



# *Housing Development and Community Solutions*

Kansas Housing Resources Corporation



# Moderate Income Housing (MIH) Program

- **Eligible Applicants** – City or county with a population less than 60,000. For counties with a population larger than 60,000, they can apply on behalf of a city with a population less than 60,000
- **Eligible Activities** – housing development (rental or homeownership), infrastructure in combination with housing development, or down payment assistance
  - Maximum award of \$650,000 (\$3.5 million for MIH- ARPA)
  - Applicants may only submit one application
- *Coming next round: Revolving Loan Fund (RLF)*



# *Moderate Income Housing (MIH) Program*

## **KANSAS HOUSING**

### **Moderate Income Housing Income Range**

HUD's FY 2022 Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
150%	\$ 90,900	\$ 103,950	\$ 116,850	\$ 129,900	\$ 140,250	\$ 150,750	\$ 161,100	\$ 171,450
100%	\$ 60,600	\$ 69,300	\$ 77,900	\$ 86,600	\$ 93,500	\$ 100,500	\$ 107,400	\$ 114,300
60%	\$ 36,360	\$ 41,580	\$ 46,740	\$ 51,960	\$ 56,100	\$ 60,300	\$ 64,440	\$ 68,580

Based upon HUD's FY 2022 State Income Limits



# *Kansas Housing Investor Tax Credit (KHITC) Program*

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The purpose of the Kansas housing investor tax credit act is to bring housing investment dollars to communities that lack adequate housing.

Development of suitable residential housing will complement economic development of rural and urban areas that lack adequate housing resources and enable such communities to attract businesses, employees and new residents.

- 13 million/year in credits
  - Set-asides for smaller counties and credit/unit limits
- Counties with a population of 75,000 or less
- Qualified Housing Projects



# *Kansas Housing Investor Tax Credit (KHITC) Program*

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## Eligible Applicants

- Project builder or developer

## Eligible Activities

- KHRC will issue tax credits to qualified investors, including the builder or developer for cash investments in a Qualified Housing Project
- Projects that are **most likely to provide the greatest economic benefit** to and best meet the needs of the community lacking adequate housing
- Qualified Housing Project is a project within a city or county for the construction or **rehabilitation of existing vacant housing** or single-family residential dwellings, manufactured housing, modular housing, or multifamily residential dwellings or buildings.



# *Low Income Housing Tax Credit (LIHTC) Program*

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- Promotes construction and rehabilitation of rental housing for working families by helping developers raise capital through Credit awards
  - 30 years of affordability for households at or below 60% AMI
  - Federal and State Tax Credit
- Qualified Allocation Plan – details application and development requirements, application dates & selection criteria – <https://kshousingcorp.org/qualified-allocation-plan>
- Can utilize other federal resources – HOME, National Housing Trust Fund, and/or Private Activity Bonds
- Questions – [HousingDevelopment@kshousingcorp.org](mailto:HousingDevelopment@kshousingcorp.org)



# *Community Housing Development Organizations (CHDOs)*

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CHDOs are nonprofit affordable housing organizations that have been certified by either KHRC or a local HOME Participating Jurisdiction as meeting the qualifications described in the HOME regulations to use HOME 'CHDO Set Aside' funds for eligible housing development activities.

At the State level, CHDOs may apply to KHRC for HOME funds to build or rehabilitate rental housing for low-income households.

Funding applications are accepted in January of each year.

There are approximately 20 CHDOs operating in Kansas, with about half of them having recently completed or in-progress rental projects.





# *Community Housing Development Organizations (CHDOs)*

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A CHDO must:

- Be a non-profit (501(c)(3) or 501(c)(4)) organization with a history of serving the community
- Have affordable housing as one of its primary activities
- Be independent of governmental control
- Have at least 1/3 of its board representing the low-income community
- Have a formal process for low-income input into its proposed activities
- Have paid staff with the experience and ability to carry out proposed HOME-funded activities
- Have the capacity (experience, knowledge, financial strength, etc.) to complete and manage any proposed rental development





# *Kansas Rural Home Loan Guarantee Program*

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- Loan guarantee to cover gaps between costs and appraised value, 80%-125% LTV
- Renovation or construction of a single-family home
- Participating financial institutions must be approved by KHRC and enter into agreements
- KHRC will be in second position with their loan
- Max loan guarantee per home at \$100k
- Counties under 10,000 eligible
- Total amount of loan guarantees not to exceed \$2 million
- Annual report to legislature required



# *First Time Homebuyer Program*

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- Downpayment assistance
- Statewide program except areas that receive their own HOME funds (Johnson County, Kansas City, Topeka, Lawrence, Wichita)
- Eligible properties -single family, condo/townhome, new construction (spec only), modular home (spec only), manufactured Home (permanent foundation)
- Purchase price and income limits vary by county
- Program awards 15 to 20% of the purchase price
- Homebuyer must qualify for their first mortgage with a participating lender. Participating lender link by county - <https://kshousingcorp.org/first-time-homebuyer-lender-search/>



# *Tenant Based Rental Assistance (TBRA)*

## *Program*

- TBRA is a Federally funded HOME Program intended to help individual households rather than a rental project. The TBRA assistance moves with the tenant
- Eligibility Entities are local units of government, public housing authorities, and non-profit agencies with experience managing a tenant based rental assistance program
- TBRA does not operate in Johnson County, or city limits of Kansas City, Topeka, Lawrence or Wichita unless it serves a special population (entitlements receive own HOME funds)
- Service provider selects the type of assistance they offer; rental assistance, security deposit and/or utility deposit.
- Service provider link: <https://kshousingcorp.org/tenant-based-rental-assistance/>



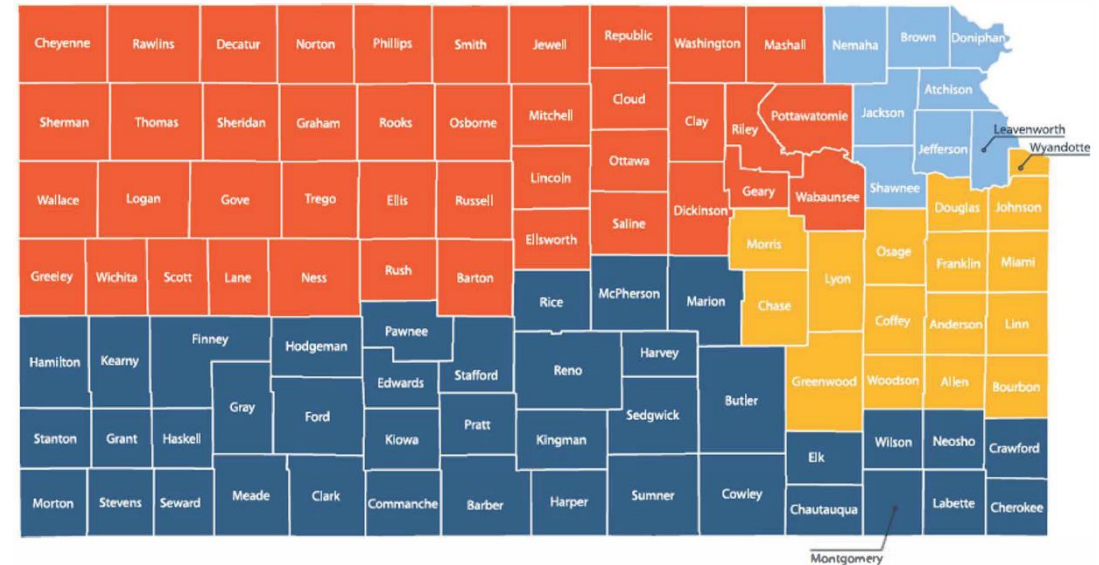
# Weatherization Assistance

Mission: To reduce energy costs for low-income families while ensuring their health and safety.

Weatherization's directly installed upgrades increase the energy efficiency of structures so that utility bills are decreased.

- *Eligibility based on 200% Federal Poverty Level*
  - *Owners and Renters Eligible*
  - *Single Family, Multifamily, Manufactured/Mobile Homes*
  - *Structure must be structurally sound without major electrical, plumbing, or roof issues.*

- *All counties served by regional service Weatherization service providers.*



North Central Regional Planning Commission  
(800) 432-0303 | ncrpc.org

East Central Kansas Economic Opportunity Corporation  
(888) 833-0832 | eckan.org

TBD  
(785) 217-2001 | TylerW@kshousingcopr.org

South Central Kansas Economic Development District  
(316) 262-7035 | sckedd.org

<https://kshousingcorp.org/weatherization>



# Weatherization

Every home is different and weatherization work is customized to fit each home.

- Energy efficiency upgrades must be deemed cost effective.
- Energy related health and safety items included.

*Average expenditure per home: \$7,500*

*In 2021, 63% of homes received new, high efficiency heating systems.*

*\$31,974,404 in additional funding through Infrastructure Bill*



## MECHANICAL MEASURES

- Clean, tune, repair, or replace heating systems.
- Install ductwork insulation.
- Repair leaks in heating/cooling ducts.
- Repair/replace water heaters.
- Install water heater tank insulation.
- Insulate water lines when needed.



## BUILDING SHELL MEASURES

- Install wall, floor, ceiling, and/or foundation insulation.
- Complete Blower Door testing.
- Perform air sealing.
- Repair/replace primary windows/doors.
- Repair minor roof/wall leaks prior to attic/wall insulation.



## HEALTH & SAFETY MEASURES

- Perform heating system safety testing.
- Perform combustion appliance safety testing.
- Repair/replace vent systems to ensure combustion gases draft safely outside.
- Install mechanical ventilation to ensure adequate indoor air quality.
- Install smoke and carbon monoxide alarms when needed.
- Install ground moisture barriers to minimize moisture hazards.
- Perform incidental safety repairs when needed.



## ELECTRIC & WATER MEASURES

- Install efficient light bulbs.
- Install low-flow showerheads
- Replace inefficient refrigerators with energy-efficient models.



## CLIENT EDUCATION ACTIVITIES

- Educate on potential household hazards such as carbon monoxide, mold/moisture, fire, indoor air pollutants, lead paint, and radon.
- Demonstrate the key function of any new mechanical equipment or appliances.
- Discuss the benefits of using energy-efficient products.