

MODERATE INCOME HOUSING REHABILITATION PILOT PROGRAM

Administered by North Central Regional Planning Commission through a partnership with the Dane G. Hansen Foundation

About the Program

The Moderate Income Housing Rehabilitation Pilot Program offers **reimbursement** grants up to \$10,000 to homeowners in eligible counties to complete minor housing upgrades. This program is intended to help preserve housing stock that is often underserved by other assistance programs.

Who is Eligible

2025 eligible service locations include the following Kansas counties:

Ellsworth, Saline (located outside Salina city limits)*, Sheridan, Thomas, Trego, and Wallace

*Saline County locations must be outside the boundaries of the City of Salina

- Assistance is available on a first come, first served basis. *Funding is limited on a per county basis.*
- Households must meet moderate income guidelines to be eligible to apply. Proof of the household income will be determined from the 2024 annual tax form 1040* using adjusted gross income guidelines listed in the table below. For example, a family of five (5) must have an adjusted gross income between \$75,000 and \$148,500 to qualify. For families larger than eight, contact NCRPC for income qualifications.

*Copy of Form 1040, U.S. Individual Income Tax Return(s), for the 2024 tax year (excluding schedules) is required.

*If taxes are in extension, then ineligible.

	Adjusted Gross Income							
Number in Family	1 Person	2 Person	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Maximum Income	\$96,300	\$109,950	\$123,750	\$137,550	\$148,500	\$159,600	\$170,550	\$181,500
Minimum Income	\$38,000	\$44,000	\$54,000	\$65,000	\$75,000	\$88,000	\$100,000	\$110,000

Allowable Projects

- Examples of eligible housing upgrades: roofing, siding, electrical, A/C, furnace, foundation repair, windows, etc. This list is not exhaustive. Check the [Frequently Asked Questions](#) for more information. For project specific questions, email NCRPC Housing Director Keegan Bailey at housing@ncrpc.org.
- Must be primary residence.

Project Exclusions

- Ineligible grant rehabilitation: appliances, window blinds, cameras, solar panels, new construction or additions, fencing, driveways, landscaping, shade structures, patio covers, and gazebos/pergolas. This list is not exhaustive. For project specific questions, email NCRPC Housing Director Keegan Bailey at housing@ncrpc.org.
- Rental properties are not eligible for this program.
- **No tool purchases** will be allowed for reimbursement.

Self-Help

If self-help is utilized rather than a contractor, **material only** will be reimbursed and proof of payment will be required. Self-help is defined as the homeowner supplying the needed labor with the program supplying reimbursement for materials. A 10% match is still required.

Moderate Income Housing Rehabilitation Pilot Program

How it Works

- **Reimbursement** grants of up to \$10,000 to help with housing rehabilitation are available for qualified applicants.
- Homeowner must provide 10% of project total up to \$1,000. *See Project Calculation Examples section below.*
- Homeowners must certify their commitment to provide the 10% match, as well as pay any costs above and beyond the \$10,000 grant.
- The North Central Regional Planning Commission (NCRPC) will provide a reimbursement after proof of payment to the contractor, financial institution, or material supplier has been received.
- Selection of a contractor and coordination of rehabilitation work is up to the homeowner(s). NCRPC is **NOT** involved with that process. Self-help is also allowed (see page 1). **No tools; material only!**
- All expenditures must be made after August 1, 2025.
- Rehabilitation project **must be complete within 90 days** after the application is approved by the NCRPC.
- Owner must provide before and after proof of complete project and photographs of the improvements to receive the grant funding. All properties are subject to random audit by NCRPC staff prior to reimbursement.

Project Calculation Examples

The following examples illustrate how the grant reimbursement/homeowner match amounts are calculated.

Furnace Upgrade Project:
\$8,750 - Total project cost
\$7,875 - Moderate Income Housing Rehabilitation Program reimbursement grant
\$875 - 10% Homeowner match up to \$1,000
Window Replacement Project:
\$15,000 - Total project cost
\$10,000 - Moderate Income Housing Rehabilitation Program reimbursement grant maximum
\$1,000 - 10% Homeowner match up to \$1,000
\$4,000 - Additional amount paid by homeowner to cover the project costs above the \$10,000 grant

Additional NCRPC Housing Services Available

The NCRPC has housing inspectors on staff who are licensed or certified to provide a variety of inspection services, including Radon Testing and Lead Based Paint Risk Assessments. Should you have interest in these services, visit www.ncrpc.org/services/housing or contact the NCRPC.

Contact Information

North Central Regional Planning Commission (NCRPC)
109 N. Mill Street, PO Box 565 | Beloit, KS 67420
Keegan Bailey, Housing Director
Email: housing@ncrpc.org
Phone: 785-738-2218
Fax: 785-738-2185

Frequently Asked Questions

Visit our most up-to-date FAQs here:
www.ncrpc.org/housinginitiative

Moderate Income Housing Rehabilitation Pilot Program

How to Apply:

To apply, submit the items listed in the checklists below. **Email is preferred for everything except the Application Certifications (page 5 signed and notarized), which must be mailed.** Requested documents may be sent to:

Email: housing@ncrpc.org

Subject Line: Last Name, First Name, County Name

Application Checklist

All items must be submitted to process your application.

☐	Completed application (Page 4)
☐	Proof of household income for all occupant(s) age 18 & older. Copy of Form 1040, U.S. Individual Income Tax Return(s), for the 2024* tax year (excluding schedules). <i>*If taxes are in extension, then ineligible. Adjusted gross income is used to determine eligibility.</i>
☐	Verification of property ownership – <i>Copy</i> Deed must be registered at the Register of Deeds Office in property owner(s) name.
☐	Verification of most recent paid real estate taxes – <i>Copy</i> Need receipt of 1st half or full payment of property taxes paid in December and/or May. This can be obtained from the County Treasurer's Office.
☐	A "before" color photo of project. A final "after" color photo showing the project from the same angle will be required for reimbursement.
<i>Application Disclaimer:</i> NCRPC reserves the right to request additional documentation to determine eligibility. Should this additional documentation not be supplied, an application will be denied.	

Signed Application Certifications

Within 10 days of submitting an application and the supporting documentation listed in the checklist above, the original Application Certifications will need to be received by NCRPC to retain your reserved slot.

☐	Mail the original signed and notarized page 5 to: NCRPC, PO Box 565, Beloit, KS 67420 Application Certifications — Including Confirmation of Receipt of Required Materials acknowledging receipt of the following brochures: "Consumers Guide to Radon Reduction" "Protect Your Family From Lead In Your Home" "The Lead-Safe Certified Guide To Renovate"
--------------------------	--

Submit the Completed Application and Documents to:

NCRPC – Keegan Bailey

PO Box 565

Beloit, KS 67420 | Email: housing@ncrpc.org | Fax: 785-738-2185



**North Central Regional
Planning Commission**
Serving Kansans Since 1972



Administered by North Central Regional Planning Commission through a partnership with the Dane G. Hansen Foundation.

NCRPC HOUSING INITIATIVE:

Application for Moderate Income Housing Rehabilitation Pilot Program

Office Use Only: Application Number _____ Date Received _____

Property Owner(s):

Applicant:

First and Last Name

Social Security Number

Date of Birth

Co-Applicant:

First and Last Name

Social Security Number

Date of Birth

Property Address:

Address

City

County

Zip

Mailing Address:

(If different)

Address

City

State

Zip

Phone Number:

Main Phone

Alternate Phone

Email Address:

HOUSEHOLD COMPOSITION (list the head of your household and all members who live in your home)

	Full Name	Age
1		
2		
3		
4		

	Continued—Full Name	Age
5		
6		
7		
8		

1. Fair market value of your home (from latest County appraisal) \$ _____

2. Year house built: _____

3. Will you require a loan to pay the contractor to do the work? ☐ Yes ☐ No

If yes, please provide contact information below: *(Please have your loan officer contact NCRPC if your project is awarded)*

Bank Name

Loan Officer

Phone Number

4. Provide a detailed and narrowly focused project description. (Subject to approval by NCRPC)

(A narrow scope of work is recommended to help ensure the project can be completed within 90 days of approval.)

5. Estimated total project cost: \$ _____ *(This is an estimate and does not need to be an official bid)*

6. Have there been any insurance claims in the past 3 years? ☐ Yes ☐ No

7. If yes, what year was the insurance claim filed? _____

8. If yes, what was the claim on? _____

Application Certifications | Moderate Income Housing Rehabilitation Pilot Program

Mail this page with original and notary signatures to: NCRPC, PO Box 565, Beloit, KS 67420

I/WE CERTIFY THAT I AM (WE ARE) THE PROPERTY OWNER(S) DESCRIBED IN THIS APPLICATION. I/WE CERTIFY ALL INFORMATION IS TRUE AND CORRECT TO THE BEST OF OUR KNOWLEDGE. I/WE FURTHER CERTIFY THAT IT IS OUR RESPONSIBILITY TO PAY THE CONTRACTOR OF OUR CHOICE ANY AMOUNT OVER THE GRANT FUNDS.

I/WE AUTHORIZE NCRPC TO UTILIZE OUR BEFORE & AFTER PHOTOS WITHIN PROGRAM MARKETING MATERIALS (NO LOCATIONS OR NAMES WILL BE USED).

Applicant - Print Name

Applicant - Signature

Date

Co-Applicant - Print Name

Co-Applicant - Signature

Date

STATE OF KANSAS

COUNTY OF _____

The signor(s) of this instrument was acknowledged before me on this _____ day _____ month _____ year.

Notary Public

SEAL

My appointment expires: _____

WAIVER OF LIABILITY

I HEREBY RELEASE NORTH CENTRAL REGIONAL PLANNING COMMISSION, BELOIT, KS, ITS AGENTS AND EMPLOYEES AND DANE G. HANSEN FOUNDATION, LOGAN, KS, FROM ANY AND ALL CLAIMS OF LIABILITY ARISING FROM THIS PROJECT.

Applicant - Signature

Co-Applicant - Signature

Date

CONFIRMATION OF RECEIPT OF REQUIRED MATERIALS

Areas within Kansas are known for high radon. Please review the pamphlet "Consumers Guide to Radon Reduction" informing me of the potential risk of radon exposure in my dwelling unit that can be found at https://www.epa.gov/sites/default/files/2016-12/documents/2016_consumers_guide_to_radon_reduction.pdf.

Any home that was constructed prior to 1978 may contain lead-based paint. Lead based paint may present a serious health hazard. Please review the brochure "Protect Your Family From Lead In Your Home" that can be found at <https://www.epa.gov/sites/default/files/2020-04/documents/lead-in-your-home-portfolio-color-2020-508.pdf> and the brochure "The Lead-Safe Certified Guide To Renovate Right" that can be found at https://www.epa.gov/system/files/documents/2023-06/RenovateRight_ColorBook_06-2023.pdf.

I/WE CERTIFY THAT I (WE) HAVE RECEIVED COPIES OF THE BROCHURES "Consumers Guide to Radon Reduction," "Protect Your Family From Lead In Your Home," and "The Lead-Safe Certified Guide To Renovate."

Applicant - Signature

Co-Applicant - Signature

Date

REIMBURSEMENT CHECKLIST

About Reimbursement

Once your approved Moderate Income Housing Rehabilitation Project is complete, you are ready to submit documentation for reimbursement. Note the following:

- Please send all requested items at one time.
- Only one reimbursement check will be issued.

Final Checklist

To receive reimbursement, please submit the items listed below. Additional information may be requested to ensure compliance with the program before reimbursement is processed.

☐	Final project invoice(s)
☐	Proof of payment to the contractor, financial institution, or materials supplier. Will require an image of the cleared check (front and back) or card receipt, etc.
☐	A final "after" color picture of the project

Contact Information

North Central Regional Planning Commission (NCRPC)
109 N. Mill Street, PO Box 565 | Beloit, KS 67420
Keegan Bailey, Housing Director
www.ncrpc.org
Email: housing@ncrpc.org
Phone: 785-738-2218
Fax: 785-738-2185



**North Central Regional
Planning Commission**
Serving Kansans Since 1972



Administered by North Central Regional Planning Commission through a partnership with the Dane G. Hansen Foundation.