



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

HOMELESS SERVICES	+ Emergency Solutions Grant	
COMMUNITY SOLUTIONS	+ Community Services Block Grant + Tenant Based Rental Assistance	
HOUSING DEVELOPMENT	+ Low Income Housing Tax Credit + HOME	+ Moderate Income Housing + National Housing Trust Fund
HOMEOWNERSHIP	+ First Time Homebuyer Program + Manufactured Housing	
ENERGY EFFICIENCY	+ Weatherization Assistance	
COMPLIANCE	+ Contract Administration + Housing Compliance	
EMERGENCY RESPONSE	+ Kansas Emergency Rental Assistance + Kansas Homeowner Assistance Fund	+ Bridge to Housing Stability



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](#)

STATEWIDE PERCEPTIONS

Data indicators provide a baseline understanding of the housing market. The people that experience the market every day provide an even greater understanding of the unique situations in each community. Voices from local officials, builders, real estate professionals, non-profits, chambers, seniors, and many other Kansans provide additional context to the data.

A robust tour and outreach in Kansas communities throughout 2021 supported many of the statewide indicators and provided direction on where to focus housing policy and programs going forward.

Online and Paper Perception Survey Responses

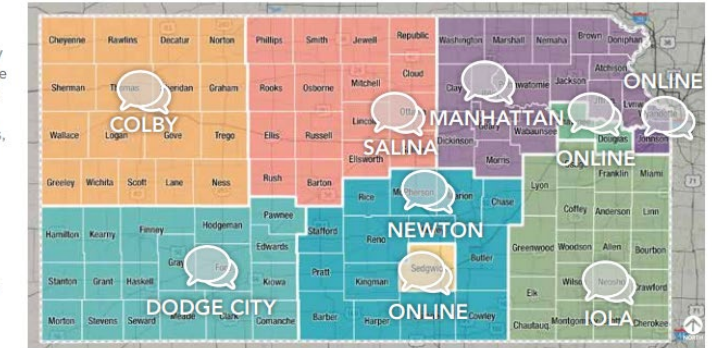
- 2,600+ Community members
- 341 Builders and developers
- 351 Housing service providers
- 515 City and county staff and elected officials
- 338 Real estate professionals

Regional Listening Sessions

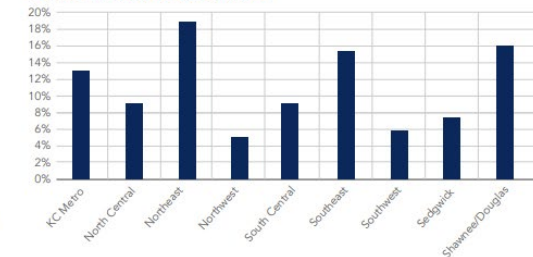
Seventy-one total online listening sessions across Kansas reached over 425 people.

An open in-person and virtual public forum in each of the nine regions offered further understanding and inventory of local communities.

Public Forum Road Tour - April and May 2021



Where Survey Respondents Live

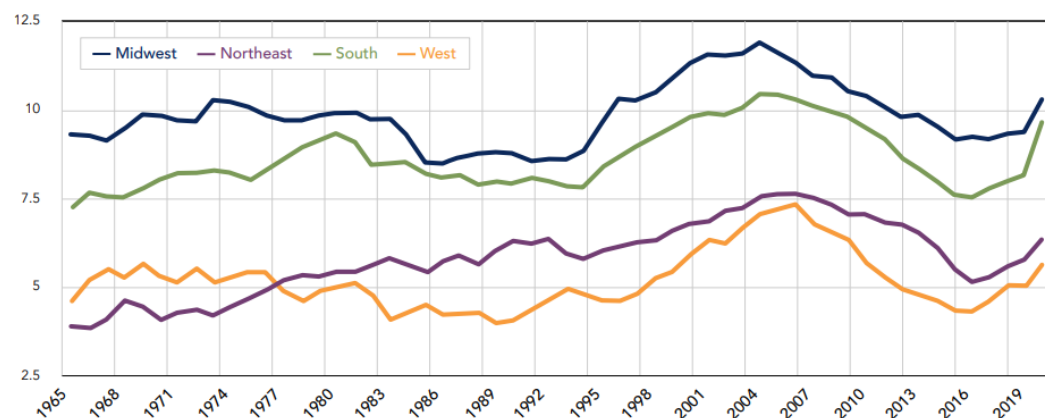


Listening sessions and public forums offered both in-person and online opportunities to participate.

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.

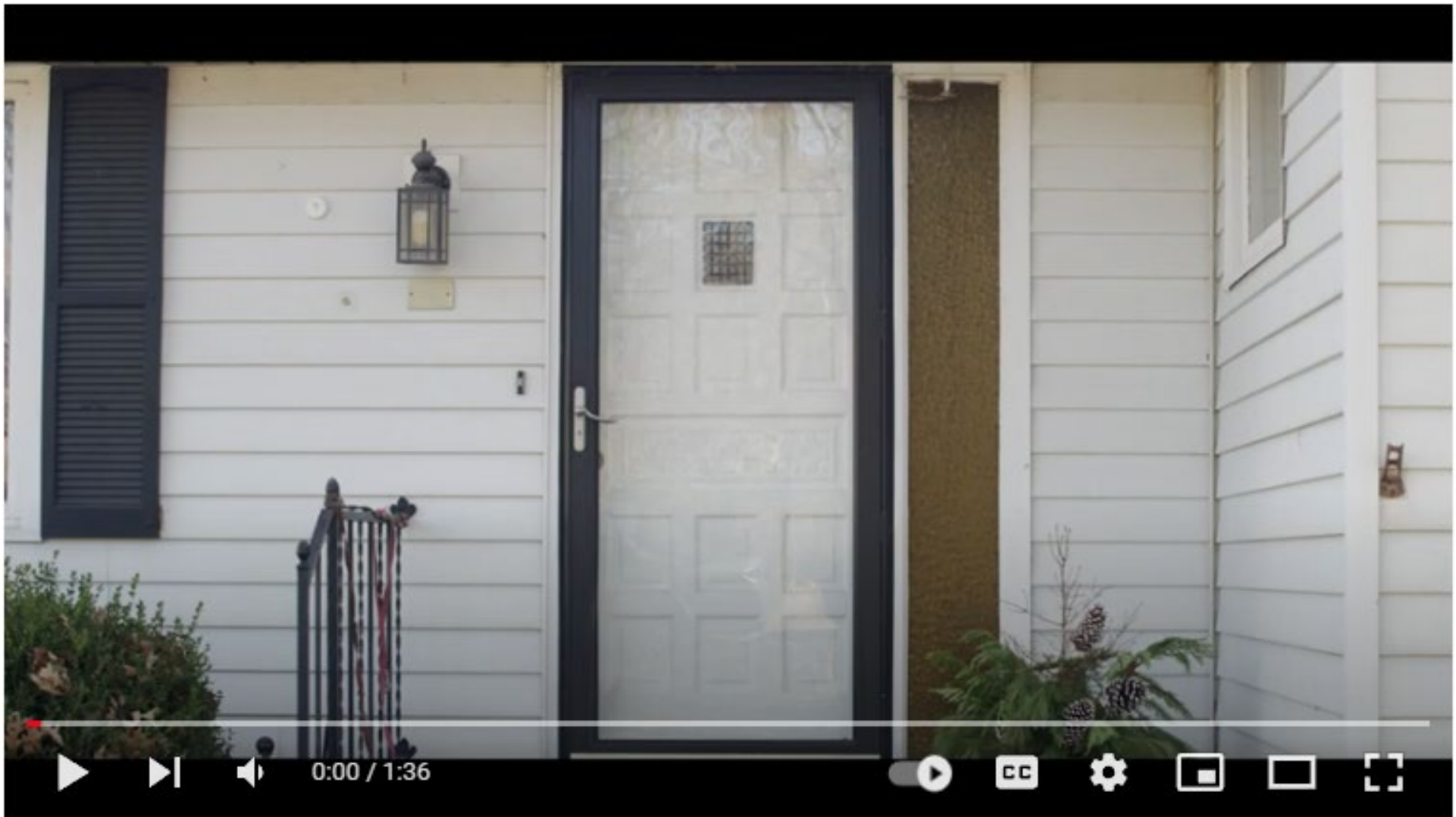
Figure 1.10: Annual Homeownership Rate (by region)



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.





**Kansas Homeowner
Assistance Fund**



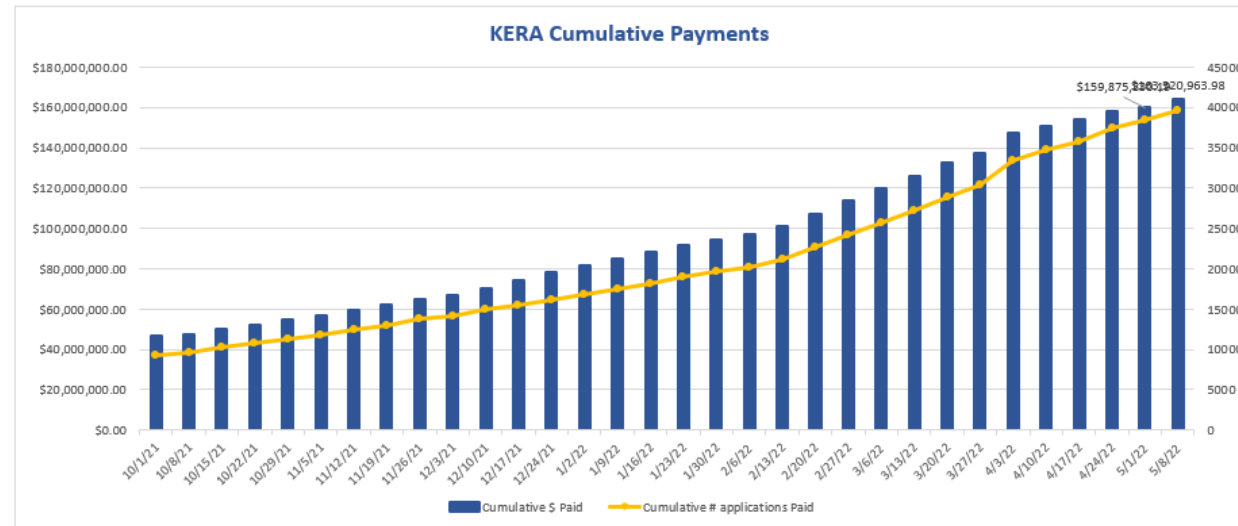
KHRC's COVID Response


- 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



A photograph of a woman with dark skin and curly hair holding a young child with dark skin and curly hair. They are standing in front of a house with light-colored horizontal siding. The woman is wearing a dark blue shirt, and the child is wearing a yellow shirt and patterned pants. The child is holding a yellow cloth. The image has a warm, slightly blurred quality.

HOMEOWNERS



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

FHA	CONVENTIONAL	VETERANS AFFAIRS
47,073 TOTAL LOANS	170,882 TOTAL LOANS	24,491 TOTAL LOANS
3,841 PAST DUE	4,904 PAST DUE	1,168 PAST DUE
2,302 SERIOUSLY DELINQUENT	2,820 SERIOUSLY DELINQUENT	901 SERIOUSLY DELINQUENT

242,446 TOTAL LOANS SERVICED

9,916 PAST DUE

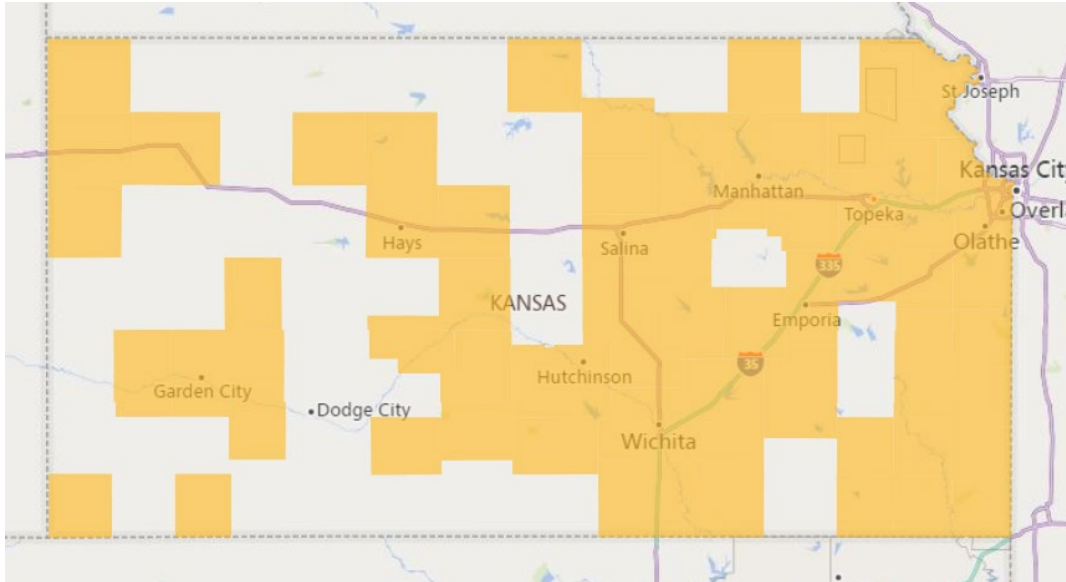
6,013 SERIOUSLY DELINQUENT

Source: Mortgage Bankers Association 1st Quarter 2022 Report

Kansas Homeowner
Assistance Fund

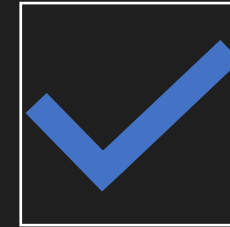


Kansas



Call for Action

**Word of Mouth
Promote the Program**



**65 Counties with
Applications**



**Let's reach all 105
Counties**

**Kansas Homeowner
Assistance Fund**





**Kansas Homeowner
Assistance Fund**



INCOME GUIDELINES



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

EXAMPLE:

SEDGWICK COUNTY **\$90,000**
Household of 4



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

EXAMPLE:

WYANDOTTE COUNTY **\$145,200**
Household of 4

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 AND ELIGIBLE PROPERTIES

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.

MAXIMUM ASSISTANCE Per HOUSEHOLD

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

<https://kshousingcorp.org/wp-content/uploads/2022/05/Homeowner-Representative-Portal-Training.pdf>

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

<https://ag.ks.gov/in-your-corner-kansas/your-home-car/i'm-facing-foreclosure-what-can-i-do/foreclosure-timeline>

**Kansas Homeowner
Assistance Fund**



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)

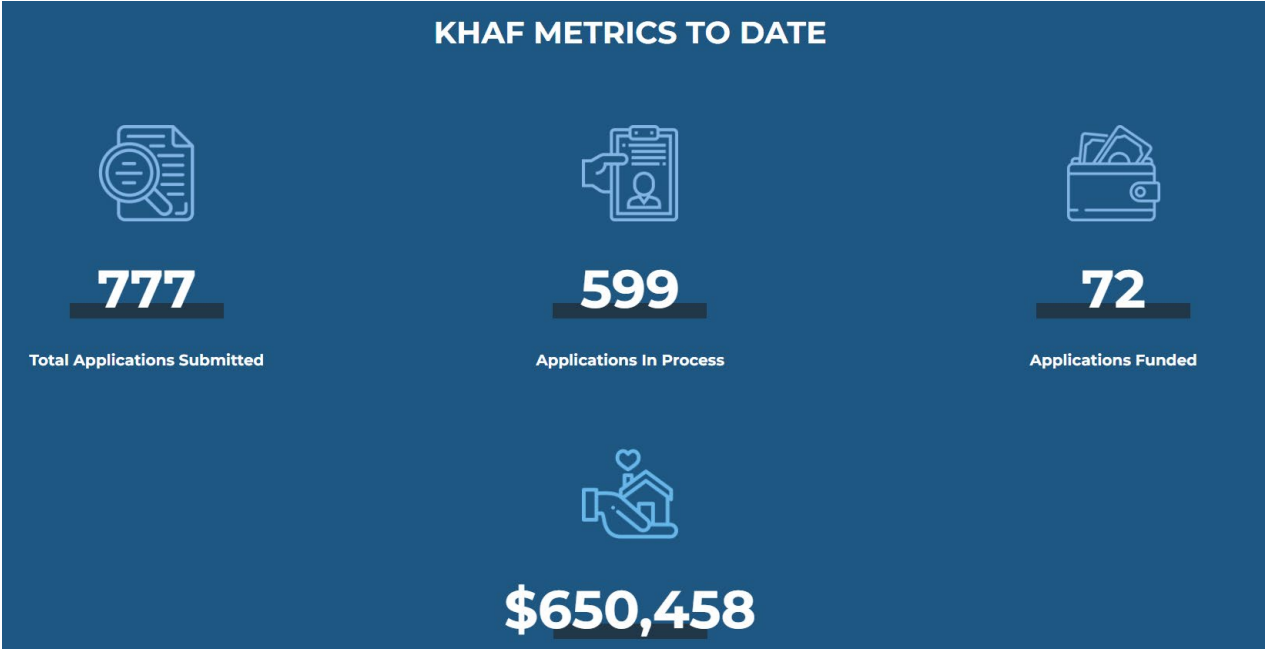
Serving Kansas Since 1972

<https://housingandcredit.org>

HCCI's mission is to counsel and educate all people to achieve their housing and financial goals.

KHAF WEBPAGE

<https://kshousingcorp.org/kansas-homeowner-assistance-fund>



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 frecuentes
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](#)



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