RECOMMENDATIONS FOR THE EVALUATION AND UPDATE OF THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES

by

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PREFACE

The concept of this master's report was developed during a summer intern employment at Kansas Department of Economic Development (KDED). While working at KDED's Housing Division, I became aware of the existence of housing handbooks in other states and the growing emphasis of housing legislation's impact on the provision of low and moderate income housing.

The Housing Program Handbook can greatly improve the efficiency of local, regional, state and federal agencies by making available to them a centralized, simplified, consolidation of housing information. This housing information, however, can only be beneficial to such agencies if the information is evaluated and updated on a continuous regular basis. The assessment of the Handbook's level of assistance and usership, and its relationship to the housing services provided by various agencies in Kansas is the main concern of this master's report. In this context, the topic presented in the report should be perceived as a preliminary yet significant recommendation for KDED's Housing Division to pursue in the future.

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CHAPTER I

INTRODUCTION

A broad range of planning and management activities may be supported by the development, use and scope of the Housing Program Handbook for Kansas Communities. (See Appendix A) These activities include the State's capability to develop and meet goals, allocate resources and manage the delivery of information, to strengthen State governmental institutions and areawide structures, create effective use of Kansas's physical, economic, and human resources to develop viable housing and suitable living environments principally for persons of low and moderate incomes.[1] The Housing Program Handbook for Kansas Communities and its cover letter are presented in its entirety in Appendices A and B of this Report.

The purpose of the Housing Program Handbook is to present a brief, simplified summary of the major programs currently available through various agencies of the federal government that are concerned with providing housing for low and moderate income families.

The summary of these housing programs is intended to present the general type of the program, the conditions of the loans and/or grants available, the applicant eligibility for sponsorship, the current status of the programs, and whom to contact for additional information.

CHAPTER II

EVALUATION AND METHODOLOGY

Planning is not merely the process of determining the most efficient way to achieve certain goals, but is a process which helps determine the validity of goals, and to create alternative goals to meet the needs of a rapidly changing world.[2]

The planning system requires that the policy base be touched at every planning stage so that the planners may be sure that they are working on a concern that is important to the organization, not merely to the planner. The role of the planning group is not to make policy but to advise the policy makers. It is in accordance with this model that the questionnaire, code book, and computer program have been developed. (See Appendices E and F) The questionnaire determines the levels of assistance, usership, readability, most helpful sections, and obtains input on ways to improve the Housing Program Handbook for Kansas Communities. Also, supplementing information can be ascertained regarding: regional planning commission memberships; director names, agencies and addresses and telephone numbers of various local units of government; current localities with housing assistance plans; current regional planning commissions with housing opportunity plans; and, statewide interest in participating in a housing workshop.

The questionnaire and presentation of pretest findings (See Appendix F) are designed to provide a policy base for future actions and directions for KDED's Housing Division to pursue by providing the policy maker with three

critical foci for inclusion in guidelines and procedures. The questionnaire selects indicators for specified variables; measures issues of reliability; and, measures validity for inclusion in the evaluation study. (See Appendix C)

The evaluation study is used as an assessment of articulated programs; specified goals and effects; and, assumes linkages between the goals and effects. This assessment is presented as a means of determining which program components can be appropriately evaluated for their effectiveness.[3]

Information elicited helps determine whether the Housing Program Handbook is useful for meeting the need for ongoing housing information and serves as an evaluative and administrative instrument. Information is collected on the recipients of the handbook, the services they have provided, and assesses their agency outcomes for the provision of housing. The Housing Program Handbook questionnaire can serve as an important preliminary step toward performance measurement. Moreover, it is the basis upon which intermittent effectiveness evaluations can be built.

The sampling technique and the distribution of the questionnaires are to each recipient of the Housing Program Handbook for Kansas Communities. (See Appendix F) This would entail mailing questionnaires to the 1140 recipients using the word processor mailing list.

The scope of this sample survey would include: 635 mayors; the Kansas state senators and state representatives; all local housing authorities; all the regional planning commissions; the county extension supervisors; intra-governmental state agencies (i.e., State Planning and Research, Social Rehabilitation Services, Office of Economic Opportunity, State Energy Office, Kansas State Extension Services, and Kansas League of Municipalities).

Survey techniques vary in regard to interviewer bias, the type of information that is to be collected, and efficiency in terms of

implementation. It is important to determine data specifications before selecting the appropriate method.[4] This questionnaire is designed requesting minimal information and has quite an extensive geographical area to be sampled, therefore a mailed questionnaire is the efficacious choice. This choice involved a series of trade-offs dependent upon informational requirements, time limitations, and fiscal constraints.

The mailed questionnaire is particularly useful where costs have to be limited. The mailing list is all ready programmed into the word processing equipment from the first mailings of the Housing Program Handbook for Kansas Communities. Usually, the response rates for mailed questionnaires is low, generally ranging from 10 to 50 percent of the survey sample. Several steps may be used to increase the response rate and also ascertain effects of bias due to nonresponse:

1. Enclose a cover letter which lends creditability to the survey, assures anonymity of responses, urges prompt reply, and thanks the respondent for his or her cooperation.

2. Include with the mailing a self addressed, stamped envelope for return of the questionnaire.

3. Send a follow-up mailing to those persons who do not initially respond.

4. Make sure the questionnaire is easy to complete and not ambiguous. Most questions should be of the multiple choice type, requiring a check for the appropriate answer.

5. If funding is available follow-up with a telephone interview for those who still do not respond after the mailed follow-up.[5]

The questionnaire has been developed so that the task of coding respondents information is possible and will be subjected to computer analysis using

Statistical Package for the Social Sciences (SPSS) conventions. SPSS was used to analyze responses using frequency distributions, crosstabulations for all variables answered, as well as, missing values; and, measurements of central tendency, Chi-Square, Pearson's R, mean, median, mode, standard deviation, and standard error for each variable. (See Appendices D and F)

The Housing Division utilizing this analytic approach of evaluating the Housing Program Handbook for Kansas Communities is: exercising leadership and increasing the initiative for delivery of housing informational technical assistance; providing the framework for regular, reliable public information to people, agencies and units of local governments on housing programs to affect effective and efficient provision of federally assisted housing; and, provides the basis for assessing and developing strategies, orientations and goals of programs for future scope of services to meet statewide demands for housing technical assistance.[6]

The feedback, assessment, and data obtained through the questionnaire furnishes KDED with the basic framework to analyze the intent and stated purpose of the first edition of the Housing Program Handbook for Kansas Communities, and directs future presentations of housing information.

Concluding Remarks of Pretest Sample Analysis

The summation of data collected and analyzed of the pretested 20 students of the Housing and Renewal Class utilized the Housing Program Handbook Questionnaire and the SPSS computer program that provided necessary information lending itself to policy recommendations to KDED Housing Division. (See Appendix F)

The following occurrences were observed using the evaluative measurement techniques:

- the Handbook is not being read;
- measurement and evaluation is confined to descriptive statistics and not inductive statistics;
- the questionnaire is codeable and programmable for SPSS computer analysis;
- the questionnaire does not lend itself to parametric and nonparametric tests;
- the Housing and Renewal Class Pretest bares no relationship to State-wide Housing Planning agencies, this indicates to use a more appropriate sample.
- the Null Hypothesis must be rejected in the case of this pretest, due to the decisions of analysis, state of nature, and types of errors. The process shown in Figure 1 must be considered by the decision-maker in formulating the problem, decision risks, and policy.
- effectiveness criteria must ultimately be determined by the decision-maker for levels of success rates. These elements for statistical decision making involve response levels/total sample, coefficients of correlation, and decision theory utilizing mathematical models for quantitative management decisions quantifying values and uncertainties and the determination of desirabilities and probabilities.[7]
- finally, when the development of a policy process occurs, a more realistic statement for the criterion for decision is not easy to state. The rule for striking a balance, for comparing the actions, must be able to deal with outcomes and cross purpose of political, economic, social, and budgetary operative constraints or supports.[8]

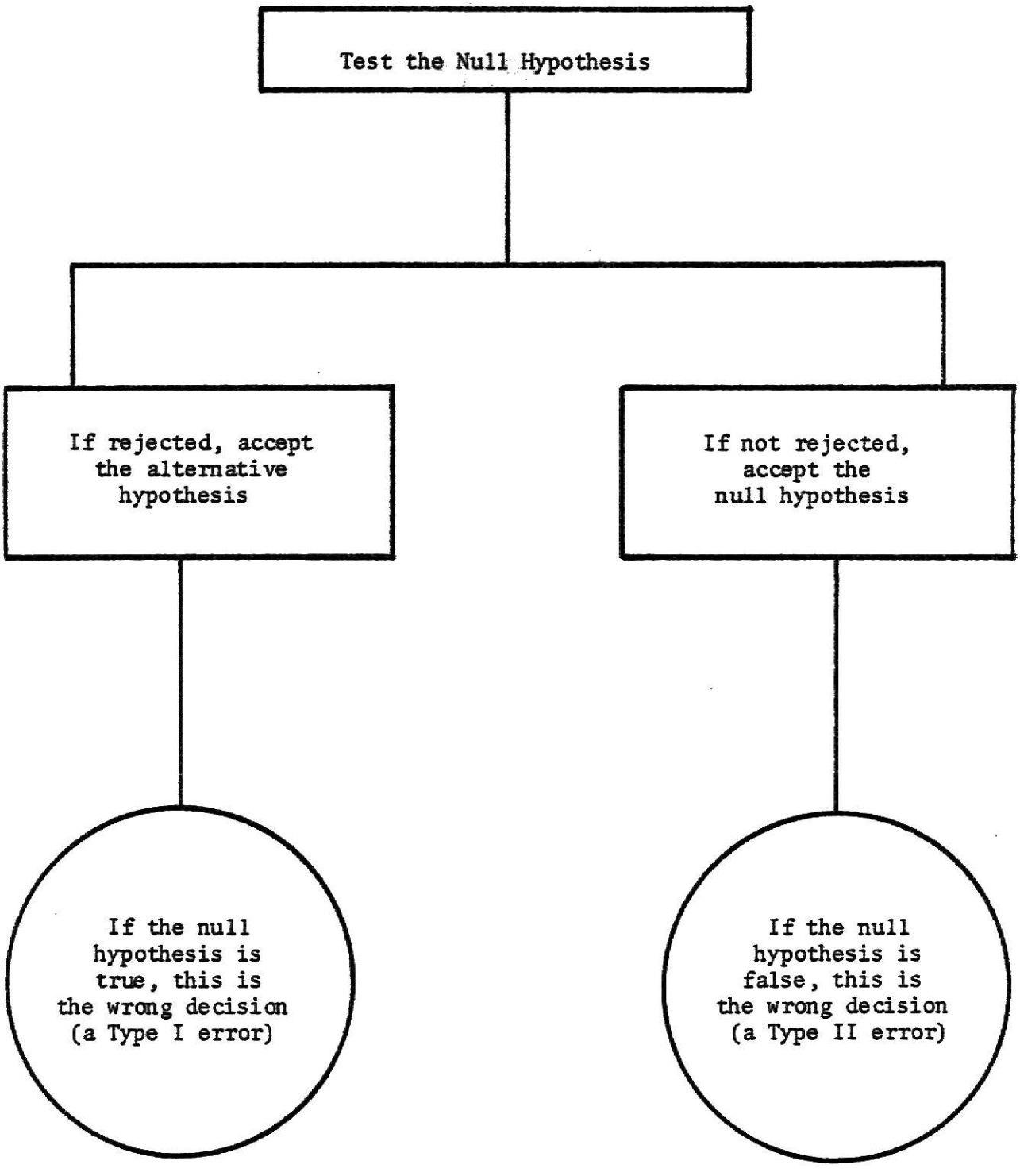

Test the Null Hypothesis
If rejected, accept the alternative hypothesis
If not rejected, accept the null hypothesis
If the null hypothesis is true, this is the wrong decision (a Type I error)
If the null hypothesis is false, this is the wrong decision (a Type II error)

Figure 1

Models for Statistical Decision-Making

The following process of decision described is oversimplified, yet it contains the three basic steps toward decision:

1. The outcomes for each action are predicted.
2. The outcomes are evaluated in terms of some scale of desirability.
3. A criterion for decision based on the purposes is then used to make the actual selection.[9]

Generally, statistical decision-making may be looked upon as arbitrary phases with various applied degrees of sophistication. Introduction of quantitative management to the oversimplified decision process provides scientific techniques for the decision-maker.[10] Within this framework the decision process phases become:

Phase (A) Formulating the problem. This involves identifying a measurable characteristic pertinent to the problem, formulating hypotheses related to the alternative decisions which could be made, and specifying how much risk may be taken that a wrong decision will be made. (See Null's Hypothesis: Appendix C)

Phase (B) Formulating the decision rule. This takes into account the various aspects of the decision-making problem formulated in Phase A and specifies precisely how the decision will be made.

Phase (C) Evaluation of the sample data. Computations based on the sample are referred to the decision rule (Phase B) and the decision made.[11]

CHAPTER III

UPDATE TECHNIQUES

The necessity of developing a systematic update process is required by the nature of Congressional intent and legislation enaction, appropriations and allocations to housing programs from session to session and from fiscal year to fiscal year. Presidential executive agreement, interagency and agency directives also, affect the course of federal housing program information. These factors contribute to the creation of new housing programs, expansion of existing programs, and, also to the elimination of some housing programs.

These determinants of federal housing policies and programs affect the dissemination of information for the nature or type of program of assistance available; applicant eligibility; the legal authority; the administering agency or information source; the current status and the scope of the housing program.

The Housing Program Handbook for Kansas Communities program descriptions and format presentations are directly impacted by changes made at the federal level. (See Appendix A) The system for update includes allowances for gradual, programmatic changes of housing information.

The update procedure elements for programmatic changes include: indexing for the inclusion of new program information and/or exclusion of program information; and for revision made to existing programs; graphics or photographs; print size changes; additional not previously reported

information (i.e., Federal Housing Administration); deletion of information; directory of locations or sites of particular housing program projects; and, example application forms for various housing programs to be used as a guide. These elements will be changes or desired changes by user needs and assessment made after compiling data from the evaluation questionnaire.

This update procedure for programmatic changes develops a system whereby KDED's Housing Division maintains and addresses future actions for continuity for their scope of services delivered through the Housing Program Handbook as a tool for housing information dissemination.

CHAPTER IV

POLICY RECOMMENDATIONS AND CONCLUSIONS

In the broadest terms, planning is concerned with achieving the highest possible quality of life for all in the most cost effective way. In pursuing this goal, planning operates in the framework of policies aimed at the realization of objectives that deal with only one or another aspect of the quality of our lives.[12] It is useful, therefore, to state the goals and models which the Housing Division accepts as the desired ultimate result of aggregate of policies with which it deals. (See Appendix G)

The state housing planning function should be directed to the development of planning documents that define housing policies and guidelines for functional planning, program coordination, and resource allocation.[13] Producing a comprehensive state housing information handbook recognizes the need for an articulated overall policy framework by Kansas Department of Economic Development's Housing Division as an effective way of achieving this objective.[14] This groundwork, established during the Summer of 1978, provides the framework for translating broad social goals for housing into major programs.

The following policy options are being recommended for the Housing Program Handbook for Kansas Communities, based on my work experience and commitment to the goals and objectives as a professional planner.

Recommendation I. Policy

- Investigate more thoroughly and comprehensively the social, political, legal, and economic ability of the State to create a Housing Finance Agency. This policy recommendation would enhance the financial resources, loans, and bonding capacity to furnish regional, sub-regional, rural, and city housing projects that currently are tight, particularly for low and moderate income housing types.

- Implement a statewide Housing Information Data Retrieval System to assimilate into the decision-making process necessary elements regarding resource needs, criteria, standards, capacity, and capability to improve the efficiency and effectiveness of the operations relating to housing in the public and private market sectors.

- Develop continuous techniques and monitoring capabilities for statewide housing assessment of needs, attitudes, preference, and norms and enhance role the Housing Division's technical assistance by operationalizing programs to serve these.

- Continue publication of a housing program handbook to increase the flow of housing information. Keeping this information flow continual and current is the key to utility of housing handbooks of this nature.

Recommendation II. Staffing

- Utilize the human resources available from the various universities and planning programs, particularly from Kansas State University (K.S.U.), thereby providing training, experience, current knowledge for an in-house project and program activity and development.

- Utilize the computer tie-in facilities at Kansas State University Computer Center for data collection, statistical analysis, storage, update, and retrieval on a contractual basis.

- Staffing would not have to be classified civil service and may be preferred due to budgetary and scheduling element constraints.

- Preference to employ student interns from Kansas State University's Department of Regional and Community Planning should be prioritized and would facilitate benefits to both KDED and the student employee. The value of this recommendation is tangible and cost effective by benefitting the student with educational support and professional experience, and by increasing the agency's in-house capability with additional expertise and current knowledge of new and innovative methods and technology for analysis of statistical data, SPSS computer programming, and adaptation of the pre-test questionnaire to a larger survey sample size for actual use by KDED's Housing Division. In terms of measurable values these benefits would be prescribed as a savings of budget items by paying a student intern rate of salary. The services delivered by the student are more tangible, in most cases the agency experiences excellent rates of return for the student's education, knowledge, and expertise contributions to the staff as a whole.

Recommendation III. Timing

- Activities for continued housing information dissemination occurring on an annual basis would be short-term, full-time employment periods varying from three to six month internships should be enacted relative to the intensity of project activity and scope of services to be completed.

- Timing is critical to determine needs for information, evaluation, and update procedures due to the nature of funding periods and contractual renewal periods of federal programs and monies that occur at designated periods of authorization, appropriation, and allocation of the federal Fiscal Year, the Congressional Budget Office, the Chief Executive, and the Office of Management and Budget.

Recommendation IV. Funding, Budget, and Budget Narrative

- The State Planning and Research Division in conjunction with the Kansas Department of Economic Development should enhance and further their capacities of obtaining grants from the federal government. Sources initially investigated should be: the Catalog of Federal Domestic Assistance; Federal Grants-In Aid; Federal Planning Assistance Grants: Economic Development Assistance Grants; Comprehensive Employment Training Assistance funding for internships; Federal Research and Information Programs; and, private foundations for grants and awards for housing.

Budget

Direct Costs

	HUD	KDED	TOTAL
A. Salaries & Wages			
Housing Program Specialist 1.0 Time, 6 Mos.	$ 6,000.00	$ --	$ 6,000.00
Subtotal	$ 6,000.00		$ 6,000.00
B. Fringe Benefits			
Work Compensation	$ 300.00	$ --	$ 300.00
Social Security	315.00	--	315.00
Subtotal F.B.	$ 615.00		$ 615.00
Subtotal Salaries & Wages & F.B.	$ 6,615.00		$ 6,615.00
C. Supplies	$ --	$ 350.00	$ 350.00
D. Publication	$ 3,000.00	$2,200.00	$ 5,200.00
E. Postage	$ --	$ 585.00	$ 585.00
F. Computer Time & Keypunch	$ 500.00	$ 125.00	$ 625.00
Total Direct Costs	$10,115.00	$3,260.00	$13,375.00
Indirect Costs	$ 3,181.25	$1,500.00	$ 4,681.25
Total Project Cost	$13,296.25	$4,760.00	$18,056.25

Budget Narrative

A. Salaries & Wages

The housing program specialist position is to be paid $1,000 per month for a six-month period of time. The qualifications desired and job performance required is commensurate with this salary rate.

Other personnel and staffing has been provided for through the State's operating budget. There is no necessity to create a project director as the existing staff of KDED is salaried through civil service or gubernatorial appointment.

B. Fringe Benefits

The fringe benefits to be paid from project funds include only work compensation at a rate of $300.00 and social security at a rate of $315.00. The nature of the position, project completion time and employment period limitation of six months does not warrant further benefits.

C. Supplies

Supplies to be funded by the project budget include paper, information pamphlets, pens, staples, and photocopy costs to total of $350.00 from the State's operating budget.

D. Publication

The cost of publication for 1,300 of the Housing Program Handbook to be distributed statewide at a cost of $4.00 per copy will be a joint appropriation of $3,000.00 from the project's budget and $2,200.00 from the State's operating budget.

E. Postage

The cost of postage for 1,300 copies at a bulk rate for books is $ .45. The total postage rate for distribution to be paid by the state is $585.00.

F. Computer and Keypunch

Computer time and keypunch cost for data collection and analysis of the questionnaires will be a joint funding of $500.00 from the project's budget and $125.00 from the State's operating budget.

Indirect Costs

The indirect cost for the creation of an in-house technical assistance position on a temporary basis was computed at a 35% rate of the total salaries and wages, and fringe benefits. The joint funding from the project's fund is $3,181.00 and from the State is $1,500.00 to pay for additional utilities of lighting, heating and air-conditioning, the secretarial time typing and proofreading, and the supervisor's time away from regular duties to supervise the project.

Total Project Cost

The total amount of funds requested from HUD will be $13,296.25, the matching funds from the State will be $4,760.00 for the total project cost allowance of $18,056.25. These assistance considerations comply with the formula and matching requirements for comprehensive planning assistance contracts.

Recommendation V. Project Activity

- Continue efforts to disseminate information in the housing program handbook to the various units of government and agencies best able to benefit their communities with the provision of housing with federal assistance, in both rural and urban areas.

- Conduct orientation and workshops seminars throughout the state as need is determined through the evaluation questionnaire.

- Maintain continued assessment within the state.

- Ascertain information changes, program requirements, policy changes by HUD, Congress, and the Presidency and include such modifications in the update information distribution annually.

- Develop and regulate systems for better indexing, graphic, information, location of sites, application forms as assessed through the questionnaire.

- Write additional information that has not previously been included or specified and distribute.

- Keep a current active listing of various organizations, agencies, and units of government assisted through the use of the Housing Program Handbook.

Recommendation VI. In-House Information Assessment

- Explore the feasibility of implementing policy and program options detailed in the Real Estate Research Corporation, Housing Strategies for Kansas; and, the Institute for Social and Environmental Studies, Kansas Housing Strategies: Alternative Options for a State Housing Policy.

Recommendation VII. Two Alternative On-Going Housing Program Handbooks with the same intent and purpose for informational capacity and context as the first Housing Program Handbook for Kansas Communities publication.

- Develop as an ongoing project a publication that includes non-federal housing programs, professional organizations and consulting groups that lend assistance by either funding for projects to private or non-profit groups, as well as, public agencies or technical assistance to communities to initiate housing. Ideas to be included for example, are descriptions of programs available through:

Foundation for Cooperative Housing;
Rural Housing Alliance;
National Association of Housing and Redevelopment Officials;
American Friends Association;
Volunteers in Service to America;

Housing Assistance Council;
Real Estate Research Corporation;
Some local/regional private groups, i.e., solar and underground housing, private and non-profit groups, Salvation Army;
Kansas League of Municipalities;
County Extension Services; and,
Tenant Right Organizations;
American Planning Association

This project may be staffed by a K.S.U., Regional and Community Planning student intern.

- Develop as an on-going project, a pictorial information guide for various locations, types, and sizes of projects in existence. This information guide should be set-up on a regional basis within the state, depicting primarily in photographs with captions and a brief narrative explanation to include: resource people to contact; how many dwelling units per site; any unique features; or, if a program is not in use and comment on why. This project may be staffed by a K.S.U., Regional and Community Planning student intern. The project activity would require initial contact with Regional Planning directors statewide for facts concerning types of assisted housing, both federal and non-federal, to include: Section 8, elderly housing, cooperative housing, FHA mobile home loans, urban homesteading, rural self-help, solar research demonstration projects, etc. See, HUD, Urban Malls as an example.

Conclusions

Kansas Department of Economic Development's Housing Division recognizes fully, and is striving to improve, their capacity to operate rationally in the intricate intergovernmental web of jurisdictional and fiscal relationships. Many of the aspirations are beyond the reach of state government which must operate in an economic, social, and political climate dominated by national institutions and forces. Nevertheless, KDED, Housing Division

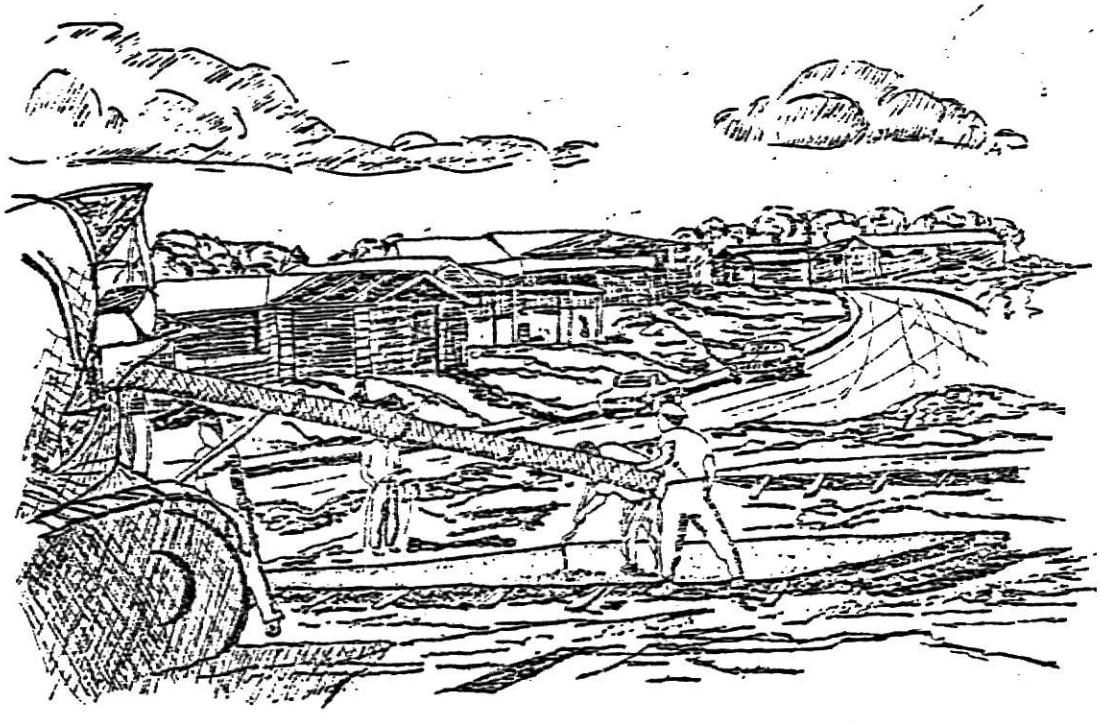
recognizes obligations that continually expand even as resources diminish. While the state's attitudes and strategies are diverse, there are denominators that are increasingly common among them: the recognition of interdependency of state, local, and Federal governments; the commitment to improve the housing capability and effectiveness by state and local governments; and the obligation to act positively to anticipate and prepare for change.

All levels of governments should develop, carry out and maintain a comprehensive housing planning process to include information dissemination, which specifies needs, production and rehabilitation objectives, and detailed actions to be taken to meet the common housing goal of a decent dwelling in a suitable living environment for all Americans. Despite the extensive sharing of responsibilities among governments in the American federal system, each level of government has a distinctive planning role reflecting its responsibilities. Kansas Department of Economic Development's Housing Division can best be assured in meeting its jurisdictional responsibility for the delivery of housing assistance and technical assistance by operationalizing and implementing the planning activity and elements through dissemination of information.

APPENDIX A

HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES

HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES



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Edward G. Bruske, Secretary

August, 1978

Research and Preparation
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HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES

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PREFACE

This study of Federal housing programs available for Kansas communities is a major effort to link available information and appropriate agencies to pursue a decent home and suitable living environment for every Kansan family.

This handbook is a basic introduction to the planning and development of low, moderate and middle income housing. It has been written in a simple, step by step manner and is by no means a manual for housing experts.

We make no pretense of covering all aspects of housing in the handbook. What we have done is to select and clarify programs available to fund housing for both the rural and the urban areas in the State of Kansas.

The Housing Division of the Kansas Department of Economic Development received invaluable information from the Topeka Insuring Office of the Department of Housing and Urban Development; Farmers Home Administration, Department of Agriculture, Topeka, Kansas; the Veterans Administration, Wichita, Kansas; the State Library, Federal Documents Center, Topeka, Kansas; the League of Kansas Municipalities and United States Senator Robert Dole's Office.

ABSTRACT

This is the first edition of the *Housing Program Handbook for Kansas Communities*. This Handbook is designed to be a preliminary guide to indicate housing programs and community service possibilities that may warrant more detailed exploration by community leaders and local governments.

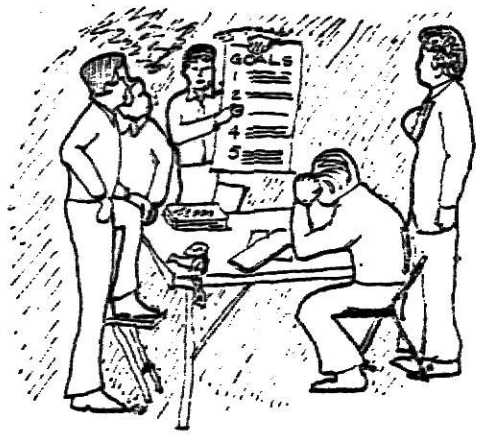
Part I of the Handbook provides a brief overview of the intent and the degree to which housing programs have evolved in the State of Kansas.

Part II describes in detail the various programs operating and available for Federal housing programs and funding, administered by the Department of Housing and Urban Development (HUD), and by Farmers Home Administration (FmHA), Department of Agriculture.

Part III explains information pertaining to these Federal housing programs which often becomes cumbersome, yet is essential for final approval of a project. The related information includes brief descriptions and review processes of the Veterans Administration, the Environmental Impact Statements, the Office of the Management and Budget (OMB) Circular A-95, the Fair Housing and Equal Opportunity policies and practices, Historic Preservation Programs, and the role of the Kansas Department of Economic Development.

The last section of the Handbook, the Appendices, refers to major federal legislation authorizing housing programs, a glossary of housing terms, a directory of addresses of National, Regional, Area, State, and County offices, and sources used in the preparation of this study and to assist the readers of this Handbook.

The research for the Handbook was developed by the Housing Division of the Kansas Department of Economic Development. Data collection and information presentation was developed by Frances Kiernan of the Housing Division. Other members of that section participated in the final preparation of the Handbook.



INTRODUCTION 1

PART I: INTRODUCTION

Purpose

This handbook attempts to bring a knowledge of the various federal housing programs closer to the people the programs are intended to serve. The information should be of interest to the community leaders who have a need for better housing for low, moderate and middle income families in their communities.

Information provided includes descriptions of federal and state government agencies that are involved in federal housing programs, comparison of the basic features of these programs, and procedures for applying for federal housing programs.

The Housing Division of the Kansas Department of Economic Development hopes that this handbook will make a contribution and offer guidance to your understanding of the housing programs and their capacity for resolving some of the housing problems in Kansas.

Scope

Federal housing assistance programs have been in existence in Kansas since 1934 and they have played an important role in the State's housing industry. Federal assistance to housing consumers in the State has taken many forms over the past 44 years, from early mortgage guarantee programs that prevented foreclosure procedures for many Kansans in the Depression years, to the most recent, moderate and low-income housing rent supplements.

This handbook reports on the major current housing assistance programs operating at the national level in the form of grants, guarantees, loans, mortgage loan insurance, home ownership and rental subsidies and technical assistance, as well as the patterns these programs are currently taking in Kansas. Attention will focus on two principal federal programs: programs administered by the U.S. Department of Housing and Urban Development (HUD); and programs administered by the Farmers Home Administration (FmHA) under the Department of Agriculture.

Also, described are programs which are related to housing. These include the G.I. loans available for housing through the Veterans Administration; Environmental Impact Statements (E.I.S.) when they are necessary; a description of Fair Housing Practices; Office of Management and Budget (OMB) Circular A-95 review process when they are necessary; Historic Preservation Programs, and the Housing Division's role of the Kansas Department of Economic Development.

REVIEW OF HUD AND FMHA HOUSING PROGRAMS

2

PART II

REVIEW OF HUD AND FMHA HOUSING PROGRAMS

In the years before the New Deal era, only the states and local governments had methods to cope with the problems of inadequate housing. The provision of housing historically has been a private sector activity in the United States. Local governments have regulated housing through building and sanitation codes and zoning. More recently, the federal government has been involved through public housing, subsidized housing and mortgage guarantee programs.

Since 1934, the United States government has established several housing programs of bewildering complexity. Some of these programs have been successful in meeting the problems they were supposed to solve. Others have had mixed success, have generated undesirable side effects, or have simply failed. Still others are very new and have yet to prove what they will do. One advantage of the many housing programs is that a variety of approaches have been tried providing a body of knowledge and experience with different techniques.

Housing programs have been enacted for a variety of purposes to create jobs, to clear slums, to improve the tax base, and to help the poor. During the 1930's, most housing programs were passed to create jobs, not to provide adequate housing. Today with our increased understanding of economic problems, job creation is handled primarily through national policy.

The purposes of housing programs have undergone several changes in the last 44 years. There also has been enormous changes in housing conditions during this same time period. Our views of both acceptable housing and poverty are now very different from what they were. The characteristics of the poor have changed, as well as the gap between the hard core poor and the great majority which grows closer steadily.

The Department of Housing and Urban Development (HUD) is in charge of a number of programs. Most of its programs are for urban areas. HUD has regional offices located throughout the United States. HUD depends largely upon local governments, community groups, and private firms to deliver housing under its programs.

The inner cities and smaller communities have experienced growth and population movements requiring increases in public services and facilities. Municipal revenues have not been sufficient to meet the rapid increases of problems and needs of slum and blighted areas. As a result, many communities have asked state and federal government bodies for assistance.

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Prior to revenue sharing, most federal programs and funds for housing in cities were administered through HUD. HUD has provided grants, loans, and technical assistance to meet housing and urban development problems. HUD programs have included Urban Renewal, Urban Planning, Model Cities, and Low-Rent Public Housing to name a few. Most of the federal housing programs are aimed to meet the needs of low and moderate income people.

Since January 1, 1975, most of the community development activity of the Department of Housing and Urban Development is being conducted through the legislation of the Housing and Community Development Act of 1974.

This part of the publication is designed to be used as a guide to the various programs operating and available for federal housing programs and funding, administered by the Department of Housing and Urban Development (HUD), and by the Farmers Home Administration (FmHA) of the Department of Agriculture. Also, information which is available on housing programs and has never been applied for by communities, local governments, non-profit organizations, private developers or individuals in the State of Kansas, will be provided.

This part of the *Housing Program Handbook* will be a simplified description of the type of programs or assistance available; explains who may apply for the programs; states the current status of the programs, and whom to contact for additional information. For your convenience, a directory of administering offices has also been included in Appendix III at the end of this report.

The Department of Housing and Urban Development (HUD) information will be categorized. The categories to be investigated are community planning and development; housing; policy development and research; and community services. Program descriptions for disaster relief, flood insurance, riot insurance, and crime insurance will not be included in this publication.

COMMUNITY PLANNING AND DEVELOPMENT

Community Development Block Grants

Type of Program: Federal aid to promote sound community development. The Community Development Block Grant (CDBG) program offers local governments the opportunity to determine their own priorities in meeting their community development needs especially for low and moderate income people. This program is authorized by Title I, of the Housing and Community Development Act of 1974, as amended by the Housing and Community Development Act of 1977.

HUD awards block grants to local governments to fund a wide range of community activities. The permissible uses of Community Development Block monies include Urban Development Action Grants (UDAG); consultant activities; land acquisition of real property; acquisition, demolition, construction, reconstruction, or installation of commercial and industrial facilities; planning activities; housing rehabilitation; code enforcement, public works, public services and improvements such as neighborhood facilities; park, playground and recreation facilities; senior citizen centers, historic preservation utilities, street improvements, malls, walkways, street lights, foundations for air right sites; enforcement of codes as a way to stop area decline; clearance and rehabilitation of buildings and improvements; removal of architectural barriers to access or assist mobility of elderly and handicapped; payment of owners for loss of rent on housing held for relocation use; disposal of acquired real property; solid waste disposal facilities, fire protection facilities; provision of public services for employment, economic development, crime prevention, child care, health, drug abuse, education, welfare or recreation if funding for such services is unavailable from another federal program; payment of non-federal share in projects of other federal programs; relocating and assisting those displaced by block grant activities; and payment for comprehensive planning, policy-planning-management development, and reasonable administrative and carrying costs. Also, block grant funds may be provided by a local government to a non-profit organization, local development corporation, or small business investment corporation for a number of neighborhood and/or economic revitalization depending on the needs of the individual local governement.

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Who May Apply: Standard Metropolitan Statistical Areas (SMSA's population size of 50,000 or more); Urban Counties (population size of 100,000); central cities of SMSA's, and Small Cities are eligible to apply for single purpose and/or comprehensive purpose CDBG monies. Also, State level and Indian tribal governmental units are eligible applicants for CDBG grants.

Grant funds, called an "entitlement", for community development, must be competed for and distributed throughout the country so that 80 percent of the funds go to SMSA's, central cities of SMSA's and qualified urban counties; and the remaining 20 percent "discretionary" funds are competed for and distributed to small cities and communities, and to other areas. The allocation of funds is based on need, objectively calculated by a dual formula that considers either (1) population, amount of housing overcrowding, and extent of poverty, or (2) growth lag, poverty and age of housing.

All applicants must include a summary of a three year plan which identifies community development and housing needs and presents a comprehensive strategy for meeting those needs; a housing assistance plan (HAP) which includes the housing needs of low and moderate income persons and an annual housing action program; an annual community development program statement which describes the projects to be carried out with program year funds and a budget.

The application must be accompanied by certification or assurances that the local government has: given priority to activities which will benefit low and moderate income families or aid in the prevention or elimination of slums and blight; provided information about the program to citizens, held at least two public hearings, and provided for "adequate" citizen participation; complied with the Civil Rights Act and all other applicable federal laws and regulations; complied with the Davis-Bacon "prevailing wage" requirement; and submitted the application to state and area-wide clearinghouses for Circular A-95 review and comment. Environmental Impact Statements (EIS) are not required at the time applications are reviewed. Instead, recipients must prepare these statements on specific projects having major impacts on the environment before they commit funds to those projects, and must certify compliance to HUD before funds are released.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Comprehensive Planning Assistance

Type of Program: The comprehensive planning assistance program provides grants to states and substate governmental units (large cities, groups, and area-wide planning agencies, including Councils of Governments) to help pay for the cost of comprehensive planning. The comprehensive planning program is an ongoing process by which needs are determined and long range goals are set. Eligible activities under the program include those necessary to develop and carry out a comprehensive plan, to improve management, and public service. More specifically, comprehensive plans are required to include land use planning and housing elements. These grants are authorized by Section 701 of the Housing Act of 1954, as amended; Title IV of the Housing and Community Development Act of 1974.

Who May Apply: States, for both intra and interstate planning; metropolitan clearinghouses; council of governments; Indian Tribal groups or other governmental units having special needs.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Rehabilitation Loans

Type of Program: Loans to assist rehabilitation in federally-aided Community Development Block Grant, Urban Homesteading, Urban Renewal and Code Enforcement areas. Direct federal loans are available to finance rehabilitation of residential, mixed use, and non-residential properties in the above areas certified by the local governments. By financing rehabilitation to bring the property up to applicable code, project or plan standards, the loans prevent unnecessary demolition of basically sound structures. A loan may provide for insulation and installing of weatherization terms. Rehabilitation loans were authorized through Section 312 of the Housing Act of 1964, as amended by the Housing and Community Development Act of 1977.

Who May Apply: Property owners in Community Development Block Grant, Urban Homesteading, Urban Renewal and Code Enforcement areas, and business tenants in these areas whose leases have at least as long to run as the terms of the loan. The applicant must show ability to repay the loan and be unable to secure necessary financing from other sources on comparable terms and conditions. Preference is given to low and moderate income applicants.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Urban Development Action Grants

Type of Program: Urban Development Action Grants (UDAG) provide assistance to distressed cities or distressed urban counties to stimulate a combination of public and new, increased private investment for revitalizing local economies and reclaiming deteriorated neighborhoods. This program is to help remove physical and economic distress areas that have excessive housing abandonment or deterioration, old housing stock (34% year-round of total dwelling units built before 1940); extremely high poverty levels; low per capita income; high, out-going population movements or decline, high unemployment rates job lag or decline in retail or manufacturing, or unique distress factors.

Generally, Urban Development Action Grants should take no more than four years to complete, and should provide maximum benefits to low and moderate income people and minorities.

Urban Development Action Grants were authorized by Section 119, of the Housing and Community Development Act of 1977.

Who May Apply: Distressed cities (population size of 50,000 or more), distressed urban counties (population size of 100,000 or more), and small cities (population size under 50,000) are eligible to apply for Urban Development Action Grants. These units of local government can apply provided that they have demonstrated on-going results in providing housing to low and moderate income persons; equal opportunity in housing and employment for low and moderate income persons and members of minority groups; and have met minimum criteria that indicate physical and economic distress.

Before submitting an application, communities must request a determination of eligiblity from the HUD Area Office which will supply information on distress criteria.

In general, many types of activities can be considered for Urban Development Action Grant funding, provided the activities are eligible under the regular Community Development Block Grant program; a project designed to revitalize the local economic base or reclaim neighborhoods having excessive housing abandonment or deterioration; or new housing construction, provided the applicant can demonstrate that the housing is consistent with the locality's community development plan and housing assistance plan.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

The Former Categorical Grant Programs:

- Model Cities
- Neighborhood Development
- Neighborhood Facilities
- Open Space
- Urban Beautification
- Historic Preservation
- Public Facility Loans
- Urban Renewal
- Water & Sewer Facilities

have been superseded by the Housing and Community Development Act of 1974 under Community Development Block Grants, as amended by the Housing and Community Development Act of 1977.

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HOUSING ASSISTANCE AND INSURED LOAN PROGRAMS

One to Four-Family Home Mortgage Insurance
Section 203 (b) and (i)

Type of Program: This program provides assistance to home buyers in the purchase of new and existing one to four-family dwelling units and in the construction and financing of housing. The Department of Housing and Urban Development insures commercial lenders against loss, and encourages them to invest money in the home mortgage market. HUD insures loans made by private financial institutions for up to 97 percent of the property value and for terms of up to 30 years. These loans may be used to finance homes in both urban and rural areas. This program was created and authorized by Section 203 (b) and (i), of the National Housing Act of 1934.

Who May Apply: Any individual who has a good credit record, can show the ability to make the required investment and meet the mortgage payments can be approved for a loan. The property must meet all applicable standards of HUD/FHA Minimum Property Standards, but there are no special qualifications for borrowers.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Home Ownership Assistance for Low and Moderate Income Families (Revised Section 235)

Type of Program: This program is designed to help lower income families to acquire new or rehabilitated single family homes. The types of housing eligible are single family detached units, townhouses, cooperatives and condominiums. The assistance provided is mortgage insurance and interest subsidy for low and moderate income home buyers. The program enables eligible families to afford new homes that meet HUD standards, HUD insures the mortgage and makes monthly payments to lenders to reduce interest to as low as 4 percent. However, the home owner must contribute 20 percent of adjusted income to monthly mortgage payments and must make a down payment of 3 percent of the cost of acquisition. There are dollar limits on loans, and sales prices. This program was authorized by Section 235 of the National Housing Act of 1934, as amended by the Housing and Urban Development Act of 1968.

Who May Apply: A low and moderate income home buyer's adjusted income may not exceed 80 percent of the average income in a county in the State of Kansas. The size of family is another variable considered when computing the home buyer's eligibility. There is no restriction on assets when determining eligibility. It is important to note that income level limits are determined and vary from county to county for the State of Kansas.

Current Status: Active in its revised form

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Home Ownership Assistance for Low and Moderate Income Families
Section 221 (d) (2)

Type of Program: This home ownership assistance program provides mortgage insurance to increase home ownership opportunities for low and moderate income families, especially those displaced by urban renewal. HUD insures commercial lenders against loss on mortgage loans used to finance the purchase, construction, or rehabilitation of low cost, one to four family housing units. There are maximum insurable loan limits depending on the type of structure, occupancy type, cost of living in the area and family size. For large families (five or more persons) and type of structure (two to four family units), the mortgage limits are higher. This program was created by the National Housing Act of 1934, as added by Section 123, and Section 221 (d) (2) of the Housing Act of 1954.

Who May Apply: Any low and moderate income person may apply. A low and moderate income home buyer's adjusted income may not exceed 80 percent of the average income in a county in the State of Kansas. The size of family is another variable considered when computing the home buyer's eligibility. Displaced households of urban renewal may qualify for special terms.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Housing in Declining Neighborhoods

Type of Program: Under this program, HUD insures lenders against losses on mortgage loans to finance the purchase, rehabilitation, or construction of housing in older, declining, but still viable urban areas where conditions to meet normal requirements for mortgage insurance usually cannot be met. This provision eased the normal requirements but specified that the property must be an "acceptable risk". The terms of the insured loans vary according to the HUD/FHA program under which the mortgage is insured. This program began under Section 223 (e) of the National Housing Act of 1934 and was amended by Section 103 (a) of the Housing and Urban Development Act of 1968.

Who May Apply: Home owners or project owners eligible for the FHA mortgage insurance they are trying to obtain.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Special Credit Risks

Type of Program: This program provides mortgage insurance and home ownership counseling for low and moderate income families with a credit history that does not qualify them for mortgage insurance under normal requirements. HUD provides insurance to lenders against loss on home mortgage loans to low and moderate income families who are marginal credit risks. HUD is authorized, also to provide budget, debt management and related counseling services to these families when needed. These counseling services are given by local HUD approved organizations. Applicants may seek credit assistance under most FHA mortgage insurance programs. The special credit risks program was created by Section 237 of the National Housing Act of 1934, as added by Section 102 of the Housing and Urban Development Act of 1968.

Who May Apply: Low and moderate income families (families with adjusted incomes less than 80 percent of the average income in their county) with credit histories showing ability to manage their financial, and other affairs successfully if given budget, debt management and related counseling.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Condominium Housing

Type of Program: HUD insures mortgages made by private lending institutions to finance the purchase of individual family dwelling units in multi-family projects. Developers, contractors, builders, corporations, and sponsors may also obtain FHA insured mortgages, also referred to as a blanket mortgage, to finance the construction or rehabilitation of housing projects which they intend to sell as individual condominium units. These programs were created by Section 234 (d) of the National Housing Act of 1934, as added by the Housing and Urban Development Act of 1961.

A condominium project must contain at least four dwelling units; they may be in detached, semi-detached, row, walk-up, or high-rise structures. A condominium is of a form of home ownership dwelling unit where the occupant purchases the dwelling unit, has title to the property, pays taxes on the spacial unit and has joint ownership of common areas and facilities.

Who May Apply: Any qualified profit motivated or non-profit sponsor may apply for a blanket mortgage covering the project after consulting with his local FHA insuring office; any credit-worthy person may apply for a mortgage on individual units in a project.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Cooperative Housing

Type of Program: Under this program, HUD provides mortgage insurance to private lending institutions to finance cooperative housing projects containing five or more dwelling units. These units are to be occupied by members of non-profit cooperative housing corporations. These loans may finance new construction, rehabilitation, acquisition, improvement or repair of projects already owned, and the resale of individual memberships; construction of project units to be bought by individual members with separate insured mortgages; and construction or rehabilitation of projects for the corporation to sell to a non-profit cooperative. This program was created by Section 213 of the National Housing Act of 1934, and was expanded by Section 114 of the Housing Act of 1950.

Cooperative housing is an alternative to home ownership or condominium ownership. In a cooperative housing project, the dwelling unit may be an apartment building or a group of dwellings owned by the members of the corporation (residents), operated for their benefit by their board of directors. The resident or member occupies but does not own his unit. The resident does not pay taxes on the occupied property. Instead, the monthly payment includes the taxes, which in turn is assessed to the corporation and paid by the board of directors. The resident owns a share of stock in the cooperative enterprise, rather than building any equity.

Who May Apply: Non-profit corporations or trusts organized to construct cooperative housing projects; and qualified sponsors (developers, builders, contractors), who intend to sell the cooperative housing project to a non-profit corporation or trust may apply for assistance under this program.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 815/374-4391

(See Appendix III for further reference)

Mobile Homes (Title I)

Type of Program: This program provides federal insurance of loans to finance the purchase of mobile homes. HUD insures mobile home loans made by private lending institutions. The maximum insured loan size and payback period vary depending on whether the mobile home is single-wide or double-wide. The maximum allowable interest on both types is 12 percent. This program was created by Section 2, Title I of the National Housing Act of 1934.

Who May Apply: Any person able to make the cash investment (down-payment) and the mortgage payments.

Current Status: Active

Mobile Home Courts

Type of Program: Federal mortgage insurance is available to help finance the construction or rehabilitation of mobile home courts. HUD insures mortgages made by private lending institutions on the entire site. Mortgages are limited to a maximum of $3,250 for each individual mobile home space within each park. In high cost areas, this maximum may be raised 50 percent higher. The park must be located in an area approved by HUD in which market conditions show a need for such housing. This program is authorized by Section 207 of the National Housing Act of 1934.

Who May Apply: Any investor, builder, developers, cooperatives and others who meet HUD requirements may apply to an FHA approved lending institution after consulting with the nearest HUD office.

Current Status: Active

Whom to Contact for Additional Information For Both Programs:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Multi-family Rental Housing

Type of Program: HUD insures mortgages made by private lending institutions to finance the construction or rehabilitation of multi-family rental housing by private or public developers. The multi-family rental housing project must contain at least eight dwelling units. The housing financed by this program should be able to accomodate families (with or without children) at reasonable rents. This program is authorized by Section 207 of the National Housing Act of 1934.

Who May Apply: Investors, builders, developers, and others who meet HUD requirements may apply for funds to a FHA approved lending institution after consulting with the area HUD offices. The housing project must be located in an area approved by HUD for rental housing and in which market conditions show a need for such housing.

Current Status: Active

Existing Multi-family Housing

Type of Program: HUD insures mortgages to purchase or refinance existing multi-family projects. An existing project must contain eight or more units, and must be at least three years old. This program is authorized by Section 223 (f) of the National Housing Act, and was expanded by Section 311, of the Housing and Community Development Act of 1974.

Who May Apply: Investors, builders, developers, and others who meet HUD requirements for insured loans are eligible applicants.

Current Status: Active

Whom to Contact for Additional Information for Both Programs:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Multi-family Rental Housing for Low and Moderate Income Families
Section 221 (d), (3) and (4)

Type of Program: HUD conducts two related programs to help finance the construction or substantial rehabilitation of multi-family (five or more units) rental or cooperative housing for low and moderate income families or displaced families. Both programs insure mortgages at the FHA ceiling interest rate. Housing types for both projects may include detached, semi-detached, row, walk-up or high-rise structures. Units financed under both programs may qualify for assistance under Section 8 rental assistance if occupied by eligible low income families.

The principal differences between the programs are HUD may insure 100 percent of the total project cost under Section 221 (d) (3) for non-profit and cooperative mortgages. Under Section 221 (d) (4), HUD insures only 90 percent of the total project cost regardless of the type of mortgagor. Also, statutory dollar limits are less for Section 221 (d) (3) than for Section 221 (d) (4).

These programs were created and authorized by Sections 221 (d), (3), and (4) of the National Housing Act of 1934, as expanded by the Housing Act of 1954.

Who May Apply: Under Section 221 (d) (3), mortgages may be obtained by public agencies; non-profit, limited dividend or cooperative organizations; and private builders or investors. Under Section 221 (d) (4), eligible applicants are profit motivated sponsors. Tenant occupancy is not restricted by income limits, except in the cases of tenants receiving subsidies.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
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4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Assistance to Non-profit Sponsors of Low and Moderate Income Housing

Type of Program: This program provides information and technical assistance and loans to non-profit organizations that sponsor low and moderate income households with multi-family housing. This assistance was authorized by Section 106 (a) and (b), of the Housing and Urban Development Act of 1968.

Who May Apply: Non-profit sponsors eligible under HUD regulations and public housing agencies.

Current Status: Active for Section 106 (b) loans in conjunction with Section 202 housing for the elderly and handicapped only. Section 106 (a) is no longer operative.

Mortgage and Major Home Improvement Loan Insurance for Urban Renewal Areas

Type of Program: HUD insures mortgage loans on new or rehabilitated homes or multi-family structures located in designated urban renewal areas with concentrated programs of code enforcement and neighborhood development. HUD also insures supplemental loans to finance alterations, repairs, and improvements that will enhance and preserve homes and apartments in designated urban renewal areas. These programs were authorized by Sections 220 and 220 (h) of the National Housing Act of 1934, as expanded by Section 102 (a) (3) of the Housing Act of 1961.

Who May Apply: Investors, builders, individual home owners, and apartment owners are eligible for assistance under this program.

Current Status: Active but infrequently used. Urban renewal related activities are being phased out.

Whom to Contact for Additional Information for Both Programs:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Rental and Cooperative Housing Assistance for Lower-Income Families (Section 236)

Type of Program: Under this program, HUD insured mortgages and paid interest subsidies to lenders which allowed the mortgage to be paid off by the project owners at an interest rate as low as one percent. This reduction of interest rates made possible low monthly rents for lower-income families. The program was designed to produce new or substantially rehabilitated rental units or cooperative housing units. Tenants contribute 25 percent of adjusted income or the basic rent, which ever is greater. This program was authorized by Section 236 of the National Housing Act of 1934, as expanded by Section 201 of the Housing and Urban Development Act of 1968.

Who May Apply: Non-profit, limited dividend or cooperative organizations; or private developers, builders or investors who sell the projects to non-profit, limited dividend or cooperative organizations were eligible for this program. Both tenants who could afford fair market rents and those who could not afford fair market rents may have occupied these projects. Subsidized rents were available for those who could not afford the rent.

Current Status: Inactive. The housing moratorium of January 5, 1973, suspended this program. Current activity is funding to commitments issued before the moratorium and amending existing contracts.

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Rent Supplements

Type of Program: HUD paid rent supplements on behalf of eligible tenants to certain private owners of multi-family housing insured by the Federal Housing Administration. The rent supplements made up the difference between 25 percent of a tenant's adjusted income and the fair market rent determined by HUD. This program was created and authorized by Section 101 of the Housing and Urban Development Act of 1965.

Who May Apply: Private non-profit, limited dividend, cooperative organizations, or public agency sponsors with federally insured mortgages may apply for rent supplements. Eligible tenants are limited to low income families that qualify for public housing and are either elderly, handicapped, displaced by government action, victims of natural disasters, occupying sub-standard housing, or households headed by a person serving on active military duty.

Current Status: New rent supplement contracts are no longer available. The program was suspended under the housing subsidy moratorium of January 5, 1973. Current activity consists of amending contracts for existing rent supplement projects and processing conversions of Section 236 rent supplement units to Section 236 "deep subsidy" assistance as authorized by the Housing and Community Development Act of 1974.

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Lower Income Rental Assistance
Section 8

Type of Program: Under Section 8 rental assistance, HUD makes up the difference between what a lower income household can afford and the fair market rent for an adequate, decent housing unit. The housing assistance payment can be used in new construction, existing housing, substantially rehabilitated units or mobile homes. These units must meet certain HUD standards of safety and sanitation, and rents must fall within a fair market rent range as determined by HUD.

It is important to note that different procedures apply in each case. Any agency in a city government can administer the existing housing programs. Generally, the local housing authority (LHA) administers the Section 8 existing housing program. This agency is responsible for certifying eligible tenants, inspecting the units proposed for subsidy, and contracting with approved landlords for payment. (Tenants must secure separate leases with landlords to pay their share of the rent).

Non-profit and profit-motivated developers, alone or together with public housing agencies, submit proposals for substantial rehabilitation or new construction in response to invitations from HUD. On approval of the proposals, HUD contracts to subsidize the units to be occupied by eligible families.

This Lower Income Rental Assistance program was created and authorized by Section 8 of the U.S. Housing Act of 1937, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Eligible tenants for Section 8 rental assistance must be lower-income households with incomes amounting to 80 percent of the area average income or less. In Kansas, the area average income is computed on a county basis.

Project sponsors may be private owners, profit-motivated and non-profit developers or cooperative organizations, publ housing agencies and State housing finance agencies.

Current Status: Very active in providing rental assistance in Kansas.

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Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Low Income Public Housing

Type of Program: This program provides federal aid to the local Public Housing Authority (PHA) to provide decent shelter for low income residents at rents they can afford. The PHA develops, owns, and operates low income public housing projects, financing them through the sale of tax-exempt obligations. HUD provides technical assistance and professional assistance in planning, developing and managing the projects. Rents are based on the residents ability to pay. These payments contribute to the costs of managing and operating the housing.

Several different methods are available to provide housing. Under the Turnkey program, the Public Housing Authority (PHA) invites private developers to submit proposals. The PHA selects the best proposal and agrees to purchase the completed project from the private developer. Under the conventional-bid construction, the PHA acts as its own developer, acquires the site(s), prepares its own architectural plans, and advertises for competitive bids for construction. The PHA may also acquire existing housing, with or without rehabilitation, from the private market under the acquisition program.

The Low Income Public Housing was authorized by the U.S. Housing Act of 1937, as amended by Title 11, of the Housing and Community Development Act of 1974.

Who May Apply: Public housing agencies established by local governments in accordance with State law are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

For all counties in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Public Housing Modernization

Type of Program: HUD provides federal aid to Public Housing Authorities (PHA) to finance capital improvements in PHA owned, low income housing projects to up-grade living conditions, physical deficiencies, and to achieve operating, efficiency, and economy. PHA's obtain modernization funds through a direct HUD loan or from temporary or permanent private financing of federally guaranteed notes or bonds. This program was created and authorized by the U.S. Housing Act of 1937, as amended by Section 7 (d) of the Department of Housing and Urban Development Act of 1965.

Who May Apply: Public Housing Authorities operating federally assisted public housing projects under an existing Annual Contributions Contract are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Public Housing Operating Subsidies

Type of Program: HUD provides operating subsidies (federal grants) to help operate and manage Public Housing Authorities (PHA) projects. These subsidies allow the PHA to retain minimum operating reserves and offset certain operating deficits. The operating subsidies are based on the Performance Funding System (PFS). The Performance Funding System calculates operating subsidies based on what it costs a well-managed PHA to operate its units.

This program was authorized by Section 9, of the U.S. Housing Act of 1937, and Title II, of the Housing and Community Development Act of 1974.

Who May Apply: All Public Housing Authorities that administer low income housing under Annual Contributions Contracts are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Direct Loans for Housing the Elderly or Handicapped (Section 202)

Type of Program: HUD provides direct loans to eligible private, non-profit sponsors to finance rental or cooperative housing and related facilities for the elderly or handicapped persons. Participation in the Section 8 Rental Housing program is required for a minimum of 20 percent of the Section 202 units. This program was authorized by Section 202, of the Housing Act of 1959.

Who May Apply: Private, non-profit sponsors may qualify for the loans. Eligible tenants to live in the structures are households of one or more persons and the head of the household which must be at least 62 years old or is handicapped.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Mortgage Insurance for Housing for the Elderly
(Section 201)

Type of Program: HUD insures mortgages to build or rehabilitate multi-family rental projects consisting of eight or more units to meet the needs of the elderly or handicapped. This program was authorized by Section 231 of the National Housing Act of 1934 and was expanded by Section 201 of the Housing Act of 1959.

Who May Apply: Investors, builders, developers, public bodies, and non-profit sponsors may qualify for mortgage insurance. Eligible tenants to rent these units are persons at least 62 years old or handicapped.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Home Improvement Loan Insurance
(Title I)

Type of Program: HUD insures loans to finance major and minor improvements, alterations, and repairs of individual homes and non-residential structures (whether owned or rented). The size of the loan, the rate of interest (up to 12 percent) and the pay-back period vary depending on the type of unit to be improved. Loans may also finance new construction for agriculture or non-residential uses. The lending institution determines the eligibility for and the processing of these loans.

This program was created by Section 2, Title I of the National Housing Act of 1934, as amended by the Housing Act of 1956.

Who May Apply: Credit worthy property owners or tenants whose leases are at least six months longer than the loan term are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Major Home Improvement Loan Insurance

Type of Program: HUD insures loans for major home improvements of alterations to qualified one-to-four family dwelling units. Interest on these loans is limited to the current FHA interest rate, and they are secured by a junior lien on the property.

This program was authorized by Section 203 (k) of the National Housing Act of 1934, as amended by Section 102 (b) of the Housing Act of 1961.

Who May Apply: Any qualified owner of a one-to-four family dwelling may receive assistance under this program. To qualify for this loan insurance program, the property must be at least ten years old, unless the alterations make major structural improvements, correct faults not known when the structure was completed or to repair casualty damage.

Current Status: Active but not used very often. See Home Improvement Loan Insurance (Title I) program.

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & STate
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Supplemental Loans for Multi-family Projects

Type of Program: HUD insures loans made by private lending institutions to pay for improvements to apartment projects that carry HUD insured mortgages. By law, the apartment projects may also obtain FHA insurance on loans to expand housing opportunities or provide fire and safety equipment, regardless of whether HUD insured the original mortgage. These program opportunities are also available to health care facilities.

This program was authorized by Section 241 of the National Housing Act of 1934 and was expanded by Section 307 of the Housing and Urban Development Act of 1968.

Who May Apply: Qualified owners of projects may apply for insured loans after consulting with their HUD offices.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Single Family Home Mortgage Coinsurance

Type of Program: HUD offers an additional and optional method of insuring lenders against losses on loans. This method is a joint mortgage insurance by the Federal Government and private lenders to finance the purchase of one-to-four family homes.

For borrowers, the program operates just like the full insurance programs. The major differences affect the lending institution, which performs the loan underwriting and property disposition normally carried out by HUD alone.

This program was authorized by Section 244 of the National Housing Act of 1934, and was expanded by Section 307 of the Housing and Community Development Act of 1974.

Who May Apply: Anyone eligible for mortgage insurance under the full insurance program may apply for coinsured loans to lenders approved by HUD as coinsurers. The coinsuring lender is responsible for determining whether to make a loan based upon the characteristics of the property and the borrower's credit qualifications.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Graduated Payment Mortgage

Type of Program: HUD insures mortgages to FHA approved lenders to allow the purchase of homes by those households that expect their incomes to rise substantially. The graduated payment mortgages allow home owners to make smaller monthly mortgage payments and as the home owner's salary increases, so the monthly mortgage payments increase. Five different payment plans are available, varying in duration and rate of increase of the monthly payment. The graduated payment mortgage is subject to the rules governing ordinary HUD insured home loans.

This program was authorized by Section 245 of the National Housing Act of 1934, and was expanded by Section 308 of the Housing and Community Development Act of 1974.

Who May Apply: All FHA approved lenders may make graduated payment mortgages. Credit worthy borrowers may apply for these graduated payment mortgage loans if they have reasonable expectations of increasing income.

Current Status: Active, but the program is in the early stages of performance.

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

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Indian Housing

Type of Program: HUD furnishes technical assistance and professional assistance to Indian Housing Authorities (IHA) for the planning, developing, and managing rental and home ownership projects. HUD also gives financial assistance in the form of annual contribution contracts to pay the debt service of Indian Housing Authorities' obligations.

Rents are based on the residents' ability to pay and these payments contribute to the costs of managing and operating the rental housing.

The home ownership projects called "Mutual Help" allow the buyer-occupant to earn equity in his home by contributing the site, building materials, labor and/or cash to its construction. He is responsible for all maintenance.

Several different methods are used to produce housing. Under the Turnkey program, the Indian Housing Authority invites private developers to submit proposals, selects the best proposal and agrees to purchase the completed project. Under conventional bid construction, the Indian Housing Authority acts as its own developer, acquires the site, prepares its own architectural plans, and advertises for competitive bids for construction. The Indian Housing Authority may also acquire existing housing, with or without rehabilitation, from the private market.

These programs were authorized by the United States Housing Act of 1937, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Indian Housing Authorities (IHA) established under tribal or state law are eligible to apply for these federal aid programs.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

Also, HUD Regional Offices in Denver, CO and San Francisco, CA

(See Appendix III for further reference)

The Office of Independent Living for the Disabled

Type of Program: The Office of Independent Living for the Disabled (OILD) was established to promote awareness of the housing needs of people with disabilities. This office develops policies, programs and standards which affect all of HUD's housing and community development programs.

OILD conducts public information and training programs within HUD and among professional and non-profit organizations, which create awareness and emphasize the right of access by disabled persons to HUD assisted housing and the HUD programs that can help the disabled obtain housing. OILD is responsible for coordinating HUD efforts to prohibit discrimination on the grounds of disability in all programs administered by the Department.

This office was established by the Secretary of the Department of Housing and Urban Development's general authority to promote independent living for persons with disabilities. In addition, Section 504 of the Rehabilitation Act of 1973 and Executive Order 11914 requires compliance by HUD in areas within the functions of OILD.

Who May Apply: Any individual or organization seeking specific information about housing or programs for the disabled can apply to the Office of Independent Living for the Disabled. Also, any disabled person with a housing discrimination complaint in a HUD administered program may be assisted by OILD.

Current Status: Active

Whom to Contact for Additional Information:

Assistant Secretary for Housing
Federal Housing Commissioner
Office of the Independent Living for the Disabled
Department of Housing and Urban Development
Washington, D.C. 20410

POLICY DEVELOPMENT AND RESEARCH

Experimental Housing Allowance Program

Type of Program: This experimental housing allowance program is testing the possiblity of direct cash assistance to lower income households to help them afford adequate housing among existing units in the private market. Information is being analyzed for results of this experimental program and perhaps national application.

This experimental housing allowance program was authorized by Sections 501 and 504 of the Housing and Urban Development Act of 1970.

Who May Apply: All households with annual incomes up to $7,500 in cities participating in the experiments, except non-elderly single persons and student heads of households may be eligible. Additional enrollment in this program is currently limited to the housing markets of metropolitan Green Bay, Wisconsin and South Bend, Indiana.

Current Status: Active

Whom to Contact for Additional Information:

Assistant Secretary for Policy Development and Research
Department of Housing and Urban Development
Washington, D.C. 20410

Urban Homesteading

Type of Program: This program makes available HUD owned properties to local governments to revitalize declining neighborhoods and to reduce the federal inventory of mortgage foreclosures. Each city must devise an urban homesteading plan which ensures the availability of rehabilitation financing, technical assistance to homesteaders, and all essential municipal services to the targeted neighborhoods. This plan must be approved by HUD. Communities are encouraged by HUD to incorporate into their homesteading plans or their community development plans, the proposed homesteading areas or designate areas for homesteading in conjunction with Neighborhood Strategy Areas.

The local governments approved for the program then sell these properties for a token sum (as low as $1.00) to equitably selected individuals or families called homesteaders. The homesteader makes an agreement to make repairs to meet minimum health and safety standards, then occupy the property as a principal resident for at least three years. Within 18 months of occupying the property, he must bring it up to local code standards. When all these requirements have been met, the homesteader receives full title to the property.

The urban homesteading demonstration program has been expanded to an operating program available to States and local governments. The program was created and authorized by Section 810 of the Housing and Community Development Act of 1974 and Section 20 of the Housing Authorization Act of 1976.

Who May Apply: Cities are chosen by HUD after submitting acceptable homesteading plans. Eligible homesteaders are equitably selected, who show a need for housing and the capacity to make necessary repairs and improvements.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Solar Heating and Cooling Demonstration Program

Type of Program: Under this program, HUD is responsible for a demonstration of the practical application of solar energy in residential heating and cooling. HUD implements its program by: residential demonstrations in which solar equipment is installed in both new and existing dwelling units; develops performance criteria and certification procedures for solar heating and cooling equipment; develops markets to encourage acceptance of solar technology by the housing industry; and gathers and distributes information of the demonstrations and marketing efforts.

This program is a part of the National Solar Energy Program administered by the Energy Research and Development Administration. The Solar Heating and Cooling Act of 1974 authorized the program.

Who May Apply: HUD periodically invites participation by builders or developers, State and local authorities and other qualified producers of housing for sale on the open market to apply for a Solar Heating and Cooling Demonstration project. Grants are not currently being made to private individuals or to builders whose projects have been pre-sold.

Current Status: Active

Whom to Contact for Additional Information:

Assistant Secretary for Policy Development and Research
Department of Housing and Urban Development
Washington, D.C. 20410

OR

Solar Heating
P.O. Box 1607
Rockville, Maryland 20850

Urban Reinvestment Task Force

Type of Program: This program is a joint effort of HUD and the Federal Loan Bank Board to demonstrate how a declining but still viable neighborhood can be revitalized through a partnership of residents, financial institutions and local governments. With the assistance of HUD research and development funds, the Urban Reinvestment Task Force supports two different programs: Neighborhood Housing Services (NHS) and Neighborhood Preservation Projects (NPP).

The Urban Reinvestment Task Force is authorized by Title V of the Housing and Urban Development Act of 1970.

Who May Apply: Community groups, financial institutions, city governments, foundations, or a combination of these are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

Urban Reinvestment Task Force
1120 19th Street, N.W.
Washington, D.C. 20036

(202) 634-1689

COMMUNITY SERVICES

Community Services for Tenants

Type of Program: HUD provides technical assistance to local management of public housing and HUD assisted housing to improve the quality of life for tenants. Federal and community agencies provide social services, employment opportunities and recreational programs for tenants.

This program is authorized by Section 3(4), of the U.S. Housing Act of 1937.

Who May Apply: Tenants in public housing and other HUD assisted multi-family rental housing are eligible for assistance under this program.

Current Status: Active

Whom to Contact for Additional Information:

For all areas in Kansas (except Wyandotte and Johnson counties) contact: Topeka HUD Insuring Office
444 S.E. Quincy
Topeka, KS 66603
or call: 913/295-2670

For Wyandotte and Johnson counties in Kansas
contact: HUD Area Office
4th & State
Kansas City, KS 66010
or call: 816/374-4391

(See Appendix III for further reference)

Additional Community Service programs which are related to HUD programs are:

- Neighborhood and Consumer Affairs
- Counseling for Tenants and Home Owners
- Interstate Land Sales Registration
- Mobile Home Construction and Safety Standards
- Real Estate Settlement Procedures Act
- Lead-Based Paint Poisoning Prevention.

These programs are not described because the nature of these programs do not produce housing.

The second federal agency that makes major contributions in the field of Housing is the Farmers Home Administration (FmHA), an agency in the United States Department of Agriculture. Originally, FmHA was a credit agency for lower income farmers who could not qualify for loans elsewhere. FmHA's function as a lender is significant because private credit institutions in rural areas are relatively few in number.

FmHA is serving a wide variety of needs fundamental to a better life in the rural environment. Acts of Congress in recent years have added large scale programs that provide credit and counseling to benefit the ownership and operation of family farms and communities throughout the rural population, helping to provide more up-to-date housing, water, and sewer systems and other essential community facilities, the build-up of business and industry in rural areas, and economic aid to support farmers affected by natural disasters.

The localized method of FmHA's operations is a major advantage to people living in rural areas. Its programs are conducted through a nation-wide system of county offices, where services are easily accessible to people living on farms and in rural areas. All services are provided in the 50 states, Puerto Rico, and the Virgin Islands, and housing services have been authorized for all U.S. administered areas in the Pacific.

Each county Farmers Home Administration office has a county supervisor who judges individual applications for assistance. The Farmers Home Administration supervisor is able to help the clients by getting their financial affairs in order so they may apply for a loan; finds a site; processes the mortgage application; guards against mistakes in construction; helps the client in learning to maintain a home; and offers the client counseling and financial management for the family.

There are several general rules that apply to all FmHA programs. FmHA programs have certain eligiblity requirements summarized below.

> FmHA makes loans and grants only in rural areas. the only exception is the farm labor housing program which is also available to urban areas. For all other housing programs, FmHA defines rural as: open country which is not a part of or associated with an urban area SMSA (Standard Metropolitan Statistical Area); or any town village, city, or place including the immediately adjacent densely settled area which is not associated with or is a part of an urban area, has a population size under 10,000 if it is rural in character; or has a population size between 10,000 and 20,000 outside a SMSA and has a serious lack of mortgage credit for low income families which is determined by the Secretaries of Agriculture. and Housing and Urban Development. Different definitions

of "rural" apply to FmHA's community facility and business loan program.

Income limits determine the eligiblity for applicants for FmHA loan and assistance programs. Only low and moderate income families are eligible for FmHA housing. The only exception is that elderly persons of any income are eligible tenants in most of FmHA's Section 515 rental projects. A family's income determines both its eligibility for FmHA housing assistance and the interest rate that will be charged on the loan. The adjusted family income limit for unsubsidized or market rate loans is $15,600. For subsidized loans which may carry an interest rate as low as 1%, adjusted family income must be $11,200 or less. (These adjusted family income limits are set and changed by Congress.)

In addition, applicants for FmHA programs must be unable to obtain credit elsewhere on reasonable terms and conditions before applying for FmHA loans. This does not apply to public housing agencies that are receiving HUD assistance, or to any other public body applying for a FmHA program. Housing or public facility types and costs built under FmHA programs must be modest in size, design, and cost but adequate to meet family needs, and must meet HUD's Minimum Property Standards. The housing may be located on scattered sites or in a subdivision.

Applications should be made at the FmHA county office serving the area in which the home will be located. (A list of FmHA county offices and county supervisors for Kansas is located in Appendix III of this publication). In all cases, an application should be made before any construction is started.

FmHA's home ownership and repair programs were authorized by Title V of the Housing Act of 1949. Over the years, Congress has added other programs including farm labor housing loans, rural rental and cooperative housing, farm labor housing grants, self-help housing loans and technical assistance, rural housing site loans, and condominium dwelling unit loans. These programs will be described in the publication.

The FmHA loans give inadequately housed families an opportunity to have decent homes of their own in rural areas. Funds may be used to buy, build, improve or relocate homes and related facilities, and to buy minimum, adequate building sites for low and moderate income families. The Rural Development Act of 1972 authorized FmHA to guarantee or insure loans made by private lenders to rural residents of any income level.

The information on Farmers Home Administration programs will be described by the type of program, who may apply, the current status and whom to contact for additional information.

HOME OWNERSHIP LOANS

Basic Home Ownership Program (Section 502)

Type of Program: This program provides a major portion of FmHA's housing assistance by providing loans to finance homes and building sites. These loans may be used to purchase an existing structure or a newly constructed dwelling unit, or to build, rehabilitate or relocate a single family dwelling unit. Homes may be built on individual tracts or in subdivisions. These may also be used to modernize homes - add bathrooms, central heating, modernize kitchens, and other improvements such as driveways and foundation plantings. Loan amounts include the cost of buying a minimum but adequate site. In addition, the loan may cover the cost of water and sewerage facilities, including in certain instances the applicant's share of the costs in group water and sewerage facilities. The loan may be made for up to 100 percent of the appraised value of the site and home if construction inspections are made by FmHA, the Veterans Administration, or HUD, thus eliminating the need for a down payment. The maximum repayment period is 33 years.

This program was created and authorized by Title V, Section 502 of the Housing Act of 1949.

Who May Apply: Applicants who are living in rural areas with a population size under 20,000 people and are without decent, safe, and sanitary housing, have sufficient ability to make housing payments, insurance premiums, taxes, maintenance and other necessary living expenses are eligible to apply to FmHA's county field office. Farmers without decent, safe, and sanitary housing for the use of their tenants, sharecroppers, farmer laborers or farm managers are also eligible to apply. Persons without ability to repay the loan may obtain co-signers who have repayment ability and are willing to assume the liability of the loan are eliglbe for this program. Applicants must also be unable to obtain a loan from private lenders. The Farmers Home Administration County Supervisor usually determines the eligibility of the applicants.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Interest Credit Program

Type of Program: The Housing and Community Development Act of 1968 provided Farmers Home Administration with its own authority for an interest subsidy program. This authority is administered under what is known as the interest credit program. It involves crediting a qualified borrower with some portion of the interest costs of a loan already provided to a borrower by Farmers Home Administration.

The interest credit program is handled through the FmHA county offices in the same manner as a regular Section 502 loans and Section 515 Rental Assistance. However, additional restrictions are imposed. The maximum assistance or credit reduces the effective interest rate to not less than 1 percent. Interest credits are granted on loans amortized for 25 years, up to 33 years, except for loans under the incentive repair and rehabilitation program.

Homes must be occupied by the borrower and family, and the home must be modest in size, design, and cost. Homes ordinarily are limited to 1,200 square feet of living area.

This program was authorized by the Housing and Community Development Act of 1968.

Who May Apply: Borrowers living in rural areas, or communities with a population size under 20,000 people may be eligible for this program if their adjusted income is $11,200 or less and they meet a criteria formula devised by FmHA.

Current Status: Active for both Section 502 Home Ownership Loans and Section 515 Rural Rental Housing

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

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Rural Housing Disaster Loans
(Section 502)

Type of Program: Under this program, FmHA makes available loans under Section 502 to repair or replace rural dwellings that have been damaged or destroyed by an earthquake, flood, windstorm, tornado, lightning, or forest fires. These rural dwellings cannot be located in an area which has been designated by the President as a major natural disaster area.

The 5 percent interest rate which the disaster loans carry is a lower interest rate than the regular 502 program. Payments of principal may be deferred up to three years in hardship cases where income loss has been severe due to disaster.

This program was authorized by Title V, Section 502 of the Housing Act of 1949.

Who May Apply: Eligible recipients are non-farm families who own and personally occupy the dwelling as their permanent residence, provided the loss was not the result of a major disaster designated by the President or a natural disaster designated by the Administrator of the Small Business Administration. Farmers are also eligible if the loss was not a result of such a major disaster.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

RURAL HOUSING REPAIR LOANS

Home Improvement Loans and Repair Loans and Grants
(Section 504)

Type of Program: This program offers the rural home owner loans or grants to improve houses up to minimum property standards. It also provides loans as well as grants to home owners to remove health or safety hazards from their dwelling units.

Generally, the repair loans and/or grants may be used to remove health hazards by repairing roofs, providing a sanitary water and waste disposal system that meets local health department requirements, installing screens, windows, or insulation, or taking steps to make the home safe.

Home improvement loans may include similar purposes, but may go further by bringing the home up to minimum property standards and making changes for the convenience of the family, such as adding a room, remodeling the kitchen, or otherwise modernizing the house.

These home improvement loans and/or grants are available at varying interest rates and loan sizes. The repayment period for home improvement loans also varies from 10 years up to 33 years. The grants do not need to be paid back.

This program was created and authorized by Title V, Section 504 of the Housing Act of 1949, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Rural low income home owners are eligible to apply for home improvement loans, only if they are unable to obtain credit from a regular commercial lender. To qualify for a grant or repair loan and grant combination, the borrower must be 62 years or older or low income families. The borrower's income is the key to the type of assistance for which he is eligible. The FmHA county supervisors will help families determine the type of assistance that is best suited to their needs and their incomes.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Farm Labor Housing Loans
(Section 514)

Type of Program: Farmers Home Administration provides loans for farm labor housing. The housing financed under this program must be operated on a non-profit basis. Loans are available at one percent interest, for a term of up to 33 years, or the useful life of the security, which ever is less. The interest rate is designed to assure that rents will be low enough to be within the reach of the farm workers. Projects should not contain more than 50 units or cost more then $400,000 to develop. These projects are to provide decent, safe, sanitary housing and related facilities for domestic farm labor where a need exists.

This program is authorized by Title V, Section 514 of the Housing Act of 1949, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Individual farm owners, associations of farmers, non profit organizations of farm workers, broad based private or public non profit organizations, State or political subdivisions, or a Housing Authority may be eligible to apply for this program. The county supervisor will determine applicant eligibility. Participating applicants must have sufficient operating capital (money) to pay costs of property and liability insurance payments and other basic initial expenses not included in the loan. Applicants must have sufficient income to pay operating costs.

Current Status: Active and available but has not been used in Kansas.

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Farm Labor Housing Grants
(Section 516)

Type of Program: This program provides grants for assistance to provide low rent housing and related facilities for domestic farm laborers. Section 516 provides for the same type of housing (modest type rental for low and moderate income families and for senior citizens at a rent within their income limits) authorized under Section 515. (See following page.) This program also supplements Section 515's loan program.

The amount of financial assistance offered under this program for housing and related facilities cannot exceed 90% of the total development cost.

This program was authorized by Title V, Section 516 of the Housing Act of 1949, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Broad based private and public non-profit organizations, a Housing Authority, and a State or political sub-division are eligible to apply for a Farm Labor Housing grant. To be eligible, an applicant must be unable to provide necessary housing from its own resources, including a FmHA Farm Labor Housing Loan; have adequate initial operating capital and, after the project is completed, have income for operation; and possess the legal capacity to contract for a grant.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

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RURAL RENTAL HOUSING

Multi-Family Rural Rental Housing
(Section 515)

Type of Program: Under this program loans are made by FmHA to finance rental and cooperative housing and related facilities for senior citizens and other low and moderate income families. FmHA encourages the housing to be the construction of new duplexes, garden apartments and multi-family dwelling units. All units are required to be modest in size, design, and cost, but must be adequate to meet the needs of eligible occupants. Section 515 funds cannot be used for institutional uses such as nursing homes.

The terms of the loan are: The loans are made at current interest rates in effect at the time of approval; payments are made monthly and the repayment period is 50 years for projects limited to the elderly, otherwise the repayment period is 40 years for other uses under this program.

The funds may also be used to buy and improve the land on which the buildings are to be located; provide streets and water and waste disposal systems; supply appropriate recreation and service facilities; install laundry facilities and equipment; and to landscape, including lawn seeding, shrubbery and tree planting, or other measures to make the housing an attractive addition to the community.

This program was created and authorized by Title V, Section 515 of the Housing Act of 1949, as amended by the Housing and Community Development Act of 1974.

Who May Apply: The applicants/sponsors eligible to borrow under this program are housing authorities, local non-profit associations, individuals, partnerships, and small corporations. There are different financing agreements, interest rates, and types of operations available depending on the type of applicant.

Applications for rental and cooperative housing loans are made through the FmHA county office, with review and final decision occurring at the State and national levels. Information required initially includes materials on the prospective borrower/sponsor (financial information and indication of prior experience in operating rental housing); the project being proposed (including the location, nature, estimated costs, and expected costs, and expected income and expenditures); and proof of the borrowers inability to obtain financing from another source. A complete loan must list detailed specifications and cost estimates for the housing, a market survey, a list of prospective tenants and a detailed operating budget.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Low Income Rental Assistance
(Section 515/Section 8 Tandem)

Type of Program: The Department of Housing and Urban Development's Section 8 Rental Housing Assistance program is used in conjunction with the FmHA 515 financing program. This Section 515/8 Tandem provides a FmHA subsidy for rent to landlords for low to moderate income rural families (including elderly households), so they may obtain decent, safe, and sanitary rental housing.

The Section 8 payment to the owners of the rental units represents the difference between the family contribution (25% of family adjusted income) and the monthly rent charge. The monthly rent charge cannot exceed the fair market rent for the size and type of dwelling unit. HUD makes available the fair market rents by bedroom count and type of building for all areas in the county.

This program was authorized by Title V, Section 515 of the Housing Act of 1949, and by Section 8 of the U.S. Housing Act of 1937, as amended by the Housing and Community Development Act of 1974.

Who May Apply: Any private person, cooperative corporation, non-profit corporation, or public housing agency having the legal right to lease or sublease newly constructed dwelling units may contract with HUD to receive Section 8 housing assistance payments on behalf of low income tenants.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Conditional Commitments for Rural Housing Loans
(Section 517)

Type of Program: Under this program, FmHA gives conditional commitments in the form of assurances to a builder or seller. This assurance provides that FmHA will make loans to qualified applicants if the homes meet FmHA's lending, design, and construction requirements. It is important to note that this assurance does not reserve any funds for a loan nor does it provide for any construction financing.

An applicant (builder/seller) for a conditional commitment must have demonstrated ability to construct single family dwellings in a competent and workmanlike manner, and have the ability to finance the proposed housing construction or rehabilitation. In order to receive a conditional commitment, an applicant must plan to build or rehabilitate homes acceptable for purchase by families who qualify for rural housing loans through FmHA. (Houses may also be sold to families able to obtain financing elsewhere.) The applicant must also certify that there will be no discrimination in the sale of the dwelling units because of race, creed, color, sex, marital status, or national origin.

In addition, the applicant must conform with local building codes and regulations regarding housing construction.

This program was authorized by Title V, Section 517 of the Housing Act of 1949, as amended by the Housing and Community Development Act of 1974.

Who May Apply: An individual, partnership or corporation engaged in the construction or the rehabilitation and sale of homes may be eligible to apply for a conditional commitment.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

SELF-HELP HOUSING

Self-Help Housing Loans

Type of Program: FmHA makes loans for self-help housing including site development, and grants for technical assistance to help low income families build homes in rural areas.

Self-help housing is individual homes built under supervision, by a group of families (six to ten families who cannot afford to obtain a modest house by customary methods). In short, it is a group of families helping each other to build houses with the guidance of a construction expert.

Self-help housing loans are used to buy materials, and pay for any skilled labor and contract costs for work the families are unable to perform. If necessary, loans may be used to buy building sites and to prepare them for construction activity.

This program was authorized by Title V of the Housing Act of 1949.

Who May Apply: Any small group of low income families may qualify provided they cannot afford to build modest houses by conventional methods. Each family must be able to repay a loan for the cash cost of the house.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Technical Assistance for Self-Help Housing
(Section 523)

Type of Program: Under this program, FmHA provides qualified public and private non-profit organizations with financing for technical assistance and supervisory assistance to help low income families build homes in rural areas by the self-help method.

In addition, FmHA can make grants to qualified public bodies and private non-profit groups to organize and assist families in utilizing the self-help program. Expenditures which can be covered by these self-help technical assistance grants include hiring construction supervisors to work with families, making essential equipment such as power tools available to families participating in self-help housing construction, and paying fees for training self-help group members in construction techniques or other professional services.

The FmHA self-help program involves the cooperative work of groups of families, who provide a major portion of the labor required for the construction of their homes. Mortgage credit is available to these families under the regular Section 502 Rural Home Ownership Loans and includes interest credits.

This program was authorized by Title V, Section 523 of the Housing Act of 1949.

Who May Apply: A public body, a public or private non-profit corporation with the legal, administrative and technical capacity to provide technical or supervisory assistance may qualify for this program.

An applicant organization must show that: a need clearly exists in the area for self-help housing, personnel can be hired successfully to carry out a technical assistance program; and, funds are not available from other sources to provide these services. If the applicant is a non-profit corporation, it must also have either successful experience in the field of self-help housing or a sponsoring organization with this experience or proven ability in related business fields.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Technical and Supervisory Assistance for Low Income Families (Section 525)

Type of Program: Under this program, FmHA provides grants or contracts to public or private non-profit groups for the purpose of paying all or part of the costs of developing and administering comprehensive programs of technical assistance for low income families in rural areas. This is to assure the establishment of standards of sub-division design which will encourage and lead to the development of economically stable communities, and the creation of attractive, healthful and permanent living environment; installation by the land developer of facilities and improvements meeting sub-division standards; the efficient and adequate supply of utilities and services at reasonable costs; and the prevention of traffic hazards and the establishment of safe and convenient means for the circulation of both motor and pedestrian traffic. Preference is given to public and non-profit groups who are sponsored by governmental or public bodies. Interest free loans can be made to non-profit groups for planning and obtaining financing for rehabilitation and construction of housing for low income individuals. These loans are required to be repaid upon completion of the housing.

This program was authorized by the addition of Section 525 to Title V, of the Housing Act of 1949 by the Housing and Community Development Act of 1974.

Who May Apply: Public or private non-profit groups, agencies, institutions, organizations, and other associations approved by FmHA are eligible to apply for this program.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Condominiums
(Section 526)

Type of Program: Under this program, FmHA makes loans to individuals or families of low or moderate income, insures, and makes commitments to insure loans to assist in the purchasing of condominiums in rural areas.

FmHA also makes and insures blanket mortgages to a borrower to build a condominium multi-family project. Upon completion of the condominiums, the project must be committed to a plan of family unit ownership under which each family unit will be eligible for a loan or insurance and the individual dwelling units will be sold only on a condominium basis and only to purchasers eligible under this program. The term condominium means a multi-unit housing project which is subject to a plan of family unit ownership in which each dwelling unit is individually owned and each owner holds an individual interest in the common areas and facilities which serve the project.

This program was authorized and added to Title V, Section 526 of the Housing Act of 1949, by Section 516(a) of the Housing and Community Development Act of 1974.

Who May Apply: Builders/developers, (sponsors) may apply for blanket mortgages to build condominiums under this program. Eligible applicants for home ownership under this program are low and moderate income families (those families whose income is less than 80% of the average income of the area.)

Current Status: Active, but this program has not been used in Kansas.

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

Rural Housing Site Loans
(Section 523/524)

Type of Program: Under this program, Farmers Home Administration makes loans to finance building sites which may be developed into desirable residential communities. The sites must be sold on a non-profit basis.

Short term loans are available to finance the purchase and development of adequate building sites, including construction of essential access roads, streets, and utilitie pay engineering and legal fees and actual costs of incidental administrative expenses such as postage, telephone, advertising, and temporary help provided funds for these expenses are not otherwise available.

Sites developed with a Section 523 loan may be sold only to qualified families who will build homes through the FmHA self-help method. Sites developed with a Section 524 loan must be used for dwelling units for families with low and moderate incomes and may be sold to families, non-profit organizations, public agencies and cooperatives eligible for assistance under any law which provides financial aid for housing.

Interest rates on these loans differ and change with the economy and money markets. Currently, Section 523 has a 3% interest rate and Section 524 has an 8½% interest rate. Repayment from sale of lots is due within two years.

These programs were authorized by Title V, Section 523/524 of the Housing Act of 1949.

Who May Apply: Public or private local non-profit organizations with legal authority to buy, develop, and sell home sites to eligible applicants may apply for loans under this program

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the housing will be located.

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Home Weatherization Loans through Rural Electric Cooperatives

Type of Program: Under this program loans are available to provide insulation, storm windows, storm doors, etc., to reduce the use of energy fuels. Loans are processed through Rural Electric Cooperatives and collected on the monthly utility bills. The financing is done by Farmers Home Administration and the collections are forwarded by Rural Electric Cooperatives to FmHA. Current rate of interest is 8½% and the term of the loan repayment period is five years.

Who May Apply: Home owners who are member-consumers of rural electric co-ops; residents of areas eligible for FmHA rural housing loans; low and moderate income families in rural areas (no more than $11,200 adjusted family income); people in need of FmHA credit to pay for home weatherizing improvements they cannot otherwise obtain; and, people in good credit standing with their rural electric co-ops are eligible to apply for loans under this program.

Current Status: Active

Whom to Contact for Additional Information:

Apply to your local rural electric cooperative.

Community Facility Loans

Type of Program: Under this program, FmHA makes loans to develop community facilities for public use in rural areas and towns with population sizes of up to 20,000 people. Funds may be used to construct, enlarge, or improve fire stations, libraries, hospitals, clinics, community buildings, industrial parks, or other community facilities that provide an essential service to rural residents. (Water and waste disposal loans and grants under the Community Facilities Program are described separately.)

Community facility loans carry a five percent interest rate and a 40 year maximum repayment period. Grants are not available except for water and waste disposal systems.

Loans are secured by bonds or notes pledging taxes, assessments, or revenues, a mortgage may be taken on real and personal property when state law permits special care facilities, such as intermediate care group homes for the developmentally disabled, may be funded under the Community Facility Program.

The FmHA Community Facilities program is authorized by the Consolidated Farm and Rural Development Act of 1961, as amended by the Rural Development Act of 1972.

Who May Apply: Public bodies, non-profit corporations, and special purpose districts who are not able to obtain needed credit at reasonable rates and terms from other sources are eligible to apply for loans under this program.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county office in which the community facilities are to be located.

Water and Sewer Loans and Grants

Type of Program: FmHA's water and sewer program provides loans and grants for the construction, enlargement, and improvement of community water, sanitary sewage, solid waste disposal, and storm waste water disposal facilities in rural areas.

The FmHA loans carry a five percent interest rate and a 40 year maximum repayment period. FmHA is authorized to provide grants when the cost of the proposed water and waste facilities would result in excessive user charges. Grants may cover up to 50% of the projects development cost.

FmHA water and sewer loans must be backed by local revenue sources. Public body applicants usually secure their FmHA loans by general obligation bonds.

The FmHA water and waste disposal systems loan and grant programs are authorized by the Consolidated Farm and Rural Development Act of 1961, as amended by the Rural Development Act of 1972, and are part of FmHA's Community Facilities Program.

Who May Apply: Public bodies, cities, towns, communities with population sizes under 20,000 are eligible to apply for this program. Applicants may supplement FmHA funds with grants from state and other federal agencies to reduce user charges and help make the project economically feasible.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the project will be located.

PACKAGING RURAL HOUSING LOANS

Packaging Rural Housing Loans

Type of Program: Persons, builders, contractors, real estate agents, organizations, or others, (called packagers), that want to assist applicants in submitting applications to the Farmers Home Administration should read the packager's guide and meet to discuss the housing programs available with the County Supervisor. Under the guidance of the FmHA County Supervisor, those who package applications need to assemble reliable information on the applicant and the home(s) he wants to buy, build or improve. If these discussions indicate that the person or organization is capable of delivering complete information about applicants and houses that are likely to qualify for Rural Housing loans, the County Supervisor will review in detail the information that is needed and the processing steps required in completing a Rural Housing loan. The County Supervisor will provide assistance and guidance to all packagers in obtaining the required information. The County Supervisor will provide copies and required forms as needed. These forms include:

- Form FmHA 444-12 - Check Sheet for Rural Housing Loan Package
- Form FmHA 410-4 - Application for Rural Housing Loan (Non-farm Tract) If the applicant depends on farm income use;
- Form FmHA 410-0 - Application for FmHA Services
- Form FmHA 410-5 - Verification of Employment
- Form FmHA 422-8 - Property Information and Appraisal Report - Rural Housing Non-farm Tract
- Form FmHA 444-10 - Property Information (Rural Housing Non-farm Tract)
- Form FmHA 424-2 - Dwelling Specifications
- Form FmHA 440-34 - Option to Purchase Real Property

The information submitted to FmHA should be complete and accurate, and be dated and signed by the applicant.

Information to be submitted for homes to be built or rehabilitated must include form FmHA 444-10 Information on Property. Information to be submitted for loans to buy existing homes must include a signed or certified copy of an option on the property. The option must provide that any deposits or down payments made by applicants will be refunded if a loan is not made by FmHA or cannot be obtained from another source. A termite certification must be submitted whenever required and, also, plans on the specifications of the house and site, including individual water and/or waste disposal systems when applicable. In either case, the builder will provide a statement certifying that the house has been built and the site developed according to the plans and specifications and the local building codes.

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The other forms in the initial loan docket focus primarily on the applicant and not on the house. FmHA application for Rural Housing Loans, require information on family income budget, together with the family's current credit situation. This form must be signed by the applicant.

Although a packager may start the process, FmHA procedures require the county supervisor to have at least one interview with the applicant family. In addition, a credit report on the prospective borrower will be necessary, and an appraisal of the property by the FmHA county supervisor may also be required. Where new construction is involved, periodic on-site inspections are another responsibility of the FmHA staff.

Who May Apply: Builders, developers, contractors, non-profit organizations, real estate agents, and individual home buyers are eligible to package a rural housing loan under this program.

Current Status: Active

Whom to Contact for Additional Information:

See Farmers Home Administration County Supervisors Directory in Appendix III. Use the county supervisors office in which the project will be located.

RELATED INFORMATION 3

PART III

RELATED INFORMATION TO HOUSING

Veterans Administration

The Veterans Administration (VA) home loan program aids with the extension of credit on favorable terms by private commercial lenders to eligible veterans for the purchase, construction, repair, alteration, improvement or refinancing of homes to be occupied by veteran purchasers.

VA loans may be insured, guaranteed or direct under the loan guaranty program, the federal government insures loans made by commercial lenders. This loan guaranty protection program makes it possible for commercial lenders to require smaller down payments and longer terms for VA loans.

The VA insured loan program creates insurance accounts in the name of qualified commercial lenders. In the event of default, the VA pays the lender either the amount in the insurance account for the loan or the unpaid balance of the loan, whichever is less.

In the VA Direct Loan program , the veteran applies directly to the VA for the loan. The terms of the direct loans are the same as those for the home loan guaranty program, except that currently there is a maximum loan amount of $33,000 (set by the Veterans Housing Amendments Act of 1976). Direct loans are used to provide housing finance in areas of the country where private mortgage credit is unavailable.

The VA also runs a specially adapted housing grant program. These grants provide housing to certain veterans, whose service connected disabilities require specially adapted housing facilities. Assistance is in the form of a grant of not more than one half the purchase price of the dwelling with a maximum grant of $25,000.

These VA loan programs are subject to a variety of eligibility and qualification requirements established by the VA before any assistance is granted.

In the State of Kansas, any veteran interested in a Veterans Administration Loan Program, eligibility or qualification requirements should contact the local VA Representative or the Veterans Administration Center at 5500 East Kellogg, Wichita, Kansas 67218.

Environmental Impact Statements

The National Environmental Protection Act (NEPA) of 1969 and subsequent Executive Orders required that federal agencies participate in environmental reporting and review procedures for all "major federal actions significantly affecting the quality of the human environment." The U.S. Department of Housing and Urban Development has issued two publications to assist with environmental reporting and review. The first is the HUD Handbook of Departmental Policies, Responsibilities and Procedures for Protection and Enhancement of Environmental Quality (1974). This publication is used by HUD for administering and coordinating community planning and development environmental policies and procedures.

Three environmental clearances are established for determining whether a HUD proposal is a "major federal action significantly affecting the quality of the human environment," and whether the HUD proposal should be accepted, rejected or modified accordingly. The first handbook specifies three levels in the environmental clearance process; normal clearance, special environmental clearance, and environmental impact statement clearance. It is important to note that only HUD needs to perform this function. The second publication is the HUD Environmental Review Procedures (1975). This publication pertains to environmental procedures relating to Title I of the Housing and Community Development Act of 1974. The importance of this publication is that the applicant not HUD, is responsible for preparing the environmental review process.

Regulations provide that applicants certify they have met the environmental responsibilities outlined by HUD before spending any of the Title I, Community Development funds. (Exceptions are funds to be spent for the development of a comprehensive community development plan or environmental study plans.) Two types of projects that require the preparation of an Environmental Impact Statement by the applicant are: (1) projects involving the removal, demolition, conversion or emplacement of a total of 500 or more dwelling units; and (2) water and sewer facilities projects that will serve undeveloped areas of 100 acres or more.

Essentially the applicant becomes responsible for meeting all NEPA requirements before funds can be committed to any project under the Community Development program and the applicant must certify to HUD that these requirements have been carried out.

Further information regarding preparation of an Environmental Impact Statement may be obtained at the Topeka HUD Insuring Office; the HUD Area Office in Kansas City, Kansas; or the HUD Regional Office in Kansas City, Missouri. (See Appendix III)

Fair Housing

Under the authorization of Title VIII of the Civil Rights Act of 1968, HUD administers the program that prohibits discrimination in housing on the basis of race, color, religion, sex, and national origin, investigates complaints of housing discrimination and attempts to resolve them through conciliation. HUD refers complaints to State and Local Fair Housing Agencies.

In the State of Kansas, any person who feels he/she has been discriminated against may file a complaint with the Kansas Commission on Civil Rights within six months after the act has taken place. To file a complaint, any individual may contact the Commission in Topeka (913/296-3206) or Wichita (316/265-9624), 535 Kansas Ave., Topeka, KS 66603 or 212 S. Market, Room 406, Wichita, KS 67202, respectively.

Executive Order 11063 prohibits discrimination because of race, color, religion, sex, creed, or national origin, in housing and related facilities which are owned or operated by the federal government or housing and related facilities provided by federal assistance, including mortgage insurance and guaranty programs, or in the lending practices of commercial lending institutions which make loans on property insured or guaranteed by the federal government. HUD receives complaints and conducts compliance under this Executive Order.

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Equal Opportunity

Under the authorization of Executive Order 11246, HUD is responsible to promote and ensure equal opportunity without regard to race, color, religion, sex, or national origin, for everyone employed or seeking employment with federal contractors or recipients of federal assistance.

HUD is responsible to ensure that this Order is enforced as it affects HUD contracts, housing programs, and the non-exempt construction contracts of the Departments of Commerce, HEW, and the Veterans Administration.

Affirmative action is required to ensure equal opportunity in employment for minorities and women. HUD's direct and federally assisted construction contractors and sub-contractors must comply with the Equal Opportunity Clause and applicable Federal Bid Conditions.

Any person or class of persons suspecting employment discrimination by a covered construction contractor may file a complaint with the Fair Housing and Equal Opportunity Officer at the Topeka HUD Insuring Office, the HUD Area Office in Kansas City, Kansas or the HUD Regional Office in Kansas City, Missouri.

OMB Circular A-95 Review

The Intergovernmental Cooperation Act of 1968 authorized and created the A-95 review process. Under this review process, the federal government seeks to strengthen the capacity of the state, county, and city chief executives to manage federal grants-in-aid programs and to integrate them with state and local policies and programs.

The A-95 review process is devised to cover federal housing assistance programs of the Department of Housing and Urban Development (HUD), the Veterans Administration (VA), and the Farmers Home Administration (FmHA), of the Department of Agriculture. The review process is shortened for these programs, and the formal relationship is between the federal agency and the clearinghouse (review agency) instead of between the applicant and the clearinghouses.

Clearinghouses will have 30 days upon receipt of the application to review it and forward it back to the HUD, VA, or FmHA office. Along with the applications the clearinghouses submit any comments which they may have on the proposed project, including the observations concerning the consistency of the proposed project with state and area-wide development plans; the extent to which the proposed project will provide housing opportunities, and the identification of major environmental concerns including the impact on energy resource supply and demand. The processing of applications in the HUD, FmHA, or VA will proceed concurrently with the clearinghouse review.

A minimum size is set for housing projects subject to review, and the requirement applies only to new construction or substantial rehabilitation, and will apply to applications for loans, loan guarantees, mortgage insurance, or other housing assistance. Basically, the A-95 review process works like this; the developer will submit a preliminary application to the federal agency (HUD, USDA, or VA) to establish the feasibility or eligibility of the proposed project.

The minimum size of proposed housing projects subject to review is lower in rural areas than in urban areas. In rural areas the minimum sub-division size requiring A-95 review is ten lots; for multi-family projects, 25 dwelling units; for mobile home courts, 25 spaces; and for college housing, 100 students. In urban areas the minimum sub-division size requiring A-95 review is 25 lots or more; for multi-family projects, 50 dwelling units; for mobile home courts, 50 spaces; and for college housing, 200 students.

Historic Preservation

The Historic Sites Act of 1935 authorized the Department of Interior to coordinate historic preservation. This act gave extensive responsibilities to the Secretary of Interior to bring about a national policy of historic preservation and authorized a national survey of sites of exceptional value in United States history. The National Historic Preservation Act of 1966 expanded the Secretary of Interior's role and called for a broadened program for the historic preservation of all cultural property throughout the Nation. In addition, the Secretary was to expand and maintain a national register of districts, sites, building structures, and objects significant in American history, architecture, archeology and cultures. The role of the federal government in historic preservation was further emphasized by Executive Order 11593, entitled Protection and Enhancement of the Cultural Environment. The Act further required that this be carried out by the State Historic Preservation Officer, who is responsible for administering the National Register within his jurisdiction.

In Kansas, the Kansas State Historical Society performs this function and evaluates the criteria of potential eligible entries for the National Register of Historic Places.

Other Programs Relevant to Historic Preservation

The Federal Property and Administrative Services Act of 1949 permits the transfer of surplus historic properties from the federal government to State and local governments without charge. A 1972 amendment permits these properties to be used for revenue producing activities. For further information, write to the Historic Preservation Officer, General Services Administration, Washington, D.C. 20405.

The Housing and Community Development Act of 1974 provides for block grants to communities for community improvements. Communities may choose to use these grants for historic preservation. Funds may be used for a broad range of activities, including the survey, acquisition, rehabilitation, preservation, and disposition of historic properties; funds may also be used to establish grant and loan programs on the local level for preservation. For more information about these grants and loans, consult the HUD Area Office in Kansas City, Kansas or the HUD Regional Office in Kansas City, Missouri.

Title I of the National Housing Act of 1934 permits the Federal Housing Administration to insure loans for the improvement of residential property. An amendment from the Housing and Community Development Act of 1974 authorized the insurance of loans for preservation of residential properties listed in the National Register, or certified by the Secretary of Interior to conform to National Register criteria. The maximum loan amount for historic properties is $15,000 per dwelling unit and the maximum term is 15 years and 32 days. For more information about this program, write to the Secretary of Housing and Urban Development, Washington, D.C. 20410.

The Comprehensive Planning Assistance Program (Section 701) provides grants for survey and planning. Historic preservation planning can and should be an element of any comprehensive plan. Typical eligible activities are the survey and evaluation of historic properties, the determination of preliminary cost estimates for restoration, the preparation of a historic district legislation, and the preparation of a historic preservation plan reflecting a program of action based on survey information. For more information about this program, see the HUD Area Office in Kansas City, Kansas or the HUD Regional Office in Kansas City, Missouri.

There are several related historic preservation programs available through the National Park Service of the Department of Interior, Washington, D.C. 20240.

For further information or assistance about these various historic preservation programs, contact the Kansas State Historical Society, 10th and Jackson Streets, Topeka, KS 66612, or call 916/296-3251.

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The Housing Division Of
Kansas Department of Economic Development

The Housing Division of KDED performs a broad range of housing activities in the State of Kansas. These activities are maintaining an inventory on housing, its location and its availability. The Housing Division serves as a clearinghouse for this housing information and is responsible for annual updates and indexes on housing from the communities throughout the State.

The Housing Division responds to the request of any community in the State for technical assistance on collecting and maintaining current housing information and assessing housing needs. Technical assistance is, also, available in forming local housing authorities and housing development corporations. The Housing Division assists and promotes applications for federal housing programs and also, with the private sector to aid with the production of housing in the State of Kansas. The Housing Division attempts to meet the housing needs of the individual communities and provides the type of technical assistance that is appropriate through conducting workshops or conferences or the actual assistance with an individual community in preparing applications for federal assistance.

The Housing Division carries out the exchange of information between state and federal agencies involved in housing activities, and then passes on the information to persons involved in housing activities at the local community level.

For further information or to request assistance, contact the Housing Division, Kansas Department of Economic Development, 503 Kansas Avenue, Topeka, Kansas 66603, or call 913/296-3665.

APPENDICES 4

APPENDIX
I

REVIEW OF FEDERAL LEGISLATION FOR HOUSING PROGRAMS

The following list of federal legislation should provide a quick reference for locating further information on housing programs. The list is summarized by the Popular Name of the statutes and the Public Law numbers for your convenience.

It should be noted that funds for the operation of Federal programs must be authorized by legislation and appropriated annually by Congress. For many of the programs, the full expenditure of appropriated funds is left to the discretion of the Executive Branch. Within the legislative guidelines, the Executive Branch also determines the priority emphasis to be placed on different programs of local assistance, the degree of outreach and the effectiveness of the delivery systems.

FEDERAL HOUSING LEGISLATION

National Housing Act of 1934	(P.L. 73-479)
Housing Act of 1937	(P.L. 75-412)
Rural Renewal Bankhead-Jones Farm Tenants Act of 1937	(P.L. 75-210)
Farmers Home Administration Act of 1946	(P.L. 79-730)
Servicemen's Readjustment Act of 1944	(P.L. 78-346)
Housing Act of 1948	(P.L. 80-901)
Housing Act of 1949	(P.L. 81-171)
Housing Act of 1950	(P.L. 81-475)
Housing Act of 1952	(P.L. 82-531)
Housing Act of 1954	(P.L. 83-560)
Housing Act of 1956	(P.L. 84-1020)
Housing Act of 1957	(P.L. 85-104)
Housing Act of 1959	(P.L. 86-372)
Housing Act of 1961	(P.L. 87-70)
Consolidated Farmers Home Administration Act of 1961	(P.L. 87-128)
Senior Citizen's Housing Act of 1962	(P.L. 87-723)
Housing Act of 1964	(P.L. 88-560)
Economic Opportunity Act of 1964	(P.L. 88-452)
Civil Rights Act of 1964	(P.L. 88-352)

Housing Act of 1965	(P.L. 89-174)
Civil Rights Act of 1965	(P.L. 89-110)
National Historic Preservation Act of 1966	(P.L. 89-655)
Housing and Urban Development Act of 1968	(P.L. 90-448)
Civil Rights Act of 1968	(P.L. 90-284)
National Environmental Policy Act of 1969	(P.L. 94-83)
Uniform Relocation Assistance and Real Property Acquisition Policy Act of 1970	(P.L. 91-646)
Housing and Urban Development Act of 1970	(P.L. 91-609)
Rural Development Act of 1972	(P.L. 92-419)
Housing and Community Development Act of 1974	(P.L. 93-383)
Solar Heating and Cooling Demonstration Act of 1974	(P.L. 93-409)
Real Estate Settlement Procedures Act of 1974	(P.L. 93-533)
Disaster Relief Act of 1974	(P.L. 93-288)
Housing Authorization Act of 1976	(P.L. 94-375)
Housing and Community Development Act of 1977	(P.L. 95-128)

EXECUTIVE ORDERS

11246	Equal Employment Opportunity
(Amended) 11375	Equal Employment Opportunity
11063	Fair Housing (Title VIII)

APPENDIX
II

GLOSSARY OF HOUSING TERMS

The following are terms that are commonly used in government housing programs. Definitions are included to make application for housing easier for community leaders. Included in this glossary are terms frequently used in the housing field. Not all of the terms are discussed in this book, but it is hoped that a more complete list will serve as a handy reference source.

abstract: abstract of title -- A summarized, chronological compilation of all the recorded instruments and a history of ownership that has affected the title to a specific piece of land. A synopsis of its recorded documents.

absorption rate -- The rate per month at which housing units are sold or rented.

acceleration clause -- A clause generally found in a mortgage or installment contract stipulating that the payment of the indebtedness must be made in full in the event of a default of any of its covenants.

accelerated depreciation -- Refers to methods of calculating depreciation which generate large tax losses in the early years of ownership and smaller losses in later years.

acre -- Land measuring 43,560 square feet. 4,840 square yards. 160 square rods. 1/640th of a square mile. Abbreviated as "Ac" or "A."

ad valorem taxes -- Taxes on real estate assessed according or proportionate to the value of the property.

amortization -- Provision for gradually paying off the principal amount of a loan, such as a mortgage loan, at the time of each payment of interest. For example, as each payment toward principal is made, the mortgage amount is reduced or amortized by that amount.

AMP -- FHA abbreviation for Accelerated Multi-family Processing; refers to 1968 revisions in FHA processing procedures to eliminate delays, reduce the number of procedural steps, and cut the time required for obtaining a Commitment.

AMPO -- FHA abbreviation for Amount to Make the Project Operational; the allowance is an amount (ordinarily 2 percent of replacement cost) which can be included in the mortgage insured by FHA to provide a nonprofit sponsor with working capital during the initial period of operation of a project.

annual contributions contract -- An agreement between a Local Housing Authority and HUD whereby the Federal Government commits itself to make payment sufficient to pay the debt service on bonds issued by the Local Housing Authority.

appraisal -- Estimate of the real or market value of a property; that is, what the owner could reasonably expect to get if he were to sell it (such estimates are usually made by professional real estate appraisers).

assessed valuation -- The value assigned to a piece of property by the city for real estate tax purposes; it is usually less than the market value of the property (the relationship between assessed value and market value varies from property to property and city to city).

asset limit -- Upper limit set on the total assets than can be owned by tenants under a federal rental program.

assumption of mortgage -- Taking title to property that has an existing mortgage, and being personally liable for its payments.

bankrupt -- When liabilities of an individual or a company exceed assets. One adjudged by a court of law to be insolvent. A person unable to meet his financial obligations.

basic rent -- That rent which is charged in a subsidized housing development either through rent supplement or an interest reduction program.

binder or "offer to purchase" -- A receipt for money paid to secure the right to purchase real estate upon agreed terms.

block grants -- Federal assistance that requires an application and which must be spent within a broad subject area, such as community development. The specific activities funded by the grants are subject to more federal control than under special revenue sharing but far less than under the categorical programs.

BMIR -- Below market interest rate; applies to certain mortgage insurance programs where the mortgage carries with it an interest rate below that charged by conventional financing in the area, to make it possible for low and moderate-income families to rent or buy dwelling units; as the rate is below market, the mortgage is brought about by the government agreeing to buy the mortgage from a private institution; until 1968 this was done by FNMA (Fannie May) and now is done by GNMA (Ginnie May), an offshoot of FNMA.

building code -- A set of standards governing the materials, assemblies, and practices used in construction of buildings.

building permit -- 1. A written form by the proper government agency allowing construction work to proceed according to the plans and specifications submitted with an application. 2. A permit granting the right to build or make alterations upon property.

builder-seller-sponsor -- Special type of sponsor organized to build or rehabilitate a housing project and sell it, immediately upon completion, to a private nonprofit organization at the certified cost of the project; in this case the nonprofit sponsor buys a total package.

cesspool -- An underground, porous pit used to catch and temporarily contain sewage and refuse, where it decomposes and leaches into the soil. (See also septic tank.)

closing costs -- Sometimes called settlement costs. Costs in addition to price of house, including mortgage service charges, title search and insurance, and transfer of ownership charges. Be sure your sales contract clearly states who will pay each of these costs - buyer or seller.

closing day -- The date on which the title for property passes from the seller to the buyer and/or the date on which the borrower signs the mortgage.

cluster zoning -- Permits units to be built close together but does not necessarily increase the population density within the entire lot beyond traditional zoning requirements.

component building -- A building that has prefabricated portions. Completed sections of walls, beams, floors, roofs, trusses and other parts are delivered to a building site ready to be assembled and secured into place. Commonly known as a prefabricated building.

condemnation -- This term may be used two ways:

(1) public safety - Condemnation takes place when a property is in such condition that its continued use may be dangerous. Under this kind of condemnation proceedings, the owner is not compensated.

(2) public use - Condemnation for public use (also called eminent domain) takes place when a property is needed for public purposes, such as a school, highway, urban renewal, etc. In this case, the courts determine the fair market value and the owner is paid for the property.

conditional commitment - The issuance of a Conditional Commitment letter by FHA based on a review of the sponsor's forms, exhibits, schematics, and brief specifications by the architect, indicating that the project appears to have economic feasibility, but requires more detailed information.

condominium -- Individual ownership of a dwelling unit and an undivided interest in the common areas and facilities which serve the multi-unit project.

contractor -- An individual or corporation who agrees to provide certain services or goods under a contract. Housing contractors are responsible for the overall construction of a dwelling unit and for complying with the terms set forth in the contract.

cooperative housing -- An apartment building or a group of dwellings owned by residents and operated for their benefit by their elected board of directors. The resident occupies but does not own his unit. Rather, he owns a share of stock in the total enterprise.

cost certification -- A process whereby all construction and other building and material costs are itemized so that all costs can be verified by appropriate records.

debt service -- The payment made on loans; includes interest and repayment of a portion of the principal sum borrowed.

deed -- An instrument under seal, signed by the grantor, transferring title to another. To be valid a deed must a) be made between competent parties, b) have a legally sound subject matter, c) contain a good and valuable consideration, d) correctly state what is being conveyed, e) be properly executed, and f) be delivered.

deed restrictions -- Clauses in a deed limiting the future uses of the property. Deed restrictions take many forms: they may limit the density of buildings, dictate the type of structures that can be erected, prevent buildings from being used for certain purposes or used at all. Deed restrictions may impose a myriad of limitations and conditions.

Until recently restrictions against persons of certain races, colors, religion or national origin owning or occupying real property in a given area were not uncommon. This form of deed restriction has been declared unconstitutional by the United States Supreme Court.

depreciation -- Refers to decrease in value of property as a result of use. Income received from rental property can be offset by the estimated depreciation in the property's value. Estimating annual depreciation of rental or other income-producing property thus provides tax breaks for the owner or investor.

direct loan -- A loan made by the government directly to the borrower.

discount points -- The amount of money the borrower has to pay to the lending institution in order to secure a mortgage loan (a point is equal to 1 percent of the loan).

down payment -- An initial amount of money paid by the purchaser to the seller of the house, usually 10 to 25 percent of total price if purchased under conventional financing.

earnest money -- The deposit money given to the seller by the potential buyer to show that he is serious about buying the house. If the deal goes through, the earnest money is applied against the down payment. If the deal does not go through, it may be forfeited.

easement rights -- A right of way granted to a person or company authorizing access to or over the owner's land. Electric companies often have easement rights across your property.

eminent domain -- Taking private property for a public purpose with a payment of a fair price.

escrow funds -- Money, or papers representing financial transactions, which are given to a third party to hold until all conditions in a contract are fulfilled.

equity -- Refers to the value of an owner's interest in property in excess of outstanding claims or liens. For example, a homeowner's equity is the difference between the market value of the house and the amount of the unpaid mortgage.

existing housing -- Occupied or unoccupied housing units.

Fannie May -- Federal National Mortgage Association; Federally sponsored private corporation which provides secondary market for housing mortgages.

federally assisted housing -- Housing which has been financed with assistance provided by one of the federal housing agencies. This assistance may be through the provision of FHA mortgage insurance, reduction of interest to the borrower, the payment of capital and operating costs to the public housing, etc.

FHA-Federal Housing Administration -- An agency of HUD which provides mortgage insurance for single and multi-family housing and can provide subsidies for low-income housing.

FHA approval -- There is no such thing as an FHA approved house. If a builder advertises "FHA Approval," he is misleading you at worst and, at best, badly stating his belief that his house will meet standards for an FHA insured mortgage.

FHA loans -- Loans made by private lenders and insured by FHA.

FmHA-Farmers Home Administration -- An agency of the U.S. Department of Agriculture which administers housing and other programs for rural areas and small towns.

FmHA loans -- Loans made by FmHA to low and moderate-income families in rural areas and small communities.

financing cost -- The amount of interest the builder of housing will pay on the money he borrows to purchase land, materials, and labor. These costs are generally absorbed by the buyer of the housing in the purchase price.

fire and hazard insurance -- Insurance covering loss or damage to property caused by fire and/or natural disasters such as tornadoes and hurricanes.

firm commitment -- The issuance of a Firm Commitment by FHA is based on review of final, complete development drawings, including complete specifications and firm costs; in addition, all contracts and documents are reviewed.

fiscal impact analysis -- A study which compares the projected municipal costs of a new population with projected municipal revenues generated by that population.

FNMA -- Federal National Mortgage Association; commonly referred to as Fannie May.

general revenue sharing -- Federal funds to be used at the local discretion, without strings, distributed according to a formula and without need for application.

Ginnie May -- Government National Mortgage Assocation; government corporation which provides secondary market for housing mortgages and special assistance to housing mortgages financing housing under special FHA mortgage insurance programs.

GNMA -- Government National Mortgage Association; commonly referred to as Ginnie May.

guaranteed loan -- A loan in which the lender is guaranteed payment in the event of a default. G.I. loans (Veterans Administration), for example, are guaranteed by the government.

hectare -- A measure of land containing 10,000 square meters, approximately 2.47 acres.

HEW-Department of Health, Education and Welfare -- The federal department concerned with all aspects of the national welfare, health, and education programs.

hold harmless -- A calculation to determine the average annual amount of HUD funds received by cities for the last five years. Under the Community Development program, cities whose hold-harmless amount is greater than their formulas share will receive this hold harmless for the first three years of the Community Development program.

homesite -- A suitable parcel of land on which a home will or can be built.

housing code -- An ordinance establishing minimum standards for occupied housing in a designated community.

housing demand -- The actual ability and willingness of households to rent or buy housing at a given point in time.

Housing Development Corporation -- A multipurpose private housing corporation established to serve a given geographic area, such as a neighborhood, city, state, or region, by providing technical assistance, lending seed money, and directly sponsoring housing developments; the board of directors generally is composed of, in roughly equal proportion, representatives of the community, business, and local government.

housing need -- Deficiency of standard housing units as measured quantitatively by a set of objective criteria.

HUD-Department of Housing and Urban Development -- The federal agency dealing with all aspects of housing and urban development on a national basis.

income eligibility -- Some programs provide a method of calculating family income and require that family income must be within a range up to a specified maximum. Sometimes there is also a required minimum income.

income limits -- The family income limits established for admission into projects for low and moderate-income families and which may not be exceeded if the families are to be eligible to rent or buy; the income limits are based on family size, type of dwelling unit, and cost of living in the area; each program has its own income limits.

income, low -- Refers to the income of persons or families eligible for Public Housing or rent supplement housing; the limits are set locally with the approval of HUD.

income, middle -- Here defined as that range of incomes which can be served by a Mortgage Loan program.

income, moderate -- Here defined as that range of incomes which can be served by Section 235.

insured loan -- A loan made by a private lender and insured by the government.

interest credit -- The amount of interest the government will pay to make up the difference between the maximum allowable interest rate and what the borrower can afford to pay.

interest rate -- Interest is the rate paid for borrowed money. It is the percentage of the sum borrowed which the borrower must pay each year to the lender for the use of the borrowed money.

interest reduction programs -- FHA programs that subsidize the market interest rates of mortgage loans for low and moderate-income housing; this is one mechanism by which the cost to the consumer is lowered.

interim financing -- The loan which covers land cost, construction cost, current real estate taxes, and other incidental expenses attributable to the construction period; this is sometimes called a construction loan.

investor sponsor -- In conjunction with the cooperative housing program, this refers to private, profit-making organizations that undertake the development of housing projects for sale at a profit to a nonprofit cooperative corporation; the allowable profit is limited and the mortgage amount available to the sponsor is a lower percentage of project cost than is the case for nonprofit cooperative mortgagors.

joint venture -- A limited-profit sponsorship in which nonprofit and limited-profit entities serve as partners.

land contract -- A contract for the purchase of real estate on an installment basis; upon payment of last installment, the deed is delivered.

lease -- A contract for the possession of land or housing at stipulated compensation for a specified length of time.

L.H.A.-Local Housing Authority -- The local organization responsible for administering the public housing program.

limited dividend corporation -- A profit-motivated housing development sponsor which can earn up to 6% cash flow annually on its equity investment. Limited dividends provide a device for investors to make profits while benefiting from accelerated depreciation tax write-offs.

market rent -- The highest price charged by owners for real property based on current prices without special consideration or subsidy.

master plan -- The end product of a community planning effort which is used as a point of reference in determining the feasibility of specific proposals.

matching funds -- The share of funds put up by the state or local applicant to match or supplement the federal share of funds to finance a federal program.

modular construction -- Construction containing standardized, component parts and materials. Prefabricated, mass-produced members that offer uniformity of quality and economy.

mortgage -- A loan made for the purpose of buying, building, or rehabilitating real property in which the property that is purchased is used as security for the loan.

mortgage commitment -- The written notice from the bank or other lender saying that it will advance you the mortgage funds in a specified amount to enable you to buy the house.

mortgage discount "points" -- Discounts (points) are a one-time charge assessed by a lending institution to increase the yield from the mortgage loan to a competitive position with the yield from other types of investments.

mortgage guarantees -- Guarantees of repayment of part or all of the outstanding balance of a mortgage loan made by a federal agency or other institution.

mortgage insurance premium -- The payment made by a borrower to the lender for transmittal to HUD-FHA to help defray the cost of the FHA mortgage insurance program and provide a reserve fund to protect lenders against loss in insured mortgage transactions.

mortgagee -- The lending institution which provides the money for the mortgage; generally includes banks, insurance companies, savings banks, mortgage banks, banking and trust companies, etc.

mortgagor -- The person, corporation, or entity that borrows the mortgage money from a lending institution.

mortgagor corporation -- The corporation that has legal responsibility for repaying the mortgage loan.

MPS -- Minimum property standards; set forth the overall minimum technical standards acceptable to FHA.

multi-family development -- A development of more than two dwellings; usually associated with garden apartments, townhouses, and high-rises.

nonprofit housing -- Any housing constructed or developed which is not intended to earn a profit from receipts.

nonprofit housing corporation -- A legally incorporated nonprofit organization which serves as a sponsor for housing development.

nonprofit sponsor -- A group, organized for reasons other than making profit, which can undertake a housing project; the housing units may be rented on a nonprofit basis or the nonprofit sponsor can be the means of creating individual, cooperative, or condominium ownership, FHA can insure up to 100 percent of a mortgage loan for such sponsors.

option -- A right given, for a valuable consideration, to purchase or lease property at a future date for a specified price and terms. The right may or may not be exercised at the option holder's discretion. If he does not choose to exercise the option, the consideration is forfeited.

percolation test -- A test to determine how well the ground will absorb and drain water. Such tests are necessary, before construction begins, to determine the suitability of installing a septic tank system.

permanent financing -- The mortgage loan which covers, in the case of nonprofit sponsors, 100 percent of the total development cost including the interim loans, construction loan, financing expenses, marketing, administrative, legal, and other costs attributable to the development; this loan differs from the construction loan in that this financing takes place after the project is constructed and open for occupancy.

P.I.L.O.T. -- Payments in lieu of taxes made by a Local Housing Authority to a municipality.

prepaid expenses -- The initial deposit at time of closing, for taxes and hazard insurance and the subsequent monthly deposits made to the lender for that purpose.

principal -- The outstanding balance of a loan. Mortgage payments are separated into two parts: one goes to pay interest on the loan and the other to reduce the principal.

property tax -- A sum of money collected legally by the government on real property and according to assessed value. Property taxes usually bear a major portion of financing public services such as school systems on the local level. Most federally subsidized rental units are exempt from and do not have to pay property tax.

public housing -- A program through HUD which provides the deepest subisidies to low-income people. It pays the entire capital cost of housing and can pay some of the maintenance and management costs, allowing tenants to pay no more than 25 percent of their adjusted income in rents. Public housing can be established in an area only by the consent of a local unit of government.

P.U.D. -- Planned Unit Development: A means of regulating land development which is frequently used as an alternative to traditional lot-by-lot zoning regulation. Usually applies to one or more large tracts on contiguous land; may involve a single or combination of land uses; and allows more flexibility than traditional zoning.

rehabilitation -- The process by which dilapidated housing is made decent, safe, and sanitary by replacing floors, roofs, bathrooms, kitchens, wiring, etc.

rent supplement -- A direct subsidy program in which the family pays 25 percent of its income toward the rent. This amount is supplemented by the government to cover the difference between the amount paid by the family and the market rate.

repair and maintenance -- The costs incurred in replacing damaged items or maintaining household systems to prevent damage.

replacement cost -- The cost to replace a structure with one of equivalent worth and function in all respects; FHA calculates replacement by determining the current cost of improvements to the land (exclusive of offsite work) and the cost of structures, including the builder's and architect's fees; also included are financing costs; carrying charges, and legal and organizational expenses in an amount normally incurred for the type project; replacement cost usually provides a higher value for ascertaining the maximum mortgage than does the more conventional and conservative "estimated value."

Section 701 (Comprehensive Planning Assistance) -- Provides grants to foster sound community, regional, and statewide comprehensive planning (authorized by the Housing Act of 1954 HUD).

seed money/front money -- The amount of capital needed to get a project off the ground, usually recoverable in the mortgage loan. Items usually covered are option agreement, partial payment of professional services, site surveys, FHA fees, and FmHA fees.

self-help housing -- A method of construction which allows low-income families to realize significant cost reductions and accumulation of equity through the pooling of their labor in groups of six to fifteen families. Mortgage financing generally is through FmHA, Section 502 loan.

septic tank -- An underground, enclosed tank used to hold sewage solids as they decompose by bacterial action. (See also cesspool.)

site -- The land or property to develop for new construction or rehabilitation.

SMSA-Standard Metropolitan Statistical Area -- A county or group of counties constituting an integrated economic and social unit having at least one central city or two adjoining cities which constitute a single community with a population of 50,000 or more.

special assessment -- A tax for a specific purpose such as providing paved streets or new sewers. People whose properties abut the improved streets or tie into the new sewer system must pay the tax.

special assistance -- Purchase by Ginnie May or mortgage financing low or moderate-income housing under certain FHA mortgage insurance programs; purchase is financed by Treasury borrowing.

sponsor -- Usually refers to a public or private profit or nonprofit organization which accepts responsibility to maintain, manage, and pay for housing developed under its auspices.

subdivision -- A large section of land that has been legally divided, usually by surveying and recording of plot at the county offices into smaller building sites.

sub-contractor -- Sub-contractors are generally responsible for only a portion of the dwelling unit (the sub-contractor might install only the plumbing) and are responsible to the general contractor.

tax abatement -- For a specified period of time a project is exempt from local taxes or pays a reduced rate of taxes for that period of time.

tax exemption -- Property which pays no real estate taxes. When a property is improved, its valuation and hence its taxes are increased. Under certain rehabilitation programs, such improvements are tax exempt.

tax write-offs -- An indirect subsidy to homeowners through which deductions can be made from taxable income for depreciation, taxes, and interest payments.

title -- The evidence of a person's legal right to possession of property, normally in the form of a deed.

title company -- A company that specializes in insuring title to property.

title insurance -- Special insurance which usually protects lenders against loss of their interest in property due to unforeseen occurrences that might be traced to legal flaws in previous ownerships. An owner can protect his interest by purchasing separate coverage.

title search or examination -- A check of the title records, generally at the local courthouse, to make sure you are buying the house from the legal owner and that there are no liens, overdue special assessments, or other claims or outstanding restrictive covenants filed in the record.

Turnkey -- Housing initially financed and built by private sponsors and purchased by housing authorities for use by low-income families under the Public Housing program.

Turnkey Leasing -- Housing constructed by private sponsors for lease to the housing authority for use of its low-income tenants.

Turnkey II -- Used either to designate a program for private management of low-income housing or the training for home-ownership given Public Housing residents participating in the Turnkey III or Turnkey IV program.

Turnkey III -- The Public Housing homeownership program in dwellings owned by the housing authority.

Turnkey IV -- The Public Housing homeownership program in dwellings leased by the housing authority.

vacancy rate -- The percentage of all rental houses in a town or other jurisdiction that are available for rent but not rented.

variance -- A special exception to a zoning ordinance granted by the Zoning Board of Appeals in cases of unusual hardship.

zoning -- The division of an area into separate districts reserved for different real property usages such as business, residential, light, medium or heavy industry, etc., as well as regulating the type and density of the improvements upon it.

APPENDIX III

DIRECTORY OF
NATIONAL, REGIONAL, AREA AND STATE OFFICES

Department of Housing and Urban Development (National Office)
451 Seventh Street, S.W.
Washington, D.C. 20410
1-202-755-5284

Department of Housing and Urban Development (Regional Office)
911 Walnut
Kansas City, MO 64106
1-816-374-4391

Department of Housing and Urban Development (Area Office)
Two Gateway Center
4th & State
Kansas City, KS 66010
1-816-374-4391 (Same as Regional Office)

Department of Housing and Urban Development
Topeka Insuring Office
444 Quincy Street
Topeka, KS 66603
1-913-295-2670

Farmers Home Administration
Department of Agriculture (National Office)
Washington, D.C. 20250
1-202-447-3440

Farmers Home Administration
Department of Agriculture (State Office)
444 Quincy Street
Topeka, KS 66603
1-913-295-2882

Farmers Home Administration
Department of Agriculture (County Supervisors)

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
LELAND W. ELLIOTT 110 E. Madison Iola, KS 66749 316-365-2146	Allen Anderson
E. FRANCIS HABIGER Berger Bldg-Suite 12 104 N. 6th (P.O. Box 313) Atchison, KS 66002 913-367-2928	Atchison Doniphan

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
FRANK R. LEWIS Federal Bldg (P.O. Box 70) Fort Scott, KS 66701 316-223-3530	Bourbon Linn
WENDELL S. ANDERSON 2435 W. Central El Dorado, KS 67042 316-321-5818	Butler Harvey Marion
LARRY D. CARNAHAN 211 East Maple Columbus, KS 66725 316-429-1010	Cherokee
THEODORE C. SAMUELSON ASCS Bldg.-1704 E. 6th St. P.O. Box 605 Concordia, KS 66901 913-243-3438	Cloud Ottawa Republic
GAYLE T. KANTACK Courthouse P.O. Box 245 Burlington, KS 66839 316-364-5411	Coffey Woodson
ROBERT K. SHEETZ 120 W. 12th Winfield, KS 67156 316-221-3210	Cowley Sedgwick
KENNETH L. CARNES 108 E. Forest P.O. Box 343 Girard, KS 66743 316-724-6126	Crawford Neosho
WILBUR L. WRIGHT USDA Consolidated Ofc. Bldg. 711 W. 23rd St. Lawrence, KS 66044 913-843-7049	Douglas Leavenworth
MARK L. RIEDY Ag Service Center 2818 Vine Street Hays, KS 67601 913-628-3081	Ellis Rush Russell Trego

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
DAVID W. CUTTER 205 Hudson St. Garden City, KS 67846 316-275-7131	Finney Scott Wichita
DAVE J. GOERTZ Farm Office Bldg. 900 W. Hwy 50 Bypass Dodge City, KS 67801 316-227-3761	Ford Edwards Gray Hodgeman
ELTON G. MURROW Cook Bldg. 209 W. 2nd St. Ottawa, KS 66067 913-242-3527	Franklin Osage
CHARLES W. NIGHSWONGER 103 E. Cherry Hill City, KS 67642 913-674-2115	Graham Rooks Sheridan
FRANCIS E. STAMBAUGH 121 N. Barber St. P.O. Box K Syracuse, KS 67878 316-384-6951	Hamilton Greeley Kearny Stanton
LEROY W. RIESCHICK USDA Bldg.-926 W. 6th Holton, KS 66536 913-364-3121	Jackson Shawnee
PHILIP V. MATHEWS County Courthouse P.O. Box 305 Oskaloosa, KS 66066 913-863-2331	Jefferson
JOHN T. THULL 206 N. Commercial Mankato, KS 66956 913-378-3201	Jewell Lincoln Mitchell
JOHN W. EDWARDS 602½ Huston Avenue P.O. Box 386 Altamont, KS 67330 316-784-5319	Labette

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
SHAD GAGER USDA Building 415 W. 2nd St. Oakley, KS 67748 913-672-3243	Logan Gove Rawlins Thomas
F. JACKSON GEORGE Federal Bldg. P.O. Box 793 Emporia, KS 66801 316-343-2811	Lyon Chase Morris
CALVIN J. KING 600 Broadway Marysville, KS 66508 913-562-5345	Marshall
KENNETH L. KOCHER Bradley Post Bldg. P.O. Box I Meade, KS 67864 316-873-2192	Meade Clark Haskell Seward
HANSERD Z. HOUSE 123 W. Peoria St. Paola, KS 60071 913-294-5369	Miami Johnson Wyandotte
JERRY P. WISHALL 115 South Sixth P.O. Box 825 Independence, KS 67301 316-331-1670	Montgomery Chautauqua Elk
SAMUEL N. HUBER USDA Bldg.-506 Castle St. P.O. Box 169 Seneca, KS 66538 913-336-3543	Nemaha Brown
ROBERT L. COORDSEN 505 S. Pennsylvania Ave. Ness City, KS 67560 913-798-3665	Ness Pawnee Lane
JAMES F. VANEK, JR. 115 N. Norton Norton, KS 67654 913-877-5156	Norton Decatur

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
BRUCE W. BARKER 1015 N. Main P.O. Box 311 Pratt, KS 67124 316-672-5951	Pratt Barber Comanche Kiowa
JERRY F. DONAHY 324 N. Poplar So. Hutchinson, KS 67505 316-669-8266	Reno Kingman Stafford
VERNON E. JANSSEN 116 N. Dinsmore P.O. Box 697 Lyons, KS 67554 316-257-5140	Rice Barton Ellsworth
VINCENT A. MILLER Federal Bldg. P.O. Box 966 Manhattan, KS 66502 913-776-4830	Riley Geary Pottawatomie Wabaunsee
ORVIN R. TIEMANN 1819 S. Ohio Salina, KS 67401 913-825-8267	Saline Dickinson McPherson
GORDON W. COLIP 1502½ Main St. Goodland, KS 67735 913-899-6501	Sherman Cheyenne Wallace
TERRY D. THOMPSON 705 F St. P.O. Box 368 Smith Center, KS 66967 913-282-6618	Smith Osborne Phillips
RICHARD B. WOLTERS 109 W. 6th St. Hugoton, KS 67951 316-544-8541	Stevens Grant Morton
JAMES W. SMITH 112 Federal Bldg. Wellington, KS 67152 316-326-5933	Sumner Harper

LOCATION OF COUNTY OFFICES AND NAMES OF COUNTIES SERVED

COUNTY SUPERVISOR	COUNTIES
WARREN G. WHITAKER 319 Commercial St. P.O. Box 315 Washington, KS 66968 913-325-2216	Washington Clay
DENNIS D. STAFFORD County Courthouse P.O. Box 208 Fredonia, KS 66736 316-378-4196	Wilson Greenwood

Office of Management and Budget
Executive Office Building
Washington, D.C. 20503
1-202-395-3000

Veterans Administration (National Office)
810 Vermont Avenue, N.W.
Washington, D.C. 20420
1-202-393-4120

Veterans Administration (Regional Office)
5500 E. Kellogg
Wichita, KS 67218
1-316-685-2221

Environmental Protection Agency (National Office)
401 M. Street, S.W.
Washington, D.C. 20460
1-202-755-2673

Environmental Protection Agency (Regional Office)
1735 Baltimore
Kansas City, MO 64108
1-816-374-5894

Department of Energy (National Office)
12th Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20461
1-202-566-6061

Department of Energy (Regional Office)
324 East 11th, 20th Floor
Kansas City, MO 64106
1-816-374-2941

State Energy Office
503 Kansas Avenue
Topeka, KS 66603
1-913-296-2496

Kansas Department of Economic Development
503 Kansas Avenue
Topeka, KS 66603
1-913-296-3481

State Historical Society
120 West 10th Street
Topeka, KS 66603
1-913-296-3251

Kansas Civil Rights Commission
535 Kansas Avenue
Topeka, KS 66603
1-913-296-3206

State Economic Opportunity Office (Weatherization Program)
535 Kansas Avenue
Topeka, KS 66603
1-913-296-2458

Kansas League of Municipalities
112 W. 7th Street
Topeka, KS 66603
1-913-354-9565

KANSAS ASSOCIATION OF REGIONAL PLANNING COMMISSIONS

ROBERT A. LAKIN, SECRETARY
Central Plains Tri-County Planning Commission
Wichita Metro-Area Planning Department
455 N. Main, 10th Floor
Wichita, KS 67202
1-316-268-4561

MICHAEL R. ELSON
Flint Hills Regional Planning Commission
P.O. Box "L"
Strong City, KS 66869
1-316-273-8503

GERALD COOPER
Greater Southwest Regional Planning Commission
P.O. Box 893
Garden City, KS 67846
1-316-275-9176

KANSAS ASSOCIATION OF REGIONAL PLANNING COMMISSIONS

DENNIS R. FOLTZ
Chikaskia, Indian Hills, and Golden Belt Association of Local Governments
P.O. Box 906
Pratt, KS 67124
1-316-672-5541

PETER S. LEVI
Mid-America Regional Council
20 W. 9th, 3rd Floor
Kansas City, MO 64105
1-816-474-4240

KEN GLOVER
Mid-State Regional Planning Commission
P.O. Box 963
McPherson, KS 67460
1-316-241-2771

MRS. JEAN WALTEMATH
Mo-Kan Regional Council
1302 Faraon
St. Joseph, MO 64501
1-816-233-3144

DAVE PETERSON
North Central Regional Planning Commission
Municipal Building
Beloit, KS 67420
1-913-738-2218

FRANK MOSHIER
Big Lakes Regional Planning Council
Courthouse Annex
105 N. Fifth
Box 987
Manhattan, KS 66502
1-913-776-4859

JACK ALUMBAUGH
Southcentral Kansas Economic Development District
Sutton Place, Suite 102
209 E. William
Wichita, KS 67202
1-316-262-5246

MICHAEL BAILEY
Southeast Kansas Regional Planning Commission
P.O. Box 664
Chanute, KS 66720
1-316-431-0080

APPENDIX
IV

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Council of State Governments, The Environment Comes of Age, Lexington, Kentucky, Iron Works Pike, 1977.

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APPENDIX B

COVER LETTER INTRODUCING THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES

KANSAS DEPARTMENT OF ECONOMIC DEVELOPMENT
503 KANSAS—6th FLOOR, TOPEKA, KANSAS 66603
Phone (913) 296-3481

ROBERT F. BENNETT, *Governor* KANSAS ECONOMIC DEVELOPMENT COMMISSION—C. HOWARD WILKINS, Jr., *Chairman* B. B. ANDERSEN CARLOS F. CORTES
WILLIAM F. DANENBARGER JEAN GRAGG JACK A. McGLOTHLIN J. A. MERMIS, Jr. LEROY TOMBS RUDY VALENZUELA. EDWARD G. BRUSKE, *Secretary*

Mr. John Doe
Rural Street
Topeka, KS 66603

Dear Mr. Doe:

The attached Housing Program Handbook for Kansas Communities is your guide to the federal housing programs and community facilities programs available to provide housing or services for citizens in your cities, towns or rural areas.

The information was obtained from the Department of Housing and Urban Development, Farmers Home Administration of the Department of Agriculture, the Federal Register and the Kansas State Library. The research for the Handbook was developed by the Housing Division of the Kansas Department of Economic Development. Data collection and information was compiled by Frances Kiernan, graduate student at Kansas State University, under the supervision of the Kansas Department of Economic Development's Housing Division.

This publication is being distributed to the Mayors, the State Senators and Representatives, the Local Housing Authorities, Regional Planning Commissions, Kansas Cooperative Extension staff members, Housing Forum and Task Force members in the State of Kansas.

For additional information or any questions regarding the programs described in this Handbook, please feel free to contact the Housing Division of the Kansas Department of Economic Development at 913/296-3665.

Sincerely,

Fred J. Sellars
Director of Housing

Attachment

APPENDIX C

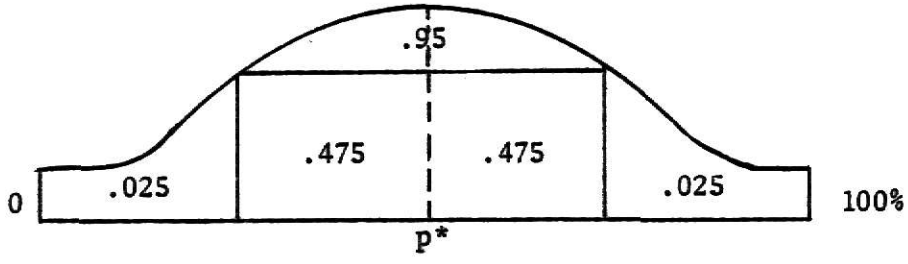
ANALYSIS OF HOUSING PROGRAM HANDBOOK EVALUATION QUESTIONNAIRE PRE-TEST

ANALYSIS OF HOUSING PROGRAM HANDBOOK EVALUATION QUESTIONNAIRE PRE-TEST

The questionnaire was run as a pre-test on 20 respondents of the Housing and Renewal class offered by the Department of Regional and Community Planning in the Spring semester, 1979.

The information assessed from data analysis obtained on the pre-test presents information on the validity of the questions asked, as well as measuring the level of the Chi-Square statistic. The outcome of the information provides the information necessary to develop goals and objectives for future policy regarding technical assistance, actions, and allocations for further publication of Housing Program Handbooks.

The sample size of 20 for the pre-test at a 95% confidence interval with a .01 confidence level shows the following.



A 95% interval about p*

$$n = .96 \left(\frac{1}{\bar{p} - p^*}\right)^2$$

$$n = .96 \left(\frac{1}{.0290}\right)^2 = .96\ (1{,}187) = 1{,}140^{15}$$

This shows for a large sample size of 1,140, how large a sample size must be to be within three percentage points of the true proportion with a 95% confidence level.

No hypotheses have been developed to prove or disprove. The questionnaire was developed as an instrument to gather data from 1,140 recipients of the Housing Program Handbook for Kansas Communities. These recipients include 635 mayors, the State Senators and Representatives, Local Housing Authorities, Regional Planning Commissions, County Extension Supervisors, and the city and county housing community development and planning offices, state universities and colleges.

APPENDIX D

BASIC DEFINITIONS: STATISTICAL MEASUREMENT TECHNIQUES

BASIC DEFINITIONS: STATISTICAL MEASUREMENT TECHNIQUES

Normally, the first task of data analysis is to determine the basic distributional characteristics of each of the variables. Information on the distribution, variabiliy, and central tendencies of the variables being evaluated in the Housing Program Handbook Questionnaire provides necessary information required for selection of statistical techniques and computer analysis.

Various types of information on the distributional characteristics may be obtained from SPSS depending upon its type: nominal, ordinal, or interval data; measurement levels; and the amount of detail desired.[16]

The measurement levels used to evaluate and analyze data collected through the pre-test sample were frequency distributions on variables of usage (V1); levels of assistance (V2); purpose of usage (V3) to (V8); frequency of use (V9); areas found most helpful (V10) to (V36); and readability (V37).

These variables were further analyzed for measures of central tendency using the SPSS statistics subprogram, which provided data for the mean, standard error, median, mode, standard deviation on all frequency distribution variables described above.

Definitions of Basic Statistical Measurement Techniques

Frequencies

One Way Frequency Distribution with Descriptive Statistics.

- enables analysis to determine the basic distributional characteristics of each of the variables to be used in subsequent statistical analysis. Information on the distribution, variability and central tendencies of the

variables provides necessary information required for the selection of subsequent statistical techniques and often constitutes a basic computer reference document for the entire file.[17]

Mean

Arithmetic Mean, commonly referred to as an "average," is for a designated set of n sample observations all values are added and the dividing the resulting sum by the number of observations.[18]

Median

The Median is the 50th percentile, which for any set of numerical observations, the median is the value which is neither greater than more than half of the observed values nor less than half of them.[19]

Mode

The Mode, simply stated, is the value in a set of observations which occurs most often.[20]

Standard Deviation

This is the most widely used measure of dispersion about the mean of a frequency distribution. It is equal to the positive square root of the variance.[21]

Standard Error

This measure is the standard deviation of the sampling distribution of a statistic for the coefficient of correlation, for the difference between two means, for the difference between two proportions, for the mean, for the median, and for a proportion, for the standard deviation, and for the variance. Thus, used the standard error determines the potential degree of

discrepancy between the sample mean and the (usually) unknown population mean.[22]

Absolute Frequency

Absolute Frequency is the actual number of sample values, items or cases falling (or expected to fall) into a category or classification or into a cell of a contingency table.[23]

Relative Frequency

Relative Frequency measures in a percent occurrence of an event occurs x time in y cases, whereby x/y; relative frequencies are also referred to as sample proportions.[24]

Crosstabulations

A crosstabulation (also referred as contingency table)

V1 by V2 to V48

is a joint frequency distribution of cases as defined by the categories of two or more variables. The display of the distribution of cases is the chief component of contingency table analysis. This is the most commonly used method of analysis in social sciences.

- additional summary statistic tables are available.

Chi-Square tells of the likelihood that expected frequency of variables are statistically independent corresponding to observed frequency of variables. Several measures of association are available contingency coefficient, phi, tau, gamma et. These tell us the degree to which a case's value on one variable is related to its value on the other variable.[25]

Chi-Square

Chi-Square provides a measure testing for a distribution which is a great importance in inferences concerning variances or standard deviations. In tests of independence of classification sample data drawn from a single universe are classified according to several attributes. Chi-Square is used to determine if the principles or criteria used for a cross classification are meaningful. As a test of independence of classification Chi-Square is not a measure of degree or form of relationship but only help in determining at what level the relationship is significant.[26]

Spearman Rank Correlation

The Spearman Rank correlation measures the degree of strength in the relationship among variables. This test may be used to relate any two variables and to show which pair is most strongly related. The value of the Spearman's r_s can lie between +1 and -1: It will be "plus one" if the two variables are perfectly and positively correlated; it will be "minus one" if they are perfectly negatively correlated (that is, as one variable increases, the other decreases); r_s will be near zero if there is no correlation. Also, referred to as the coefficient of correlation.[27]

Pearson's R

This measure tests bivarate correlation which summarizes the relationship between two variables. These correlation coefficients indicate the degree to which variation (or change) in one variable is related to variation (change) in another. A correlation coefficient summarizes the strength of association between a pair of variables, provides a means for comparing strengths between one pair of variables and a different pair. Also, referred to as the coefficient of determination.[28]

Null's Hypothesis

In general, this term relates to a particular hypothesis under test as distinct from the alternative hypothesis and whose erroneous rejection is looked upon. The term is used in connection with hypothesis of no significant difference between the value of the universe parameter being tested and the value of the statistic computed from a sample drawn from that universe. These hypotheses can then be tested and accepted or rejected based on the outcome of the test.[29]

APPENDIX E

HOUSING PROGRAM HANDBOOK EVALUATION

QUESTIONNAIRE AND COVER LETTER

COVER LETTER

The following example cover letter is to be sent with the Housing Program Handbook Evaluation Questionnaire.

Kansas Department of Economic Development
503 Kansas Avenue
Topeka, Kansas 66603

Dear :

The enclosed Housing Program Handbook Evaluation Questionnaire has been developed to aid KDED's Housing Division to measure the effectiveness and readability of the publication, The Housing Program Handbook for Kansas Communities, which was distributed to you in the Fall, 1978.

We are requesting your assistance and cooperation for a timely response as we will include and attempt to meet your housing information needs in subsequent publications.

This questionnaire has been created for strict in-house use. Instructions are included on the actual survey. If any questions, clarifications arise, or comments on how we can best serve you, please feel free to call collect 913-296-3665 for assistance.

Sincerely,

Attachment

HOUSING PROGRAM HANDBOOK QUESTIONNAIRE

NAME _____

POSITION _____ DATE _____

AGENCY _____

ADDRESS _____ TELEPHONE _____

_____

MARK THE APPROPRIATE RESPONSES

1. HAVE YOU USED THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES PRINTED BY KANSAS DEPARTMENT OF ECONOMIC DEVELOPMENT?
   - ___ READ OR SKIMMED
   - ___ HAS BEEN USED
   - ___ HAS NOT BEEN USED (IF NEVER USED, SKIP QUESTIONS TWO THROUGH NINE)

2. WHAT LEVEL OF ASSISTANCE HAVE YOU FOUND THE HOUSING PROGRAM TO BE?
   - ___ VERY HELPFUL
   - ___ MORE HELPFUL THAN NOT
   - ___ AVERAGE
   - ___ LESS HELPFUL
   - ___ OFFERED NO HELP

3. WHAT PURPOSE HAVE YOU USED THE HOUSING PROGRAM HANDBOOK? (CHECK ALL APPLICABLE)
   - ___ BACKGROUND
   - ___ BASIC INFORMATION ON HOUSING PROGRAMS OF RELATED INFORMATION
   - ___ CLARIFICATION OF ELIGIBLE APPLICANTS
   - ___ IDENTIFICATION OF CONTACTS FOR ADDITIONAL INFORMATION
   - ___ REFERRED ITS USE TO OTHER PEOPLE
   - ___ OTHER (specify) _____

4. HOW OFTEN IS THE HOUSING HANDBOOK USED?
   - ___ ONCE PER WEEK OR DAILY
   - ___ AT LEAST ONCE EVERY TWO WEEKS
   - ___ AT LEAST ONCE EVERY THREE WEEKS
   - ___ ONCE PER MONTH
   - ___ NEVER BEEN USED

5. WHAT PART OF THE HOUSING PROGRAM HANDBOOK DID YOU FIND HELPFUL? (CHECK ALL APPLICABLE)

   HUD PROGRAMS
   - ___ COMMUNITY DEVELOPMENT BLOCK GRANTS

___URBAN DEVELOPMENT ACTION GRANTS
___COMPREHENSIVE PLANNING ASSISTANCE
___REHABILITATION LOANS
___HOUSING ASSISTANCE AND INSURED LOANS PROGRAMS
___HOME OWNERSHIP
___MULTIFAMILY RENTAL ASSISTANCE
___PUBLIC HOUSING ASSISTANCE
___MOBILE HOMES LOAN AND ASSISTANCE
___POLICY DEVELOPMENT AND RESEARCH PROGRAMS
___COMMUNITY SERVICES PROGRAMS

FmHA HOUSING PROGRAMS
___HOME OWNERSHIP LOANS
___RURAL HOUSING REPAIR LOANS
___RURAL RENTAL HOUSING PROGRAMS
___MULTIFAMILY ASSISTANCE
___LOW-INCOME ASSISTANCE
___SELF-HELP HOUSING
___TECHNICAL ASSISTANCE PROGRAMS
___COMMUNITY FACILITY PROGRAMS (WEATHERIZATION, WATER & SEWER)

RELATED INFORMATION TO HOUSING
___VETERANS ADMINISTRATION GUARANTEED LOANS
___ENVIRONMENTAL IMPACT STATEMENTS
___FAIR HOUSING AND EQUAL OPPORTUNITY
___OMB- A-95 REVIEW AND COMMENT
___HISTORIC PRESERVATION

APPENDICES
___GLOSSARY
___DIRECTORIES (ADDRESSES, PHONE NUMBERS)
___HISTORY OF LEGISLATION

6. RATE THE HANDBOOK'S READABILITY.
___TOO EASY
___SOMEWHAT SIMPLE
___VERY READABLE
___SOMEWHAT DIFFICULT
___DIFFICULT TO READ

7. WHAT WAYS COULD THE HANDBOOK BE IMPROVED? (CHECK ALL APPLICABLE)
___BETTER INDEXING
___GRAPHICS (MORE DETAIL AND BETTER HIGHLIGHTING)
___LARGER PRINT
___MORE INFORMATION (specify)_____
___NEEDS UPDATED INFORMATION (specify)_____
___LESS INFORMATION (specify)_____
___INCLUDE LOCATIONS/SITES OF PARTICULAR HOUSING PROJECTS
___INCLUDE EXAMPLE APPLICATION FORMS FOR VARIOUS AGENCIES
___OTHER (specify)_____
_____

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APPENDIX F

HOUSING PROGRAM HANDBOOK EVALUATION QUESTIONNAIRE, SPSS CODE BOOK, AND COMPUTER PROGRAM

HOUSING PROGRAM HANDBOOK EVALUATION QUESTIONNAIRE

NAME _____

POSITION _____ DATE _____

AGENCY _____

ADDRESS _____ TELEPHONE _____

_____

MARK THE APPROPRIATE RESPONSES

Column 1
V1 1. HAVE YOU USED THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES PRINTED BY KANSAS DEPARTMENT OF ECONOMIC DEVELOPMENT?

value labels
1 READ OR SKIMMED
2 HAS BEEN USED
3 HAS NOT BEEN USED (IF NEVER USED, SKIP QUESTIONS TWO THROUGH NINE)

Column 2
V2 2. WHAT LEVEL OF ASSISTANCE HAVE YOU FOUND THE HOUSING PROGRAM TO BE?

value labels
1 VERY HELPFUL
2 MORE HELPFUL THAN NOT
3 AVERAGE
4 LESS HELPFUL
5 OFFERED NO HELP

3. WHAT PURPOSE HAVE YOU USED THE HOUSING PROGRAM HANDBOOK? (CHECK ALL APPLICABLE)

Column 3 V3 BACKGROUND
Column 4 V4 BASIC INFORMATION ON HOUSING PROGRAMS OF RELATED INFORMATION
Column 5 V5 CLARIFICATION OF ELIGIBLE APPLICANTS
Column 6 V6 IDENTIFICATION OF CONTACTS FOR ADDITIONAL INFORMATION
Column 7 V7 REFERRED ITS USE TO OTHER PEOPLE
Column 8 V8 OTHER (specify) _____

Column 9
V9 4. HOW OFTEN IS THE HOUSING HANDBOOK USED?

value labels
1 ONCE PER WEEK OR DAILY
2 AT LEAST ONCE EVERY TWO WEEKS
3 AT LEAST ONCE EVERY THREE WEEKS
4 ONCE PER MONTH
5 NEVER BEEN USED

5. WHAT PART OF THE HOUSING PROGRAM HANDBOOK DID YOU FIND HELPFUL? (CHECK ALL APPLICABLE)

HUD PROGRAMS
Column 10 V10 COMMUNITY DEVELOPMENT BLOCK GRANTS

Column 11 V11 URBAN DEVELOPMENT ACTION GRANTS
Column 12 V12 COMPREHENSIVE PLANNING ASSISTANCE
Column 13 V13 REHABILITATION LOANS
Column 14 V14 HOUSING ASSISTANCE AND INSURED LOANS PROGRAMS
Column 15 V15 HOME OWNERSHIP
Column 16 V16 MULTIFAMILY RENTAL ASSISTANCE
Column 17 V17 PUBLIC HOUSING ASSISTANCE
Column 18 V18 MOBILE HOMES LOAN AND ASSISTANCE
Column 19 V19 POLICY DEVELOPMENT AND RESEARCH PROGRAMS
Column 20 V20 COMMUNITY SERVICES PROGRAMS

FmHA HOUSING PROGRAMS

Column 21 V21 HOME OWNERSHIP LOANS
Column 22 V22 RURAL HOUSING REPAIR LOANS
Column 23 V23 RURAL RENTAL HOUSING PROGRAMS
Column 24 V24 MULTIFAMILY ASSISTANCE
Column 25 V25 LOW-INCOME ASSISTANCE
Column 26 V26 SELF-HELP HOUSING
Column 27 V27 TECHNICAL ASSISTANCE PROGRAMS
Column 28 V28 COMMUNITY FACILITY PROGRAMS (WEATHERIZATION, WATER & SEWER)

RELATED INFORMATION TO HOUSING

Column 29 V29 VETERANS ADMINISTRATION GUARANTEED LOANS
Column 30 V30 ENVIRONMENTAL IMPACT STATEMENTS
Column 31 V31 FAIR HOUSING AND EQUAL OPPORTUNITY
Column 32 V32 OMB- A-95 REVIEW AND COMMENT
Column 33 V33 HISTORIC PRESERVATION

APPENDICES

Column 34 V34 GLOSSARY
Column 35 V35 DIRECTORIES (ADDRESSES, PHONE NUMBERS)
Column 36 V36 HISTORY OF LEGISLATION

Column 37
V37 6. RATE THE HANDBOOK'S READABILITY.

value labels
1 TOO EASY
2 SOMEWHAT SIMPLE
3 VERY READABLE
4 SOMEWHAT DIFFICULT
5 DIFFICULT TO READ

7. WHAT WAYS COULD THE HANDBOOK BE IMPROVED? (CHECK ALL APPLICABLE)

Column 38 V38 BETTER INDEXING
Column 39 V39 GRAPHICS (MORE DETAIL AND BETTER HIGHLIGHTING)
Column 40 V40 LARGER PRINT
Column 41 V41 MORE INFORMATION (specify)_____
Column 42 V42 NEEDS UPDATED INFORMATION (specify)_____
Column 43 V43 LESS INFORMATION (specify)_____
Column 44 V44 INCLUDE LOCATIONS/SITES OF PARTICULAR HOUSING PROJECTS
Column 45 V45 INCLUDE EXAMPLE APPLICATION FORMS FOR VARIOUS AGENCIES
Column 46 V46 OTHER (specify)_____
_____

Column 47
V47 8. LIST ANY PEOPLE OR AGENCIES CONTACTED AS A RESULT OF USING THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES.

value labels
1 HUD REGIONAL OFFICE
2 FmHA COUNTY SUPERVISOR
3 FmHA STATE OFFICE
4 KDED HOUSING DIVISION
5 LOCAL OFFICIALS (specify)_____
6 OTHERS (specify)_____

no code
open-ended responses

Column 48
V48 9. HAVE ANY HOUSING PROJECTS CURRENTLY UNDERWAY OR ANTICIPATED FOR THE FUTURE RESULTED FROM THE HANDBOOK'S USERSHIP?

value labels
1 YES
2 NO

Column 49
V49 10. IS YOUR CITY OR COUNTY A MEMBER OF A REGIONAL PLANNING COMMISSION?

value labels
1 YES, IF YES, WHICH ONE_____
2 NO

Column 50
V50 11. DOES YOUR REGIONAL PLANNING COMMISSION HAVE A HOUSING OPPORTUNITY PLAN?

value labels
1 YES
2 NO

Column 51
V51 12. DOES YOUR LOCALITY HAVE A HOUSING ASSISTANCE PLAN?

value labels
1 YES
2 NO

Column 52
V52 13. HAS YOUR AGENCY OR LOCALITY REQUESTED TECHNICAL ASSISTANCE FROM KANSAS DEPARTMENT OF ECONOMIC DEVELOPMENT'S HOUSING DIVISION?

value labels
1 YES, IF YES, WHAT KIND_____
2 NO

14. WHAT ARE THE CRITICAL HOUSING NEEDS IN YOUR AREA THAT YOU FEEL ARE NOT BEING MET?_____

no code
open-ended responses

Column 53
V53 15. WOULD YOU BE INTERESTED IN PARTICIPATING IN A HOUSING PROGRAM WORKSHOP OR SEMINAR SPONSORED BY KDED'S HOUSING DIVISION?

value labels
1 YES, WHAT TOPICS_____
2 NO

no code
open-ended responses

SPSS CODEBOOK

Generally, variables are punched onto computer cards in a fixed-column format so that each case occupies one or more cards. In fixed-column format, the values of each variable are located in the same columns for every case. For example, if John Doe's age is punched in columns 6 and 7 on the first card the age of every other respondent in the study would also occupy the columns 6 and 7.

To analyze the Housing Program Handbook Questionnaire, it is only necessary to use one card per case. Using keypunched data cards to input the questionnaire's responses to the computer, constitutes the data to be manipulated, identified, stored, copied, retrieved and/or a system to update and enter new incoming data. Alternately, the punched cards may be copied onto a tape or disk file and read into SPSS at a later time.

The following is an example of the data card format used for the pre-test analysis of the Housing and Renewal class. First, note the keypunch card begins in column 1 and ends in column 80. For the questionnaire that has been developed only 53 variables are capable of being computer coded as input for analysis.

```
/321     411     1 1             2   1     4211111
/23 1    4111    1       1       3   1     1212111
/13 1    4       1               211       1212121
/1311  1 411 1   1     1 1   1 1 3 1   1   5212121
```

The computer is programmed using a command and specification to read this data according to a fixed column format. The card performing this is set up the following way:

```
INPUT FORMAT     FIXED (53F1.0)
```

This card programs the computer to read the data for each case as fifty-three single column variables, which means each number entered in every column is a code substituted for answers to the questions listed on the questionnaire. The blank spaces on each card indicate that no response was made for that particular item.

SPSS PROGRAM EXAMPLE

```
//STEP1        EXEC  SPSS8
//DATAFILE     DD    *
//SYSIN        DD    *
INPUT MEDIUM   DISK
RUN NAME       HOUSING HANDBOOK EVALUATION
VARIABLE LIST  V1 TO V53
INPUT FORMAT   FIXED (53F1.0)
N OF CASES     UNKNOWN
VAR LABELS     V1,USERSHIP/V2,ASSISTANCE/V3,BACKGROUND/
               V4,INFO/V5,APPLICANTS/V6,ID/V7,REFERRAL/
               V8,OTHER/V9,FREQUENCY/V10,CDBG/V11,UDAG/
               V12,CPA/V13,REHAB/V14,LOANS/V15,HOME OWNER/
               V16,MULTIFAM RENTAL/V17,PHA/V18,MOBILE HOME/
               V19,POLICY/V20,COMM SERV/V21,RURAL HOME OWNER/
               V22,RURAL REPAIR/V23,RURAL RENTAL/V24,MULTFAM/
               V25,LOW INCOME/V26,SELF HELP/V27,RURAL TA/
               V28,COMM FAC/V29,VA/V30,EIS/V31,FAIR HOUSING/
               V32,A95/V33,HISTORIC PRESERVATION/V34,GLOSSARY/
               V35,DIRECTORY/V36,LEGISLATION/V37,READABILITY/
               V38,INDEXING/V39,GRAPHICS/V40,PRINT/V41,MORE INFO/
               V42,UPDATE/V43,LESS INFO/V44,LOCATION/
               V45,APPLICATION FORMS/V46,OTHER/V47,CONTACTS/
               V48,PROJECTS/V49,RPC/V50,HOP/V51,HAP/V52,TA/
               V53,WORKSHOP/
```

```
MISSING VALUES V1,V2,V9,V37,V47 TO V53(0)
FREQUENCIES    GENERAL=ALL
STATISTICS     ALL
CROSSTABS      TABLES=V37 BY V1 TO V2/V37 BY V1/V37 BY V2/V1 BY V2
OPTIONS        1,9
STATISTICS     ALL
FINISH
/*
```

APPENDIX G

PRESENTATION OF FINDINGS FOR PRE-TEST RESULTS

PRESENTATION OF FINDINGS FOR PRE-TEST RESULTS OF HOUSING

PROGRAM HANDBOOK EVALUATION QUESTIONNAIRE

Frequency Distributions			Absolute Frequency	Relative Frequency
	* Variable 1 -	Usership		
		Read or skimmed	12	60%
		Has been used	5	25%
		Has not been used	3	15%
	* Variable 2 -	Level of Assistance		
		Very helpful	3	15%
		More helpful than not	6	30%
		Average	6	30%
		Less Helpful	1	5%
		Offered no help	2	10%
		Missing values	2	10%
Purpose of Use V3 to V8	Variable 3 -	Background	10	50%
	Variable 4 -	Basic Information	10	50%
	Variable 5 -	Eligible Applicants	11	55%
	Variable 6 -	Identification of Contacts	11	35%
	Variable 7 -	Referral	5	25%
	Variable 8 -	Other	2	10%
	* Variable 9 -	Frequency		
		Once per week	0	0%
		At least once every 2 wks	3	15%
		At least once every 3 wks	3	15%
		Once per month	10	50%
		Never been used	0	0%
		Missing values	4	20%
Helpful Parts V10-V36	Variable 10 -	Community Development Block Grants	10	50%
	" 11 -	Urban Development Action Grants	6	30%
	" 12 -	Comprehensive Planning Assistance	3	15%
	" 13 -	Rehabilitation Loans	4	20%
	" 14 -	Housing Assistance and Insured Loans	4	20%
	" 15 -	Home Ownership	1	5%
	" 16 -	Multifamily Rental Ass't.	9	45%
	" 17 -	Public Housing Ass't.	1	5%
	" 18 -	Mobile Home Loans & Ass't.	6	30%
	" 19 -	Policy Development & Research	3	15%
	" 20 -	Community Service Programs	3	15%
	" 21 -	Rural Home Ownership	4	20%

		Absolute Frequency	Relative Frequency
	Variable 22 - Rural Repair Loan	1	5%
	" 23 - Rural Rental Housing	8	40%
	" 24 - Rural Multifamily Ass't.	2	10%
	" 25 - Rural Low Income Ass't.	2	10%
	" 26 - Rural Self Help Housing	2	10%
	" 27 - Rural Technical Assistance	2	10%
	" 28 - Rural Community Facilities	4	20%
	" 29 - Veteran's Administration	1	5%
	" 30 - Environmental Impact Statements	4	20%
	" 31 - Fair Housing & Equal Opportunity	5	25%
	" 32 - OMB A-95 Review	3	15%
	" 33 - Historic Preservation	4	20%
	" 34 - Glossary	4	20%
	" 35 - Directories	9	45%
	" 36 - History of Legislation	3	15%
	* Variable 37 - Readability		
	Too easy	3	15%
	Somewhat simple	4	20%
	Average	11	55%
	Somewhat difficult	0	0%
	Difficult to read	0	0%
	Missing values	2	10%
Ways to Improve V38-V46	Variable 38 - Better Indexing	6	30%
	" 39 - Graphics	8	40%
	" 40 - Larger Print	2	10%
	" 41 - More Information	8	40%
	" 42 - Updated Information	10	50%
	" 43 - Less Information	1	5%
	" 44 - Example Location/Sites	4	20%
	" 45 - Example Application Forms	8	40%
	" 46 - Other	3	15%
	* Variable 47 - Agencies Contacted		
	HUD Regional Office	3	15%
	FmHa County Supervisor	2	10%
	FmHa State Office	2	10%
	KDED Housing Division	5	25%
	Local Officials	2	10%
	Others	2	10%
	Missing values	4	20%
	* Variable 48 - Projects		
	Yes	0	0%
	No	17	85%
	Missing values	3	15%

	Absolute Frequency	Relative Frequency
* Variable 49 - Regional Planning Commissions		
Yes	17	85%
No	3	15%
* Variable 50 - Housing Opportunity Plan		
Yes	4	20%
No	16	80%
* Variable 51 - Housing Assistance Plan		
Yes	16	80%
No	4	20%
* Variable 52 - KDED's Technical Ass't.		
Yes	8	40%
No	12	60%
* Variable 53 - Workshop		
Yes	19	95%
No	1	5%

PRE-TEST FINDINGS FOR CROSSTABULATIONS OF VARIABLES

Usership (V1) to Assistance (V2); V1 to Readability (V37); and (V1) to (V2).

Usership (V1) to Assistance (V2)

Chi Square = 18.66663 Pearson's R = -0.39239
Significance = 0.0447 Significance = 0.0435
with 10 Degrees of Freedom

Usership (V1) to Readability (V37)

Chi Square = 15.547 Pearson's R = -0.47256
Significance = 0.0164 Significance = 0.0177
with 6 Degrees of Freedom

Readability (V37) to Assistance (V2)

Chi Square = 29.69679 Pearson's R = 0.59634
Significance = 0.0131 Significance = 0.0028
with 15 Degrees of Freedom

The Chi square values obtained in the pre-test indicate that the tests scores did not significantly deviate from the expected distribution at a 95% confidence level and that no difference was greater than that expected due to sampling error.[30]

The Pearson's R tests for the three crosstabulated variables indicates low correlations coefficients, shows little significance and is below an acceptable confidence level for validity. These correlations may be suspect and perhaps would require a larger pre-test sample size for a more accurate analysis.[31] It is recommended for the State to employ and conduct an actual pre-test using a sample survey size of 1,035 of the original 1,140 Handbook recipients.

FOOTNOTES

[1]Real Estate Research Corporation, Housing Strategies for Kansas Information and Data Requirements (Chicago: Real Estate Research Corporation, 1975), p. 9.

[2]American Institute of Planners, Planning Policies, '77 (Washington, D.C.: American Institute of Planners, 1977), p. 8.

[3]Ibid., p. 10.

[4]Leonard Rutman, Evaluation Research Methods, A Basic Guide (Beverly Hills, London: Sage Publications, 1977), p. 20.

[5]Charles Backstrom and Gerald Hursh, Survey Research (Evanston, Illinois: Northwestern University Press, 1963), pp. 111-113.

[6]American Institute of Planners, Planning Policies, '77 (Washington, D.C.: American Institute of Planners, 1977), p. 4.

[7]Sidney J. Armore, Statistics A Conceptual Approach (Columbus, Ohio: Bell and Howell Company, 1975), p. 149.

[8]Irwin D. J. Bross, Design for Decision (New York, Toronto, London: MacMillan Company, Free Press, 1965), p. 103.

[9]Ibid., p. 23.

[10]Ibid., p. 22.

[11]Sidney J. Armore, Statistics A Conceptual Approach (Columbus, Ohio: Bell and Howell Company, 1975), p. 147.

[12]Ibid., p. 147.

[13]U.S. Department of Housing and Urban Development, Office of Policy Development and Research, Coordinating State Functional Planning Programs: Strategies for Balancing Conflicting Objectives (Washington, D.C.: Government Printing Office, 1977), p. 43.

[14]Real Estate Research Corporation, Housing Strategies for Kansas Information and Data Requirements (Chicago: Real Estate Research Corporation, 1975), p. 39.

[15]Donald A. Kruckenberg and Arthur A. Silvers, Urban Planning Analysis: Methods and Models (New York, London, Sydney, Toronto: John Wiley and Sons, Inc., 1974), pp. 111-112.

[16]Ibid., p. 115.

[17]Norman Nie, et al., SPSS, Statistical Package for Social Sciences (New York: McGraw-Hill Book Company, 1975), pp. 61-62.

[18]Ibid., p. 60.

[19]John E. Freund and Frank Williams, Dictionary/Outline of Basic Statistics (New York: McGraw Hill, 1966), p. 4.

[20]Basil P. Korin, Statistical Concepts for the Social Sciences (Cambridge, Massachusetts: Winthrop Publishers, Inc., 1975), p. 33.

[21]Ibid., p. 34.

[22]Maurice G. Kendall and William R. Buckland, A Dictionary of Statistical Terms (Edinburgh, London: Oliver and Boyd, 1957), p. 277.

[23]John E. Freund and Frank J. Williams, Dictionary/Outline of Basic Statistics (New York: McGraw Hill Company, 1966), p. 104.

[24]Maurice G. Kendall and William R. Buckland, A Dictionary of Statistical Terms (Edinburgh, London: Oliver and Boyd, 1957), p. 2.

[25]John E. Freund and Frank J. Williams, Dictionary/Outline of Basic Statistics (New York: McGraw Hill Company, 1966), p. 92.

[26]Norman H. Nie, et al., SPSS, Statistical Package for the Social Sciences (New York: McGraw Hill Book Company, 1975), p. 70.

[27]Charles T. Clark and Lawrence T. Schkade, Statistical Analysis for Administrative Decisions (Cincinnati, West Chicago, Illinois, Dallas, Pelham Manor, New York, Palo Alto, California, Brighton, England: South Western Publishing Company, 1974), p. 376.

[28]Donald A. Kruckenberg and Arthur A. Silvers, Urban Planning Analysis: Methods and Models (New York, London, Sydney: John Wiley and Sons, Inc., 1974), pp. 144-145.

[29]Norman H. Nie, et al., SPSS, Statistical Package for the Social Sciences (New York: McGraw Hill Book Company, 1975), p. 276.

[30]Charles T. Clark and Lawrence T. Schkade, Statistical Analysis for Administrative Decisions (Cincin-ati, West Chicago, Illinois, Dallas, Pelham Manor, New York, Palo Alto, California, Brighton, England: South Western Publishing Company, 1974), p. 331.

[31]Donald A. Kruckenberg and Arthur A. Silvers, Urban Planning Analysis: Methods and Models (New York, London, Sydney: John Wiley and Sons, Inc., 1974), pp. 461-462.

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RECOMMENDATIONS FOR THE EVALUATION AND UPDATE OF THE HOUSING PROGRAM HANDBOOK FOR KANSAS COMMUNITIES

by

FRANCES ANN KIERNAN

B.S., Kansas State University, 1975

AN ABSTRACT OF A MASTER'S REPORT

submitted in partial fulfillment of the

requirements for the degree

MASTER OF REGIONAL AND COMMUNITY PLANNING

Department of Regional and Community Planning

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1979

ABSTRACT

This report investigates the intent and purpose of the Housing Program Handbook for Kansas Communities printed by Kansas Department of Economic Development (KDED). This evaluation may show how the State can exercise leadership in providing regular, reliable, public information on the available federal housing programs in the State of Kansas. Recommendations ascertained from this investigation and examination are intended to meet, to intensify, to maintain the scope of services of KDED, and to create a continuous, statewide information dissemination of housing programs. The development of an evaluation mechanism and update process provides the basis for meeting future user needs through which KDED may judge the extent to which towns, cities, regions, or other administrative units are being assisted.

The first section of this report, the evaluation process includes a questionnaire as a monitoring device to assess the handbook's utility, readability and the level of informational assistance statewide through the use of the handbook. Also, this section will indicate sample size, distributions, statistical measurement techniques and interpretation.

The second section of the report defines and explores various update procedure elements and methods. These elements include indexing for the inclusion of new program information and/or revisions to existing programs; graphics or photographs; print size; additional information; deletion of information; directory of locations or sites of particular housing program projects; and example application forms for various housing programs to be used as a guide. The incorporation of these elements into the update process

provides a basis for improving, achieving, or enhancing the desired levels of assistance ascertained by the evaluation data from the Housing Program Handbook's questionnaire.

The third section of this report is a series of policy recommendations relative to KDED's Housing Division. Specifically, these recommendations include: the direction for future publications of Housing Program Handbooks; the procurement of future funding and staffing; scheduling of activities to accomplish the appraisal and assessment operations; and, stressing the need for implementation of a housing information and data retrieval system. All of these recommendations are included as policy options should the State choose to continue its delivery of technical assistance in the housing oriented capacity.

The final sections, Appendices A and B, of this report include the first edition of the Housing Program Handbook for Kansas Communities in its entirety and accompanying cover letters. The Handbook is designed to be a preliminary guide: to indicate housing programs and community service possibilities for community leaders and local governments; to identify and combine the Department of Housing and Urban Development, Farmers Home Administration and other related housing programs to achieve maximum efficiency and effectiveness from the federal programs available to Kansas; to expand public information on available federal and state housing programs in order to broaden the use of available resources and increase public understanding and participation to resolve some of the housing shortage problems in Kansas.

The technical Appendices C through G present definitions used for analyzing the data obtained from the pre-test questionnaire respondents. This section, also, contains the presentation of results of the pre-test, the questionnaire, SPSS questionnaire codebook and computer program.

Many administrative decisions are made on the basis of information presented in quantitative form. As enterprises grow in size and complexity, the administrator is forced to make many decisions. His actions must be taken on the basis of facts available to him.

Modern statistical methods provide one of the most useful and necessary set of tools for decision making. It is the purpose of this appendix to review briefly the basic statistical techniques used frequently to measure levels of association and significance for nominal and ordinal data gathered through surveys, polls, or samples.