

# K The Journey Home

## KHRC 2025 ANNUAL REPORT

KANSAS HOUSING

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# LETTER FROM THE EXECUTIVE DIRECTOR

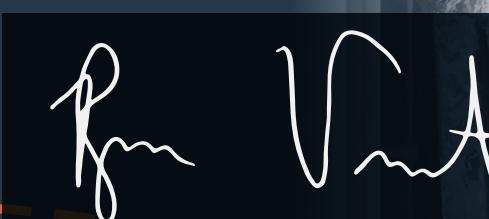
Perhaps this dates me, but one of my favorite parts of Sunday morning is reading the newspaper comics (in color!), albeit now on an iPad. Reflecting on Kansas Housing's theme this year, The Journey Home, I immediately think of Jeffy in *Family Circus*. Remember how, when called for dinner, Jeffy would take the most random, indirect, meandering path home? Anyone with kids can relate that it's not always the most direct path, but the adventure of the journey that makes all the difference.

The Journey Home for KHRC and those we serve has been and continues to be an adventure. Sometimes despite the most delicately made plans, roadblocks and hurdles cause us to change our route. At the macro level, these may be natural disasters, pandemics, shifting political winds, diminished funding, or economic factors. At the local level, they can be massive new employers requiring homes for workers, or tariffs and supply issues that increase development costs. Concepts that seem straightforward on paper become winding, convoluted, and overwhelming in reality.

## But the Journey Home is worth it!

Throughout these pages, you'll learn about the amazing adventures happening all over the state as Kansans make their Journey Home. Whether the journey includes financing the development of new duplexes in Colby, providing down payment assistance for a couple's first home in Perry, making energy efficiency improvements in Wichita, or keeping tenants safe in Salina, the adventures and successes are making smiles, creating memories, and unlocking homes.

So gear up for the adventure! It's not always linear; sometimes there are unknown twists and turns. But our work, our mission, our Journey Home awaits.



RYAN VINCENT  
EXECUTIVE DIRECTOR

WICHITA HABITAT FOR HUMANITY LEGISLATIVE BUILD



**HABITAT FOR HUMANITY DEDICATION CEREMONY**  
Eudora, Kansas | January 16, 2025



**ORCHARD RIDGE GROUNDBREAKING**  
Hillsboro, Kansas | July 1, 2025



**RETREAT at PARADISE VALLEY GRAND OPENING**  
Natoma, Kansas | September 27, 2025



**MANHATTAN INFILL HOUSING GROUNDBREAKING**  
Manhattan, Kansas | November 7, 2025



**ABILENE TERRACE**, a development of senior homes, provides deeper affordability for residents at all income levels, thanks to **\$1.5 million** in federal HOME funds, **\$695,000** in LIHTC and an equal match of **\$695,000** in KAHTC funding.

# 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, &  
COMPASSIONATE IN ALL WE DO.**



Kansas Housing Resources Corporation (KHRC) is a subsidiary corporation of the Kansas Development Finance Authority (K DFA). 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.

[VIEW FINANCIAL STATEMENTS](#)



## COMMUNITY SOLUTIONS:

Partnering with community-based service providers to encourage financial stability, self-sufficiency, and housing security.

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



## HOUSING DEVELOPMENT:

Partnering with communities and developers to create more quality, affordable homes for Kansans.

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



## CONTRACT ADMINISTRATION:

Administering the state's Project Based Rental Assistance contract to ensure that housing is safe, decent, and sanitary.



## HOUSING COMPLIANCE:

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

# THE JOURNEY HOME

A 2021 statewide needs assessment, the first in nearly 30 years, revealed a housing shortage in all regions of Kansas, for all housing types and income levels. The study revealed that **3,800-4,800** homes are needed in rural areas alone each year.

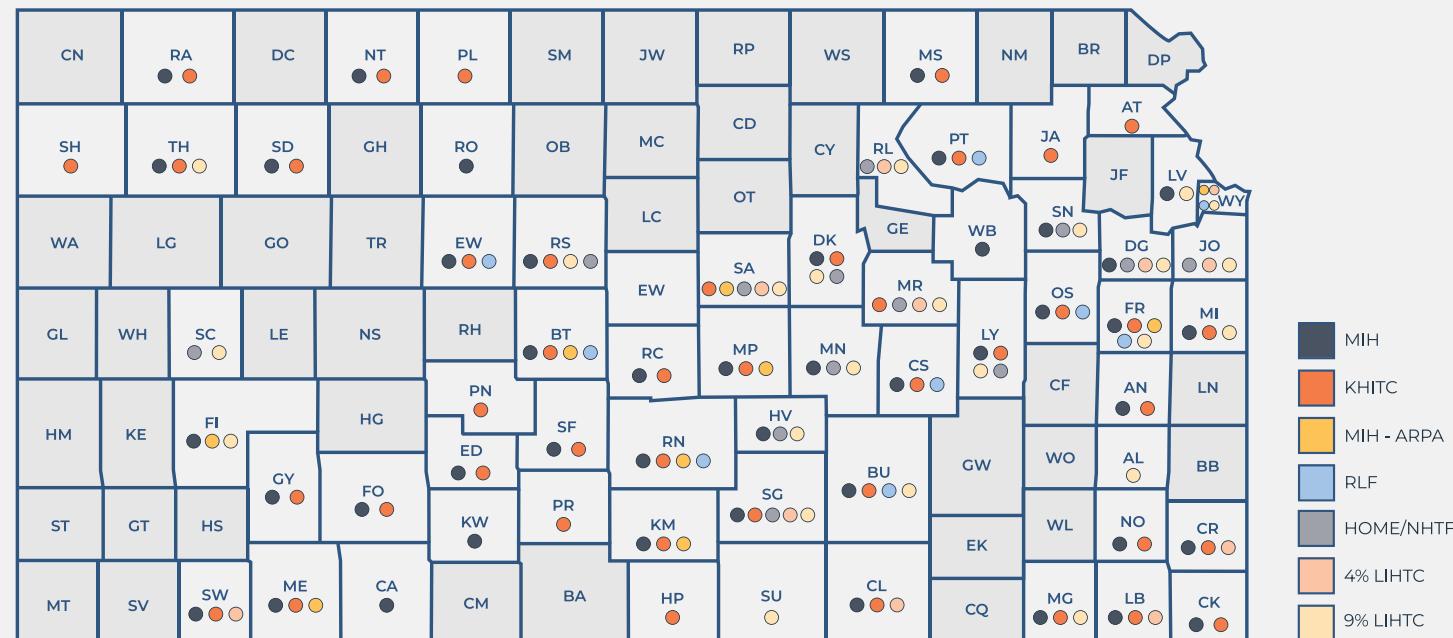
In 2022 and 2023, the Kansas Legislature responded to the need with historic housing investments, establishing a Kansas Housing Investor Tax Credit (KHITC), a Revolving Loan Fund (RLF), a Home Loan Guarantee for Rural Kansas, and the Kansas Affordable Housing Tax Credit (KAHTC), as well as allocating additional Moderate Income Housing (MIH) funding.

Federal and state resources funded **7,206 homes** from 2022 to 2025, roughly tripling KHRC's rate of housing development and promoting housing stability and economic growth across the state. The investments also allowed the state to leverage hundreds of millions of dollars in previously unused federal Private Activity Bond (PAB) funds, as well as HOME and National Housing Trust Fund (NHTF) resources.

During the 2025 legislative session, state leaders amended KAHTC, capping awards at \$25 million in 2025 and \$8.8 million beginning in 2026 and eliminating the program entirely in 2028. For the first time since the program's inception in 2012, the Legislature did not allocate annual MIH funding. The loss of these resources will significantly limit KHRC's progress in addressing the state's housing shortage. Further consideration of state housing resources is expected during the 2026 session.

**LEARN MORE!** Watch KHRC's Journey Home Webinar

## 2022-2025 HOUSING DEVELOPMENT AWARDS



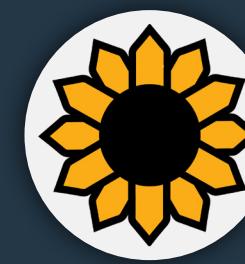
## WE'VE MOVED!

In September 2025, KHRC invited housing partners to our new office at **200 S.W. 6th Avenue** in Topeka for an open house celebration!

In March of 2025, KHRC launched a refreshed website to optimize the user experience and facilitate navigation.

**VISIT US ONLINE!**

# KANSAS HOUSING CONFERENCE



The 20th annual Kansas Housing Conference was held Oct. 27-29 in Overland Park, attracting more than 700 attendees, sponsors, and exhibitors. The conference brought together affordable property managers, owner/agents, developers, lenders, government officials, social service providers, community leaders, housing advocates, and more to network, learn, and explore affordable housing trends and initiatives around Kansas.

This year's agenda featured 55 breakout sessions centered around four focus areas: Housing Development, Housing Compliance, Community and Economic Development, and Professional Development and Leadership.

Kansas Governor Laura Kelly, Congresswoman Sharice Davids, and Senator Roger Marshall each provided recorded keynote remarks. These leaders addressed affordable housing challenges and advocated for unique solutions and continued legislation to expand affordable housing and promote homeownership opportunities for Kansans.

## JANEÉ HANZLICK

Johnson County Commissioner Janeé Hanzlick welcomed attendees to Overland Park. She championed the recent expansion of affordable housing developments and supportive services in Johnson County as crucial for improving the quality of life for Johnson County residents.



## RYAN VINCENT

KHRC Executive Director, Ryan Vincent, delivered opening keynote remarks. Vincent recounted his personal Journey Home, expressing how his family's focus of returning to the comfort of home throughout his son's cancer journey served as their guiding light. Vincent's story reminds us that while every Kansan has a unique Journey Home, we all recognize the security that home provides, especially in our most vulnerable moments. He summarized the overarching affordable housing victories for residents, cities, and employers throughout Kansas in 2025: Home means community, home means jobs, home means safety, home means connection, and home means a future for rural communities.

## CHRIS ALLEN

Chris Allen, Strong Towns Director of Events and Partnerships, shared a brief history of the top-down policies of the last century that planted the root of the housing crisis. His keynote speech identified rational responses that cities can take to build more resilient, prosperous, and livable communities at the local government level, as outlined in *Escaping the Housing Trap: A Strong Towns Response to the Housing Crisis*.



## DAN MEERS

Dan Meers, motivational speaker and former KC Wolf mascot for the Kansas City Chiefs, provided closing keynote remarks. After miraculously surviving a near-death experience, Meers took away the lesson to live life to the fullest and with purpose, saying, "Life is like a coin; spend it wisely." He challenged attendees to do the same.

## OUR SPOT KC

The third annual Show Off Your Service competition illuminated seven of the state's most innovative housing-related service projects. Finalists staffed booths to showcase their service projects, and attendees voted to choose the winner. The \$2,000 grant, sponsored by Kansas Bankers Association, was awarded to Our Spot KC. The award will help fund the development of a Kansas Youth Voice Council. The council aims to amplify voices of young people at risk of housing instability to shape more responsive and equitable housing solutions in Kansas City, KS.

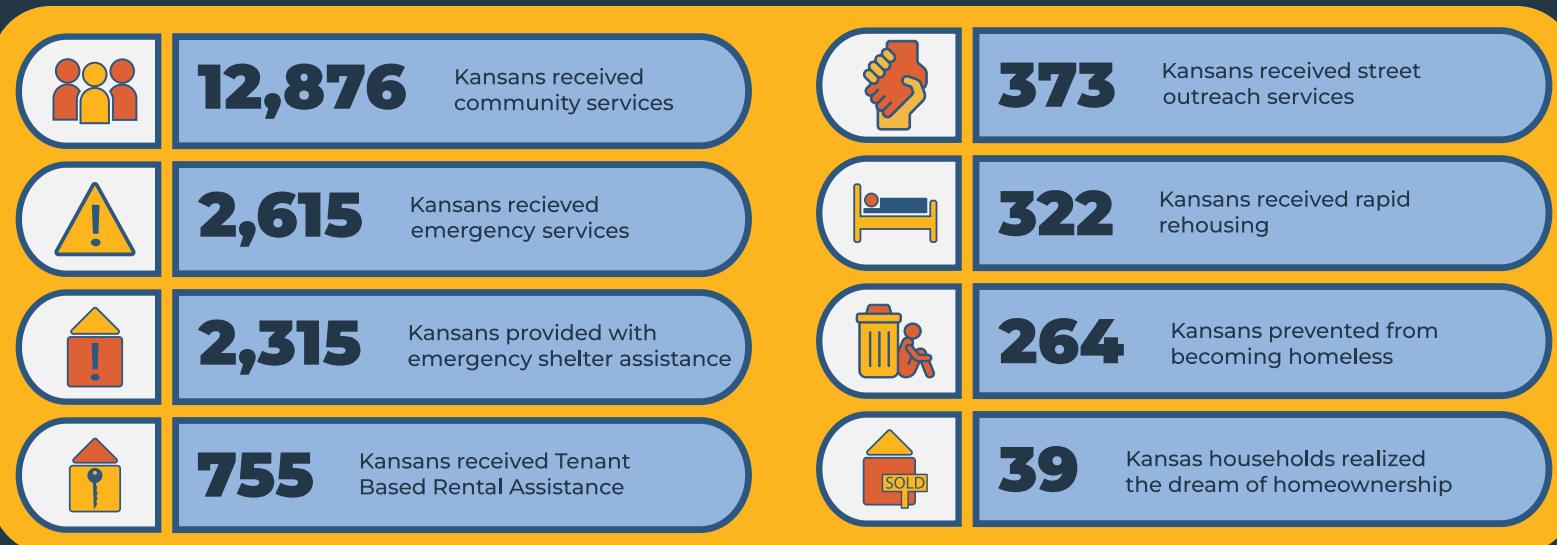


## SAVE THE DATE!

The 2026 Kansas Housing Conference will be held Aug. 24-26 at the Overland Park Convention Center.

# COMMUNITY SOLUTIONS

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



**UNION AT TOWER DISTRICT** broke ground on **250** new one-, two-, and three-bedroom homes in central **Topeka** in Summer 2025, thanks to layered KAHTC and LIHTC funding, keeping estimated average rent amounts at **\$903 per month**.

## MANUFACTURED HOUSING

KHRC oversees the licensing of manufactured housing installers under the Manufactured Housing Act (KSA 58-4218(c)). Currently, 72 licensed installers guarantee the installation of mobile homes for one year following completed installations. KHRC recognizes training from the Manufactured Housing Institute (MHI), which enforces federal and state standards for mobile homes. Installers must provide proof of the completion of an MHI training class, along with an application and a licensing fee. Each application is reviewed by KHRC staff to ensure compliance with federal and state mandates that provide safe and comfortable homes for Kansas families. If residents have issues with the installation of their manufactured homes, they have one year from the time of installation completion to file an appeal. More information about the appeal process can be found online.

[READ MORE!](#)

## COMMUNITY SERVICES BLOCK GRANT

KHRC's eight Community Action Agency partners, funded through federal CSBG funds, help Kansans access community-based services to fight poverty, encouraging financial stability and self-sufficiency. Each year, KHRC awards two rounds of discretionary CSBG funds to organizations across the state.

[READ MORE](#) about KHRC's most recent CSBG funding round: "Kansas Housing awards \$155,000 in vital services for low-income families and communities"

## EMERGENCY SOLUTIONS GRANT

Assists Kansans experiencing or at risk of homelessness.



### FIRST TIME HOMEBUYER

Ben and his wife, Adrienne, watched as their one-year-old son took his first steps in their very own home earlier this year. Their first home purchase was made possible through KHRC's First Time Homebuyer down payment assistance program. For this family, the keys to homeownership came down to faith, credit, and a helpful mortgage lender.

**"We don't have to make sure the baby's not crying because he's going to wake up the neighbors. I don't have to be conscious of that anymore because it's mine."**

[READ MORE!](#) "Full Faith and Credit: Finding the Keys to Homeownership"

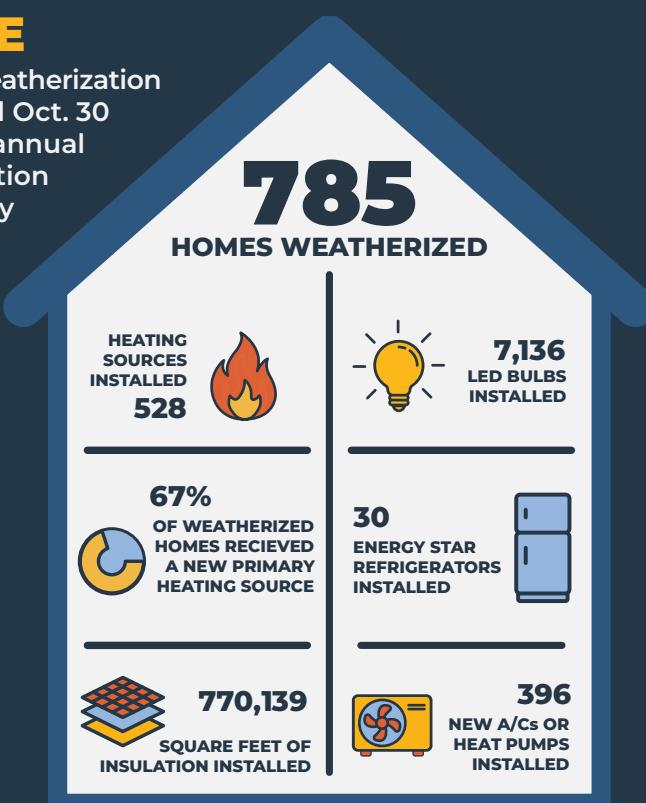
## TENANT BASED RENTAL ASSISTANCE

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

## WEATHERIZATION ASSISTANCE

Governor Laura Kelly joined KHRC staff and community weatherization partners in proclaiming October Energy Action Month and Oct. 30 Weatherization Day in Kansas. Energy Action Month is an annual campaign to raise awareness of the statewide Weatherization Assistance Program, encouraging Kansans to reduce energy usage and save on utility bills as cold weather approaches.

[READ MORE!](#)



# HOUSING DEVELOPMENT

## HOME

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

## KANSAS AFFORDABLE HOUSING TAX CREDITS (KAHTC)

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.

In 2025, state House Bill 2289 amended the KAHTC Act, which capped KAHTC awards at \$25 million in 2025. The bill also eliminates funding for 4% KAHTCs beginning in 2026 and caps 9% KAHTC funding at \$8.8 million each year from 2026 until 2028, when the program will end. Continued focus on the phase-out and projected fiscal impact of KAHTCs is expected during the 2026 legislative session.

## KANSAS HOUSING INVESTOR TAX CREDITS (KHITC)

With an annual budget of \$13 million, supports investors who make cash investments in qualified housing developments in counties with fewer than 75,000 residents.

## LOW INCOME HOUSING TAX CREDITS (LIHTC)

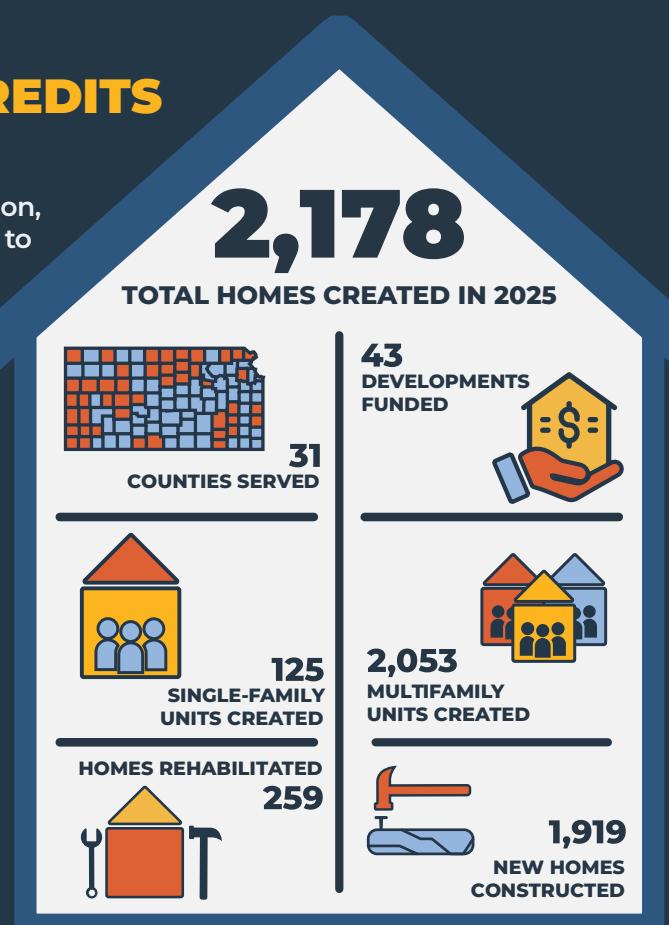
Provides federal tax incentives to developers for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

The One Big Beautiful Bill Act passed July 4, 2025 provides a permanent 12 percent increase for 9% LIHTC allocations.

## MODERATE INCOME HOUSING (MIH)

Established by the Kansas Legislature in 2012, funds homes for middle-income families. Cities and municipalities with populations of 60,000 or less can apply for MIH funding, addressing a major housing need for rural Kansans who do not qualify for federally subsidized housing but may struggle to afford market-rate homes.

For the first time ever, the Legislature did not allocate MIH funds in 2025. Continued conversations on future MIH funding are expected during the 2026 legislative session.



## REVOLVING LOAN FUND (RLF)

Launched in October 2024, supports the development of moderate-income housing and infrastructure in Kansas. These loans complement other resources by increasing borrowing capacity and closing the funding gap.

## NATIONAL HOUSING TRUST FUND (NHTF)

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

## 2025 HOUSING DEVELOPMENT INVESTMENTS

KAHTC \$16,039,942

LIHTC \$16,039,942

MIH \$8,105,854

RLF \$5,515,000

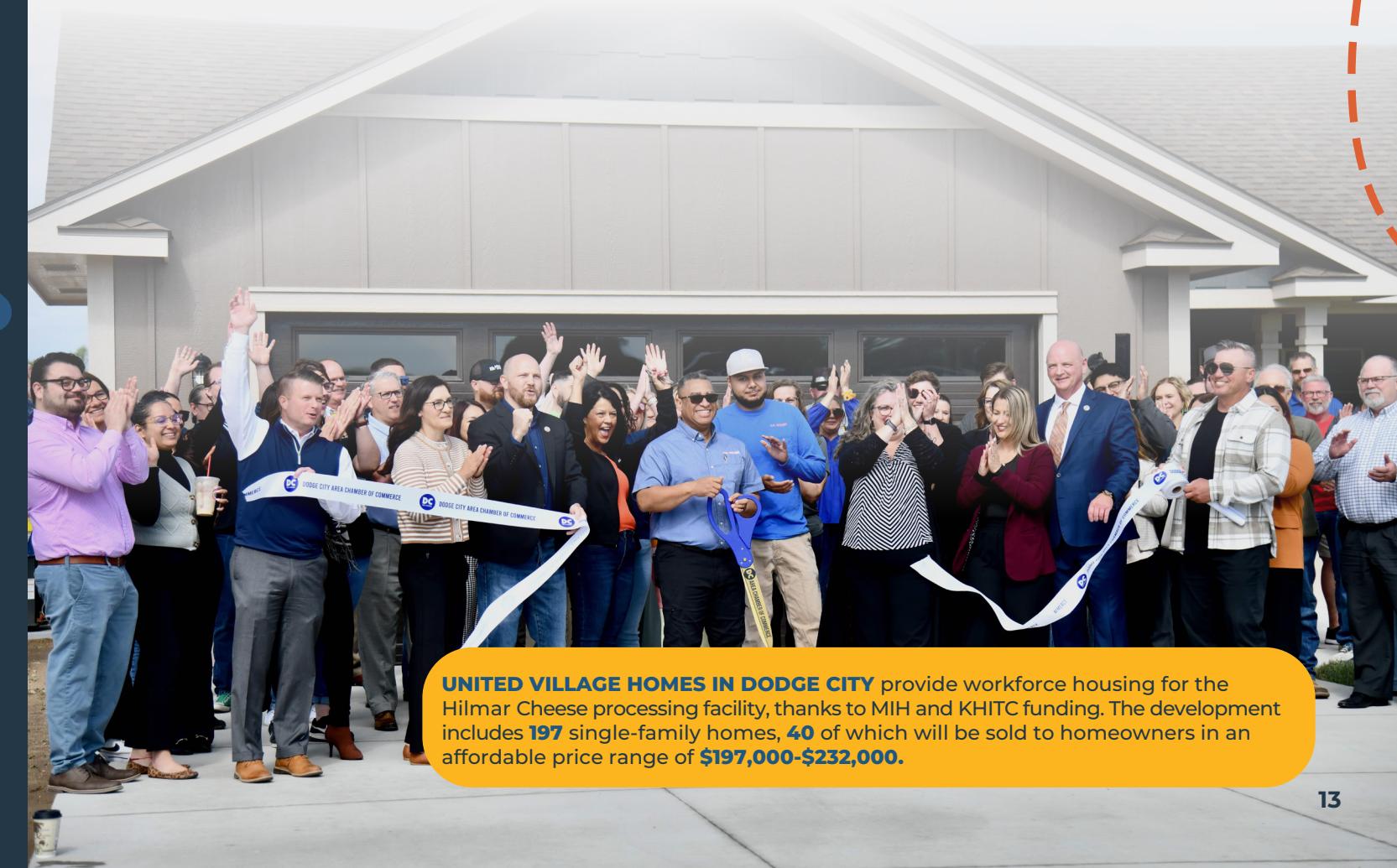
KHITC \$5,394,000

HOME \$4,000,000

NHTF \$3,550,000

STATE FUNDED

FEDERALLY FUNDED



UNITED VILLAGE HOMES IN DODGE CITY provide workforce housing for the Hilmar Cheese processing facility, thanks to MIH and KHITC funding. The development includes 197 single-family homes, 40 of which will be sold to homeowners in an affordable price range of \$197,000-\$232,000.

# MULTIFAMILY COMPLIANCE

KHRC takes its role as a steward of public funds seriously. Our Contract Administration and Housing Compliance divisions ensure that housing providers follow guidelines and maintain quality homes for Kansans.

## PROJECT BASED RENTAL ASSISTANCE COMPLIANCE

KHRC's Contract Administration division administers the state's Project Based Rental Assistance contract to ensure that the 10,893 units in 224 properties throughout the state are kept in safe, decent, and sanitary conditions.

**\$72M** PAID IN HOUSING ASSISTANCE PAYMENTS (HAP) ON BEHALF OF HUD TENANTS

**386** TENANT CONCERNs ADDRESSED, 38 OF WHICH WERE LIFE-THREATENING

**133** MANAGEMENT OCCUPANCY REPORTS COMPLETED

**15** CONTRACT RENEWALS

**210** RENT ADJUSTMENTS

**522** SPECIAL CLAIMS PROCESSED

## HOUSING COMPLIANCE

KHRC's Housing Compliance division provides monitoring and oversight of properties across the state, ensuring that housing providers adhere to program guidelines and meet our standards.

**171** PHYSICAL INSPECTIONS CONDUCTED

**148** HOME & HOUSING TRUST FUND RENT REVIEWS

**598** ANNUAL REPORTS REVIEWED

**145** TENANT FILE AUDITS COMPLETED

**124** TENANT CONCERNs ADDRESSED

KHRC STAFF TOUR THE SKYLINE HOMES PRODUCTION FACILITY IN ARKANSAS CITY



**WILLOW ESTATES IN COLBY** serves families earning up to **60%** of the Area Median Income with **18** new two- and three-bedroom townhomes funded by LIHTC and KAHTC, keeping rental amounts affordable at **\$590-\$715** per month.



**COTTONWOOD LOFTS**, a former vacant school building, was converted into **10** new apartments, providing moderate-income families in **Cottonwood Falls** with rents between **\$600-\$800** per month.

# THE JOURNEY CONTINUES....

KHRC looks forward to helping Kansans navigate the Journey Home in 2026. We'll keep investing in current housing programs and offer new initiatives that support our mission of helping Kansans access the safe, affordable housing they need and the dignity they deserve.

The permanent 12 percent increase in federal 9% Low Income Housing Tax Credit (LIHTC) allocations will help cover rising housing development costs.

KHRC plans to roll out the Section 811 program, which will expand housing and supportive services for Kansans with disabilities. KHRC will partner with the Kansas Department of Health and Environment (KDHE) and Kansas Department of Aging and Disability Services (KDADS) to design and administer the \$8 million program funded through Housing and Urban Development (HUD).

We anticipate more conversations on affordable housing at the state and federal levels during the 2026 legislative session. At the statehouse, we expect to see a continued focus on the phase-out and projected fiscal impact of Kansas Affordable Housing Tax Credits (KAHTC). Additional conversations on whether to fund Moderate Income Housing (MIH) are also expected.

**“Gear up for the adventure! It’s not always linear; sometimes there are unknown twists and turns. But our work, our mission, our Journey Home awaits.”**

- RYAN VINCENT, EXECUTIVE DIRECTOR





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