

Infusion of state funding chips away at Kansas' significant affordable housing shortage



by [Tim Carpenter, Kansas Reflector](#) Dec. 26, 2023

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Legislature earmarks \$62 million following study identifying statewide gaps

TOPEKA — Mollea Wainscott and Matt Gillam grapple with the state's shortage of affordable, quality housing from vantage points in the rural hub of Ford County and the congested urban center of Johnson County.

Geography, business fundamentals and population density differs across the 325-mile expanse between those counties, but Wainscott and Gillam understood what a statewide study confirmed in 2021: Kansas had an insufficient supply of reasonably priced housing.

The crisis undermined quality of life. It restrained economic growth. The state's workforce deficit in the housing industry ironically contributed to lack of housing for people considering a move to Kansas for job opportunities.

In the past two decades, public investment in subsidized housing in Kansas was generally aimed at lower-income residents. Developers were drawn to building for an economic clientele who could afford hefty mortgages or higher lease rates. All the while, the housing crunch among middle-income Kansans grew and the state's foundational pre-1960 housing stock kept aging.

"We know we cannot do economic development without housing," said Wainscott, assistant director of economic development for Dodge City and Ford County.

"One of the first questions we get asked is: Do you have adequate, affordable housing for our workforce? In rural Kansas, the housing need is all over the board. We need everything — to preserve our existing stock of houses, to build new workforce housing. We need rental housing. We need homeownership units."

Gillam, a native of Salina who lives in Lenexa and works as managing partner of Overland Property Group, has developed affordable housing nationally and been involved in dozens of projects in Kansas communities. The state's housing issues have been decades in the making, he said, and wouldn't be resolved quickly. The state's investment of \$62 million in the past year put folks on notice Kansas was facing the problem at the highest level, he said.

"There's been this housing need far before the study was ever done," he said. "That is something that housing developers and folks in rural communities and across Kansas I think have anecdotally known for forever. That we have a housing crisis in Kansas."

More than walls, roof

Ryan Vincent, executive director of the Kansas Housing Resources Corporation, said on the Kansas Reflector podcast that the self-supporting, nonprofit, public housing entity formed 20 years ago could play a key role in evolution of the housing landscape through administration of robust state and federal programs. He said delivery of residential units through ownership or renting served interests of

individuals and communities.

“We know that housing is so much more than just a structure, is so much more than four walls and a roof,” Vincent said.

“We know that a home allows people to work. It allows people to succeed, to have great health care, to have healthy schools — vibrant neighborhoods, revitalized downtowns and healthy communities.”

The Kansas housing study showed 30% of the state’s housing stock was built at least 60 years ago and the condition of those structures in many areas, especially rural regions, was below average. The report indicated investment in restoration of decaying housing was as essential as adding housing via new construction.

Vincent said external events such as the Greensburg tornado or the global COVID-19 pandemic exacerbated the state’s underlying housing shortcomings.

In 2022, the Kansas Legislature was convinced to broaden its footprint. Lawmakers appropriated \$62 million, with much of that money earmarked for housing that fit moderate-income Kansas families. Millions of dollars were set aside for housing investor tax credits.

“If we don’t have enough supply, and if we keep growing in demand, then we’re not going to be able to meet the needs of our citizens,” Vincent said. “But, with these resources, we’re finally addressing the underlying housing supply. We’re making real investments that are paying real dividends.

‘Can’t stop here’

Gillam, of Overland Property Group, said the economics of building affordable housing didn’t work for developers without investment by city, state and federal government or some other partner, including companies eager for additional housing for employees. He said the surge in investment by the state would make it easier for developers to take part in federal housing programs.

“We have to be very prescriptive and intentional, I think, with the resources we have,” he said. “Our tool belts have gotten substantially bigger, which is good, because we’re dealing with a very complex problem.”

On Dec. 15, the Kansas Housing Resources Corporation stopped taking applications for the temporary COVID-19 homeowner assistance fund launched earlier this year. It provided nearly \$49 million in federal aid to 4,300 Kansas homeowners eager to prevent foreclosure.

The initiative was part of the American Rescue Plan Act signed by President Joe Biden and provided assistance in 98 of 105 Kansas counties. Officials said 275 mortgage servicers collaborated with the program in Kansas.

“We finally are making real headway,” Vincent said. “We can’t stop here. Housing development is a long term commitment. And we need to make that commitment with resources, not just from the state, general coffers, but from employers, from local communities, from health foundations, from everybody that has a stake in the game.”

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