

**United States Department of the Treasury
HAF Annual Report
Kansas - HAF AR 2022**

Participant Information:

Entity Name	Kansas
Type of Recipient	State/DC
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State	Kansas
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Report Status:	Submitted
Date Submitted:	11/14/2022 4:39 PM
Submitted by	Marilyn Stanley, mstanley@kshousingcorp.org
Certified by	Marilyn Stanley

Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began? Yes
2. Please quantify the total amount of funds spent on outreach. \$763,371.89
3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.

Outreach Performed

- ✓ Catholic Charities of Northeast Kansas
- ✓ Community Housing of Wyandotte County
- ✓ Community Housing of Wyandotte County, Inc.
- ✓ Compass Behavioral Health
- ✓ Consumer Credit Counseling Service, Inc. (CCCS – Salina)
- ✓ Consumer Credit Counseling Service, Inc. (CCCS – Wichita)
- ✓ Cross Lines Community Outreach, Inc.
- ✓ Flint Hills Regional Council
- ✓ Habitat for Humanity Kansas City
- ✓ Harvest America Corporation
- ✓ Independent Connection Inc.
- ✓ Interfaith Housing & Community Services, Inc.
- ✓ Kansas Coalition Against Sexual and Domestic Violence
- ✓ Kansas Legal Services
- ✓ Lawrence Habitat for Humanity
- ✓ Lawrence Housing and Credit Counseling, Inc. (HCCI)
- ✓ Lawrence-Douglas County Housing Authority

- ✓ Mid-Kansas Community Action, Inc.
- ✓ NeighborWorks America
- ✓ New Beginnings, Inc.
- ✓ North Central Regional Planning Commission
- ✓ Northeast Kansas Community Action Program, Inc.
- ✓ Office of Outreach & Capacity Building, HUD Office of Housing Counseling
- ✓ Southeast Kansas Community Action Program, Inc.
- ✓ Southeast Kansas Independent Living
- ✓ The East Central Kansas Economic Opportunity Corporation
- ✓ The Resource Center for Independent Living
- ✓ The Salvation Army
- ✓ The Willow Domestic Violence Center
- ✓ Topeka Habitat for Humanity
- ✓ Topeka Housing and Credit Counseling, Inc. (HCCI)
- ✓ United Community Services of Johnson County
- ✓ United Way of the Plains
- ✓ Wichita Habitat for Humanity

Performance Goals:

Goal Title	Program Design Element	Metrics of Success	Status	Goal Households Assisted	Actual Households Served Cumulative 9/30/22	% To Goal	Narrative Results	Continue Goal For Next Year
Mortgage Payment Assistance (Forward Mortgage Payments)	Mortgage payment assistance	# of households assisted	On Track	1,133	967	85.3%	The KHAF program has funded mortgage payment assistance (MPA) for 967 households through September 30, 2022, achieving 85 percent of the original goal. This progress indicates a significant need in supporting Kansas homeowners with this type of assistance. This funding was made available to applicants who were determined eligible for mortgage reinstatement assistance and certified that they were unable to continue to afford their regular monthly payment. 62 percent of applicants who received mortgage reinstatement assistance also requested and received MPA. This highlights the sustainability concern for these households which is ameliorated by up to six months of additional monthly assistance.	Y
Mortgage Reinstatement (Past Due Mortgage)	Allow homeowners to reinstate mortgages or pay other housing-related costs	# of households assisted	On Track	1,813	1,551	85.5%	The KHAF program has funded mortgage reinstatement assistance (MRA) for 1551 households through September 30, 2022, achieving 86 percent of original goal. This progress indicates a significant need in supporting Kansas homeowners with this type of assistance. This funding was made available to eligible applicants whose mortgage was delinquent 30 days or more. The average amount of MRA awarded per household is \$8,513, indicating that households on average possess delinquencies extending three or more months.	Y
Homeowner Utility Assistance (electric, gas, energy, and water)	Payment assistance for homeowner's utilities (e.g., electric, gas, home energy, and water)	# of households assisted	On Track	1,133	1,005	88.7%	The KHAF program has funded utility assistance for 1,005 households through September 30, 2022, achieving 88 percent of the original goal. This progress indicates a significant need in supporting Kansas homeowners with this type of assistance.	Y
Homeowner Internet Assistance (broadband)	Payment assistance for homeowner's internet service (e.g., broadband)	# of households assisted	Behind	680	85	12.5%	The KHAF program has funded internet assistance for 85 households through September 30, 2022, achieving 13 percent of the original goal. This progress indicates less need for this type of assistance than originally anticipated.	Y
Homeowner Insurance Assistance (homeowner's, flood, mortgage)	Payment assistance for homeowner's, flood, and mortgage insurance	# of households assisted	On Track	227	26	11.5%	The KHAF program as funded insurance assistance for 26 households through September 30, 2022, achieving 11 percent of the original goal. This progress indicates less need for this type of assistance than originally anticipated.	Y
Homeowner Association Fees or Liens, Condo Assoc. Fees, or Common Charges	Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges	# of households assisted	On Track	113	52	46.0%	The KHAF program has funded HOA and Condo Fee assistance for 52 households through September 30, 2022, achieving 46 percent of the original goal. This progress indicates less need for this type of assistance than originally anticipated.	Y
Homeowner Property Tax Assistance	Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures	# of households assisted	Over	453	526	116.1%	The KHAF program has funded property tax assistance for 526 households through September 30, 2022, achieving 116 percent of the original goal. Despite rendering assistance to more households than originally anticipated, the KHAF program has not exceeded its allocated budget amount for property tax assistance. This indicates that the program underestimated the number of households who would need property tax assistance and overestimated the amount of delinquency a given household would possess.	Y

Methods for Targeting:

1. Please provide an update on your targeting plan including challenges, successes, etc.

In the HAF Plan submitted to and approved by the US Treasury, the KHAF program outlined a multifaceted outreach and marketing plan that complied with the statutory requirements on targeting strategies. This plan addressed ways to facilitate access and provide additional pathways into the program in a manner that is culturally and linguistically relevant. The program leveraged traditional media outlets, social media, public service announcements, earned media, mailer inserts, community partners, and local, regional, and federal government partners to reach target populations. Overall, the KHAF's targeting strategies have been successful. Measurable results include the following: 1) 90 percent of awarded funding was disbursed to households with an area median income of less than 100 percent; 2) 34 percent of households assisted qualified for socially disadvantaged

individual (SDI) categorization; and 3) 95 out of 105 counties are represented by homeowners with KHAF applications, with 90 counties having approved applications. The KHAF program has found its partnerships with housing counseling agencies and legal assistance services especially beneficial. KHAF has made 905 referrals comprising of households with needs ranging from sustainability concerns, imminent risk of foreclosure and title issues. 55 percent of those who were referred responded to outreach by the provider. Of those who were responsive, 28 percent resulted in services rendered with favorable outcomes including default resolution, loss mitigation counseling, title issue resolution, bankruptcy representation, and foreclosure prevention.

2. Is the targeting plan put forth in the HAF Plan achieving the desired results? Yes

Yes, The KHAF targeting plan is achieving its intended results. As of September 30, 2022, the KHAF program has disbursed 90 percent of funding allocated for direct assistance to households with an area median income of less than 100 percent. Further, 34 percent of households assisted qualified as socially disadvantaged individuals' categorization.

Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios) Yes
 - a. If so, please provide best practices and information on coordination efforts.

The KHAF Program successfully coordinated with USDA to ensure the expedited delivery of assistance to eligible KHAF applicants. Coordination efforts include prioritization of the required expense validation information exchange with USDA for aging applications or in instances of foreclosure and other exigent circumstances.

2. Have you coordinated with servicers? Yes
 - a. If so, please provide best practices and information on coordination efforts.

The KHAF program successfully coordinates with servicers. Coordination efforts include regular transaction status meetings with servicers, as well as the prioritization of aging applications and instances of foreclosure and other exigent circumstances. Additionally, the program coordinates with larger servicers to promote awareness of KHAF to Kansas-located borrowers with delinquent mortgages.

Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021? Yes
 - a. If yes, how much interest did you earn in excess of \$500 through the calendar year ending December 31, 2021? \$1,219.04
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)? Yes