Kansas Homeowner Assistance Fund (KHAF) Application Checklist

This document is designed to help you determine if the Kansas Homeowner Assistance Fund (KHAF) program may be able to assist you, and if so, what documentation you will need to upload during the application process.

Check the box below that accurately defines your situation
One of these choices are required to be eligible for KHAF

- I am currently behind in my mortgage payments
- I am currently 30 days past-due on my property taxes, homeowner insurance, and/or homeowner/condo association fees

If you qualify for one or more of the above situations, you may also request monthly forward Mortgage Payment Assistance and past due Utility/Internet/Broadband expenses.

Before applying you should gather the required documentation

Below is a list of documents applicants can provide to satisfy the documentation requirements for the KHAF program.

At least one of the documents listed below each category must be provided by the required individual. All submitted documents must be recent and legible.

Applicant (Valid) Identification – required for applicant (applicant must be the homeowner)

- State-Issued Driver’s License
- State-Issued Identification Card
- Passport
- Military ID
- Naturalization Certificate
- Lawful Permanent Residency Card
- Other Government Issued Photo ID

Income Documentation – required for all adult (age 18 +) household members

Applicants/Household Members receiving TANF, SNAP, WIC and/or LIHEAP

- Most recent approval or award letter
- Proof of recent deposits (bank or debit card statement)

Social Security/Supplemental Security/Pension

- Benefit Verification Letter
- Award Letter
- Proof of deposit/payment

Wage/Self-Employment
- 2021 or subsequent recent tax return (personal and/or business)
- 2 most recent paystubs
- Form(s) W-2 and/or Form(s) 1099

Zero Income Certification Form

Proof of Ownership
- Deed
- Mortgage statement
- Certificate of title (mobile/manufactured homes)
- Co-op lease
- Land contract (Contract for Deed)
- Property tax bill
- Homeowner’s insurance policy for structure
- HOA (Homeowners Association) or co-op statement

Proof of Primary Residence/Occupancy
- Utility Bill
- Tax Bill

Proof of Delinquency
Mortgage Reinstatement Program
- Most recent mortgage statements for all mortgages (including any Home Equity Lines of Credit and Home Equity Loans)
- Default or Foreclosure Notice (if applicable)
- Other documentation from servicer evidencing delinquency

Property Charge Assistance
- Property Tax Delinquency Notice
- Tax Sale Notice (if applicable)
- Notice of Insurance Lapse (homeowners and flood insurance)
- Homeowner’s Association/Condominium Association Fee Delinquency Notice
- Cooperative Maintenance Fee Delinquency Notice
- Common Charge Delinquency Notice

Utility/Internet/Broadband Payment Assistance
- Past Due Bill
- Disconnection/Shut-Off Notice