



KANSAS HOUSING



MODERATE INCOME HOUSING (MIH)

Established by the Kansas Legislature in 2012, the Moderate Income Housing (MIH) program serves rural Kansans who earn too much to qualify for subsidized housing but may struggle to afford market-rate housing.

MIH fills the housing gap for essential workforce households, including teachers, nurses, firefighters, law enforcement officers, and so many more.

The program provides grants to cities or counties with populations of less than 60,000. Awardees determine how to use the funds to support their community's housing needs:

- ▶ Development of new single-family or multifamily homes for purchase or rent;
- ▶ Rehabilitation of vacant, uninhabitable housing;
- ▶ Homeownership initiatives, including city- and county-funded down payment assistance;
- ▶ Converting historic, vacant structures into homes; and
- ▶ Housing infrastructure, in conjunction with, or in relation to vertical housing development.

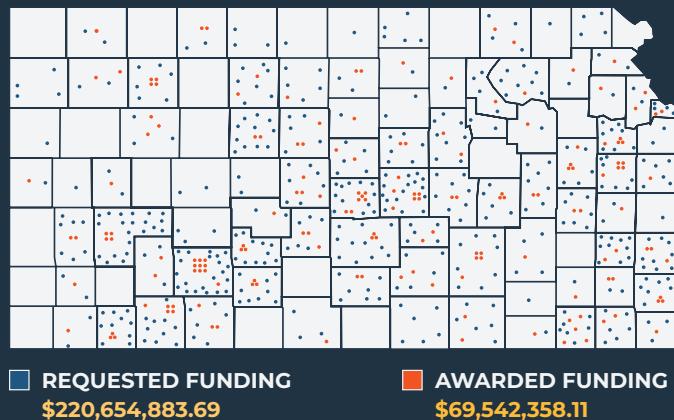
The program serves Kansans with a household income between 60 – 150% of their area's median income (AMI).

For example, in 2026 eligible household incomes in Russell, Cowley, and Seward counties for a family of four range from **\$58,680-\$126,150**.



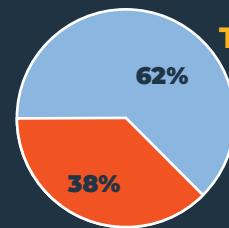
For every MIH dollar invested by the state, the program has leveraged \$6 in outside capital.

MIH FUNDING BY COUNTY 2012-2025



A 2021 Statewide Housing Needs Assessment revealed that **3,800-4,800 homes** are needed in rural areas alone each year. Since 2012, the program has funded the development or rehabilitation of **2,641 homes** across the state.

TOTAL HOMES FUNDED BY MIH



MIH funds more homeownership units than any other state housing program.



WATCH MIH IN ACTION!
SCAN HERE ➔



FUNDING SCENARIOS

MIH INVESTMENT	RETURN
\$5 MILLION	81 NEW HOMES
\$10 MILLION	163 NEW HOMES
\$20 MILLION	326 NEW HOMES

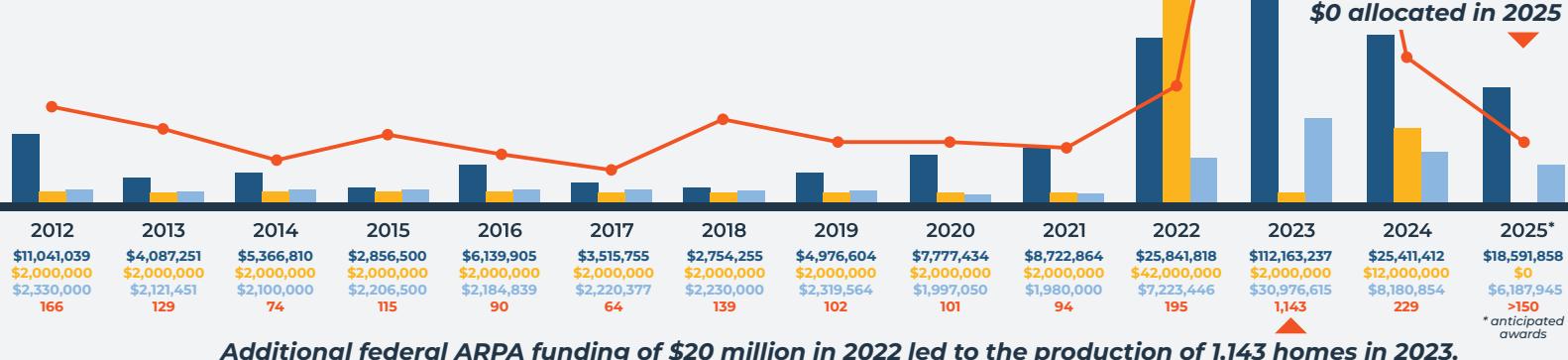
Calculations are based on 2024 numbers, assuming an average unit price of \$280,850, average state-funded MIH investment of \$61,302 per unit, and leverage of \$6 for each \$1 in MIH funds.

Two Kansas Highway Patrol troopers cut the ribbon for their new home at Cottonwood Lofts, a vacant former elementary school converted into apartments in Cottonwood Falls.

MIH BREAKDOWN 2012-2025

- FUNDING REQUESTED BY APPLICANTS
- FUNDING ALLOCATED BY LEGISLATURE
- FUNDING AWARDED BY KHRC
- NEW HOMES CREATED

KHRC manages a competitive MIH application process and oversees compliance throughout a five-year affordability period. During this period, deed restrictions ensure that homes are not sold or rented outside the 60–150% AMI limits and are released only upon completion of the affordability term. Cities and counties seeking MIH funding must demonstrate project readiness, a viable development plan, and submit a housing study documenting local housing need.



Additional federal ARPA funding of \$20 million in 2022 led to the production of 1,143 homes in 2023.

Kansas Housing Resources Corporation (KHRC) serves as the state's Housing Finance Agency, administering federal and state housing programs to expand Kansans' access to quality, affordable homes. A self-supporting, nonprofit, public corporation, KHRC receives no operational revenue from the state and sustains itself through fees for services and grant administration cost reimbursement.