# **KANSAS HOUSING**

# KHAF CLOSING FAQs

## Why is the KHAF program ending?

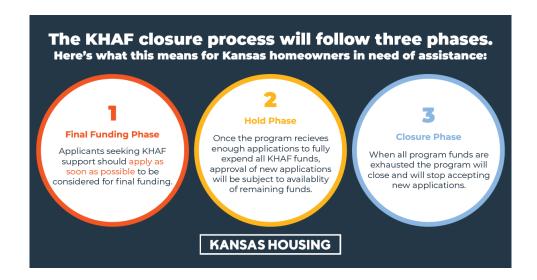
The <u>Kansas Homeowner Assistance Fund (KHAF</u>), a federally funded, temporary emergency program to support homeowners experiencing hardship during the Covid pandemic, has dispersed program funds since April 18, 2022 and will exhaust funds soon.

#### When is the KHAF program ending?

The closure process will follow three phases. The length and dates of each phase will be subject to a variety of factors, including application volume and amount of assistance requested. Each program closure phase will be announced on the <u>KHAF webpage</u>.

#### Here's what this means for Kansas homeowners in need of assistance:

- 1. *Final Funding Phase:* Homeowners seeking KHAF support should <u>apply</u> as soon as possible to be considered for final funding.
- 2. *Hold Phase:* Once the program receives enough applications to fully expend all KHAF funds, approval of new applications and recertifications will be subject to availability of remaining funds. Applications submitted during Hold Phase will be placed on hold and will not be reviewed or processed unless sufficient program funds are available.
- **3.** *Closure Phase:* When all program funds are exhausted the program will close and will stop accepting new applications.



# What if my application is in process when the program closes?

As long as your application is submitted before the Hold Phase begins, it will be reviewed and processed, subject to available funding.

## What should I do if I still need assistance with mortgage, property taxes, internet or utilities?

Kansans in need of mortgage, property tax, internet or utility assistance following the closure of the KHAF program may qualify for **additional housing resources**, some of which are also administered by KHRC.

# I haven't hit my 6-month limit yet. Will I receive assistance for the remaining months?

While eligible KHAF households are qualified to receive up to 6 months of forward mortgage payment assistance, some households may not reach this threshold due to limited program funds remaining. If KHAF has granted and scheduled forward mortgage payment assistance, KHAF has included this in the final allocation expectations.

#### What is the status of my application and what does this status mean?

You can monitor your application status by logging into your KHAF application and viewing the description of that status and scheduled payments. For more specific questions about your application, please call the KHAF Call Center at 855-307-KHAF (5423).

#### When will I receive payment?

This depends on a variety of factors. Federal guidelines require KHAF applications to be processed in order of need, based on a prioritization scoring system. This means applications with the highest need are processed first, based on the following factors:

- Level of income (lower the income, higher the priority)
- Socially Disadvantaged Individuals
- Date application was submitted

You can continue monitoring your application status by logging into your KHAF application.

#### When will you stop issuing KHAF payments?

KHAF payments will continue to be issued until funds are exhausted. The final payment timeline will depend on a variety of factors, including application volume, processing time, and amount of funding requested.

#### I have a more specific question about my application. Who do I contact?

Contact KHAF Call Center at 855-307-KHAF (5423).

# What is KHRC doing to assist Kansas homeowners who can't afford their mortgage and utility payments?

Kansans in need of mortgage or utility assistance following the closure of the KHAF program may qualify for <u>additional housing resources</u>, some of which are also administered by KHRC.

With expanded <u>Weatherization Assistance Program</u> funding for renters and homeowners, KHRC anticipates that 2,330 additional income-eligible households will be eligible for free weatherization upgrades to lower utility bills and improve home energy efficiency. Click the program link above to view income limits and apply with the community partner that serves your area.

Even before the pandemic, Kansans faced a shortage of quality, affordable housing. The pandemic amplified the problem, and KHRC is addressing the state's underlying housing needs. In addition to current programs listed in the additional housing resources document, KHRC's new and expanded programs on the horizon for 2023 have been guided by the <u>first statewide</u> housing needs assessment in nearly 30 years.

This study has provided comprehensive data on existing housing resources, as well as current and projected needs. The expansion of KHRC's <u>Moderate Income Housing</u> program and a new Kansas Housing Investor Tax Credit (KHITC) will incentivize developers to build more affordable homes for working families. A Rural Home Loan Guarantee program will alleviate the appraisal gap faced by homeowners in rural areas. <u>New HOME-ARP</u> funding will help create safe, affordable homes for vulnerable populations at risk of homelessness. These are just a few of the ways KHRC is *Unlocking Home* for Kansans.

Together with our community partners, housing stakeholders, and state leaders, KHRC will continue to help Kansans access the safe, affordable housing they need and the dignity they deserve.

For general KHAF program questions, refer to the general <u>KHAF Program FAQs</u> and more detailed <u>KHAF Application Checklist</u>.