

KANSAS HOUSING

Resources

HUD Housing Counseling Agencies: Certified housing counselors can discuss options if you're having trouble paying your mortgage or managing your reverse mortgage. Or search HUD's official list of housing counselors: www.consumerfinance.gov/find-a-housing-counselor

Kansas Legal Services: For foreclosure or other legal-related issues, call 800-723-6953 or complete online application for assistance at www.kansaslegalservices.org

[Kansas Foreclosure Timeline](#)

Loss Mitigation Options

Loss Mitigation refers to the steps mortgage servicers take to work with a mortgage borrower to avoid foreclosure.

- **Forbearance** is when your servicer allows you temporarily to pay your mortgage at a lower rate or temporarily to stop paying your mortgage.
- A **repayment plan** is a structured way to make up your missed mortgage loan payments over a certain period of time.
- A mortgage loan **modification** is a change in your loan terms. A modification can reduce your monthly payment to an amount you can afford. Modifications may involve extending the number of years you have to repay the loan, reducing your interest rate, and/or forbearing or reducing your principal balance.
- **Deferral or Partial Claim** will either move your missed payments to the end of your loan or put them into a subordinate lien repayable only when you refinance, sell, or terminate your mortgage.
- Repayment options vary by agency and type of mortgage.
- **Traditional Sale, Deed-in-Lieu of Foreclosure, or Short Sale**

United Way 2-1-1 of Kansas: Simply dial 211 on your phone, to find local resources in your area that address hunger, utility assistance, housing concerns, and more. Or use this online directory:

211kansas.myresourcedirectory.com

Kansas Community Action Agencies: These agencies aim to reduce poverty, revitalize low-income communities, and empower low-income families and individuals to become fully self-sufficient. Find the agency that serves your county using these two resources: regional service areas map (kacap.org/our-member-agencies) and list of CAA agencies (kacap.org/copy-of-our-member-agencies).

Kansas Cold Weather Rule: from November 1 thru March 31, the Cold Weather Rule helps ensure you will have electric, gas, and water service for your home during the winter. You must make pay arrangements with your utility to use the Rule. The Cold Weather Rule applies only to residential

customers of electric, natural gas, and water utility companies under the KCC's jurisdiction. kcc.ks.gov/consumer-information/cold-weather-rule

Low-Income Energy Assistance Program (LIEAP): Find out if your household qualifies and apply for financial assistance with home energy costs. www.dcf.ks.gov/services/ees/Pages/EnergyAssistance.aspx

Kansas Emergency Water Assistance Program (EWAP): Find out if your household qualifies and apply to have your water service restored or prevented from disconnection. www.dcf.ks.gov/EWAP/Pages/default.aspx

Affordable Connectivity Program (ACP): Federal Communications Commission (FCC) program that pays \$30 month for internet access for low-income families and \$100 towards devices to access the internet. www.fcc.gov/acp

Weatherization Assistance Program: Income-eligible homeowners and renters can apply through their region's provider to receive weatherization services and lower utility bills. kshousingcorp.org/weatherization-assistance

Shawnee County Housing - Equity. Access. Shelter. (EAS)
785-368-9533 | eas@topeka.org

Find An Apartment (kshousingcorp.org/find-an-apartment): use these two search tools:

- HUD's Resource Locator – resources.hud.gov
- KHRC's Affordable Housing List (opens in Excel) – bit.ly/kansas-affordable

Tenant Based Rental Assistance (TBRA): Find your county's grantee from the list at the bottom of the page to learn about eligibility guidelines and apply for assistance with rent payments, security deposits, and/or utility deposits. tinyurl.com/kansas-tbra

Tenant/ Landlord Education: If you feel you've been discriminated against, or wish to connect with organizations that ensure fair housing practices, visit kshousingcorp.org/tenant-landlord-education

At Risk for Homelessness - Emergency Service Providers: If you or your family are experiencing homelessness or domestic violence, find your nearest shelter and service provider from this list (kshousingcorp.org/service-providers) or HUD's Find Shelter tool (hud.gov/findshelter)