

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	Sara Bloom Sara.Bloom@ks.gov
Reinvestment Housing Incentive District (RHID) KDC	Reimbursement	Developers	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	Robert North Robert.North@ks.gov
Affordable Housing Program (AHP) FHLB	Grant	For-profit entities / 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	Opens July 2024	Dustie Humphreys dustie.humphreys@fhlbtpeka.com
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.shpo@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	USDA Multi-Family Housing Service multifamilyhousing@usda.gov

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DEVELOPERS CONTINUED

Program	Type	Eligible Grantees	Description / Eligible Activities	Award Max.	Dates	Contact
Federal and State Low Income Housing Tax Credit (LIHTC) KHRC	Tax Credit	Developers	Offered for the construction and rehabilitation of rental housing for working families. The 4% credits are paired with PAB.	Varies	Varies	LIHTC Staff housingdevelopment@kshousingcorp.org
Private Activity Bond Program (PAB) KHRC	Tax Exempt Bond	Developers	PAB provides low interest, long-term financing for developers and businesses. This tax-exempt bond program provides 4% tax credits to be a source of equity to the developer and lower rental rates to serve low-income households. The credits can be paired with LIHTC.	Varies	Opens January 1	Affordable Housing Information: Alissa Ice aice@kshousingcorp.org Other: Tim Zimmerman tim.zimmerman@ks.gov
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	May 31 and July 12, 2024	Jessica Hotaling jhotaling@kshousingcorp.org
Community Housing Development Organizations (CHDO) KHRC	Loan	Non-profit developers	May apply for deferred HOME loans to acquire, rehabilitate or construct rental housing in rural areas	Varies	Open in January	KHRC Staff housingdevelopment@kshousingcorp.org
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	Anticipated to open Fall 2024	MIH Staff MIH@kshousingcorp.org

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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 January 2024 and will be ongoing	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	Later 2024	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	July 2023	Tracy McCubbin 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	Tracy McCubbin 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	Tracy McCubbin KSDirect@ks.usda.gov

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GOVERNMENT ENTITIES, CITIES, COUNTIES, AND NON-PROFIT ORGANIZATIONS CONT.

Program	Type	Eligible Grantees	Eligible Activities	Award Max.	Dates	Contact
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	Opens July 2024	Dustie Humphreys dustie.humphreys@fhlbtopeka.com
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	Anticipated to open Fall 2024	MIH Staff MIH@kshousingcorp.org

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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 Mason-Rockett smason-rockett@kshousingcorp.org
Weatherization Assistance Program KHRC	Grant	Income-eligible homeowners and renters	Energy efficiency improvements	Varies	Varies	Gerald Terrill gterrill@kshousingcorp.org

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INDIVIDUALS CONTINUED						
Program	Type	Eligible Grantees	Eligible Activities	Award Max.	Dates	Contact
Homeownership Set-Aside Program (HSP) FHLB	Grant	First-time homebuyers earning at or below 80% of AMI	Down payment, closing cost, and repair assistance	\$7,500	Application window March 6 to November 30	Jessica Puvogel jessica.puvogel@fhlbtopeka.com
Homeownership Opportunities Expanded (HOPE) FHLB	Grant	Households in FHLBank's district with incomes at or below 150% AMI	Down payment, closing cost, and repair assistance	\$12,500	Application window March 4 to November 29	Dustie Humphreys dustie.humphreys@fhlbtopeka.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	Tracy McCubbin 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	Tracy McCubbin KSDirect@ks.usda.gov