

Kansas land trust expands affordable homeownership

By DYLAN LYSEN
Kansas News Service

OLATHE — As dozens of local officials and advocates recently took a peek at Maura Heft’s new three-bedroom home, she proudly showed off her spacious kitchen with dark wood cabinets and joyfully explained that the home came with a finished basement.

Heft and her 6-year-old daughter were moving into their first home that they own. They are the first tenants to move into a new type of affordable housing constructed by Habitat for Humanity of Kansas City on the southern edge of Olathe in Johnson County.

It’s a 14-home neighborhood built on a community land trust. That’s a real estate tool that allows the organization to sell the homes at a reduced price — and keep them affordable in the future.

Habitat for Humanity sold the home to Heft for about \$250,000, less than half of the average home price in the county.

Heft said moving into the new home is a life-changing moment for her and her daughter — who have been homeless for five years while staying with family or living in transitional housing — despite Heft working a full-time job.

“I do make a good income, but even with that it is difficult to find housing,” Heft said. “Having our own place and something that I own will build a foundation for my daughter, something I didn’t have growing up.”

The development is significant because it is one of the first community land trusts in Kansas that features an entire neighborhood. The real estate mechanism has largely been used to create only a couple of affordable homes at a time.

BUT ORGANIZATIONS across the country like Habitat for Humanity have begun to use it to build dozens of affordable homes at once.

Lindsay Hicks, president and CEO for Habitat for Humanity of Kansas City, said the organization wants to build an even larger community land trust neighborhood in Lenexa. That would include 50 homes.

“Our goal and our hope is to continue to develop at this larger scale,” Hicks said, “so we can serve and partner with more families to obtain affordable homeownership.”

The idea comes to



Maura Heft, who was homeless for five years, is the first resident in Habitat for Humanity of Kansas City’s 14-home neighborhood in Olathe. The house is built on a community land trust meant to keep its value affordable forever. DYLAN LYSEN/KANSAS NEWS SERVICE

Kansas as home prices continue to soar, making it harder and harder for lower-income residents to purchase one.

Wichita State University’s Center for Economic Development and Business Research shows the average home price in Kansas grew to \$330,000 in 2025. That’s nearly \$100,000 more than the average Kansas home in 2020,

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— Maura Heft

about a 43% increase in five years.

Lack of affordable housing Johnson County, which is part of the Kansas City metro area, is the most expensive housing market in Kansas.

In 2024, homes in Johnson County sold for an average price of about \$560,000. That made it very difficult for Heft to ever envision owning her own home in the community where she grew up.

“There’s no way I would have owned a home in Johnson County or Olathe without Habitat,” she said.

Local officials and advocates are trying to make housing more affordable. Many solutions focus on building more multi-family housing structures, like apartment complexes, that then offer more affordable rent prices.

However, Kansas lawmakers recently ended a tax incentive that helped fund the construction of affordable rental units because it cost the state too much money. That incentive is credited for creating thousands of new rental homes throughout the state.

MEANWHILE, the National Low Income Housing Coalition estimates that Kansas is short more than 55,000 housing units for low-income residents.

While apartments might reduce overall housing costs, they do not provide an opportunity for residents to build wealth. When they pay the rent, those are dollars they will never get back.

Homeowners, on the other hand, build equity in their property by paying off a mortgage. They can cash in that equity when they sell homes, plus net any value the house has gained over time. That’s how the community land trust model can help lower-income residents escape rising rent costs while growing their personal wealth.

Liberal-leaning think tank the Urban Institute reports that researchers have found that community land trusts provide more equitable housing opportunities for low-income residents priced out of the normal real estate market.

The study showed owning a home on a community land trust led to better financial stability for the homeowners than if they were renting.

THE COMMUNITY land trust allows Habitat for Humanity to sell the homes but own the land underneath them. The land is then leased for a very low price to the homeowner.

The homeowner still owns the structure and can do whatever they want with it. But if they ever choose to sell, that lease agreement includes a requirement for them to list their house with only 25% of the appreciated value included.

For example, let’s say someone purchases one of these homes for \$250,000, but decides to sell when its value grows to \$350,000, an appreciation of \$100,000. The agreement means the homeowner can only list the home including 25% of

that \$100,000 increase. So the homeowners would list the home for \$275,000, an increase of \$25,000 in value.

In simple terms, they must resell the home at a reduced price. But they will still pocket a profit plus the equity they’ve earned by pay-

ing off their mortgage.

Habitat for Humanity of Kansas City expects to finish the remaining Olathe homes by the end of the year. The nonprofit was scheduled to present its proposed Lenexa project to city planning officials this week.

Public notice

(Published in The Iola Register February 12th, 2026)
ORDINANCE NO. 3548

AN ORDINANCE RELATING TO ESTABLISHING REGULATIONS FOR THE AUTHORIZATION AND CONTROL OF TEMPORARY BUSINESSES IN THE CITY OF IOLA, ALLEN COUNTY, KANSAS.

BE IT ORDAINED BY THE GOVERNING BODY OF THE CITY OF IOLA, KANSAS, PURSUANT TO ORDINANCE NO. 3532, CHAPTER V, ARTICLE 1, SECTIONS 5-102, 5-105, AND 5-107 ARE HEREBY REPEALED AND REPLACED AS FOLLOWS:

5-102. DEFINITIONS. Whenever used in this Article, unless a different meaning appears from the context:

- (a) “Temporary Business” shall mean the sale of goods or services sold by a business or individual at a nonpermanent retail establishment, including food, goods, products, or clothing, and operated within the City limits.
- (b) “Business” shall mean any marketing activity conducted to sell goods or services for a profit.
- (c) “Brick and Mortar Business” means a business located within the City limits of the City of Iola in a building on a permanent foundation.
- (d) “City Resident” shall mean any person that lives within the City limits of the City of Iola.
- (e) “Mobile Vendor Service” means anything that has the potential to be moved or is on a moveable base, such as, but not limited to, a pull trailer, motorized vehicle, manual pop-up, or cart, is not considered a brick-and-mortar business.
- (f) “Person” includes the singular and the plural and means any person, firm, corporation, association, club, partnership, society, or any other organization) and the agents, servants, or representatives thereof) including any religious or charitable organization.

5-105. TERMS OF PERMIT FOR LOCAL ESTABLISHED MOBILE VENDOR SERVICES.

Each year, any Iola mobile vendor service will be charged a \$30.00 application fee for a one-year vendor license, which shall expire twelve (12) months from the date said license is issued. This allows them to set up within the Iola City limits on private property during the year.

To be considered a local established mobile vendor, any vendor service “Mobile vendor vehicle or trailer” that requires State registration and tags must have their vehicle or trailer registered in Allen County with an Iola address and show proof that they are a City Resident for the operating year. “City Resident” is defined in Section 5-102.

Local brick-and-mortar businesses in Iola that wish to hold special events during the licensing year can fill out an application detailing the event, stating the mobile vendor service that will be attending, and asking for two parking spots to be blocked off with cones. The mobile vendor service must have a current vendor license as required by Section 5-105 or Section 5-107. Because Madison Avenue (Highway 54) is a major thoroughfare through Iola, no vendor shall be permitted to park on Madison Avenue (Highway 54) in the City.

All applicants will be issued a permit. The permit will contain the application time frame’s beginning and ending dates. It must be displayed in the vendor’s mobile vehicle/truck window so City Employees can see it.

All applications must be paid and filed in the City Clerk’s office at City Hall no later than 72 hours before use. This allows time for a background check of all involved parties and for the application to be processed.

All door-to-door sales will continue to be processed through the current rules in the Ordinance.

5-107. FEES FOR PERMIT FOR NON-LOCAL MOBILE VENDOR SERVICE.

Any mobile vendor service not established as an Iola resident by address and or local brick-and-mortar business before a permit is issued, there shall be a permit fee paid to the City Clerk along with a \$30.00 application fee, which will allow a temporary business to operate as specified in the application within the City. The permit shall be based on the timeframe the temporary business intends to operate. The tiered fees shall be as follows:

- (a) Three-Day \$25.00 + \$30.00 Application Fee
- (b) Thirty Days \$50.00 + \$30.00 Application Fee
- (c) Six Months \$250.00 + \$30.00 Application Fee
- (d) One Year \$400.00 + \$30.00 Application Fee

PASSED by the Council and SIGNED by the mayor, this 9th day of Feb, 2026.



Roxanne Hutton, City Clerk

Steve French, Mayor

(2) 12

Today

58 | 38

Friday

62 | 44

Saturday

56 | 40

Temperature		Precipitation	
High Tuesday	54	24 hrs as of 8 a.m. Wednesday	0
Low Tuesday night	26	This month to date	0
High a year ago	38	Total year to date	2.01
Low a year ago	22	Excess since Jan. 1	.4

Sunrise 7:15 a.m.

Sunset 5:57 p.m.

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