

Home for All

Northern Kentucky Housing Strategies

HousingNKY.org



Coordinated by



OVERVIEW



Tara Johnson-Noem
Executive Director



NKADD AT A GLANCE



- One of 15 ADDs in Kentucky
- 501(c)3, SPGE, Unit of local government
- Formed in 1971 via KRS 147A
- Governed by a 37-member board of J/Es (8), Mayors (18) and Citizen members (11)
- 88 staff
- FY25 \$44.9M total budget

NORTHERN KENTUCKY: URBAN, SUBURBAN, AND RURAL



2023

HIGHLIGHTS:
NKY HOUSING
DATA STUDY

HOUSING DATA STUDY CONTENTS

- Demographic Analysis by Census Tract
 - Household size
 - Age
 - Household income
- Regional Employment & Commuting Analysis
 - Job types and locations
 - Wages
 - Drive times
- Housing Gap Analysis by Parcel
 - Connecting housing to Area Median Income
 - What can people in NKY jobs afford?
 - Housing supply vs demand
 - Housing production targets
- County Profiles



KEY TAKEAWAYS FOR THE NORTHERN COUNTIES

Workforce job creation is out-pacing workforce housing: The logistics industry is central to job growth in the region, generating demand for high-growth but lower wage “workforce” jobs. Today, there are 2.68 workforce jobs for each housing unit they could afford.

Monoculture of single-family homes is not aligned with household income and size: The supply of single-family, 3-4 bedroom homes outpaces the demand. Targeting ‘missing middle’ homes would better account for the diversity of incomes and smaller household sizes.

‘Missing middle’ houses and affordability strategies are required to continue economic growth: Economic growth creates a strong labor demand. A lack of housing affordable for jobs being created will make it harder and more expensive for employers to find and recruit labor at prevailing market wages.

KEY TAKEAWAYS FOR THE SOUTHERN COUNTIES

Job density is constant: Job growth is concentrated in northern counties industry clusters while the southern counties maintain a steady baseline of jobs. Job creation generates demand for housing. The majority of housing demand is being met closer to the jobs.

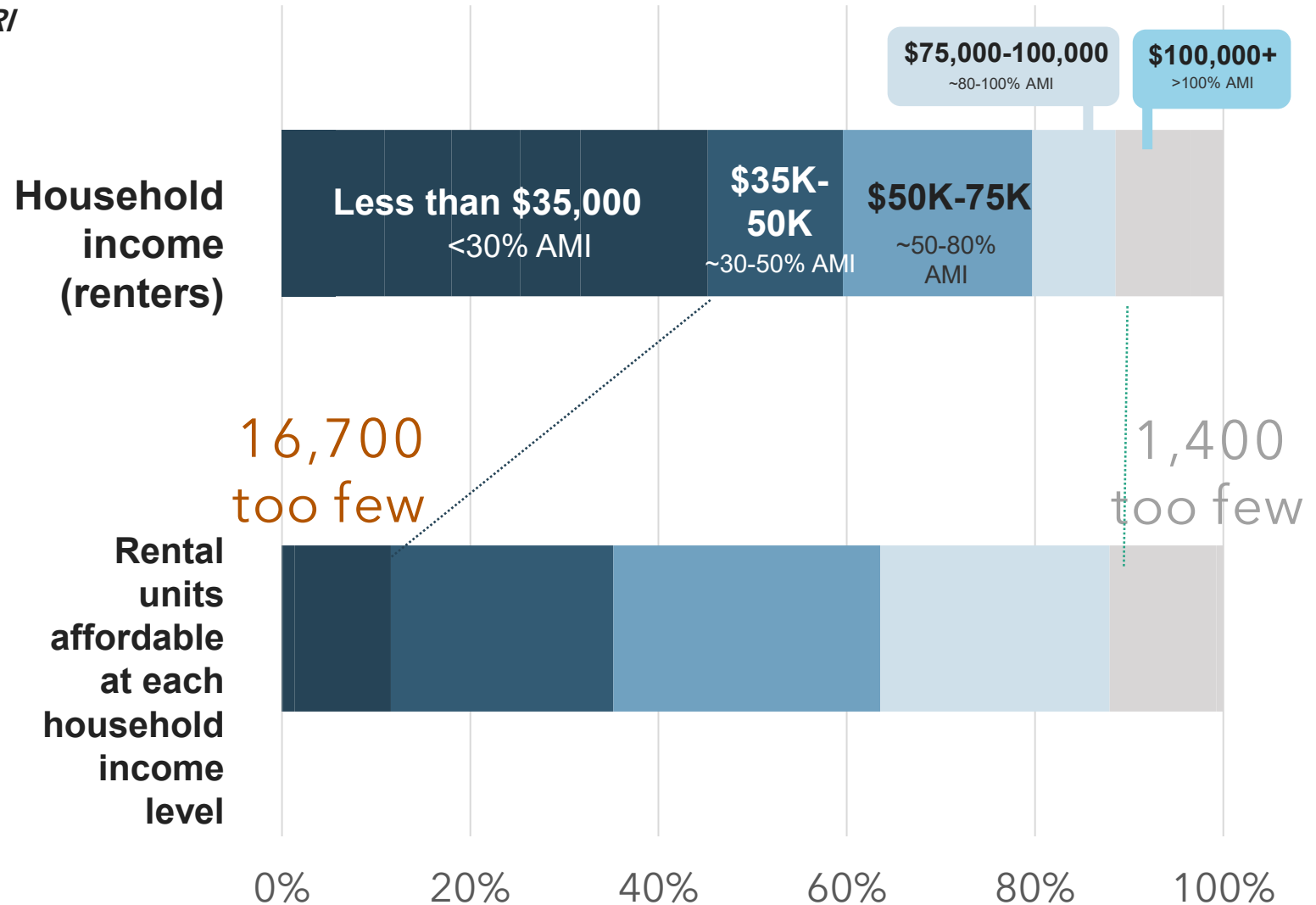
Land in closer proximity to jobs is not fully saturated: Suburban development is occurring in the northernmost portions of the southern counties at the limit for commutes to jobs. Available land in the northern counties is being prioritized by market developers.

Exceptions exist: Carrollton is generating manufacturing jobs, but workforce and middle income housing is lacking. Development of workforce housing near Carrollton seems like a market possibility and could increase available labor supply.

Housing Gap (Rental)

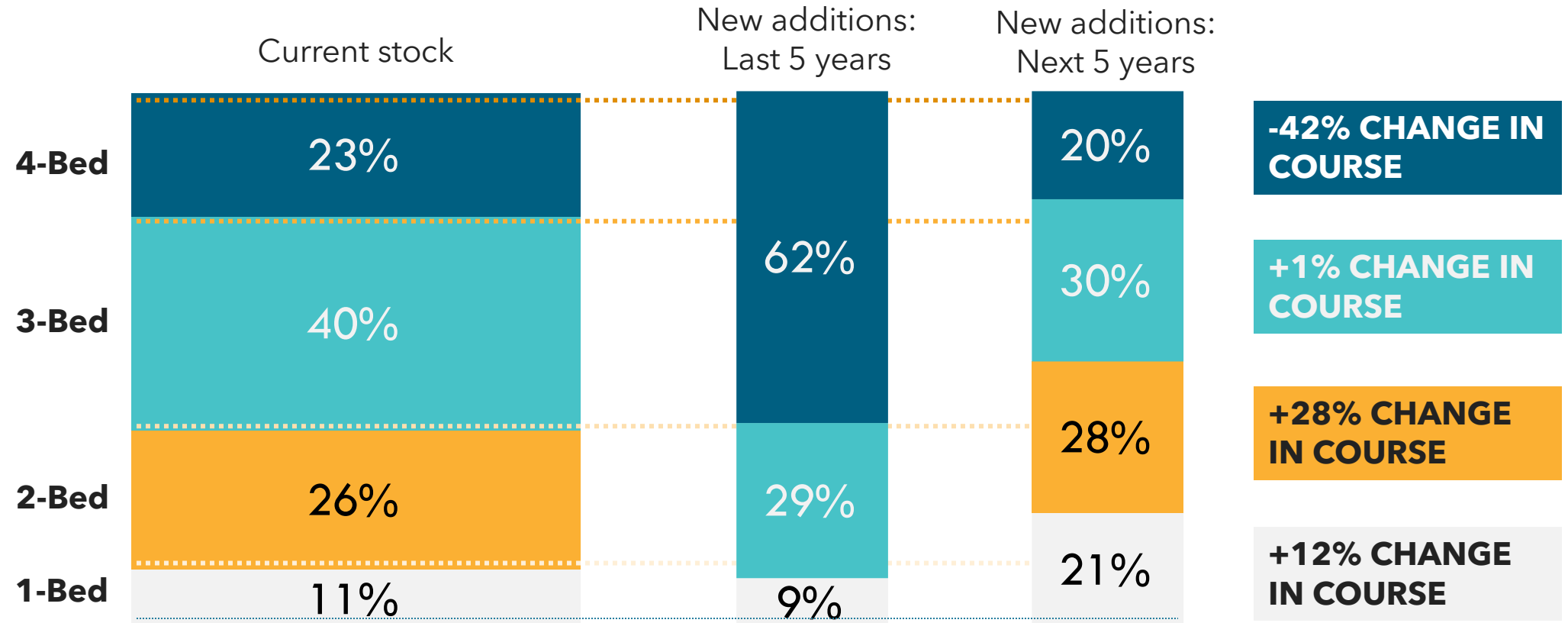
Renter household incomes versus rental units at aligned prices

Source: ACS, ESRI



Housing Gap (Variety of Unit Sizes)

This course correction would bring future development more in line with the overall current housing stock



Source: ACS, Stantec analysis

Housing Gap (Cost)

NKADD's economic engine is producing jobs but not an aligned housing stock

Housing Units Affordable Relative to Wages

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

Rental Ownership

School teacher



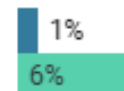
Hospital nurse (RN)



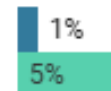
Distribution worker



Restaurant server



Elder care



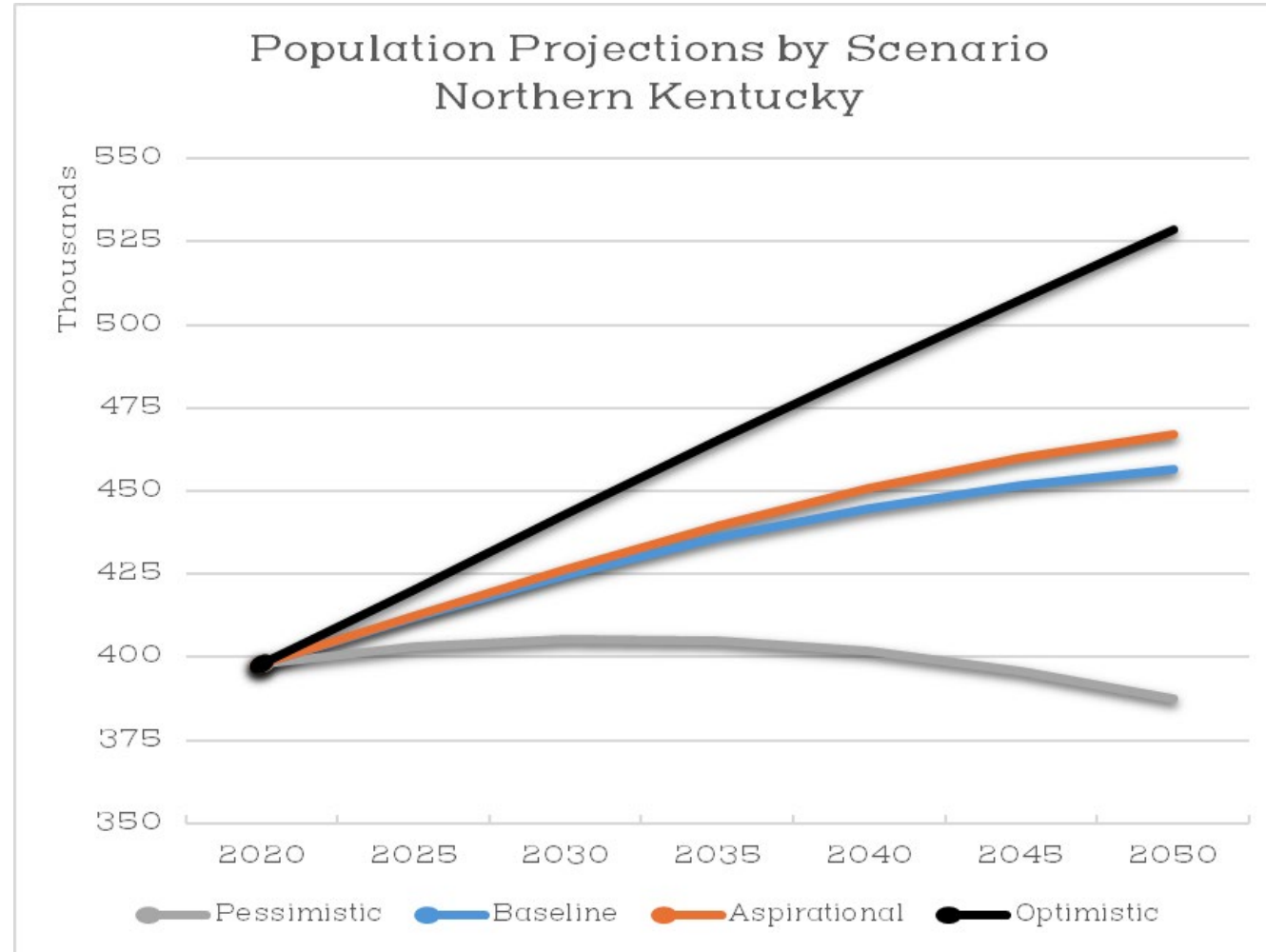
WORKFORCE, REGIONALISM, and LOCAL GOVERNMENT



Judge Executive
Steve Pendery



NKY DEMOGRAPHICS



SITE SELECTION CONSULTANTS: **SKILLED LABOR** KEY FACTOR IN RELOCATION DECISIONS

COMBINED RATINGS* CONSULTANT SURVEY

2025 Annual "Area Development" consultant survey found availability of skilled labor remains a strong concern.

If we want to win the global competition for talent, we need somewhere for these people to live whether they are in the C Suite or just starting out.

Site Selection Factors	2025	2024
Ranking		
1. Energy availability	100.00%	97.9 (3)
2. Available land	100.00%	98 (T2)
3. Skilled labor	98.44%	100 (1)
4. Expedited permitting	98.44%	81.6 (T9)
5. Proximity to suppliers	96.88%	89.8 (T5)
6. Energy costs	95.31%	93.9 (4)
7. Responsive state & local government	95.31%	98(T2)
8. Property tax	95.24%	N/A
9. State and local incentives	95.23%	98 (T2)
10. Highway	93.76%	89.8 (T5)

STUDY FINDINGS

The NKADD region needs to build 6,650 housing units to support economic development in the next 5 years, that's 1,330 units per year.

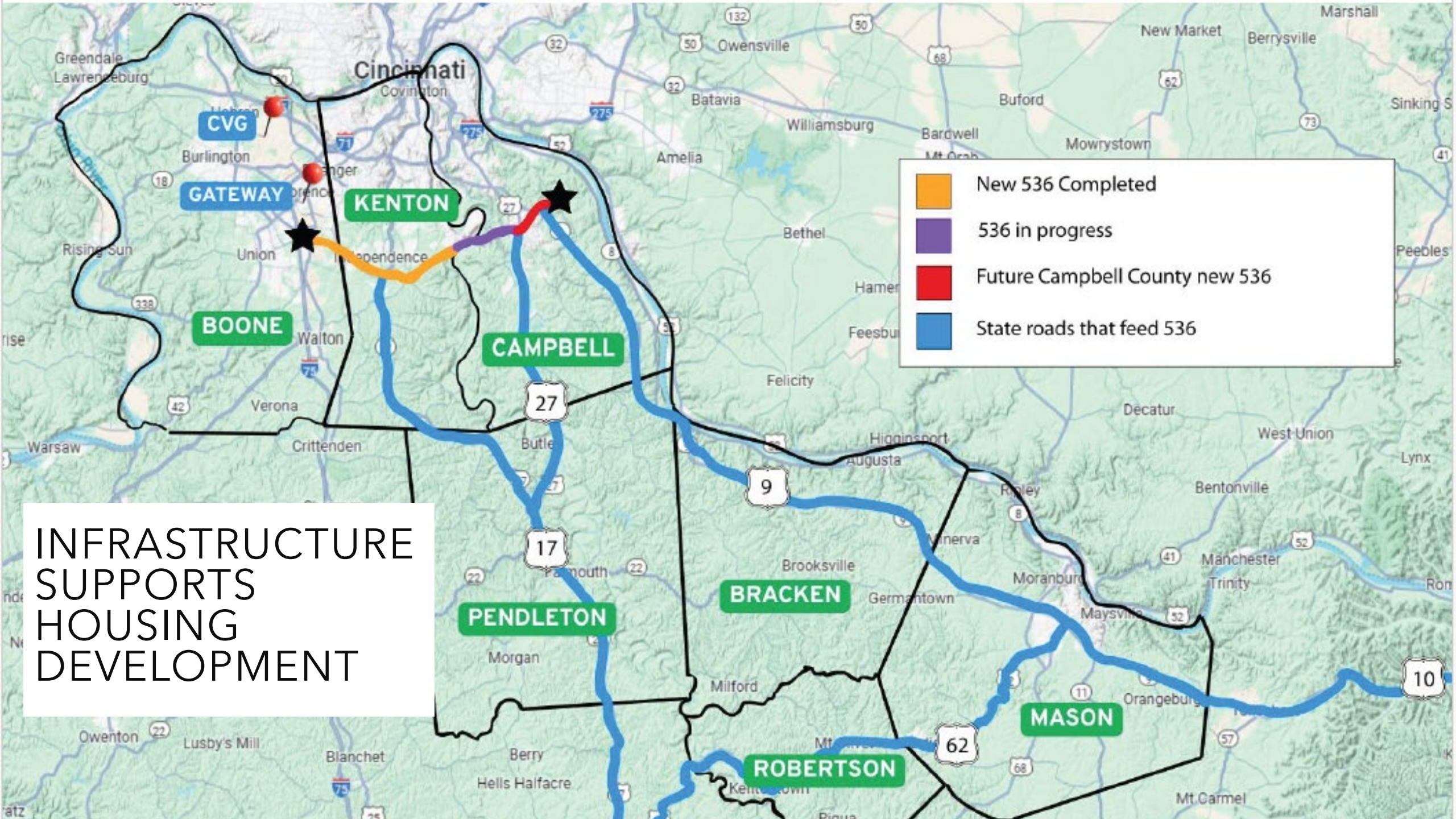
Included in target for new units would be at least:

- 3,260 units for workforce households (\$15 - \$25/hour)
- 4,220 one- and two-bedroom units
- 500 units for very low-income households (monthly <\$320)

LOCAL POLICY OPPORTUNITIES

Recent Campbell County Initiatives

- **Parking** - Bellevue and Dayton have downsized their parking ratios. (This is helping increase investment in the Central Business District, including historic areas)
- **Multi-Family** - Woodlawn has added and Silver Grove is planning to a multifamily zone. (We are seeing increased land interest as a result)
- **Accessory Dwellings** - Southgate has added ADU in their largest single family zone. Unincorporated Campbell County now allows ADU in the Rural Residential Estate and Agricultural zones. (This is helping with aging in place in both areas)
- **Attached Units** - Dayton now allows attached single-family units in their largest single-family zone. (This is helping with density and cost. We have new attached homes now under construction)
- **Training** for local Planning and Zoning and Board of Adjustments members - familiarize them with new housing product and techniques.



-  New 536 Completed
-  536 in progress
-  Future Campbell County new 536
-  State roads that feed 536

INFRASTRUCTURE
SUPPORTS
HOUSING
DEVELOPMENT

BRINGING TOGETHER KEY PARTNERS



Wonda Winkler
President & CEO



PARTNERSHIPS + STAKEHOLDERS

Northern Kentucky **Home for All**

6

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.

HousingNKY.org

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
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Kenat, Steve, SHP
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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

COALITION COMMITTEES

Steering Committee

Retaining Existing Income-Aligned
Housing

New Development

Policy and Finance

Awareness & Community Engagement

HOUSING COALITION



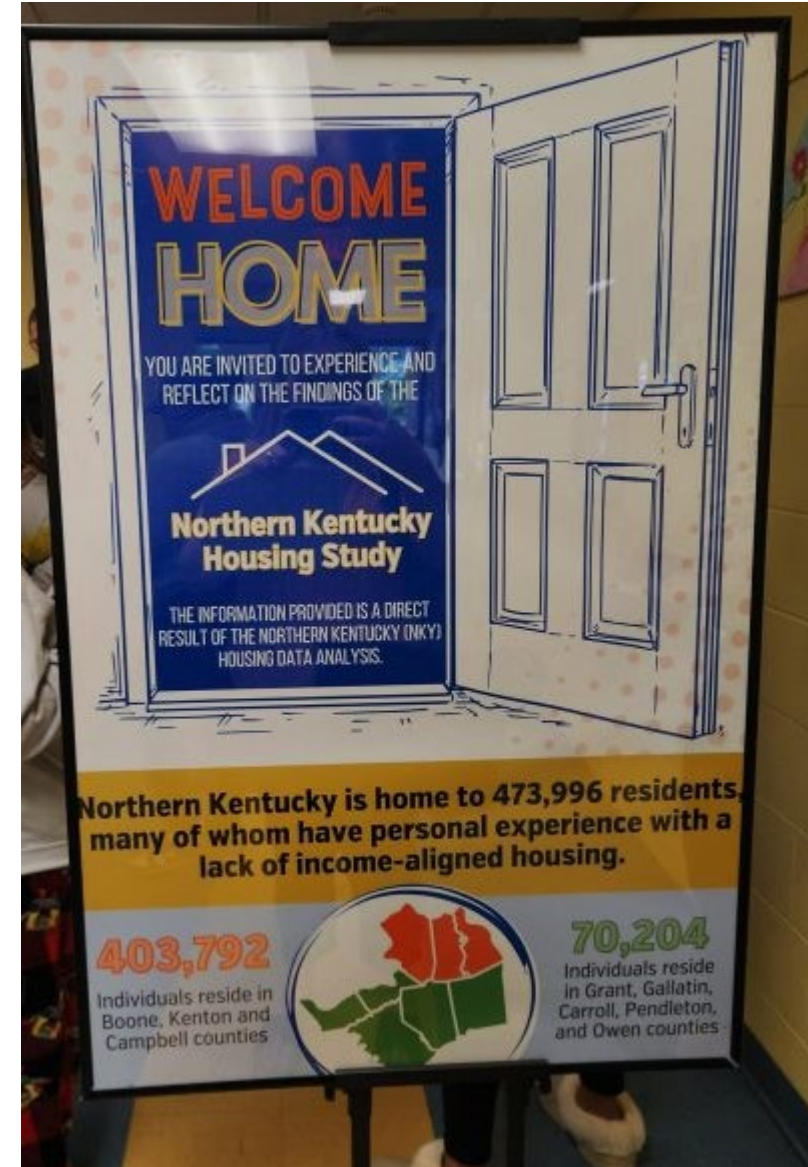
COALITION + MENU OF STRATEGIES

- Harnessing the interest and momentum of the community and its leaders
- Developing a range of options that address: income-aligned housing, finance and policy, new development, and retaining existing affordable stock
- Advancing productive community dialogue around this issue, and how each community and person can play a role



COMMUNITY ENGAGEMENT: RESIDENT VOICE

- Community Outreach and Presentations
- Data Walks
- Surveys
- Effort to Get Specific POVs
 - \$15 - \$25/hour
 - Housing Instability
 - Diversity in Residents



COMMUNITY ENGAGEMENT



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.

SPREADING THE MESSAGE



Brent Cooper
President & CEO



UNITED IN COMMUNICATION

We had three major communications goals:

- Embracing the same message
- Elevating key messaging through strategic partnerships
- Increasing awareness through community and public relations

INCOME ALIGNED HOUSING

ELEVATOR PITCH:

At its current rate, workforce job creation in Northern Kentucky is outpacing workforce housing availability, putting strain on families and employers.

The Northern Kentucky Housing Study found that the region needs to generate an additional 6,650 housing units beyond currently planned developments to support continued economic growth over the next 5 years. To have the greatest impact, these additional housing units must be a mix of homes, apartments, and condos that fit the needs of our diverse workforce.

In a world with a changing workforce, communities with strong economies and policies that ensure income-aligned housing for all residents will find ways to win the global competition for talent. If we want our region's economic vitality to continue, we must engage leaders from communities across Northern Kentucky to take steps that ensure our collective success.

KEY MESSAGE 1: Income Aligned Housing is essential to continued economic vitality.

KEY MESSAGE 2: The "missing middle" and lack of availability are holding our region back.

KEY MESSAGE 3: Income Aligned Housing is a problem for all of us.

01 - SHARE KEY MESSAGES

- Identify key messages and needs
- Sing from the same songbook - create talking points and gather data that shows why housing is an issue in your area

02 - INVOLVE THE COMMUNITY & STAKEHOLDERS

- A push for housing can't come from one entity - you need a vested interest from key players in your community
- Once you identify partners, get them involved in sharing messages

03 - BE A CHAMPION

To garner community will, and move the needle on income-aligned housing, there must be advocates for change - consider:

- Writing op-eds in local publications
- Creating social media content
- Sharing wins in newsletters



Opinion: Our community's flight path: Focus on income-aligned housing in NKY key to continued economic growth

Written by Candace McGraw, CEO of Cincinnati/Northern Kentucky International Airport. In my role at the Cincinnati/Northern Kentucky International Airport (CVG), I often find myself



Opinion: Northern Kentucky, A Place for All a place for you!

With the ongoing national housing crisis, addressing the shortage of attainable housing in Northern Kentucky is more crucial than ever. It is especially so for...



Opinion: Meeting Northern Kentucky's housing needs essential to community well-being

A new study shows 50 percent of children in the U.S. are growing up in hardship. That means tens of millions live in households struggling...

Northern Kentucky Community Action Commission
2 hours ago

We need your feedback for income-aligned housing initiatives! Have you struggled to find a home in Northern Kentucky that meets your needs? What types of housing would you like to see in Northern Kentucky? NKY residents are invited to share their housing experiences as leaders begin to form community-driven housing strategies.

Provide your feedback today at
https://link.edgepilot.com/s/a9f7c2e9/CTH10_8YoUeGX2hmHTZG1g?u=https://bit.ly/NKYHousingSurvey.

Housing is a regional priority

Having an ample supply of homes is fundamental for the Northern Kentucky region to meet basic economic needs and enable regional growth.

Learn more about income-aligned housing, the region's housing needs, and why it is essential to ensure Northern Kentucky continues to be a great place to live, work, play, learn, and give back at bit.ly/NKYHousingStudy.

Message from Pat Frew: NKY Housing Availability

I am reaching out about a topic that significantly impacts our local businesses and employees: housing availability.

You might have seen recent news coverage in local media on this issue.

At its current pace, job creation in Northern Kentucky is outpacing the development of housing. I have encountered numerous stories from groups like restaurant/bar workers who can't find housing they can afford within close proximity to their work.

United Way of Greater Cincinnati
6,688 followers
3w · Edited

Are you a Northern Kentucky resident? Have you struggled to find a home in the area that meets your needs? What types of housing would you like to see in NKY?

Your input is vital: <https://lnkd.in/e98F499g>

NKY residents are invited to share their experiences as leaders begin to form community-driven housing strategies. Thank you for participating!

#UnitedWeThrive #Housing #NorthernKentucky | Northern Kentucky Area Development District

The City of Independence, Kentucky · Follow
July 25, 2024

Brighton Center is hosting a Housing Data Walk on Aug. 22nd from 6pm - 7:30pm at the Independence Senior Center. Come talk about how the current housing landscape has impacted your family and lend your expertise to help create solutions.

Light snacks and refreshments are available.

Let's Talk about Housing!

We want your feedback!

Help Shape a Community-Driven Housing Strategy

Opportunity to receive up to \$50 for participation
Light snacks and refreshments available
Interactive Discussion

Thursday **AUGUST 22**

Join us anytime between 6:00 p.m. - 7:30 p.m.
Independence Senior Center
2001 Jack Woods Parkway
Independence, KY 41051

Help us understand how the current housing landscape has impacted you and your family.
Lend your expertise to create solutions that will move our region forward.

For more information | Visit brightoncenter.com/brightonproperties

THE RACE TO FIX NORTHERN KENTUCKY'S HOUSING GAP

Strong job creation resulted in demand for affordable homes far outpacing supply

BY BRIAN FLANPIL
brian@courierjournal.com



Independence and whose growth is expanding its traffic grid.

"We're the best of Kenyon County, and our heart is getting congested," said one resident. Another, citing traffic concerns, warned of Independence suddenly becoming Los Angeles.

Months later, in that Independence 2019 race, Rettenmeier publicly pressed his points again. Development costs were too high to support a single-family subdivision. In any case, the land was already owned for multifamily. At least the Fisher Homes project needed city approval, which gave the city some control over the outcome. If it failed to move forward, another developer likely wouldn't create more or occupied units, but three story apartments go. And it was the people in the room and months later the March meeting encouraging people to attend and speak against the Madison Pike project. Another room later and revealed with opinions. Those who spoke described a place where residential density doesn't

HOUSING DEFICIT

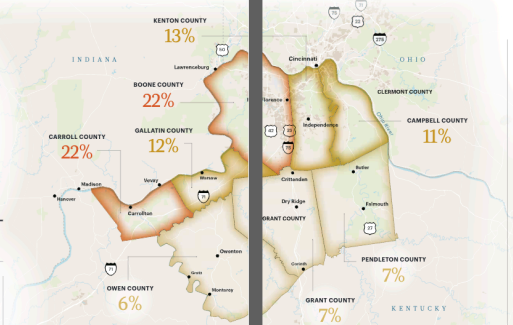
A recent housing study of Northern Kentucky shows the region needs thousands of homes, with Boone County facing the greatest shortage.

County	Boone	Campbell	Carroll
Units currently in pipeline	20%	13%	20%
Units needed	16,000	14,100	10,700
Total units needed	15,790	4,704	884

HOUSING STOCK

County	Boone	Campbell	Carroll
Units currently in pipeline	13%	7%	13%
Units needed	1,306	23,300	22,200
Total units needed	1,100	6,157	60,215
Total units needed	394	642	398

Source: Northern Kentucky Housing Study (July 2024)
MAPS: BOONE COUNTY AND JOHN LAMAR (2024)



Lack of affordability and the missing middle are holding our region back. That is undisputed in all the conversations we're having.

Brent Cooper, executive director of the Northern Kentucky Chamber of Commerce

additional residential units beyond what's currently in the pipeline through 2028. It also showed the region's existing housing market is significantly misaligned with respect to income and housing type. Northern Kentucky does a good job of building "McMansions," as Boone County Judge Executive Gary Moore described them, but not one- and two-bedroom homes and apartments, which are exactly what the region needs most. Two-thirds of Northern Kentucky job growth since 2010 has come from jobs earning an average annual salary below \$40,000, according to the housing study.

Compounding the problem, homebuyers are staying in their homes on average 13 years, twice as long as they did in 2005. That's a direct result of high mortgage rates and scarcity of options. Rettenmeier wants to decrease in the comment to where they've lived most of their lives, but local communities don't have that kind of housing stock in abundance.

New data highlighting new single-family communities price out as favorably as it once did. Boone County alone has 4,300 lots planned for single-family homes where nothing is happening. Construction and land costs have soared, driving up the price of new homes. Builders, where restrictive zoning and building codes prevent the market from meeting the demand for public comments, where restrictive zoning and building codes prevent the market from meeting the demand for public comments.

"The industry dies by a thousand cuts," Miller said at the housing event. Planning commissions are well intentioned, but outdated, and every additional permit and two requests of developers to paved onto the market, which reduces housing production.

With fewer new build options, buyers in 2024 looked into existing homes, the supply of which is flat, or price inflated already. And, as mentioned, local builders were pushed to the sidelines. The result was a lag in a housing start that started in an encumbering month, where the next generation can't buy because the former can't sell and the CEO has trouble finding because there is little income aligned housing which is a reasonable finding without

28 minutes, by some accounts. "There isn't any debate in the marketplace about that. It's a top issue," said Brent Cooper, executive director of the Northern Kentucky Chamber of Commerce. Lack of affordability and the missing middle are holding our region back. That is undisputed in all the conversations we're having.

The details will be emerging far and wide. Florence Mayor Mike Wenger and Boone County Judge Executive Gary Moore described them, but not one- and two-bedroom homes and apartments, which are exactly what the region needs most. Two-thirds of Northern Kentucky job growth since 2010 has come from jobs earning an average annual salary below \$40,000, according to the housing study.

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Recommendations intended to show the region's housing and job market are misaligned. The study, conducted by the Northern Kentucky Housing Study Group assembled by the Northern Kentucky Area Development Council shared from the housing study's findings. The idea, according to multiple officials, is to offer a "menu" of options for communities to consider, density bonuses, for example, or a housing bond fund.

"This is a collective effort. It's not a one-size-fits-all," Moore said. "Each community has an individual situation and situation. What we need is the right mix of solutions."

Boone County is ground zero for the fastest growing county in the commonwealth, with a 4% population growth since 2020, thanks to that land and the jobs that attract. Once known to Northern Kentucky International Airport, it has the largest current deficit of housing units as a share of total inventory, according to the study. Rettenmeier, executive director of the Northern Kentucky Chamber of Commerce, said at the housing event, "It's going to be a good thing we have your problem, because you're going to be getting on a plane to see your grandchild sooner."

The housing study showed Northern Kentucky needs to create 4,600

91.7 WVXU NEWS Network

WVXU Here & Now

Northern Kentucky leaders mull options for closing region's housing gap

91.7 WVXU | By Nick Swartsell
Published November 18, 2024 at 4:30 PM EST

Next Up: 3

LINK nky

Is homeownership in NKY out of reach?

A household must earn at least \$69,920 annually to afford a median-priced home in Northern Kentucky, which is currently \$291,720. This follows...

Sep 30, 2024

Cincinnati Enquirer

Here's why it's so hard to find an affordable apartment in NKY

The report said Boone, Kenton and Campbell counties have deficits between supply and demand in their housing markets.

Aug 19, 2024

FOX19 | Cincinnati

New report reveals lack of affordable housing in Northern Kentucky

New report reveals lack of affordable housing in Northern Kentucky ... COVINGTON, Ky. (WXIX) - A new report reveals major issues with Kentucky...

Aug 21, 2024

WVXU

Northern Kentucky has a housing shortage. You can provide input on solutions

The report suggests Northern Kentucky will need to produce more than 6,600 new units of housing above what is already in the pipeline to meet...

Aug 21, 2024

BUSINESS

NKY residents asked to provide feedback on housing needs — how can the gap be filled?

September 28, 2024

Community leaders are seeking feedback from residents to better understand how Northern Kentucky's housing stock aligns with residents' work, and lifestyle, and what their income allows them to afford across the region.

Leaders are expanding their efforts to gather feedback from residents after the Northern Kentucky Housing Study revealed the need for more income-aligned housing stock in the region.

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WINTER WEATHER ADVISORY CLINTON

IMPORTANT POINTS

WVXU 9 NEWS

NORTHERN KENTUCKY HOUSING SHORTAGE

LEADERS SHARE POSSIBLE SOLUTIONS TO BUILD MORE HOUSING

6:06 23° WVXU

0:21 / 1:52

Tackling Northern Kentucky's housing shortage: New report lays out 50 potential solutions

WVXU 9 344K subscribers

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HIGHLIGHTS: HOME FOR ALL NKY HOUSING STRATEGIES



Tara Johnson-Noem
Executive Director



Home for All Northern Kentucky Housing Strategies

This project was coordinated by the [Northern Kentucky Area Development District](#) with [Brighton Center and Brighton Properties](#). The project was funded by [Interact for Health](#) and [United Way of Greater Cincinnati](#). Communication support was provided by [NKY Chamber of Commerce](#) through [Scooter Media](#). [CommunityScale](#) supported the menu of strategies and documentation.

[Download HOME FOR ALL](#)

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

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



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.



Proactive Code Enforcement

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



Development Agencies Education

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



Expedited Permitting Process

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



Missing Middle Housing Strategy

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



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.



Development Cost Support

Offer assistance to offset costs such as land acquisition, street extension assistance or utility costs for projects that meet income-aligned housing goals.



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.



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

WHAT DOES YOUR COMMUNITY NEED?

More homes? More rentals?

More homeownership?

Rehab older homes?

More price options?

Do you want to keep your older adults and help them downsize?

Do you want to attract younger families?

2025 COALITION UPDATES

Work toward Housing Fund - ongoing partnership

Establishing key metrics - ongoing partnership

Monitoring Kentucky General Assembly Housing Taskforce

Tracking housing successes across the region

Technical assistance for local communities - ongoing

Support for local initiatives

LOCAL WINS

Carroll County:

County leadership and local community development partners have worked to:

1. Identify potential sites for residential development
2. Streamline permitting with KYTC
3. Identify funding sources to offset infrastructure costs
4. Support local groups to secure funding to support residential development

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.

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).

LOCAL WINS

Boone, Cambell, Kenton Counties:

Building Industry Association's Enzweiler Building Institute working toward securing funding through both federal EDA and state Education and Labor Cabinet to advance construction trades training.

City of Covington launches Housing Taskforce with participation from NKADD, local business leaders, and other key stakeholders.

Northern Kentucky Chamber releases NKY Housing Blueprint prioritizing key strategies from Home For All report.

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.

49. Construction Training Funding

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

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.

REGIONAL WINS

NKADD staff support local planning commissions and fiscal court staff in updating data to determine progress in filling housing gaps with a data dashboard.

Key partners are engaged in conversations to move forward with development of regional housing fund.

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.

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](#)).

Home for All

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