



Moderate Income Housing

The Story of Success

What is 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. Kansas Housing Resource Corporation (KHRC) administers the MIH Program.

Moderate Income Housing Development

- 16 new homes built
- 4 grant rounds
 - 2013 Grant – 8 new homes
 - 2014 Grant – 4 new homes
 - 2016 Grant – 2 new homes
 - 2018 Grant – 2 new homes
- \$25,000 per home for down payment assistance

Putting the pieces together.

- KDHE Brownfields
- Neighborhood Revitalization Program (NRP)
OR
- Rural Housing Incentive District (RHID)
- Land Bank
- Bond Issue/ Property Specials
- KHRC Moderate Income Housing
- Partnership with local school district and businesses

KDHE Brownfields

- What is KDHE Brownfields?
 - Brownfields are real property - the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.
- How did we use it?
 - We used KDHE Brownfields to do a free environmental assessment on the area for potential development. The area was free of contaminants and development could then begin.
- Benefit
 - Did not have to hire consultant or firm to do environmental assessment.
 - KDHE offers funds for remediation if an environmental issue would have been found.

Neighborhood Revitalization Plan

- What is a NRP?
 - Provides tax rebates to property owners making improvements that raise the appraised value.
- How did we use it?
 - We created a NRP for the area of the housing development. The area has 0 value meaning each person that built a house had a tax break for 10 years.
- Benefits
 - Made it easier for families to afford the homes without having taxes bury them. The tax break was gradually reduced each year to give families time to adjust.

Rural Housing Incentive District (RHID)

- What is RHID?
 - Different from a NRP, this is not a tax break. The increased taxes collected from the development are not distributed to all the taxing entities. Rather this taxes are sent directly to the City.
- How was the RHID used?
 - The RHID was not used in Lyons. This would be another great alternative to the NRP.
- Benefits
 - The City can use these tax dollars to invest into infrastructure for future development.

Land Bank

- What is a land bank?
 - Land banks are public authorities or non-profit organizations created to acquire, hold, manage, and sometimes redevelop property in order to return these properties to productive use to meet community goals, such as increasing affordable housing or stabilizing property values.
- How was it used?
 - The properties in the development were all owned by the City. The Land Bank was used to manage all these properties during development.
- Benefits
 - Back taxes waived
 - Do not collect taxes while in land bank.
 - Specials on properties can be waived by City.

Bond Issue/ Property Special

- Infrastructure Development
 - Streets
 - Utilities
- Bond Issue for \$500,000 for 20 years
- Specials divided on all 27 total lots

Partner with locals

- Partner with local resources for applicants to fill the new homes once built
 - School District
 - Businesses
 - Chamber of Commerce
 - News Outlets/ Social Media

Quivira Housing

New Development

**KDHE
Brownfields**



Land Bank



**Local
partnerships**

NRP or RHID



**KHRC
Moderate
Income
Housing
Grant**



Questions?



Resources

<https://kshousingcorp.org/housing-partners/moderate-income-housing/>

Have questions about Moderate Income Housing? Email: MIH@kshousingcorp.org

<https://www.kdhe.ks.gov/488/Kansas-Brownfields-Program>

http://www.kslegislature.org/li_2012/b2011_12/statute/012_000_0000_chapter/012_059_0000_article/

<https://www.kansascommerce.gov/program/community-programs/rhid/>

<https://kansasdepartmentofcommerce.submittable.com/submit/213825/housing-assessment-tool-hat>

Contract Grant Writers to write the grants for you: <https://www.eda.gov/archives/2016/resources/economic-development-directory/states/ks.htm>

Need a Developer? <https://www.kansascommerce.gov/housing-resources-developer-database/>

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