



**KANSAS  
HOUSING**

# **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.

## **Please note:**

- Only one application per homeowner/household. If an applicant was previously denied for not having a past due mortgage or property tax and the applicant is now over 30-days past due, please call the KHAF Call Center at 855-307-KHAF (5423) to request your application be reopened for consideration due to new delinquency.
- Past due utility assistance is secondary to mortgage and property tax assistance. KHAF applicants should assure payment arrangements are made directly with the utility service provider until KHAF approval or denial is determined to maintain service.
- Non-Conforming Loans are not eligible for KHAF assistance. The unpaid balance of which was, at the time of origination, not more than the [conforming loan limit](#).

## **Check the box below that accurately defines your situation**

***One of these choices are required to be eligible for KHAF***

- I am currently 30-days past due or greater on my mortgage payments (mortgage reinstatement)
- I am currently 30-days past due or greater on my property taxes, homeowner insurance, and/or homeowner/condo association fees (property charges)

If you qualify for one or more of the above situations, you may request past due Utility and non-bundled Internet / Broadband expenses. Monthly Forward Mortgage Payment Assistance may be requested if you are requesting mortgage reinstatement. After application approval, additional forward mortgage payments cannot be requested.

## **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

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 with physical street address.

- 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 identifying all delinquent years
- Court Fee documentation (if applicable) for homeowners that are in the late stages of a tax sale
- 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 and Non-bundled Internet/Broadband Payment Assistance

- Past Due Bill
- Disconnection/Shut-Off Notice

**Please note:** Past due utility assistance is secondary to mortgage and property tax assistance. KHAF applicants should assure payment arrangements are made directly with the utility service provider until KHAF approval or denial is determined to maintain service.