Unlocking Home
Kansas Housing Resources Corporation
Agenda

• Kansas Housing Overview
• KHRC Programs
• KS Statewide Housing Needs Assessment 2021
• KHRC COVID Response
• KHAF Program Highlights
• 2022 KHRC Conference
Kansas Housing: Overview

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.
## KHRC Programs

<table>
<thead>
<tr>
<th>Category</th>
<th>Programs</th>
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<tbody>
<tr>
<td><strong>HOMELESS SERVICES</strong></td>
<td>+ Emergency Solutions Grant</td>
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<td><strong>COMMUNITY SOLUTIONS</strong></td>
<td>+ Community Services Block Grant</td>
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<td>+ Tenant Based Rental Assistance</td>
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<td><strong>HOUSING DEVELOPMENT</strong></td>
<td>+ Low Income Housing Tax Credit</td>
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<td>+ HOME</td>
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<td></td>
<td>+ Moderate Income Housing</td>
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<td>+ National Housing Trust Fund</td>
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<td><strong>HOMEOWNERSHIP</strong></td>
<td>+ First Time Homebuyer Program</td>
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<td>+ Manufactured Housing</td>
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<td><strong>ENERGY EFFICIENCY</strong></td>
<td>+ Weatherization Assistance</td>
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<td><strong>COMPLIANCE</strong></td>
<td>+ Contract Administration</td>
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<td>+ Housing Compliance</td>
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<td><strong>EMERGENCY RESPONSE</strong></td>
<td>+ Kansas Emergency Rental Assistance</td>
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<td>+ Kansas Homeowner Assistance Fund</td>
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<td>+ Bridge to Housing Stability</td>
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KS Statewide Housing Needs Assessment 2021

• First comprehensive housing study in 27 years.
• Launched 2021:
  • 71 listening sessions statewide
  • 4,400+ survey respondents
• Study Released December 2021
  • Executive Summary
  • Regional Assessment
  • Goals and Strategies
Housing Needs Assessment – Homeownership Findings

- Midwest has highest homeownership rate in the country.
- Supply isn't keeping pace with demand.
- If ownership units not available, people have to rent, increasing rent rates and competition.

![Figure 1.10: Annual Homeownership Rate (by region)](image-url)
Housing Needs Assessment – Homeownership Findings

- Housing prices increasing faster than ever before.
  - More $ needed to purchase a home and save for downpayment.
  - Survey: Downpayment assistance highest ranked priority
- Lack of supply – most of housing stock built before 1960
- Moderate- and low-income households competing for same units
- Variety of types of housing needed
  - Percentage of homeowners at retirement age increasing.
  - Younger households delaying homeownership.
KHRC’s COVID Response

- 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.
- **Kansas Emergency Rental Assistance:** Assists Kansans struggling to pay rent and utilities due to COVID.
- Bridge to Housing Stability (BHS): Housing Stability funds from the KERA program help bridge the gap for Kansans in imminent danger of being (or have been) evicted.
- **NEW! Kansas Homeowner Assistance Fund (KHAF):** Assists Kansas homeowners struggling to pay mortgage, utilities & taxes due to COVID.
KERA Program Benchmarks

- Total Households Served: 22,217
- Total Landlords Made Whole: 8,024
- Total Payments Made: $163.5M
Kansas Homeowner Assistance Fund
KHAF: HELP FOR HOMEOWNERS

- $56,648,216 from American Rescue Plan Act of 2021
- Designed to prevent delinquency and default for low- and moderate-income homeowners
- Up to $35,000 in mortgage assistance per homeowner, for both past due and future mortgage payments
- Up to $10,000 in property charge, utility and broadband assistance
- Maximum of $45,000 per household
# Kansas Mortgage Delinquencies

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<tr>
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<th>FHA</th>
<th>Conventional</th>
<th>Veterans Affairs</th>
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<tbody>
<tr>
<td>Total Loans</td>
<td>47,073</td>
<td>170,882</td>
<td>24,491</td>
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<tr>
<td>Past Due</td>
<td>3,841</td>
<td>4,904</td>
<td>1,168</td>
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<tr>
<td>Seriously Delinquent</td>
<td>2,302</td>
<td>2,820</td>
<td>901</td>
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- **Total Loans Serviced**: 242,446
- **Past Due**: 9,916
- **Seriously Delinquent**: 6,013

Source: Mortgage Bankers Association 1st Quarter 2022 Report
Kansas

Call for Action
Word of Mouth
Promote the Program

65 Counties with Applications

Let’s reach all 105 Counties

Kansas Homeowner Assistance Fund
INCOME GUIDELINES

100% Area Median Income (AMI) or Socially Disadvantaged Individuals

- **EXAMPLE:** SEDGWICK COUNTY Household of 4 $90,000

150% Area Median Income (AMI) or 100% of US median income (whichever is greater)

- **EXAMPLE:** WYANDOTTE COUNTY Household of 4 $145,200

No calculation needed. Online pre-screening questions determine eligibility based on the homeowner’s county and number of people in household.

Kansas Homeowner Assistance Fund
Qualifications
1. The property must be located within the state of Kansas.
2. The applicant must be the owner of the property.
3. The property must be the applicant’s primary residence.
4. Must be at least 30 days past due on mortgage or delinquent on property taxes.
5. Second homes and investment properties are not eligible for assistance.

Eligible Properties
1. Single Family Residences
2. One to Four Unit Dwellings
3. Condos
4. Manufactured Homes (affixed and unaffixed)
5. Townhomes
**KHAF ASSISTANCE**

**Mortgage Reinstatement** – past due mortgage payments including principal, interest, escrowed taxes and insurance, and any reasonable fees associated with the delinquency; includes primary mortgage, second mortgages, reverse mortgages, and even non-traditional loans such as land contracts (contract for deed) or manufactured homes.

**Mortgage Payments** – must have mortgage or property charge delinquency to qualify, up to six (6) months of forward payment assistance paid directly to mortgage servicer.

**Property Charges** – past due property charges including property taxes, homeowner’s insurance and flood insurance, homeowner association fees, condominium association fees, cooperative maintenance, and common charges.

**Utilities/Internet/Broadband** – must have mortgage or property charge delinquency to qualify, past due utility payments, including electricity, gas, home energy, water, wastewater as well as internet and broadband services.
No household shall receive more than $45,000 in total assistance.

Specific types are capped at the following combined amounts:

1. $35,000 for mortgage reinstatement & mortgage payment together
2. $10,000 for property charge & utility/internet/broadband together
WILL THE ASSISTANCE NEED TO BE PAID BACK?

- If under $25,000, assistance is a grant.
- If over $25,000, assistance is structured as a two-year non-interest bearing, non-amortizing forgivable loan to the homeowner.
- Grant will be fully forgiven if no resale, transfer, or refinance occurs within two years and the homeowner remains in the home.
HOMEOWNER RESPONSIBILITIES

• Homeowners apply online at https://kshousingcorp.org/kansas-homeowner-assistance-fund/
• Apply early! (program launched April 18, 2022)
• Provide documentation such as photo ID, pay stubs, utility bills, mortgage statement, etc. (Checklist available online.)
HOMEOWNER REPRESENTATIVE

- Intake Center Partners or Homeowner Representatives
- Register for webinar – Wednesdays at Noon
- Live demonstration of portal
- Log in to check status of customer applications and payments

LENDER PARTICIPATION

• Lenders/loan servicers must register in order to receive KHAF mortgage payments
• Submit completed forms:
  - Servicer Contact form
  - W9 and Kansas Vendor form
  - KHAF Servicer Collaboration Agreement
• Complete online registration
• Log in to check status of customer applications and payments

https://kshousingcorp.org/kansas-homeowner-assistance-fund-lenders/
HUD HOUSING COUNSELING & LEGAL SERVICES

U.S. Department of Housing and Urban Development (HUD) certified housing counselors can discuss options with you if you’re having trouble paying your mortgage or managing your reverse mortgage. **Remember:** Legitimate resources will not charge an up-front fee for their services.

Housing counselors can help answer the following questions and more:
1. If I’m having trouble paying my mortgage, what are my options?
2. When does the foreclosure process start?
3. What happens during the foreclosure process?
4. What are the consequences of default and foreclosure?
5. How can I mitigate losses during a default and foreclosure?
6. How can I manage my budget and credit during difficult financial times?

Kansas Legal Services & Kansas Foreclosure Timeline
Kansas HUD HOUSING COUNSELING AGENCIES

Community Housing Wyandotte County (CHWC)
Serving Wyandotte County, Kansas Since 1998
https://chwckck.org
CHWC's mission is to stabilize, revitalize, and reinvest in Kansas City, Kansas neighborhoods through improved housing and other quality of life initiatives.

Consumer Credit Counseling Service, Inc. (CCCS)
Serving Kansas Since 1985
https://kscccs.org
CCCS's mission is to empower individuals through education and counseling to make sound financial decisions.

Housing and Credit Counseling, Inc. (HCCI)
Serving Kansas Since 1972
https://housingandcredit.org
HCCI's mission is to counsel and educate all people to achieve their housing and financial goals.
KHAF METRICS TO DATE

- **777** Total Applications Submitted
- **599** Applications In Process
- **72** Applications Funded
- **$650,458** Total Amount Awarded

Documents | Forms | Resources

- KHAF Fact Sheet
- KHAF Flyer
- KHAF Income Limits
- KHAF FAQ’s
- KHAF Hoja de Hechos
- KHAF Applicant Checklist
- KHAF Program Hoja de Hechos
- KHAF Lista de verificacion de la aplicacion
- KHAF Preguntas frequentes
- Homeowner Representative Portal training
- HUD Housing Counseling
- Additional Housing Resources
QUESTIONS?

Start registration and get more information online: https://kshousingcorp.org/kansas-homeowner-assistance-fund

KHAF Call Center
Help available from 8 am-5 pm CST, Mon-Fri.
855-307-KHAF (5423) OR
complete the KHAF Contact Us Form
2022 Kansas Housing Conference

The Dates: August 30 – September 1

The Location: Hyatt Regency Wichita

Conference Website
Connect with Us!

- Contact us at info@kshousingcorp.org
- Follow our website for updates: kshousingcorp.org
- Join our mailing list: kshousingcorp.org/subscribe
- Follow us!

@KansasHousing  @Kansas_Housing