



# Kansas Homeowner Assistance Fund (KHAF) Program Fact Sheet

The [Kansas Homeowner Assistance Fund](#) (KHAF) Program is administered by the Kansas Housing Resources Corporation (KHRC). Funds come from the U.S. Department of Treasury, established under section 3206 of the American Rescue Plan Act of 2021. The Program helps eligible homeowners in the form of assistance for reinstatement of delinquent payments, monthly mortgage payments, property charges (including property taxes and homeowner's association (HOA) fees) and unbundled utility/broadband assistance.

The program's goal is to aid homeowners in avoiding foreclosure by assisting with homeownership related expenses. Your lender/servicer's agreement to participate is required, since mortgage assistance is provided directly to lender/servicer and/or service provider on the homeowner's behalf.

## Important

- Only one application per homeowner/household.
- Past due utility assistance is secondary to mortgage and property tax assistance.
- Non-Conforming Loans are not eligible for KHAF assistance.

## Qualifications

Eligibility for the KHAF program is based on a variety of factors.

- The household gross income (the total income before deductions, taxes, health care costs, social security, etc.) must not be more than 150 percent (150%) of the area median income (AMI) for the County in which the property is located or 100% US Median Income. (See income chart available at <https://kshousingcorp.org/kansas-homeowner-assistance-fund/>)
- The property must be located within the state of Kansas.
- The property must be the applicant's primary residence.
- The assistance applicant must be the owner of the property.
- Applicants must be delinquent on their mortgage or property charges by 30 days or more to qualify for assistance.
- There must be a pandemic-related financial hardship after January 21, 2021 (loss of income or increase in expenses).
- Original mortgage amount must be within [conforming loan limits](#).

## Eligible Properties

- Single Family Residences, One to Four Unit Dwellings, Condos, Manufactured/Mobile Homes (affixed and unaffixed) and Townhomes.
- Owner Occupied, Primary Residences second homes and investment properties are not eligible for assistance)

## **Assistance Terms**

- \$60,000 Max Assistance Amount (this is a combination of up to \$50,000 in mortgage reinstatement and payment assistance plus up to \$10,000 in property charges and utility/internet/broadband assistance) provided as a grant up to \$25,000 and a two-year forgivable loan for mortgage related assistance more than \$25,000,

## **Assistance Types**

### **Mortgage Reinstatement Assistance**

- Assistance up to \$50,000.
- Mortgage must be past due by 30 days or more.
- Reinstatement assistance must bring the mortgage current by curing all past-due amounts.
- This assistance covers primary mortgage, second mortgages, reverse mortgages, and even non-traditional loans such as land contracts (contract for deed) or manufactured homes.

### **Mortgage Payment Assistance**

- Mortgage must be past due by at 30 days or more.
- Combined assistance (including reinstatement) up to \$50,000.
- Up to six (6) months of forward payment assistance paid directly to mortgage servicer, request number of months for forward payments within initial application.

### **Property Charges Assistance**

- Assistance up to \$10,000 maximum (inclusive of utility/unbundled internet/broadband assistance when applicable).
- This assistance covers past-due property charges including property taxes, insurance premiums (including homeowner's insurance and flood insurance), homeowner association fees, condominium association fees, cooperative maintenance, and common charges.

### **Utility/Unbundled Internet/Broadband Assistance**

- Assistance up to \$10,000 maximum (inclusive of property charges assistance when applicable).
- This assistance covers electricity, water, wastewater, gas, home energy, unbundled internet, and broadband.

## **How do I Start?**

To apply for program assistance, visit [Kshousingcorp.org](http://Kshousingcorp.org) and complete an on-line application.

For questions, please contact the **KHAF Call Center at 855-307-KHAF (5423)**.