

KANSAS

COMMERCE

Housing Resources in Kansas

For additional funding information, visit the Housing Resources in Kansas page at www.kansascommerce.gov/housing.

| DEVELOPERS | | | | | | |
|--|---------------|-------------------------------------|--|---------------------------------|-------------------|---|
| Program | Type | Eligible Grantees | Description / Eligible Activities | Award Max. | Dates | Contact |
| Startup Housing Opportunity Venture Loan (SHOVL) KDC | Loan | Developers | Funds developer expenses prior to the closing of permanent financing for housing development in communities under 10,000 | \$25,000 | Ongoing | Liz Heron Elizabeth.Heron@ks.gov |
| Reinvestment Housing Incentive District (RHID) KDC | Reimbursement | Developers | Aids developers in building housing by financing housing development infrastructure, renovations of buildings over 25 years old in central business districts, or infill housing. RHID captures incremental increase in property taxes created by housing development projects for up to 25 years. | Varies | Ongoing | Robert North Robert.North@ks.gov |
| Affordable Housing Program (AHP) FHLB | Grant | For-profit entities / Developers | Finance the purchase, construction, or rehabilitation of owner-and rental-occupied housing for low- or moderate-income households through subsidized advances and direct subsidies. | \$1 million subsidy per project | Opens Summer 2024 | Dustie Humphreys dustie.humphreys@fhlbtpeka.com |
| Kansas Historic Tax Credits SHPO | Tax Credit | Developers | Offered for qualified rehabilitation projects on properties listed on the State or National Register of Historic Places. | Varies | Ongoing | SHPO Staff kshs.shpo@ks.gov |
| Rural Rental Housing Program USDA-RD | Loan | Developers | Provides financing for affordable multi-family rental housing for low-income, elderly, or disabled individuals and families in eligible rural areas. Eligible activities include buying and improving land and infrastructure. | Varies | Ongoing | USDA Multi-Family Housing Service multifamilyhousing@usda.gov |

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| DEVELOPERS CONTINUED | | | | | | |
|--|-------------------------|-------------------------|---|------------|-----------------|--|
| Program | Type | Eligible Grantees | Description / Eligible Activities | Award Max. | Dates | Contact |
| Federal and State Low Income Housing Tax Credit (LIHTC) KHRC | Tax Credit | Developers | Offered for the construction and rehabilitation of rental housing for working families. The 4% credits are paired with PAB. | Varies | Varies | LIHTC Staff housingdevelopment@kshousingcorp.org |
| Private Activity Bond Program (PAB) KHRC | Tax Exempt Bond Program | Developers | PAB provides low interest, long-term financing for developers and businesses. This tax-exempt bond program provides 4% tax credits to be a source of equity to the developer and lower rental rates to serve low-income households. The credits can be paired with LIHTC. | Varies | Opens January 1 | Affordable Housing Information: Alissa Ice aice@kshousingcorp.org Other: Tim Zimmerman tim.zimmerman@ks.gov |
| Kansas Housing Investor Tax Credits (KHITC) KHRC | Tax Credit | Developers and Builders | Provides tax credit for qualified investors who make cash investments in qualified housing developments in counties less than 75,000. | Varies | Early 2024 | Jessica Hotaling jhotaling@kshousingcorp.org |
| Community Housing Development Organizations (CHDO) KHRC | Loan | Non-profit developers | May apply for deferred HOME loans to acquire, rehabilitate or construct rental housing in rural areas | Varies | Open in January | Barry McMurphy bmcmurphy@kshousingcorp.org |

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GOVERNMENT ENTITIES, CITIES, COUNTIES, AND NON-PROFIT ORGANIZATIONS

| Program | Type | Eligible Grantees | Eligible Activities | Award Max. | Dates | Contact |
|--|-------------|--|--|---|--|--|
| Community Development Block Grant (CDBG) Housing Program KDC | Grant | Most cities in Kansas (non-entitlement communities) | Home rehabilitation, demolition, neighborhood development, permanent relocation, emergencies | Housing: \$300,000 Neighborhood: \$500,000 | Applications open January 2024 and will be ongoing | Linda Hunsicker Linda.Hunsicker@ks.gov |
| Moderate Income Housing (MIH) Program KHRC | Grant, Loan | Cities and counties under 60,000 | Homeownership and rental housing development, infrastructure combined with housing development, down payment assistance | \$650,000 | Late 2023 | MIH Staff MIH@kshousingcorp.org |
| Housing Preservation Grants USDA – RD | Grant | Government entities, non-profit organizations, federally recognized tribes | Repair and rehabilitation of low income housing | Varies | July 2023 | Tracy McCubbin KSDirect@ks.usda.gov |
| Mutual Self-Help Housing Technical Assistance Grants USDA – RD | Grant | Government non-profit organizations, non-profit organizations, federally recognized tribes | Provides grants to help organizations carry out local self-help housing construction projects to very-low- and low-income households in rural areas. | Varies | Ongoing | Tracy McCubbin KSDirect@ks.usda.gov |
| Rural Housing Site Loans USDA – RD | Loan | Private or public non-profit organizations, federally recognized tribes | Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families. | Varies | Ongoing | Tracy McCubbin KSDirect@ks.usda.gov |

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GOVERNMENT ENTITIES, CITIES, COUNTIES, AND NON-PROFIT ORGANIZATIONS CONT.

| Program | Type | Eligible Grantees | Eligible Activities | Award Max. | Dates | Contact |
|---|-------|--|---|---------------------------------|-------------------|--|
| Affordable Housing Program (AHP) FHLB | Grant | Government entities, non-profit organizations, public housing authorities, federally recognized tribes, for-profit entity/developers | Finance the purchase, construction, or rehabilitation of owner-and rental-occupied housing for low- or moderate-income households through subsidized advances and direct subsidies. | \$1 million subsidy per project | Opens Summer 2024 | Dustie Humphreys dustie.humphreys@fhlbtopeka.com |

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| INDIVIDUALS | | | | | | |
|---|---------------------------------|---|--|--|---|--|
| Program | Type | Eligible Grantees | Eligible Activities | Award Max. | Dates | Contact |
| First Time Home Buyer Program (FTHB) KHRC | Forgivable soft second mortgage | Individuals earning less than 80% of the area median income | Down payment and closing cost assistance for home buyers. | 15-20% of sales price | Ongoing funds available | Marilyn Stanley mstanley@kshousingcorp.org |
| Home Loan Guarantee for Rural Kansas (HLG) KHRC | Guarantee of gap | Households in Kansas counties under 10,000 population | Provides loan guarantee gap coverage for building and rehabilitating residential properties. | 80% to 125% of appraised value up to \$100,000 | Ongoing guarantees available | Marilyn Stanley mstanley@kshousingcorp.org |
| Tenant Based Rental Assistance (TBRA) KHRC | Subsidy | Individuals earning less than 60% of median income | Assists with rent, security deposit, and/or utility deposits depending on agency program. | Varies | Depends upon agency administering funds | Shyla Mason-Rockett smason-rockett@kshousingcorp.org |
| Weatherization Assistance Program KHRC | Grant | Income-eligible homeowners and renters | Energy efficiency improvements | Varies | Varies | Gerald Terrill gterrill@kshousingcorp.org |

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| INDIVIDUALS CONTINUED | | | | | | |
|--|-------------|---|--|---|--|--|
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| Homeownership Set-Aside Program (HSP) FHLB | Grant | First-time homebuyers earning at or below 80% of AMI | Down payment, closing cost, and repair assistance | \$7,500 | Application window March 6 to November 30 | Jessica Puvogel jessica.puvogel@fhlbtopeka.com |
| USDA Direct Home Loan Program USDA – RD | Loan | Income-eligible, without safe and sanitary housing in rural areas, and unable to obtain loan from other sources | Build, repair, renovate or relocate a home, or to purchase and prepare sites, including water and sewage facilities. | Varies | Ongoing | Tracy McCubbin KSDirect@ks.usda.gov |
| USDA Guaranteed Rural Housing Loan Program USDA – RD | Loan | Income-eligible living in rural areas | Purchase, build, rehabilitate, improve, or relocate housing | 100% financing | Ongoing | For more information, contact an approved lender. |
| USDA Home Repair Program USDA – RD | Loan, Grant | Income-eligible homeowners | Loans to repair, improve, or modernize homes and grants to remove health and safety hazards | Loan: \$40,000 Grant: \$10,000 Combined: \$50,000 | Ongoing | Tracy McCubbin KSDirect@ks.usda.gov |

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