CSBG – Community Services Block Grant

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Agenda

- KHRC Overview and Programs
- CSBG Discretionary Grant
- Partnering / Collaborating with Community Action Agencies
- Sustainability one-time opportunities, not ongoing support
- Allowability of CSBG
- RFP / Application / Budget / Attachments

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.

KHRC Programs

HOMELESS SERVICES	+ 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 + Kansas Housing Investor Tax Credit + Kansas Affordable Housing Tax Credit
HOMEOWNERSHIP	 Home Loan Guarantee for Rural Kansas Hanufactured Housing First Time Homebuyer Program
ENERGY EFFICIENCY	+ Weatherization Assistance
COMPLIANCE	 Section 8 Contract Administration Housing Compliance



Community Solutions

- The <u>Emergency Solutions Grant (ESG)</u>, through a network of service providers, offers assistance to those who are experiencing homelessness or at risk of becoming homeless.
- The <u>Community Services Block Grant (CSBG)</u> is an anti-poverty program that serves low-income Kansans through eight local entities funded by KHRC.
- <u>Tenant Based Rental Assistance (TBRA</u>) helps income-eligible households with rent and security and/or utility deposit payments. Assistance is distributed via a statewide network of grantees.

Housing Development

- The Low Income Housing Tax Credit encourages investment of private capital in the development of rental housing by providing credits to offset an investor's federal income tax liability.
- Financial institutions, such as banks, insurance companies and government-sponsored enterprises, make equity investments in exchange for receiving the tax credits. Equity from the sale of tax credits reduces the amount of debt financing the property owner incurs.
- This process reduces the property's monthly debt service, lowers the operating costs, and makes it economically feasible to develop affordable housing.Financed
 - Low Income Housing Tax Credits
 - HOME Rental Development
 - <u>National Housing Trust Fund</u>
- Qualified Allocation Plan



Moderate Income Housing

The <u>Moderate Income Housing program</u> serves the needs of moderate-income households that don't qualify for federal housing assistance. <u>MIH grants and/or loans</u> <u>are awarded to cities and counties to develop multi-family rental units and single-</u> <u>family for-purchase homes</u> in communities with populations fewer than 60,000 people.

- Cities and counties with populations fewer than 60,000 are eligible for the Moderate Income Housing Program.
- Projects in counties with populations fewer than 75,000 are eligible for the Kansas Housing Investor Tax Credit program.



Weatherization

- The Program: The <u>Weatherization Assistance Program</u> provides free upgrades for qualifying households to improve energy efficiency and lower utility bills.
- Funding Source: Weatherization Assistance is funded through the Department of Energy, Health and Human Services, KHRC, and local utility partners.
- Audience Served: Income-eligible homeowners and renters. Households that receive Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or utility assistance from the Low Income Energy Assistance Program (LIEAP) are automatically income-eligible.

Homeownership

<u>First Time Homebuyer Program</u> 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.



Compliance

- Ongoing monitoring, compliance conducted by KHRC's Contract Administration and Housing Compliance Divisions.
 - 722 properties monitored across the state.



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.
- <u>Kansas Eviction Prevention Program (KEPP)</u>: \$20 million to assist Kansans behind on rent due to COVID.
- <u>Kansas Emergency Rental Assistance</u>: Assisted Kansans struggling to pay rent and utilities due to COVID.
- <u>Kansas Homeowner Assistance Fund (KHAF):</u> Assisted Kansas homeowners struggling to pay mortgage, utilities & taxes due to COVID.

KS Statewide Housing Needs Assessment 2021

- First comprehensive housing study in 27 years.
- Launched 2021:
 - 71 listening sessions statewide
 - 4,400+ survey respondents
- Study Released December 2021
 - <u>Executive Summary</u>
 - <u>Regional Assessment</u>
 - <u>Goals and Strategies</u>

EXECUTIVE SUMMARY

STATEWIDE PERCEPTIONS

Data indicators provide a baseline understanding of the housing market. The people that experience the market every day provide an even greater understanding of the unique situations in each community. Voices from local officials, builders, real estate professionals, non-profits, chambers, seniors, and many other Kansans provide additional context to the data.

A robust tour and outreach in Kansas communities throughout 2021 supported many of the statewide indicators and provided direction on where to focus housing policy and programs going forward

Online and Paper Perception Survey Responses

- 2,600+ Community members
- 341 Builders and developers
- 351 Housing service providers
- S15 City and county staff and elected officials
- 338 Real estate professionals

Regional Listening Sessions

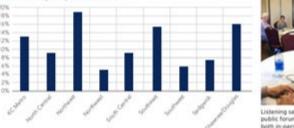
Seventy-one total online listening sessions across Kansas reached over 425 people.

An open in-person and virtual public forum in each of the nine regions offered further understanding and inventory of local communities.

S Public Forum Road Tour - April and May 2021









Listening sessions and public forums offered both in-person and online opportunities to participate.





New State Development Resources

- Funding
 - \$62 million Moderate Income Housing
 - \$22 million MIH (SGF)
 - \$20 million MIH (ARPA SFRF)
 - \$20 million MIH/Loans (SGF)
- Policy Pieces
 - Tax Bills
 - Affordable Housing Tax Credit
 - Kansas Housing Investor Tax Credit
 - Rural Home Loan Guarantee Program



Opened January 3, 2023

in Non-Recourse Guaranty

\$2M

through the Kansas Rural Home Loan Guarantee Act



The Kansas Rural Home Loan Guarantee Act defines a rural county as one with a population of less than 10,000 as certified by the Secretary of State on July 1 of the preceding year. The Home Loan Guarantee for Rural Kansas (HLG) program helps financial institutions guarantee the gap for land and building purchases, renovation, and new construction costs in rural Kansas counties.

The program:

- + Guarantees the portion of the loan above 80% and up to 125% of the home's appraised value.
- + Partners with financial institutions that serve existing and prospective homeowners in rural Kansas counties.
- + Provides up to \$100,000 guaranty per home.

Learn more at kshousingcorp.org/homeowners/ home-loan-guarantee-for-rural-kansas



2024 Kansas Housing Conference

The Dates: August 19 – 22

The Location: Overland Park Convention Center





What is CSBG?

The Community Service Block Grant (CSBG) provides critical funding to Community Action Agencies (CAAs) to operate programs addressing the causes and condition of poverty under three national goals:

<u>Goal 1:</u> Individuals and families with low incomes are stable and achieve economic security.

<u>**Goal 2:**</u> Communities where people with low incomes live are healthyand offer economic opportunity

<u>Goal 3:</u> People with low incomes are engaged and active in building opportunities in communities.



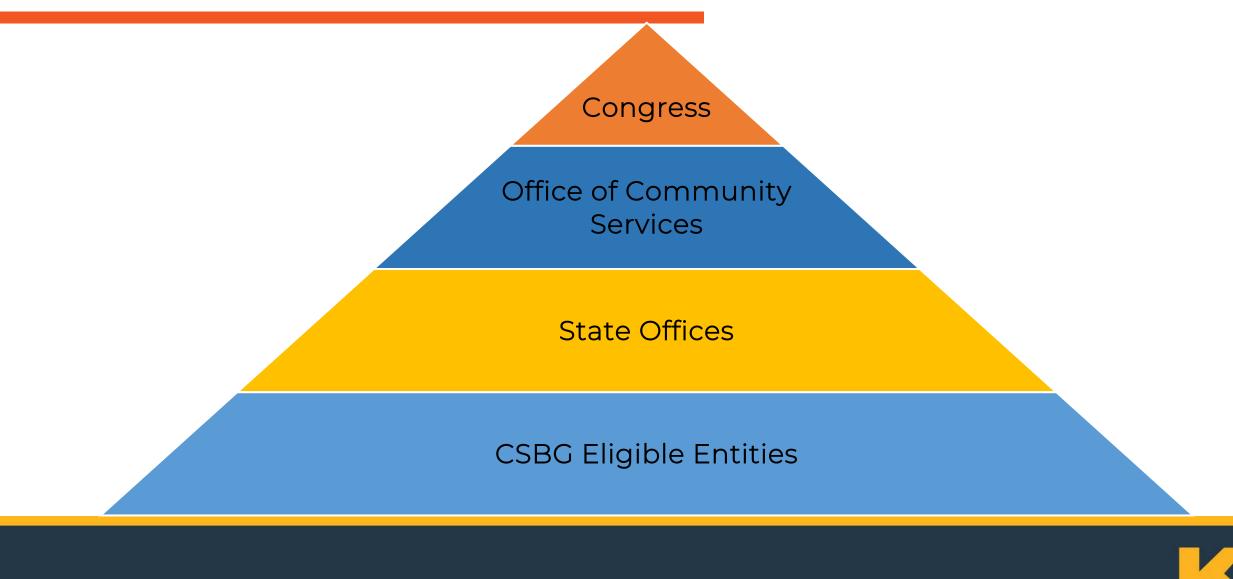
Laws and Guidance

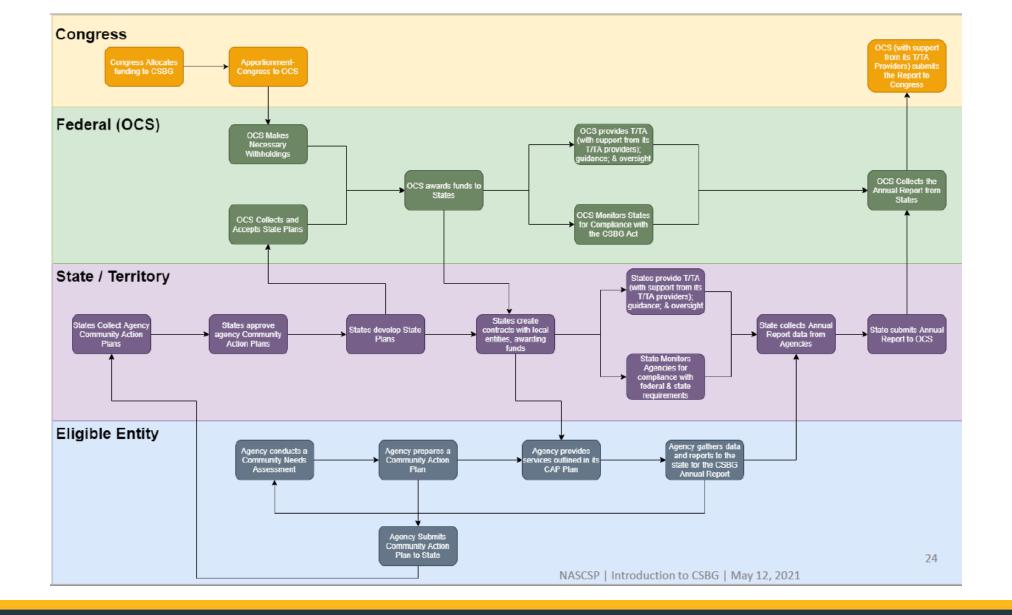
- Federal Community Services Block Grant (CSBG) Act
 - Section 672, et. seq. (42 U.S.C. § 9901 et. seq.)
- HHS Block Grant Regulations
 - 45 C.F.R. Part 96
- Information Memoranda (IMs) non-binding guidance, but very informative
- State CSBG Laws
 - Statutes, regulations, award terms and conditions, informal guidance

KEY: States primarily responsible for grant administration



CSBG Network







What is a Community Action Agency?

- Approximately 1,000 CAAs today
 - 80% are nonprofit organizations
 - Remainder are local government entities (public CAAs)
 - Referred to as "eligible entities" in federal CSBG Act
- Importance of CSBG funds to CAAs
 - Gives CAAs their identity as a CAA
 - Flexible use: support, enhance, and link CAA's other poverty alleviation programs
 - Impacts board governance of CAA

CSBG Eligible Entities

1,000 Poverty Fighting Organizations Nationwide, serving 99% of America's counties

- Private, Non-Profit Entities
- Public Entities
- Limited Purpose Agencies
- Migrant or Seasonal Farmworker Organization
- Tribe or Tribal Organization





Kansas CSBG Eligible Entities

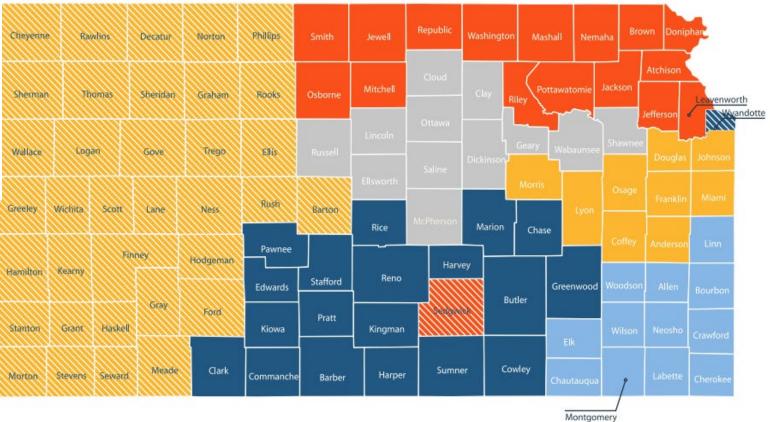
Community Action, Inc (785) 836-4500 | wefightpoverty.org

Wichita Sedgwick County Community Action Partnership (316) 462-3746 | wichita.gov/Housing/WSCCAP

Harvest America Corporation (913) 342-2121 harvestamerica.org

Economic Opportunity Foundation $\backslash\rangle$ (913) 371-0848 | eofkck.org

- Northeast Kansas Community Action (785) 742-2222 | nekcap.org
- Southeast Kansas Community Action Inc. (620) 724-8204 | sek-cap.com
- East Central Kansas Economic Opportunity Corp. (785) 242-7450 | eckan.org
- Mid-Kansas Community Action Program (316) 775-3000 | mid-capinc.org



Partnering with a Community Action Agency or Other Organization

- Existing Community Needs Assessment
- Collaboration
- Preventing duplicated services
- Make more effective use of, and to coordinate with, other antipoverty programs;
- Support and coordinate a service delivery system serving low-income people;
- Coordinate and establish linkages between governmental and other programs;
- Coordinate programs and form partnerships with other community organizations.

How States Use Discretionary Funds

- Provide training and technical assistance (T/TA)
- Support statewide programs and initiatives
- Support innovative programs that CAAs or other community organizations operate
- Increase the 90% CSBG funding allocations to individual CAAs
- Support other activities consistent with the purposes of the CSBG Act



Innovative Projects

- 1. Support a project that is new to the agency and/or
- 2. Support a modification to an existing project to make it more effective or efficient and/or
- 3. Address an unmet need of the agency or community and/or
- 4. Support a collaboration that addresses poverty in their communities.

Innovation as specific form of change can be defined with respect to various aspects, including:

- Product/service innovations
- Process innovations
- > Organizational innovations
- Marketing innovations



Innovative Projects

When explaining how an organization or project is innovative, it is important to also consider why the innovative solution is better than the more traditional method(s).

Possible reasons include:

- \succ Saves time
- ➤ Is more cost-effective or efficient
- Increases reach and potential beneficiaries
- Reaches new beneficiaries that would not have been reached otherwise
- Provides a more holistic, community-lead, or sustainable solution
- Increases outcomes
- Targets a completely new area (very rare)

Training and Technical Assistance

- **Community-Based Interventions** Understanding community-level work/management; designing an effective approach, effective strategies, and relevant measures of success
- Identifying and Sharing Best Practices Innovative projects/programs using CSBG resources; leveraging other public/private resources; more effective use of economic development dollars; the bundling of services
- Serving Underserved Areas Strategies for working in rural areas or communities with limited community services
- **Multigenerational Approaches for Addressing Poverty** Coordinated approaches to working with parents, other caregivers, and children
- **Relationship Building/Partnering** Among State CSBG offices and other State Agencies and Programs to share data and resources
- **Board Governance** Ongoing training to support active community input through Tripartite Boards including families of low-income
- Leveraging Public/Private Resources Coordinating multiple resources to support community services and strategies
- Leadership Development Succession planning and mentoring, leadership academies



For Community Action to deliver high quality services and achieve better outcomes for families and communities of low-income, the network has indicated that it will also need to tend to its information and analytical infrastructure needs as outlined below:

- IT Systems including Software Development
 - Analytics Developing and using data for continuous improvement
 - Data Management / Analysis Dashboards

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CSBG Allowability / Limitations

	Household/	
	Family Size	125%
 Must serve people or communities below 125% of 	1	\$18,225
current Federal Poverty Limit	2	\$24,650
	3	\$31,075
	4	\$37,500
	5	\$43,925
	6	\$50,350
• CANNOT use CSBG funds in any way that identifies such use with:		\$56,775
 Partisan and nonpartisan political activities 	8	\$63,200
 Voter Registration 	9	\$69,625
 Transportation to the polls 	10	\$76,050



CSBG Allowability / Limitations

- Must spend down funds and completed project by FFY end (see RFP)
 - Cannot fund consumer savings accounts or reimburse for past expenses
- CANNOT use CSBG funds to:
 - Purchase or improve land or
 - Purchase, construct, or permanently improve a building or other facility
- Exception for low-cost residential weatherization or other energy-related home repairs
- Federal OCS waiver available, upon request, for "extraordinary circumstances"

Sec. 678F(a); IM #60



Sustainability & Average Award

- One Time Opportunities
- Not Ongoing Support
- The total amount of funding available through this funding opportunity is \$155,000.
- Past awards have ranged between \$4,000 and \$52,000, with an average award of \$21,000.
- Applicants may submit proposals for the full amount available or a lesser amount.
- All proposals will be reviewed by a grant review committee.

Competitive Scoring

- 1. The entity followed application instructions. (Weighted at 20%)
- 2. The proposed project represents an Innovative Program / Activity or Training / Technical Assistance for addressing a documented need. (Weighted 20%)
- The proposed project, activity or service is directly related to the purposes of the CSBG authorizing legislation (<u>CSBG Act</u>). (Weighted at 25%)
- 4. Applicant entity has demonstrated that it has the capacity to effectively implement the project, produce the planned results, and meet reporting requirements. (Weighted at 20%)
- 5. Applicant has described a plan to sustain the project or sustain the gains of the project. (Weighted at 15%)

Application

- Request for Proposal Guide & Scoring
- Due Date November 30, 2023
- Cover Page / Checklist
- Application (Microsoft Word)
- Brief-<u>Less is More</u>
- Grant Period / Timeline through August 31, 2024 (short timeframe)
- Logic Model <u>Measurable</u>
- Budget (Microsoft Excel)
- Certifications, Assurances, and Attachments
- Awards announced by January 15, 2024

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