



***Kansas Homeowner Assistance Fund (KHAF)***

Kansas Housing Resources Corporation



# *Kansas Housing: Overview*

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**Who we are:** A self-supporting, nonprofit public corporation, Kansas Housing Resources Corporation (KHRC) administers housing and community programs across Kansas.

**What we do:** We help Kansans access the safe, affordable housing they need and the dignity they deserve.

**Who we work with:** Local government officials, mortgage lenders, business leaders, developers, builders, property managers, real estate professionals, service providers, homeless/affordable housing advocates, nonprofit organizations, government agencies.



# Our Programs

<b>EMERGENCY HOUSING</b>	<ul style="list-style-type: none"><li>• Emergency Solutions Grant</li></ul>
<b>COMMUNITY SOLUTIONS</b>	<ul style="list-style-type: none"><li>• Community Services Block Grant</li><li>• Tenant Based Rental Assistance</li></ul>
<b>HOUSING DEVELOPMENT</b>	<ul style="list-style-type: none"><li>• Low Income Housing Tax Credit</li><li>• HOME</li><li>• Moderate Income Housing</li><li>• National Housing Trust Fund</li></ul>
<b>HOMEOWNERSHIP</b>	<ul style="list-style-type: none"><li>• First Time Homebuyer Program</li><li>• Manufactured Housing</li></ul>
<b>ENERGY EFFICIENCY</b>	<ul style="list-style-type: none"><li>• Weatherization Assistance</li></ul>
<b>COMPLIANCE</b>	<ul style="list-style-type: none"><li>• Contract Administration</li><li>• Housing Compliance</li></ul>



# ***KHRC's COVID Response***

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- Supplemental **ESG** funding of \$14.8 million to assist people at risk of homelessness
- Supplemental **CSBG** funding of \$8.15 million to assist people experiencing financial hardship
- [Kansas Eviction Prevention Program \(KEPP\)](#): \$20 million to assist Kansans behind on rent due to COVID
- **NEW!** Kansas Emergency Rental Assistance: Assists Kansans struggling to pay rent and utilities due to COVID
- **NEW!** Kansas Homeowner Assistance fund



# *KEPP Successes*

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- Program operation dates: October – December 2020
- Applications received: 10,138
- KEPP funds requested: \$25,879,322
- Household members impacted: 27,200
- Total Funding Awarded: \$17,007,614



# *KERA Program Overview*

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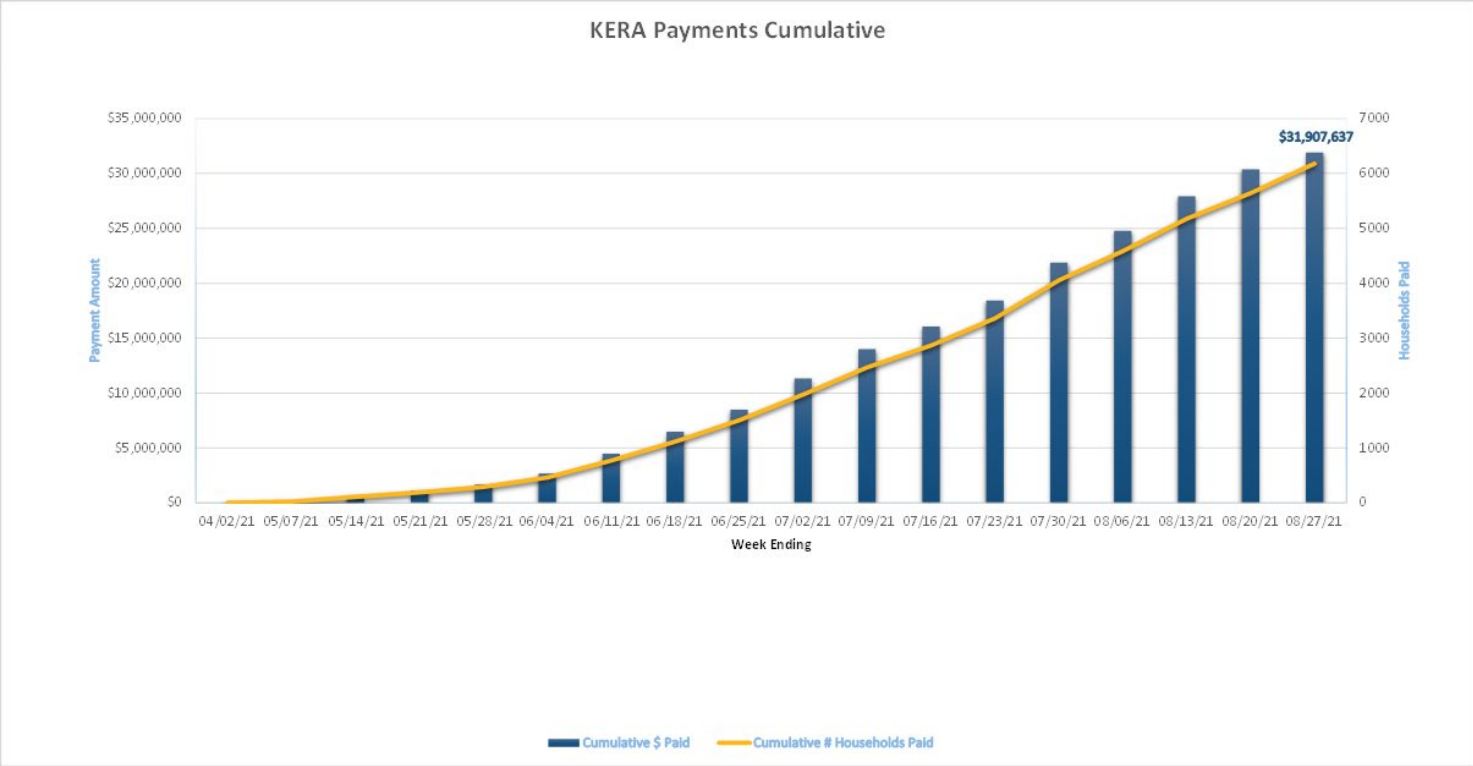
The Kansas Emergency Rental Assistance (KERA) Program provides rental, utility, and internet assistance to households experiencing financial hardship as a result of the COVID pandemic.

- Landlords and tenants apply via a joint online process.
- If the application is approved, the landlord or service provider(s) receive funds directly from KERA and credit the tenant's account.
- An eligible household may receive up to 12 months of assistance, plus an additional three months if necessary to ensure housing stability.



# KERA Program Benchmarks

- Applications Received: 13,357
- Applications in Process: 5,838
- Total Households Served: 6,182
- Total Payments Made: **\$31,907**



*Kansas Homeowner  
Assistance Fund (KHAF)  
Overview and Draft Plan*





# *KHAF Funds Overview*

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- KHAF is part of the American Rescue Plan of 2021 (ARPA), created in response to hardships experienced by homeowners due to the coronavirus pandemic
- ARPA provides up to \$9.961 billion for states, territories, and tribes to provide relief for our country's most vulnerable homeowners.
- Funds from the KHAF may be used for assistance with mortgage payments, utilities, homeownership obligations, and other specified purposes.
- State of Kansas Allocation: \$56 million



# Homeowner Needs



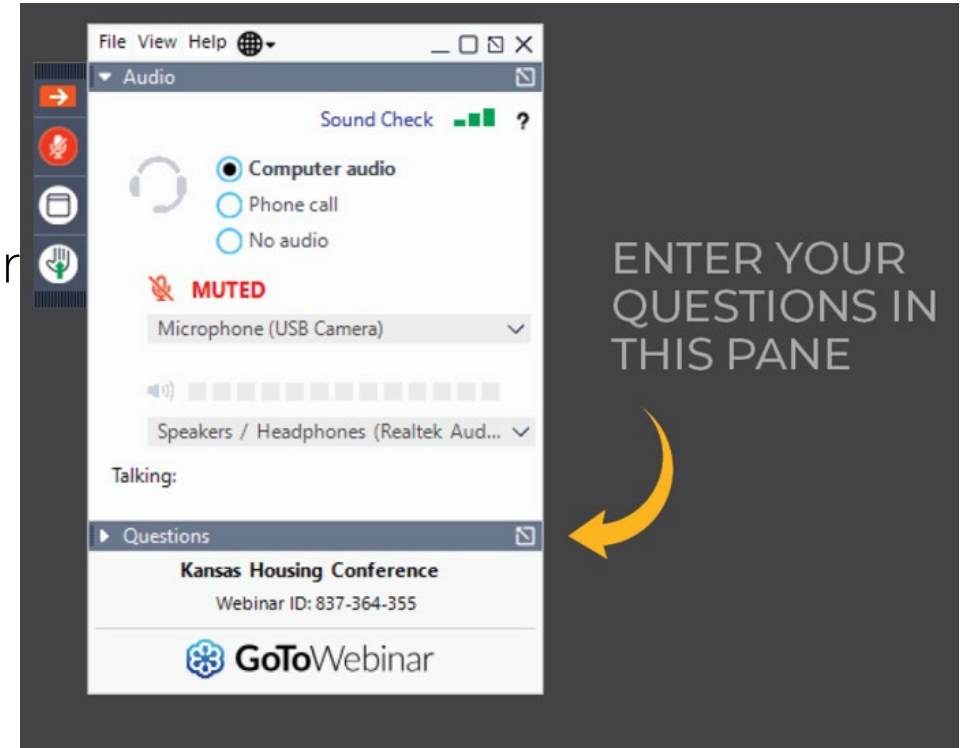
The COVID-19 pandemic impacted Kansas homeowners' ability to keep up with mortgage and utility payments. This has led to 15,430 home loans delinquent and 70% of these loans are behind more than 90 days. As a result, thousands of homeowners are at risk of losing their homes and having their utilities shut off.

# Partnership



# *KHAF Plan Community Engagement*

- Conducted a data-based needs analysis
- Engaged with industry partners for input on program
- Surveyed stakeholders
- Opening the Draft KHAF Plan comment period



# *Eligible Homeowners*

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- Experienced a financial hardship after January 21, 2020 associated with the coronavirus pandemic.
- Income is  $\leq$  150% area median income for the applicant's household size or 100% of the median income for the U.S. (\$79,900), whichever is greater.
- Assistance is for their primary residence.
- Residence must be in Kansas.



# Eligible Expenses



- Payment assistance for:
  - Mortgage reinstatement
  - Mortgage payments
  - Utilities (electric, gas, home energy, water, wastewater)
  - Internet service, including broadband
  - Insurance premiums
  - Association fees
  - Property taxes
- Housing counseling or education

# *KHAF Draft Program Design*

## *Elements*



- Based on the data collected and needs identified
- Draft program includes 4 program elements
- In two main categories:
  - Mortgage Assistance
  - Non-Mortgage Assistance

# *Draft Program Design Element: Mortgage Reinstatement Assistance*

**Program Goal:** Provide financial assistance to eligible homeowners to better position them to obtain stable housing. This may be accomplished by curing their delinquent mortgage payments (principal, interest, taxes, insurance and related fees) through reinstatement or a loan modification from their mortgage servicer where possible.

**Form of Assistance:** Assistance may be structured as a grant or loan.

**Maximum Amount of Assistance:** Each Homeowner may be eligible for up to a combined total of \$35,000 (subject to change) in mortgage assistance (Mortgage Reinstatement Assistance + Mortgage Payment Assistance) through this program, to be used only for the homeowner's primary residence.





# *Draft Program Design Element: Mortgage Payment Assistance*

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**Program Goal:** Provide financial assistance to eligible homeowners to better position them to obtain or maintain housing stability. This may be accomplished by maintaining their monthly mortgage payments (principal, interest, taxes, insurance and related fees) for a period of six (6) months increments.

**Form of Assistance:** Assistance may be structured as a grant or loan.

**Maximum Amount of Assistance:** Each Homeowner may be eligible for up to a combined total of \$35,000 (subject to change) in mortgage assistance (Mortgage Reinstatement Assistance + Mortgage Payment Assistance) through this program, to be used only for the homeowner's primary residence.



# *Draft Program Design Element: Property Charge Assistance*

**Program Goal:** Provide funds to assist with property charge expenses and delinquent expenses that threaten displacement and/or the homeowner's ability to sustain ownership of the property.

**Eligible Expenses:** Funds may be used to pay past due amounts in full, including reasonable late fees, property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance, or common charges. Funds may also be used to pay property charges coming due in the 90 days following program approval.

**Form of Assistance:** Assistance may be structured as a grant.

**Maximum Amount of Assistance:** Each Homeowner may be eligible for up to a combined total of \$10,000 (subject to change) in non-mortgage assistance (Utility/Internet/Broadband Payment Assistance + Property Charge Assistance) through this program, to be used only for the homeowner's primary residence.



# *Draft Program Design Element: Utility/Internet/Broadband Assistance*

**Program Goal:** Provide funds to assist with past due payments for utility and/or internet access services.

**Eligible Expenses:** Assistance funds may be used to pay past due amounts in full, including reasonable late fees, for utilities (including electric, gas, home energy, water, and wastewater) and/or internet service, including broadband.

**Form of Assistance:** Assistance may be structured as a grant.

**Maximum Amount of Assistance:** Each Homeowner may be eligible for up to a combined total of \$10,000 (subject to change) in non-mortgage assistance (Property Charge Assistance + Utility/Internet/Broadband Payment Assistance) through this program, to be used only for the homeowner's primary residence.



# *How can you help?*

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As valued housing partners **and members of the public**, we welcome your input as we design a program that will serve Kansas homeowners in need.

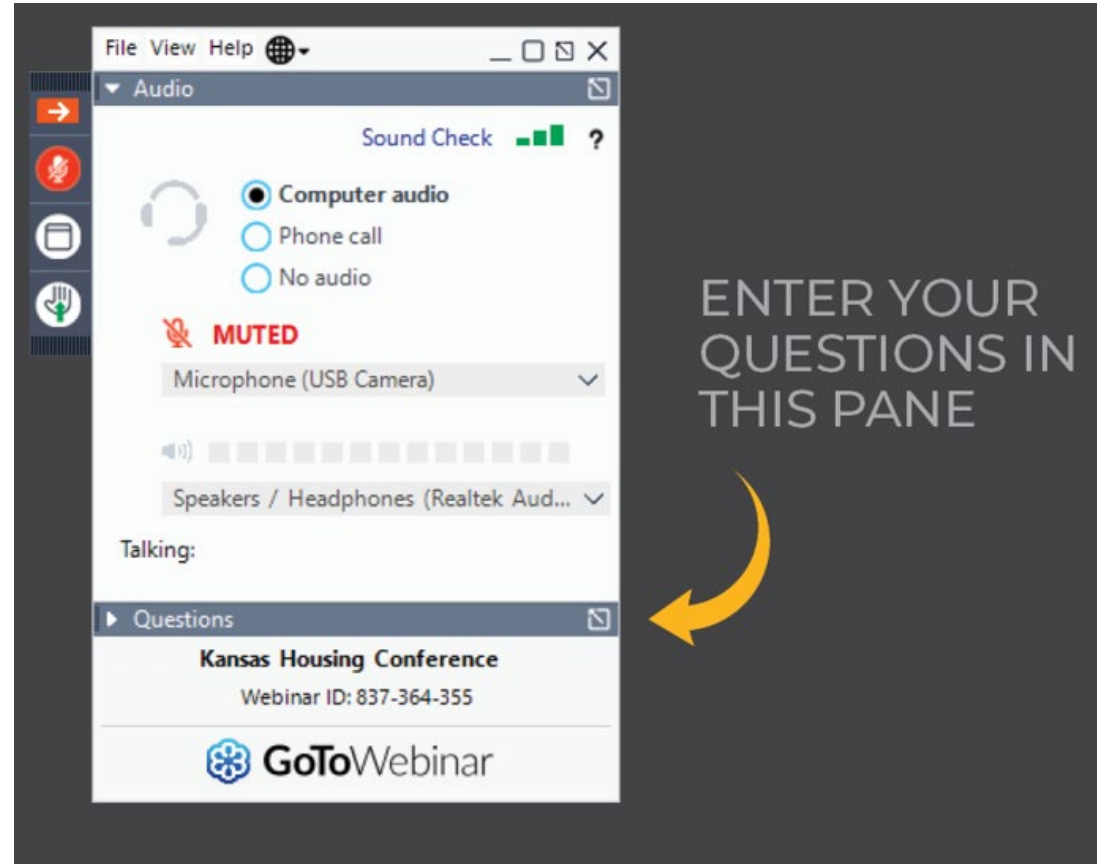
- The KHAF webpage is: <https://kshousingcorp.org/kansas-homeowner-assistance-fund/>
- Scroll down to **Submit your comments** on the Draft KHAF Plan and links to **Complete our survey**. Gathering input from community members and stakeholders is one of the most important steps of our assessment process.
- **Subscribe to our KHAF mailing list** by selecting "Homeowner Assistance," and we'll keep you posted on the latest program updates and announcements.



# Questions and Comments:

Now we want to hear from you.

Please enter your questions or comments in the question pane.



The screenshot displays the GoToWebinar interface. The top window has a menu bar with 'File', 'View', and 'Help'. Below the menu bar is a vertical toolbar with icons for navigation, audio, and chat. The main content area is divided into two panes. The top pane is titled 'Audio' and contains a 'Sound Check' indicator with a green signal strength icon. Below this are three radio button options: 'Computer audio' (selected), 'Phone call', and 'No audio'. A red 'MUTED' indicator is visible. Below the muted indicator are dropdown menus for 'Microphone (USB Camera)' and 'Speakers / Headphones (Realtek Aud...'. A 'Talking:' indicator is present below the speaker settings. The bottom pane is titled 'Questions' and contains the text 'Kansas Housing Conference' and 'Webinar ID: 837-364-355'. At the bottom of the interface is the GoToWebinar logo. A yellow arrow points from the text 'ENTER YOUR QUESTIONS IN THIS PANE' to the 'Questions' pane.