To: Kansas Elected Officials

A Report from the Kansas Housing Advocacy Network (KHAN)

Kansas: Take Action to Ensure Sustainable Economic Growth, Increase Housing Security, and End Homelessness

Executive Summary

Kansas faces a housing crisis with an estimated shortage of 100,000 housing units[1] in urban and rural areas. To ensure sustainable economic growth, Kansas needs an abundant housing supply with attainable homes for every Kansan. Meanwhile, homelessness has increased in Kansas in recent years but remains low compared to other states[2] and can be solved. The Kansas Housing Advocacy Network (KHAN) is comprised of partners across Kansas addressing housing and homelessness, including nonprofits, local government, faith-based organizations, Kansans with lived experience of housing instability, and all five of Kansas' Continuums of Care (CoC). Covering all 105 Counties, the Kansas CoCs prevent and end homelessness through public-private partnerships and coordination. KHAN recommends a multi-layered, research-based response to effectively address the complex causes of Kansas' housing shortage and homelessness.

The 2021 Kansas Statewide Housing Needs Assessment identifies a severe shortage of attainable housing and a need to maintain and refurbish aging housing stock across the state. This shortage is especially acute for smaller units such as townhomes and multiplexes that provide starter housing and allow Kansas seniors to downsize, freeing up larger homes for growing families. State and local policies on land-use, zoning, building and fire codes create barriers and increase costs for new housing construction.

A shift in the rental market from smaller "mom and pop" owners to out-of-state corporate owners focused on maximizing profit has strained Kansas communities: higher rent, more evictions, and more code violations.[3] Changes in the federal budget has revealed an underinvestment in critical services that keep Kansas households in their homes. The 2025 United for ALICE report shows that 38% of employed Kansans are earning too little to live on, meaning working families are one mishap away from losing their housing. Meanwhile, Kansans on fixed incomes, such as Veterans and seniors, are unable to remain in their homes as costs increase.

In 2024, more than 5,000 Kansans became homeless for the first time in every part of the state. Homelessness is both caused by and exacerbated by the cost of housing and its availability. Factors like mental health, substance use, eviction history, and disability can increase the likelihood of someone becoming homeless and keep them homeless. Studies show that reacting to homelessness is expensive for communities, often much more expensive than proactively providing housing and supportive services to end homelessness. Costs are borne by private businesses, the health sector, local government, and taxpayers, so investment in addressing homelessness should be thoughtful and cost-effective.

Kansas can ensure sustainable economic growth, increase housing security, and end homelessness through a three-part response:

1. Develop and protect abundant housing;
2. Keep vulnerable Kansans housed, **and**
3. Support, stabilize and rehouse Kansans experiencing homelessness

This report outlines actionable policy recommendations and legislative changes that the Kansas legislature can undertake working with local governments and through private-public partnerships. For further information, please contact Christina Ashie Guidry, christinag@ucsjoco.org, or Myranda Agnew, magnew@kshomeless.com.

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[1] *See* 2025 GAP Report, National Low Income Housing Coalition, https://nlihc.org/gap/state/ks; *See also* 2021 Kansas Statewide Housing Needs Assessment, Kansas Housing Resource Corporation, which found that gap increasing *annually* by 3,800-4,800 units in rural areas alone, excluding need in the most populous five counties.

[2] Kansas has one of the lowest rates of homelessness per capita in the U.S., see *e.g.* https://www.citygatenetwork.org/homeless-rates-by-state/.

[3] *See* Fay Walker, et al, "Buying the Block: The Impact of Corporate Owners on Tenants, and How to Promote Community Accountability," LISC, June 2025, https://www.lisc.org/kansas-city/what-we-do/affordable-housing/buying-block/; *See also* "Investor Impact on Single Family Housing in the KC Region", Mid America Regional Council, Dec. 5, 2023, https://www.marc.org/news/economy/investor-impact-single-family-housing-kc-region.

Kansas Policy for Sustainable Economic Growth, Increased Housing Security, and Ending Homelessness

I. Develop and Protect Abundant Housing Where Kansans Need It

- **Use public-private partnerships to invest, incentivize, and expedite building and maintaining homes to resolve our housing shortage.** Kansas has been underbuilding housing since before the 2007 recession. In 2025, the federal government expanded investment in the federal low-income housing tax credit (LIHTC), the primary driver for building of long-term affordable housing across the U.S. In 2022, the Kansas legislature joined other Midwest states and passed the Kansas Affordable Housing Tax Credit (KAHTC). In 2023, the first year of the full KAHTC, Kansas added 2,177 new units statewide, a >400% increase in LIHTC projects. But, in 2025, the Kansas legislature moved in the opposite direction of federal policy: terminating about 2/3 of the KAHTC and sunsetting it in 2028. Continuing the KAHTC is critical to addressing Kansas' housing shortage.
- **Create a dedicated revenue source for the State Housing Trust Fund.** Administered by KHRC, the fund incentivizes local communities to develop attainable workforce housing and rehabilitate existing housing, supports first-time homebuyers with down payment assistance and lowers homeowner and renter energy costs through weatherization. These are high impact strategies to retain existing housing so Kansans can safely age in place, especially in rural counties. Many Kansas counties have a rapidly aging housing stock with median housing age pre-1960s. Arizona, Nebraska and Missouri use recording, development and real estate tax fees to address housing needs.
- **Reduce regulatory barriers and support *responsive* housing development across Kansas.**
  - In May, Arkansas Gov. Sarah Huckabee Sanders signed legislation allowing accessory dwelling units, attached or detached with no additional parking requirements, by-right in single family zoned lots statewide.
  - Montana is increasing housing supply by reducing regulatory burdens and increasing individual property rights, particularly in areas with a population of 5,000 or more, by allowing accessory dwelling units and duplexes by-right in residential areas without any additional requirements, allowing multifamily units by-right on any property with commercial zoning, and eliminating local review by volunteer boards to expedite the review process.
  - In 2025, Texas reformed the Protest Petition to prevent a small minority of voices from over-riding the will of the majority by raising the threshold of adjacent property owners needed for a protest petition and changing the requirement from a 3/4 super-majority to a simple majority. Texas also allows multifamily housing in commercial zones by-right and prohibits cities from banning roommate arrangements.
  - Houston reduced minimum lot size to 1,400 square feet, resulting in at least 34,000 new homes built in high-demand neighborhoods. This boom has increased economic development, grown the city's population, made home values competitive and significantly reduced in homelessness (down 62% since 2012).
  - Montana, New Hampshire, and Texas now allow single-stairwell apartments that reduce building costs without compromising safety and many states are eliminating parking minimums.
  - Encourage and support local governments in expediting housing development, such as the City of Overland Park pre-approving in-fill development or form-based zoning.

II. Keep Vulnerable Kansans Housed

- **Provide strategic rental assistance and tax sale relief to keep Kansans housed.** Since 2001, rents have increased an average of 19%, while wages have grown 4%.[4] Arizona uses a statewide housing trust fund to provide rental assistance to low-income seniors and families with children. Iowa and Nebraska use annual appropriations to subsidize rent for low-income individuals with disabilities, serious mental illness or substance use recovery.[5]
- **Limit wealth extraction of Kansans by out-of-state corporations and private equity firms purchasing Kansas homes and using anticompetitive tools like pricing algorithms to dramatically increase rent.**[6] These practices consolidate home ownership, which forces local landlords out of the market and denies Kansas families the opportunity to own

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[4] Bailey, Anna, *et al.*, *Policymakers Can Solve Homelessness by Scaling Up Proven Solutions: Rental Assistance and Supportive Services*, Center for Budget and Policy Priorities, June 12, 2024, https://www.cbpp.org/research/housing/policymakers-can-solve-homelessness-by-scaling-up-proven-solutions-rental.

[5] *See* a range of U.S. rental assistance programs, *https://www.huduser.gov/portal/periodicals/cityscpe/vol20num2/ch4.pdf*

[6] *See* a series on the impact of mega-investors in the Kansas City region by Mid-America Regional Council, https://marc.org/news/economy-housing/housing-production-kansas-city-region-continues-lag-peer-metros.

homes and build generational wealth. Without local landlords, the quality of rental housing declines and reduces community well-being.

- **Provide transparency in ownership and property condition for Kansans through a public, statewide rental registry, like the childcare registry.** The registry should identify ownership and affiliate information, local agent for service, and complaints and inspection results. Positive inspection reports allow good landlords to shine. Property owners use renter's applications to screen them; Kansas renters should know the owner and condition of the property they are renting.
- **Clarify that localities may perform periodic interior inspections to maintain housing quality.** Allow interior inspections with tenant consent *and* with reasonable notice after probable cause of a health and/or safety issue. The current statute, K.S.A. 12-16, 138, which only allows inspection with tenant consent has a significant gap: if a tenant leaves or is forced out while a code violation is in process, the city loses the ability to ensure compliance. As a result, cities have resorted to condemning entire complexes as unfit for habitation, effectively evicting all the tenants at once, as see in Timberlee (Topeka) and Aspen Place (Gardner).
- **Clarify that the Kansas Consumer Protection Act applies to the Residential Landlord Tenant Act to ensure safe, habitable housing.** Currently, there are no real tools to protect renters from landlords violating their own lease agreements. For example, Wichita has penalties for housing and building code violations, but often doesn't have the ability to incentivize compliance, allowing some landlords to continue bad practices.
- **Ensure fee transparency and caps on late fees and application and administrative fees.** Other states, such as Utah, Idaho, and Nevada ensure that renters have transparency. Without it, some renters face late fees much higher than their actual rent owed, such a Prairie View resident who owed $21,000 in late fees but only $5,700 in rent.
- **Reduce the property tax burden for seniors and disabled individuals**. Rapidly increasing home values have created significant financial burden for households on a fixed income. Expanding the Homestead Act to include more households, including renters, and/or SAFESR – Kansas Property Tax Relief for Low Income Seniors will help these Kansans afford their homes.
- **Provide additional state support to KanCare so Kansans don't lose housing because of lack of healthcare access or medical debt.** About 10% of Kansans are in medical debt each year, a significant factor in losing housing. Reductions in federal support for KanCare puts rural hospitals, regional economic engines, at risk of closure and elimination of core services – like labor and delivery – which ensure Kansans have reliable access to health care wherever they live.
- **Support full employment and childcare supports as a pathway out of housing instability.** Lack of childcare and cost of childcare are primary reasons that Kansas caregivers are not in the workforce.
  - Expand Child Day Care Assistance Tax Credit so it can be used by working parents.
  - Pass 2023 SB 164 to provide a $2,000 tax credit for qualified employees of licensed childcare centers.
  - Institute a state tax credit for children, like Utah and Minnesota.
  - Utilize Kansas' unspent $62M in Temporary Assistance for Needy Families (TANF) to provide basic assistance and childcare for low-income families.
- **Provide state support to ensure Kansans don't go hungry.** In many Kansas households, "rent eats first," meaning people will choose to pay for their housing over feeding themselves and their children. Federal funding changes to SNAP will take SNAP benefits away from 20,000 Kansas families who rely on this assistance to ensure they can meet rent each month. A 2022 KU study found even small increases in WIC and SNAP provide family stabilization, improved health, and reduced use of Kansas' costly foster care system and emergency departments.

III. Support, Stabilize, and Rehouse Kansans Experiencing Homelessness

- **Invest in effective programs that address underlying causes of homelessness through housing and supportive services to ensure housing stability and self-sufficiency in Kansas.** In 2024, the five Kansas CoCs responded to homelessness by housing 2,234 homeless Kansans through housing assistance *and* supportive services across the entire state of Kansas. CoC federal grants require a 25% local match to the 75% federal funding. Each CoC acts as the lead and coordinator of their local homelessness services system, bringing together stakeholders from law enforcement to service providers. Currently, all CoCs track and regularly report to HUD their progress on ending homelessness through the Homeless Management Information System.

- **Enact legislation that allows for the expungement of evictions**. For Kansans trying to end their homelessness, their eviction record is often a barrier to housing. In Utah, parties can agree to expungement, an eviction can be expunged by petition or expunged automatically if certain conditions are met. Tenant reporting agencies are required to monitor expungements, ensuring qualifying tenants can access housing.
- **Support courts to establish eviction mediation programs**. These low-cost programs, like the 10th District (Johnson County), have a high impact, benefiting property owners, renters, law enforcement, and the court system.
- **Ensure adequate investment in medical, mental and behavioral health systems**. Rather than criminalizing homelessness, which is ineffective and extremely costly for law enforcement, court systems, local governments and tax payers, Kansas can invest in cost-saving permanent supportive housing projects like *500 in Five* in Kansas City, Missouri. UMKC analysis found after intervention that ongoing housing, case management, and medical costs were $44/day compared to pre-intervention costs of $153/day for intensive hospitalization, psychiatric inpatient services, and emergency responders for program participants.
    - Expand the available beds for mental health and substance use treatment;
    - Extend Medicaid benefits after 30 days of in-patient treatment;
    - Permit Medicaid to pay for CCBHCs and crisis centers to expand access to treatment through *constructing or rehabilitating housing* to stabilize individuals receiving care.
- **Ensure full utilization of federally funded Housing Choice Vouchers (HCV).** HCVs provide low-income households with rental assistance, which helps stabilize households who would otherwise could not afford housing. HCVs in Kansas are not fully utilized because landlords or management companies will not accept them. Dodge City, for example, is only able to use one-third of its vouchers. Others states, like Oklahoma, North Dakota, and Utah support full utilization of housing choice vouchers (HCV) by prohibiting discrimination against vouchers. Other communities, like Wyandotte County, fund landlord incentive and risk mitigation funds to ensure their vouchers are fully used.
- **Ensure all Kansans have access to housing stability and self-sufficiency programs through targeted investment in KDADS programing.** These suggestions were researched and presented by the Governor's Behavioral Services Planning Council's 2025 Housing and Homelessness Subcommittee.
    - Provide matching funds for federally funded Continuum of Care (CoC) and Emergency Solutions Grant (ESG) programs; CoC state match would be approximately $3.3M and ESG $2.2M.
    - Increase Supportive Housing Funds[7] (SHF) by $150,000 for a total of $685,714.
    - Increase the Projects for Assistance in Transition of Homelessness[8] (PATH) by $300,000 and expand PATH eligibility to non-CMHC agencies so rural Kansans can access services.
    - Increase Options Housing[9] (previously Interim Housing Programs) by $100,000 for a total of $192,500 and expand PATH eligibility to non-CMHC agencies so rural Kansans can access services.
    - Support SSI/SSDI Outreach, Access, and Recovery (SOAR) in Kansas by allowing non-CMHC agencies to be reimbursed for SOAR services and coordination and support a KDADS/KDCF partnership to ensure claims are handled in Kansas.

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[7] SHF provides low-barrier, affordable housing resource to potentially homeless individuals with incomes at or below 110% of the federal poverty rate and who have a significant physical and/or behavioral health impairment.

[8] PATH is a critical outreach and supportive service to connect Kansans experiencing homelessness and a Severe Mental Illness and/or a co-occurring disorder with needed mental health, substance use treatment, housing, and other services and benefits.

[9] Options is short-term and provides immediate, community-based housing for adult individuals who are homeless or at-risk due to exiting a publicly funded institution. Participating individuals generally have a behavioral health impairment, are un/under-insured, and lack current income.