



# *Housing Development & Community Solutions*

Kansas Housing Resources Corporation



# *McPherson's Olympic Moment*



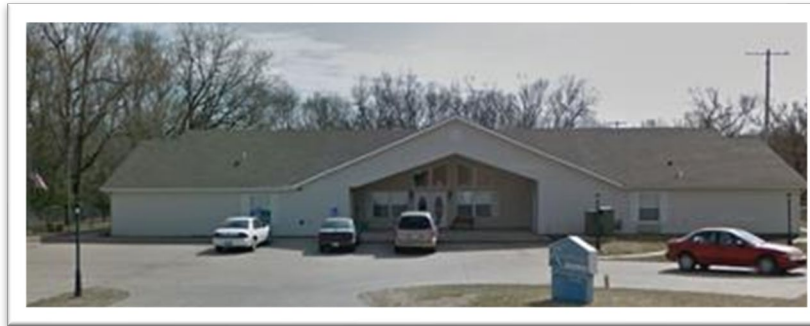
# McPherson's Olympic Moment

*"...we play the old Fire Department game, four-alarm style, going in all directions. It's wild and wooly. Defense isn't in our dictionary. We don't worry about the other fellow scoring, because we figure to score a lot more than they will....Yes sir, we have the tallest, wildest, and, we believe the best team in the world..."* **Coach Gene Johnson, New York Times 1936**





McPherson



# *2023 Workshop – Dodge City*



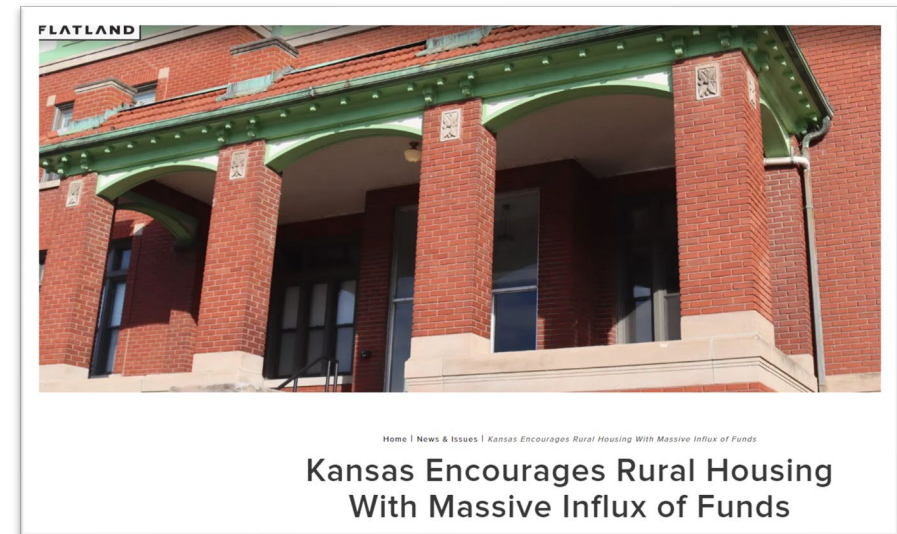
# KHRC Programs

<b>HOMELESS SERVICES</b>	<ul style="list-style-type: none"><li>+ Emergency Solutions Grant</li></ul>
<b>COMMUNITY SOLUTIONS</b>	<ul style="list-style-type: none"><li>+ Community Services Block Grant</li><li>+ Tenant Based Rental Assistance</li></ul>
<b>HOUSING DEVELOPMENT</b>	<ul style="list-style-type: none"><li>+ Low Income Housing Tax Credit</li><li>+ HOME</li><li>+ Moderate Income Housing</li><li>+ National Housing Trust Fund</li><li>+ Kansas Housing Investor Tax Credit</li><li>+ Kansas Affordable Housing Tax Credit</li></ul>
<b>HOMEOWNERSHIP</b>	<ul style="list-style-type: none"><li>+ Home Loan Guarantee for Rural Kansas</li><li>+ First Time Homebuyer Program</li><li>+ Manufactured Housing</li></ul>
<b>ENERGY EFFICIENCY</b>	<ul style="list-style-type: none"><li>+ Weatherization Assistance</li></ul>
<b>COMPLIANCE</b>	<ul style="list-style-type: none"><li>+ Section 8 Contract Administration</li><li>+ Housing Compliance</li></ul>

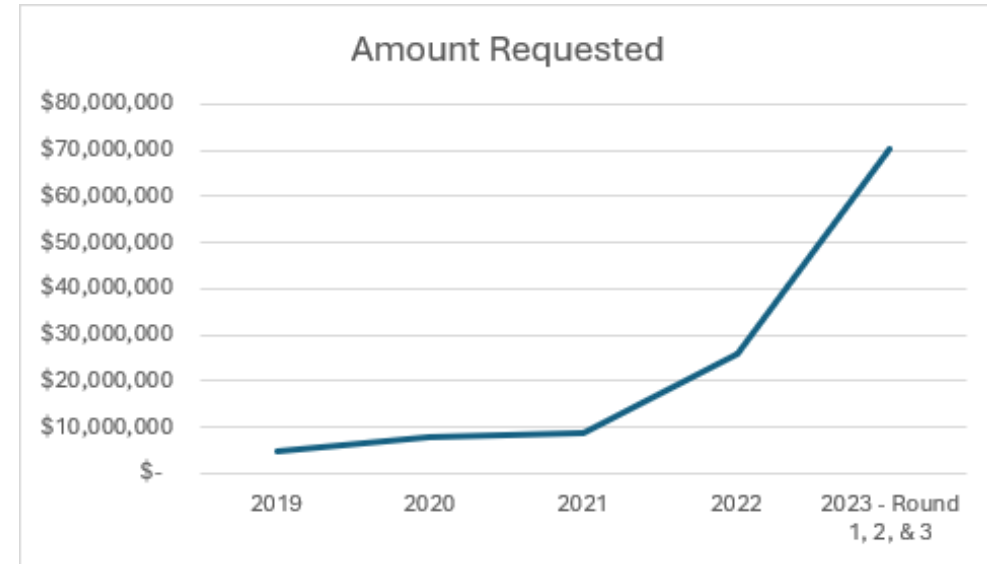
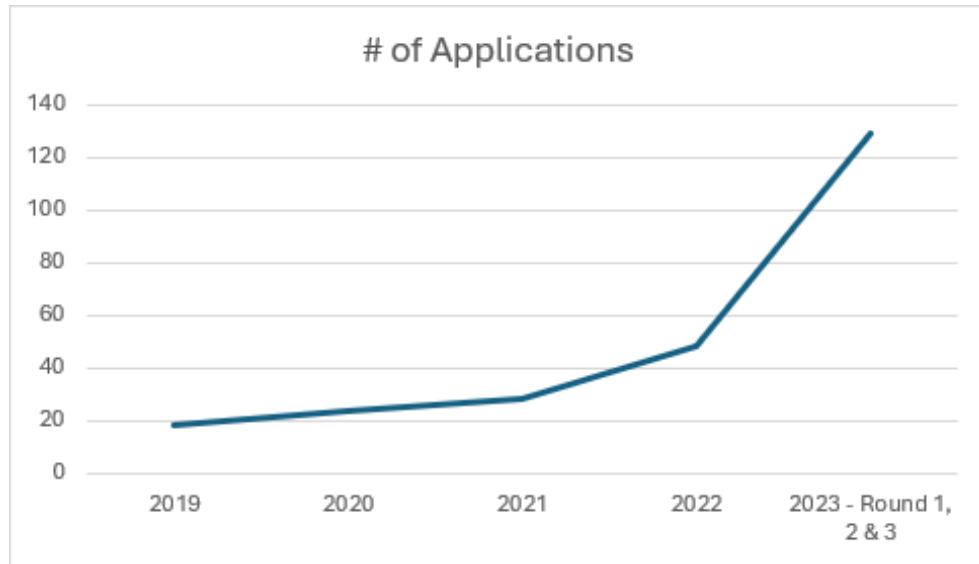


# *New State Development Resources*

- Funding
  - \$62 million Moderate Income Housing
- Policy Pieces
  - Tax Bills
    - Affordable Housing Tax Credit
    - Housing Investor Tax Credit
  - Rural Home Loan Guarantee Program



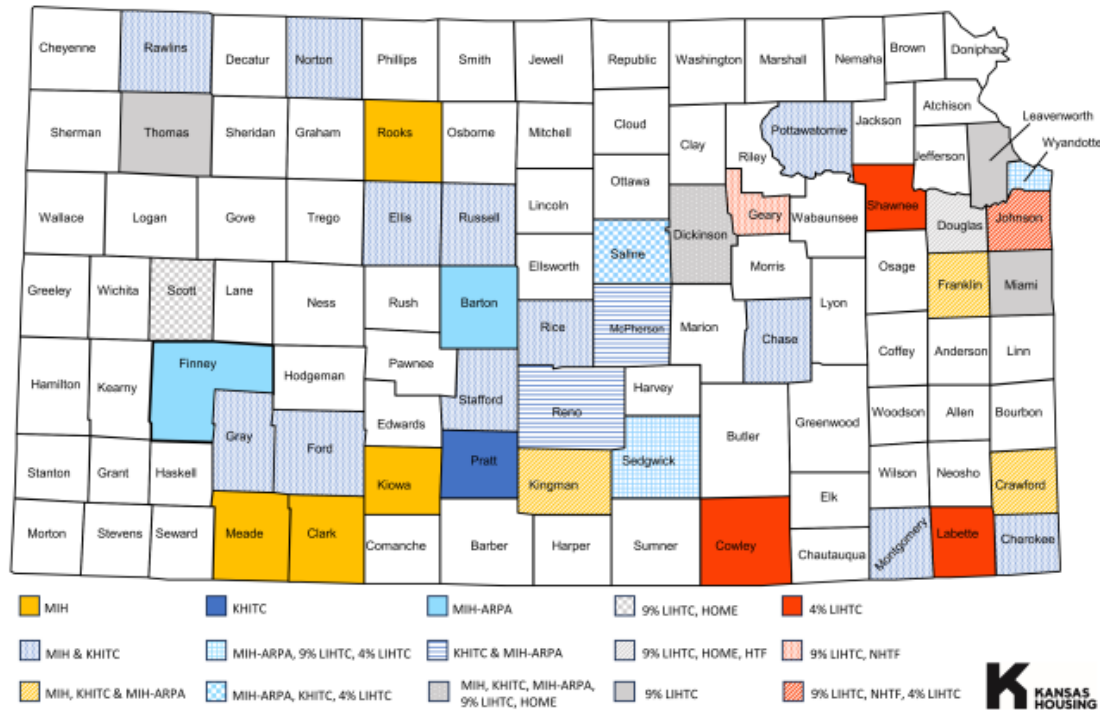
# Moderate Income Housing Need





# Making Headway...

## 2023 Housing Development Awards



- 6 Funding Rounds
- 61 Developments
  - 25 Affordable
  - 36 Moderate Income
- 2,334 New Homes in 38 KS Counties





# *The Challenges Continue...*

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# *Housing Development & Community Solutions*

Kansas Housing Resources Corporation



# KS Statewide Housing Needs Assessment 2021

- First comprehensive housing study in 27 years.
- Launched 2021:
  - 71 listening sessions statewide
  - 4,400+ survey respondents
- Study Released December 2021
  - [Executive Summary](#)
  - [Regional Assessment](#)
  - [Goals and Strategies](#)

## HOUSING GOALS

The community engagement and market analysis presented in the previous sections brought to light several key challenges and opportunities that face the state as it considers its capacity to meet housing needs during the next 10 to 15 years. This chapter provides the goals and potential strategies for addressing the state's housing priorities.



### Add or free up more middle-income housing

Over the past two decades much of the new construction market has focused on units that are affordable to households making less than 80% of the area median income (AMI) or over 120% of AMI.

The need for these units continues, but the gap for the middle income ranges has only grown. Capital or incentives for these projects is often harder to find and returns on investments are seen as lower.

**To address this, a mix of incentives should both improve existing housing units and generate new construction.**

### Diversify the state's housing stock to match local demographic and employee needs

Households have different housing needs. For many years the housing market focused on single-family detached homes with rental construction happening primarily in urban areas. The lack of varying housing types results in individuals staying in homes they do not prefer (or need), or entering homes that do not fit their stage of life or lifestyle. **A greater variety of housing products should provide options for households' needs at every stage of life.**

### Extend housing security

Many communities across Kansas have existing affordable units. Some of these units are affordable because of their age. Others were specifically built to meet the needs of lower income households. **Preserving these existing units and reinvestment in the older units should ensure that the existing affordable units do not decrease.**

### Increase reinvestment in older housing stock, including vacant units

Approximately 30% of Kansas' housing stock was built before 1960. Consequently, the condition of housing in many areas, especially rural, is below average. This housing is often referred to as naturally occurring affordable housing. **Continual reinvestment in this stock of housing will be important to meet existing and future housing needs. Reoccupying many of the suitable vacant units within this supply of housing is also essential to add affordable units without new construction.**

### Address the building trades labor shortage

The construction of new housing and the rehabilitation of existing housing will be difficult to achieve without the workforce necessary to complete this work. Existing contractors are busier than ever and cannot keep up with the demand. **The recruitment and retention of this workforce will be necessary in all parts of the state.** Subsequently, this could also mean **investments in technological advancements and innovations** that experiment with new construction methods, faster construction processes, or other ways that help existing tradespeople be more efficient.

### Extend existing human capital resources

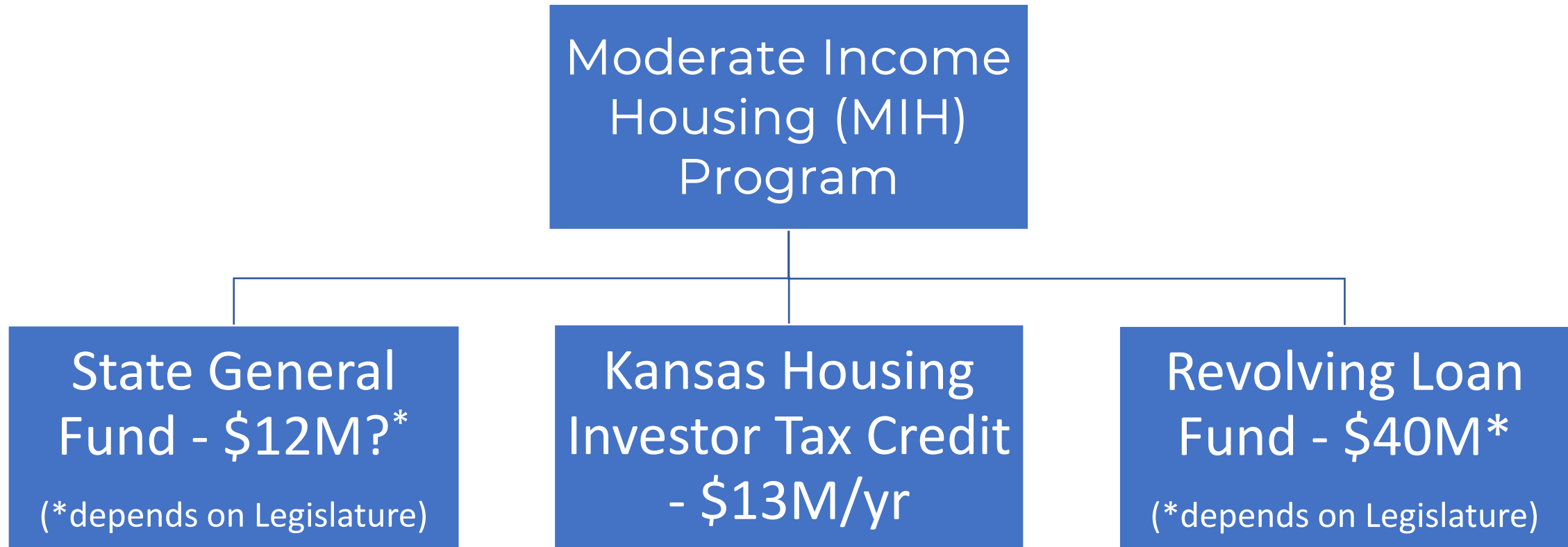
Many communities and community leaders have identified strategies around housing development. This knowledge should be collected and shared with others around Kansas. Some of this is already done with KHRC and the Department of Commerce but **local innovations are opportunities for knowledge sharing at a broader level, even considering out-of-the box initiatives from other states.**



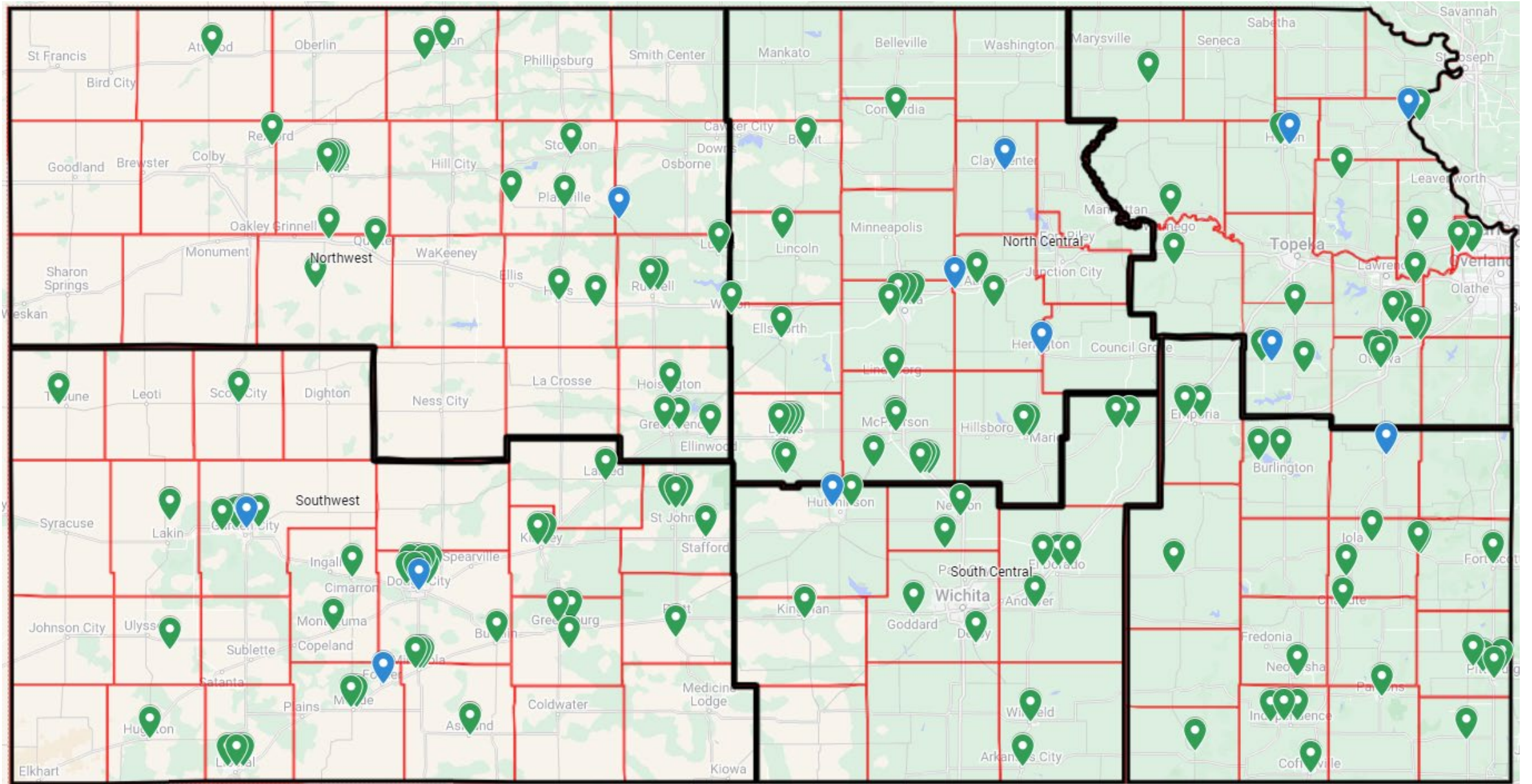
[KHRC 20th Anniversary Video](#) (show MIH portions @ 0-2:30, 7:36-8:32)



# Overview of MIH Programs



# All MIH Awards, 2012–2023 (in blue)





# *Moderate Income Housing (MIH) Program*

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- **Eligible Applicants:** City or county with a population less than 60,000. Counties larger than 60,000, can apply on behalf of a city with a population less than 60,000.
- **Eligible Activities:** housing development (new or rehab; rental or homeownership), infrastructure in combination with housing development, or down payment assistance.
- **Maximum award:** \$650,000
- **Required:** Housing Needs Analysis or Survey of the Community



# Moderate Income Housing (MIH) Program

## Moderate Income Housing Income Range HUD's FY 2024 Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
150%	\$ 100,200	\$ 114,450	\$ 128,700	\$ 142,950	\$ 154,500	\$ 165,900	\$ 177,300	\$ 188,700
100%	\$ 66,800	\$ 76,300	\$ 85,800	\$ 95,300	\$ 103,000	\$ 110,600	\$ 118,200	\$ 125,800
60%	\$ 40,080	\$ 45,780	\$ 51,480	\$ 57,180	\$ 61,800	\$ 66,360	\$ 70,920	\$ 75,480

Based upon HUD's FY 2024 State Income Limits



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

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## Eligible Applicants

- Project builder or developer in a county with a population of fewer than 75,000

## Eligible Activities

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



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

## Credit Disbursement

County Size	Credit/Unit Maximum	Aggregate Credit Max
Small: <8,000 population	\$35,000/unit	At least \$2,500,000
Medium: 8,000–25,000	\$32,000/unit	At least \$2,500,000
Large: 25,000–75,000	\$30,000/unit	Up to \$8,000,000

- Maximum of 40 residential units per year.
- KHRC will evaluate the proposed credit/unit and award based on applications received and Evaluation Guidelines.
- Requires a Housing Needs Analysis or Survey of the Community.



# *Kansas Housing Revolving Loan Fund (RLF)*

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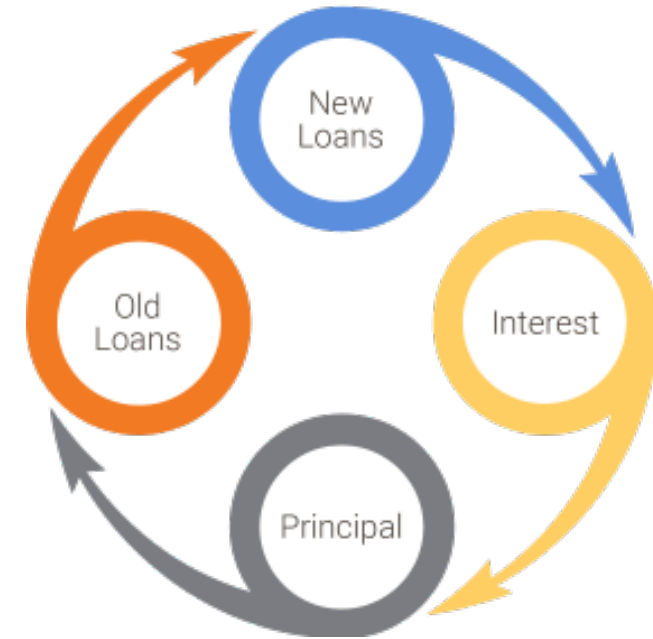
- Funds provided in FY23 and FY24 Appropriation Bills:
  - Under the FY24 Appropriations Bill funds will be available to urban cities and counties (>60,000 population).
  - Continues to be available to rural cities and counties (<60,000).
- *Currently*, city or county must hold the loan; however, they may work as a team with the developer and bank to close the gap.



# Highlights of the Revolving Loan Fund

## Terms

- Loans of <\$1 million
- 2nd position
- 5-10 year term
- Delayed payments
- Flexible pay-off
- Very low (2-3%) interest



# Anticipated Timeline – KHITC, RLF & MIH

Date	Task
March 18, 2024	<a href="#">KHITC Notice of Application Availability</a> Released <i>(three application deadlines: see next slide)</i>
Mid 2024	RLF Request for Proposals Anticipated Release
Later 2024	MIH Request for Proposals Anticipated Release <i>(* depends on Legislative funding)</i>



# Program Timeline – KHITC

Due Date	Amount Available	Eligible Applications
April 19, 2024	Approximately 5M	Small and Medium Counties and Applications related to previously awarded MIH projects
May 31, 2024	Approximately 4M	Small, Medium, and Large Counties
July 12, 2024	Approximately 4M	Small, Medium, and Large Counties





*We are here to help!*

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Contact the entire team:

[MIH@kshousingcorp.org](mailto:MIH@kshousingcorp.org)

Subscribe to our email list(s):

[kshousingcorp.org/subscribe](https://kshousingcorp.org/subscribe)



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

- 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 (9% and 4%)
- [Qualified Allocation Plan](#): details application and development requirements, application dates & selection criteria
- Can utilize other federal resources: HOME Investment Partnerships Program, National Housing Trust Fund, and/or Private Activity Bonds
- Questions – [HousingDevelopment@kshousingcorp.org](mailto:HousingDevelopment@kshousingcorp.org)



## *Partner Agencies with Housing Resources*

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- Federal Home Loan Bank of Topeka
- Kansas Department of Commerce
- USDA Rural Development
- See Commerce's [Housing Resources in Kansas](#) ◀

# *Kansas Rural Home Loan Guarantee Program*

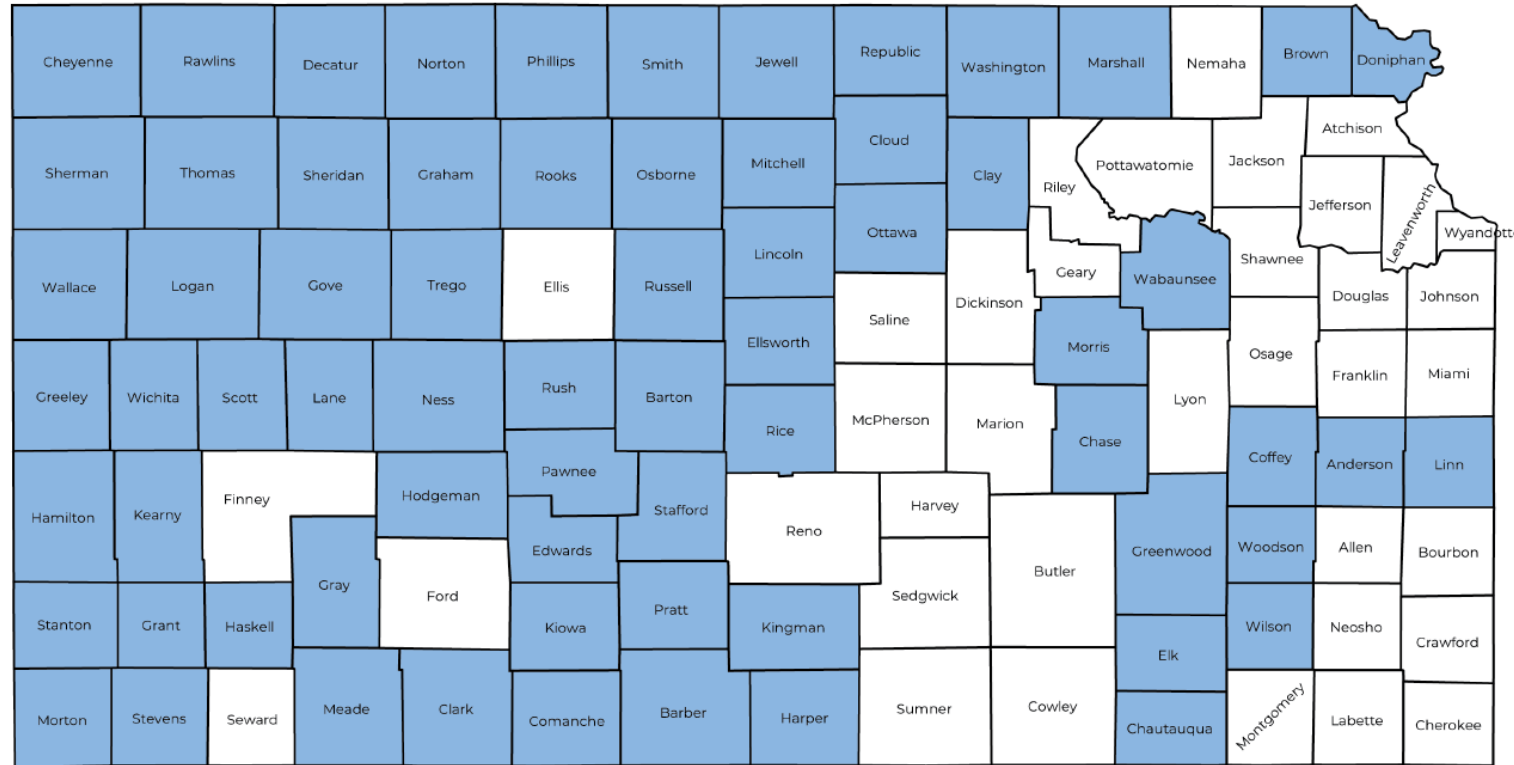
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- Loan guarantee to cover gaps between costs and appraised value, 80%-125% LTV
- Renovation or construction of a single-family home
- Participating financial institutions must be approved by KHRC and enter into agreements
- KHRC will be in second position 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



# Home Loan Guarantee for Rural Kansas

Eligible Counties < 10,000 population



■ Eligible County

□ Ineligible County

67 Kansas  
Counties Below  
10,000 Population

<https://kshousingc.org/wp-content/uploads/2022/10/Kansas-Counties-with-Population-10-12-22.pdf>



# *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/>



# First Time Homebuyer Program

County	HOME Maximum Purchase Price Limits	1 Person	2 Person	3 Person	4 Person
		80% AMI	80% AMI	80% AMI	80% AMI
		Saline County, KS	\$147,000	\$46,150	\$52,750
Geary County, KS	\$143,000	\$43,200	\$49,350	\$55,500	\$61,650
Lyon County, KS	\$143,000	\$43,200	\$49,350	\$55,500	\$61,650
McPherson County, KS	\$152,000	\$47,250	\$54,000	\$60,750	\$67,500



# *Tenant Based Rental Assistance 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/>





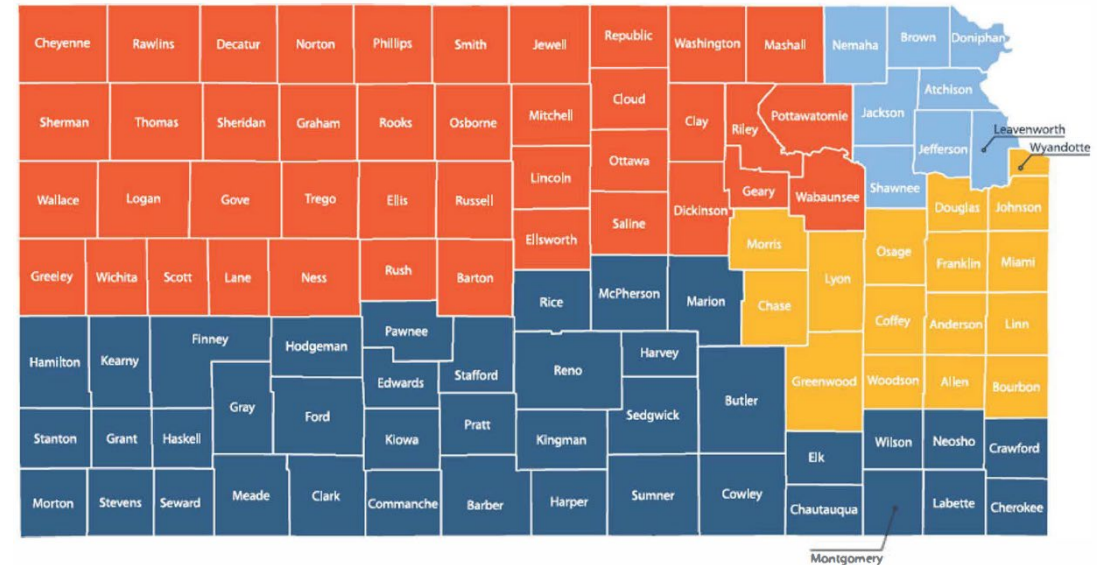
# Weatherization Assistance

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

*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.

# *Emergency Solutions Grant (ESG)*

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ESG is designed to assist individuals and families experiencing homelessness through a network of service providers across Kansas. Service providers apply through a sponsoring unit of general-purpose local government and/ or private nonprofit organization.

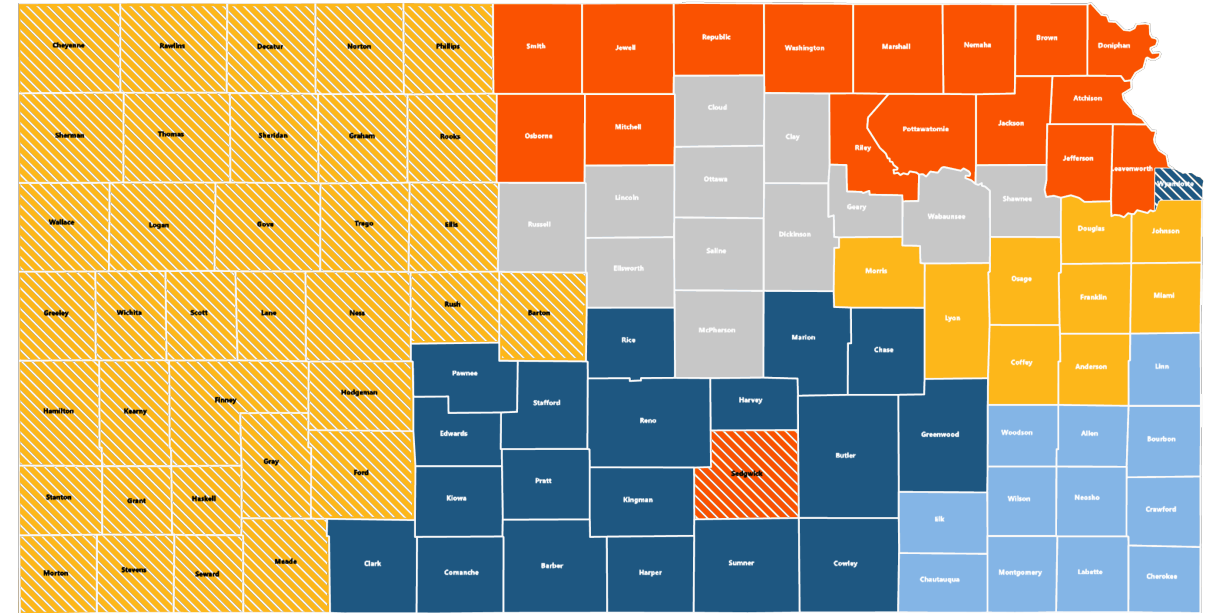
Homeless individuals or families include:


- those who lack a fixed, regular, adequate nighttime residence;
- those who will lose their primary nighttime residence within 14 days;
- unaccompanied youth under 25 years of age, or families with children and youth who have not had permanent housing in the past 60 days; and/or
- those fleeing or attempting to flee domestic violence.



# Community Service Block Grant (CSBG)

CSBG provides critical funding to Community Action Agencies (CAAs) to operate programs addressing the causes and condition of poverty. Agencies aim to reduce poverty, revitalize low-income communities and empower low-income families and individuals to become fully self-sufficient. CSBG works through eight local eligible entities in Kansas to support services and activities for individuals with low-incomes that alleviate the causes and conditions of poverty in their individual communities.




 Northeast Kansas Community Action  
PHONE: (785) 742-2222

 Wichita Sedgwick County Community Action Partnership (WSSCAP)

 Southeast Kansas Community Action Inc.  
PHONE: (620) 724-8204

 Community Action, Inc  
PHONE: (785) 836-4500

 East Central Kansas Economic Opportunity Corp.  
PHONE: (785) 242-7450

 Harvest America Corporation  
PHONE: (913) 342-2121

 Mid-Kansas Community Action Program  
PHONE: (316) 775-3000

 Economic Opportunity Foundation  
PHONE: (913) 371-0848



# *Solar For All*

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- Offered by Environmental Protection Agency (EPA)
- Households must be low income or located within a disadvantaged community
- KHRC applied September 2023
- Awards made by July 2024
- First Year for Planning



# 2024 Kansas Housing Conference

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Dates: August 20–22, 2024

Location: Overland Park Convention Center

Visit the Kansas Housing Conference website:

[kshousingconference.org](https://kshousingconference.org)



# 2024 Kansas Housing Conference

## NOW OPEN: Call for Presentations

Submit your presentations at: [kshousingcorp.org/khc-call-for-presentations](https://kshousingcorp.org/khc-call-for-presentations)

Deadline for submissions: May 10, 2024

Agenda topics include:

- Community / Social Services
- Compliance / Asset Management
- Construction / Rehabilitation / Maintenance
- Economic Development
- Financing
- Homelessness Response & Prevention
- Housing Advocacy
- Serving Special Populations



# *For More Information*

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Christine Reimler, [creimler@kshousingcorp.org](mailto:creimler@kshousingcorp.org)

Visit:

[kshousingcorp.org](http://kshousingcorp.org)

