Like many states, Kansas struggles to offer quality, affordable housing options, particularly in our rural communities. Aging housing stock, rising construction costs, limited contractor availability, and tight lending conditions all create barriers to individuals and families moving into rural areas. In turn, employers cannot house their workers, preventing business expansion and requiring employees to drive in from adjacent counties and even states. Federal housing programs are available to help address the needs of low-income citizens. However, moderate income households that cannot afford market-rate housing but do not qualify for housing assistance need resources too.

**History of Moderate Income Housing Program.**
Recognizing these challenges and how important affordable housing is to economic development and vibrant communities, the Kansas Legislature created the Moderate Income Housing (MIH) Program in 2012. The State has allocated $2 million annually for the program.

The MIH Program is administered by Kansas Housing Resources Corporation (KHRC), the State’s housing finance corporation. "Unlocking Home" for citizens of our State, KHRC’s mission is to help Kansans access the safe, affordable housing they need and the dignity they deserve. Information on KHRC’s programs can be found at www.khhousingcorp.org.

**MIH Eligibility & Uses.** The MIH Program funds grants/loans to Kansas cities and counties with populations of less than 60,000 people. Currently, there are 97 counties and over 600 communities in Kansas that are eligible for the Program.

By statute, the funds must pass through the cities and counties; however, awardees may partner or contract with outside entities like housing authorities, non-profit organizations, community housing development organizations or developers.

MIH funds are used for housing development activities for multi-family rental units, single-family for-purchase homes, and water, sewer and street extensions for residential dwellings. MIH funds finance construction costs, rehabilitate unsafe or dilapidated housing and offer down payment and closing cost assistance to homebuyers.

**Impact of MIH.** Since its inception, KHRC has received 122 applications from cities and counties requesting $55.8 million in MIH funding. KHRC has awarded $44.4 million to 52 communities across the State. KHRC has achieved a leverage factor of almost $6 for every $1 of state resources spent.

In its most recent funding round, KHRC funded (among other projects): infrastructure costs for a new neighborhood in Arkansas City; a rehab of a historic YMCA building in downtown Atchison into 16 rental units; gap financing for new duplexes off Main Street in Lucas; and demolition and new construction funds to replace dilapidated housing in Sedan.

**How to Apply.** Upon receiving funds from the State each year, KHRC issues a Request for Proposal (RFP) for MIH funds, which details eligible applicants and activities, application procedures, grant/loan structuring, award criteria, compliance monitoring and reporting requirements. For the 2019 funding round, KHRC has posted its RFP on its website at: http://www.khhousingcorp.org/funding-availability.aspx

The deadline to submit proposals under the MIH RFP is Monday, September 30, 2019.

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