

KENTUCKY HOUSING TASK FORCE 2025

Minutes of the Fourth Meeting of the 2025 Interim

October 21, 2025

Call to Order and Roll Call

The fourth meeting of the Kentucky Housing Task Force 2025 was held on October 21, 2025, at 1:00 PM in Room 171 of the Capitol Annex. Senator Robby Mills, Chair, called the meeting to order, and the secretary called the roll.

Present were:

Members: Representative Susan Witten, Co-Chair; Senator Robby Mills, Co-Chair; Senators Jimmy Higdon and Gerald A. Neal; and Representatives Mike Clines and Joshua Watkins.

Guests: Luther Deaton, Jr., Chairman/President, Central Bank and Trust Co.; Edward J. Holmes, President, EHI Consultants; Johan Graham, Owner/President, AU Associates; Andi Johnson, Chief Policy Officer/Director of Regional Development, Commerce Lexington; Mike Hynes, President/CEO/Principal Broker, Winterwood Development; Tami Wilson, Vice President of Government Relations and Business Advocacy, Northern Kentucky Chamber of Commerce; Travis Gysegum, Director of Research and Underwriting, The Catalytic Fund; Brian Miller, Executive Vice President, Building Industry Association of Northern Kentucky; Representative Michael Sarge Pollock; Representative Richard White; Michael Frazier, Grassroots Engagement Director, Americans for Prosperity Kentucky (AFP-KY); and Liam Gallagher, Legislative Director, AFP-KY.

LRC Staff: Mark Mitchell, Cynthia Brown, Christopher Jacovitch, and Faithe Wheatley.

Discussion of Lexington's Housing Affordability Partnership

Luther Deaton, Jr., Chairman/President, Central Bank and Trust Co.; Edward J. Holmes, President, EHI Consultants; Johan Graham, Owner/President, AU Associates; Andi Johnson, Chief Policy Officer/Director of Regional Development, Commerce Lexington; and Mike Hynes, President/CEO/Principal Broker, Winterwood Development, provided an overview of Lexington's Transformational Housing Affordability Partnership including: Lexington's current housing challenges, participants in the unique housing partnership, timeline, and financial aspects of the project. They also provided state policy recommendations.

In response to Chair Mills, Mr. Graham stated the rental properties would most likely be occupied within six months of completion. The housing units would be filled in a staged process as the houses are completed. The plan is to revolve the entire principal back into the banking fund, so more transformational housing projects can occur.

In response to Co-Chair Witten, Mr. Hynes stated the state's adoption of increased requirements from federal recommendations/regulations are driving construction costs higher. Mr. Graham stated recent legislative changes to local planning and zoning should be expanded to accelerate the building of market rate and affordable housing. The planning process should be faster and the legislature should continue to monitor how changes affect the planning process.

In response to Representative Watkins, Mr. Graham stated the entire project is deed restricted. Mr. Hynes stated the organizations would be working together on post construction management, but certain ones may take on specific aspects of the project.

Discussion of Northern Kentucky's Housing Blueprint

Tami Wilson, Vice President of Government Relations and Business Advocacy, Northern Kentucky Chamber of Commerce; Travis Gysegum, Director of Research and Underwriting, The Catalytic Fund; and Brian Miller, Executive Vice President, Building Industry Association of Northern Kentucky, presented an overview of Northern Kentucky's Housing Blueprint and its four business-focused priorities, which are: creating a housing fund to support regional priorities, exploring innovative pilot programs, adding a variety of housing types, and increasing skilled labor through workforce development.

In response to Chair Mills, Mr. Miller stated communities that are able to build more housing will be the economic development winners of the future. Mr. Miller stated other factors, such as worker's compensation regimes, affect interstate labor issues. Mr. Gysegum stated since 2013, the Catalytic Fund has facilitated the construction of 3,300 housing units.

In response to Co-Chair Witten, Mr. Miller stated possible solutions for workforce development were not included in the blueprint, but could be provided.

Discussion of Religious Institution Land Use

Senator Higdon and Representative Pollock discussed proposed legislation that would allow religious institutions to bypass local planning and zoning in building affordable housing on their land.

In response to Representative Watkins, Representative Pollock stated the density of units allowed in the bill is still in flux and has not been finalized.

In response to Co-Chair Witten, Senator Higdon stated issues, such as what would happen if the religious institution sold the property, are still being worked through at this time.

Discussion of Free-Market Solutions to Kentucky's Housing Crisis

Representative White; Michael Frazier, Grassroots Engagement Director, AFP-KY; and Liam Gallagher, Legislative Director, AFP-KY, discussed free-market recommendations/solutions to Kentucky's housing crisis and shared stories highlighting the seriousness of Kentucky's housing crisis.

Chair Mills commented that communities need to be business-friendly and make every effort to ensure that homes and businesses can be built with the least amount of red tape possible.

Co-Chair Witten thanked them for their presentation and recommendations. Mr. Frazier stated that the K-Count, which counts the number of homeless individuals in an area, undercounts those who have temporary or transitional housing situations, such as college students. More can be done by the legislature, such as performance-based funding, to encourage colleges to assist students transitioning out of college in finding housing.

Chair Mills announced the next meeting of the task force is Monday, November 24, 2025, at 1 PM in Capitol Annex Room 171.

Adjournment

There being no further business, the meeting was adjourned at 2:29 PM.