

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 | \$25k | Ongoing (Subject to funding availability) | Kerri Falletti Kerri.Falletti@ks.gov |
| 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.taxcredits@ks.gov |
| Private Activity Bond Program (PAB) | Tax Exempt Bond | Developers | PABs provide low interest, long-term financing to support housing developers and businesses. Tax-exempt PABs provide LIHTC projects a source of equity to the developer and lower rental rates to serve low-income households. The PABs can be paired with LIHTC. | Varies | Opens January 1 | Affordable Housing Development: KHRC Staff housingdevelopment@kshousingcorp.org Other: Tim Zimmerman tim.zimmerman@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 | Midwest Regional Mailbox MFHFODMidwest@usda.gov |
| Federal and State Low Income Housing Tax Credit (LIHTC) KHRC | Tax Credit | Developers and Non-Profits | Offered for the new construction, conversion, and rehabilitation of rental housing for working families. | Varies | Refer to Qualified Allocation Plan (QAP) | LIHTC Staff housingdevelopment@kshousingcorp.org |

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| DEVELOPERS CONTINUED | | | | | | |
|---|------------|-------------------------|---|------------|--|---|
| Program | Type | Eligible Grantees | Description / Eligible Activities | Award Max. | Dates | Contact |
| 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 | Varies | Jessica Hotaling MIH@kshousingcorp.org |
| Community Housing Development Organizations (CHDO) KHRC | Loan | Non-profit developers | May apply for deferred HOME loans to acquire, rehabilitate or construct affordable rental housing in rural areas. | Varies | Refer to Qualified Allocation Plan (QAP) | KHRC Staff housingdevelopment@kshousingcorp.org |

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DEVELOPERS, GOVERNMENT ENTITIES, FOR PROFIT AND NON-PROFIT ORGANIZATIONS

| Program | Type | Eligible Grantees | Description / Eligible Activities | Award Max. | Dates | Contact |
|--|----------------|---|---|-------------------|------------------------------|---|
| Kansas Housing Revolving Loan Fund (RLF) KHRC | Loan | Cities, counties, non-profits focused on housing development, builders or developers | Moderate income housing development, including infrastructure necessary to support such development. | Up to \$1 million | Open | RLF Staff RLF@kshousingcorp.org |
| Multifamily Guaranteed Rural Rental Housing Program USDA-RD | Loan Guarantee | Non-profit or for-profit corporations, individuals, partnerships, trusts, developers, most government entities, federally recognized tribes | Provides up to a 90 percent guarantee for loans made by commercial lenders to borrowers developing or rehabilitating multi-family rental housing for low- and moderate-income tenants in rural areas. | Varies | Ongoing | Midwest Regional Mailbox MFHFODMidwest@usda.gov |
| 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. | \$1.5 million | Application Period July 1-31 | Dustie Humphreys dustie.humphreys@fhlbtpeka.com |

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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 March 2 – Oct. 16, 2026 | Tim Parks Tim.Parks@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 | Varies | 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 | Varies | Stacey York 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 | Stacey York 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 | Stacey York KSDirect@ks.usda.gov |

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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 Rockett srockett@kshousingcorp.org |
| Weatherization Assistance Program KHRC | Grant | Income-eligible homeowners and renters | Energy efficiency improvements | Varies | Varies | Francesca Tafanelli FrancescaT@kshousingcorp.org |
| Homeownership Set-Aside Program (HSP) FHLB | Grant | First-time homebuyers earning at or below 80% of AMI | Down payment, closing cost, and purchase-related repair assistance | \$15,000 | Application window March 2 to Sept. 30 | Jessica Puvogel jessica.puvogel@fhlbtpeka.com |

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| INDIVIDUALS CONTINUED | | | | | | |
|--|-------------|---|--|---|--|---|
| Program | Type | Eligible Grantees | Eligible Activities | Award Max. | Dates | Contact |
| Homeownership Set-Aside Program Plus (HSP+) FHLB | Grant | First-time homebuyer earning at or below 80% of AMI in high-cost & difficult development areas | Down payment, closing cost, and purchase-related repair assistance | \$25,000 | Application window March 2 to Sept. 30 | Jessica Puvogel jessica.puvogel@fhlbtpeka.com |
| Homeownership Opportunities Expanded (HOPE) FHLB | Grant | Households in FHLBank's district with incomes at or below 115% AMI | Down payment, closing cost, and purchase-related repair assistance | Varies | Application window March 16 to Sept. 30 | Jessica Puvogel jessica.puvogel@fhlbtpeka.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. | Up to 100% financing | Ongoing | Stacey York 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 | Up to 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 | Stacey York KSDirect@ks.usda.gov |

If you have general housing questions, have a project in your community to discuss or would like to inquire about the HAT/HNA (Housing Assessment Tool or Housing Needs Assessment) process, please email Kerri Falletti at kerri.falletti@ks.gov.