

Public Notice

Legislative Update by Rep. Aaron Thompson

The Commonwealth of Kentucky is facing the effects of a growing national housing shortage, marked by rapidly rising home prices, lack of affordable housing options, and demand that has out-paced production of new supply.

While Kentucky’s housing situation is not currently as severe as it is elsewhere, it is clearly trending in that direction. Contributing factors span decades, but can be most directly traced back to the aftermath of the 2008 financial crisis and recession, which halted home construction, tightened lending practices, and pushed many in the homebuilding and construction industries to leave entirely. The result of this was a decline in new housing permits, with the average annual amount dropping by 45%. Reliable housing helps ensure stable employment, increases worker productivity, and can help connect workers to jobs. Lack of housing is holding back economic growth and opportunity in communities. Home building can also be a significant driver of economic activity and state and local tax rev-

enue.

High interest rates limit builders’ ability to obtain credit for develop new projects, and inflation has increased costs for materials and labor needed for construction while reducing the purchasing power of buyers. Additionally, natural disasters have uniquely burdened Kentucky’s housing supply, such as the 2021 Western Kentucky tornadoes or the 2022 Eastern Kentucky floods.

A part of Kentucky’s challenge is the age of housing stock; more than 30% of homes were built before 1970, which tend to be less energy-efficient and in poorer condition. As the state grows economically, housing demand will only increase; estimates suggest that Kentucky is short between 30,000 and 206,000 housing units today. However, current trends suggest that we will need up to 529,000 by 2050, which requires annual housing construction activity to increase by as much as 78.6%.

Housing scarcity drives up competition and costs, which disproportionately affects the livelihood of low-

to moderate-income families. In some areas, the median home price now costs over five times the medium household income, up from 2.4 times 30 years ago. Kentucky renters are similarly burdened: as of 2022, 44% of Kentucky renters spent more than 30% of their income on housing, and 21% spent more than half. Additionally, Kentucky’s homelessness rate, long stable at around 4,000, rose to over 5,300 in 2024.

The system currently makes it too hard, too slow, and too expensive to build homes where they are needed most. The state legislature plays a role in improving these conditions, and we are working to identify the right tools to use and which issues can be addressed at the state level.

Successful zoning reforms could include allowing by-right accessory dwelling units, permitting duplexes and multi-plexes in single-family home zones, reducing parking and minimum lot size requirements, improving permitting processes for new development, limiting the ability of local government to enact


burdensome design requirements, encouraging manufactured housing, and allowing housing to be placed in commercial zones or land owned by religious or non-profit institutions. Creating flexible, state-level resources like a revolving loan fund would incentivize public-private partnerships and reduce development costs. Additional options include economic development tools that enable agencies to create house building incentives and employer-assisted housing programs that would engage new or growing employers to play a role in local housing construction.

One of the first steps we should take is to observe what other states have already done and how effective they have been. Last year, the House and Senate created the Kentucky Housing Task Force to do just that, as well as work to identify other solutions. The task force dug into the demographics of Kentucky and their housing needs, regulations impacting new home construction,

the impact of housing issues on local communities, the state of the homebuilding and affordable housing industries, homelessness, and policies from states similar to Kentucky that address housing issues.

During the 2025 Regular Session, the General Assembly passed four bills that originated from the task force’s recommendations:

- HB 160 ensures that qualified manufactured homes that meet local standards are treated the same as site-built homes in single-family residential zones.
- HB 321 updates training requirements for those who serve on local planning and zoning boards, including focusing on housing supply and accessibility.
- SB 25 contains an expanded eligibility for local governments to issue bonds to include multi-family housing developments of 48 or more units.
- SB 129 allows nonprofit organizations to purchase tax-delinquent properties for redevelopment purposes.



es.

Together, these bills begin the Kentucky legislature’s attempt at directly addressing the housing crisis. Legislative leadership has directed the recreation of the task force to meet during the 2025 interim. The task force is again charged with the study and review of Kentucky’s housing needs and solutions. The task force will hear testimony from an array of stakeholders concerning the scope and causes of Kentucky’s current housing shortage, the effects of the shortage on Kentucky citizens, businesses, and local communities, and housing policies pursued by other states.

As always, I can be reached through the toll-free message line in Frankfort at 1-800-372-7181.

COMMONWEALTH OF KENTUCKY  
GREENUP CIRCUIT COURT  
DIVISION I  
ACTION NO. 24-CI-00540

M&T BANK  
VS.  
MICHAEL B. EPLIN, ET AL

PLAINTIFF  
DEFENDANTS

NOTICE OF SALE

Pursuant to a Judgment and Order of Sale entered in the above styled action on July 10, 2025, I will on Tuesday, August 5, 2025, at the hour of 1:00 p.m., offer for sale at public auction to the highest and best bidder on the second floor of the Greenup County Courthouse at Greenup, Kentucky, the following described real estate, to-wit:

Property Address: 1013 Raceland Avenue, Raceland, KY 41169  
Parcel ID#: 182-20-07-006.00

Lying and being in Greenup County, Kentucky, and being Lot No. 29 and the adjoining one-half in width by the entire depth of Lot No. 28 of Section No. 6, of Bennett Addition to the cities of Raceland and Russell, Kentucky, as shown on a map thereof, of record in Map Book 2, Page 104, Greenup County Court Clerk’s Office.

Being the same property conveyed by Donald Townsend and Elizabeth Townsend, to Michael Eplin and Lacasta Roar, by Deed dated May 28, 2021, and recorded in Deed Book 648, Page 368, Greenup County Court Clerk’s Records.

The above described property shall be sold as a whole on terms of cash or on a credit of thirty (30) days. If sold on terms of credit, the purchaser shall be required to make a deposit of 10% of the purchase price and shall execute a bond with good surety for the remaining balance, said bond being payable to the Master Commissioner and shall bear interest at the rate the Judgment herein bears from the date of the sale until paid and shall have the force and effect of a judgment, upon which execution may issue, if not paid at maturity. A lien shall be retained upon the real estate so sold as additional security. The purchaser shall be responsible for paying the real estate property taxes for the tax year in which they purchase the property.

Out of the proceeds derived from the sale herein, the Master Commissioner shall retain the same until further Orders of the Court. Reference is hereby made to all proceedings in this case now on file with the Clerk of the Greenup Circuit Court, Greenup, Kentucky, this the 10th day of July, 2025.

/s/ Reagan Reed  
REAGAN REED  
MASTER COMMISSIONER  
GREENUP CIRCUIT COURT  
P. O. Box 648  
Greenup, KY 41144  
Telephone: (606) 473-3839  
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July 17, 2025  
July 24, 2025  
July 31, 2025

COMMONWEALTH OF KENTUCKY  
GREENUP CIRCUIT COURT  
DIVISION I  
ACTION NO. 25-CI-00029

ROCKET MORTGAGE, LLC  
F/K/A QUICKEN LOANS, LLC  
VS.  
MICHAEL ADKINS, ET AL

PLAINTIFF  
DEFENDANTS

NOTICE OF SALE

Pursuant to a Judgment and Order of Sale entered in the above styled action on July 3, 2025, I will on Tuesday, August 5, 2025, at the hour of 1:00 p.m., offer for sale at public auction to the highest and best bidder on the second floor of the Greenup County Courthouse at Greenup, Kentucky, the following described real estate, to-wit:

Property Address: 625 Center Avenue, Wurtland, KY 41144  
Parcel ID#: 167-20-02-057.00

FIRST TRACT  
Being Lot #37 as shown on the map of AJ Cochran’s first addition to Wurtland, Greenup County, Kentucky, made by Fred G. Leete, Civil Engineer and of record in the Office of the Clerk of the County Court of Greenup County, Kentucky, in Deed Book 57, at page 471.

SECOND TRACT  
Being Lot #38 as shown on the map of AJ Cochran’s first addition to Wurtland, Greenup County, Kentucky, made by Fred G. Leete, Civil Engineer and of record in the Office of the Clerk of the County Court of Greenup County, Kentucky, in Deed Book 57, at page 471.

Being the same property conveyed to Michael Adkins, by Deed dated March 8, 2024, and recorded March 18, 2024, in Deed Book 674, Page 681, Greenup County Court Clerk’s Records.

The above described property shall be sold as a whole on terms of cash or on a credit of thirty (30) days. If sold on terms of credit, the purchaser shall be required to make a deposit of 10% of the purchase price and shall execute a bond with good surety for the remaining balance, said bond being payable to the Master Commissioner and shall bear interest at the rate the Judgment herein bears from the date of the sale until paid and shall have the force and effect of a judgment, upon which execution may issue, if not paid at maturity. A lien shall be retained upon the real estate so sold as additional security. The purchaser shall be responsible for paying the real estate property taxes for the tax year in which they purchase the property.

Out of the proceeds derived from the sale herein, the Master Commissioner shall retain the same until further Orders of the Court. Reference is hereby made to all proceedings in this case now on file with the Clerk of the Greenup Circuit Court, Greenup, Kentucky, this the 7th day of July, 2025.

/s/ Reagan Reed  
REAGAN REED  
MASTER COMMISSIONER  
GREENUP CIRCUIT COURT  
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\*Kentucky State Study 2023, conducted by Coda Ventures

CITY OF BELLEFONTE DELINQUENT PROPERTY TAXES

If the following City of Bellefonte Delinquent Property Taxes are not paid by July 31, 2025 then the appropriate legal action will be taken by the City. Persons owing the delinquent property taxes continue to incur penalties and interest. Court costs will be added when the liens and lawsuits are filed. If you have any questions, please contact Joy Conley, City Clerk, at (606)324-6035. A \$5.00 fee will be assessed per property to cover publication costs. For current amounts due, please call the office.

PIDN	Owner Name	Street Address	Base Charge	Penalty	Interest	Total Gross
2023-000042	SANDERS JOHN S	AMANDA FURNACE DR 650	\$ 685.76	\$ 98.78	\$ 123.48	\$ 908.02
2023P-000025	Spectrum Advanced Services LLC		\$ 31.21	\$ 3.12	\$ 2.48	\$ 36.81
2023P-000028	Huntington Technologies	508 COUNTRY CLUB DR ASHLAND	\$ 39.89	\$ 3.99	\$ 4.00	\$ 47.88
2023P-00005	PNC Bank NA Branch 257	208 Country Club Drive	\$ 997.55	\$ 99.76	\$ 179.62	\$ 1,276.93
2024-00124	HAYNIE ROBERT & VICKI	BELLEFONTE DR 318	\$ 1,621.50	\$ 192.36	\$ 97.32	\$ 1,911.18
2024-00170	BROWN CAROLINE	COUNTRY CLUB DR 303	\$ 1,131.40	\$ 143.34	\$ 67.92	\$ 1,342.66
2024-00187	SALYER OSCAR E III	COUNTRY CLUB DR 102	\$ 918.96	\$ 122.10	\$ 55.08	\$ 1,096.14
2024-00200	HUNT JESSE & TINA	COUNTRY CLUB DR 203	\$ 1,101.24	\$ 140.32	\$ 66.12	\$ 1,307.68
2024-00234	SALYER OSCAR E III	BELLEFONTE DR 108	\$ 679.96	\$ 98.20	\$ 40.80	\$ 818.96
2024-00324	LIGHT AMBER FLOYD	MT SAVAGE DR 113	\$ 679.00	\$ 98.10	\$ 40.80	\$ 817.90
2024-00399	STAPLETON L EARL & CLAUDETTE	BELLEFONTE PRINCESS RD 312	\$ 516.62	\$ 81.86	\$ 30.96	\$ 629.44
2024P-00003	Grayhawk Leasing LLC	COUNTRY CLUB DR 208	\$ 76.23	\$ 7.62	\$ 4.56	\$ 88.41
2024P-00009	PNC Bank NA Branch 257	COUNTRY CLUB DR 208	\$ 782.81	\$ 78.28	\$ 46.98	\$ 908.07

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