



Unlocking Home

Ryan Vincent, Executive Director
Kansas Housing Resources Corporation



Unlocking Home



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.



Our Programs

EMERGENCY HOUSING

- + 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

- + First Time Homebuyer Program
- + Manufactured Housing

ENERGY EFFICIENCY

- + Weatherization Assistance

COMPLIANCE

- + Contract Administration
- + Housing Compliance



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.
- The [Weatherization Assistance Program](#) provides free upgrades for qualifying households to improve energy efficiency and lower utility bills.



Housing Development

- Financed through various programs, primarily:
 - [Low Income Housing Tax Credits](#)
 - [HOME Rental Development](#)
 - [National Housing Trust Fund](#)
- [Qualified Allocation Plan](#) governs how housing resources are allocated across the state
- In 2020: 13 projects awarded, totaling 1,092 homes for Kansans

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, HOME funds

Housing Development



Stony Brook Homes: Scott City, Norton & Hoxie, 15 single-family units that will be converted to homeownership

Housing Development



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

MIH Projects/Developments



Dodge City: Has developed 14 MIH units, including a duplex and a single-family home. The duplex was built in partnership with Dodge City Community College building trades students.

Housing Development



Atchison: 16 MIH rental units in the city's historic YMCA building, awarded in 2018. All 16 units have been filled with MIH households.

Housing Development



Atchison: 16 MIH rental units in the city's historic YMCA building, awarded in 2018. All 16 units have been filled with MIH households.

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
- Between 2017-19, KHRC's FTHB program assisted 184 Kansas households in achieving their dream of homeownership



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



Housing and COVID



Housing and COVID

Moratoriums have provided tenants with temporary protection from eviction, but . . .

- Rent continues to accrue each month, leaving families unsure how they will pay arrears.
- Landlords are left without monthly income to pay bills and manage maintenance and upkeep.

Kansas Eviction Projections

- 35% of Kansans are renters;
- 27,642 Kansas rental households currently behind as of July 2021
 - Estimated 14,629 of those renter households are at risk of eviction
- \$133 - \$185 million in rent shortfall anticipated by Jan. 2021
- Average 11.8% decline in revenue and 14.8% increase in operating expenses for low-moderate income housing providers

Review this data at <https://kshousingcorp.org/safeguarding-housing-and-public-health/>



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 Eviction Prevention Program (KEPP)

The **Kansas Eviction Prevention Program**, funded through the CARES Act, authorized by Governor Kelly's SPARK Task Force, and administered by Kansas Housing Resources Corporation (KHRC), provides rental assistance to households that have missed one or more rental payment(s) due to the COVID-19 pandemic.



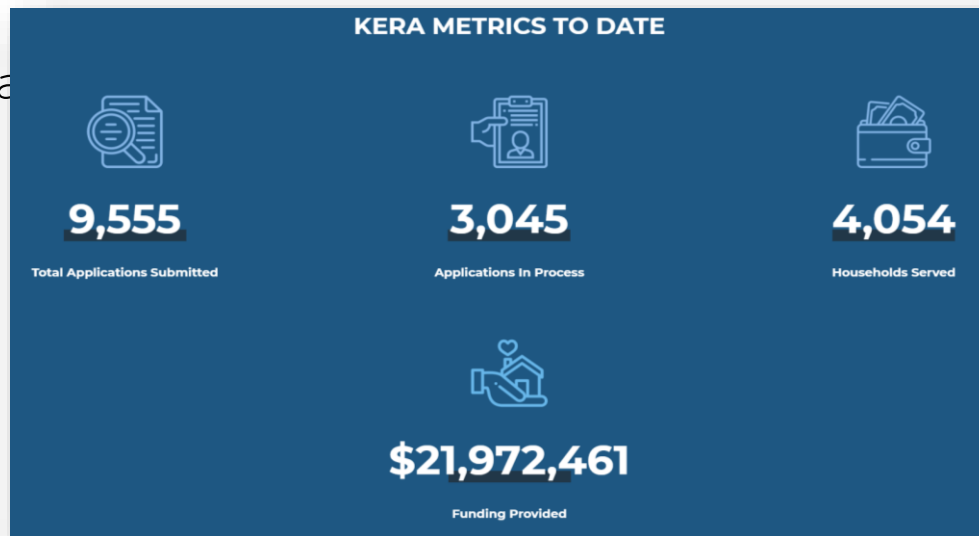
KEPP Successes

- Program operation dates: **October – December 2020**
- Applications received: **10,138**
- KEPP funds requested: **\$25,879,322**
- Household members impacted: **27,200**
- Projected to fully expend all allocated funds



Kansas Emergency Rental Assistance (KERA)

- COVID-19 Economic Relief Bill, signed into law Dec. 27, 2020, includes **\$25 billion** in emergency rental assistance.
- KHRC designated as administrator for most Kansas funds.
- KERA operates similar to...
- Launched: **March 15,**



Homeowner Assistance Fund (HAF) Plan

- The purpose of the Homeowner Assistance Fund (HAF) is to prevent mortgage delinquencies and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020.
- The state of Kansas was allocated \$56 million in HAF funds to be distributed to eligible homeowners.
- The state of Kansas is currently working with a consultant to develop a HAF plan outlining how the funds will be distributed.
- Subscribe to our mailing list at www.kshousingcorp.org/subscribe and select “Homeowner Assistance” to be notified about HAF updates.



Kansas Statewide Housing Needs Assessment 2021

The Assessment: KHRC and the Office of Rural Prosperity launched the state's first comprehensive housing needs assessment in nearly 30 years.

The Team: RDG Planning & Design was selected via a competitive RFP process to assess current housing opportunities, identify goals, and develop strategic initiatives to guide the state's future housing development efforts.

The Timeline:

- **Complete:** Discovery Phase – listening tours and stakeholder meetings were held until May and a survey is being circulated.
- **Current:** The team is analyzing data and developing goals.
- **Future:** A report and recommendations will be presented at the end of the year.



2021 Kansas Housing Conference

The Dates: August 23-27 – register [here](#). Register by August 6 (TODAY) to enjoy early bird pricing of \$199. Registration increases to \$249 August 7.

The Conference: The Kansas Housing Conference brings together housing professionals from across the state and region to network, learn, and explore the latest trends and innovations in affordable housing.

Our Speakers: Governor Kelly, Lieutenant Governor Toland, Senator Marshall, Congresswoman Sharice Davids, and Senator Olson, among others, will be participating in panel discussions.

The Topics: Housing Compliance, State of our State Housing Discussion, Diversity, Equity, and Inclusion in Housing, Energy Efficiency and Housing Development, COVID Response Resources.



Questions?



Ryan Vincent

Executive Director

rvincent@kshousingcorp.org

www.kshousingcorp.org



Kansas Department of Commerce

Housing Programs



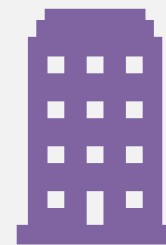
Housing Programs



Rural Housing Incentive District (RHID)



Community Development Block Grant (CDBG)



Designated Main Street Communities
Upper Story Housing Loan

Rural Housing Incentive District (RHID)

What: Designed to aid developers building housing within rural communities by assisting in the financing of public improvements

How: Captures the incremental increase in real property taxes created by a housing development project for up to 25 years

Who: Any city in Kansas with a population less than 60,000 in a county with a population of less than 80,000 or for any county with a population of less than 40,000



Permitted uses for RHID reimbursements

- Certain land acquisition cost
- Payment of relocation assistance
- Site preparation
- Sanitary and storm sewers and lift stations
- Drainage conduits, channels, and levees
- Street grading, paving, curbs, and gutters
- Street lighting
- Underground public and limited private utilities
- Sidewalks
- Water mains and extensions

SB 90 Expands Eligible RHID Projects

In 2021 Kansas State Legislative session, RHID was expanded to enable the renovation of buildings and structures more than 25 years old on Kansas main streets and downtown districts for residential use

This expansion allows Kansas communities to include upper story lofts and apartments to benefit from RHID

Several communities are already pursuing this option since the official signing of the bill


RHID Implementation

Step 1

City/County must prepare a Housing Needs Analysis (HNA)

The City/County HNA must demonstrate the following:

- That there is a shortage of quality housing within City/County;
- That the shortage of housing expected to persist;
- That the shortage of housing is a substantial deterrent to future economic growth in City/County; and
- That the future economic well-being of the City/County depends on governing body providing additional incentives for the construction or renovation of quality housing in City/ County

A large, white, stylized number '1' is centered on a blue, rounded rectangular background. The number is bold and has a slight shadow effect.



RHID Implementation

Step 2

City/County Resolution

- Once the HNA is completed, the City/County takes action to adopt a Resolution making certain findings regarding establishment of the RHID and providing the legal description of the property to be contained within the District.
- After publishing the Resolution, a copy of the Resolution and the HNA are sent to the Secretary of Commerce requesting agreement with the findings in the HNA.
- If the Secretary agrees with the findings, the City/County may proceed with the establishment of the District and adopt a plan for the redevelopment or development of the housing project in the District.



RHID Implementation

Step 3

City/County Redevelopment Plan

The City/County must adopt redevelopment plan, including:

- Legal description and map
- Existing assessed valuation
- Names and addresses of all owners
- Description of the housing public facilities project proposed to be constructed or improved and location
- Names and addresses of developer and property owned in District
- Contractual assurances of Developer
- Comprehensive feasibility analysis

RHID

For more information contact

Robert North

(785) 296-6004

Robert.North@ks.gov

Designed for cities and counties to assist developers in the building of housing in rural communities by financing public improvements and upper story residential in central business districts.



Kansas Main Street

Upper Story Loan Program

- Offers a 3:1 matching loan at 0% interest for a set term
- Available **only to designated** Kansas Main Street communities

Contact:

Scott Sewell, Director
Kansas Main Street
scott.sewell@ks.gov

Community Development Block Grants (CDBG) Housing



Eligible for all communities in Kansas, except Kansas City, Wichita, Topeka, Lawrence, Leavenworth, Manhattan, Overland Park, and Johnson County



Housing project must meet one of the National Objectives of HUD



Community completes the HAT and participates in the Housing Interagency Committee (HIAC)

Part 1: Stakeholders and Organizations

Part 2: Demographics

Part 3: Past actions and current Infrastructure

Part 4: Analyze the Data

The HAT

Housing
Assessment
Tool

- Kansas Department of Commerce
- KHRC
- USDA Rural Development
- Federal Home Loan Bank

Housing Interagency Advisory Committee (HIAC)

Community Development Block Grant (CDBG)

National Objectives (HUD) Low to Moderate Income (LMI)

Rehabilitation

- Owner occupied must be LMI
- Rental Units – Tenant must be LMI
 - If homeowner is non-LMI they must contribute 25% of the rehabilitation
 - If homeowner is LMI they must contribute 15% of the rehabilitation

Neighborhood Development

- Submit copy of target area and ND activity you intend to complete we will advise you who need to be surveyed

Slum and Blight = Demolition

Community Development Block Grant (CDBG)

CDBG Homeowner Rehabilitation

Minor Rehabilitation

- This is funding for health and safety reasons
- Must include weatherization

Moderate or Substantial Rehabilitation

- Significant repairs are made to the home
- Sometimes called “whole-house rehabilitation”

Abatement is rehabilitation over \$25,000 of federal funds.

Community Development Block Grant (CDBG)

Rental Rehabilitation

- A single family home
- Conversion of existing non-housing structures to new housing
- Mixed-income rental
 - 51% of the units must be occupied by Low-to Moderate Income

Community Development Block Grant (CDBG)

Demolition

- Allowed for housing units only

Permanent Relocation

- Used if a home can not be rehabbed

Neighborhood Development

- The addition of infrastructure in target area
- Must match infrastructure improvements 50/50

Emergencies

- City can elect to expend 20% of rehab funds for urgent needs outside of target area

Community Development Block Grant (CDBG)

Maximum Amounts Allowed

Rehabilitation and/or Demolition	\$300,000
Neighborhood Development	\$500,000
Administration Fees	
\$250,000 or over	\$25,000
If under \$250,000	\$20,000
Housing and Radon Inspection	\$1,000
Risk Assessment	\$1,000
Lead Base Paint Clearance testing	\$300
LSWP/Cleaning for Clearance	10% of CDBG rehabilitation cost
Temporary Relocation	\$5,000 per grant
Demolition Inspection Fees	\$500

Housing Resources in Kansas

These partners work collaboratively together for communities to increase good quality and affordable housing for all Kansans.

- Kansas Housing Resources Corporation
- Kansas Department of Commerce
- USDA Rural Development
- Federal Home Loan Bank

<https://www.kansascommerce.gov/housing-resources-in-kansas/>

THANK YOU

