



Unlocking Home

Kansas Housing Resources Corporation



Agenda

- Kansas Housing Overview
- KHRC Programs
- Housing and COVID
- Statewide Housing Needs Assessment
- New State Development Resources



Kansas Housing: Overview

Who we are: A self-supporting, nonprofit public corporation, Kansas Housing Resources Corporation (KHRC) administers housing and community programs across Kansas.

What we do: We help Kansans access the safe, affordable housing they need and the dignity they deserve.

Who we work with: Local government officials, mortgage lenders, business leaders, developers, builders, property managers, real estate professionals, service providers, homeless / affordable housing advocates, nonprofit organizations, government agencies.



KHRC Programs

HOMELESS SERVICES

- + Emergency Solutions Grant

COMMUNITY SOLUTIONS

- + Community Services Block Grant
- + Tenant Based Rental Assistance

HOUSING DEVELOPMENT

- + Low Income Housing Tax Credit
- + HOME
- + Moderate Income Housing
- + National Housing Trust Fund

HOMEOWNERSHIP

- + Home Loan Guarantee for Rural Kansas
- + Manufactured Housing
- + Manufactured Housing

ENERGY EFFICIENCY

- + Weatherization Assistance

COMPLIANCE

- + Section 8 Contract Administration
- + Housing Compliance

EMERGENCY RESPONSE

- + Kansas Emergency Rental Assistance
- + Kansas Homeowner Assistance Fund



Community Solutions

- The [Emergency Solutions Grant \(ESG\)](#), through a network of service providers, offers assistance to those who are experiencing homelessness or at risk of becoming homeless.
- The [Community Services Block Grant \(CSBG\)](#) is an anti-poverty program that serves low-income Kansans through eight local entities funded by KHRC.
- [Tenant Based Rental Assistance \(TBRA\)](#) helps income-eligible households with rent and security and/or utility deposit payments. Assistance is distributed via a statewide network of grantees.



Housing Development

- Financed through various programs, primarily:
 - [Low Income Housing Tax Credits](#)
 - [HOME Rental Development](#)
 - [National Housing Trust Fund](#)
- The [Qualified Allocation Plan](#) governs how housing resources are allocated across the state.
- **In 2021:** 12 Kansas communities added 540 affordable homes to their housing stock. The awards, totaling \$6,806,417, will help finance the construction of 324 new homes and the rehabilitation of 216 existing homes for Kansas seniors and families.



Moderate Income Housing

- The [Moderate Income Housing program](#) serves the needs of moderate-income households that don't qualify for federal housing assistance. MIH grants and/or loans are awarded to cities and counties to develop multi-family rental units and single-family for-purchase homes in communities with populations fewer than 60,000 people. This funding is allocated by the state legislature.

Housing Development



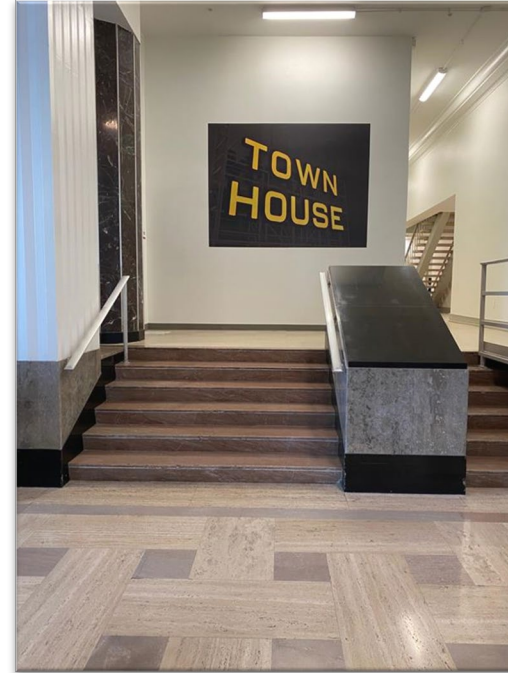
Lee Lofts: 53-unit historic rehab family housing in Salina, financed via tax credits and HOME funds.

Housing Development



Solana Village Townhomes: McPherson, 18 units for households with disabilities.

Housing Development



Town House Hotel: Kansas City, Kansas 126 affordable, 4 market-rate senior housing.

Housing Development



Alma: 7 MIH rental units in the city's historic downtown, awarded in 2021.

Homeownership

[First Time Homebuyer Program](#) helps income-eligible households purchase their first home by providing down payment assistance.

- Qualifying homebuyers to apply for a 0% interest loan in the amount of 15% or 20% of the purchase price of the home.
- Loan is forgiven if the buyer remains in the home for 10 years.



Weatherization

- **The Program:** The [Weatherization Assistance Program](#) provides free upgrades for qualifying households to improve energy efficiency and lower utility bills.
- **Funding Source:** Weatherization Assistance is funded through the Department of Energy, Health and Human Services, KHRC, and local utility partners.
- **Audience Served:** Income-eligible homeowners and renters. Households that receive Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or utility assistance from the Low Income Energy Assistance Program (LIEAP) are automatically income-eligible.



Compliance

- Ongoing monitoring, compliance conducted by KHRC's Contract Administration and Housing Compliance Divisions.
 - 722 properties monitored across the state.



Housing and COVID

Home has never been more important.

Our homes have always provided shelter, but during the COVID pandemic, home has become so much more:

- Workplace
- School
- Marketplace
- Doctor's office
- Place of worship
- Community meeting space
- Social gathering place



KHRC's COVID Response

- Supplemental **ESG** funding of \$14.8 million to assist people at risk of homelessness.
- Supplemental **CSBG** funding of \$8.15 million to assist people experiencing financial hardship.
- [Kansas Eviction Prevention Program \(KEPP\)](#): \$20 million to assist Kansans behind on rent due to COVID.
- [Kansas Emergency Rental Assistance](#): Assisted Kansans struggling to pay rent and utilities due to COVID.
- [Kansas Homeowner Assistance Fund \(KHAF\)](#): Assisted Kansas homeowners struggling to pay mortgage, utilities & taxes due to COVID.



KERA Program Benchmarks

- Households Served: 32,800
 - 82,000 Kansans
- Landlords Served: 11,000
- Total Payments Made: \$290M



The KERA closure process will follow three phases.
 Here's what this means for Kansas renters in need of assistance:

- 1 Final Funding Phase**
 Applicants seeking KERA support should **apply or reapply as soon as possible** to be considered for final funding.
- 2 Hold Phase**
 Once the program receives enough applications to fully expend all KERA funds, approval of new applications and recertifications will be subject to availability of remaining funds.
- 3 Closure Phase**
 When all program funds are exhausted the program will close and will stop accepting new applications.

KANSAS HOUSING

October 7th

October 12th

February 1st



Kansas Homeowner Assistance Fund (KHAF)

- COVID impacted Kansas homeowners' ability to keep up with mortgage and utility payments.
 - 10,100 home loans delinquent (*Source: Mortgage Bankers Association 2nd Quarter 2022 Report*)
 - Thousands of homeowners are at risk of losing their homes and having their utilities shut off.
- Funds from the KHAF may be used for assistance with mortgage payments, utilities, homeownership obligations, and other specified purposes.
- State of Kansas Allocation: \$56 million.
- [KHAF Website](#)

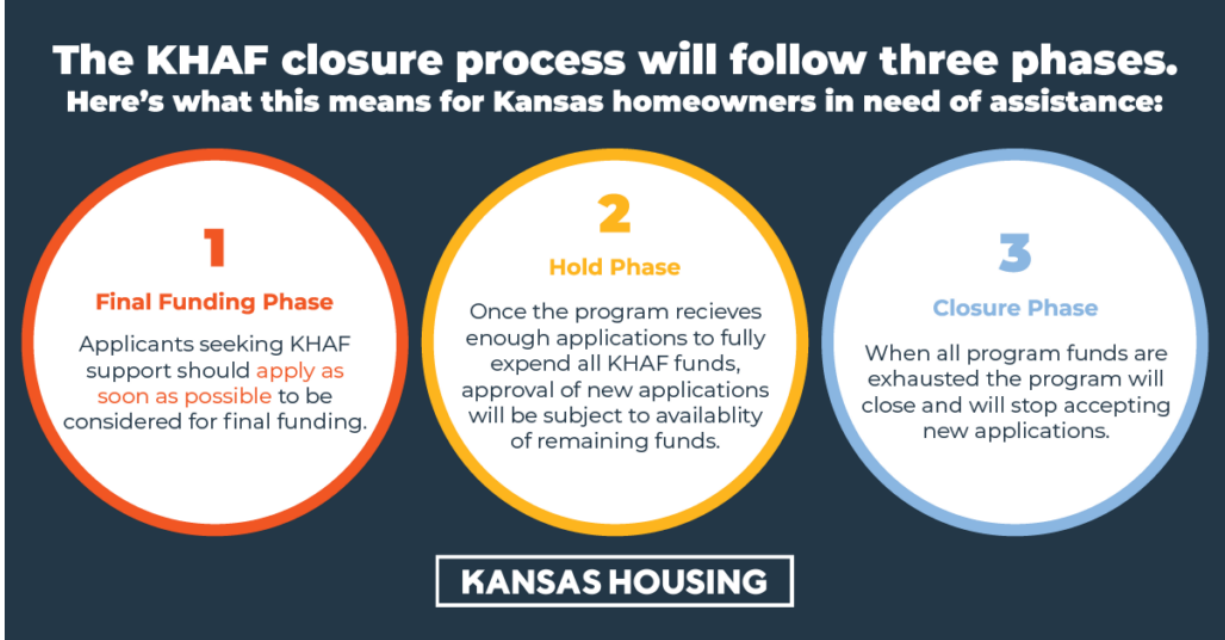


KHAF Program Benchmarks

- Households Served: 4,229
- Lenders Participating: 220+
- Counties Served: 96
- Amount Paid: \$47.2M

Program Disbursements Remaining

\$2,065,308 (4%)



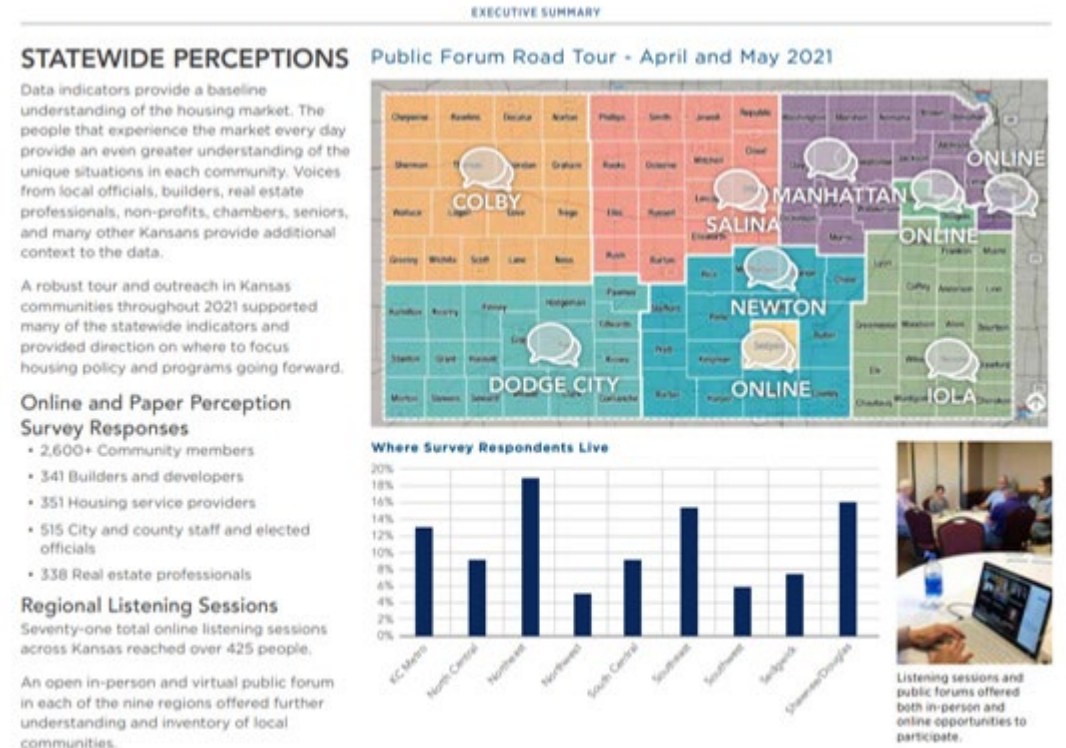
January 30th

February 21st



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](#)



2022 New State Development Resources

- Funding
 - \$62 million Moderate Income Housing
 - \$22 million MIH (SGF)
 - \$20 million MIH (ARPA SFRF)
 - \$20 million MIH/Loans (SGF)
- Policy Pieces
 - Tax Bills
 - Affordable Housing Tax Credit
 - Kansas Housing Investor Tax Credit
 - Rural Home Loan Guarantee Program



2022 Public Input Process – Regional Meetings/Community Visits

Minneola	April 28 th
Stockton	April 29 th
Holton	May 2 nd
Coffeyville	May 4 th
Ulysses	June 7 th
Great Bend (WKREDA)	June 8 th
Winfield/Ottawa	July 12 th
Manhattan/Ogden	July 29 th
Leavenworth	August 23 rd
KS Housing Conference	Aug. 29 th – Sept. 1 st
Garden City	Sept. 16 th
Salina (KEDA)	Sept. 28 th
McPherson	Sept. 29 th
KS Association of Counties	Oct. 18 th

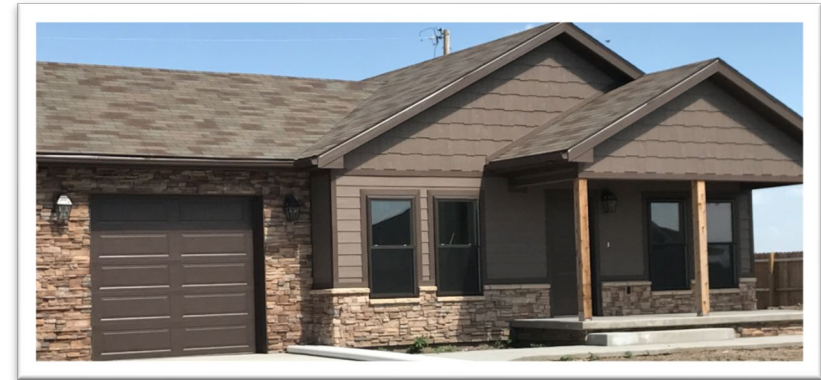


Lee Lofts, Salina



2022 Public Input Process – Statewide/Stakeholder Webinars

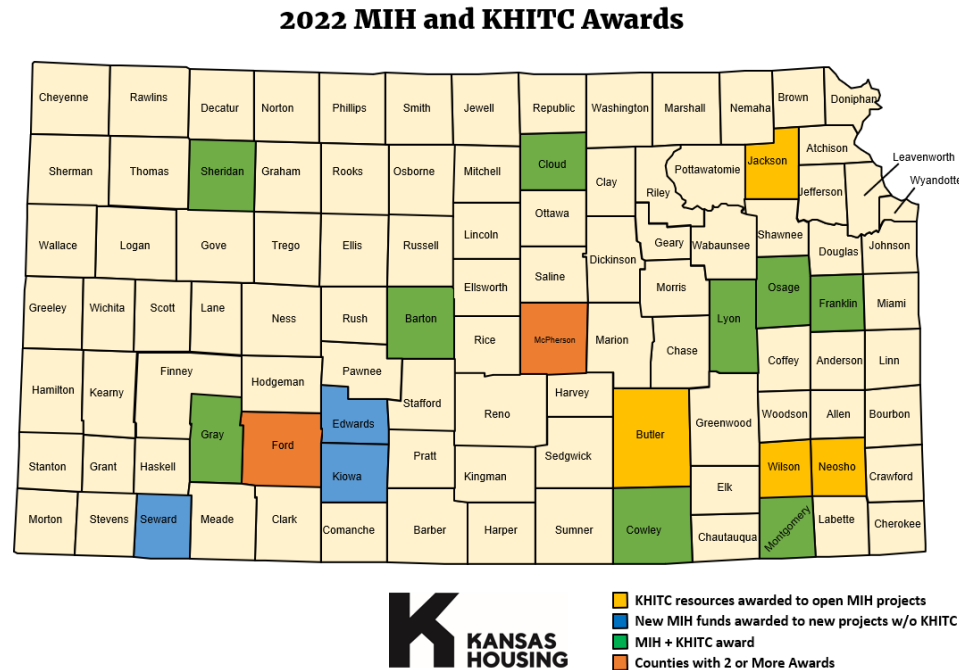
Cities/Counties (141)	May 9 th
Developer Network (105)	May 17 th
Dept. of Commerce/ORP	May 18 th
Housing Stakeholders (203)	May 19 th
Community Action Network	June 10 th
MIH Public Hearing (135)	July 13 th
Draft QAP Public Meeting	August 9 th
Kansas City, Kansas	August 19 th
Housing Investor Credit – Communities	Aug. 23 rd
Kansas Habitat Network	Aug. 24 th
Housing Conference MIH Session (135)	Aug. 31 st
Housing Investor Credit – Developers	Aug. 25 th
QAP Public Hearing	Sept. 7 th



Stony Brook Homes: Scott City, Norton, & Hoxie

MIH & KHITC 2022 Awards

- 2022 MIH & KHITC Awards:
 - Announced December 20th
 - 11 Communities Funded
 - \$5M in MIH
 - \$7.6M in KHITC
 - Leveraged \$33.8M
 - 175 New Homes
- [Complete List of Awardees](#)



Governor Laura Kelly Announces Record Interest in Rural Housing Development

Kansas Moderate Income Housing (MIH) program applications up 74 percent

Governor Laura Kelly has announced that months after she signed legislation to fund the expansion of rural housing development, a record number of rural cities and counties are planning to build more homes.

"I've said it time and again: We need to build more housing so that every Kansas family can afford to put a roof over their head – and so we can attract and retain the workers needed to continue our record-breaking economic success," Governor Laura Kelly said. "Thanks to the Kansas Housing Resources Corporation and the bipartisan legislation I signed earlier this year, we are poised to address that need and continue creating a better future for rural communities across the state."

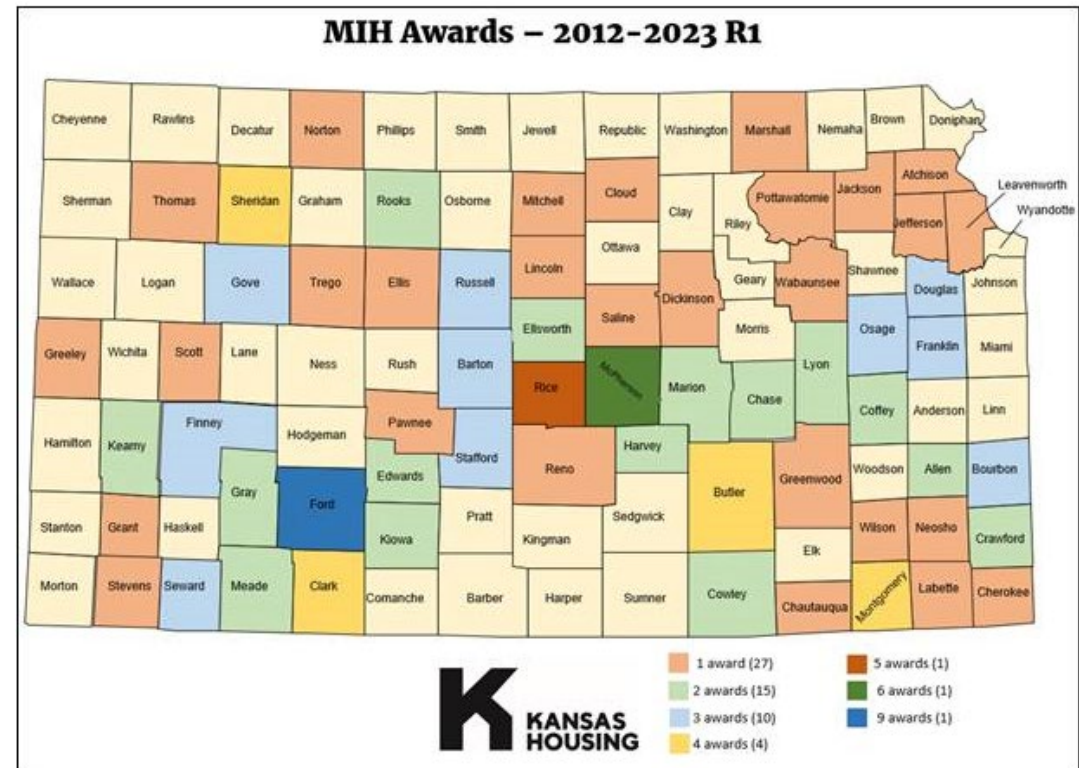
Demand for **Kansas' Moderate Income Housing (MIH) program** has grown steadily in recent years, reflecting the findings of the state's **2021 comprehensive housing needs assessment**. The study identified homes for moderate-income Kansans as a major need, particularly in rural areas.

The measures Governor Kelly signed this year provide more than **\$90 million** in new funding to accelerate housing development in the state, including one-time workforce housing projects, **\$40 million** in new funding for the state's popular MIH program and a **\$20 million** investment in a new rural housing revolving loan program.



MIH & KHITC 2023 Awards – Round 1

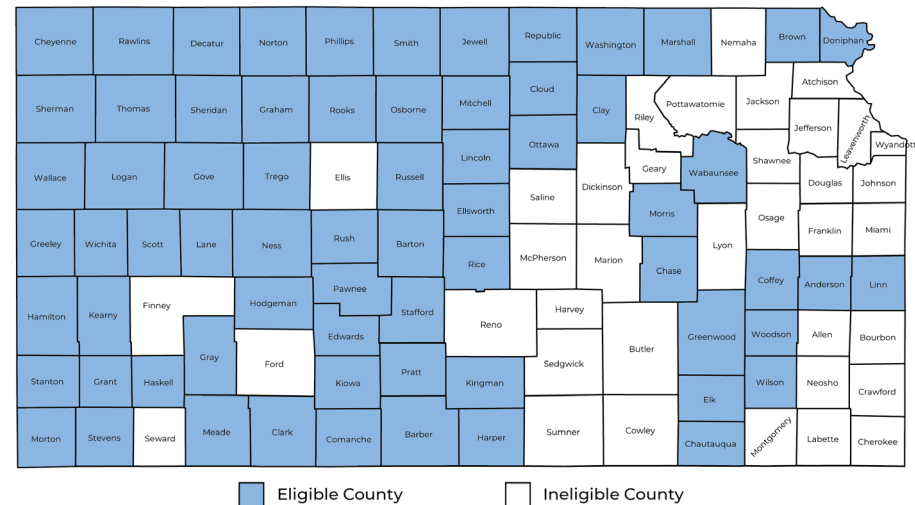
- 2023 Rd 1 MIH & KHITC Awards:
 - Announced April 7th
 - 15 Communities Funded
 - \$5M in MIH
 - \$6.4M in KHITC
 - \$8.5 in MIH-ARPA
 - Leveraged \$121.2M
 - 544 New Homes
- [Complete List of Awardees](#)



Home Loan Guarantee for Rural Kansas

- Fall 2022
 - Public webinars
 - November 8th - Lenders
 - November 14th – Public Hearing
- [Program web page](#)
- [Program Fact Sheet](#)
- Program Launched January 3rd

Home Loan Guarantee for Rural Kansas
Eligible Counties < 10,000 population



Opened
January 3, 2023

\$2M

in Non-Recourse Guaranty

through the Kansas Rural Home Loan Guarantee Act



The Kansas Rural Home Loan Guarantee Act defines a rural county as one with a population of less than 10,000 as certified by the Secretary of State on July 1 of the preceding year.

The Home Loan Guarantee for Rural Kansas (HLG) program helps financial institutions guarantee the gap for land and building purchases, renovation, and new construction costs in rural Kansas counties.

The program:

- + Guarantees the portion of the loan above 80% and up to 125% of the home's appraised value.
- + Partners with financial institutions that serve existing and prospective homeowners in rural Kansas counties.
- + Provides up to \$100,000 guaranty per home.

Learn more at kshousingcorp.org/homeowners/home-loan-guarantee-for-rural-kansas/

<https://kshousingcorp.org/homeowners/home-loan-guarantee-for-rural-kansas/>



2023 Kansas Housing Conference

The Dates: August 22 – 24

The Location: Overland Park Convention Center

[Conference Website](#)



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