

KANSAS HOUSING RESOURCES CORPORATION ANNUAL REPORT



"Without the First Time Home Buyer program, saving up to buy a home in Derby would have been a much longer process as a single mom. Now my daughter invites friends over all the time, and my son has really come out of his shell. They feel those roots; they feel the safety and stability of home."

-Misty Brown, First-Time Home Buyer

"The Community Services Block Grant program not only fills gaps in resources but also fosters connections between individuals in need and those who are eager to lend a helping hand. By building these bridges and fostering a sense of community, CSBG brings people together and creates lasting positive change."

-Korrie Snell, East Central Kansas Economic **Opportunity Corporation (ECKAN)** 



Letter from the

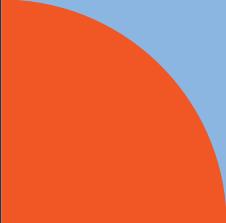
**Executive Director** 

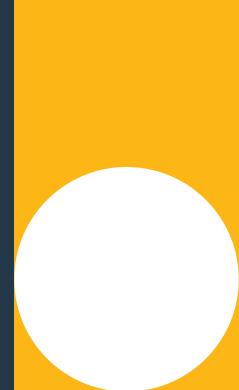
**Looking Ahead:** The Next 20 Years

20

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### Letter from the Executive Director

I've been thinking a lot about time lately. Albert Einstein determined that time is not absolute: the rate at which time flows depends on where you are and how fast you're traveling<sup>[1]</sup>. Though time purportedly slows down the faster we're moving, it sure seems to be flying by for KHRC!

Kansas Housing celebrated a major milestone this year: 20 years of unlocking home. The clock started ticking when Governor Sebelius' 2003 executive order established KHRC as a "one stop shop for housing." Time flowed slowly at first as we established our footing and quietly administered programs. National economic pressures and natural disasters in Greensburg and Southeast Kansas propelled our mission forward, as communities and policy makers recognized the importance of homes in building strong families and vibrant economies. Contrary to the special theory of relativity, time somehow flowed more quickly the busier we became, whether we were implementing the state's first housing study in 30 years; preventing 95,000 families from losing their homes during the pandemic; or rolling out historic new state housing development resources.

In this moment, we pause the clock and reflect on these 20 years. This annual report captures our accomplishments, adventures, and stories since KHRC's clock started ticking. Pausing the clock allows us to ponder the laughs, smiles, celebrations, milestones, dreams, and hopes achieved in the homes KHRC has unlocked with the tireless work of our partners and team.

But ultimately, we know that the clock keeps ticking, and KHRC keeps moving forward! Time is of the essence; homes are essential to community revitalization, employer expansion, quality healthcare, vibrant schools, and happy families. This annual report offers not just a glance back in time, but a glimpse towards our future and where we're going as an organization and a state.

Einstein had it right that time will continue to flow, and I'm equally convinced that Kansas Housing will unlock homes today, tomorrow, and for many more years to come. I can't wait.

- Ryan Vincent, Executive Director

2003

2003

KANSAS WHOUSING

RESOURCES CORPORATION

REBECCA FLOYD APPOINTED TO OVERSEE KHRC'S INCORPORATION

**KHRC ESTABLISHED** 

2



### Ryan Vincent Executive Director

<u>1] https://www.amnh.org/exhibitions/einstein/time</u>



## **Program Overview**

Kansas Housing Resources Corporation (KHRC) is a self-supporting, nonprofit, public corporation committed to helping Kansans access the safe, affordable housing they need and the dignity they deserve. KHRC serves as the state's housing finance agency, administering essential housing and community programs to serve Kansans.

Our core values guide our work, ensuring that we're thorough, collaborative, nimble, transparent. and compassionate in all we do.

KHRC is a subsidiary corporation of the Kansas Development Finance Authority (KDFA). Governed by a Board of Directors, KHRC does not receive operational revenue from the state of Kansas but sustains itself through a State Housing Trust Fund (SHTF) funded through fees for services and grant administration cost reimbursement. The SHTF funds the state's Moderate Income Housing program, among other initiatives. Audited financial statements are available online.

#### **KHRC** serves:

- Homeowners
- Renters
- Developers
- Property managers
- Emergency housing providers
- Housing advocacy groups
- Community service organizations
- Local communities
- Kansans experiencing homelessness
- You!

"Sydney and Michael were struggling to find work during the pandemic when they found out their youngest of two sons became sick from lead paint on the windowsill of their older home. The McPherson housing coalition stepped in with Emergency Solutions Grant-CARES Act funds to safely rehouse them. Once settled, the parents found gainful employment and later were able to purchase their first family home in May 2023."

-McPherson Housing Coalition



2003



#### FIRST KHRC BOARD INSTALLED FROM LEFT: DAN WATKINS, BRETT REBER, JOHN MONTGOMERY, AUDREY LANGWORTHY, TIMOTHY SCHALLER, STEVE WEATHERFORD

#### STEVE WEATHERFORD NAMED KHRC PRESIDENT

4

2003



#### HOUSING DEVELOPMENT:

Partners with communities and developers to expand quality, affordable housing in Kansas.

- Low Income Housing Tax Credits (LIHTC)
- Moderate Income Housing (MIH)
- HOME Rental Development
- National Housing Trust Fund (NHTF)
- Private Activity Bonds
- Kansas Housing Investor Tax Credit (KHITC)
- Kansas Affordable Housing Tax Credit



#### HOUSING COMPLIANCE:

Guarantees our state's affordable housing properties adhere to federal guidelines and meet our quality, accessibility, and administrative standards.





**EMERGENCY RESPONSE:** 

Responds to urgent housing needs caused by

- Kansas Emergency Rental Assistance (KERA)
- Kansas Homeowner Assistance Fund (KHAF)



#### COMMUNITY SOLUTIONS:

Provides community-based services to encourage financial stability and self-sufficiency.

- Community Services Block Grant (CSBG)
- Emergency Solutions Grant (ESG)
- Tenant Based Rental Assistance (TBRA)
- Weatherization Assistance Program
- First Time Home Buyer Program (FTHB)
- Manufactured Housing
- Home Loan Guarantee for Rural Kansas (HLG)

#### **CONTRACT ADMINISTRATION:**

## **Kansas Housing** Conference



KHRC underwrites the annual Kansas Housing Conference, our state's premier networking and education event for affordable housing professionals and stakeholders. Our 18th annual conference was held in Overland Park, attracting more than 700 attendees and a record number of sponsors and exhibitors. Attendees from across the state and region gathered to network, learn, and explore the latest trends and innovations in affordable housing.





Olympian and World Champion high jumper Chaunté Lowe challenged attendees to raise the bar by setting goals outside of our comfort zones. KHRC's **Executive Director Ryan Vincent** encouraged attendees to see past the illusion of obstacles as we charge forward. Finally, Mitch Holthus, the "Voice of the Kansas City Chiefs," closed the conference with a reminder that our power can come from unexpected places.

#### Our first annual Show off Your Service

competition honored the state's most innovative housing-related service projects. Award finalists were invited to present their initiatives during a breakout session, and all conference attendees were invited to vote for their favorite. The top vote getter received a \$2000 grant from sponsor Kansas Bankers Association to support project efforts. The inaugural prize was presented to McPherson Housing Coalition, which will use award funds to stock the food pantry at the Oak Harbor Cottages supportive housing facility.









**OFFICE ESTABLISHED AT 611 S. KANSAS AVENUE** 

2005

ERICA DOBREFF APPOINTED EXECUTIVE DIRECTOR

2004

**Governor Laura Kelly** championed expanded access to quality, affordable housing, including historic legislation that created new Kansas Housing Investor Tax Credits (KHITC) and expanded the state's Moderate Income Housing program. Amy Haase of RDG Planning and Design moderated a panel discussion between USDA Rural Housing Administrator Joaquin Altoro and HUD Regional Administrator Ulysses "Deke" Clayborn.



#### SAVE THE DATE | 2024 KANSAS HOUSING CONFERENCE Aug. 20-22, 2024, Overland Park Convention Center



## **20 Years of Unlocking Home**



Kansas Housing Resources Corporation was established as an independent corporation on July 1, 2003. Throughout the next 20 years, a succession of compassionate leaders passed down the keys to Unlock Home for Kansans-and that's something to celebrate! Here's to 20 years of serving Kansans with the safe, affordable housing they need and the dignity they deserve!

KHRC celebrated our 20th anniversary with a statewide youth art contest. This spring, K-12 Kansas students were invited to share their visions of home. Contest honorees were recognized at a ceremony on June 26 at the Capitol rotunda, in conjunction with National Homeownership Month. The Best in Show award was presented to Juliunna Shinn, an 11<sup>th</sup> grader from Osage City.







Best of Show. Juliunna Shinn

KHRC kicked off the 2023 Kansas Housing Conference with a 1920s-themed Roaring 20th Anniversary Reception. Current and past KHRC leaders and staff mingled with conference attendees, adorned in 1920s attire. Guests were treated to the premiere of KHRC's 20th anniversary slideshow and video commemorating two decades of expanding quality, affordable housing across the state.









Visit our 20th Anniversary webpage for a full digital gallery of art contest entries and honorees, along with photos from the 20th Anniversary Reception

Watch KHRC's 20th anniversary video

2006





**KANSAS ENERGY EFFICIENCY PROGRAM (KEEP) LAUNCHED** 

**INAUGURAL KANSAS HOUSING CONFERENCE** 











# 20 Years of **Unlocking Home**

#### Here's a snapshot of KHRC's 20-Year Impact:

### **CONTRACT ADMINISTRATION**

ALMOST BILLION **PAYMENTS MADE** 



### **HOUSING DEVELOPMENT \$381 MILLION**





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**GREENSBURG TORNADO DISASTER RESPONSE,** SOUTHEAST KANSAS FLOODING



**GARY ALLSUP** APPOINTED **EXECUTIVE** 

DIRECTOR

2007











### **Emergency Response**

#### KANSAS EMERGENCY RENTAL ASSISTANCE

In the midst of the pandemic, home became so much more than shelter—it became our virtual workplace, classroom, marketplace, gathering space, and more. Thanks to the Kansas Emergency Rental Assistance (KERA) program, more than 30,000 Kansas families remained safely housed and connected to vital services at the time they needed it most.

KHRC began administering the KERA program in March 2021 to lessen the financial burden on renters and landlords impacted by the COVID-19 pandemic. Federal relief funds provided up to 18 months of temporary emergency rental, utility, and internet assistance for households at risk of homelessness or housing instability. Rental assistance was paid directly to housing and service providers, helping landlords cover their operating costs and keep up with essential maintenance and repairs, stimulating the local economy.

The robust disbursement of program funding prevented evictions from taking a devastating toll on Kansas communities while keeping families stably housed in uncertain times.

**KERA METRICS** 



HOUSEHOLDS

81.987 2.000 KANSANS SERVED







UTILITY VENDORS SEDVED







The Kansas Homeowner Assistance Fund (KHAF), a federally funded, temporary emergency program to support homeowners experiencing hardship during the COVID pandemic, launched in April 2022 and began the closure process in February 2023. KHAF was established with American Rescue Plan Act (ARPA) funds to help gualifying Kansas homeowners get current on their mortgages and avoid foreclosure. KHAF provided over \$47.8 million in assistance, preventing foreclosure for more than 4,200 homeowners.

### **KHAF METRICS**





5.700 TOTAL APPLICATIONS RECEIVED

4.277 APPLICATIONS FUNDED



Over 275 Mortgage Servicers have collaborated with KHAF

2008





**DENNIS MESA APPOINTED** EXECUTIVE DIRECTOR

2011



**MODERATE INCOME** HOUSING (MIH) **PROGRAM LAUNCHES** 









"I have tears of joy! This assistance means the world to me and my family. Our home has been in my family since it belonged to my grandparents; so for me, it's more than a place I lay my head. It's my peace and comfort"

-KHAF Recipient

Life as an essential worker with postpartum depression during the pandemic was far from easy. I was losing family every way I turned during this traumatizing time. I am sincerely thankful for everyone responsible for making KERA assistance possible!

-KERA Recipient

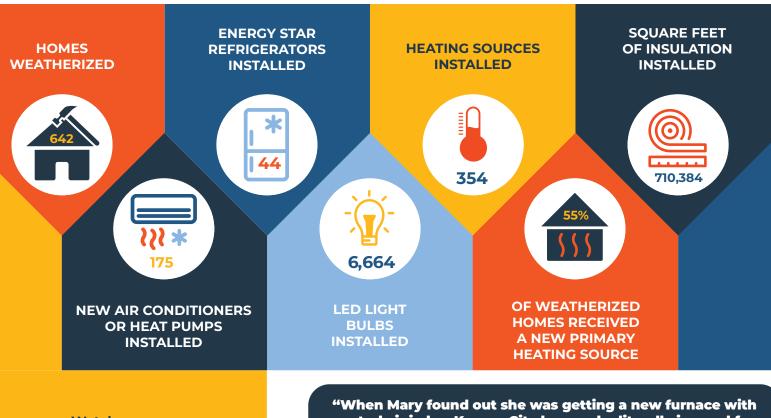


# **Community Solutions**

KHRC's Community Solutions programs support housing stability and expand homeownership opportunities for Kansans.

#### WEATHERIZATION ASSISTANCE PROGRAM

Provides free home upgrades to improve energy efficiency and lower utility bills.



Watch our new weatherization outreach video

central air in her Kansas City home, she literally jumped for joy! She said she had never had central air conditioning and was amazed that every room in the home stayed a consistent temperature."

-East Central Kansas Economic Opportunity Corporation (ECKAN) Weatherization specialist

#### COMMUNITY SERVICES BLOCK GRANT

Provides resources to reduce poverty, revitalize communities, and empower Kansans to become self-sufficient.

#### **EMERGENCY SOLUTIONS GRANT**

Assists unsheltered Kansans or those at risk of becoming homeless.

#### HOME LOAN GUARANTEE FOR **RURAL KANSAS**

Helps lenders cover the gap between the cost of building or rehabilitating a rural Kansas home and its appraised value.

#### FIRST TIME HOME BUYER PROGRAM

Provides down payment and closing cost assistance to Kansans purchasing their first homes.

#### MANUFACTURED HOUSING

Manages licensing of manufactured housing installers under the Manufactured Housing Act. ensures compliance with federal requirements, and coordinates the appeal and dispute resolution process (K.S.A. 58-4216, et seq)).

#### **TENANT BASED RENTAL** ASSISTANCE PROGRAM

Provides rent, security deposit, and utility deposit assistance to Kansans.

2014



2015



**KHRC DESIGNATED TO ADMINISTER NATIONAL HOUSING TRUST FUND PROGRAM** 

#### IN THE LAST YEAR:

#### 26,490

**Kansans received** community services

**Provided rapid** rehousing for 491 Kansans

Provided 2,315 Kansans with emergency shelter assistance

\$2 Million **Home Loan** Guarantee allocation for rural Kansas communities

3.370 **Kansans** received emergency housing services

An average of \$17.731 in down payment and closing costs assisted first-time homebuyers

Licensed 59

manufactured

housing installers

**20** Kansas households realized the dream of homeownership through the First **Time Home Buyer** program

**Provided street** outreach to 175 Kansans

389 Kansans prevented from becoming homeless

694 Kansas households received **Tenant Based Rental Assistance** 

2019

**RYAN VINCENT** APPOINTED **EXECUTIVE DIRECTOR** 



# **Housing Development**

The state's 2021 comprehensive housing needs assessment identified homes for moderate income Kansans as a major need, particularly in rural areas. State leaders responded to the demand in 2022, investing an unprecedented **\$62 million** in the Moderate Income Housing (MIH) program and a new Kansas Housing Investor Tax Credit (KHITC). Governor Kelly capped off the 2023 legislative session by allocating **\$22 million** to housing initiatives, including **\$2 million** to the MIH program and **\$20 million** in revolving loan funds.

#### MODERATE INCOME HOUSING

Established by the Kansas Legislature in 2012, the MIH program serves Kansans who earn too much to gualify for federal housing assistance yet struggle to afford market rate homes. MIH grants or loans are awarded to cities or counties with populations less than **60.000**. Funds can be used for new construction. rehabilitation, or conversions of single or multifamily properties for homeownership or rent.

The MIH program received **134** applications in 2023 for MIH and MIH-ARPA funds, totaling more than **\$101 million** in requests, representing a proposed **3,135** new homes. The volume represents a **279 percent** increase over last year's 48 applications and nearly 391 percent increase over last year's requested **\$25.8 million**. KHRC received an additional 30 KHITC-only applications for an additional 296 units. A final round of 2023 MIH applications will be approved in January 2024. A complete list of 2023 applicants and awards is available online.

#### **KANSAS HOUSING INVESTOR TAX CREDIT (KHITC)**

Supports investors who make cash investments in gualified housing developments with counties fewer than 75,000 residents.

#### RURAL HOUSING REVOLVING LOAN PROGRAM

Provides loans or grants to rural communities for moderate-and low-income housing development or related infrastructure.

#### Moderate Income Awards

- Funded **36** developments in 29 counties, creating **1.057** new homes
- Approved **11,915,000** in KHITC

Approved **\$9,600,400** in MIH

Approved **\$17,421,000** in MIH-ARPA

#### Housing Development:

**61** developments funded: 25 affordable. 36 moderate income

3,234 homes in 38 counties

- 1,183 affordable new constructions
- 952 affordable acquisition/rehab
- **1,057** moderate income
- **\$482** million leveraged for rental housing development via LIHTC. HOME and NHTF funds

KHRC helps communities and developers create homes by encouraging private investment with public partnership, serving Kansans who earn 30 to 80 percent of an area's median income.

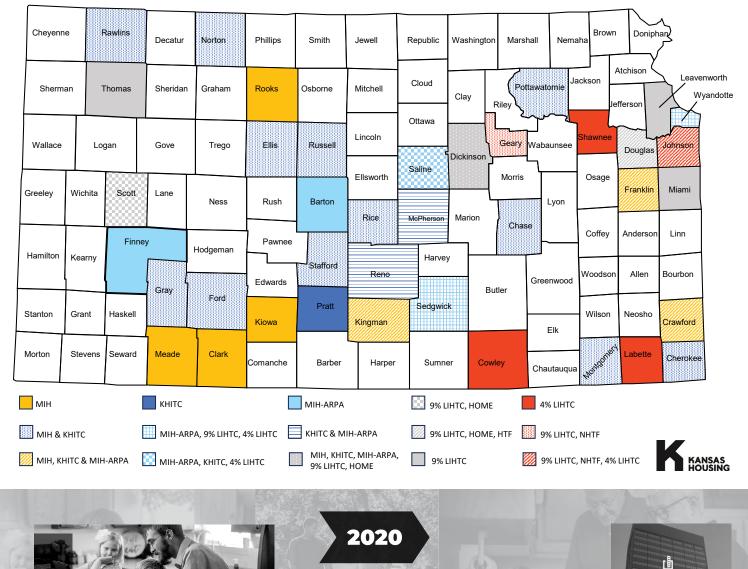
#### LOW INCOME HOUSING TAX CREDIT (LIHTC)

Provides federal tax incentives to developers for the acquisition. rehabilitation. or new construction of rental housing targeted to lower-income households.

#### KANSAS AFFORDABLE HOUSING TAX CREDIT

Provides state tax incentives as an equal match to federal LIHTCs for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

### **2023 Housing Development Awards**







2020

**KHRC LAUNCHES NEW BRAND AND WEBSITE** 

**COVID RESPONSE: KANSAS EMERGENCY RENTAL ASSISTANCE (KERA) PROGRAM** LAUNCHED, SUPPLEMENTAL PROGRAM **RELIEF FUNDS DISBURSED** 



**KANSAS EMERGENCY RENTAL ASSISTANCE** 

#### NATIONAL HOUSING TRUST FUND

Provides federal grants to produce and preserve affordable housing for extremely low- and very low-income households.

#### HOME

Provides federal grants to state and local governments to create affordable housing for low-income households.

**KHRC LEASES SECOND OFFICE LOCATION TO MEET** EMERGENCY STAFFING NEEDS TOWNSITE

# Housing Compliance and Contract Administration

KHRC takes its role as a steward of public funds seriously. That's why more than half of our staff work in compliance-focused roles. These divisions ensure that housing providers follow regulations and maintain safe, clean, and accessible homes.

#### HOUSING COMPLIANCE

Provides monitoring and oversight of properties across the state, ensuring that housing providers adhere to federal guidelines and meet our quality, accessibility, and administrative standards.



#### **CONTRACT ADMINISTRATION**

Administers the state's Project Based Rental Assistance contract to ensure that the **10,963** Section 8 homes in **228** properties throughout the state are kept in safe, decent, and sanitary condition.

### \$64.9 million

in Housing Assistance Payments (HAP), to cover the rent of HUD voucher holders

#### COMPLETED 151 MANAGEMENT OCCUPANCY REPORTS



PERFORMED 192 RENT ADJUSTMENTS

"In 2021 we had a Tenant Based Rental Assistance (TBRA) applicant who was fleeing a domestic violence situation with her daughter. Within two weeks of applying, we were able to issue her a rental assistance voucher, and within one week, she was able to locate a nice little two-bedroom house two counties away from the situation she was leaving behind. She was able to get her daughter enrolled in school and find employment. She was able to afford the full rental amount when her income increased after eight months, and the family no longer needed TBRA assistance."

-Craig Leabo, Housing Director at Southeast Kansas Community Action (SEK-CAP)

Kansas RDg

GILBERT LEARNING ACADEMY ESTABLISHED: KHRC HIRED RETIRED TEACHER JACQUE GILBERT TO OVERSEE REMOTE LEARNING FOR CHILDREN OF KHRC EMPLOYEES WHILE SCHOOLS WERE CLOSED DURING THE PANDEMIC.

2020



STATEWIDE HOUSING NEEDS ASSESSMENT RELEASED

2021







# **Looking Ahead: The Next 20 Years**

As emergency COVID relief programs wind down and new economic development projects expand our state's housing needs, these initiatives will mark the start of a new 20-year chapter of unlocking safe, affordable homes for Kansans.

In 2023 the state made massive strides to expand economic development and bring thousands of jobs to DeSoto, Coffey County, and Wichita. Gov. Kelly allocated an additional **\$20 million** in MIH funds, expanding the program's rural eligibility to urban areas and providing more homes for working families in growing areas of the state.

\$22.9 million in HOME-American Rescue Plan (HOME-ARP) funding will provide development and support of affordable housing, supportive services, and tenant based rental assistance (TBRA) for populations that are:

- Homeless
- Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking
- At risk of homelessness
- Veterans and families that include a veteran family member

KHRC applied for **Solar for All** funding through the US EPA Greenhouse Gas Reduction Fund (GGRF). This program would provide qualified low-income households and disadvantaged communities with free residential clean solar energy, reducing household energy bills and mitigating greenhouse gas emissions in Kansas. If KHRC is awarded the funds. subrecipients would begin installing solar panels for an estimated 2,600 gualified households by 2025.

Click here for more information about Solar for All



"I've seen our building project provide a quality, clean, new, affordable home for a grandmother raising her grandkids that was finally large enough for the family. I've seen a single mother cry when she saw her daughter run to her own bedroom for the first time. She broke down crying again when she realized she had a washer and dryer inside her own apartment."

-Matt Gillam, Managing Partner, Overland Property Group

"I tell people all the time that our company is developing housing to serve the quintessential American jobs: nurses, teachers, social workers, firefighters, etc. The people in those jobs are the backbone of our communities; It's really satisfying to provide them homes they are excited to move into."

-Justin Pregont, Pomeroy Development

2022

STATE HOUSING DEVELOPMENT PROGRAMS LAUNCHED: KANSAS AFFORDABLE HOUSING TAX CREDIT, KANSAS HOUSING INVESTOR TAX CREDIT, **20 HOME LOAN GUARANTEE FOR RURAL KANSAS** 

KERA PROGRAM CLOSES, PROVIDING MORE THAN \$291 MILLION TO 32,000 **KANSAS HOUSEHOLDS** 

2025



**KHAF PROGRAM CLOSES, PROVIDING ALMOST \$48 MILLION AND PREVENTING FORECLOSURE FOR MORE THAN 4,200 KANSAS HOMEOWNERS** 



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