



Kansas Moderate Income Housing (MIH)

Notice of Resource Availability (NORA)

Deadline: 12:00 PM on Friday, October 3, 2025

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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.

One such KHRC program is the Moderate Income Housing (MIH) Program funded through the State Housing Trust Fund (SHTF). The SHTF is a statutorily created fund with the stated purpose of supporting housing programs and services. While limited in resources, KHRC has historically utilized the SHTF to provide loans and grants for affordable housing development.

In response to the increased need for moderate income housing, the Kansas State Legislature has allocated funds to KHRC through the SHTF for the purpose of administering and supporting housing programs, including the MIH Program. KHRC intends to allocate the remaining funds provided for the MIH Program through an application round outlined in this current MIH NORA.

B. Administration

The primary contacts for the MIH Program are:

Deanne Engstrom	Abigail Phillips
Director of Housing Development	Program Manager
dengstrom@kshousingcorp.org	aphillips@kshousingcorp.org
785-217-2048	785-268-8135

General MIH questions can be directed to MIH@kshousingcorp.org.

C. MIH Overview

Kansas communities and employers continue to identify a growing need for affordable moderate-income housing, defined for purposes of this Notice of Resource Availability (NORA) as housing for households between 60 and 150 percent of HUD's 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. Grants will be approved based on a demonstrated and ongoing housing need, demonstrated capacity to administer the proposed development, and a complete application.

Under this MIH NORA, KHRC will make approximately \$6 million in grants to cities or counties for moderate income housing development in rural areas. Further definitions of these terms follow.

This NORA contains information on eligible applicants and activities, application procedures, award criteria, grant structuring, and reporting and compliance monitoring requirements

Applicants should be aware and understand that this MIH NORA and any awards 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

Applications for MIH funding under this NORA will be accepted from eligible city or county governmental entities. For the purposes of this NORA an eligible city is defined as any city incorporated in Kansas with a population under 60,000. An eligible county is defined as any county with a population of less than 60,000. A county with a population larger than 60,000 can apply on behalf of a city with a population less than 60,000.

Applicant cities and counties may partner or contract with outside entities or individuals, including but not limited to public housing authorities, nonprofits, community housing development organizations, developers, builders, local employers and private or nonprofit consultants. Notwithstanding the preceding sentence, the applicant cities and counties shall retain full responsibility for compliance with all NORA and MIH 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. A contract or MOU between the applicant city or county and any builder/developer, owner or consultant shall be submitted with the application, and must provide detailed information regarding expectations of and compensation to those parties.

Eligible Activities

Under this MIH NORA, funds may only be used for the creation of new housing units through the following activities:

- 1) Actual housing development, as detailed below:

- a. Acquisition of real property for housing development purposes.
 - b. Hard costs of new construction.
 - c. Modular or manufactured housing on a permanent foundation.
 - d. Rehabilitation of existing vacant, uninhabitable housing units to make them habitable.
 - e. Conversion from non-residential to residential use.
- 2) Down Payment Assistance: Providing down payment assistance to enable MIH-eligible households to purchase homes created with funds awarded under this NORA.
- 3) 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;
 - Extension or installation of water and sewer lines or other utilities across the site to serve multiple dwelling units.

Kansas Accessibility Standards outlined in K.S.A. 58-1401, *et seq.*, and/or HUD Fair Housing Design Requirements apply to all MIH-assisted developments (see Attachment C).

This NORA has been structured to allow flexibility to applicants in developing proposed activities within the parameters laid out above. For all activities, applicants must demonstrate a clear and direct connection to the creation and long-term occupancy of new, habitable housing units for MIH-eligible households. Further, applicants must demonstrate that proposed developments have ties to economic development, with leveraged funds from both private and public sources, preferably for MIH needs.

Grants will be limited to no more than \$650,000 per awardee. For rental projects, applicants must complete the proforma in the application that supports the requested grant.

D. Application Process

The deadline to submit applications under this NORA is **12:00 PM on Friday, October 3, 2025**.

Please submit applications through the online platform Procorem. Any applicant intending to apply for MIH funds must submit a Notice of Application by **Friday, September 19, 2025**, to ensure Procorem access by the application deadline. KHRC staff will set up a Procorem WorkCenter for the application submission.

Applicants may only submit one MIH application per funding round. Each MIH application may only include one project, but that project may include multiple sites, so long as KHRC determines that all sites are clearly related, contribute to a single, cohesive development plan, and collectively result in the creation of new housing units. Applications that include more than one project will not be considered.

Please see the Notice of Funds Availability (NOFA) for funding amounts and required resource pairing. Applicants may submit applications in the same funding round for both KHRC's MIH Program and Kansas Housing Investor Tax Credit (KHITC). Please see the KHITC NORA for more information.

E. Current Priorities

Housing needs in Kansas are great. For transparency, KHRC will list the ongoing and temporary funding priorities for each funding round. The following priorities apply to this current funding round:

- An equitable distribution of funds throughout the state;
- Proposed housing projects in areas with demonstrated and ongoing housing needs;
- Proposed housing projects in areas where employers are having difficulty filling employment positions due to a lack of available housing;
- Proposed housing projects responding to the impact of a recent natural disaster;
- Applicants that applied for MIH in a previous round and have substantially improved their application, or were unable to be funded in the prior round due to limited resources, so long as the current application is for the same development that was previously submitted.

F. Application Required Elements

Each application must include all required elements and supporting documents, as outlined in Attachment E: Required Elements Checklist. It is the responsibility of each applicant to ensure their submission is complete and accurate. Applicants are solely responsible for any costs incurred in preparing an application. **KHRC will not award**

funds for any housing project that has started construction prior to application approval. All applications shall include the following:

Common Required Elements for all MIH and KHITC Applications

Applicants must submit the following documents and information as part of their application package:

1. Excel Application – completed and signed by city or county representative who is authorized by the governing body to certify and submit the 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, including relevant experience.

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 including site elevations, sketches and/or renderings, and floor plans.

3.3. Scope of work, if proposing a rehabilitation project (Only vacant, uninhabitable projects are eligible for rehabilitation).

3.4. Ten-year operating proforma for rental projects; must be submitted using the KHRC template that is included in the Excel application workbook.

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

4. Accessibility Certification (KHRC Form)

4.1. Agreement to comply with the Kansas Accessibility Standards identified in K.S.A. 58-1401, *et seq.*, and/or the HUD Fair Housing Design Requirements, as applicable.

5. Site Review Checklist (KHRC Form)

6. Development Team Information

6.1. Applicants that have already selected a developer and/or general contractor are required to submit resumes for each member of the development team.

7. Community Support

- 7.1. Signed resolution from Governing Body.

8. Housing Needs Analysis or Survey of the Community

- 8.1. Summary highlighting the identified housing needs of the community and how the proposed qualified housing project will meet the needs identified.
- 8.2. Housing Needs Analysis or Survey. Examples include: Department of Commerce Housing Assessment Tool (HAT), third-party housing needs or market assessment, or RHID-required assessment.

Required Documents for MIH-specific Applications:

9. Readiness to Proceed

- 9.1. Evidence of site control.
- 9.2. Cost estimates for overall project provided by a General Contractor or third-party entity, including construction and soft costs.
- 9.3. Proof of proper zoning for the proposed development or documentation outlining the process and timeline for obtaining a zoning change.
- 9.4. Legal description of site(s).
- 9.5. Estimated date for receipt of all necessary building permits.

10. Source of Funds

- 10.1. Leveraged Funds
 - 10.1.1. Conditional commitment letters from all lenders stating loan amount and loan terms.
- 10.2. Investment and/or equity confirmation, including the pay-in structure, fees, and investment requirements, as applicable.
- 10.3. Additional Resources
 - 10.3.1. Award letters and/or grant agreements for RHID, NRP, CDBG, SHOVL, foundation grants, or other secured resources.

11. Job Creation and Economic Development

- 11.1. 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.
 - 11.1.1. Demonstrate through low unemployment rate, commuter rates, difficulty filling employment positions, and commitment to growing housing stock.
 - 11.1.2. 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.

11.1.3. Overview of other ongoing or planned housing activities that contribute to meeting these job creation and economic development goals.

11.1.4. Supporting documentation

12. Energy Certification (KHRC Form)

12.1. All MIH awarded new construction projects must build to the list of minimum prescriptive energy requirements listed on the Energy Certification Form.

12.2. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components.

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

G.Leveraged Funds

KHRC will consider leveraged funds or other resources (in-kind contributions, waived or reduced fees and taxes, donated resources, etc.) when evaluating applications. For evaluation purposes, KHRC will review the appropriate amount of MIH funding in relation to the size and scope of the development.

H.Application Award Process

Applications will be collected and evaluated by KHRC's Housing Development MIH team. 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 Kansas Moderate Income Housing Application 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, and/or for submitting a substantially incomplete application.

The review team will make recommendations on the submitted applications to KHRC's Loans and Grants Committee for approval. KHRC reserves the right to accept, reject, or request modifications to any applications, and all decisions by the Loans and Grants Committee are final.

KHRC will notify applicants of the results of their applications by January 2026.

Successful applicants will receive a conditional award or commitment letter specifying any additional requirements deemed necessary by KHRC prior to receiving funds. Additional requirements may include but are not limited to:

- Designs
- Phase I Environmental Report
- Updated financial commitments
- A site visit by KHRC staff

MIH recipients will be required to sign a grant agreement, along with other documents as requested by KHRC, prior to the distribution of any funds or beginning any work. MIH awards are subject to revocation prior to the agreement being signed. These agreements and documents will detail, among other things, the procedures and requirements for proceeding with the approved housing activity, requesting funds, and reporting the use of awarded funds. The agreement(s) will require that recipients use any income derived now or at a later time from their housing activity solely for housing purposes. KHRC may incorporate other terms and provisions in the agreement(s) 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 grant agreement, recipients 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 quarter following an award being made 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 proposed changes or deviation from the approved activities.

If a recipient uses funds for a homeownership housing development or down payment assistance, the applicant must implement a recorded recapture provision with the applicable homeowner. The recapture provision shall require that if the homeowner sells the housing unit within 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 Declaration of Restrictive Covenants, imposing covenants running with the land on the subject property for a period of five years in addition to the other agreements required.

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 grants within 60 days of development completion, and a summary of the continued economic development and job creation.

J. Fund Disbursement

Before funds are 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 grant agreement executed by the parties, including the approved Disbursement Schedule made part of that agreement. 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, as well as any agreements or documents executed in connection with this funding. All financial transactions of the recipients relevant to this NORA may be audited by KHRC, Legislative Post Audit, and other agencies or agents of the State of Kansas. KHRC reserves the right to withhold a portion of the grant funds until the project has been satisfactorily completed.

Recipients approved for rental developments must submit tenant income information to KHRC's Housing Compliance Division annually for five years following project completion, along with any other documentation or information requested by KHRC.

Recipients approved for a homeownership project must submit homeowner income information upon the sale of each housing unit, along with a copy of the recorded five-year recapture provision executed by the homeowner, and any other documentation or information requested by KHRC.

KHRC's expectation is that the housing costs will be 30% or less of the household's income.

ATTACHMENT A:

MIH Income Target Guidelines

Kansas Housing Resources Corporation Moderate Income Housing Income Range 2025 Effective 4/1/2025

	# in HH:	1	2	3	4	5	6	7	8
State Income Limits	60	41100	46980	52860	58680	63420	68100	72780	77460
	150	102750	117450	132150	146700	158550	170250	181950	193650

The above table is based on HUD's statewide income limits for 2025. 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 2025 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:

Kansas Moderate Income Housing APPLICATION EVALUATION GUIDELINES

KHRC and the Director of Housing will consider the following when evaluating applications for grant or loan funds under the Kansas Moderate Income Housing (MIH) NORA:

1. Overall Application

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

2. Project Information

- a. Comprehensiveness of project description
- b. Ability to utilize Moderate Income Housing Program funds
- c. Housing development experience and qualifications
- d. Readiness to proceed
- e. 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. Comprehensiveness of scope of work
- c. Clear description of target market and anticipated pricing for housing
- d. Prioritizes moderate income housing needs of community

4. Accessibility Certification

- a. Included, completed, and signed by city/county representative

5. Site Review Checklist

- a. Included, completed, and signed by city/county representative

6. Development Team Information

- a. Submission of full development team information
- b. For applicants and/or development team members 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

- c. Previous responsiveness to requests for information

7. Community Support

- a. Ability to demonstrate community support through a signed resolution from the governing body

8. 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

9. Readiness to Proceed

- a. Proof of site control and zoning
- b. Complete legal description
- c. Reasonableness of cost estimates based on pricing in similar markets
- d. Timing of receipt of building permits

10. Source of Funds

- a. Specifically identified sources with supporting conditional commitment letters
- b. Detail of intended use and value of leveraged funds, including allocation of expenditures, and expected outcomes
- c. KHRC's analysis of efficiency and impact of funds on housing and economic development in community
- d. Proportion of leveraged funds compared to requested MIH funds
- e. Requesting MIH funds as a loan or grant

11. 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

12. Energy Certification

- a. Included, complete, and signed by city/county representative

ATTACHMENT C:

ACCESSIBILITY REQUIREMENTS

Introduction

Two statutory authorities related to accessibility apply to housing developed with the MIH funds provided under this NORA.

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 Standards for Certain Dwellings, K.S.A. 58-1401, et seq.

The requirements of this Kansas act apply to buildings of one, two or three housing 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.

As stated in K.S.A. 58-1402, the following design and construction standards apply:

(a) Except as provided by this act, 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.

ATTACHMENT D:

ENERGY REQUIREMENTS

All MIH 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: Minimum R49; except for vaulted ceilings
2. Wall insulation: Minimum R15
3. Air Conditioning (AC): Minimum– 14.3 SEER2 (Seasonal Energy Efficiency Ratio)
4. Lighting: At least 95% of all lighting must be high-efficiency fixtures
5. Gas furnace: Minimum 90% AFUE (Annual Fuel Utilization Efficiency)
6. Heat Pump: Minimum - 7.5 HSPF2 (Heating Seasonal Performance Factor)
7. Windows: Maximum U-factor of 0.33 or lower
8. Caulking/sealing: All penetrations to the exterior or unconditioned spaces (e.g. wiring and plumbing penetrations, ceiling registers, vent pipes, etc.) must be properly sealed
9. Appliances: All provided appliances, where available, must be Energy Star labeled.

ATTACHMENT E:

2025 MIH Application Required Elements Checklist

- ☐ 1. Excel Application
- ☐ 2. Project Information – Narrative
- ☐ 3. Project Plan
- ☐ 4. Accessibility Certification (KHRC Form)
- ☐ 5. Site Review Checklist (KHRC Form)
- ☐ 6. Development Team Information
- ☐ 7. Community Support
 - Signed resolution from Governing Body
- ☐ 8. Housing Needs Analysis or Survey of the Community
 - Clear, quantifiable housing needs identified
- ☐ 9. Readiness to Proceed
- ☐ 10. Source of Funds
 - Letters of Intent, Conditional Commitment Letters, etc.
- ☐ 11. Job Creation and Economic Development
- ☐ 12. Energy Certification (KHRC Form)