



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.

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 measurables 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



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



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

In the Kentucky Housing Corporation (KHC) Qualified Allocation Plan (QAP), advocate for NKY to be separated by county so more dollars can be brought to the region from state and federal housing grants (AHTF, HOME, LIHTC), broader AMI range for projects, and re-establish the scoring formula in the QAP.

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 home-ownership.



📍 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.

The logo for NKY Works features the text "NKY Works" in a blue, sans-serif font. The letter "O" in "Works" is replaced by a yellow target symbol with a black bullseye. The logo is set against a white background with a yellow and blue graphic element behind it.

(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 (NKKWIB) both identify construction amongst their Top Five In-Demand Industry Sector lists.

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.