing the issue of housing availability. This study and the menu of strategies are just some of the ways that regional partners are trying to better align employers needing talent with jobseekers.

HOUSING DATA STUDY ↗

There will not be a one-size-fits-all solution to Northern Kentucky's housing issues. Each community will require tailored solutions to address their different needs. This menu of strategies will provide a starting point for officials and other stakeholders to begin conversations about how to address the significant housing inventory gaps in their communities.

The options listed in the menu of strategies can help bolster efforts to fill the gaps in both housing stock type and price point. Additional housing units must be a mix of houses, apartments, and condos that fit the financial and lifestyle needs of our workforce - from young professionals to empty nesters and everyone in between.

The menu contains 50 strategies, with the **Top 10** highlighted on the following page.

Homes are where jobs sleep at night.

Housing stock and housing availability is a critical component of site selection for employers in Northern Kentucky. According to Site Selection Magazine, income-aligned housing is a top 10 location factor for companies in the site selection process.



📍 Food and beverage advanced manufacturing is a targeted industry in Northern Kentucky. Workers at Schwan's Company are shown above. Photo credit: Kentucky Cabinet for Economic Development

EXECUTIVE SUMMARY

Top 10 strategies

The top 10 strategies offer practical, high-impact solutions to address Northern Kentucky's housing needs. These initiatives focus on affordability, accessibility, and innovation, providing a framework for economic growth and community development.



Stakeholder Idea Sharing

Organize and align education, engagement, and sharing of ideas between local officials, landlords, employers, and nonprofit organizations.



Landlord Property Inventory

Maintain a landlord contact list and vacant property inventory to foster the connection between available properties and tenants in need of housing at all price points.



Creative Zoning Approaches

Explore creative zoning approaches that result in increased housing supply.



Regional Housing Trust Fund

Offer gap financing (grants, low/no interest debt, or forgivable loans) for low to moderate income housing or infrastructure improvements.



Proactive Code Enforcement

Pursue proactive code enforcement to avoid demolition by neglect. Fix buildings and put them back on the market.



Expedited Permitting Process

Identify expedient and cost effective options for permitting and code enforcement with building departments and planning commissions.



Development Agencies Education

Continue to engage key stakeholders and the public at large on roles of various agencies, innovative development opportunities and strategies, etc.



Missing Middle Housing Strategy

Address the rise in the missing middle housing units by exploring ways to reduce development costs and barriers.



Small Developer Support

Support existing and also increase the number of small residential developers in the Northern Kentucky housing industry in order to encourage a wider variety of housing types and price points.



A path forward

This section details the collaborative process that guided this initiative, highlighting the dedicated committees, extensive list of stakeholders, and coordinated efforts that shaped the strategies for Northern Kentucky's housing future.



A PATH FORWARD

Objectives and the role of committees

The creation of the menu of strategies relied on the coordinated efforts of working committees, each with distinct objectives and roles. These committees served as the backbone of the initiative, bringing together expertise from local government, nonprofit organizations, private sector leaders, and community advocates.

Their primary objective was to identify actionable solutions that address housing affordability, availability, and alignment with workforce and economic needs. Committees reviewed data, gathered community input, and explored best practices to ensure a holistic and regionally tailored approach. They developed a menu of strategies that balances the unique needs of each community while addressing housing gaps identified across the region. No one community can solve these challenges alone, and the opportunities in each community will vary.

Each committee had specialized roles: from guiding policy development and zoning reforms to advancing financing mechanisms, increasing awareness, and fostering community engagement. Together, their work has laid the foundation for informed decision-making, collaborative action, and sustainable housing solutions that will benefit Northern Kentucky for years to come.



📍 Access to recreational opportunities is often cited as a key quality of life indicator and strongly tied to physical and mental health. Also, research shows that home values tend to be higher near green spaces. How Northern Kentucky decides to address community demand for outdoor recreation opportunities in existing and new residential areas could impact our region's competitiveness over time. Photo credit: MeetNKY

A PATH FORWARD

Steering Committee

Purpose and Goals: The Steering Committee provided overall guidance and direction, ensuring alignment across committees and advancing collaborative strategies to address housing needs. The committee aimed to develop region-wide as well as localized approaches to housing affordability, availability, and income alignment as integral to workforce and economic development.

Objectives and Key Initiatives: The Steering Committee coordinated efforts, reviewed findings and recommendations, and ensured consistency in messaging and implementation. It identified regional concerns, monitored progress, and supported the development of a unified menu of actionable strategies for public, private, and nonprofit stakeholders. The committee also facilitated information sharing and promoted partnerships to address housing challenges throughout the 8-county region.

Chair, Seth Cutter, CVG Airport

Adkins, Matt, Kentucky I-71 Economic Development Alliance

Aubuchon, Mayor Julie, City of Florence

Baker, Kristen, LISC

Cooper, Brent, Northern Kentucky Chamber of Commerce

Crowley, Pat, Greater Cincinnati Northern Kentucky Apartment Association

Douthat, Gina, Transit Authority of Northern Kentucky

Elberfeld, Matt, Campbell County Fiscal Court

Fields, Judge/Executive David, Pendleton County Fiscal Court

Grayson, Nancy, Horizon Community Funds of Northern Kentucky

Johnson-Noem, Tara, Northern Kentucky Area Development District

Kirkpatrick, Katie Jo, Northern Kentucky Area Development District

Knochelmann, Judge/Executive Kris, Kenton County Fiscal Court

Miller, Brian, Building Industry Association of Northern Kentucky

Moore, Judge/Executive Gary, Boone County Fiscal Court

Pendery, Judge/Executive Steve, Campbell County Fiscal Court

Pleiman, Laura, Boone County Fiscal Court

Reddy, Sharmili, Planning & Development Services of Kenton County

Session, Chuck, United Way of Greater Cincinnati

Simpson, Colton, Grant County Fiscal Court

Stanton, John, Kenton County Fiscal Court

Stiene, Stephanie, Brighton Center and Brighton Properties

Winkler, Wonda, Brighton Center and Brighton Properties

A PATH FORWARD

New Development Committee

Purpose and Goals: The committee focused on identifying strategies to meet the demand for new ownership and rental housing opportunities in Northern Kentucky.

Objectives and Key Initiatives: The committee reviewed Housing Study recommendations to support workforce housing for those earning \$15–\$25 per hour, analyzed inventory costs and availability, and researched best practices from other regions. Barriers to new development were identified and opportunities to increase housing supply were prioritized based on what would be most effective. Funding opportunities were explored, and a menu of strategies was developed for local governments, employers and nonprofits to advance additional housing supply across the 8-county region.

Chair, Brian Miller, Building Industry Association of Northern Kentucky
Amrine, Daney, Welcome House
Costello, Kevin, Boone County Planning Commission
Crume, Lee, BE-NKY Growth Partnership
Dusing, Matt, Carroll County Community Development Corporation
Fields, Judge/Executive David, Pendleton County Fiscal Court
Finch, Jason, Fischer Homes
Goddard, Chris, Catholic Charities
Hunt, Joshua, City of Florence
Johnson-Noem, Tara, Northern Kentucky Area Development District
Kenat, Steve, SHP
Kirkpatrick, Katie Jo, Northern Kentucky Area Development District
Kreutzjans, Jr., Bill, Ashley Building Group
Kreutzjans, Ross, Kreutzjans Construction
LeCount, Jenna, Boone County Planning Commission
Levermann, Jack, Paul Hemmer Companies
Minter, Cindy, Campbell County Planning & Zoning
Moneypenny, Andrea, Model Group
Reddy, Sharmili, Planning & Development Services of Kenton County
Simpson, Colton, Grant County Fiscal Court
Stiene, Stephanie, Brighton Center and Brighton Properties
Taylor, Ben, Drees Homes
Watkins, Tyler, New Republic Architecture

A PATH FORWARD

Maintaining Existing Income-Aligned Housing Options Committee

Purpose and Goals: The committee focused on strategies to retain and maintain existing housing stock by supporting maintenance, repairs, and acquisition. Efforts aimed to keep housing affordable across income levels by researching best practices and developing a menu of actionable options for public, private, and nonprofit partners.

Objectives and Key Initiatives: The committee reviewed Housing Study recommendations, analyzed housing costs and availability, and identified successful practices from other regions. Key initiatives included exploring landlord registration, revolving loan funds for nonprofits, and supporting local ownership. An interactive menu of strategies was created to guide local stakeholders.

Chair, Pat Crowley, Greater Cincinnati Northern Kentucky Apartment Association

Copeland, Lauren, Brighton Center and Brighton Properties

Diallo, Boubacar, Boone County Fiscal Court

Dickerson, Veronica, Northern Kentucky Association of Realtors

Dusing, Matt, Carroll County Community Development Corporation

Johnson-Noem, Tara, Northern Kentucky Area Development District

Peters, Amanda, Northern Kentucky Office of Drug Control Policy

Ratterman, Shannon, Center for Great Neighborhoods

Sand, Jenny, Northern Kentucky University

Spivey, Nancy, Northern Kentucky Chamber of Commerce

Stiene, Stephanie, Brighton Center and Brighton Properties

Webb, Kim, Emergency Shelter of Northern Kentucky

Wilson, Janie, Northern Kentucky Association of Realtors

Zengel, Karen, St. Vincent De Paul

A PATH FORWARD

Finance and Policy Committee

Purpose and Goals: The committee worked to identify strategies for keeping housing costs attainable across all price points by researching best practices and exploring policy adaptations. Efforts aimed to support income-aligned housing throughout the region.

Objectives and Key Initiatives: The committee reviewed Housing Study recommendations, assessed funding gaps, and identified underused opportunities such as trust funds. Best practices for permitting and regulations, including subdivisions, zoning and building codes, were researched. A menu of strategies was created for local governments to address their needs, and adopted policies were tracked and shared with stakeholders.

Chair, Laura Pleiman, Boone County Fiscal Court

Allen, Damon, Federal Home Loan Bank of Cincinnati

Bates, Ellen, Brighton Center and Brighton Properties

Diaz, Lewis, Dinsmore

Dickerson, Veronica, Northern Kentucky Association of Realtors

Dusing, Matt, Carroll County Community Development Corporation

Elberfeld, Matt, Campbell County Fiscal Court

Figueroa, Dr. Fernando, Gateway Community and Technical College

Folkerth, Megan, Interact for Health

Grayson, Nancy, Horizon Community Funds of Northern Kentucky

Guidugli, Sr., Tom, Neighborhood Foundations

Johnson-Noem, Tara, Northern Kentucky Area Development District

King, Edwin, City of Ft Mitchell

Klare, Joe, Catalytic Fund

Long, Marlo, Truist

Salzman, Ryan, City of Bellevue Council Member

Session, Chuck, United Way of Greater Cincinnati

Steffen, Brian, City of Newport

Stiene, Stephanie, Brighton Center and Brighton Properties

Wilson, Tami, Northern Kentucky Chamber of Commerce

A PATH FORWARD

Awareness and Community Engagement Committee

Purpose and Goals: The committee focused on sharing study data, educating stakeholders, and gathering feedback from residents, business leaders, policymakers, and others to build understanding and engagement around income-aligned housing.

Objectives and Key Initiatives: The committee supported the development of a communication plan to raise awareness of housing data and issues, using consistent messaging tied to workforce development and economic growth. Key strategies included press releases, social media, podcasts, and toolkits for stakeholders. Feedback was gathered through community meetings and focus groups, with insights shared with relevant committees. Stories and testimonials were collected and community engagement efforts were tracked to ensure broad coverage and inclusivity.

Chair, Brent Cooper, Northern Kentucky Chamber of Commerce

Barr, Hailey, United Way of Greater Cincinnati

Boyer, Shannan, Scooter Media

Brookbank, Sarah, Scooter Media

Chisenhall, Rhonda, Northern Kentucky Community Action Commission

Collins, Julian, Interact for Health

Douglas, Cate, Center for Great Neighborhoods

Frew, Pat, Covington Business Council

Greco, Devon, BE-NKY Growth Partnership

Hall Sommer, Melissa, Brighton Center and Brighton Properties

Kirkpatrick, Katie Jo, Northern Kentucky Area Development District

McAleese, David, BE-NKY Growth Partnership

Muth, Ken, Duke Energy

Radwanski, Mike, City of Newport Commissioner

Stiene, Stephanie, Brighton Center and Brighton Properties

Webb, Kim, Emergency Shelter of Northern Kentucky

A PATH FORWARD

Planning together with our community

Data Walks

12

Public presentations

34

Residents reached

692

Once the Northern Kentucky Housing Data Study was released in September 2023, getting the information out to the community was important. The engagement efforts reached residents across a wide range of age, gender, income, occupation, renters/homeowners, and race/ethnicity, many of whom have lived in the region for ten years or more.

The top five priorities for attendees when choosing a home were (1) income-aligned monthly payment, (2) close to work, (3) like the neighborhood, (4) number of bedrooms, and (5) close to family or friends. Attendees also identified the following wishes for the housing market after reviewing the data:

- Additional housing options for adults who are downsizing
- More one and two-bedroom units
- A priority focus on first-time homeowners
- Housing closer to where residents work
- More landlords who accept Housing Choice Vouchers
- Information readily available to the community about housing availability
- Better access to transportation



📍 The Housing Coalition meeting on November 18, 2024 allowed stakeholders to share how availability of residential options at varying price points impacts them and their work.



Menu of strategies

This menu was informed through extensive community reflection, input and feedback from residents, employers, developers, financing experts, and policymakers. It is a starting point for officials to begin meaningful conversations about housing needs in their communities. These strategies are geared toward helping shape the future of housing to meet workforce demands across Northern Kentucky.



MENU OF STRATEGIES

Strategy themes

The strategy themes provide a comprehensive framework for addressing Northern Kentucky's housing challenges. They include preventing neighborhood blight, streamlining building permits, and supporting development while preserving and expanding housing options to meet community needs.

Community engagement and enhanced communication are key, fostering collaboration among stakeholders. Public housing programs and homeownership assistance ensure affordability and stability for households.

These themes also focus on tools and incentives for innovation, infrastructure improvements to support accessibility, and workforce development for economic growth. Planning and zoning reforms balance community preservation with the urgency of addressing housing shortages.

The **Top 10** highlighted strategies emphasize impactful, scalable solutions.



Address and prevent neighborhood blight



Building permits and inspections



Enhance communication and awareness



Community engagement



Homeownership assistance programs



Public housing effectiveness



Planning and zoning



Tools and incentives



Transportation and infrastructure



Workforce development

MENU OF STRATEGIES

Address and prevent neighborhood blight

01. Proactive Code Enforcement

Pursue proactive code enforcement to avoid demolition by neglect. Strive to fix buildings and put them back on the market.

02. Short-Term Rental Partnerships

Establish creative partnerships with short-term rentals when they have vacancies for people in a housing transition or new to the area.

03. Nonprofit Property Acquisition

Consider programs that would allow nonprofit developers first right of refusal for properties under foreclosure auction or tax lien sales.

This is an example of a local historic building that has avoided demolition due to proactive code enforcement. 



MENU OF STRATEGIES

Building permits and inspections

04. Expedited Permitting Process

Work with building departments and planning commissions to identify expedient and cost effective processes for permitting, building inspections and code enforcement.

05. Building Technology Innovation

Share information about and encourage new building technologies when appropriate.

06. Energy Code Cost Review

As 2021 national uniform energy, electric and building codes are being considered at the state level, ensure the review considers the cost impact on residential structures and new housing supply.

07. Property Assessment Deferral

Consider working with Property Valuation Administrators on policies that could delay increased property assessments on unsold lot inventories in larger development projects until they are sold and the increased value is realized.



📍 Tapestry Turfway Apartments in Florence are an example of new housing supply in a largely commercial area, contributing to a more walkable and connected experience for renters in the heart of a major employment area in our region.

MENU OF STRATEGIES

Enhance communication and awareness

08. Stakeholder Idea Sharing

Continue to organize and align education, engagement and sharing of ideas between local officials, landlords, employers and nonprofit organizations to foster ongoing collaboration.

09. Landlord Property Inventory

Maintain a community landlord contact list and vacant property inventory to foster the connection between available properties and tenants in need of housing at all price points (see page 26 for additional details).

10. Public Input

Survey local stakeholders for their input, ideas, and appetite for new approaches.

11. Section 8 Awareness Campaign

Increase community education about how HUD Section 8 Housing Choice Vouchers can be used, including for home ownership, for the purpose of decreased negative stereotypes and increased utilization.



📍 Urban, suburban and rural Northern Kentucky communities have housing needs.

MENU OF STRATEGIES

SPOTLIGHT

Landlord property inventory

Employee relocation plays a critical role in attracting and retaining the workforce essential to our region. A key focus for the Northern Kentucky Chamber of Commerce (NKY Chamber) is growing, attracting and retaining talent, which was identified by members as the number one concern in the annual member survey. As the second-largest chamber of commerce in the Cincinnati MSA, and the third largest in the Commonwealth of Kentucky, the NKY Chamber represents more than 1,750 member businesses. It promotes and supports the development of strong businesses and a vibrant economy in the Northern Kentucky region.

Relocation is a cornerstone of talent attraction and retention, impacting businesses of all sizes. As we look toward recruiting and retaining businesses in our region, we know that housing availability ranks among the top 10 location factors for companies during the site selection process, according to Site Selection Magazine.

Northern Kentucky's workforce reflects the diversity of its businesses, from entry-level employees to executives. This mix requires housing that meets a wide range of preferences – including rental.

To address this need, the creation of a Landlord Property Inventory, a centralized resource where community partners and individuals can easily access housing options based on searchable categories like housing type, rental rates and fees, size, distance from employment hubs, school district and even if that landlord accepts Housing Choice Vouchers - would have a tremendous positive impact.

This resource would foster connections between available properties and tenants needing housing at all price points, supporting not just those looking to relocate, but also those within our community struggling to secure housing.

A robust inventory would support talent in our region, thereby enhancing our region's

competitiveness in the global economy. Additionally, if this directory were populated fully, it could help regional leaders see where we are depleted of certain types of housing in specific areas.

NKY Chamber and its partners already invest in talent resources like: [Livability Magazine](#) and [Living in Northern Kentucky](#). Developing tools like the Landlord Property Inventory will continue to strengthen the region's appeal for businesses and talent, ensuring a thriving and vibrant community.



📍 Rental home interior. Photo Credit: Catalytic Development Funding Corp. of Northern Kentucky

MENU OF STRATEGIES



Community engagement

12. Community Engagement

Continue to engage key stakeholders and the public in Northern Kentucky to ensure housing market conditions as well as existing resources, innovative development opportunities and strategies are known and understood.

13. Performance Indicator Tracking

Establish measurable and communication process of Key Performance Indicators in addressing housing gaps in the region.

Yovani Velasquez, Georgina Ghannoum, and  Jennifer Wiley at a Data Walk event to inform communities and receive feedback.



MENU OF STRATEGIES

KEY Homeownership assistance programs

14. First-Time Homeownership Support

Explore ways to maximize existing support and/or establish new funding for first-time homeownership or for long-time homeowners who after many years are purchasing a new smaller or more physically accessible dwelling.

15. Homeowner Downsizing Assistance

Consider support for access to capital to help current homeowners to downsize into smaller or more physically accessible living options to meet current desire or needs.

16. Local Resources for Homeownership

Establish locally funded and managed resources for homeownership – that could encourage and incentivize the purchase or renovation of properties (single and multi-family) that could preserve affordability, stabilize rents and lead families toward home ownership.

17. Low-Income Housing Credits

Increase direct funding for housing development programs including low income tax credits.

18. Utility Assistance Expansion

Encourage state support for additional weatherization/utility assistance funds for use by landlords and homeowners through Northern Kentucky Community Action Commission (NKCAC) and other partners investing in keeping people in their homes.



- 📍 Homeownership opportunities can exist in detached single-family homes as well as in townhomes and condominiums. However, many younger prospective buyers report that current economic conditions have left them feeling priced out from buying for the first time.

MENU OF STRATEGIES

Public housing effectiveness

19. Landlord Participation Incentives

Consider establishment of incentives within Housing Choice Voucher programs to encourage landlord participation in subsidized housing.

20. Tenant-Landlord Risk Mitigation

Consider establishment of a risk mitigation fund within Housing Choice Voucher programs or through a housing trust fund to support landlords and tenants.

21. Family Self-Sufficiency Program

Increase local access to/availability of HUD Family Self Sufficiency (FSS) program to help mitigate the Cliff Effect.

22. Project-based Housing Choice Vouchers

Support development of new income-aligned housing units for the local workforce and their families and/or for senior housing through the use of subsidies such as project-based Housing Choice Vouchers.



📍 The River's Edge at Eastside Pointe residential community was completed in 2016 and funded in part by a HUD/HOPE VI grant.

MENU OF STRATEGIES



Planning and zoning



23. Missing Middle Housing Strategy

Address the rise in demand for missing middle housing units by exploring ways to reduce development costs and barriers.

24. Creative Zoning and Regulations

Explore creative zoning and regulation approaches, including for subdivisions, that result in increased housing supply.

25. Reduced Parking Requirements

Encourage mixed-uses and flexibility for community mobility and less car reliance. Parking is expensive, let's require less of it when feasible.

26. Mixed Use Zoning

Encourage mixed use zoning that allows a variety of uses to encourage density and project-type variety, such as missing middle housing and commercial, through tools like form-based codes or PUDs.

📍 South Bend, Indiana published pre-approved, ready-to-build plans for neighborhood infill.

27. Accessory Dwelling Units (ADUs)

Allow ADUs by right (preferred) or conditional use to encourage family members co-locating on same property and free up existing housing stock while also developing controls to moderate short term rental conversions when necessary.

28. Streamlined Approval Process

Streamline zoning and approval processes when possible to increase capacity and pace of development.

29. Housing Incentives

Incentivize housing affordability through targeted funding and density bonuses where appropriate.



📍 Townhomes in Bowling Green, Kentucky are an example of missing middle density

MENU OF STRATEGIES

III Tools and incentives

30. Regional Housing Trust Fund

Establish a flexible source of financing to serve the region as a Housing Trust Fund that could offer gap financing through grants, low/no interest debt, or forgivable loans and/or provide funding for maintaining low to moderate income housing product and support new development. (See more details on [page 36](#)).

31. Development Cost Support

Consider offering assistance to off-set development costs such as land acquisition, street extension assistance or utility costs for projects that meet income-aligned housing goals.

32. Update the Kentucky Affordable Housing Trust Fund

Update the \$6 per real estate transaction fee that funds the Kentucky Affordable Housing Trust Fund under KRS 198A.720 to create more revenue that can be leveraged in local communities to create new housing opportunities and home repairs, particularly for people at 120% of Area Median Income (AMI) or below. Also allow for changes to project eligibility rules to provide for a wider variety of housing types (townhomes, duplexes, etc.) to be developed with these funds.

33. HOME Fund Allocation

Increase funding through Home Investment Partnerships Program (HOME) fund allocation for consortiums based on number of cities and populations connected.

34. Community Investment Credit

Create a Kentucky Community Investment Credit similar to Tennessee model. Provides a credit against the sum total of state bank deposit and franchise tax. Credit is imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants, or contributions are extended to eligible housing entities for engaging in eligible low-income or senior housing activities. [Information about the Tennessee model.](#)

Regional Housing Trust Fund

One of the strongest ideas to emerge is a Regional Housing Trust Fund

Across the country, communities are creating Housing Trust Funds, which vary widely in their use to promote housing production. Over the last year, as committees met to explore the menu of strategies to address Northern Kentucky's housing gap, there was cross-cutting support for establishing a Regional Housing Trust Fund. There was a desire for a fund to be administered through The Catalytic Fund of Northern Kentucky or another Community Development Financial Institution (CDFI).

The committees identified several prioritized uses for the fund, including the following:

- Serve as gap or below-market rate financing for new construction or renovation of income-aligned housing, including appraisal gap financing

- Offer very low or no-interest debt, forgivable loans, or grant subsidies that could leverage or align with the layering of other funding available through the Kentucky Housing Corporation, Federal Home Loan Bank, and beyond
- Create incentives for new development or redevelopment that address the housing gap or preserve income-aligned housing inventory
- Support down payment assistance for homeownership
- Emergency rent assistance or weatherization help for older adults or families facing the threat of eviction or homelessness
- Resources that would be accessible to landlords who accept Housing Choice Vouchers so that if damage is done to their property, funds could be accessible for needed repairs

To ensure the funds are targeted to address the gaps identified by the 2023 Housing Data Study, it was suggested that grants or forgivable loans be prioritized, followed by low or no-interest debt.

Possible Sources of Funds

To be effective, a Regional Housing Trust Fund would require sufficient resources to ignite development and address our gap in the right price points in key locations near amenities and employment centers.

Possible funding sources could include employers, local, state, or federal grants, private philanthropy, or funds generated through an Industrial Revenue Bond (IRB) pilot payment that could act as a fee from developers.

MENU OF STRATEGIES

Tools and incentives

(continued)

35. Innovative Housing Pilots

Establish innovative residential pilot projects to explore wider variety of housing types and price points aligned with community will and monitor results. Encourage collaboration between local governments, planning entities, developers and financing entities to explore new projects on properties already available for new construction.

36. Local Capacity Leveraging

Leverage existing local capacity to promote and advance income-aligned housing goals through organizations such as nonprofit developers, NKY Port Authority, Catalytic Fund, and others.

37. Adaptive Reuse

Encourage the repurpose and adaptive reuse of existing, underutilized properties for residential projects.

38. Tax Incentive Strategies

Communities may consider issuance of local incentives such as Industrial Revenue Bonds (IRBs) or use Tax Increment Financing (TIF) to reduce property tax liability to qualifying projects. Consider establishing incentives related to income-aligned housing.

39. Public Land Allocation

Consider dedication of or increased ease of using publicly owned land such as right-of-way or university land for housing.

40. Kentucky Housing Corporation Advocacy

Provide feedback to Kentucky Housing Corporation for their Qualified Allocation Plan that would help promote and maximize Northern Kentucky's housing supply production. Advocate for ways that developers can assess their Low-Income Housing Tax Credit competitiveness prior to application submission to spark more developments, such as the re-establishment of the scoring formula.

41. Community Development Block Grants (CDBG)

Pursue ways to allow cities and counties to apply for more than one CDBG at a time to support projects with housing included. Expand capacity for cities and counties to apply for CDBG funds to support priority projects by partnering with Northern Kentucky Area Development District's CDBG-certified staff.

MENU OF STRATEGIES

A Transportation and infrastructure

42. Transportation Project Review Coordination

Pursue a programmatic agreement with the Kentucky Transportation Cabinet (KYTC) to ensure more timely reviews.

43. Traffic Count Efficiency

Request KYTC consider use of traffic counts from recent projects in the same area within a particular timeframe to avoid delays.

44. Infrastructure Information Sharing

Pursue a greater level of information sharing about specific projects and overall vision between KYTC, local utility providers and local communities.

45. Local Planning Collaboration

Work with KYTC to involve local planning jurisdictions on KYTC's encroachment and improvement requirements.

46. Utility Connection Assistance

Establish funding and/or enhance existing assistance with connections to public water or sewer utility for homebuyers/homeowners to reduce barriers to construction and homeownership.



- 📍 Local developers cite infrastructure costs as one of their main pain points in new residential and commercial building projects.

Regional NKY Works Collaborative supports employers in talent attraction and retention

Northern Kentucky's workforce organizations strive to connect employers with talent and jobseekers with gainful employment.

Northern Kentucky has a robust workforce development ecosystem of organizations connecting employers and job seekers.

For jobseekers, there are resources for childcare, education and training, job search, reentry support, resume writing, transportation and more.

The one stop for individuals in their job search is the [Kentucky Career Center](#) (KCC) where fourteen workforce partners collaborate across four full-service locations and four library access points. The [Northern Kentucky Workforce Investment Board](#) oversees operations and some direct services as the KCC.

The Northern Kentucky Housing Data Study found that Northern Kentucky's job growth is outpacing the rate of new residential product coming online.

Employers can and should be engaged in the design of initiatives aimed to assist them. Enter NKY Works: [NKY Works](#) is a collective impact initiative bringing all of our regional resources together to provide support to businesses, enabling them to cultivate a workforce that is enthusiastic, prepared, and capable of filling and retaining quality jobs across all sectors of Northern Kentucky's economy.

The initiative prioritizes five key areas of focus: [Early Childhood Education](#), [Career Readiness](#), [Work-Ready Adults](#), [Regional Talent Attraction & Promotion](#), and [Employer Best Practices](#).

Northern Kentucky employers seeking ways to support their employees with housing - from the new hire moving from out of town to a tenured employee experiencing homelessness - can find support in our local workforce development ecosystem.

Many of the strategies identified in this document are designed with employer engagement and needs in mind.

The NKY Works [Advisory Committee](#) represents some of the many groups committed to simplifying the employer experience with the workforce system.



(859) 657-9757
NKYWorks@NKADD.org

MENU OF STRATEGIES

Workforce development

47. Small Developer Support

Support existing and increase the number of small residential developers in the Northern Kentucky housing industry in order to encourage a wider variety of housing types and price points (see [page 38](#) for details).

48. Construction Trade Immigration

Pursue a new tier of immigration work status for construction trades including licensed trades.

49. Construction Training Funding

Enhance existing funding for construction and trades training through creation of additional funding for construction workforce training.

50. Apprenticeship Program Enhancement

Advocate for federal legislation supporting training programs, such as allowing 26-week programming for apprenticeships to qualify for federal financial aid. Partner with the Northern Kentucky Workforce Investment Board to access existing funds for apprenticeships.



📍 Supporting the future of housing requires key strategies to support small developers, expand workforce training funding, and strengthen apprenticeship programs in Northern Kentucky. Page 38 outlines the regional collaboration taking place across the workforce development ecosystem in Northern Kentucky.

Small developer support

There is widespread agreement that the current shortage of housing can be traced back to the impact of the Great Recession in 2008-2009. One of the specific impacts from that economic downturn was the flight of smaller developers and those in construction trades from the industry. Lack of sufficient workforce in residential construction drives up costs and the time to build new homes.

While Northern Kentucky has strong institutions supporting the trades, such as Kentucky Community And Technical College System (KCTCS), Enzweiler Building Institute, and Trades NKY, over the past year, the New Development Committee (see page 16), discussed workforce strategies to support more growth in the construction trades industry.

This effort will create stable, well-paying jobs while addressing market demand for adaptive reuse, in-fill and customized home builds not typically taken on by larger home builders.

Ideas for supporting small developers include:

- Facilitate pre-development capital for small-scale developers
- Provide technical assistance for small-scale developers
- Create a regional toolkit for identifying small-scale potential developments
- Train local banks and planning staff and economic development departments on challenges faced by smaller developers
- Consider ways to delay fees for small-scale developers



📍 The Kentucky Workforce Innovation Board (KWIB) and the Northern Kentucky Workforce Investment Board (NKWIB) both identify construction amongst their Top Five In-Demand Industry Sector lists.

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Overview of the strategies by type

The strategies are designed to offer clear, actionable pathways tailored to various roles and needs. This index allows you, the reader, to easily find strategies relevant to your specific situation.

Strategies by lead partner identify responsibilities for local, regional, state, and federal stakeholders, ensuring collaboration and alignment across levels of governance. This approach helps target efforts where they are most effective.

Strategies by housing type distinguish between new construction and maintaining existing homes.

Strategies by commitment focus on financing, policy, and best practices. These categories provide a structured framework for addressing diverse housing challenges.



📍 Monmouth Row Apartments in Newport is an example of in-fill development in Northern Kentucky's urban core.

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Strategies by lead partner

Local

- 01. Proactive Code Enforcement
- 02. Short-Term Rental Partnerships
- 03. Nonprofit Property Acquisition
- 04. Expedited Permitting Process
- 07. Property Assessment Deferral
- 16. Local Resources for Homeownership
- 23. Missing Middle Housing Strategy
- 24. Creative Zoning and Regulations
- 25. Reduced Parking Requirements
- 26. Form-Based Zoning
- 27. Accessory Dwelling Units(ADUs)
- 28. Streamlined Approval Process
- 29. Housing Incentives
- 37. Adaptive Reuse
- 38. Tax Incentive Strategies

Regional and nonprofit

- 05. Building Technology Innovation
- 08. Stakeholder Idea Sharing
- 09. Landlord Property Inventory
- 10. Public Input
- 11. Section 8 Awareness Campaign
- 12. Community Engagement
- 13. Performance Indicator Tracking
- 30. Regional Housing Trust Fund
- 31. Development Cost Support
- 35. Innovative Housing Pilots
- 36. Local Capacity Leveraging
- 46. Utility Connection Assistance
- 47. Small Developer Support

State

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- 17. Low-Income Housing Credits
- 18. Utility Assistance Expansion
- 22. Project-based Housing Choice Vouchers
- 32. Update the Kentucky Affordable Housing Trust Fund
- 34. Community Investment Credit
- 40. Kentucky Housing Corporation Advocacy
- 41. Community Development Block Grants (CDBG)
- 42. Transportation Project Review Coordination
- 43. Traffic Count Efficiency
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Federal

- 21. Family Self-Sufficiency Program (HUD)
- 33. HOME Fund Allocation
- 50. Apprenticeship Program Enhancement
- 14. First-Time Homeownership Support
- 15. Homeowner Downsizing Assistance
- 19. Landlord Participation Incentives
- 20. Tenant-Landlord Risk Mitigation
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- 49. Construction Training Funding

Any type of lead partner

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Strategies by housing type

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- 05. Building Technology Innovation
- 06. Energy Code Cost Review
- 07. Property Assessment Deferral
- 12. Community Engagement**
- 13. Performance Indicator Tracking
- 17. Low-Income Housing Credits
- 22. Project-based housing choice voucher
- 23. Missing Middle Housing Strategy**
- 24. Creative Zoning and Regulations**
- 25. Reduced Parking Requirements
- 26. Form-Based Zoning
- 27. Accessory Dwelling Units
- 28. Streamlined Approval Process
- 29. Housing Incentives
- 30. Regional Housing Trust Fund**
- 31. Development Cost Support
- 32. Update the Kentucky Affordable Housing Trust Fund
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- 42. Transportation Project Review Coordination
- 43. Traffic Count Efficiency
- 44. Infrastructure Information Sharing
- 45. Local Planning Collaboration
- 46. Utility Connection Assistance
- 47. Small Developer Support**
- 48. Construction Trade Immigration
- 49. Construction Training Funding

New build strategies emphasize increasing the housing supply, reducing barriers to development, and encouraging innovative construction approaches to meet diverse needs. **Maintenance** strategies prioritize preserving existing homes through partnerships, funding, and proactive property management. These efforts focus on keeping people in their homes, addressing neglect, and improving access to resources for repairs and retrofitting.

Housing maintenance

- 01. Proactive Code Enforcement**
- 02. Short-Term Rental Partnerships
- 03. Nonprofit Property Acquisition
- 09. Landlord Property Inventory**
- 10. Public Input
- 11. Section 8 Awareness Campaign
- 14. First-Time Homeownership Support
- 15. Homeowner Downsizing Assistance
- 16. Local Resources for Homeownership
- 18. Utility Assistance Expansion
- 19. Landlord Participation Incentives
- 20. Tenant-Landlord Risk Mitigation
- 21. Family Self-Sufficiency Program (HUD)

All types of housing

- 08. Stakeholder Idea Sharing**
- 33. HOME Fund Allocation
- 34. Community Investment Credit
- 35. Innovative Housing Pilots
- 36. Local Capacity Leveraging
- 38. Tax Incentive Strategies
- 41. Community Development Block Grants (CDBG)
- 50. Apprenticeship Program Enhancement**

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Strategies by commitment

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- 15. Homeowner Downsizing Assistance
- 16. Local Resources for Homeownership
- 17. Low-Income Housing Credits
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- 19. Landlord Participation Incentives
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- 21. Family Self-Sufficiency Program (HUD)
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- 39. Public Land Allocation
- 40. Kentucky Housing Corporation Advocacy
- 41. Community Development Block Grants (CDBG)
- 46. Utility Connection Assistance
- 49. Construction Training Funding

Financing provides the capital and incentives needed to enable development, preserve affordability, and support diverse housing solutions, such as funding allocations, tax credits, and trust funds. **Policy** includes regulatory frameworks and procedural improvements, such as zoning reforms, code enforcement, and adaptive reuse of properties. **Best practices** include directives for improving communication and fostering partnerships for housing goals.

Policies

- 01. Proactive Code Enforcement
- 02. Short-Term Rental Partnerships
- 03. Nonprofit Property Acquisition
- 04. Expedited Permitting Process
- 06. Energy Code Cost Review
- 07. Property Assessment Deferral
- 09. Landlord Property Inventory
- 13. Performance Indicator Tracking
- 23. Missing Middle Housing Strategy
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- 47. Small Developer Support
- 48. Construction Trade Immigration
- 50. Apprenticeship Program Enhancement

Best practices

- 05. Building Technology Innovation
- 08. Stakeholder Idea Sharing
- 10. Public Input
- 11. Section 8 Awareness Campaign
- 12. Community Engagement
- 36. Local Capacity Leveraging
- 44. Infrastructure Information Sharing
- 45. Local Planning Collaboration



Recipe for success

This section focuses on implementing strategies through locally-driven policies, community resources, regional collaboration, and occasionally state and federal program or policy changes. While there is no single action that will address the housing gaps that have been identified, this menu emphasizes partnerships, accountability, and actionable steps. Together, these efforts pave the way for sustainable housing solutions and lasting community impact.



RECIPE FOR SUCCESS



Where do we go from here

The Northern Kentucky Housing Strategies report represents a critical step in addressing the region's housing challenges. However, its successful implementation will require ongoing collaboration, innovative thinking, and commitment from stakeholders across sectors.

The strategies outlined here tackle affordability gaps, housing shortages, and infrastructure needs, while navigating complex issues such as comprehensive plan updates, zoning reforms and financing mechanisms. These interconnected challenges require a unified effort to ensure every community can meet the housing demands of current and future residents.

Regional cooperation is essential, as state and federal grants often prioritize collaborative, multi-jurisdictional efforts that pool resources and expertise. The

menu underscores the importance of balancing tailored, community-specific solutions with regional objectives, ensuring that strategies enhance economic vitality without sacrificing natural resources, green spaces, or the character of Northern Kentucky's communities. A holistic approach is vital to maintain community fiber while addressing housing shortages.

To move this initiative from concept to reality, accountability and measurable outcomes must guide the process. Data-driven indicators will ensure progress is tracked, successes are celebrated, and gaps are addressed promptly. By fostering a culture of transparency and adaptation, stakeholders can align efforts across sectors and adjust strategies to meet evolving challenges, maximizing the impact of every action taken.

This document is a call to action for organizations, governments, and community leaders to integrate these strategies into their practices, raise awareness, and work to ensure that we have a sufficient housing supply to meet our workforce and economic development needs while also ensuring people who we value: our seniors, our young adults and our public servants remain a part of our community.

By advancing these causes within our institutions and engaging the public in meaningful dialogue, Northern Kentucky can create a sustainable housing future that benefits all residents and strengthens the region's communities for years to come.



Appendix

Explore key terms, definitions, and additional resources that support Northern Kentucky's housing strategies. This section provides a foundation for understanding the concepts and tools informing this initiative.



APPENDIX

Glossary

ACS 5-year: American Community Survey 5-year estimates. Demographic and housing stock variables dating back to 2010.

ADU: Accessory Dwelling Unit is an additional residential building that occupies the same lot as a primary residence.

AHTF: Affordable Housing Trust Fund is a publicly financed program specifically designed to increase affordable housing.

AMI: Area Median Income is a metric calculated annually by HUD to determine income eligibility for housing programs.

Building code: Building codes are a set of rules and regulations that specify the standards for constructing buildings and other structures.

Code enforcement: Code endorsement means the enforcement of laws, ordinances or codes regulating public nuisances or the public health, safety and welfare.

CDBG: Community Development Block Grant, funded through HUD, available through state grant application administered by the Kentucky Department for Local Government.

Cost burden: According to HUD, households are considered cost-burdened when they spend more than 30% of their income on rent, mortgage payments, and other housing costs.

Cost burden, severe: According to HUD, households are considered cost-burdened when they spend more than 50% of their income on rent, mortgage payments, and other housing costs.

This glossary provides key terms and definitions relevant to housing, community development, and regional planning. From demographic data sources like the ACS 5-year estimates to income metrics such as AMI, these terms are integral to understanding housing policies, affordability, and infrastructure planning. The list also includes acronyms for programs that play critical roles in funding and implementing housing initiatives. Concepts such as cost burden and zoning illustrate the challenges and regulatory frameworks shaping housing markets and community development efforts.

FSS: Family Self-Sufficiency Program promotes increased earnings, savings and build financial capability and assets among families receiving HUD-funded rental assistance.

Gap financing: Gap financing is a type of financing used to bridge the gap between the amount of capital that a business has and the amount it needs to complete a project or purchase.

HOME: HOME Investment Partnerships Program is a federal block grant program that provides funding to states and localities to be used exclusively for affordable housing activities to benefit low-income households.

Housing needs assessment: An analysis of a community's housing market to determine the current and future housing needs in order to guide planning and policy decisions.

Housing subsidy: Housing subsidies are a housing policy tool designed to make the cost of housing affordable for low-income individuals and families.

HUD: U.S. Department of Housing and Urban Development is a part of the US federal government that is responsible for policies that relate to providing housing for US citizens. HUD programs include Community Development Block Grant (CDBG), Section 8 Housing Choice Vouchers, and Family Self-Sufficiency Program (FSS).

Infrastructure: Infrastructure is a system of services and facilities of a county, state or region, such as roads, water, sewer, and parks.

APPENDIX

Glossary *(continued)*

IRB: Industrial Revenue Bond is a unique type of revenue bond organized by a state or local government. The bond issue is sponsored by a government entity by the proceeds are directed to a private, for-profit business.

LIHTC: Low Income Housing Tax Credit is a federal program that provides tax incentives for housing developers to construct, purchase or renovate rental housing for low-income individuals and families.

LMI: Low to Moderate Income means any census tract (or equivalent geographic area defined by the Census) in which at least 50% of households have an income less than 60% of the Area Median Gross Income or which has a poverty rate of at least 25%.

Missing middle housing: Missing middle housing offers a greater choice in housing types that still blend into existing single-family neighborhoods, create more affordable housing options and help reach sustainability goals.

Planning: Planning is a systematic, creative way to influence the future of neighborhoods, cities, rural and metropolitan areas.

QAP: Qualified Allocation Plan details the selection criteria and application requirements for housing credits and tax-exempt bonds.

Section 8 Housing Choice Vouchers: Housing choice vouchers allows very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing. Housing vouchers are managed by local public housing agencies (PHA).

Subsidized affordable housing: Housing where federal, state, or other programs subsidize tenant costs.

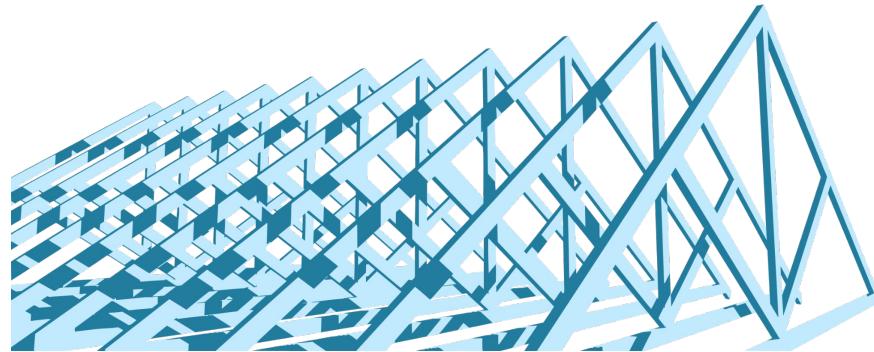
TIF: Tax increment financing is a public financial tool used by local government to fund economic development, redevelopment, infrastructure and other community-improvement projects.

Tax lien sale: Tax lien sale is a method many states use to focus an owner to pay unpaid property taxes.

Tenure: As defined by the U.S. Census Bureau, tenure refers to whether a housing unit is owner-occupied or renter-occupied. A unit is owner occupied if the owner or co-owner lives in the unit. A cooperative or condominium unit is "owner-occupied" only if the owner or co-owner lives in it. All other occupied units are classified as "renter occupied."

Zillow: Zillow is an online real estate marketplace that provides data, tools, and a platform for users to buy, sell, rent, finance, and research homes across the United States.

Zoning: Zoning refers to municipal or local laws and regulations that govern how real property can and cannot be used in certain geographic areas.



Home for All

Northern Kentucky Housing Strategies

Coordinated by:



Northern Kentucky Area Development District + Brighton Center and Brighton Properties

Funded by:

