

LENDERS  
YOUR HELP  
DELIVERS  
**HOPE**

Mortgage  
assistance for low-  
to moderate-income  
homeowners



**KANSAS  
HOUSING**  
RESOURCES CORPORATION

# KANSAS HOMEOWNER ASSISTANCE FUND (KHAF)

## LOAN SERVICER FAQ

### PROGRAM QUESTIONS

#### 1. What types of assistance will be offered to homeowners?

##### **Mortgage Reinstatement Assistance**

Provides financial assistance to eligible homeowners to cure mortgage arrearage, including principal, interest, taxes, insurance, and related fees, through full mortgage reinstatement.

##### **Mortgage Payment Assistance**

Provides up to six (6) monthly mortgage payments for eligible homeowners unable to sustain their current mortgage payments. Applicants must qualify for Mortgage Reinstatement Assistance in order to receive Mortgage Payment Assistance.

##### **Property Charge Assistance**

Provides financial assistance to eligible homeowners to cure delinquent property taxes and charges coming due in 90 days, as well as past-due insurance premiums, homeowner association fees and condominium fees.

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

Provides financial assistance to resolve past-due payments for utilities, internet, and broadband services. Applicants must have mortgage or property charge delinquency requiring Mortgage Reinstatement or Property Charge Assistance to qualify for Utility, Internet, and Broadband Assistance.

#### 2. What is the maximum program assistance?

If a household that is applying for Mortgage Assistance is also applying for Property Charge and/or Utility/Internet/Broadband Assistance, the combined total assistance may not exceed \$60,000.

#### 3. Who determines the eligibility of the program applicant?

Homeowner must meet federal program guidelines for location and income and must be at least 30 days past due on their mortgage or property charges/taxes. KHAF will evaluate information provided by the applicant based on program requirements to determine if the applicant is eligible for HAF funds. Federal requirements are subject to change. Check the website or contact the Call Center for requirement updates.

#### 4. How many months of assistance will be offered for Mortgage Relief payment program?

Eligible applicants can receive up to six (6) monthly mortgage payments.



## SERVICER RESPONSIBILITIES

### **5. What are the responsibilities of the Loan Servicer once the applicant is notified they are approved?**

The Loan Servicer determines the amount of any outstanding arrearages that the borrower may owe on a mortgage loan to reinstate the loan or to enable the borrower to pay other housing-related costs related to a period of forbearance, delinquency, or default.

### **6. Does Kansas Housing require Loan Servicers to have an account setup for participation?**

**Yes.** To participate in the KHAF system, Loan Servicers must be registered in the KHAF portal.

### **7. Are NMLS numbers a requirement for participation in KHAF?**

Possessing a license under NMLS is preferred but is not required. If a Loan Servicer does not have an NMLS number they must still meet the other requirements for Servicer participation in KHAF (See Forms section below).

### **8. What happens if a Loan Servicer declines to participate in KHAF?**

The participation of a Loan Servicer is one of the requirements of the program in order for mortgage reinstatement and mortgage payment assistance to be rendered. Should a Servicer not participate, those expenses requested by the homeowner applicant would be deemed ineligible.

## TECHNOLOGY

### **9. Does KHAF have a portal to exchange CDF records or will you be sending them by secure email?**

KHAF has a secure online system that will process transfers. Loan Servicers will use the KHAF portal to enroll and process all requests for payment.

### **10. How will the CDF be communicated with our company?**

The preferred method of exchanging CDF information is by interacting with the KHAF portal. When required, exchange via SFTP is possible. Should your company require the use of your SFTP, please send an email to [KansasHAF.onboarding@wittobriens.com](mailto:KansasHAF.onboarding@wittobriens.com) to initiate that process. Other avenues for exchanging CDF information, such as email, are not allowed.

### **11. How do I change the status of the CDF-SFTP designation in the portal?**

Log into the KHAF portal. Under the "Loan Servicer Setup" section, use the drop-down menu to change the designation.



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## **12. How will my account be verified once I have enrolled online?**

Your bank account will receive a “micro” deposit to verify that the information was entered correctly. You should login to your bank account to assure the deposit has arrived and verify that it was received.

## **FUNDS**

### **13. How will payments be disbursed to Loan Servicers?**

Funding will be disbursed via ACH or by check. If ACH, Loan Servicers are required to furnish banking information within the KHAF Portal. This will require two representatives to approve the ACH information; one to input the banking/financial institution information and another to approve the micro deposits (see above question).

### **14. What is the process for managing excess funds received by the Loan Servicer?**

Loan Servicers will remit the funds back to KHAF within 30 days of receiving them. If the funds are \$100 or less, the Loan Servicer will apply the amount to reduce the borrower’s outstanding loan principle.

### **15. In the event surplus funds need to be sent back to the KHAF program, what is your preferred method: check or ACH?**

For amounts less than \$100, Loan Servicer will apply the amount to reduce the borrower's outstanding loan principle. For amounts over \$100, KHAF requests refunds to be returned by ACH.

### **16. Will payments be sent by ACH or paper check?**

Payments can be sent by ACH or paper check depending on the Servicer's preference. ACH payments clear within 24 hours. Checks are cut and mailed within 24 hours to the mailing address provided. Checks not cashed within 90 days are voided.

## **FORMS**

### **17. What KHAF documentation is required of Loan Servicers?**

In order to participate in the program, Loan Servicers are required to furnish the following:

- **Servicer Contact Form**
- **W9 and Kansas Vendor Form**
- **KHAF Servicer Participation Agreement**

### **18. Where documentation and self-certifications are required for participants, are electronic signatures allowable?**

Yes, they are allowable. However, this should not be a concern as all signatures will be collected prior to requests being forwarded for processing.

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