



2025 Rural Prosperity Grants 101 Workshop

Kansas Housing Resources Corporation (KHRC)



Overview of MIH Programs

Moderate Income Housing (MIH) Program

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graph TD; A[Moderate Income Housing (MIH) Program] --> B[MIH State General Fund (SGF)]; A --> C[Kansas Housing Investor Tax Credit (KHITC) – $13M/yr]; A --> D[Revolving Loan Fund (RLF) – $32.75M total];
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MIH State General
Fund (SGF)

Kansas Housing
Investor Tax Credit
(KHITC) – \$13M/yr

Revolving Loan
Fund (RLF) –
\$32.75M total



Moderate Income Housing (MIH) Program – SGF Funds

- **Eligible Applicants:** City or county 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
- **Notice of Resource Availability (NORA):** Summer 2025



Moderate Income Housing (MIH) – Income Limits

Eligible Tenants or Homeowners:
Between 60% and 150% of Area Median Income (AMI)

HUD's FY 2025 Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
150%	\$ 102,750	\$ 117,450	\$ 132,150	\$ 146,700	\$ 158,550	\$ 170,250	\$ 181,950	\$ 193,650
100%	\$ 68,500	\$ 78,300	\$ 88,100	\$ 97,800	\$ 105,700	\$ 113,500	\$ 121,300	\$ 129,100
60%	\$ 41,100	\$ 46,980	\$ 52,860	\$ 58,680	\$ 63,420	\$ 68,100	\$ 72,780	\$ 77,460



MIH Applications

Important: Applicants are limited to one application per funding round

Evaluation Criteria

- Housing Need and Urgency
- Job Creation and Economic Impact
- Capacity of Applicant
- Use of Funds and Impact
- Community Support
- Type and Value of Leveraged Funds
- Loans over Grants
- Thoroughness of Application
- Applicant History



Kansas Housing Investor Tax Credit (KHITC)

- **What is KHITC?** The [Kansas Housing Investor Tax Credit Act](#) brings housing investment dollars to communities that lack adequate housing through the development of suitable residential housing, and enables such communities to attract businesses, employees, and new residents.
- **Eligible Applicants:** 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 eligible cash investments in a Qualified Housing Project:
 - 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
- **Maximum Award:** 40 units
- **Notice of Resource Availability:** Summer 2025



Kansas Housing Investor Tax Credit (KHITC) Program

Program Specifics

- Annual allocation of 13 million credits
- Applicant must be a builder or developer
- Counties with a population of no more than 75,000
- Maximum of 40 residential units per year
- KHRC will evaluate proposed projects and determine awards based on number of applications received and Notice of Application Availability Evaluation Guidelines

County Size	Credit/Unit Maximum	Aggregate Credit Max
No more than 8,000	35,000/unit	At least 2,500,000
8,001 – 25,000	32,000/unit	At least 2,500,000
25,001 – 75,000	30,000/unit	Up to 8,000,000



Kansas Housing Revolving Loan Fund (RLF)

- **Eligible applicants:** cities, counties, not-profit organizations focused on housing development, or for-profit or not-profit builders or developers.
 - Open to both rural and urban cities and counties, with at least 50% going to rural.
 - Cities and counties exempted from cash basis law limitations.
- **Eligible Activities:** moderate and low-income housing development, including infrastructure necessary to support such development.



RLF Terms

Loan Amount:

Generally, loans shall range in size from \$25,000 to \$1,000,000 but not to exceed the amount of funds provided by the senior financial institution.

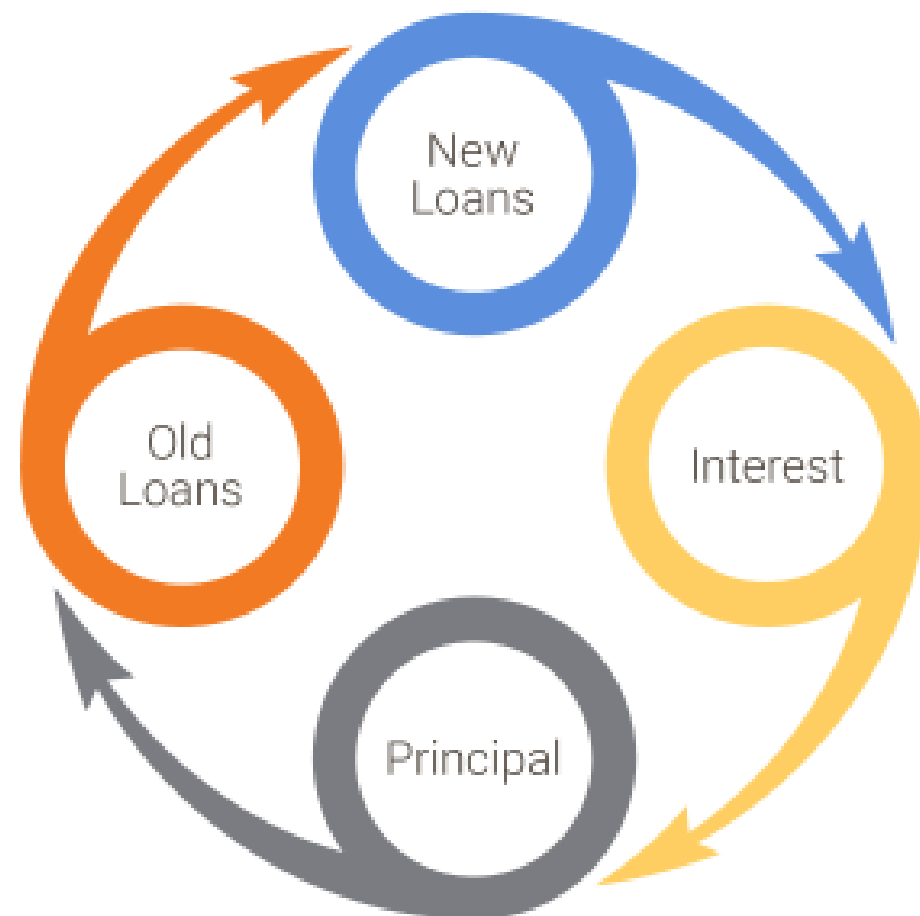
Interest Rate, Payments, and Terms:

- Lower, fixed interest rate
- Quarterly interest only payments during construction and then converts to P&I payments amortized up to 25 years

Collateral:

- 2nd Mortgage position behind primary lender
- Unlimited personal guarantees

No prepayment penalty!



First Time Homebuyer Program

- 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/>



Home Loan Guarantee for Rural Kansas (HLG)

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



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/>



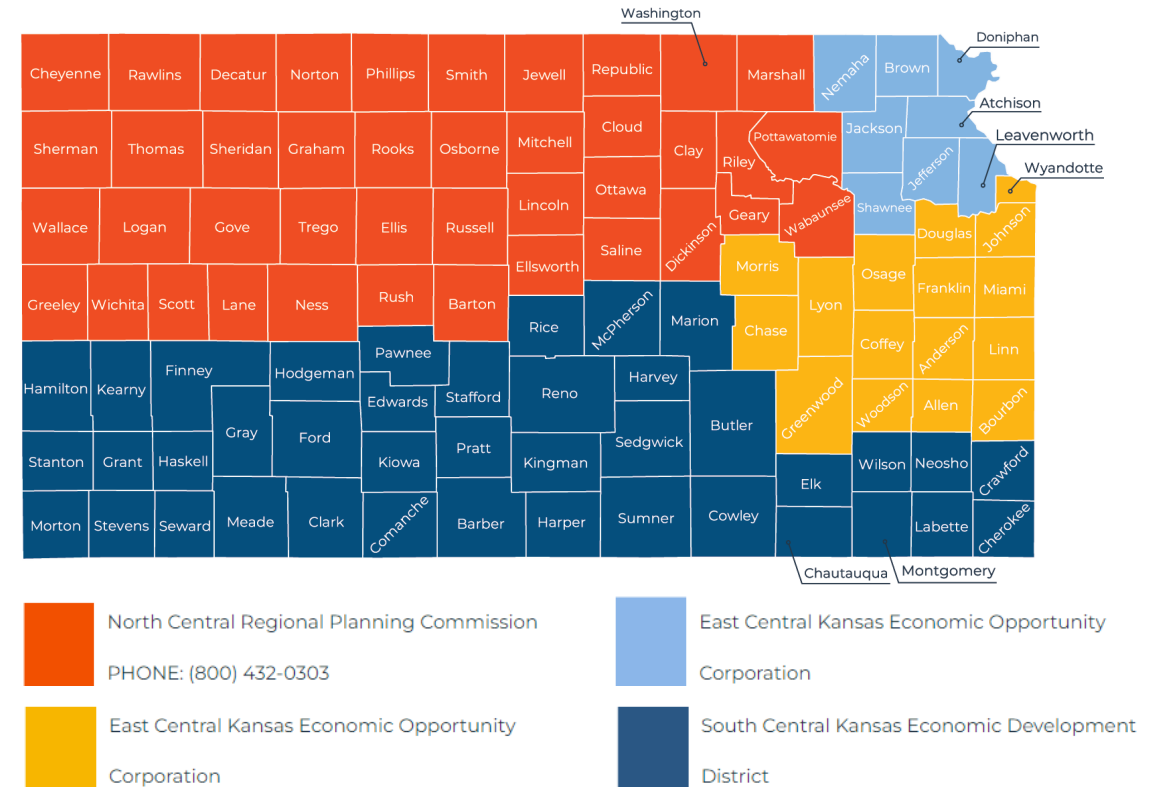
Weatherization Assistance

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.



<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.

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

 Economic Opportunity Foundation
PHONE: (913) 371-0848



Emergency Solutions Grant (ESG)

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.



For More Information

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