



**Date:** Feburary 9, 2022

**To:** Senate Committee on Federal and State Affiars  
Senator Rob Olson, Chairman

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

**Re:** Written Proponent Testimony – SB 369

Mr. Chairman and committee members, I am Alex Orel providing testimony on behalf of the Kansas Bankers Association (KBA). The KBA was organized in 1887 and our membership includes 99% of the 220 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 its members, the KBA supports policies that will encourage improvement of existing houses, generate new construction, and incentivize financial investment in the communities and for the customers bankers serve.

Thank you for the opportunity to submit testimony today in support of SB 369, which would create a housing tax credit program to improve the shortage of high quality, affordable housing in the state. This bill works with already existing programs administered by the Kansas Housing Resources Commission. We view this bill as a useful tool to leverage existing programs tht have already been proven to work.

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 369 as one means of accomplishing that mission. Again, Mr. Chairman, thank you and 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.