

# KANSAS

COMMERCE

## Housing Resources in Kansas

For additional funding information, visit the Housing Resources in Kansas page at [www.kansascommerce.gov/housing](http://www.kansascommerce.gov/housing).

<b>DEVELOPERS</b>						
Program	Type	Eligible Grantees	Description / Eligible Activities	Award Max.	Dates	Contact
<b>Kansas Historic Tax Credits</b> SHPO	Tax Credit	Developers	Offered for qualified rehabilitation projects on properties listed on the State or National Register of Historic Places.	Varies	Ongoing	<b>SHPO Staff</b> kshs.taxcredits@ks.gov
<b>Private Activity Bond Program (PAB)</b>	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: <b>KHRC Staff</b> housingdevelopment@kshousingcorp.org  Other: <b>Tim Zimmerman</b> tim.zimmerman@ks.gov
<b>Rural Rental Housing Program</b> 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	<b>Midwest Regional Mailbox</b> MFHFODMidwest@usda.gov
<b>Federal and State Low Income Housing Tax Credit (LIHTC)</b> 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)	<b>LIHTC Staff</b> housingdevelopment@kshousingcorp.org
<b>Kansas Housing Investor Tax Credits (KHITC)</b> 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	<b>Jessica Hotaling</b> MIH@kshousingcorp.org

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DEVELOPERS CONTINUED						
Program	Type	Eligible Grantees	Description / Eligible Activities	Award Max.	Dates	Contact
<b>Community Housing Development Organizations (CHDO)</b> KHRC	Loan	Non-profit developers	May apply for deferred <b>HOME</b> loans to acquire, rehabilitate or construct affordable rental housing in rural areas.	Varies	Refer to Qualified Allocation Plan (QAP)	<b>KHRC Staff</b> housingdevelopment@kshousingcorp.org
<b>Reinvestment Housing Incentive District (RHID)</b> KDC	Reimbursement	Developers and Cities	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	<b>Kerri Falletti</b> Kerri.Falletti@ks.gov
<b>Startup Housing Opportunity Venture Loan (SHOVL)</b> 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)	<b>Kerri Falletti</b> Kerri.Falletti@ks.gov

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DEVELOPERS, GOVERNMENT ENTITIES, FOR-PROFIT OR NON-PROFIT ORGANIZATIONS						
Program	Type	Eligible Grantees	Description / Eligible Activities	Award Max.	Dates	Contact
<b>Kansas Housing Revolving Loan Fund (RLF) KHRC</b>	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	<b>RLF Staff</b> RLF@kshousingcorp.org
<b>Multifamily Guaranteed Rural Rental Housing Program USDA-RD</b>	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	<b>Midwest Regional Mailbox</b> MFHFODMidwest@usda.gov
<b>Affordable Housing Program (AHP) FHLB</b>	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	<b>Dustie Humphreys</b> dustie.humphreys@fhlbtpeka.com

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## GOVERNMENT ENTITIES, CITIES, COUNTIES, OR NON-PROFIT ORGANIZATIONS

Program	Type	Eligible Grantees	Eligible Activities	Award Max.	Dates	Contact
<b>Community Development Block Grant (CDBG) Housing Program</b> KDC	Grant	Most cities in Kansas (non-entitlement communities)	Home rehabilitation and limited demolition	\$300,000	Applications open March 2 – Oct. 16, 2026	<b>Tim Parks</b> Tim.Parks@ks.gov
<b>Moderate Income Housing (MIH) Program</b> 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	<b>MIH Staff</b> MIH@kshousingcorp.org
<b>Housing Preservation Grants</b> USDA – RD	Grant	Government entities, non-profit organizations, federally recognized tribes	Repair and rehabilitation of low-income housing	Varies	Varies	<b>Stacey York</b> KSDirect@ks.usda.gov
<b>Mutual Self-Help Housing Technical Assistance Grants</b> 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	<b>Stacey York</b> KSDirect@ks.usda.gov
<b>Rural Housing Site Loans</b> 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	<b>Stacey York</b> KSDirect@ks.usda.gov

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INDIVIDUALS						
Program	Type	Eligible Grantees	Eligible Activities	Award Max.	Dates	Contact
<b>First Time Home Buyer Program (FTHB)</b> 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	<b>Marilyn Stanley</b> mstanley@kshousingcorp.org
<b>Home Loan Guarantee for Rural Kansas (HLG)</b> 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	<b>Marilyn Stanley</b> mstanley@kshousingcorp.org
<b>Tenant Based Rental Assistance (TBRA)</b> 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	<b>Shyla Rockett</b> srockett@kshousingcorp.org
<b>Weatherization Assistance Program</b> KHRC	Grant	Income-eligible homeowners and renters	Energy efficiency improvements	Varies	Varies	<b>Francesca Tafanelli</b> FrancescaT@kshousingcorp.org
<b>Homeownership Set-Aside Program (HSP)</b> 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	<b>Jessica Puvogel</b> jessica.puvogel@fhlbtpeka.com

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INDIVIDUALS CONTINUED						
Program	Type	Eligible Grantees	Eligible Activities	Award Max.	Dates	Contact
<b>Homeownership Set-Aside Program Plus (HSP+)</b> 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	<b>Jessica Puvogel</b> jessica.puvogel@fhlbtpeka.com
<b>Homeownership Opportunities Expanded (HOPE)</b> 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	<b>Jessica Puvogel</b> jessica.puvogel@fhlbtpeka.com
<b>USDA Direct Home Loan Program</b> 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	<b>Stacey York</b> KSDirect@ks.usda.gov
<b>USDA Guaranteed Rural Housing Loan Program</b> 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.
<b>USDA Home Repair Program</b> 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	<b>Stacey York</b> 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](mailto:kerri.falletti@ks.gov).