



**KANSAS
HOUSING**
RESOURCES CORPORATION

Revolving Loan Fund (RLF) Program

Notice of Resource Availability

Deadline: 5:00 PM on Friday, November 22, 2024*

**If submitted independent of an MIH application request, RLF applications will be accepted on a rolling basis as funds are available.*

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A. Background

Kansas Housing Resources Corporation (KHRC) is a public corporation that administers federal and state housing programs on behalf of the State of Kansas. KHRC programs address single and multifamily housing development, down payment assistance for first-time homebuyers, rental assistance, and housing with supportive services. A summary of KHRC programs can be found at www.kshousingcorp.org.

This Notice of Resource Availability (NORA) is for the MIH-Revolving Loan Fund (RLF) Program; applying under this NORA will be for a loan.

In response to the increased need for moderate income housing, approximately \$32.75 million has been provided to KHRC for the purpose of administering a Rural Housing Revolving Loan Fund to support housing and infrastructure development. KHRC has set aside a portion of these funds to allocate on a rolling basis. Loans funded from this NORA are made to eligible applicants, to be used to support the development of needed housing for moderate income households in Kansas.

B. Administration

General RLF questions should be directed to RLF@kshousingcorp.org

The primary contacts for the RLF Program are:

Deanne Engstrom	Brina Nold
MIH Program Manager	MIH Processor
dengstrom@kshousingcorp.org	bnold@kshousingcorp.org
785-217-2048	785-217-2004

C. NORA Overview

Kansas communities and employers continue to identify a growing need for affordable moderate-income housing, defined for purposes of this NORA as housing generally for households between 60 and 150 percent Area Median Income, as published annually by the U.S. Department of Housing and Urban Development. Attachment A to this NORA details current MIH income targeting based on the number of household members.

Housing for moderate income households is vital for economic development, yet difficult to achieve given that most federal housing programs serve a lower income

bracket, and market supply is limited due to high development costs, low appraisals, tight lending conditions, and lack of investor interest.

KHRC is seeking quality applications for moderate income housing developments that will provide the best investments of state resources across the state of Kansas. Loans will be approved based on the ability to repay the funds, a demonstrated and ongoing housing need, demonstrated capacity to administer the proposed development, and a complete application.

Under this RLF NORA, KHRC will make up to \$9.55 million in loans to local government, political subdivision of the state, not-for-profit organization focused on housing development, or for-profit or not-for-profit builder or developer for moderate income housing development. In accordance with the statutory requirements of the Rural Housing Revolving Loan program, 50% of the available funds are to be used in cities and counties with populations of less than 60,000.

This NORA contains information on eligible applicants and activities, application procedures, loan criteria, loan structuring, and reporting and compliance monitoring requirements. As needed, a separate RLF guidance guide document, posted and updated on the MIH webpage, provides further guidance regarding these requirements, and is incorporated by this reference.

Applicants should be aware and understand that this RLF NORA and any awarded loans are funded in whole or in part by State of Kansas funds provided through state legislation. In the event the State funds supporting this NORA or subsequent award become unavailable, are reduced, or rescinded, KHRC may terminate or amend this NORA and application without penalty and will not be obligated to pay the applicant from any other sources, including KHRC, SHTF, or State of Kansas monies.

Eligible Applicants

Applicants for RLF funding under this NORA, will be either an eligible local government, political subdivision of the state, not-for-profit organization focused on housing development, or for-profit or not-for-profit builder or developer. Eligible urban cities and counties are those with populations greater than 60,000 and rural cities and counties are those with populations less than 60,000.

Applicants may partner or contract with outside entities or individuals, including but not limited to public housing authorities, nonprofits, community housing development organizations, developers, builders, and local employers. Notwithstanding the preceding sentence, the applicant shall retain full responsibility for compliance with all NORA rules and requirements and may need to provide additional information to KHRC regarding any partnerships or contracts to ensure compliance with procurement requirements, as detailed below.

Eligible Activities

Under this RLF NORA, applicants may only use loan funds for:

- (1) Actual housing development, including acquisition of real property, new construction, modular or manufactured housing, rehabilitation of existing vacant housing, and/or home buyer assistance of actual housing development; or infrastructure in combination with actual housing development.
- (2) Infrastructure, as detailed below.
 - a. Offsite Infrastructure: This includes but is not limited to any costs for off-site improvements, extension of streets, sidewalks, storm drainage systems, sewer and water lines or other utilities.
 - b. Onsite Infrastructure: Certain general improvements to create a buildable or build-ready site for multiple residential buildings, including but not limited to on-site paving that does not serve one specific address (e.g., paving of a cul-de-sac, sidewalks or walking paths for common use or to access multiple units, shared parking lots etc.); general site clearing and grading to prepare the site for multiple buildings; and extension or installation of water and sewer lines or other utilities across the site to serve multiple dwelling units.

Kansas Accessibility Standards K.S.A. Chapter 58, Article 14 and/or HUD Fair Housing Design Requirements also apply (see Attachment C).

This NORA has been structured to allow flexibility to applicants in developing proposed activities within the definitions laid out above. Applicants should demonstrate that proposed developments have ties to economic development, with other sources of funds from both private and public sources, preferably for RLF needs.

Applicants must provide a proforma that supports the requested loan. The terms are detailed below:

Loan Size: Loan amounts are subject to availability and the scope and type of project being undertaken. Generally, loans shall range in size from \$25,000 to \$1,000,000 and should not exceed amount of funds provided by the senior lender.

Interest Rate: Interest rates are to be determined based on project size, amount and terms and upon full underwriting review. The interest rate for a loan to any non-for-profit organization focusing on housing development shall be equal to the average interest rate of certificates of deposit in Kansas financial institutions in June 2024, as determined by the state treasurer.

Term/Amortization Period: The loan term and amortization period will be determined based on the project scope, collateral pledged and borrower equity. For example, a for sale home project may have faster repayment ability than a full rental project.

Collateral Requirements: Collateral requirements will be determined on an individual basis by KHRC and may include a Mortgage and Assignment of Leases and Rents. It is expected that the collateral will be subordinate to a private lender participating in the RLF. Unlimited personal and corporate guarantees from the principals of the entity will be required.

Funding Sources: Applicant must identify a funding stream as a repayment source, including, but not limited to sale of homes, rental income, Reinvestment Housing Incentive Districts (RHIDs), Neighborhood Revitalization Programs (NRPs), Local Bonding, Sales Tax, etc.,

Loan Repayment: Generally quarterly payments of accrued interest and principal will be required based on the term and amortization of the loan. However, it is expected that material principal reductions may be applied during the term of the loan. These instances may include the sale of tax credits, receipt of RHID, sale of homes, etc.

Prepayment: KHRC will not charge a prepayment fee.

D. Application Process

Applications will be accepted on a rolling basis. KHRC will accept applications starting October 1, 2024.

Please submit applications through the online platform Procorem if submitted in conjunction with an MIH grant application. Otherwise, please submit applications at RLF@kshousingcorp.org. Any applicant intending to apply for RLF must submit a Notice of Application to RLF@kshousingcorp.org. Staff will set up a Procorem WorkCenter for the application submission, as applicable.

Each RLF application may only include one project. Applications that include more than one project will not be considered. A project is the general subdivision, phase, street, and/or legal description as described in the RLF application.

Loan applications will be reviewed by KHRC's Finance, Legal, and Housing Development divisions. Loan decisions will be made by KHRC's Loans and Grants Committee within 30 days of a complete application submission if submitted independent of a MIH grant request. If submitted with an MIH grant request, loan decisions will be made by early March 2025.

Please see the Notice of Funds Availability for submitting multiple applications in the same funding round for KHRC's Moderate Income Housing programs including the Moderate Income Housing (MIH) grant, Kansas Housing Investor Tax Credit (KHITC), and Revolving Loan Funds (RLF).

E. Current Funding Priorities

Housing needs in Kansas are great. To be transparent, KHRC will list the ongoing and temporary funding priorities with each NORA. Below is a list of the current funding priorities:

- Funding gaps of current MIH and KHITC approved projects;
- An equitable distribution of funds throughout the state;
- Proposed housing projects in areas with a demonstrated and ongoing housing need; and,
- Proposed housing projects in areas that have difficulty filling employment positions due to a lack of housing stock.

F. Application Required Elements

Each application requires submission of all required documents (see also Attachment D. Required Elements Checklist). Each applicant will be responsible for any costs incurred in preparing an application. All applications shall include the following:

Common Required Elements for all MIH, KHITC and RLF Applications:

1. Application

2. Project Information

2.1. Narrative – the Narrative should address the following:

2.1.1. Description of the project

2.1.2. Administration of the project

2.1.3. Capacity of the applicant

2.1.4. Description of the collaboration with local/city/county housing community, including lenders, employers, economic development organizations, qualified investors, and other housing partners.

3. Project Plan

3.1. Timeline of project, including construction closing, construction period, and unit lease-up or sale

3.2. Description of the housing to be constructed with sketches and/or renderings

3.3. Ten-year operating proforma for rental projects.

3.4. Description of the project's intended market and anticipated pricing for the housing.

4. Sources of Funds

- 4.1. Letter(s) of Intent, conditional commitment letter(s), approval confirmation(s), and/or supporting documentation from all funding sources
- 4.2. Proof of funding stream that will be pledged for loan repayment (RHID, etc.) and documentation regarding any other proposed collateral.
- 4.3. Equity conformation including the pay-in structure, fees, and investment requirements, if applicable.
- 4.4. RHID documentation, if applicable

5. Housing Needs Analysis or Survey of the Community

- 5.1. Summary connecting proposed qualified housing project and housing needs of the community.
- 5.2. Housing Needs Analysis or Survey. Examples include: Department of Commerce Housing Assessment Tool (HAT), third-party assessment, or RHID-required assessment.

6. Community Support

- 6.1. Letters of Support

7. Accessibility Certification (KHRC form)

- 7.1. Comply with the Kansas Accessibility Standards identified in K.S.A. 58-1401, et seq., and/or HUD Fair Housing Design Requirements, as applicable.

8. Site Review Checklist (KHRC Form)

9. RHID (If applicable)

Required Documents for RLF specific Applications:

10. Development Team Information

- 10.1. Developer and/or general contractor are required to submit:
 - 10.1.1. Detail about their proposed procurement processes and/or policies,
 - 10.1.2. Resumes for each member of the development team.

11. Additional Development Information

- 11.1. Evidence of site control
- 11.2. Proof of proper zoning, proper zoning application, or documentation of the process leading to a zoning change.
- 11.3. Legal description of site

12. Job Creation and Economic Development

- 12.1. Narrative – the Narrative should address how the proposed housing development provides a solution to the unmet job creation and economic development needs of the region.

- 12.1.1. Demonstrate through low unemployment rate, commuter rates, difficulty filling employment positions, and commitment to growing housing stock.
- 12.1.2. Describe the ability to attract new jobs and economic development through the housing development; demonstrate a direct correlation between the proposed wages of the new or expanding business and the affordability of the proposed housing.
- 12.1.3. What other housing activities are happening to meet these job creation and economic development needs?
- 12.1.4. Supporting documentation

13. Energy Certification (KHRC Form)

- 13.1. All RLF awarded new construction projects must build to the list of minimum prescriptive energy requirements listed on the Energy Certification Form.
- 13.2. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components.

14. Proposed Loan Request

- 14.1. Requested loan terms within the parameters set out in Section C.
- 14.2. Description of collateral that would be pledged to secure the requested loan.
 - 14.2.1. Include location of the collateral, approximate value of collateral, and list any other creditors with an interest in the collateral.
 - 14.2.2. If a third party is pledging collateral, provide written confirmation of the same from that party.
- 14.3. Completed pro forma for RLF project
 - 14.3.1. Provide projected timeline for use of funds and the corresponding collateral to be constructed with funds (i.e. infrastructure and ground up construction disbursement requests)
 - 14.3.2. Include repayment pro forma if project is for sale or through rental income
 - 14.3.3. Include any additional sources of repayment such as sale of tax credits, RHID, etc.
- 14.4. Cost Estimate
 - 14.4.1. Narrative describing how the development and construction budget was determined
 - 14.4.2. Describe any contingency line items and calculation for determining developer and builder profit
- 14.5. Financial Documentation
 - 14.5.1. Signed and dated Borrower Authorization to Release Information (Form provided)

- 14.5.2. Historic repayment capacity through a minimum of two (2) years business and personal tax returns for any member owning 20% of more of the applying entity
- 14.5.3. Business interim financial statements dated within 90 days
- 14.5.4. Personal financial statement for any member owning 20% of more of the applying entity
- 14.6. Entity Documentation
 - 14.6.1. Include an entity resolution describing ownership percentages and titles, as applicable, and each person's authority
 - 14.6.2. Secretary of State Certificate of Good Standing and Articles of Incorporation or Organization
 - 14.6.3. Identification for all members (i.e. driver's license or passport)

KHRC reserves the right to request additional information as it deems necessary to evaluate the applications.

G. Other Sources of Funds/Loan to Value

KHRC will consider the commitment of other sources when evaluating applications. This program is intended to complement and support other financial sources.

H. NORA Award Process

Applications will be collected and evaluated by KHRC's Housing Development MIH team, Legal Division, and Finance Division. Applications will be considered property of KHRC, are matters of public record, may be subject to the Kansas Open Records Act, and may be subject to public disclosure by KHRC after the announcement of awards.

The RLF NORA Evaluation Guidelines (Attachment B) will be used in the evaluation of the applications in KHRC's sole discretion.

KHRC may disqualify applications based on an applicant making misrepresentations or providing materially false information in an application.

The review team will make a recommendation for action on the request to KHRC's Loans and Grants Committee within 30 days of a full application submission if submitted independent of a MIH grant request. If submitted with an MIH grant request, loan decisions will be made early March 2025. KHRC reserves the right to accept, reject, or request modifications to any applications, and all decisions by the Loans and Grants Committee are final.

Successful applicants will receive a commitment letter specifying the loan requirements deemed necessary by KHRC prior to receiving funds and/or the execution of loan documents and the receipt of any funds. Additional requirements may include but are not limited to:

- Proof of site control
- Designs
- Phase I Environmental Report
- Updated financial commitments
- A site visit by KHRC staff
- Satisfactory title commitment

Prior to the distribution of any loan proceeds or the beginning of any work, the recipient must execute loan documents, including, as applicable, a promissory note, mortgage, loan agreement, security agreement, or other documents as required by KHRC. Loans are subject to revocation prior to the execution of any documents. The loan documents will detail, among other things, the procedures and requirements for proceeding with the approved development, requesting distribution of loan proceeds, compliance requirements, and events of default. KHRC may incorporate other terms and provisions into the applicable loan documents as necessary in its sole discretion.

Development completion is expected within 18 months of the award notification unless otherwise approved by KHRC in writing. Prior to making any changes in the approved eligible housing activities during the term of the loan, awardees must request written approval from KHRC. All decisions are final and made in KHRC's sole discretion.

I. Reporting Requirements

Beginning with the first business day of the month following an award and/or loan being made to an applicant and continuing each quarter thereafter, the recipient shall submit, in writing, quarterly status reports to KHRC until the development is completed and all funds have been expended. The status report shall detail any use of funds to date, describe progress toward completion of the proposed development (including where there is no change from the previous reporting period), and detail any changes or deviation from the approved activities.

If a recipient uses funds for single family housing development or assistance, the applicant must implement a recorded recapture provision. The recapture provision shall require that if the homeowner sells the single-family house within a minimum of five years after the homeowner's initial occupancy, then the homeowner shall repay a prorated portion of the profit from that sale to the applicant.

If an applicant uses the funds for rental housing development, KHRC may require the applicant to record a Land Use Restriction Agreement for a period of five years in addition to the other agreements and/or loan documents required (as applicable).

When the development has been completed and all funds have been expended, recipients shall provide KHRC a final report packet including, but not limited to, proof of the required recorded documents, the accounting of funds, detail of the use of any income generated from the housing activities funded through the loan within 60 days of development completion, and a summary of the continued economic development and job creation.

J. Loan Disbursement and Servicing

Before funds will be disbursed by KHRC, the recipient must submit a cover letter requesting the funds with proper supporting documentation. The funds will be distributed as a reimbursement in accordance with the approved Disbursement Schedule so long as recipient is in compliance with the KHRC loan documents. KHRC may request additional documentation as needed and may visit the development site to ensure work completion.

K. Disclosure of Relationship

Applicants must disclose any current or former KHRC employees acting as a consultant or interested party. KHRC employees cannot receive a financial gain from the funding of a project received through KHRC while employed at KHRC and for a period of two years after their employment ends.

L. Compliance Monitoring

KHRC will monitor a recipient's compliance with the applicable requirements of this NORA and any agreements or documents executed by the parties in connection with this NORA. All financial transactions of the cities or counties relevant to this NORA may be audited by KHRC, Legislative Post Audit and other agencies or agents of the State of Kansas.

Recipients approved for rental developments must submit tenant income information for five years. Recipients must submit the KHRC compliance form annually for the five-year compliance period, as well as any other documentation requested by KHRC.

Recipients approved for a homeownership project must submit homeowner income information upon sale, proof of the recorded five-year recapture provision, and any other documentation requested by KHRC. KHRC's expectation is that the homeownership costs are 30% or less of the household's income.

ATTACHMENT A

RLF NORA Income Target Guidelines

KANSAS HOUSING

Moderate Income Housing Income Range

HUD's FY 2024 Income Limits

	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
150%	\$ 100,200	\$ 114,450	\$ 128,700	\$ 142,950	\$ 154,500	\$ 165,900	\$ 177,300	\$ 188,700
100%	\$ 66,800	\$ 76,300	\$ 85,800	\$ 95,300	\$ 103,000	\$ 110,600	\$ 118,200	\$ 125,800
60%	\$ 40,080	\$ 45,780	\$ 51,480	\$ 57,180	\$ 61,800	\$ 66,360	\$ 70,920	\$ 75,480

Based upon HUD's FY 2024 State Income Limits

The above table is based on HUD's statewide income limits for 2024. Income limits are updated annually, and the most current limits are to be used at the time of occupancy. Where the county limits for a 60% household are lower, those lower limits may be used. [HUD's FY 2024 County Income Limits are available online on our website.](#)

**The Moderate Income Housing program is intended for households who do not qualify for other housing resources that are restricted to lower incomes. These funds are not intended as a substitute for housing resources, such as the Low Income Housing Tax Credit program that are targeted to lower income household.*

ATTACHMENT B:

Revolving Loan Fund
APPLICATION EVALUATION GUIDELINES

KHRC will consider the following when evaluating applications for loan funds under the Kansas Moderate Income Housing (MIH)-Revolving Loan Fund (RLF) NORA:

1. Overall Application

- a. Thoroughness of application – application completed in its entirety, questions thoroughly answered, supporting PDF documents submitted
- b. Timeliness of application submission and responses to requests for follow-up information
- c. Ability to meet minimum NORA requirements
- d. If a resubmission, evidence of improved application and/or corrected deficiencies from the previous submission.

2. Project Information

- a. Comprehensiveness of project description and organizational structure
- b. Ability to utilize Moderate Income Housing Program funds
- c. Housing development experience and qualifications
- d. For applicants who have an award history with KHRC, consideration will be given in part based on the applicant's history, experience, loan or grant administration activity and compliance with the relevant programs
- e. Readiness to proceed
- f. Previous responsiveness to requests for information
- g. Evidence of collaboration with community stakeholders

3. Project Plan

- a. Thoroughness and timeliness of project plan including the development timeline, completeness of sketches and renderings, and strength of the rental operating proforma, if applicable.
- b. Indication of target market and anticipated pricing for housing
- c. Prioritizes moderate income housing needs of community

4. Sources of Funds

- a. Specifically identified sources and intended use of funds, including allocation of expenditures, and expected outcomes
- b. Proportion of other sources of funds compared to requested RLF funds
- c. KHRC's analysis of efficiency and impact of funds on housing and economic development in community

5. Housing Needs Analysis or Survey of the Community

- a. Submission of full Housing Needs Analysis or Survey of the Community
- b. Clear, quantifiable housing needs identified for the target community
- c. Demonstrates the proposed project addresses the identified housing needs

6. Community Support

- a. Ability to demonstrate community support

7. Accessibility Certification

- a. Included, completed, and signed

8. Site Review Checklist

- a. Included, completed, and signed by applicant representative

9. RHID (If applicable)

- a. Ability to effectively and efficiently combine an RHID and an MIH and/or RLF award

10. Development Team Information

- a. Submission of full development team information, including procurement information and resumes

11. Additional Development Information

- a. Status of site control and zoning; complete legal description

12. Job Creation and Economic Development

- a. Urgency of housing need, specifically areas of significant job creation and economic development or show a difficulty filling employment positions due to a lack of housing stock
- b. Community's response to housing need related to job creation and economic development to date
- c. Existing community resources available to address housing needs in the future

13. Energy Certification

- a. Included, complete, and signed

14. Loan Request

- a. Requested loan terms align with the parameters set out for the program and are reasonable based on the projected repayment speed
- b. Description of collateral pledged includes approximate value and lists additional lienholders
- c. Provided pro forma includes:

- i. Projected timeline for advances with associated collateral
 - ii. Repayment projections from sale of homes or from rental income
 - iii. Additional sources of repayment such as sale of tax credits, RHID, etc.
- d. Detailed cost estimate with narrative describing budget
- e. Financial package supports loan repayment with satisfactory business and guarantor support

ATTACHMENT C:

ACCESSIBILITY REQUIREMENTS

Introduction

Two statutory authorities related to accessibility apply to housing developed with these resources.

Fair Housing Act Design Requirements – Fair Housing Amendments Act of 1988

The accessibility requirements of the Fair Housing Act apply to “covered multifamily dwellings” in buildings of four or more units that are/were first occupied after March 13, 1991, regardless of the funding source. Ground floor units and units served by an elevator must be designed and constructed in accordance with the [Fair Housing Act Design Manual](#).

Kansas Accessibility Requirements at K.S.A 58 Article 14

The requirements of this Kansas statute apply to buildings of one, two or three units (single family, duplex, triplex) that are constructed with public financial assistance, including grant assistance from state funds, state tax credits, state loan guarantees or federal funds administered by a state agency.

Design and construction standards.

- (a) Dwelling shall be designed and constructed to have at least one accessible entrance on an accessible route. If the entrance is served by a ramp, the ramp shall have a maximum slope not to exceed a ratio of one inch rise to every 12 inch horizontal run and have a level landing at the top and bottom of each run.

Accessible entrance doors and doorways shall have a minimum clear opening of 32 inches. The accessible entrance may be any entrance at the front, side, back or garage of the dwelling that is served by an accessible route. The accessible route shall be no less than 36 inches wide with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. If a patio door serves as an accessible entrance, a standard six-foot sliding patio door assembly shall be deemed to be sufficient to comply with the requirements of this subsection. The threshold of such doors shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.

- (b) All doorways located on the same floor on which the accessible entrance is located within the dwelling intended for user passage within the dwelling shall be sufficiently wide to allow passage by persons using wheelchairs. Except for doors serving closets having less than 15 square feet in area, all doors located on the same floor on which the accessible entrance is located which are intended for user passage shall

provide a minimum 32-inch clear opening with the door open 90 degrees measured between the face of the door and the doorstop.

- (c) An accessible route located on the same floor on which the accessible entrance is located shall be designed and constructed in such a manner that a 36-inch wide route is provided with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. Such route shall have ramped or beveled changes at door thresholds. Beveled edges of such thresholds shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.
- (d) In bathrooms located on the same floor on which the accessible entrance is located, the walls at the bathtub, shower and toilet shall be reinforced so that grab bars may be installed at a later date, if needed. Such reinforcement shall be sufficient enough to support a sheer force of 250 pounds.
- (e) Light switches, electrical outlets, thermostat controls and other controls located on the same floor on which the accessible entrance is located shall be placed so that a person using a wheelchair can access the controls using either a forward or sideward approach. Such controls shall be placed no less than 15 inches nor more than 48 inches from the floor in the case of a forward approach. Such controls shall be placed no less than nine inches nor more than 54 inches from the floor in the case of a sideward approach. If multiple controls serve the same elements, only one need be accessible.

Not applicable to certain dwellings. The provisions of this act shall not apply to any dwelling which is owner-occupied or which is under contract for occupation by the owner.

ATTACHMENT D:

ENERGY REQUIREMENTS

All RLF awarded new construction projects must build to the below list of minimum prescriptive energy requirements. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components.

1. Attic insulation – R49 except for vaulted ceilings
2. Wall insulation – R15
3. AC – 15 SEER
4. 95% of all lighting must be high efficiency
5. Gas furnace – 90% AFUE
6. Heat Pump - 8.5 HSPF
7. Windows - .33U factor or lower
8. Caulking/sealing of all penetrations to the exterior or unconditioned space required (wire and plumbing penetrations, ceiling registers, vent pipes, etc.).
9. All provided appliances, if available as such, must be Energy Star labeled.

ATTACHMENT E:

Required Documents Checklist

2024 RLF Application Required Documents Checklist

Proposed projects will need to submit the appropriate required documentation as outlined below and Section F above:

- 1. Application
- 2. Project Information Narrative
- 3. Project Plan
- 4. Sources of Funds
- 5. Housing Needs Analysis or Survey of the Community
- 6. Community Support
- 7. Accessibility Certification (KHRC form)
- 8. Site Review Checklist (KHRC form)
- 9. RHID (If applicable)
- 10. Development Team Information
- 11. Additional Development Information
- 12. Job Creation and Economic Development Narrative
- 13. Energy Certification (KHRC Form)
- 14. Application Fee
- 15. Proposed Loan Request
 - Requested Loan Terms
 - Description of Collateral
 - Cost Estimate & Plans
 - Financial Document Package
 - Signed and dated Borrower Authorization to Release Information (KHRC Form)
 - Two (2) years business tax returns
 - Two (2) years personal tax returns
 - Business interim financial statements
 - Personal financial statement
 - Entity documentation

ATTACHMENT F: Fee Schedule

All fees are non-refundable.

1. Application Fee

- a. \$250 to be included with each project application and mailed to:
Kansas Housing Resources Corporation
Attn: Housing Development
611 S. Kansas Avenue, Suite 300
Topeka, KS 66603

Note: Please reference the project name in the memo line to ensure payment is credited to the correct application.

2. Loan Origination Fee

- a. KHRC requires a loan origination fee of 1% of the total loan amount due at closing.