

Rebuilding Western Kentucky: Historic Housing Recovery Initiative

Kentucky Housing Corporation
Special Achievement

HFA Staff Contact

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Rebuilding Western Kentucky: Historic Housing Recovery Initiative

In the wake of devastating tornadoes that swept through Western Kentucky in December 2021, communities were left devastated, with countless families displaced and homes and businesses leveled. What followed was not just a recovery effort, but a transformative initiative from The Department of Local Government (DLG), Kentucky Housing Corporation (KHC), and the Commonwealth of Kentucky that would become the single largest housing development undertaking in the history of Kentucky.

Innovation

The tornadoes that struck Western Kentucky in 2021 left a trail of destruction across Christian, Graves, Hopkins, and Warren counties. These communities, like all of Kentucky, faced a critical housing shortage, which was intensified by the disaster. The Commonwealth of Kentucky, DLG, and KHC joined forces to address this urgent need with a comprehensive housing strategy for disaster recovery as well as economic development and future growth in the region. KHC and DLG each issued Notices of Funds Available (NOFA) for multifamily Western Kentucky Disaster Recovery in late 2023 with responses due in March 2024. KHC and DLG received more applications than expected seeking more funding than available.

Recognizing an opportunity to create nearly 1,000 new rental units in Western Kentucky, the two agencies partnered to bring additional funds to the table. In the end, together, they awarded more than \$223 million from the following sources:

- \$134,601,971 in Tax-Exempt Bonds
- \$12,349,958 in projected Tax Credit Equity
- \$6,000,000 from the HOME Investment Partnership Program
- \$1,000,000 from the Kentucky Affordable Housing Trust Fund
- \$5,000,000 from the National Housing Trust Fund
- \$4,500,000 from the Kentucky Rural Housing Trust Fund
- \$59,728,064 from the Community Development Block Grant Disaster Recovery program

By combining these diverse funding sources, we were able to maximize impact and create a sustainable model for large-scale affordable housing development in disaster-affected areas.

Filling the Housing Supply Gap

The [*Kentucky Housing Supply Gap Analysis*](#) showed an overall housing supply shortage of 101,569 rental units. These 11 projects will fill 12 percent of that gap.

County	City	# Projects	# Units	Current Gap in Rental Housing Supply	New Units as a % of the Gap
Christian	Hopkinsville	1	76	2,254	3%
Graves	Mayfield	2	122	570	21%
Hopkins	Dawson Springs Madisonville	3	120	669	18%
Warren	Bowling Green	5	635	4,388	14%
TOTAL		11	953	7,881	12%

“This is a monumental step forward for Warren County and Western Kentucky,” said Brent Childers, director of Neighborhood & Community Services for Bowling Green.

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“This tornado struck in the heart of our community,” said Mayfield Mayor Kathy O’Nan. “This this multifamily housing that will be coming to our hometown, to house our people, is just heartwarming.”

The Impact

The 11 projects funded through the NOFA are listed below. Collectively, they will receive more than \$223 million to build 953 units for moderate- to low-income families.

Projects and Developers WKY Disaster Recovery Multifamily New Construction Funding Awards		
Units	Project Name	Developer
76	Smiley Terrace Approx 1295 Glass Avenue Hopkinsville, KY 42240	Wabuck Development Company Inc
120	Garrison Gardens 1221 Crewdson Drive Bowling Green, KY 42101	
56	Tracey Terrace 1525 Cuba Road Mayfield, KY 42066	
8	Lifeworks Annex 1176 Adams Street Bowling Green, KY 42101	
40	Canon Court Approx 13500 Nortonville Road Dawson Springs, KY 42408	
32	Harper Village Apartments Approx 445 Browning Street Madisonville, KY 42431	
48	Marketplace Commons NE corner of HWY 62 & KY Rte 109 Dawson Springs, KY 42408	SOCAYR INC & Bywater Development Group LLC
180	Emery Flats 1200 Morgantown Road Bowling Green, KY 42101	
66	Commonwealth Court 975 S Commonwealth Drive Mayfield, KY 42066	
256	Echo Trail Apartments Parcel #027A-01-012 (no assignment yet) Bowling Green, KY 42101	LDG Multifamily LLC
71	Campbell View Apartments 110 Campbell Lane Bowling Green, KY 42101	AU Associates Inc

“This is going to bring hope back to these communities,” said Gary Watkins, president of Wabuck Development, which will construct six of the 11 projects.

Construction on the Western Kentucky apartment complexes is scheduled to begin by Spring 2025. This historic initiative, represents the largest investment undertaken by KHC and DLG, represents the very best of public service: bringing together government agencies, nonprofits, private developers, and community leaders to transform disaster into opportunity and deliver real, lasting impact for the people of Kentucky.

Replicable

The two agencies worked to creatively use existing sources of funding to address the need, which any HFA could do. While the state legislature had assigned a pool of funding dedicated for disaster recovery efforts, part of it was used for rebuilding single-family homes in Eastern and Western Kentucky devastated by the flooding and tornadoes. The dollars set aside for the multifamily recovery were simply insufficient for the rebuilding effort. The innovation came from weeks of collaboration among KHC and

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DLG to restructure their existing funding, reprioritizing projects and focusing on how they could make this monumental development effort possible. As one DLG employee said, he simply did not take no for an answer. They knew what needed to happen and found a way to make it happen.

Visual Aids

Donate to the Team Kentucky Storm Relief Fund at TeamKYStormReliefFund.ky.gov

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Gov. Beshear Announces Record \$223 Million To Build 953 Rental Homes in Communities Impacted by 2021 Tornadoes

Crystal Staley or James Hatchett
502-564-2811
<https://governor.ky.gov>

Office of the Governor
700 Capitol Avenue
Frankfort KY 40601

Projects will support tornado recovery and economic development efforts

(FRANKFORT, Ky) June 3, 2024 – Today, Gov. Andy Beshear announced the Commonwealth of Kentucky and the Kentucky Housing Corporation (KHC) will work together to build 953 affordable rental units in communities impacted by the 2021 tornadoes.

With a total investment of \$223,179,093 to support 11 projects across Christian, Graves, Hopkins and Warren counties, this marks the single largest housing development undertaking in the history of the Department for Local Government (DLG) and the Kentucky Housing Corporation. The funds come from KHC and Kentucky's Disaster Recovery Program, which is administered by DLG.

The development will comprise apartment complexes that will be income-restricted to moderate- and low-income households. Rents will be limited as well to keep units affordable for moderate- and low-income individuals and families. Most units will be 2-3 bedrooms, with a mix of 4 bedroom and single bedroom units.

"After the tornadoes hit Western Kentucky in 2021, we made a promise to rebuild every structure, home and life that was affected by those storms," said Gov. Beshear. "This is a major step toward keeping our promise. These housing units are coming to areas that have needed affordable housing for a long time, and we will keep working to fill the housing needs across Kentucky."

"This is an unprecedented effort," said Winston Miller, KHC's executive director and CEO. "KHC is thrilled to partner with DLG for this historic funding announcement that supports disaster recovery and job growth, increases affordable housing in Western Kentucky, and addresses the housing shortage in the region."

The new rental units are greatly needed to help these counties recover from the tornadoes of 2021 and to support recent and future economic growth. In addition to recovering from those tornadoes, Gov. Beshear has announced that several employers locating and expanding in Western Kentucky, further necessitating new affordable housing units in the region.

The Commonwealth and KHC issued Notices of Funding Availability for Western Kentucky Disaster Recovery in late 2023. The massive response to those notices prompted the commonwealth and KHC to partner and seize an opportunity to bring nearly 1,000 rental units to Western Kentucky. The funding awards come from the following sources:

- \$134,601,971 in Tax-Exempt Bonds
- \$12,349,958 in projected Tax Credit Equity
- \$6,000,000 from the HOME Investment Partnership Program (HOME)
- \$1,000,000 from the Kentucky Affordable Housing Trust Fund (AHTF)
- \$5,000,000 from the National Housing Trust Fund (NHTF)
- \$4,500,000 from the Kentucky Rural Housing Trust Fund (RHTF)
- \$59,728,064 from the Community Development Block Grant Disaster Recovery program (CDBG-DR)

Click [here](#) for a breakdown of the funds and total number of units by city and county.

The funds will go through the following developers:

- Wabuck Development Co. Inc.;
- SOCAVYR, Inc. & Byswater Development Group LLC
- LDG Multifamily LLC; and
- AJ Associates Inc.

Click [here](#) to see the locations and funding breakdown of the projects by developer.

Construction on these apartment complexes is expected to begin no later than spring of 2025. As construction comes closer to completion, eligible Kentuckians will be able to apply to lease these apartments.

"This tornado struck in the heart of our community," said Mayfield Mayor Kathy O'Nan. "This piece today, this multifamily, 122 units, that will be coming to our hometown, to house our people, is just heartwarming."

"This is going to bring hope back to these communities," said Gary Watkins, president of Wabuck Development. "We appreciate the Governor, his office and the Kentucky Housing Corporation. It's an honor for us to be a part of this rebuild."

"We are so pleased to see this day get here," said Travis Yates, executive director of SOCAVYR Inc. "We know it's needed. We are excited to be a part of it."

Disaster Recovery Efforts

Recovery efforts continue in the west and the east. Gov. Beshear announced housing projects for the east in March:

- Letcher County Fiscal Court will use \$8,707,500 to build 29 total homes in the communities of Seco and Uz. The project will also include the installation of infrastructure to support the new homes, including roads, water, sewer and electric.
- The city of Jackson will use \$2,358,000 to build eight homes for flood survivors.

\$297,994,000 is available in funding from the 2022 Disaster Recovery program, which is being administered by the Department for Local Government. More housing announcements are expected in the coming months in the east.

In April, Gov. Beshear [celebrated](#) progress being made at a housing development in Wayland, which is in Floyd County. Eleven families are expected to move in this month.

Working to address immediate housing needs, the Team Eastern Kentucky Flood Relief Fund continues to partially fund several homes being built on high ground. To date, the fund has provided over \$1.4 million for 19 homes, including homes in Breathitt, Floyd, Knott, Letcher, Martin and Perry counties. These homes are being built in partnership with nonprofit builders, including HOMES Inc, Housing Development Alliance and Partnership Housing.

Team Western Kentucky Tornado Relief Fund

More than \$21.6 million has been committed from the Team Western Kentucky Tornado Relief Fund to construct or repair 300 homes. To date, more than 200 homes have been built, are under construction or have been approved for construction to begin. Ninety-two of those are located in Graves County. Launched just days after the tornadoes in December 2021, the fund has raised over \$52.3 million, with donations from over 150,000 individuals and businesses. In addition to building homes, the money raised helped pay funeral expenses for the families of the deceased and provided assistance to survivors as well as local farmers.

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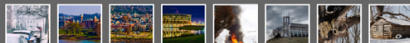
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Gov. Beshear Announces grant to build affordable homes for communities impacted by 2021 tornadoes, including Warren County



The building of these rental units will aid in tornado recovery efforts as well as support recent and future economic growth.

By Presley Allen
 Published: Jun. 5, 2024 at 5:31 PM EDT
 [Social media icons]

BOWLING GREEN, Ky. (WBKO) - On Monday, June 3, Gov. Andy Beshear announced the Commonwealth of Kentucky, and the Kentucky Housing Corporation will work together and put a record \$223 million to build 953 rental homes in communities impacted by the 2021 tornadoes.

This marks the largest housing development undertaking in the history of the Department for Local Government.

"After the tornadoes hit Western Kentucky in 2021, we made a promise to rebuild every structure, home, and life that was affected by those storms," Beshear said. "This is a major step toward keeping our promise. These housing units are coming to areas that have needed affordable housing for a long time, and we will keep working to fill the housing needs across Kentucky."

The building of these rental units will aid in tornado recovery efforts as well as support recent and future economic growth.

The investment will support projects across Christian, Graves, Hopkins, and Warren counties, with 653 of the 953 homes being built in Warren County.

Grant manager for the City of Bowling Green Nick Cook says the grant could not have been announced at a better time. Last fall the city released a [Housing Needs Assessment](#), showing there were approximately 7000 new units needed in Bowling Green, and 12,000 units county-wide over the next five years.

"The city, the state tax, credit developers, and others have been working behind the scenes for the last two years to try to find a way to meet the needs of affordable housing in our community the best we can with this CDBG disaster recovery funding that has become available," Cook said.

Developments will contain apartment complexes that will be income-restricted to moderate- and low-income households.

Most of the units in the developments will be two to three bedrooms, with a mix of four-bedroom and single-bedroom units.

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POLITICS & GOVERNMENT

\$223 million plan envisions 953 affordable apartments in tornado-struck Western KY

By Austin Horn

Updated June 4, 2024 2:33 PM



Dawson Springs, pictured above nearly one year after a tornado swept through, is one of several communities Gov. Andy Beshear announced will see government-backed apartment complexes. Ryan C. Hermens rhermens@herald-leader.com



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Gov. Andy Beshear announced \$223 million in funding to build nearly 1,000 rental units across Western Kentucky, particularly in counties most affected by historic tornadoes and storms that killed more than 80 people late 2021.

At a Monday news conference, Beshear unveiled the plan to fund [953 income-restricted units](#) as way to heal the tornado-ravaged region and to accommodate for major expected growth, particularly in Warren County, which is home to Bowling Green.

The 11 multi-family apartment complexes will be built and run by private affordable housing developers. They're to be located in Christian and Warren counties as well as Graves and Hopkins counties – [the home of Mayfield](#) and Dawson Springs, the two hardest-hit cities in the 2021 tornadoes.

Most units will have two or three bedrooms and construction is set to begin spring 2025 at the latest, state officials say.

Mayfield Mayor Kathy O'Nan said the 122 units in the town of around 10,000 will have a significant impact. Much of the damage occurred in downtown Mayfield, where many of the city's low-income residents lived.

"This tornado struck in the heart of our community, to the heart of our people who are most vulnerable. It was those people who live in the subpar rental homes that are now still struggling," O'Nan said. "These units will help individuals and families who have suffered enough and have continued to stay and continued to help us rebuild a community."

Both developments slated for Mayfield will be built on the southern edge of town.

In Dawson Springs, a town of about 2,500, a total of 88 units will be built. Madisonville, the more populous Hopkins County city, will get a 32-unit apartment complex.

The plan is similar to a public-private partnership, though officials did not use that phrase.

Public funds will go to private developers to build the apartment complexes. Those complexes, in turn, must be income-restricted to "moderate- and low-income households," according to the governor's staff.

The developers also must accept Section 8 housing vouchers, according Wendy Smith, deputy executive director of housing programs at the Kentucky Housing Corporation. The Kentucky Housing Corporation is a quasi-government agency attached to the [Kentucky Finance and Administration Cabinet](#).

Almost \$135 million will come from the corporation in the form of tax-exempt bonds. The Department of Local Government will direct about \$60 million from the federal Community Development Block Grant Disaster Recovery program to the project.

The remainder will come from a projected tax credit equity and various public trust funds.

What does "affordable" look like for the units? Smith said that it will vary based on the location, but the average two-bedroom unit will rent out around \$750 to \$900 per month.

Disaster survivors will get priority for renting the units, Smith said. Beyond late 2021's historic tornadoes, the region last month saw an outburst of storms that killed five.

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Homes were destroyed in Mayfield after the Dec. 2021 tornadoes. (Spectrum News 1/Jonathon Gregg)

TORNADO RECOVERY

Gov. Beshear announces development to help communities impacted by 2021 tornadoes

BY CONNOR N. SMITH | KENTUCKY
PUBLISHED 4:30 PM ET JUN. 03, 2024

FRANKFORT, Ky. — Gov. Andy Beshear, D-Ky., announced an investment of \$223 million to build 953 affordable rental units in communities affected by the 2021 Western Kentucky tornadoes.

What You Need To Know

- The Kentucky Housing Corporation, along with Gov. Andy Beshear, D-Ky., announced a new development to help Western Kentucky communities affected by the 2021 tornadoes
- The development represents a \$223 million investment, which will go toward building more than 950 affordable rental units in Christian, Graves, Hopkins and Warren counties
- Funding comes from KHC and Kentucky's Disaster Recovery Program
- Construction is expected to begin by spring 2025 before eligible Kentuckians will be able to apply to lease the apartments

The governor's office said the investment will support 11 projects across Christian, Graves, Hopkins and Warren counties and marks the largest housing development initiative in the history of the Department for Local Government and the Kentucky Housing Corporation. Funding comes from KHC and Kentucky's Disaster Recovery Program.

The development includes building complexes restricted to moderate- and low-income households, the governor's office said, and rent will be limited to keep units affordable. Most units will be two to three bedrooms, with some four- and single-bedroom units.

"After the tornadoes hit Western Kentucky in 2021, we made a promise to rebuild every structure, home and life that was affected by those storms," Beshear said. "This is a major step toward keeping our promise. These housing units are coming to areas that have needed affordable housing for a long time, and we will keep working to fill the housing needs across Kentucky."

Beshear's office added the units are also necessary to support recent and future economic growth.

"This is an unprecedented effort," said Winston Miller, KHC's executive director and CEO. "KHC is thrilled to partner with DLG for this historic funding announcement that supports disaster recovery and job growth, increases affordable housing in Western Kentucky and addresses the housing shortage in the region."

Funds will go through the following developers, Beshear's office said:

- Wabuck Development Co. Inc.
- SOCAYR, Inc. & Brywater Development Group LLC
- LDG Multifamily LLC
- AU Associates Inc.

Construction is expected to begin by spring 2025 before eligible Kentuckians will be able to apply to lease the apartments.

More than \$21.6 million has been committed from the Team Western Kentucky Tornado Relief Fund to construct or repair more than 300 homes, and more than 200 homes have been built, are under construction or have been approved for construction, the governor's office added.



Destroyed homes in Mayfield (Spectrum News 1/Jonathon Gregg)

Kentucky Housing Corporation Rebuilding Western Kentucky: Historic Housing Recovery Initiative Special Achievement

Gov. Beshear announces \$223 million investment for rental housing units in 4 Kentucky counties

Jun 3, 2024 | Updated Jun 3, 2024



To address the problem, at least \$223 million in federal disaster funding is being invested to build nearly 1,000 rental housing units in four Kentucky counties.

f x e i

LOUISVILLE, Ky. (WDRB) — The Department for Local Government and the Kentucky Housing Corporation have teamed up to address the lack of multi-family rental opportunities in the state.

To address the problem, at least \$223 million in federal disaster funding is being invested to build nearly 1,000 rental housing units in four Kentucky counties.

Gov. Andy Beshear made the announcement on Monday. The rental units will be built in Christian, Graves, Hopkins, and Warren counties. All four counties have been hit hard by severe weather over the years.

Beshear said 635 units will be built in Bowling Green, with another 122 units slated for Mayfield, where the deadly western Kentucky tornado hit three years ago.

IMAGES | Mayfield, Kentucky faces a long recovery after December tornado



A colorful sunsets over a pile of bricks and rubble from buildings destroyed by a tornado in Mayfield, Kentucky, Dec. 15, 2021

Mayfield Mayor Kathy O'Nan expressed gratitude for the help.

"When you realize that these units will house individuals and families who have suffered enough and continue to stay in Mayfield and help us rebuild our community, you realize the role everyone in this room Kentucky housing authority, the governor, everybody who works in this administration this team Kentucky," she said. "Thank you is not enough."

Construction is scheduled to begin on most units next spring.

Related Content:

- L&E restores power to most in Louisville, explains homeowner repair responsibilities
- 5 deaths confirmed from Sunday's severe storms that dropped several tornadoes in Kentucky
- At least 1 dead in Louisville, thousands without power as storms move through Kentuckiana
- Mayfield nonprofit building 26 homes after receiving \$2.4 million from state's tornado relief fund
- 2 years since deadly tornadoes ripped through western Kentucky, families are still rebuilding
- \$6.1 million in assistance awarded for western Kentucky tornado relief

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Jude Redfield's Early Wednesday Morning Forecast

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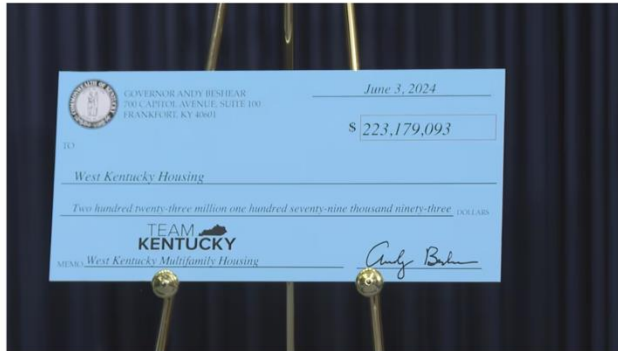
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Ky. Gov. Beshear announces \$223 million investment in affordable rental housing for Western Kentucky



More than \$223 million to build 953 affordable rental units across four counties: Graves, Christian, Warren and Hopkins. (WKYT)

By Cailyn Richer

Published: Jun. 3, 2024 at 6:05 PM EDT

More than \$223 million to build 953 affordable rental units across four counties: Graves, Christian, Warren and Hopkins. (WKYT)

By Cailyn Richer

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More than \$223 million to build 953 affordable rental units across four counties: Graves, Christian, Warren and Hopkins. (WKYT)

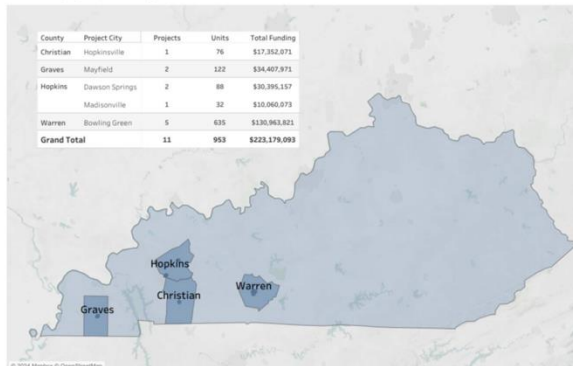
By Cailyn Richer

BOWLING GREEN, Ky. (WBKO) - On Monday, Kentucky Governor Andy Beshear announced a record \$223 million investment in affordable rental units for Western Kentucky communities affected by the 2021 tornadoes.

The Commonwealth of Kentucky and the Kentucky Housing Corporation will collaborate to build a total of 953 rental units in Christian, Graves, Hopkins and Warren counties, which saw some of the most extensive tornado damage. 635 of those units will be in Bowling Green and Warren County, costing a total of over \$130 million, according to a press release.

WKY Disaster Recovery Awards for New Rental Homes

\$223M to Build 953 Units across 4 Counties: Christian, Graves, Hopkins, and Warren. New Units will be Constructed in Dawson Springs, Madisonville, Mayfield, and Bowling Green.



Christian, Graves, Hopkins and Warren counties will receive a combined total of 953 affordable rental units. (Kentucky Housing Corporation)

The Office of Governor Beshear said that this investment marks the single largest housing development undertaking in the history of the Department for Local Government, as well as the Kentucky Housing Corporation, who supplied the funds alongside Kentucky's Disaster Recovery Program.

The development will consist of income-restricted apartment complexes for moderate and low-income households. Rent costs will be limited to keep units affordable.

Most units will be 2-3 bedrooms, with a mix of 4 bedroom and single bedroom units.

"After the tornadoes hit Western Kentucky in 2021, we made a promise to rebuild every structure, home and life that was affected by those storms," Governor Beshear said. "This is a major step toward keeping our promise. These housing units are coming to areas that have needed affordable housing for a long time, and we will keep working to fill the housing needs across Kentucky."

Construction on these units is expected to begin no later than spring of 2025. Eligible Kentuckians will be able to apply to lease the apartments closer to their completion.

A breakdown of the funds and total number of units by city and county can be viewed [here](#). Click [here](#) to see the locations and funding breakdown of the projects by developer.

Governor Beshear's press conference can be viewed [here](#).

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\$223M going to build rental units in four counties hit hard by 2021 tornado outbreak

WKMS | By Derek Operle
Published June 9, 2023 at 9:09 AM EDT

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Gov. Andy Beshear detailed what he called the largest housing announcement in the history of the Commonwealth on Monday, which he said will go toward building nearly 1,000 rental housing units.

Four western Kentucky counties that were hit hard by the December 2021 tornado outbreak are the focus of the new development.

The historic, devastating storm system ultimately produced dozens of tornadoes in multiple states, causing billions of dollars in damage to homes and businesses and killing 81 Kentuckians. Since then, communities across the region have been in a state of recovery for more than two years.

Most of the housing projects approved during the recovery process have been individual homes. However, many of the communities impacted by the storm have voiced needs for transitional and rental housing since the disaster.

The \$223 million housing investment comes from the Kentucky Housing Corporation and the state's Disaster Recovery Program, which is administered by its Department of Local Government. It represents the largest housing announcement in the entities' history.

The funding will go toward 11 projects expected to construct a total of 953 units – 76 in Christian County, 122 in Graves County, 120 in Hopkins County and 635 in Warren County.

Beshear said building new rental properties in Bowling Green, Dawson Springs, Hopkinsville, Madisonville and Mayfield is something that's been on his mind since the disaster.

"We've gone from building houses to rebuilding neighborhoods, but there is always a piece that FEMA did not cover and would not cover," Beshear said. "Rental units are absolutely critical for all towns but certainly towns of this size ... to help a town not just survive, but to thrive."

Four developers – AJ Associates, LDG Multifamily, SOCCAYR, Inc. & Bywater Development Group and Walbeck Development Co. – will receive funding to build income-restricted, privately owned and managed apartment complexes. Most units will be two or three bedrooms with a mix of four- and single-bedroom apartments.



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Mayfield Mayor Kathy O'Nan called the announcement "heartwarming."

"It's painful to see a town you call your hometown just in rubble," she said. "This tornado struck in the heart of our community, to the heart of our people who were the most vulnerable at some points. It was those people who lived in the subpar rental homes that are now still struggling ... these units will [house] individuals and families who have suffered enough, and who continue to stay in Mayfield and continue to help us rebuild that community."

Beshear and Wendy Smith, the deputy executive director over housing programs at the Kentucky Housing Corporation, broke down the funding pools that were tapped for the investment. Just under \$60 million stems from the U.S. Department of Housing and Urban Development's Community Development Block Grant Disaster Recovery (CDBG-DR) program.

"This is folks in government coming up with a new way to do something, and we don't always see that," Beshear said.