

2009 Housing Resources Guide



Kansas Housing Resources Corporation

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2009 Housing Resources Guide

The Housing Resources Guide offers information to simplify the initial process of addressing housing needs. The programs included herein are presented in an overview format which will assist you with determining the basic applicability of each program as it relates to housing issues and potential solutions.

Governor Kathleen Sebelius created The Kansas Housing Resources Corporation (KHRC) as a subsidiary corporation of the Kansas Development Finance Agency in 2003, establishing KHRC as a "one stop shop for housing in Kansas." KHRC now serves as the Housing Finance Agency for the State of Kansas. With this in mind, KHRC has four primary areas of emphasis: Homeownership, Rental Housing, Housing with Supportive Services, and Asset Management. The goal of KHRC's activities in all of these areas is to enhance Kansas communities with housing opportunities. This goal is achieved through a variety of strategies and approaches, including increasing homeownership opportunities, leveraging the construction of more affordable rental housing, promoting energy efficiency improvements for owner-occupied and rental housing, providing affordable housing through rent assistance to low-income families and senior citizens, and creating housing opportunities for previously underserved persons and communities.

The ability to achieve our goals is dependent upon our partnerships with State agencies, local governments, public housing authorities, private developers, lenders, and non-profit organizations.

KANSAS DEVELOPMENT GRANT PROGRAM

Funded by the Kansas Legislature in 2008 in response to the 2007 disasters in Southeast and South-Central Kansas, the Kansas Development Grant Program provides funds for infrastructure and for housing construction and rehabilitation.

THE PURPOSE of the Kansas Development Grant Program is to increase housing and related economic development in Kansas communities.

ELIGIBILITY CRITERIA limit the program prior to July 1, 2010, to an eligible city or county, defined as a city or county located within the boundaries of a major disaster area designed by either (1) the U.S. Federal Emergency Management Agency (FEMA) under major disaster declarations FEMA-1711-DR (2007 Southeast Kansas flooding) or FEMA-1699 (2007 Kiowa County tornado), or (2) by the Governor of Kansas upon the finding that the disaster resulted in the destruction of a significant amount of residential housing. After July 1, 2010, an eligible city is defined as any city incorporated in Kansas and an eligible county is defined as any county with a population of less than 60,000.

ELIGIBLE ACTIVITIES include (1) the construction or rehabilitation of infrastructure necessary to support construction of new residential dwellings; and (2) the actual construction of new residential dwellings by a county or city housing authority created pursuant to municipal housing law at K.S.A. 17-2334 *et al.* Applicant cities, counties, and housing authorities may partner or contract with outside entities or individuals, so long as the applicant abides by all program terms and conditions. No more than \$25,000 in grant funds may be used for the construction of a single-family residential dwelling by a housing authority, excluding infrastructure costs.

MATCHING FUNDS are required as follows: At least 10 percent of the total grant if the funds are used for construction or rehabilitation of infrastructure; or at least 50 percent of the total grant if the funds are used by a housing authority for construction of residential dwellings. Match may include:

- Actual contribution of funds
- In-kind labor and services, calculated at an hourly rate of \$10 for unskilled labor and \$25 for professional or trade services
- Assumption of debt or liabilities
- Contributions of funds or in-kind labor and services.

KHRC will also consider surplus match generated from one of an applicant's proposed housing development activities toward the applicant's other match requirements within the same program year. Match contributions made with or derived from State resources or funds, including low income housing tax credit equity or State administered HOME Investment

THE APPLICATION PROCESS is a competitive selection process based on need, the specific planned use of the funds, community support, and match. Applicants are evaluated and ranked based on the organizations' experience and capacity and the characteristics of the development.

FOR MORE INFORMATION or to request technical assistance, contact Fred Bentley at (785) 296-3724 or fbentley@kshousingcorp.org or Bradley Reiff at (785) 296-3649 or breiff@kshousingcorp.org.

The First Time Homebuyers Program provides downpayment assistance and is funded with the federal HOME Investment Partnerships Program. It provides funds to assist qualified buyers with the purchase of their first home. Income eligible homebuyers may apply for a loan in an amount up to 20 percent of the purchase price of a home. The assistance is to be used for down payments, closing costs, and legal fees associated with a purchase. Buyers are expected to make a minimum investment of \$500, or two percent of the sales price, whichever is greater. Private lenders will leverage the funds by providing first mortgage loans.

THE PURPOSE of the First Time Homebuyers Downpayment Assistance program is to increase the opportunity for Kansans to own their own home.

ELIGIBILITY CRITERIA require that the proposed homeowner must be a first time homebuyer and household income must be at or below 80 percent of the area median income.

A FIRST TIME HOMEBUYER, for this program, is defined as an individual or family who has not owned a home during the three-year period immediately prior to the purchase of a home. There are three exceptions: (1) any individual who is an adult, displaced homemaker who has not worked full-time in the labor force for a number of years, but has during such years worked primarily without remuneration to care for the home and family and is unemployed or underemployed and is experiencing difficulty obtaining or upgrading employment. (2) Any individual who is a divorced single parent, or an individual who is legally separated from a spouse and is pregnant, or has one or more minor children for whom the individual has custody or joint custody. To qualify as a first time homebuyer in this situation, an individual cannot have received ownership of the home in the divorce settlement. (3) Any individual who owns a mobile home that is not on a permanent foundation.

ELIGIBLE PROPERTY must be intended to be occupied as the qualified buyer's principal residence upon purchase, and must be outside the legal limits of Kansas City, Lawrence, Topeka, Wichita, or Johnson County. The property must meet state-prescribed Housing Quality Standards at the time of purchase, and be priced at \$150,000 or less. It cannot have been rental property in the last three months unless the renter (at application) is the first time homebuyer. Eligible property types include single-family detached properties, condominiums, two to four unit properties, manufactured homes on permanent foundations, cooperatives, or new speculative site-built (non-custom) construction.

FIRST MORTGAGE LOAN may be a fixed rate not to exceed Freddie Mac's Primary Mortgage Market Survey Rate plus one-half percent. The first mortgage must be provided by a participating lender.

THE APPLICATION PROCESS requires that the proposed buyer contact a participating lender, apply for a first mortgage loan with the participating lender, identify a qualified property, and direct the local lender to initiate the HOME application process.

FOR MORE INFORMATION or to request technical assistance, contact Christine Reimler, Manager, Homeownership, at (785) 296-4818 or creimler@kshousingcorp.org.

The Homeowner Rehabilitation Program, funded with the federal HOME Investment Partnerships Program, assists communities with repair and rehabilitation of owner-occupied housing in their areas. Priority is given to communities that target elderly homeowners, persons with disabilities, and families with school-age children. Kansas communities (cities and counties) outside HUD entitlement areas may apply for up to \$300,000 in funds. Local homeowners apply to the local communities for a loan.

THE PURPOSE of the Homeowner Rehabilitation Program is to enable local communities to improve the condition of existing owner-occupied housing in their communities and to assist income-eligible homeowners with these improvements.

ELIGIBLE APPLICANTS are local units of government (cities and counties), outside HUD entitlement areas, that demonstrate an organizational capacity to comply with all federal and state regulations and other technical requirements. Non-profit or for-profit consulting organizations are encouraged to be retained by smaller local governments that require staff assistance with grant administration, field construction management and code inspection services.

ELIGIBLE ACTIVITIES are those necessary to rehabilitate a housing unit so that building codes and Section 8 Housing Quality Standards are met. Some eligible hard costs include major structural repairs, repair or replacement of major housing systems, costs to meet rehabilitation standards and local codes, reduction of lead-based paint hazards, accessibility modifications, and necessary site improvements. Soft costs are eligible, such as architectural, engineering, or related professional services; credit and title costs; recording fees, building permits, and appraisals. Housing rehabilitated with Homeowner Rehabilitation funds must be owned and occupied by income-eligible occupants whose income does not exceed 80 percent of the area median income.

THE APPLICATION PROCESS is a competitive selection process based on need and a demonstrated organizational capacity to perform and maintain construction. Applicants are evaluated and ranked based on the organization's experience and capacity, knowledge of technical and regulatory requirements, and staffing. KHRC will approve applications that achieve an equitable geographic distribution of funds and are consistent with the overall plan of KHRC, within limitations of available funds. The federal government requires participating jurisdictions to provide 25 percent match. Applicants that contribute full matching funds are rated higher than those that do not. A pre-application conference with KHRC is required.

FOR MORE INFORMATION or to request technical assistance, contact Trish McAllister, HOME Program Director, at (785) 296-3649 or tmcallister@kshousingcorp.org.

The Emergency Repair Program, funded with KHRC funds, assists nonprofit service providers to facilitate emergency repairs for homeowners.

THE PURPOSE of the Emergency Repair Program is to assist homeowners with emergency repair of existing owner-occupied properties to enable residents to live in a safe environment. Examples of emergencies include, but are not limited to, an inoperable or faulty furnace, leaking roof, unsafe electrical wiring or plumbing, or hazardous structural conditions.

ELIGIBLE APPLICANTS are for-profit and non-profit organizations with a demonstrated history of providing construction repairs to low-income households. Low-income homeowners whose income does not exceed 60 percent of the county median income apply directly to the Service Providers for assistance.

SERVICE PROVIDERS are permitted an administrative fee of 10 percent of each completed application. The maximum one-time allowable amount per application for home repair is \$7,500. Weatherization agencies, Community Housing Development Organizations, and other approved non-profit organizations are encouraged to become Service Providers of this program.

THE APPLICATION PROCESS is a competitive selection process based on need and a demonstrated organizational capacity to perform or contract construction. Applicants are evaluated and ranked based on the organization's experience and capacity, with points added for its ability to leverage the funds with other funding sources.

FOR MORE INFORMATION or to request technical assistance, contact Todd Smith, KAMP/ERP Program Manager, at (785) 296-4814 or tsmith@kshousingcorp.org.

The Low Income Housing Tax Credit (Housing Tax Credit) is a feature of the 1986 Tax Reform Act. The credit is designed to stimulate private investment into the development of affordable rental housing. It replaced virtually all of the real estate related deductions and credits that existed in the tax code prior to 1986.

THE PURPOSE of the Housing Tax Credit program is to secure private equity capital to develop and maintain affordable rental housing. This influx of equity reduces the cost of debt financing which, in turn, lowers the rents.

BASIC PROGRAM FEATURES include an annual tax credit allocation for ten years. The amount of the credit is based upon a percentage of the eligible basis for a qualified development. Acquisitions utilizing a minimum of \$4,000 per unit for rehabilitation are also qualified uses. Up to nine percent of the project basis per year can be allocated to rental housing projects, which have no other source of federal financing. Some types of federal financing may reduce the credits available to four percent.

THE PROGRAM REQUIRES that at least 40 percent of the units must be set aside for residents who earn 60 percent or less of the area median gross income, or that 20 percent of the units must be set aside for residents who earn 50 percent or less of the area median gross income. The gross rents may not exceed 30 percent of the area median income adjusted for family size. Developments must meet income and rent guidelines for 30 years. Sales may occur during this period under certain conditions.

ALLOCATION PROCEDURES REQUIRE that the owner incurs at least 10 percent of the eligible project cost and has ownership of the land by the end of the first year in order to receive an allocation of credits. When the development is placed in service, a final cost evaluation is conducted by KHRC, a restricted use covenant is recorded against the land, and an IRS FORM 8609 is given to the owner for each building for the purpose of claiming the tax credits.

COMPLIANCE REPORTS must be submitted on an annual basis to KHRC. These records are used to certify and verify resident income and other requirements.

PROGRAM BENEFITS are varied. Developers obtain funding to supplement a primary loan for the development. Investors receive a return on their investment in the development. Renters have access to affordable housing. Communities achieve added housing stock with an enhanced tax base to further their economic and community development efforts.

THE APPLICATION PROCESS is competitive and is administered by KHRC. In 2006, approximately \$5,532,068 of annual credits is available for allocation. There is an application fee of \$10 per unit, not to exceed \$500. Developments receiving Housing Tax Credits must pay a reservation fee of seven percent of the annual credit.

FOR MORE INFORMATION or to request technical assistance, contact Fred Bentley, Rental Housing Director, at (785) 296-3724 or fbentley@kshousingcorp.org.

Private Activity Tax-Exempt Bond financing is available through the State's Private Activity Bond (PAB) allocation. The federal government empowers the State to authorize the issuance of \$232 million per year in PABs.

THE PURPOSE of the PAB is to provide units of government the ability to issue tax-exempt bonds for a number of purposes including, but not limited to, the financing of residential rental developments.

ELIGIBILITY CRITERIA require that at least 95 percent of the net proceeds from the bonds must be used to finance a "qualified development." If 50 percent or more of a development's aggregate basis of buildings and land is financed with the bonds, a four percent annual Housing Tax Credit may be received on the qualified basis of the development. This tax credit is similar to the nine percent Housing Tax Credit described previously.

Regardless of whether or not Housing Tax Credits are used with the tax-exempt financing, at least 20 percent of the units must be set aside for residents who earn 50 percent or less of the area median gross income; or 40 percent of the units must be set aside for residents who earn 60 percent or less of the area median gross income.

The PAB can be utilized for the acquisition of an existing building if rehabilitation expenses equal or exceed 15 percent of the acquisition cost.

THE APPLICATION PROCESS requires that applicants provide KHRC with a bond inducement resolution and an application for the PAB allocation. Applications are processed by the Kansas Department of Commerce's Business Development Division and require action by the Secretary of the Kansas Department of Commerce. All rental housing finance applications are submitted to KHRC using the tax credit application form. The PAB allocation request and the tax credit application are reviewed simultaneously with the threshold requirements and the selection criteria of the Housing Tax Credit program.

The application fee ranges between \$250 and \$1,000 and must accompany the PAB application. A fee of \$10 per unit, up to a maximum of \$500, must accompany the application for the tax credits. Applications may be submitted at any time and will be acted upon at least every 60 days until the bond allocation authority is completely used.

THE PAB ALLOCATION is provided via a certificate of approval from the Secretary of the Kansas Department of Commerce. Housing Tax Credits accompanying the bonds are allocated through a determination letter issued by KHRC. An allocation fee of five percent of the annual Housing Tax Credit is charged. An issuance fee ranging from five to ten basis points, depending upon the size of the issuance, is collected at bond issuance.

FOR MORE INFORMATION or to request technical assistance, contact Fred Bentley, Rental Housing Director, at (785) 296-3724 or fbentley@kshousingcorp.org.

The HOME Rental Development (HOME Rental) program, funded through the federal HOME Investment Partnerships Program, assists communities and developers with increasing the supply of affordable rental housing. Housing developers may apply for a loan in an amount up to \$300,000.

To meet HOME Program requirements, at least 15 percent of the State's annual HOME Investment Partnership Program funding is set aside for Community Housing Development Organizations (CHDO) for HOME Rental Development. Non-profit organizations must meet HOME regulation criteria to be considered a CHDO.

THE PURPOSE of the program is to help communities, via housing developers, respond to housing issues and needs that the private sector has failed to address. CHDOs and other housing developers obtain funding to supplement a primary loan for the development and, in the process, strengthen the capacity of the organization. Communities achieve added housing stock with an enhanced tax base to further their economic and community development efforts. The HOME Rental Development Program is effective in addressing some of the most difficult rental housing development needs that communities have.

ELIGIBLE ACTIVITIES are acquisition and rehabilitation of existing rental housing, rehabilitation of existing rental housing owned by another entity, and new construction of rental housing. The loan allows the owner/developer to lessen the amount of debt required to finance a development, thus allowing rents to be lowered. Ninety percent of the units developed through HOME Rental must be occupied by residents who earn no more than 60 percent of the area median gross income. The rent on these units cannot exceed the lesser of the fair market rent or 30 percent of the imputed income limitations for a family making no more than 65 percent of area median gross income.

THE APPLICATION PROCESS is competitive. KHRC will approve applications that achieve an equitable geographic distribution of funds and that are consistent with the Kansas Consolidated Plan, within limitations of the funds that are available and the applications received. Applications for loans will be evaluated and ranked based on the organization's experience and capacity and the characteristics of the development. Applicants that provide HOME-eligible match will receive preference.

A COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) is a non-profit, community-based service organization that has staff with the capacity to develop affordable housing for the community it serves. The certification process is outlined in written form and is available upon request.

FOR MORE INFORMATION or to request technical assistance, contact Bradley Reiff, HOME Program Director, at (785) 296-3649 or breiff@kshousingcorp.org.

The Real Estate Management Section, housed within the Division of Rental Housing, provides regulatory oversight of the Low Income Housing Tax Credit (Housing Tax Credit), Private Activity Bond and HOME Rental Development Programs. In addition, staff oversees the servicing of contracts and covenants between private developers and the Kansas Housing Resources Corporation. This section also reviews events and measures developed to promote equal and fair housing opportunities undertaken by participating organizations of the Kansas Fair Housing Task Force.

THE PURPOSE of the Real Estate Management Section (REMS) is to assure quality housing is built and maintained for a determined period of time, and to promote and protect KHRC's interest in these developments. The Housing Tax Credit, Private Activity Bond and HOME Rental Development programs all have federal rules and regulations that govern their use. It is the responsibility of the REMS to oversee and report on compliance activities with regard to these three programs. Further, private developers who receive an allocation of housing tax credits or are selected for funding through the Private Activity Bond or HOME Rental Development programs sign contractual agreements or covenants in exchange for funding. These contracts carry certain commitments that fall in line with state housing needs identified and outlined in Qualified Allocation Plans. The REMS assures these commitments are honored. The Section also seeks to inform housing providers and consumers about fair housing rights and responsibilities, encourage State-funded housing providers to promote fair housing choice, and enlist decision-makers to advance the cause of fair housing.

PROGRAM ACTIVITIES include 1) the development of instructional manuals and training aides to promote educational opportunities; 2) onsite monitoring to check for owner due diligence, tenant eligibility, financial viability and the physical integrity of properties; 3) handling reporting requirements to the Internal Revenue Service, Department of Housing and Urban Development and Kansas Housing Resources Corporation; and 4) follow up activities including corrective actions, workout plans and recovery plans. The Section also conducts a series of training sessions each year that includes federal and state program compliance and fair housing training on code compliance, the Americans with Disabilities Act and tenant/landlord laws. Staff network and cross train with Asset Management, HOME and Rural Development staff concerning properties that have been refurbished using Housing Tax Credits.

ASSISTED HOUSING for which the Real Estate Management Section currently provides oversight includes 25,000+ units of rental housing. This number increases each year as new developments come on line. The housing is scattered across the state in both rural and metropolitan areas. It includes both single family homes and multi family apartment complexes and can be designed to serve the elderly, disabled, homeless or general family occupancy. The housing can be new construction or rehabilitation with or without an acquisition component and may use one or more federal funding sources. Most of the housing has a 30 year commitment period.

FOR MORE INFORMATION or to request technical assistance, contact Sheila Robles at (785) 296-1134 or srobles@kshousingcorp.org.

TENANT BASED RENTAL ASSISTANCE

The Tenant Based Rental Assistance (TBRA) program, funded with the federal HOME Investment Partnerships Program, assists individuals and families with their rental expenses. Public Housing Authorities (PHAs) and nonprofit agencies may apply for grants in an amount up to \$300,000.

THE PURPOSE of Tenant Based Rental Assistance is to provide individuals and families with security deposits, utility deposits, and/or a portion of monthly rent payments.

THE TBRA PROGRAM provides the difference between 30 percent of the family's adjusted monthly income and the lesser of the established payment standard or federal Fair Market Rent (FMR). The FMRs are published annually by HUD.

PROGRAM BENEFITS include enabling individuals and families to afford their monthly rent payment, thus preventing homelessness, and aligning the resident contribution toward rent in proportion to income so eligible beneficiaries can afford other necessary, life-sustaining expenses.

PROGRAM GUIDELINES require that organizations allocated funds enter into an agreement with KHRC to ensure compliance with all requirements of the HOME program and that all state and local codes are met. Some of the guidelines that grantees must observe are to use the Section 8 definition of "family" as described by the HOME program, to meet Section 8 Housing Quality Standards and federal lead-based paint requirements, to pay rent to landlords rather than residents, to meet minimum resident payment procedures, to observe HUD's Fair Market Rent and Rent Reasonableness for the area, to limit subsidy contracts to two years, to annually re-certify each resident's income, and to protect persons currently on the PHA waiting list by ensuring no one will be harmed through the use of these HOME funds.

THE APPLICATION PROCESS is competitive. KHRC will strive to approve applications that achieve an equitable geographic distribution of funds and are consistent with the overall plan of KHRC within limitations of the funds that are available and the applications received. Applications will be evaluated and ranked based on area need, organizational capacity, and an approved administration plan.

FOR MORE INFORMATION or to request technical assistance, contact Carolyn Rebek, Tenant Based Rental Assistance Program Manager, at (785) 296-0090 or crebek@kshousingcorp.org.

The Emergency Shelter Grant (ESG) program was originally established by the Homeless Housing Act of 1986, in response to the growing issue of homelessness among men, women, and children in the United States.

THE PURPOSE of the Emergency Shelter Grant program is to create a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living.

ELIGIBLE ACTIVITIES include rehabilitation of emergency shelters, shelter operational costs, essential services, homeless prevention activities, and administrative costs.

ELIGIBLE APPLICANTS are cities and counties that fund emergency shelter activities within a specified area. Grantees are required to match ESG funding dollar for dollar.

ELIGIBLE PARTICIPANTS are families or individuals who lack a fixed, regular and adequate nighttime residence, or whose primary nighttime residence is a shelter designed to provide temporary living accommodations; persons living in a temporary residence for individuals intended to be institutionalized; or persons living in a place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

ELIGIBLE SERVICES include assistance with, or provision of, emergency shelter, transitional housing, or permanent housing; essential services such as assistance with employment, health services, drug/substance abuse counseling, education, permanent housing referral, transportation for clients, etc.; and prevention activities such as payment of rent, utilities, mortgage, security deposits, or assistance with landlord disputes.

THE APPLICATION PROCESS is competitive. KHRC will accept applications each year when annual allocations are announced by the federal funding source.

FOR MORE INFORMATION or to request technical assistance, contact James Chiselom, Emergency Shelter Grant Program Manager, at (785) 296-7236 or jchiselom@kshousingcorp.org.

KANSAS ACCESSIBILITY MODIFICATIONS PROGRAM

The Kansas Accessibility Modifications Program (KAMP), funded with KHRC funds, assists non-profit service providers to remove barriers to housing accessibility. Funds will be made available by KHRC through the Service Providers to modify owner and tenant occupied residences.

THE PURPOSE of KAMP is to provide accessibility modifications to residences to allow individuals to better use their homes and to gather information, for future planning, regarding the need in Kansas for such modifications.

ELIGIBLE ACTIVITIES are costs necessary to make accessibility modifications based on individual need, up to \$7,500 for owner-occupied residences and \$4,000 for tenant-occupied residences. These accessibility modifications may include, but are not limited to, installation of a ramp, widening doorways, grab bar installation, bathroom modifications, kitchen modifications, and/or placement of light switches. Modifications to rental units will require the owner's prior written approval. Service Providers are permitted an administrative fee of 10 percent of each completed accessibility modification application.

ELIGIBLE PARTICIPANTS are individuals with disabilities who request funds to assist with modifications of their primary residence. Total household income must not exceed 80 percent of the area median income for the county of residence, as established by HUD. In some cases, where verifiable medical expenses may justifiably be deducted from household income, consideration will be given to individuals with total household income of up to 115 percent of the area median income for the county.

ELIGIBLE APPLICANTS are non-profit organizations with a demonstrated history of providing services to persons with disabilities, including accessibility modifications.

THE APPLICATION PROCESS is a competitive selection process based on need and a demonstrated organizational capacity to perform or contract accessibility modifications. Applicants are evaluated and ranked based on the organization's experience and capacity.

FOR MORE INFORMATION or to request technical assistance, contact Todd Smith, KAMP/ERP Program Manager, at (785) 296-4814 or tsmith@kshousingcorp.org.

The Community Services Block Grant (CSBG) program funds Community Action Agencies throughout Kansas. Community Action Agencies are organizations designed to develop and implement community-wide solutions to the causes and conditions of poverty in their communities.

THE PURPOSE of the Community Services Block Grant program is to enable local agencies to provide a range of services and activities having a measurable and potentially major impact on causes of poverty in the community.

ELIGIBLE ACTIVITIES include services in the areas of employment, education, making better use of available income, income counseling, housing, emergency services, transportation assistance, nutrition, and providing linkages to other community resources. Agencies may use CSBG funds to provide direct services as well as to pay administrative costs.

ELIGIBLE APPLICANTS are Community Action Agencies and migrant and seasonal farm worker organizations, as defined in the federal Community Services Block Grant Act. These organizations must have a governing board structure that meets the requirements of the CSBG Act. Community Action Agency boards must have at least one-third of their seats reserved for elected representatives of the low-income population, one-third reserved for public officials or their designees, and the remainder for representatives of community organizations or businesses with an interest in poverty issues.

ELIGIBLE PARTICIPANTS are households at or below 125 percent of the federal poverty level who live in areas served by community action agencies.

FOR MORE INFORMATION or to request technical assistance, contact Jennifer Sexson, Community Services Block Grant Program Manager, at (785) 296-0089 or jsexson@kshousingcorp.org.

WEATHERIZATION ASSISTANCE PROGRAM

The Weatherization Assistance Program is financed by a federal allocation from the U.S. Department of Energy and by 15 percent of the State's Low-Income Energy Assistance Program Block Grant.

THE PURPOSE of the program is to provide housing improvements that increase energy efficiency in eligible single- or multi-family dwellings, including manufactured homes.

ELIGIBLE COSTS AND ACTIVITIES include materials, labor, program operations support, liability insurance, automated energy audits, training and technical assistance, and reimbursement for program administration. Services include an automated energy audit by a State-certified inspector; furnace inspection and necessary repair on owner occupied units, or replacement of unsafe units, upper plane and building envelope air leakage; ceiling, sidewall, floor, and perimeter insulation; reduction of air infiltration; incidental repairs for the protection or enhancement of the installed weatherization materials; and a post-weatherization inspection to assure the work has been completed in a correct and professional manner.

ELIGIBLE APPLICANTS are public or private nonprofit organizations that provide services. Due to the high technical investment and expertise required to operate these grants, the grants to weatherization providers are generally continued from year to year.

ELIGIBLE PARTICIPANTS are residents of households with income at or below the greater of 150 percent of the federal poverty guidelines or 60 percent of the state median income. Landlords may be required to contribute to the cost of labor and materials used to weatherize rental units. In addition, households which contain a member who has received cash assistance payments under Title IV or XVI of the Social Security Act or applicable state or local law during the 12-month period preceding the determination of eligibility for weatherization assistance shall be eligible for weatherization assistance.

APPLICATION FORMS are provided annually by KHRC when allocations are announced by the federal funding sources.

FOR MORE INFORMATION or to request technical assistance, contact Larry Bentley, Weatherization Assistance Program Manager, at (785) 296-4990 or lbentley@kshousingcorp.org.

KANSAS ENERGY EFFICIENCY PROGRAM

The Kansas Energy Efficiency Program provides interest free loans to qualified Kansas homeowners to make improvements to their homes to increase energy efficiency. The interest free rate on KHRC funds translates into a lower blended rate than obtained through a normal second mortgage loan.

THE PURPOSE of the Kansas Energy Efficiency Program (KEEP) is to allow homeowners to obtain low interest loans to purchase energy efficient heating systems and to make other energy conservation home improvements.

KHRC Funds half of the loan amounts, up to a maximum of \$10,000. Total loan amounts could be higher as determined by Sunflower Bank. The zero interest rate on KHRC funds translates into a lower blended rate than obtained through a normal second mortgage loan.

ELIGIBILITY CRITERIA requires borrowers to be Kansas homeowners.

ELIGIBLE IMPROVEMENTS allowed under KEEP include: installing specified ENERGY STAR furnaces, central air conditioners, heat pumps, water heaters, ventilation systems, installing wall & floor insulation, new doors and windows and weather-stripping, air sealing, duct work and the purchase of certain ENERGY STAR appliances such as refrigerators, washers, dryers, dish washers and programmable thermostats.

THE APPLICATION PROCESS requires interested applicants to apply directly to Sunflower Bank. Please call your local Sunflower Bank or their customer service line at 1-888-827-5564. Visit their website at www.sunflowerbank.com. Sunflower Bank underwrites, monitors the construction phase, and services the loans.

FOR MORE INFORMATION or to request technical assistance, contact Christine Reimler, Manager, Homeownership, at (785) 296-4818 or creimler@kshousingcorp.org

The Asset Management Division exists to ensure the affordability, safety, and durability of housing units assisted by HUD's Section 8 project-based Housing Assistance Payments program. The staff provides technical assistance and monitoring services to ensure that property owners and management companies comply with federal housing regulations.

THE PURPOSE of the Asset Management Division is to assist in maintaining the financial and physical integrity of the HUD-assisted housing properties throughout their useful life.

PROGRAM ACTIVITIES include monitoring properties that provide HUD's Section 8 assistance to qualified residents. Technical assistance includes, but is not limited to, assurance of non-discrimination, quality control, and safety of the occupants.

ASSISTED HOUSING for which the Asset Management division currently provides oversight and technical assistance includes over 11,000 rental units in the State of Kansas. The Asset Management staff monitors affordable living accommodations for households that qualify under Section 8 guidelines. In some cases, property owners may provide dwelling units to serve one particular group of individuals, such as the elderly or persons with disabilities, or mentally challenged individuals.

FOR MORE INFORMATION or to request technical assistance, contact Barbara Porter, Acting Asset Management Director, at (785) 296-1932 or bporter@kshousingcorp.org.

The Kansas Reentry Program is a partnership between Kansas Department of Corrections and Kansas Housing Resources Corporation which works with public and private sector organizations to help ex-offenders become law-abiding citizens, gain long-term employment and maintain safe and affordable housing. Providing housing opportunities to people with criminal histories helps stabilize their living situation and contributes to public safety. Without the basic necessities of life, individuals are more likely to engage in drug use and commit other criminal acts that will send them back to the criminal justice system.

THE PURPOSE:

The Kansas Reentry Team works with offenders, parole supervisors and property managers in advance of the inmate's release to develop a comprehensive reintegration strategy and identify appropriate housing options available.

REENTRY SPECIALISTS work to 1) Determine the offender's basic needs, such as food, shelter and clothing, 2) Identify education, employment, mental health, substance abuse and legal issues, 3) Help the inmate find safe and affordable housing, 4) Educate a returning offender about their rights and responsibilities as tenants, 5) Teach parole supervisors how to work effectively with property managers, 6) Supervise tenants through case management meetings.

REFERRALS:

The Reentry Team will assist landlords with referrals to ensure safe placements. Landlords will be given information about tenants such as rehabilitation, education, training and areas of risk.

HOME VISITS:

Parole Officers will do random home visits to ensure the tenant is following lease agreements and is a successful tenant.

CRIMINAL HISTORY REPORTS:

Criminal information is available at no cost on KDOC's website: www.dc.state.ks.us/kasper2/default.asp. Contact the KBI for a full official criminal history report.

FOR MORE INFORMATION, contact Carrie Harris at (785) 296-3528 or charris@kshousingcorp.org or Valori Sanders at (785) 296-296-5467 or vsanders@kshousingcorp.org.

DISABLED ACCESS CREDIT

The Kansas Department of Revenue administers the Disabled Access Credit. Kansas residents with disabilities may claim state income tax credits up to \$9,000 for housing accessibility modifications. The housing must be used as the principal residence of a person with disabilities, including the taxpayer, a parent, and/or child thereof. For more information, contact the Income Tax Section, Kansas Department of Revenue, at (785) 368-8222.

FEDERAL HOME LOAN BANK OF TOPEKA

The Federal Home Loan Bank (FHLB) of Topeka offers grants for rental and owner-occupied affordable housing, economical sources of credit for community-based banks and lenders for financing housing and community development projects, downpayment assistance grants for first time homebuyers in rural areas, funding for rural home ownership counseling and technical assistance for rural communities interested in addressing housing needs. For more information, contact the Bank's Community Investment Department at (785) 438-6035.

HOUSING OR NEIGHBORHOOD DEVELOPMENT

HUD's Community Development Division administers the U.S. Small Cities Community Development Block Grant Program (CDBG). Housing grants are awarded for rehabilitation of owner- and renter-occupied residences within target areas. Under Neighborhood Development, public infrastructure may be addressed along with housing rehabilitation. For more information, contact Carole Jordan, with the Kansas Community Development Block Grant Program, Kansas Department of Commerce, at (785) 296-3084 or cjordan@kansascommerce.com.

NEIGHBORHOOD REVITALIZATION

The Kansas Neighborhood Revitalization Act enables cities to designate neighborhood revitalization areas, and therein, to provide tax rebates to property owners. The rebates equal the amount of incremental increase in property taxes resulting from improvements made to a property. A neighborhood revitalization area is defined by: (1) buildings which, by reason of age, history, architecture or significance should be preserved or restored; (2) deteriorating structures, inadequate streets, or incompatible land uses which impair growth of the city; and (3) dilapidated structures outside the area. A non-profit organization may rehabilitate abandoned properties in the area. For more information, contact Carole Jordan, Community Development Block Grant Program at the Kansas Department of Commerce, (785) 296-3084 or cjordan@kansascommerce.com.

RURAL DEVELOPMENT

The Rural Housing Service (RHS) of USDA Rural Development operates programs to support affordable housing in rural areas. The RHS assists very low to moderate income rural residents to build, purchase, or remodel their homes. The RHS constructs family residences and also provides group housing for persons with disabilities. For more information, contact Tim Rogers, Rural Housing Programs Director, at (785) 271-2718.

RURAL HOUSING INCENTIVE DISTRICT

The Kansas Rural Housing Incentive District Act encourages housing development in rural cities and counties, where housing shortages exist, by authorizing tax increment financing for public improvements. Before utilizing this incentive, however, the governing body of the city or county must conduct a housing needs analysis. KHRC must certify that the findings of the housing needs analysis justify the use of this incentive. For more information, contact Fred Bentley, Rental Housing Director, at (785) 296-3724 or fbentley@kshousingcorp.org.

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