



**Date:** March 16, 2022

**To:** House Committee on Taxation  
Representative Adam Smith, Chairman

**From:** Alex Orel, Senior Vice President – Government Relations  
Kansas Bankers Association

**Re:** Verbal Proponent Testimony – SB 282

Mr. Chairman and committee members, I am Alex Orel providing proponent testimony on behalf of the Kansas Bankers Association (KBA). The KBA was organized in 1887, and our membership includes 99% of the banks and savings & loans headquartered in Kansas. Our membership also includes 20 out-of-state commercial banks operating in Kansas. The Kansas banking industry employs more than 22,000 Kansans that provide financial services in every county across the state. Our organizational mission statement is:

*"Together, we support our member banks and bankers with leadership, advocacy, and education to benefit the communities and customers they serve."*

The KBA recognizes that there is a shortage of attainable housing for both low-income and moderate-income Kansans. A shortage of quality housing is an undeniable barrier to economic growth and development for any community, whether it be rural or urban. Bankers are committed to seeing that everyone with the dream of homeownership has that opportunity. At the direction of our members, the KBA supports policies that will encourage the improvement of existing houses, generate new construction, and incentivize financial investment in the communities, and for the customers our bankers serve.

Thank you for the opportunity to submit proponent testimony today in support of two components within SB 282, which would enact the Kansas Housing Investor Credit Act and the Kansas Affordable Housing Tax Credit Act to incentivize investment in housing to support the growth of Kansas communities. Both of those programs would set aside a certain amount of tax credits annually available administered by the Kansas Housing Resource Corporation for rural and urban development, focusing on both moderate-income and low-income development or renovation. Those programs meet two of the goals outlined in the recent statewide housing study released last December.

We view this bill as another tool in the toolbox to help our communities grow by making housing more attainable, which will attract new residents, new businesses, and new jobs to all parts of our state. As stated above, our mission at the KBA is to support the banking industry to benefit the communities and customers they serve. We support SB 282 as means of accomplishing that mission. Thank you, Mr. Chairman, if you or the committee have questions or require additional information, don't hesitate to get in touch with me at [aorel@ksbankers.com](mailto:aorel@ksbankers.com) or (785) 232-3444.