

# CREATING HOUSING STRATEGIES IN YOUR COMMUNITY

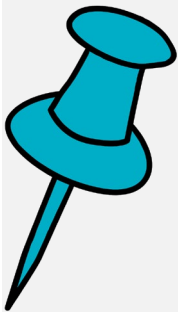
STEP BY STEP GUIDE



Coordinated by



# STEP BY STEP GUIDE



Tara Johnson-Noem  
Executive Director



# COALITION + MENU OF OPTIONS

## **We needed to:**

- Harness the interest and momentum of the community and its leaders that came from the NKY Housing Data Study
- Create a response to the study to meet grant goals and community expectations
- Develop a range of options that addressed: income-aligned housing financing and policy, new development, and retaining existing affordable stock
- Advance productive community dialogue around this issue and how every individual community, organization, and person can play a role

GATHER DATA  
and  
IDENTIFY  
NEEDS



# NKADD HOUSING JOURNEY

Started with a workforce issue

Gathered a group to talk about housing

Polled employers with BE NKY and NKY Career Center

Considered solutions with our employer & workforce group

Invited to a new group to "start" talking about housing

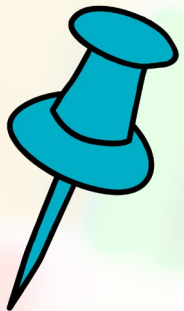
Found need for alignment

Determined more data was needed

Pursued NKY Housing Study

# IDENTIFY THE ISSUE OR NEEDS IN YOUR COMMUNITY

- Start at the beginning - what is the challenge you need to address?
- Is there existing data?
- Gather data to drive decision-making
  - Is there funding for this?
  - Who will need to be involved?



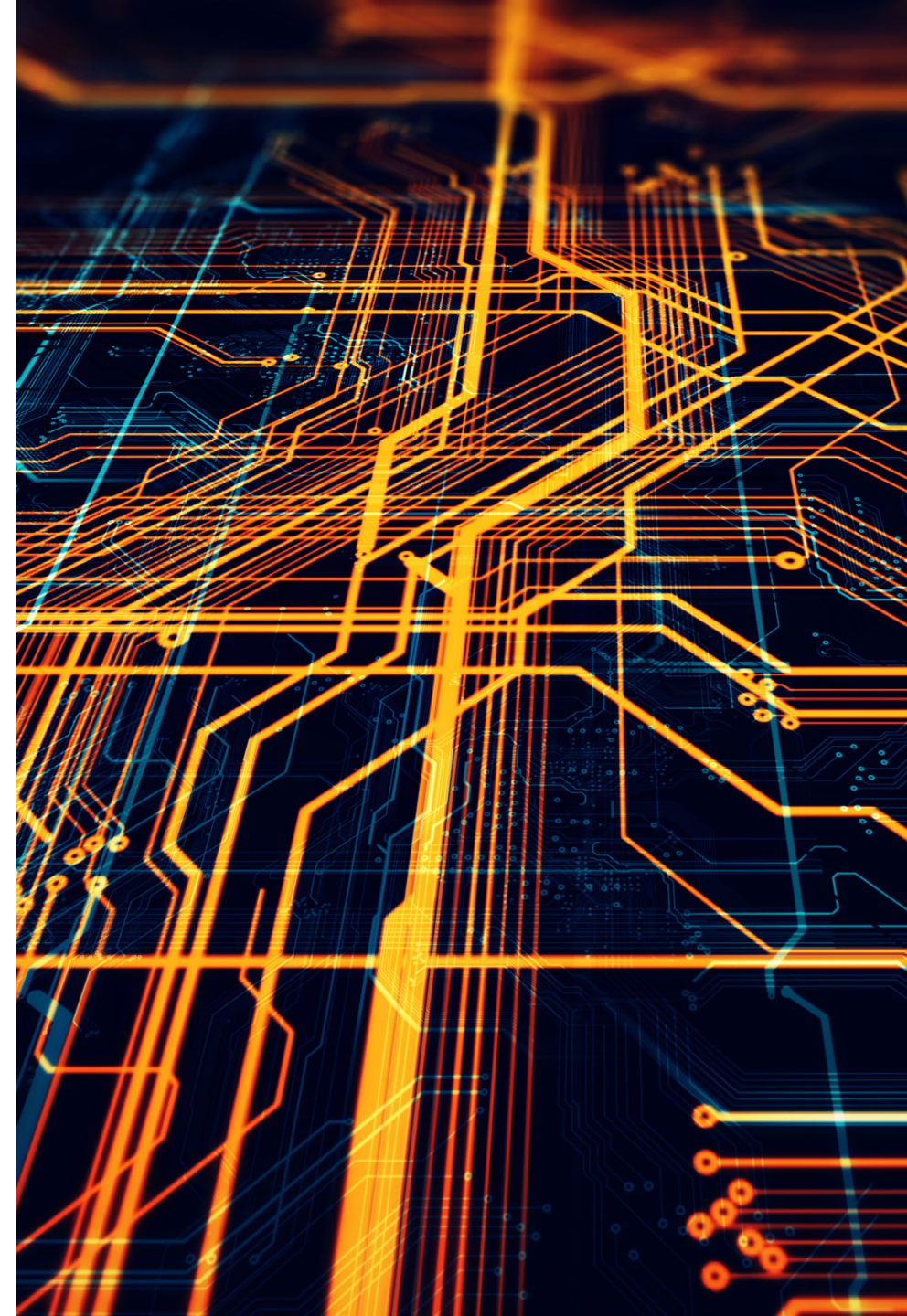
# CURRENT CONDITIONS

- What organizations are working on this issue?
- Do those organizations share the same goals?
- What progress has been made recently?
- What roadblocks exist?
- Does this align with existing community work?

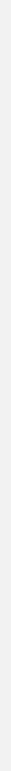


# ASSESS COMMUNITY WILL

- Is there a critical mass of interest?
- Who cares about this issue?
- Is there momentum behind this issue?
- Who is already in favor? Who is already opposed?
- What needs to be true to move forward?



ASSEMBLE  
A TEAM



# ASSEMBLE CORE GROUP OF INTERESTED STAKEHOLDERS OR CHAMPIONS

- Who has talked about this issue?
- What organizations and individuals are working in these spaces?  
Building Industry, Realtors, Landlords, etc.
- Identify elected officials and policy influencers
- Who will staff the meetings? (keeps minutes, owns files, sets meetings)
  - **Is there funding for this role?**

# partners

Elected  
Officials

Employers

Developers

Builders

Economic  
Development

Realtors

Landlords

Social  
Services

Planners

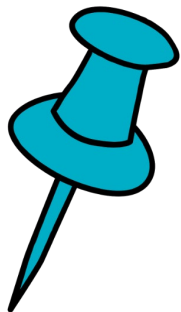
Financial  
Institutions

Residents

# ASSESS BASIC FRAMEWORK OF LARGER COMMITTEE AND SUBCOMMITTEES

- Determine makeup of chairs and other key stakeholders
- Identify steering committee members
- Formulate main purpose and objectives to unite key partners
- Assemble committees and have each clarify their purpose and objectives
- Gain consensus on purpose and objectives

# COALITION COMMITTEES STRUCTURE



## STRUCTURE – NKY HOUSING STUDY COALITION

**Purpose** The Northern Kentucky (NKY) Housing Study Coalition is a voluntary group of subject matter experts formed to develop a response to the NKY Housing Study with specific public, private, and nonprofit sector strategies that may be useful as a menu of options throughout the 8-county region to address housing inventory and income-aligned housing options as a key component to workforce and economic development.

**Composition** Seeking various perspectives from the NKY region representing different stakeholder groups and understanding housing market dynamics.

<b>Steering Committee</b>	<b>Chair, Seth Cutter</b> Provide oversight, guidance, and direction of the NKY Housing Study Coalition, resulting in the creation of a community response (written document) that summarizes the recommendations of each Committee and can be used as a tool to align or inform the work of public, private, and nonprofit partners.
<b>FOUR COMMITTEES</b>	
<b>New Development</b>	<b>Chair, Brian Miller</b> Strategies to produce the number of needed units through ownership or rental opportunities.
<b>Retaining Income-Aligned Housing Options</b>	<b>Chair, Pat Crowley</b> Retaining our current housing stock through resources and tools to help with maintenance, repairs, and acquisition and identifying other possible strategies so that more units remain affordable and available.
<b>Financing and Policy</b>	<b>Chair, Laura Pleiman</b> Identify strategies to keep housing costs attainable at all price points, research best practices on adopting or creating new

# COALITION COMMITTEES

Steering Committee

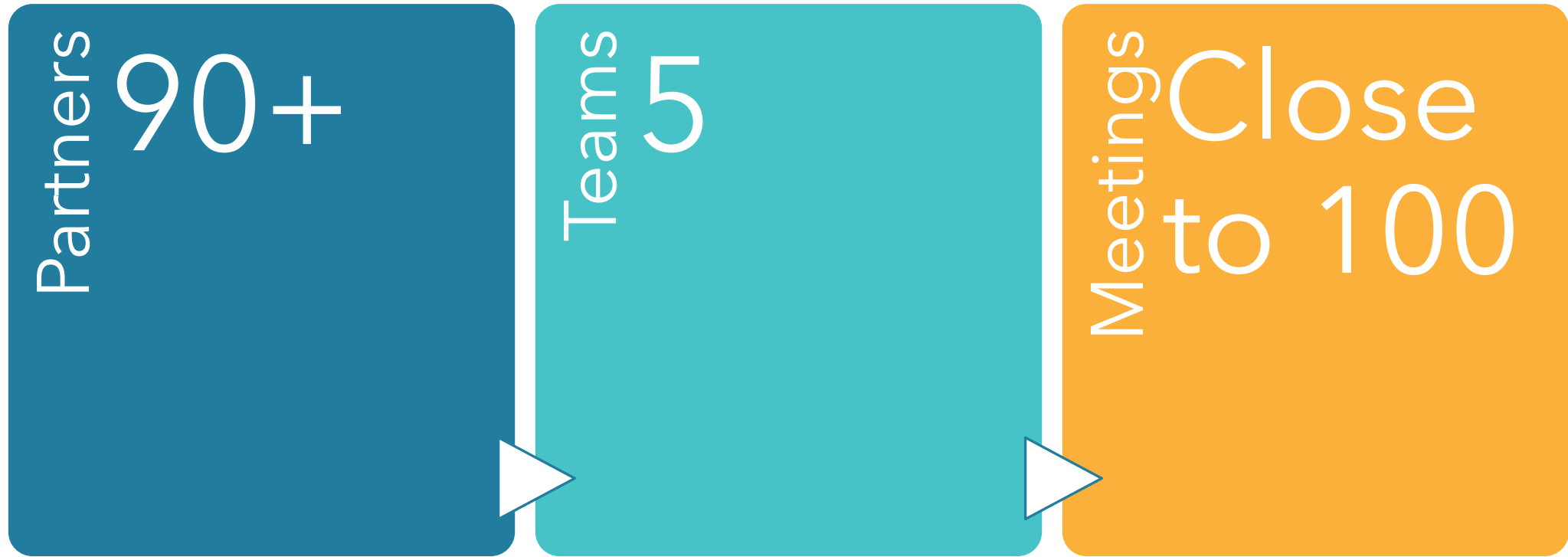
Retaining Income-Aligned Housing

New Development

Policy and Finance

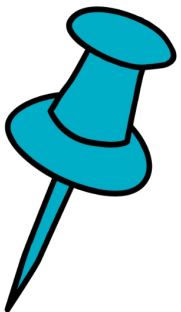
Awareness and Community  
Engagement

# HOUSING COALITION



# COALITION COMMITTEES

# PURPOSE AND OBJECTIVES



## Northern Kentucky Housing Study Coalition Maintaining Existing Income-Aligned Housing Committee

### **Draft** – Purpose and Objectives

March 8, 2024

#### STRUCTURE – NKY HOUSING STUDY COALITION

**Purpose** The Northern Kentucky (NKY) Housing Study Coalition is a voluntary group of subject matter experts formed to develop a response to the NKY Housing Study with specific public, private, and nonprofit sector strategies that may be useful as a menu of options throughout the 8-county region to address housing inventory and income-aligned housing options as a key component to workforce and economic development.

#### RETAINING INCOME-ALIGNED HOUSING OPTIONS COMMITTEE

Chair, Pat Crowley

**Committee Purpose:** Identify strategies to retain our current housing stock through resources and tools to help with maintenance, repairs, and acquisition and identifying other possible strategies so that more units remain affordable and available.

#### **Purpose:**

Identify strategies to keep housing costs attainable at all price points, research best practices on adapting or creating new policies, and identify other initiatives to support income-aligned housing across the region in order to create a menu of options for public, private and non-profit sector partners to choose from to best meet their local needs.

#### **Objectives:**

- Review recommendations from the Housing Study that would maintain existing quality naturally occurring affordable housing and assess for those that have merit for consideration or use throughout Northern Kentucky.

# MEET and ENGAGE COMMITTEES



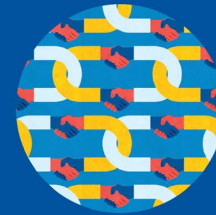
Wonda Winkler  
President & CEO



# NATIONAL RESOURCES



## Accelerating Housing Supply in Your Community



Collaboration and Partnership



Construction and Development

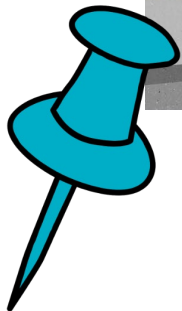


Finance



Land Use and Regulations

Click image or text to advance to any section



# COMMUNICATE PROGRESS + ALIGN COMMUNITY EFFORTS

Partner Convenings – May and November 2024, and  
January 2025

United Way – System Level Work, Housing

- FrameWorks Institute - Reframing Housing: A Communications Toolkit
- Also supported our work around communications and advocacy

Interact for Health – Advancing Health Justice

NKY Chamber of Commerce – Scooter Media

What are other efforts in your community?

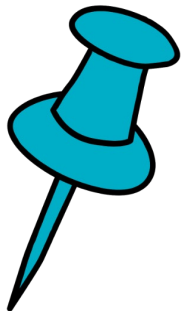
Can you leverage them and align them by shaping a vision?



INTERACT  
FOR HEALTH



SCOOTER  
MEDIA CO



# COMMUNITY ENGAGEMENT

## Sharing the Housing Study Data

### Community Outreach and Presentations

- NKADD - 36 presentations
- Numerous community groups; hundreds in attendance

### Data Walks

- Open to anyone; sought a diverse group
- Focus on those making \$15 - \$25/hour

### Surveys

- Similar to Data Walk questions
- Website - NKADD, then [housingNKY.org](http://housingNKY.org)

# GOALS OF THE DATA WALKS



Data Walks offer an innovative way to share data with communities

With support from United Way, we aimed to use the methodology promoted by the Urban Institute (2015)

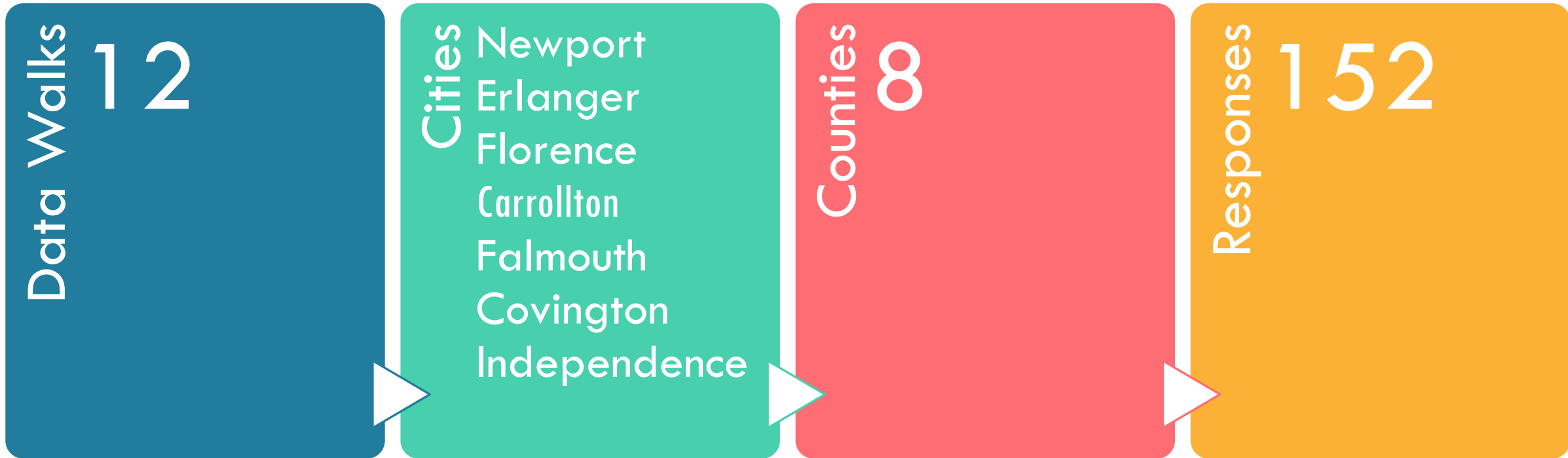
Data was placed on posters

After reviewing data, people share

- What stood out to them about the data
- What they saw and learned about their own experience
- What would they like to see happen as a result of the study

Information shared with committees as we finalize menu of options

# Data Walks



# RESIDENTS AT DATA WALKS



70% have lived in the region for 10 years or more



59% do not live and work in the same county



40.8% of renters cost-burdened (paying more than 30% of income on housing costs)



46% would like to have less than a 15-minute drive or be able to walk/bike to work



53% are renters



32% do not have enough bedrooms for their household members



84% would prefer to own rather than rent



53% do not receive support paying rent or mortgage

# COMMUNITY'S RESPONSE

Data Walk attendees were asked to compare their own experience with housing with the findings from the Housing Study and identified their wishes for the housing market in Northern Kentucky.



Housing for adults  
who are  
downsizing



More 1 and 2  
bedroom units



Priority for 1st time  
homebuyers



Housing closer to  
where they work



More landlords who  
accept Housing Choice  
Vouchers



Information about  
housing availability



Access to  
transportation

# COMMUNITY SURVEY



# Let's Talk about Housing!

We want your feedback!



Help Shape a Community Driven Housing Strategy



Take the survey



[bit.ly/NKYHousingSurvey](https://bit.ly/NKYHousingSurvey)



CONCURRENTLY  
REFINE and  
COMMUNICATE



# FINANCING AND POLICY COMMITTEE

## 01 - TOOLS AND INCENTIVES

- Create a Regional Housing Trust Fund to offer gap financing through grants, low/no interest debt, or forgivable loans.
- Consider use of city/county or other publicly-owned land to reduce development or infrastructure costs.

## 02 - PLANNING AND ZONING

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

# RETAINING EXISTING INCOME- ALIGNED HOUSING COMMITTEE

## 01 - ENHANCE COMMUNICATION & AWARENESS

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

## 02 - HOMEOWNERSHIP ASSISTANCE PROGRAMS

- Establish a local Housing Trust Fund - that could encourage and incentivize the purchase or renovation of properties (single and multi-funding) that could preserve affordability and stabilize rents.

## 03 - ADDRESS NEIGHBORHOOD BLIGHT

- Pursue proactive Code Enforcement to avoid demolition by neglect.

# NEW DEVELOPMENT COMMITTEE

## 01 - INCENTIVES & FINANCIAL TOOLS

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

## 02 - LOCAL & STATE REGULATIONS

- Work with building departments and planning commissions to identify the most expedient options for permitting and code enforcement and explore opportunities for cost reduction.

## 03 - MARKET INNOVATION

- Explore creative zoning approaches that result in increased housing supply.

## 04 - WORKFORCE DEVELOPMENT

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

# AWARENESS AND COMMUNITY ENGAGEMENT COMMITTEE

## 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 BUSINESS COMMUNITY

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

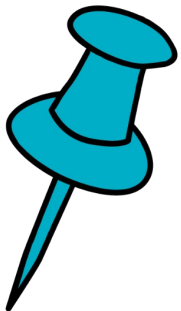
## 03 - BE A CHAMPION

- 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

# CREATING A COMMUNICATIONS PLAN

First, we needed to spread the message of the housing study data, specifically the housing supply gap.

We also wanted direct feedback and engagement from the community.

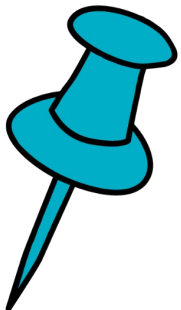


May	o Chamber Newsletter / Podcast ads begin running (3)
	o Chamber Business Journal ad submission deadline (July/Aug.)
	o Presentation support (ongoing)
	o Revise social media copy/graphics ads (ongoing)
	o Support Community Engagement Initiatives (ongoing)
June	o Support and identify media relations efforts (ongoing)
	o Provide social media messaging update (ongoing)
	o Chamber Newsletter / Podcast ads (4)
	o Presentation support (ongoing)
	o Support Community Engagement Initiatives (ongoing)
July	o Support and identify media relations efforts (ongoing)
	o Provide social media messaging update (ongoing)
	o Chamber Podcast appearance #1
	o Chamber Newsletter / Podcast ads (5)
	o Chamber Business Journal ad submission deadline (Sept./Oct.)
July	o Presentation support (ongoing)
	o Support Community Engagement Initiatives (ongoing)
	o Support and identify media relations efforts (ongoing)
	o Provide social media messaging update (ongoing)
July	o Provide NKADD with website recommendations re: Study

# 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.

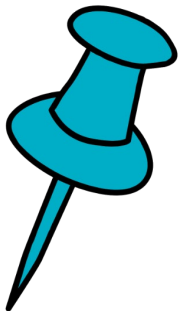
# REFINING THE MESSAGE

FrameworksInstitute.org  
has resources to create  
foundational messaging

**2. AVOID  
CONSUMERIST  
LANGUAGE.**

**3. MOVE  
FROM THE  
INDIVIDUAL  
TO THE  
COLLECTIVE.**

**6. POSITION  
COMMUNITY  
DEVELOPMENT  
ORGANIZATIONS  
AS SOLVING THE  
PUZZLE OF VARYING  
CONCERNS,  
EXPERTISE, AND  
RESOURCES.**





### 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](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](https://bit.ly/NKYHousingStudy).

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!

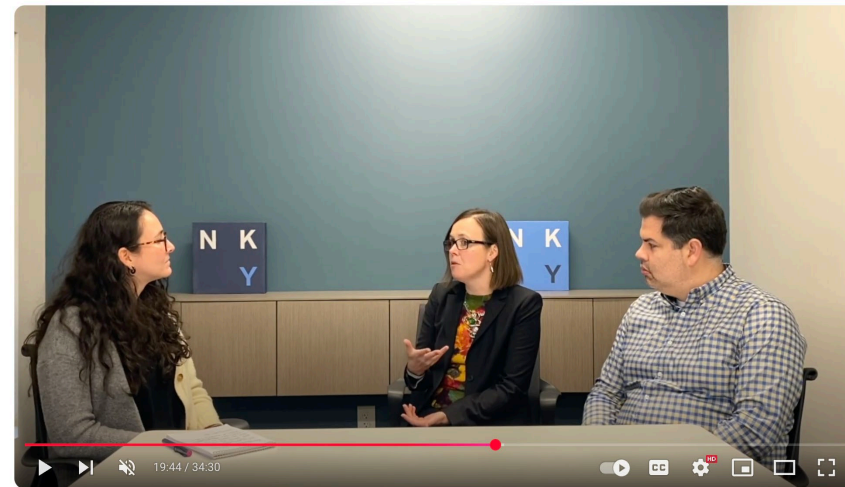
Help Shape a Community-Driven Housing Strategy

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 pm  
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](https://brightoncenter.com/brightonproperties)



NKY Spotlight: The Business Hospital; Home for All: NKY Housing Strategies Report

Northern Kentucky Chambe... 145 subscribers

Analytics Edit video

1 Share Promote

FINALIZE and  
RELEASE  
REPORT



# 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](#)

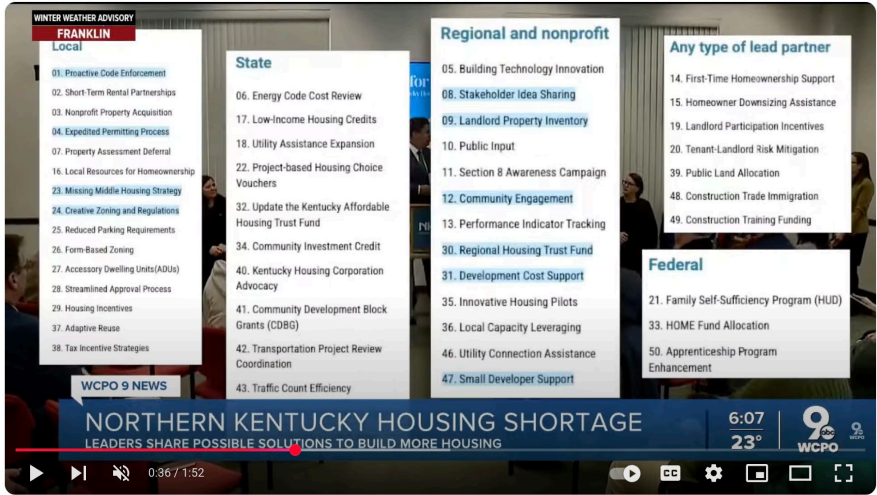
## Foreword



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





# THE RACE TO FIX NORTHERN KENTUCKY'S HOUSING GAP

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

BY BRIAN PLANALP  
bplanalp@bizjournals.com



Chris Reinersman, mayor of Independence

**C**hris Reinersman sat in the living room of an Independence home over the summer to make the case he had been making for months. The atmosphere was tense and crowded, but as he spoke, people listened.

The proposal from Fischer Homes for 110 new condominiums off two-lane Madison Pike surfaced in February before a city planning commission that would eventually vote against it. Reinersman, the city's mayor and a private real estate appraiser, argued for the proposal in a March City Council meeting – and faced significant public pushback.

Independence is one of the fastest-growing cities in Northern Kentucky. It hasn't gone unnoticed among longtime residents. Signs appeared across the city before the March meeting encouraging people to attend and speak against the Madison Pike project. Another room tense and crowded with opinions. Those who spoke described a place where residential density doesn't

belong and whose growth is outpacing its traffic grid.

"We're the heart of Kenton 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 living room, Reinersman patiently pressed his points again. Development costs were too high to support a single-family subdivision. In any case, the land was already zoned for multifamily. At least the Fischer 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 owner-occupied condos, but three-story apartments.

Not exactly a blow for progress, as arguments go – but it won the people in the room, and months later the development advanced through City Council without a detractor in sight.

"Education, education, education – that's my watchword on these things," Reinersman said. "There were a lot of changed minds in that

## HOUSING DEFICIT

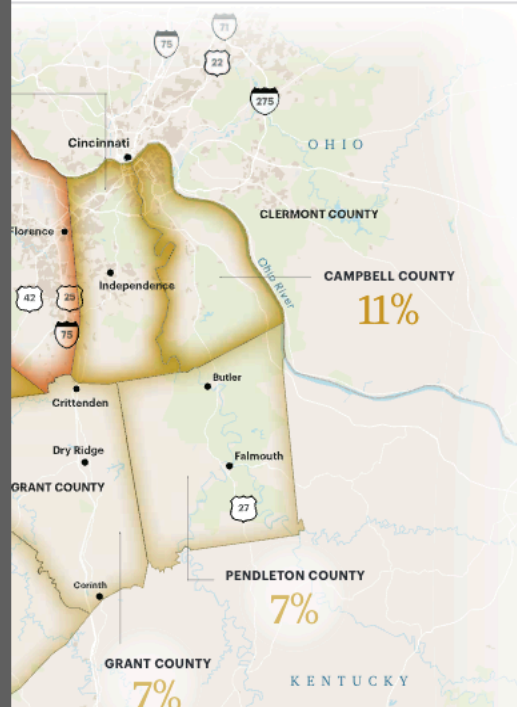
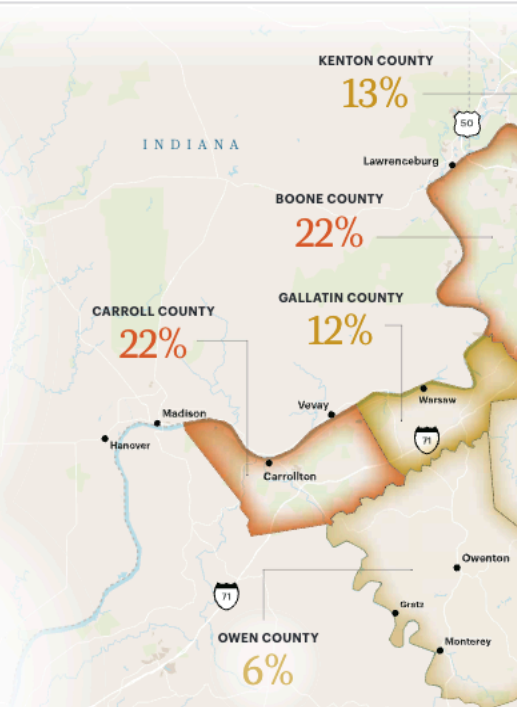
A recent housing study of Northern Kentucky shows the region needs thousands of homes, with Boone County facing the greatest shortage.

County	Boone	Campbell	Carroll
Ratio of units needed to total households	22%	11%	22%
Population	141,920	94,158	10,779
Total households	51,427	39,291	4,088
Total units needed	11,350	4,194	884

living room. We can't be afraid to get out in front of the torches and the pitchforks."

Reinersman recalled the story at a November event updating local officials and business leaders on the progress of the Northern Kentucky Area Development District's

housing study. The 280-page report released last September found the eight-county region's job creation is outpacing its housing availability, an unsurprising result to any who've tried their luck on Zillow in the last two years. Speakers at the event drove home the larger point: Hous-



County	Gallatin	Grant	Kenton	Owen	Pendleton
Ratio of units needed to total households	12%	7%	13%	6%	7%
Population	8,706	25,300	172,204	11,239	14,529
Total households	3,210	9,157	69,271	4,360	5,526
Total units needed	394	642	9,157	244	407

SOURCE: KENTUCKY HOUSING SUPPLY GAP STUDY MAPCREATOR.IO/DSM AND JOHN LAUER | CBC

ing is a workforce issue, and Northern Kentucky, despite a run of good form, is in danger of suffocating its own growth.

"If we don't make these hard decisions, Northern Kentucky is not going to be a place you want to live," Brian Miller, executive vice president

of the Building Industry Association of Northern Kentucky, said at the housing event. "It's going to be a good thing we have great airfare, because you're going to be getting on a plane to see your grandchildren someday." The housing study showed Northern Kentucky needs to create 6,650

**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 to support continued economic growth through 2028. It also showed the region's existing housing market is significantly misaligned with respect to income and housing typology. 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's job growth over the next decade is expected to come from jobs earning an average annual salary below \$60,000, according to the housing study.

Compounding the problem, homeowners 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. Retirees often want to downsize in the community where they've lived most of their lives, but local communities don't have that sort of low-maintenance housing stock in abundance.

Nor does building new single-family communities price out as favorably as it once did. Boone County alone has 4,300 lots platted for single-family homes where nothing is happening. Construction and land costs have forced developers to try for denser designs, sending them into the buzzsaw of public comment, where restrictive zoning and building codes provide the cudgel simple rancher does not.

"This industry dies by a thousand cuts," Miller said at the housing event. Planning commissioners are well-intentioned, he continued, but every additional berm and tree required of developers is passed onto the buyer, which reduces housing production.

With fewer new-build options, buyers in 2023 flooded into existing homes, the supply of which is fixed, so prices naturally skyrocketed, and uncounted local families were pushed to the sidelines. The result even today is a housing market snared in an encumbering ouroboros, where the next generation can't buy because the former can't sell and the CEO has trouble hiring because there is little income-aligned housing within a reasonable driving radius –

20 minutes, by some accounts. "There isn't any debate in the business community that this is 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 alarm bells are ringing far and wide. Florence Mayor Julie Metzger Aubuchon said never in her decades of public service has she seen this level of concern about a single topic from so many organizations. Wendy Smith, deputy executive director of housing programs for the Kentucky Housing Corp., noted it's the first time homeless shelters and real estate developers are talking the same language about the same problem. "People are ready to have these conversations," Colton Simpson, deputy judge/executive of Grant County, said.

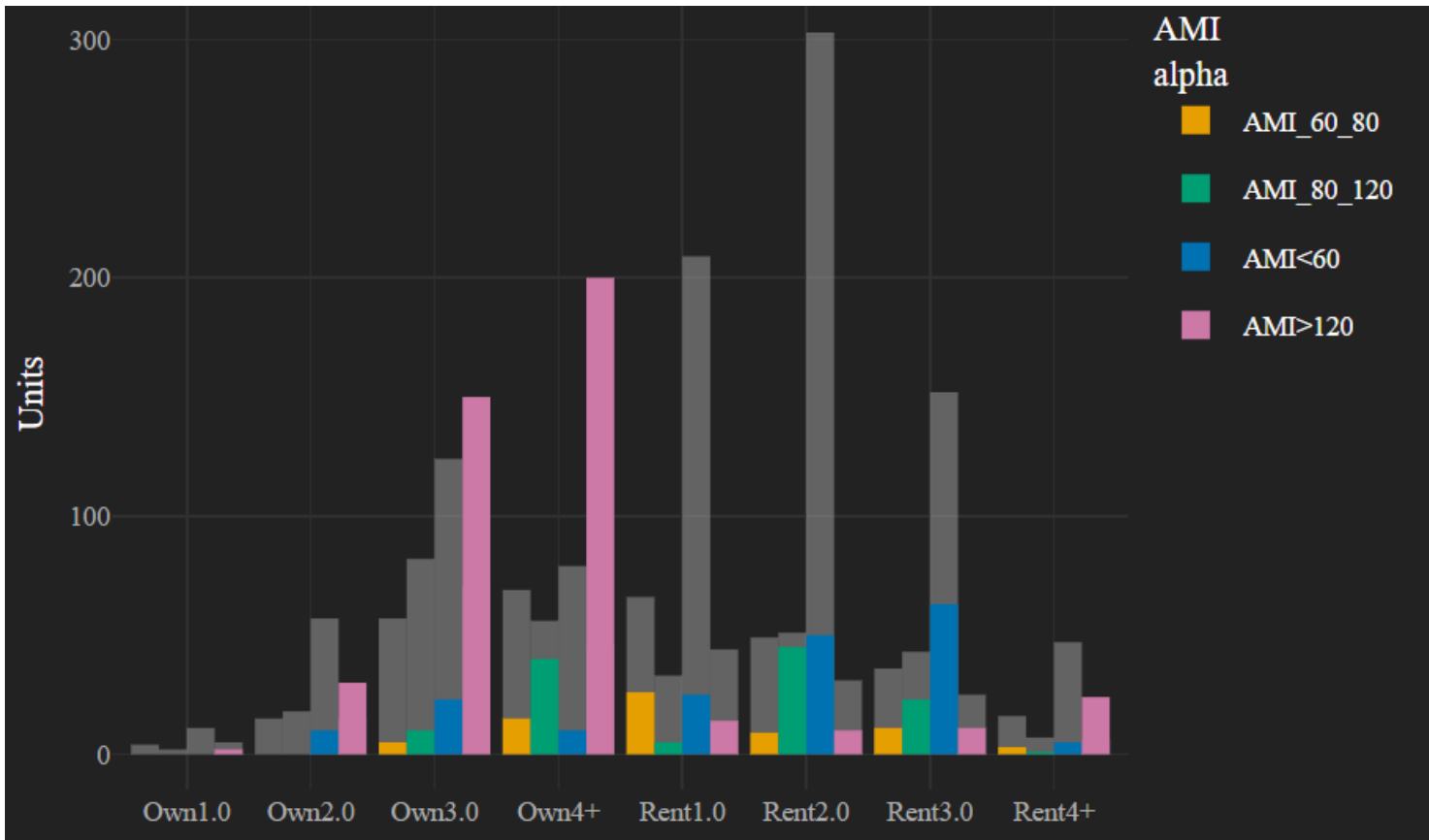
Recommendations intended to close the region's housing gap are due out in late December from working groups assembled by the Northern Kentucky Area Development District drawing from the housing study's findings. The idea, according to multiple officials, is to offer a "menu" of options for communities 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 tolerance for different options. What works for one isn't right for another."

Boone County is ground zero for both problem and solution. It's the fastest-growing county in the commonwealth, with 4.4% population growth since 2020, thanks to flat land and the jobs hub around Cincinnati/Northern Kentucky International Airport. It also has the largest current deficit of housing units as a share of total inventory, according to the Kentucky Housing Corp. The county right now needs to build 11,350 homes and apartments to accommodate current demand.

Its record on dense housing developments remains mixed. The county touts a pipeline of multifamily units in the thousands, but the Boone County Fiscal Court has rejected at

CONTINUED ON PAGE 12



TRACK METRICS &  
SUCSESSES

How do you turn a project into a system?

- Measure change!
  - Supply and affordability
- Assign responsibility for moving metrics forward!

# Home for All

Northern Kentucky Housing Strategies

HousingNKY.org



NORTHERN KENTUCKY AREA DEVELOPMENT DISTRICT

Tara Johnson-Noem

Executive Director

Tara.Noem@nkadd.org

859.283.1885



Wonda Winkler

President & CEO

wwinkler@brightoncenter.com

859.491.8303, ext. 2417