

## Notice of Funding Availability (NOFA)

The Kansas Housing Resources Corporation (KHRC) announces funding available for the period July 1, 2008, through June 30, 2009, as follows:

### HOMEOWNER PROGRAMS

**Emergency Repair Program:** Funding for the Emergency Repair Program is provided by the State Housing Trust Fund to non-profit and for-profit entities, and partnerships among these entities. Units of local government that wish to apply must partner with a non-profit organization. Agencies serving entitlement areas are strongly encouraged to leverage ERP funds with funds from other sources. The funds are used to assist families with annual income not exceeding 60% of the area median income. The funds are provided in the form of a loan that will be forgiven if the homeowner resides in the home for three years following the repairs. If the homeowner leaves the home prior to the end of three years, repayment of the loan is prorated. Allowable repairs typically include roof repair, furnace replacement, sewer repair, bathroom modification, electrical upgrades, wall structure repair, gas line repair, and floor repair.

*Deadline for application is May 1, 2009, for program year July 1, 2009-June 30, 2010.*

[www.kshousingcorp.org/display/files/ERP/ERP%APPLICATION.doc](http://www.kshousingcorp.org/display/files/ERP/ERP%APPLICATION.doc)

**First Time Homebuyer Program:** Homebuyer downpayment assistance is funded by the U.S. Department of Housing and Urban Development (HUD) to assist first time home purchasers with downpayment, closing costs, and legal fees associated with a purchase. Households with annual income not exceeding 80% of the area median income are eligible for up to 20% of the purchase price of a new or existing home, not to exceed \$25,000. The assistance is a soft second loan, half which is forgivable on a pro-rated basis; if the homeowner lives in the house for ten years, the total soft loan is forgiven. Buyers are expected to make a minimum investment of \$500 or 2% of the sale price, whichever is greater.

*Applicants contact a participating lender, apply for a first mortgage loan with the participating lender, identify a qualified property, and direct the local lender to initiate the application process. Funding is on a first-come-first-served basis until the allocation is expended. The program opens funding rounds in March and September; however, funding is typically available year-round.*

**Homeowner Rehabilitation of Existing Property Program:** Kansas cities and counties outside HUD entitlement areas may apply for up to \$300,000 in funds provided by the U.S. Department of Housing and Urban Development (HUD) in a competitive selection process, based on need and a demonstrated organizational capacity to perform and maintain construction. Local homeowners apply to the local communities for a loan. Housing rehabilitated with this grant must be owned and occupied by households whose income does not exceed 80% of the area gross median income.

*Deadline for Homeowner Rehabilitation applications is August 27, 2008, for program year beginning January 1, 2009.*

[www.kshousingcorp.org/documents/hr\\_forms.shtml](http://www.kshousingcorp.org/documents/hr_forms.shtml)

**Kansas Energy Efficiency Program (KEEP):** Funding for the KEEP program is allocated by the State of Kansas, through KHRC. KEEP encourages installation of energy-efficient appliances and repairs to owner-occupied homes by funding half the home improvement loan amounts from participating lenders, up to a maximum of \$10,000, at a zero interest rate. This translates into a lower blended rate for the loan. KEEP funds may be used for home energy audits by professional raters, installation of insulation, replacement of existing heating and cooling system, air sealing of cracks in the house shell, insulation of air ducts, replacement of water heaters, installation of energy-efficient doors and windows, etc. Appliances must meet ENERGY STAR<sup>SM</sup> requirements and windows must meet energy-efficiency requirements.

*Applications are made through Sunflower Bank. Customers of Midwest Energy may apply directly through Midwest Energy. Funding is on a first-come-first-served basis until the allocation is expended.*

[www.kshousingcorp.org/programs/KEEP\\_Forms.shtml](http://www.kshousingcorp.org/programs/KEEP_Forms.shtml)

## RENTAL PROGRAMS

**HOME Rental Development:** Funding is provided by the U.S. Department of Housing and Urban Development (HUD) for Community Housing Development Organizations (CHDOs) for HOME Rental Development. A CHDO is a non-profit, community-based service organization that has staff with the capacity to develop affordable housing for the community it serves. The certification process is outlined in written form and is available upon request. At least 90% of the units developed must be set aside for residents who earn no more than 60% of the area median gross income; and in developments with five or more units, at least 20% of the units must be set aside for residents who earn no more than 50% of the area median gross income. Gross rents may not exceed the published HOME rent limits.

*Deadlines for CHDO applications are on the first Friday in February 2009, and allocations are expected to be announced in mid-May 2009.*

[www.kshousingcorp.org/documents/chdo\\_forms.shtml](http://www.kshousingcorp.org/documents/chdo_forms.shtml)

**Housing Tax Credit:** Federal tax credits are allocated to states annually to be awarded on a competitive basis to rental housing developers. The developers sell the tax credits to syndicators, who invest 70%-80% of the funding needed to develop the properties. Households earning no more than 60% of the area median gross income are eligible for housing in these developments.

*Deadlines for Housing Tax Credit applications are on the first Friday in February and in August each year.*

[www.kshousingcorp.org/documents/htc\\_forms.shtml](http://www.kshousingcorp.org/documents/htc_forms.shtml)

## GENERAL PROGRAMS

**Community Services Block Grant (CSBG):** Funding to assist eligible Community Action Agencies (CAAs), as defined in the federal CSBG Act, is provided by the U.S. Department of Health and Human Services. Ninety percent of the state's funding is awarded non-competitively to the state's CAAs.

*Deadline for application for CSBG non-competitive grants is about March 1, 2009, for program year April 2009 through March 2010.*

Five percent of the CSBG funding is available on a competitive basis to not-for-profit agencies whose primary purpose is to alleviate the causes and effects of poverty in Kansas. Projects which are related directly to the purposes of CSBG, will produce measurable outcomes in one or more of the six national goals, and will fill a documented need are encouraged. Construction and the improvement of property are not allowable expenditures.

*Deadline for applications for CSBG discretionary funding are typically early October and early May.*

[www.kshousingcorp.org/documents/csbg\\_forms.shtml](http://www.kshousingcorp.org/documents/csbg_forms.shtml)

[www.nascsp.org/documents/NPI\\_Revised\\_Guide\\_Sept\\_05.pdf](http://www.nascsp.org/documents/NPI_Revised_Guide_Sept_05.pdf)

**Emergency Shelter Grant Program (ESG):** Funding for ESG is provided by the U.S. Department of Housing and Urban Development (HUD) through KHRC. Awards are made to local units of government to assist homeless families and individuals through local agencies. The ESG funds may be used by local providers to rehabilitate emergency homeless shelters, pay operational costs for shelters, provide essential services to homeless people, conduct homeless prevention activities, and pay limited administrative costs.

*Deadline for application is about mid-February 2009, for program year July 1, 2009-June 30, 2010.*

[www.kshousingcorp.org/documents/esg\\_forms.shtml](http://www.kshousingcorp.org/documents/esg_forms.shtml)

**Housing Development Grant Program:** Funding for the Housing Development Grant Program is provided through \$4 million annual funding by the State of Kansas, through KHRC. Part of the Rural Housing Incentive District Act, the program will award grants to cities and counties to construct or rehabilitate infrastructure necessary to construct new residential dwellings and the actual construction of the residential dwellings, if construction is completed by a city housing authority. From July 1, 2008, through June 30, 2010, awards will be limited to cities and counties in the Presidentially-declared disaster areas. After July 1, 2010, cities or counties with a population of less than 60,000 population may apply. Matching funds are required, as follows: at least 10% for infrastructure projects and at least 50% for other projects.

*Deadline for Housing Development Grant applications is mid-May, 2009, for program year beginning July 1, 2009.*

[www.kshousingcorp.org/display/files/HOME/HDGP\\_Final\\_Rule\\_05\\_15.pdf](http://www.kshousingcorp.org/display/files/HOME/HDGP_Final_Rule_05_15.pdf)

**Kansas Accessibility Modification Program (KAMP):** Funding for KAMP is provided by the State Housing Trust Fund to non-profit and for-profit entities, and partnerships among these entities. Units of local government that wish to apply must partner with a non-profit organization. Agencies serving entitlement areas are strongly encouraged to leverage KAMP funds with funds from other sources. The funds are used to assist renters or homeowners with incomes at or below 80% of the area median income with modifications to make their primary residence accessible. Assistance will be in the form of a one-time use grant. Housing must be modified to local code and KHRC architectural standards. Typical modifications include installing bathroom grab bars, roll-in showers or raised toilet fixtures, constructing wheelchair ramps, widening doorways, installing entry way floor areas, and adding handrails.

*Deadline for application is May 1, 2009, for program year July 1, 2009-June 30, 2010.*

[www.kshousingcorp.org/display/files/KAMP/KAMP%20APPLICATION.doc](http://www.kshousingcorp.org/display/files/KAMP/KAMP%20APPLICATION.doc)

**State Housing Trust Fund:** The State Housing Trust Fund is used for the purposes of housing programs and services including, but not limited to, the provision of financial programs for the repair, rehabilitation and improvement of existing residential housing, accessibility modifications, rental subsidies, the provision of housing services and assistance to persons having low or moderate income and disabled persons and costs and expenditures incurred in implementing the Kansas manufactured housing act.

*Applications may be made in conjunction with other KHRC grant applications, on their deadlines. Applications may also be made for emergency uses, as needed. For information on emergency applications, contact Ryan Vincent at (785) 291-3441 or [rvincent@kshousingcorp.org](mailto:rvincent@kshousingcorp.org).*

**Tenant Based Rental Assistance (TBRA):** Non-profit organizations with the capacity to operate a rental assistance program may apply for up to \$300,000 annually, in funds allocated by the U.S. Department of Housing and Urban Development (HUD). The funding is used to provide individuals and families with security deposits, utility deposits, and/or the difference between 30% of the family's adjusted monthly income and the lesser of the established payment standard (federal Fair Market Rent). Households earning no more than 60% of the area median gross income are eligible for TBRA assistance.

*Deadline for applications is August 27, 2008, for program year beginning January 1, 2009.*

[www.kshousingcorp.org/documents/tbra\\_forms.shtml](http://www.kshousingcorp.org/documents/tbra_forms.shtml)

**Weatherization Assistance Program:** Assistance with energy-efficiency repairs is funded through the U.S. Department of Energy, the U.S. Department of Health and Human Services, and state allocations, as approved. The selection process for service providers is described in the State of Kansas Weatherization State Plan. Due to the highly technical nature of the program, non-competitive grants are awarded to local non-profit agencies, with a history of housing rehabilitation or repair, to provide needed improvements to owner-occupied and rental homes, including mobile homes. Households are eligible if the residents' annual income does not exceed the higher of 150% of the federal poverty level or 60% of statewide median gross income, or if a household member receives TANF or SSI. In addition, the residence can not have been weatherized since September 30, 1993, and should be expected to benefit from weatherization in terms of energy efficiency. Weatherization agencies determine needed repairs based on findings of a residential energy audit, which typically include sealing air leaks in the structure's envelope; installation of insulation in the attic, sidewalls and/or perimeter; repair or replacement of furnaces; and incidental repairs to protect the weatherization materials.

*Deadline for applications from approved subgrantees is about mid-January 2009 for a grant year of April 1, 2009, through March 30, 2010.*

[www.kshousingcorp.org/documents/wap\\_forms.shtml](http://www.kshousingcorp.org/documents/wap_forms.shtml)