

Accelerating Housing in Kentucky

April 2026

www.kyhousing.org

No state funds were used to produce this document.



Learn More

To learn more about KHC's reports on Kentucky's Housing Supply Gap, this packet, and more, please scan the QR code below.



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About KHC

Established in 1972, Kentucky Housing Corporation (KHC) is a self-supporting, quasi-governmental public corporation governed by a 15-member Board of Directors.

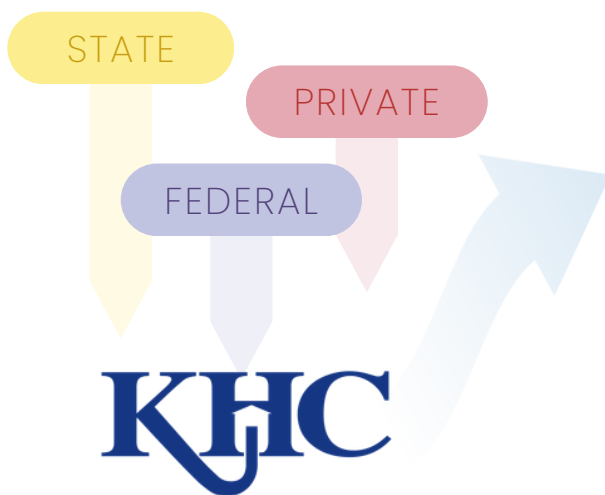
As Kentucky's only housing finance authority, KHC administers a wide range of programs to finance and fund homeownership, rental housing, and homelessness solutions across the Commonwealth. Most KHC programs are executed via public-private partnerships where state and federal funding or financing flows to banks, developers, landlords, and nonprofits.



Our Mission

KHC invests in quality affordable housing solutions for families and communities across Kentucky.

Funding Sources to KHC



KHC Deploys Resources to Nonprofits, Developers, Landlords, and Banks in KY

Our investments increase homeownership, improve family stability, and reduce homelessness across Kentucky.

KHC's Federal Programs



Homebuyers and Homeowners

Mortgages, down payment assistance, foreclosure prevention, homebuilding, home repair, and weatherization.

- Mortgage Financing via Private Activity Bonds and Private Sources
- HOME
- PRICE Program for Mobile Home Replacement
- Weatherization and Energy Efficiency



Rental Housing

Building and rehabbing multifamily homes:

- Housing Tax Credits
- Housing Bonds with 4% Tax Credits
- HOME
- Housing Trust Fund
- Weatherization and Energy Efficiency

Rent assistance for extremely low-income Kentuckians:

- Section 8 Housing Choice Voucher Rental Assistance
- Section 8 Project Based Rental Assistance
- HOME Tenant Based Rental Assistance
- HUD 811 for Persons with Disabilities



Homeless Programs

Shelters, rapid re-housing, street outreach, eviction prevention, and permanent supportive housing.

McKinney Vento Homeless Assistance:

- Continuum of Care
- Emergency Solutions Grant
- Housing Opportunities for Persons with AIDS
- Youth Homelessness Demonstration Program



Kentucky's Housing Supply Gap



Understanding the Crisis

In 2024, KHC commissioned the Kentucky Housing Supply Gap Analysis because our partners across the Commonwealth, from local mayors to private developers, all reported the same roadblock: **Kentucky simply does not have enough homes.**

This lack of supply creates a bottleneck that prevents KHC’s programs from reaching their full potential:

- Middle-, moderate-, and low-income households are now competing for the same limited pool of rental units, driving prices up for everyone.
- Very low-income tenants with rental assistance are finding that even with a voucher in hand, there are no reasonably priced apartments available to accept them.
- We are seeing a rise in first-time homelessness among employed Kentuckians who can no longer find a foothold in the market.

Kentucky Workers Are Being Priced Out

Our analysis of the 100 most common occupations in Kentucky reveals a stark reality: **82 out of 100 jobs do not pay enough to purchase a median-priced home in the Commonwealth.**

- To afford a median-priced home (\$270,500) at current interest rates, a household needs an annual income of approximately **\$85,000+**.
- The vast majority of our workforce—including teachers, police officers, and firefighters—earn significantly less than this threshold.



When nurses, teachers, and first responders cannot afford to live in the communities where they work, it leads to longer commutes, higher turnover for employers, and a less resilient Kentucky. **We are not just missing houses; we are missing the foundation of our economic growth.**

Example: Kentucky Nurses

\$270,500

2025 Median
Home Sales Price

\$2,000+*

Monthly
Homeownership Cost

To keep housing costs at less than 40% of take-home pay, the **48,000+ registered nurses in Kentucky**—the backbone of our healthcare system—**cannot afford to purchase a median home** in the state they serve.

**At 6.3% interest with 20% down.*

15 Years of Falling Behind: Kentucky Needs to Build More Homes

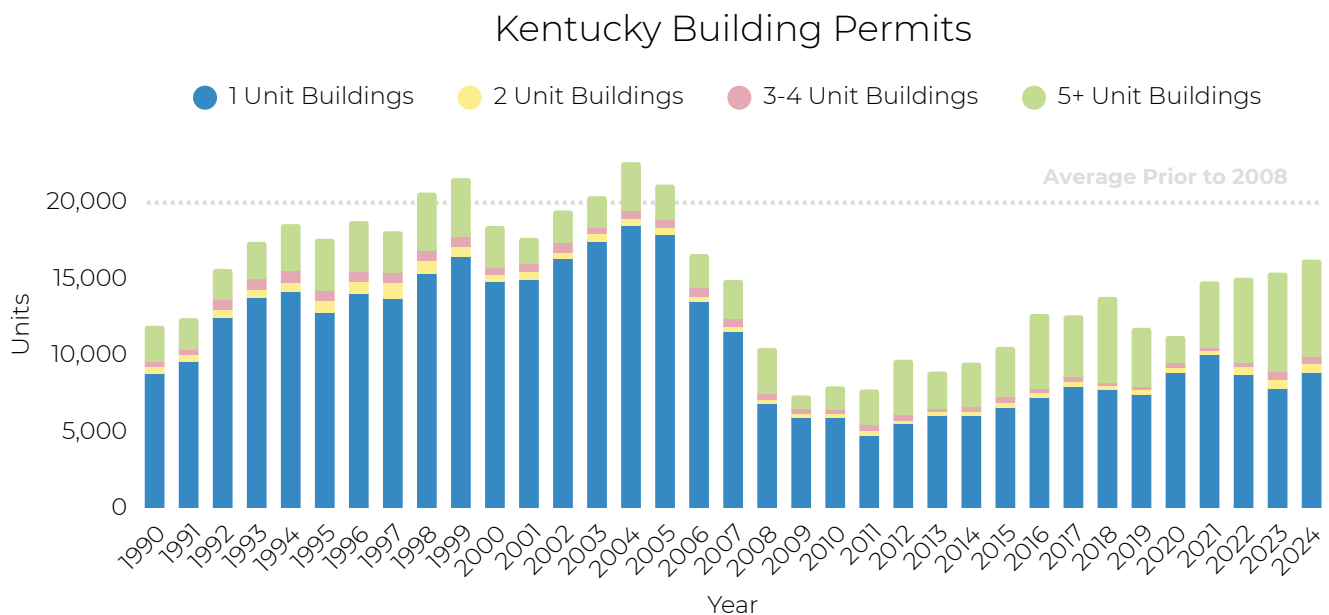
Kentucky's current shortage is the direct result of a decade-long slump in housing production following the 2008 housing crash. Other factors hindering supply include land use and zoning regulations, natural disasters, high interest rates on financing, and short-term rentals.

Lost Capacity

Both Kentucky and the U.S. lost significant builder capacity and skilled labor after the Great Recession.

The Deficit

While permit activity has seen a gradual increase recently, we have not returned to the production levels required to meet historical or future demand. We are essentially trying to solve a 2026 housing need with a building infrastructure that never fully recovered from 2008.



Interactive Dashboards

Our interactive Tableau dashboards allow you to filter by county, income bracket, and tenure to see exactly where your community stands.

Explore the data at www.kyhousingsupplygap.com.

Kentucky's Housing Supply Gap

The state's 2024 housing gap was **206,207** and is expected to be **287,120** by 2029.



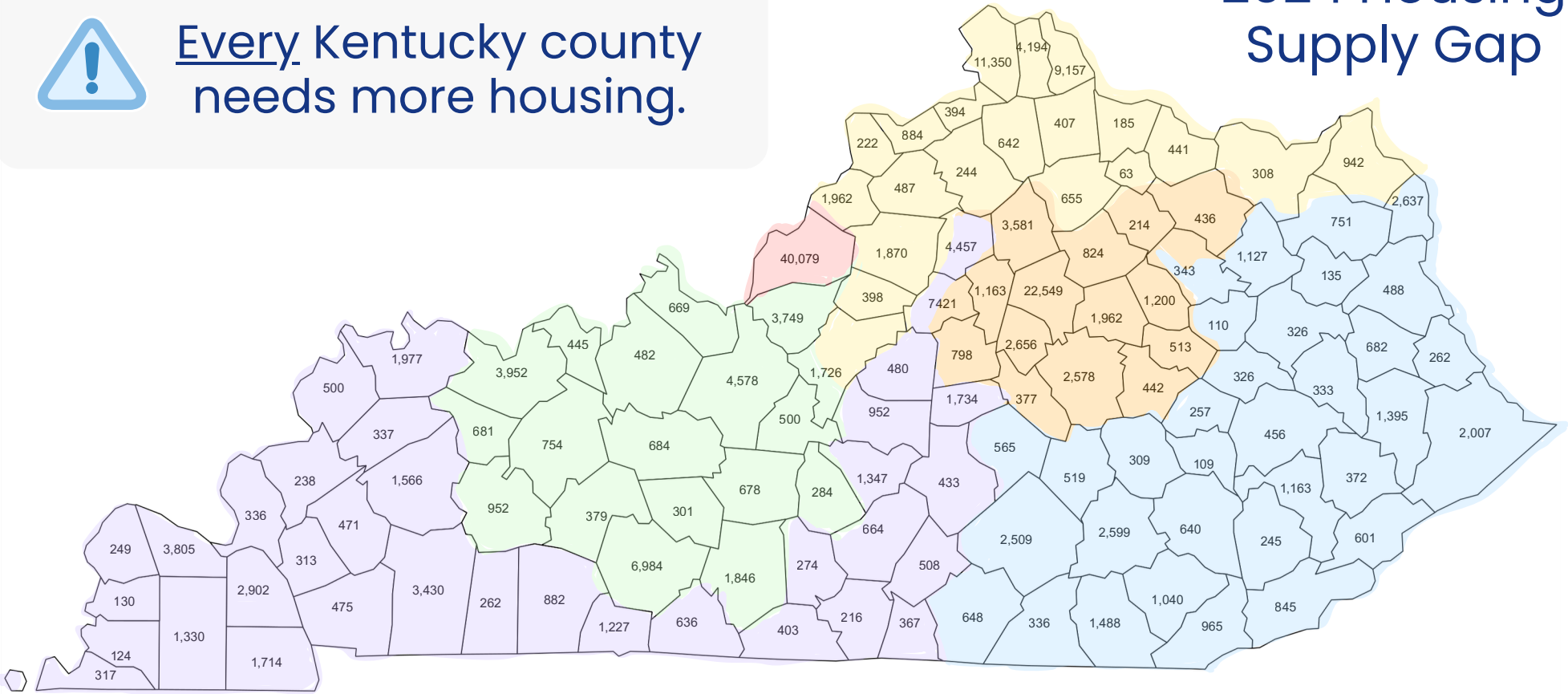
	<30% AMI	31-50% AMI	51-80% AMI	81-120% AMI	121-150% AMI	>151% AMI	Total
2024							
<i>Household Income Range</i>	<\$27,634	\$27,635-\$46,056	\$46,057-\$73,690	\$73,691-\$110,534	\$110,535-\$138,168	\$138,169+	
<u>Rental Gap</u>	60,385	19,161	13,211	6,980	1,132	700	<u>101,569</u>
<u>For-Sale Gap</u>	19,434	14,179	18,599	17,972	13,896	20,558	<u>104,638</u>
<u>Overall Housing Gap</u>							<u>206,207</u>
2029							
<i>Household Income Range</i>	<\$27,672	\$27,673-\$46,120	\$46,121-\$73,792	\$73,793-\$110,687	\$110,688-\$138,359	\$138,360+	
<u>Rental Gap</u>	77,554	21,172	18,479	11,993	7,732	2,232	<u>139,162</u>
<u>For-Sale Gap</u>	23,436	24,586	32,356	33,630	28,944	5,006	<u>147,958</u>
<u>Overall Housing Gap</u>							<u>287,120</u>

Area Median Income (AMI) is defined as the midpoint of a specific area's income distribution and is calculated on an annual basis by the Department of Housing and Urban Development.



Every Kentucky county needs more housing.

2024 Housing Supply Gap



		District 1	District 2	District 3	District 4	District 5	District 6	Statewide
Current Supply Gap (2024)	<u>Rental</u>	16,522 (17%)	13,599 (15%)	21,575 (17%)	15,034 (20%)	11,371 (14%)	23,468 (21%)	101,569 (17%)
	<u>For-Sale</u>	47,402 (8%)	15,805 (7%)	18,504 (9%)	20,282 (10%)	15,217 (7%)	17,052 (9%)	104,638 (8%)
Future Supply Gap (2029)	<u>Rental</u>	23,307 (24%)	22,191 (24%)	28,697 (23%)	21,268 (28%)	14,414 (18%)	29,285 (27%)	139,162 (24%)
	<u>For-Sale</u>	24,095 (11%)	23,602 (11%)	25,471 (12%)	32,273 (15%)	16,435 (8%)	26,082 (14%)	147,958 (12%)

The map and table above display the number of additional housing units needed. The percentages in the table above indicate the district's supply gap as a share of existing occupied housing units.



Ways to Accelerate Kentucky's Housing Supply



Thank You for Supporting Housing in 2025

In 2025, as the threat of significant federal cuts loomed, Congress took critical steps to sustain affordable housing:

- Congress funded HUD and DOE programs near 2024 levels in the 2026 appropriations bills.
- Thanks to bipartisan leadership and support, the BBB included increases to the Housing Credit program and improvements to Housing Bonds.

We are grateful that Congress chose to continue funding housing programs, allowing KHC to maintain its momentum and assist 43,783 households across Kentucky last year. That stability has allowed KHC and other federal housing program partners in Kentucky to provide safe, affordable housing to folks like Mary and Brittany (details below).

Success Stories

Mary (Housing Credits)

A native Kentuckian from Washington County, Mary moved to Lexington in 1979 right after graduation. She worked at Toyota in Georgetown for 18 years. She owned a home and raised a daughter. Then her daughter moved away and she had two knee replacement surgeries. Unable physically to work, she went on disability and downsized and to an apartment that, with unpredictable utility payments, she could barely afford. Eventually Mary found the brand-new, affordable apartments at Richwood Bend.

"I said, thank you, Jesus! When I saw that the rent was \$300 less than what I was paying, I was excited."



Brittany (FSS Program)

KHC's Family Self-Sufficiency (FSS) Program helped Brittany turn hard work into homeownership. Through FSS, Brittany committed to goals focused on employment, credit repair, and financial education, allowing her to build savings through the program's escrow account. After five years in FSS, she graduated with the credit, skills, and funds needed to purchase a 4-bed, 2-bath home for her and her five children.

"I just appreciate everybody," she said. "Everybody has been on my side."

The President's FY27 Budget Will Gut Housing Progress

The President's fiscal year (FY) 2027 budget request calls for a disruptive restructuring of HUD programs, with essential programs zeroed out, consolidated, or significantly reduced. The President's budget would eliminate over \$10 billion in program funding—at a time when housing affordability and lack of supply are driving up costs for households across the U.S. The effect will be to build fewer homes and house fewer people.

FY 2027 Budget Chart for Select HUD Programs

(Numbers in Millions)

HUD Program	FY26 Enacted	FY26 President's Budget Request	FY27 President's Budget Request	Difference: FY27 Request vs. FY26 Enacted	
Community Development Block Grant (CDBG)	\$6,995	\$0	\$0	-\$6,995	-100%
Family Self-Sufficiency Program	\$156	\$0	\$0	-\$156	-100%
HOME Investment Partnerships Program (HOME)	\$1,250	\$0	\$0	-\$1,250	-100%
Homeless Assistance Grants*	\$4,417	\$4,024	4,024*	-\$393	-9%
State Rental Assistance Program	N/A	\$36,212	N/A	N/A	N/A
Housing Choice Vouchers	\$38,439	0**	\$38,846	\$407	1%
Housing Counseling Assistance	\$58	\$0	\$0	-\$58	-100%
Housing for the Elderly (Sec. 202)	\$1,031	0**	\$959	-\$72	-7%
Housing for Persons with Disabilities (Sec. 811)	\$287	0**	\$266	-\$21	-7%
Housing Opportunities for Persons with AIDS	\$529	\$0	\$0	-\$529	-100%
Lead Hazard Control and Healthy Homes	\$296	\$0	\$110	-\$186	-63%
Native American Housing Block Grants	\$1,111	\$0	\$872	-\$239	-22%
Public Housing	\$8,319	0**	\$8,622	\$303	4%
Project-Based Section 8	\$18,543	0**	\$17,640	-\$903	-5%
Self-Help and Assisted Homeownership (PRICE)—Manufactured Housing	\$0	\$0	\$0	\$0	N/A
TOTAL	\$81,496	\$40,236	\$67,315	-\$10,157	-12%

KHC administers the highlighted and checked (✓) programs.

*The President's FY27 Budget Request calls for consolidation of HUD's homeless assistance grants into an expanded Emergency Solutions Grant (ESG) program. Funding for Continuum of Care (CoC) and construction of new permanent supportive housing would be eliminated under the proposal.

**Would be subsumed and consolidated under the new State Rental Assistance Program proposed in President's FY26 Budget Request.

Data is from the National Council of State Housing Agencies' analysis of HUD programs from the President's FY27 Budget Request - <https://www.ncsha.org/resource/ncsha-hud-usda-updated/>.

Homelessness in Kentucky

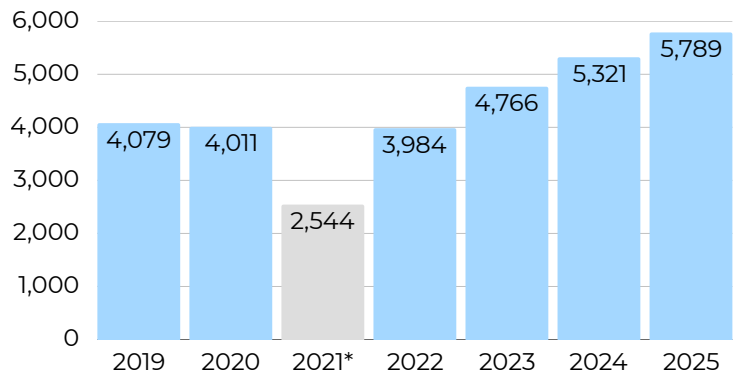
Homelessness has reached record levels in Kentucky as low housing supply drives up rent.

Kentucky is seeing increases in:

- Unsheltered Kentuckians
- First-time homelessness
- Working homeless
- Elderly homeless

We need 60,385 more apartments for our poorest Kentuckians—those at greatest risk to experience homelessness.

Annual January Homeless Count



Data is from the KY 2025 Point-In-Time Count
*Pandemic Undercount

Protect CoC Funding for Permanent Housing

In 2025, HUD attempted to gut Continuum of Care (CoC) homelessness funding for existing service and shelter providers across the country.

Litigation has temporarily reinstated funding, but HUD and the President’s budget still aim to cut funding for permanent housing supports that keep Kentuckians from returning to homelessness.

KHC's CoC funding serves 118 counties and is essential to responding to increasing homelessness. **Please direct HUD to maintain project renewals that sustain the capacity of our homeless response system.**

Who uses HUD Continuum of Care Funds?



A majority of funds go to private landlords to cover rent for homeless Kentuckians.

CoC funds also support the work of 48 nonprofit shelter and service providers in Kentucky:

- [Louisville CoC](#) - 17 Organizations
- [Lexington CoC](#) - 7 Organizations
- [Balance of State CoC](#) (118 counties) - 24 Organizations

Data is from KHC's [Homeless Management Information System](#).

Keep the Momentum Going: Ways to Support Kentucky's Housing Supply

With steep increases in construction costs and a need to build 206,000+ homes, Kentucky must accelerate housing production.

Ambitious action by Congress can empower states to create the housing needed to support economic growth and workforce stability.



Sustain and Increase Funding for Essential Housing Programs

- Continuum of Care (CoC)
- Section 8 Housing Choice Vouchers (HCV)
- Section 8 Project-Based Rental Assistance (PBRA)
- HOME Investment Partnership Program (HOME)
- Housing Trust Fund
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Public Housing Capital and Operating.
- Reduced funding for these programs would result in increased homelessness across Kentucky.



Sign on to Bills that Streamline and Accelerate Housing Production

- 21st Century Road to Housing (H.R. 6644)
- Affordable Housing Bond Enhancement Act (S. 1511/H.R. 7414)
- Neighborhood Homes Investment Act (S. 1686/H.R. 2854)
- Affordable Housing Credit Improvement Act (S. 1515/H.R. 2725)

Supporting Affordable Housing Legislation

While Kentucky is struggling with meeting housing demands, as most areas in the nation are, you can help by supporting legislation that can accelerate the state's housing supply.

21st Century Road to Housing (H.R. 6644)

- Increases the Public Welfare Investment (PWI) cap applicable to certain banks from 15% to 20%, which will increase the amount of investment those banks can make in affordable housing and support strong Housing Credit pricing.
- Strengthening the HOME Investment Partnerships Program.
 - The bill reauthorizes the HOME program indefinitely. While Congress has continued to fund the program since 1990, formal authorization will provide legal authority and direction in program implementation.
 - The bill eliminates barriers to using HOME funding for homeownership.
 - Allows for slightly higher home purchase prices, up to 110% of average purchase price for the area, up from 95%.
 - Expands eligibility for homebuyers, allowing purchasers to have an income up to 100% of area median income (AMI), up from 80% of AMI
 - Increases flexibility for military members who need to sell before the end of the affordability period.
 - Simplifies the property inspection process based on a national standard
- Streamlining Environmental Review.
 - Requires HUD and USDA to coordinate and align their environmental review processes and other regulatory requirements to make it easier for developments that use funding from both agencies.
 - Exempts certain types of activities from the full environmental review process.
 - For example, HOME funds used to build new single-family homes or multifamily developments of up to 15 units will no longer require an environmental review, which reduces the administrative cost and speeds up the development of new homes.
 - Allows HUD to defer to state and local environmental reviews when a project would generally satisfy federal requirements, speeding up the environmental review process.
- Provides support for manufactured housing communities by permanently authorizing the PRICE Program to provide grants to maintain, protect, and stabilize manufactured housing.
- Permanently authorizes the Community Development Block Grant – Disaster Recovery (CDBG-DR) program and establishes an Office of Disaster Management and Resiliency at HUD.
- Prohibits large institutional investors from purchasing certain single-family homes.



Affordable Housing Bond Enhancement Act (S. 1511/H.R. 7414)

- The bipartisan legislation supports the use of private activity bonds for homeownership opportunities by doing the following, among other program updates:
 - Currently, mortgages that KHC offers under the Mortgage Revenue Bond (MRB) program cannot be used for refinancing. This legislation would allow MRBs to be used to refinance home loans, giving greater flexibility to qualified homeowners struggling to make mortgage payments.
 - KHC can carry forward its unused private activity bond authority, but it must designate whether the bonds will be used for single family mortgages under the MRB program or multifamily developments, and KHC cannot change that designation once made. This bill would give additional flexibility to meet market demands by permitting states to re-designate their private activity bond carryforward authority and use it for either single-family or multifamily housing during the carryforward period.
- Endorsed by the National Association of REALTORS, National Associations of Homebuilders, the Mortgage Bankers Association, and the Local Initiatives Support Corporation (LISC).

Neighborhood Homes Investment Act (S. 1686/H.R. 2854)

- This legislation would create a new federal tax credit to create new single-family homes for affordable homeownership. It is based on the Low Income Housing Tax Credit program, which has proven success in combining private-sector expertise with public resources to develop housing.
- The credits would incentivize new single-family home construction by bridging the gap between the cost of development and the home's sale price.
- Program requirements would include the following:
 - Reasonable sales price limits for the new homes to ensure affordability.
 - Workforce housing – eligible homebuyers must use the home as their primary residence and have an income at or below 140% of the area median income (AMI), except for specially designated areas where the limit would be 120%.
 - If the homeowner sells a home within five years, they would be required to repay a portion of any gains. States can waive this requirement for hardships.
- If enacted, this legislation would be a significant, meaningful step toward addressing the housing supply gap in Kentucky for single family homes for homeownership.

Affordable Housing Credit Improvement Act (S. 1515/H.R. 2725)

- While the important funding provisions of this legislation was included in last summer's reconciliation bill (the One Big Beautiful Bill Act of 2025), there is still work to be done to increase housing supply by enacting important Housing Credit program improvements.
- This legislation expands and strengthens the Housing Credit by:
 - Better serving rural areas.
 - Providing protections for veterans and victims of domestic violence and human trafficking.
 - Streamlining program rules to simplify and improve operations, such as by simplifying the "student rule" to allow students to live in housing credit properties while still preventing housing credits from being used to develop dormitory housing.
- Housing Credits and multifamily Housing Bonds are among the most successful tools for encouraging private investment in the production and preservation of affordable rental housing. This legislation strengthens and supports these important programs.



Addendum



Housing Credits in Kentucky

The Low-Income Housing Tax Credit (LIHTC) is a proven solution to help address the housing supply gap.

LIHTC is our nation's most successful tool for encouraging private investment in affordable rental housing. This U.S. Department of Treasury program has financed 4.1 million homes for low-income families and individuals nationwide since 1986.

LIHTC in Kentucky

1986 - 2026



	District 1	District 2	District 3	District 4	District 5	District 6
Homes Developed or Preserved in KY	3,926	4,496	8,654	5,714	4,386	4,629
Low-Income Households Served	5,538	6,578	12,587	8,084	6,101	6,429
Tax Revenue Generated	\$219 Million	\$262 Million	\$501 Million	\$320 Million	\$241 Million	\$253 Million
Wages and Business Income Generated	\$617 Million	\$735 Million	\$1.41 Billion	\$901 Million	\$679 Million	\$715 Million

Data is from the ACTION Campaign, updated February 2026. Visit rentalhousingaction.org for data sources and methodologies.







Federal Programs Supporting Kentucky's Housing Market



Homeless	Supportive Housing	Affordable Rental Housing	Affordable Homeownership	Market-Rate Rental and Homeownership
<i>≤ 30% AMI</i>		<i>30-80% AMI</i>	<i>81-120% AMI</i>	<i>≥120% AMI</i>
<ul style="list-style-type: none"> • HUD Continuum of Care • HUD Emergency Solutions Grant • HUD HOME Investment Partnership • HUD Housing for People with AIDS • Public Housing Authority Capital and Operating Fund 		<ul style="list-style-type: none"> • Treasury Private Activity Bonds: Tax Exempt Bond Financing & 4% Low-Income Housing Tax Credits • Treasury 9% Low Income Housing Tax Credits • Section 8 Housing Choice Vouchers • Section 8 Project-Based Contracts • HUD HOME Investment Partnership • HUD Housing Trust Fund 	<ul style="list-style-type: none"> • Treasury Private Activity Bonds: Mortgage Revenue Bonds • HUD Federal Housing Administration • HUD HOME Investment Partnership • DOE Weatherization Assistance Program 	<ul style="list-style-type: none"> • HUD Federal Housing Administration • Treasury Mortgage Interest Deduction

AMI = Area Median Income

FY 2023 Impact of HUD Funding in Kentucky

	District 1	District 2	District 3	District 4	District 5	District 6	Statewide
 All Housing Programs	\$117,828,926	\$57,508,440	\$215,494,506	\$69,505,770	\$92,040,988	\$98,595,126	\$650,973,756
 People / Households Served	23,654 (14,607)	16,134 (9,242)	40,920 (21,600)	17,262 (10,532)	26,827 (15,722)	24,578 (13,875)	149,375 (85,578)
 Community Development Block Grant (CDBG)	\$4,931,534	\$6,447,485	\$14,908,916	\$5,874,714	\$4,898,898	\$6,769,041	\$43,830,588
 HOME Investment Partnership	\$2,517,539	\$3,004,726	\$5,843,028	\$3,207,320	\$2,497,482	\$3,972,556	\$21,042,651
 Housing Choice Vouchers	\$53,201,971	\$15,325,179	\$111,944,311	\$29,614,520	\$24,081,079	\$40,081,127	\$274,248,187
 Public Housing Program	\$27,787,958	\$12,889,966	\$31,828,786	\$15,746,457	\$29,896,777	\$19,467,315	\$137,617,259

FY23 data is from the "Federal Housing Funding Tracker" created by the Urban Institute, available at <https://www.urban.org/data-tools/federal-housing-funding-tracker>.

Op-ed: Unlocking Kentucky's Growth Through Housing

Kentucky is currently at an economic crossroads. State leaders have prioritized economic growth and workforce development by attracting new business investments and implementing public policies. However, a major obstacle stands in the way of Kentucky reaching its full potential – housing.

Earlier this year, the Kentucky Chamber and the Home Builders Association of Kentucky partnered together to release a report titled “Building a Foundation for Growth: Meeting Kentucky’s Current and Future Housing Needs,” outlining the significant housing challenges facing communities and families across the state. About one-third of Kentucky’s housing stock is over 50 years old. Home prices have surged compared to incomes, with median sale prices in some metro areas now five times higher than median household incomes. Overall, the housing shortage in Kentucky may be as high as 206,000 units statewide.

These challenges are already affecting economic growth, according to local leaders surveyed during the Chamber’s statewide listening tour last year. Two-thirds of Kentuckians stated that their communities are being held back by housing challenges, and nearly 90% said their communities could not meet housing needs if a major project were announced. By 2050, Kentucky may need over half a million new housing units to maintain a healthy housing market and keep up with population growth.

Kentucky’s housing crisis stems from several factors. After the 2008 financial crisis, home-building slowed by 45%, even as the population grew. The result: fewer homes and skyrocketing prices. Local zoning rules, excessive regulations, and labor shortages in the construction trades are also key factors in Kentucky’s housing challenges.

This issue is not going unnoticed. The Kentucky legislature recently released its housing task force report, which aligns closely with our report’s recommendations and underscores the urgent need for action. With the 2025 legislative session on the horizon, now is the time for lawmakers to take meaningful steps to address these challenges. The task force’s findings affirm our call for a bold, collaborative strategy to expand housing availability, reduce costs, and meet the needs of our growing economy.

The good news is that Kentuckians want state and local leaders to act. Over 75% of community leaders support new housing developments, even near their own homes, and 86% say policymakers must do more to boost home construction and address the housing shortage.

Meeting our housing needs will require a multipronged approach:

- Empowering cities and counties to reform restrictive land use and zoning rules that hinder home building
- Reviewing regulations driving up housing costs and providing incentives to build affordable homes for working families
- Making strategic investments in housing infrastructure like roads, water, and sewer systems
- Expanding our construction workforce through high schools, colleges, and enhanced training programs

Kentucky’s economy has reached new heights, with new jobs, investments, and growth on the horizon. However, we cannot sustain this momentum without addressing the critical housing shortage.

Without adequate housing options, Kentucky risks losing skilled workers to other states, undermining the critical investments we have made in workforce training and business recruitment.

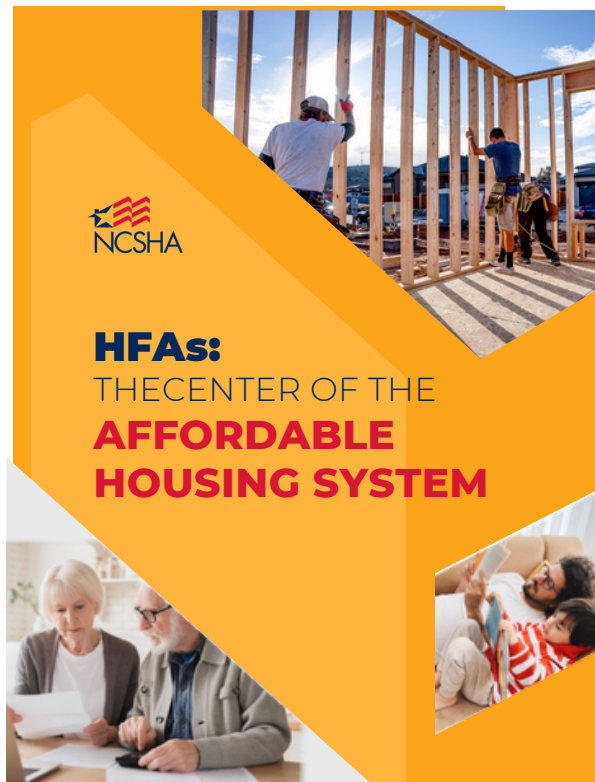
The legislative session in 2025 presents a pivotal opportunity for state leaders to work collaboratively with employers, home builders, and local governments to build on the recommendations of the housing task force and deliver solutions for communities across the Commonwealth.

Now is the time to build the foundation Kentucky needs to support our current and future population. Housing is crucial to our growth, and we must address our housing needs as we strive to make our state the best in the nation to live, work, do business, and raise a family.

This op-ed piece was authored on December 11, 2024, by Ashli Watts, President and CEO of the Kentucky Chamber of Commerce, and Anetha Sanford, Chief Executive Officer and EVP of the Home Builders Association of Kentucky.

<https://kychamberbottomline.com/2024/12/11/op-ed-unlocking-kentuckys-growth-through-housing/>

2026 NCSHA Legislative Conference Handout



Download the packet at <https://www.ncsha.org/wp-content/uploads/2026-NCSHA-Congressional-Handout.pdf>.