

HARVEYVILLE HOUSING RESOURCES GUIDE

The **Harveyville Housing Resources Guide** offers an overview of housing programs available to help residents of Harveyville rebuild their homes and lives after the February 28th tornado. The information provided comes from numerous government agencies and private organizations that are responding to the immediate and long-term housing needs of the community. The programs included in this guide are presented in an overview format along with contact information phone numbers.

IMMEDIATE HOUSING ASSISTANCE

KANSAS HOUSING RESOURCES CORPORATION

- **ESG & HPRP Programs**

For residents who have lost their homes due to the Tornado: Through the Homelessness Prevention and Rapid Re-Housing Program, the U.S. Department of Housing and Urban Development (HUD) has been authorized by Congress to dedicate funds for homelessness prevention and rapid re-housing activities, including: short-term or medium-term rental assistance, housing relocation and stabilization services, mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, case management, or other appropriate activities for homelessness prevention and rapid re-housing of persons that have become homeless. Contracts awarded under this program are 100% federal and have a catalog of federal assistance (CFDA) number of 14.257.

Contact information: Community Health Ministry: PH -785-456-7872 FAX -785-456-1651

KANSAS HOUSING RESOURCES CORPORATION

- **Tenant Based Rental Assistance**

Tenant Based Rental Assistance (TBRA) is a program designed to help income-eligible households with rent, security deposit, and/or utility deposit programs. Assistance in the form of a rental payment helps reduce a household's rent to only 30 percent of their income. The amount above 30 percent is paid directly to the landlord on behalf of the household. Security or utility deposits may be in the form of a loan or a grant.

Contact information: Riley County Housing Authority: 785-776-9294, Cristina Decker

KANSAS HOUSING RESOURCES CORPORATION

- **Rental Units Available**

KHRC's partners have developments funded with their allocations that have vacancies that can be leased to those displaced by disasters. These units can be partnered with TBRA & the ESG/HPRP programs as well. A list of available units as of March 1st 2012 is attached.

Contact information: ECKAN: 785-242-7450 ext 3, Jess or KHRC 785.217.5173 Justin Pike

USDA RURAL DEVELOPMENT

- **Housing Relief Program**

USDA Rural Development is offer housing assistance through its Multi-Family Housing Program (MFH) to eligible Kansans impacted by the recent tornados. The housing assistance, subject to availability, will utilize USDA-financed rental housing facilities located in rural communities across Kansas. Individuals and families made homeless by this disaster may apply for occupancy as a displaced tenant and receive priority admission to any apartment complex financed by USDA. **For more information call 800-338-5546 or 785-271-2700.**

FHLBank

- **Offering Disaster Relief Advances**

FHLBank Topeka is offering its Housing and Community Development Emergency Loan Program (HELP) to Kansas members who are financing the repair or reconstruction of residences or businesses that were damaged by the severe storms, tornadoes and flooding . These advances are priced equal to FHLBank's cost of funds and can be used to fund conventional or short-term loans for households or businesses damaged by the storm. If you are interested in accessing HELP funds to assist in recovery efforts in the area included in the disaster declaration, please call **Michelle Carter at (785) 233-0507.**

Mennonite Housing Rehabilitation Services, Inc. (MHRS)

- **Offering Credit Counseling and Homebuyer Education Classes**

Mennonite Housing offers free credit reports and evaluations. They will help you read and understand what is on a credit report and what lenders are looking for in a qualified applicant. Mennonite Housing will direct you on how to clear up any mistakes that may be on your report and will suggest the best approach to take for mortgage approval. Homebuyer education classes provide an overview of the entire home buying process including credit counseling, financing, agency relationships, contracts, inspections, maintenance and the closing process. New construction, first time Home Buyer AHP down payment and closing cost assistance and 'Self Help Build your own Home' program information is also be provided.

LONG TERM HOUSING ASSISTANCE

KANSAS HOUSING RESOURCES CORPORATION

Kansas Housing Resources Corporation (KHRC) has programs to help affected Harveyville families rebuild their lives and homes. A summary follows:

- **HOMEOWNER REHAB PROGRAM**

The Homeowner Rehabilitation Program, funded through the federal HOME Investment Partnerships Program, assists communities with repairing and rehabilitating owner-occupied homes. Local Kansas communities (cities and counties), referred to as State recipients, outside the federal HOME entitlement communities of Kansas City, Johnson County, Lawrence, Topeka, and Wichita, may apply for program funds up to \$300,000 for administering a homeowner rehabilitation program in their community. Eligible applicants may apply for up to \$20,000 per household. Eligible costs: Major structural components & systems to the real property - (Appliances are generally not allowed), Essential improvements, To meet 'comprehensive' rehab standards (HQS) & building codes (it is not an emergency-only item program), Reduction of lead paint hazards, Accessibility modifications & energy improvements, Incipient repairs and general property improvements of nonluxury type, Site improvements and utility connections, Soft costs – appraisals, permits, inspections, title & recording.

Grant funds will pass through the State recipient on a reimbursement basis, and assistance is to be provided to the homeowner in the form of a loan. The entire residential property must be rehabilitated to pass Housing Quality Standards (HQS) and KHRC's HQS Variances, and must be repaired in accordance with a building code. All HOME Program requirements at 24 CFR Part 92 apply, including federal procurement (competitive bidding) practices. New lead-based paint hazard evaluation and reduction regulations at 24 CFR Part 35 also apply. Recipients are granted an allowance for program administration up to 5% of the funding used for rehabilitation. **For more information, contact Barry McMurphy at (785) 296-6836.**

USDA RURAL DEVELOPMENT

USDA Rural Development offers homeownership, repair, and rental housing financing assistance to eligible Kansans affected by the recent tornadoes and storms. **Note: USDA loans MAY be used in conjunction with KHRC and FHLB programs.**

- **USDA 502 Guaranteed Program**

Provides financing to build or purchase a home. Private lenders make and service the loan. Rural Development provides a guarantee to back the security of the loan to the lender. Applicants with moderate or low incomes are eligible to apply for these loans. Loan funds may be used to build new homes or buy existing homes, which are in good condition and meet Rural Development guidelines. Interest rates are fixed for the life of the loan.

- **USDA 502 Direct Program**

Provides financing to build or purchase a home or repair a home already owned. Loans are made through the Rural Development field offices. Loans are serviced by Rural Development Central Servicing Center located in St. Louis. This program is available to low and very low families and individuals. Depending on income, qualified buyers may have their payments reduced through payment assistance.

- **USDA 504 Loan Program**

Provides financing to make repairs to homes owned by very low income families and individuals to remove safety hazards, repair and improve existing dwellings. Loans are amortized for up to 20 years and carry a fixed 1% interest rate.

- **USDA 515/538 Loan Program**

Provides financing to build or purchase affordable rental housing property for income eligible tenants. Loans can be combined with housing tax credits and other affordable housing products to help offset development costs.

For more information about the USDA housing programs you may contact the agency's Iola office at 620-365-2901.

Mennonite Housing Rehabilitation Services, Inc. (MHRS)

- **Mutual Self-Help Housing Partner**

Build your new home in 6-8 months! Families team together as the construction crew to build each other's homes. MHRS provides a licensed contractor to instruct and guide families through the entire construction. Each family contributes a minimum of 40 hours per week to home construction, attends a Home Buyer Education Class, and is provided all essential tools. Floor plans vary from 943 to 1048 sq. ft. For more information please contact Andy Bias at (316) 942-4848.

KANSAS LOCAL GOVERNMENT STATEWIDE HOUSING PROGRAM

- This Program provides below-market, 30 year fixed rate mortgage loan financing for first-time home buyers statewide. Qualified home buyers will be eligible to receive up front cash of 4% of the loan amount which can be used for down payment, closing costs and other prepaid items. The Program's 4% cash assistance is a grant and does not have to be repaid. The mortgage loans and 4% cash assistance are funded from bonds issued by Sedgwick and Shawnee County. Periodically, new bonds are issued and a new mortgage interest rate is set. Potential borrowers have over 100 locations in the state to find a participating lender. **NOTE: KHRC homebuyer assistance can be partnered with this program.** For more information regarding participating lenders, call the Sedgwick County Housing Department at 316-660-7270 or go to http://www.sedgwickcounty.org/housing/pdf/firsttime_homebuyer_program.pdf.

FACTORY BUILT HOUSING

- **Manufactured Housing** is built to the federal preemptive building code, which is referred to as the HUD Code. The HUD Code is a performance code, which means the entire structure must perform to the federal standard. That standard includes design and construction, strength and durability, transportability, fire resistance, energy efficiency (heating, plumbing, air conditioning, thermal and electrical systems) and quality control.
- **Modular Housing**
Modular homes are built to the local code and placed on a permanent foundation. If a local government has adopted the IRC 2006 building code, a modular home will be built to the IRC 2006. If the customer wants an Energy Star Modular Home, our modular builders can build an Energy Star qualified modular home. If you have questions about Manufactured Housing, Energy Star Manufactured Housing or Modular Housing please call the Kansas Manufactured Housing office at 785-357-5256 or visit our website at www.kansashome.net

- **Energy Star Manufactured Housing**

Manufactured housing can also be built to Energy Star standards, which means it is designed to be 30% more energy efficient in its heating, cooling and water heating than a home built to Model Energy Codes. The energy savings features of Energy Star Manufactured Homes are:

- ✓ Efficient heating and cooling equipment.
- ✓ High efficiency water heaters with built-in insulation and efficient burners to keep the water in your tank hotter, longer.
- ✓ Insulation in the floors, walls, and attic to help maintain comfortable indoor temperatures and keep the interior quieter.
- ✓ High performance windows to keep heat in during the winters and out during the summer, making your new home more comfortable.
- ✓ Tight construction and sealed ducts to reduce leaks, drafts and outdoor noise.

To have an Energy Star home, it must be certified/verified. Energy Star is also a performance standard like the HUD Code. For more information visit Energy Star's website at http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.pt_builder_manufactured.

GREEN BUILDING

A green building, also known as a sustainable building, is a structure that is designed, built, renovated, operated, or reused in an ecological and resource-efficient manner. Green buildings are designed to meet certain objectives such as protecting occupant health; improving employee productivity; using energy, water, and other resources more efficiently; and reducing the overall impact to the environment.

The concept of sustainable building incorporates and integrates a variety of strategies during the design, construction and operation of building projects. The use of green building materials and products represents one important strategy in the design of a building.

Green building materials offer specific benefits to the building owner and building occupants:

- Reduced maintenance/replacement costs over the life of the building.
- Energy conservation.
- Improved occupant health and productivity.
- Lower costs associated with changing space configurations.
- Greater design flexibility.

For more information about the elements of green building go to the State of California's Integrated Waste Management Board's website <http://www.ciwmb.ca.gov/GreenBuilding/materials/>