

United States Department of the Treasury

HAF Annual Report

Submitted by Marilyn Stanley

State Of Kansas - HAF AR 2023

Participant Information:

Entity Name	Kansas
Type of Recipient	State/DC
UEID	YM8GVJLK3BF4
TIN	481124839
DUNS+4	879897098
FAIN#	HAF0035
Address	300 SW 10th Ave; Room 241-S
City	Topeka
State	Kansas
Zip	66612

Please report discrepancies (if any) on the above information.

Report Status:	Submitted
Date Submitted:	11/13/2023 5:22 PM
Submitted by	Marilyn Stanley, mstanley@kshousingcorp.org
Certified by	Marilyn Stanley

Point of Contact List:

Name	Title	Email	Roles
Jocelyn Gunter	Director of Accounts and Reports	jocelyn.gunter@ks.gov	HAF - Account Administrator; SLFRF - Account Administrator

Name	Title	Email	Roles
Andrea Clark	Office of Recovery	andrea.k.clark@ks.gov	ERA2 - Account Administrator; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative; CPF - Account Administrator; CPF - Point of Contact for Submission; CPF - Authorized Representative; CPF - Communications Only

Name	Title	Email	Roles
Sunni Zentner	Accounts & Reports	sunni.zentner@ks.gov	ERA2 - Account Administrator; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Account Administrator; HAF - Point of Contact for Reporting; HAF - Authorized Representative; SLFRF - Account Administrator; SLFRF - Point of Contact for Reporting; SLFRF - Authorized Representative; SSBCI Capital - Account Administrator; SSBCI Capital - Authorized Representative; SSBCI Capital - Account POC; SSBCI TA - Authorized Representative; CPF - Point of Contact for Submission; CPF - Point of Contact for Reporting

Name	Title	Email	Roles
Marilyn Stanley	KHAF Program Director	mstanley@kshousingcorp.org	ERA - Account Administrator; ERA - Point of Contact for Reporting; ERA - Authorized Representative; ERA2 - Account Administrator; ERA2 - Point of Contact for Reporting; ERA2 - Authorized Representative; HAF - Point of Contact for Reporting; HAF - Authorized Representative
Brina Nold	Administrative Specialist	bnold@kshousingcorp.org	HAF - Point of Contact for Reporting
Velina Cabrales	No Longer with KHRC	velinac@kshousingcorp.org	HAF - Point of Contact for Reporting
JEANETTE SPURGIN	Kansas Housing Resources Corporation POC	jeanettespurgin@gmail.com	HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting

Name	Title	Email	Roles
Ryan Vincent	Executive Director	rvincent@kshousingcorp.org	ERA - Account Administrator; ERA - Authorized Representative; HAF - Point of Contact for Submission; HAF - Point of Contact for Reporting

Community Engagement and Outreach:

1. Did you continue outreach to communities over the past twelve months (October 1, 2022 - September 30, 2023)?	Yes
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2. Please provide the total amount spent on outreach in the past twelve months (October 1, 2022 - September 30, 2023).	\$763,517.00
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3. You identified the community-based organizations and providers of counseling services or legal assistance listed below in your HAF Participant Plan or a previous report. Please indicate whether you have performed outreach in the past twelve months (October 1, 2022 - September 30, 2023) to each organization or provider by tapping "Provide Data" and selecting Yes or No.

Community-Based Organization	Type	Added on this report?	Outreach Performed?
North Central Regional Planning Commission	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Harvest America Corporation	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities of Northeast Kansas	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mid-Kansas Community Action, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lawrence-Douglas County Housing Authority	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wichita Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Compass Behavioral Health	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
United Community Services of Johnson County	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Southeast Kansas Independent Living	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
New Beginnings, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Resource Center for Independent Living	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Independent Connection Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Community Housing of Wyandotte County	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Salvation Army	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NorthEast Kansas Community Action Program, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The East Central Kansas Economic Opportunity Corporation	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kansas Coalition Against Sexual and Domestic Violence	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
The Willow Domestic Violence Center	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Flint Hills Regional Council	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Southeast Kansas Community Action Program, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
NeighborWorks America	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cross Lines Community Outreach, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lawrence Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
United Way of the Plains	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Interfaith Housing & Community Services, Inc.	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Topeka Habitat for Humanity	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Community-Based Organization	Type	Added on this report?	Outreach Performed?
Habitat for Humanity Kansas City	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
COMMUNITY HOUSING OF WYANDOTTE COUNTY, INC	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Wichita)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
LAWRENCE HOUSING AND CREDIT COUNSELING, INC. (HCCI)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Salina)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
TOPEKA HOUSING AND CREDIT COUNSELING, INC. (HCCI)	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Kansas Legal Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Office of Outreach & Capacity Building, HUD Office of Housing Counseling	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Performance Goals:

Title	Program Design Element	Status	New	Continue
1,133 households assisted - Mortgage Payment Assistance	Mortgage Payment Assistance	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1,813 reinstated mortgages - Mortgage Reinstatement Assistance	Mortgage Reinstatement	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
113 households assisted - HOA/Condo	Payment Assistance for HOA fees or liens	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
227 households assisted - Insurance	Payment Assistance for Homeowner's Insurance	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
680 households assisted - Internet	Payment Assistance for Homeowner's Internet Service	Not On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1,133 households assisted - Utilities	Payment Assistance for Homeowners Utilities	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>
453 households assisted - Tax	Payment Assistance for Delinquent Property Taxes	Goal Met	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>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) 32 percent of households assisted qualified for socially disadvantaged individual (SDI) categorization; and 3) 98 out of 105 counties are represented by homeowners with KHAF applications, with 94 counties having approved applications. The KHAF program has found its partnerships with housing counseling agencies and legal assistance services especially beneficial. KHAF has made 2,879 referrals comprising households with needs ranging from sustainability concerns, imminent risk of foreclosure, and title issues.</p>
<p>2. Is the targeting plan put fourth in the HAF Plan achieving the desired results? Yes</p>	

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
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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.
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2. Have you coordinated with servicers?	Yes
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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. For Fiscal Year 2023, loan servicer coordination prioritization has pivoted to ensuring that KHAF payment disbursements were applied to the award recipients mortgage. The KHAF program launched a targeted outreach campaign focusing on payment-applied verification confirmations that were outstanding for 30-plus days. Under this campaign, the KHAF program has successfully resolved 6,988 outstanding payment-applied verification requests, a 94 percent conversion rate to date.
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Certification:

Statement

I certify that the information provided is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF participant. The undersigned acknowledges that any materially false, fictitious, fraudulent statement, or representation (or concealment or omission of a material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 USC 1001, and also may subject me and the HAF participant to civil penalties, damages, and administrative remedies for false claims or otherwise (including under 31 USC 3729 et seq.) The undersigned is an authorized representative of the HAF participant with authority to make the above certifications and representations on behalf of the HAF participant.

1. How much in interest did you earn on HAF award funds in your last fiscal year?	\$593,197
2. If you earned interest in excess of \$500, did you remit that earned interest to the Department of Health and Human Services Payment Management System (PMS)?	Yes

Goal Title	Program Design Element	Metrics of Success	Status	Actual Measurable Results	Narrative Results	Continue Goal For Next Year
1,133 households assisted - Mortgage Payment Assistance	Mortgage payment assistance	# of households assisted	Goal Met	2,811 households assisted	The KHAF program has funded mortgage payment assistance (MPA) for 2,811 households through September 30, 2023, achieving 248 percent of the original goal. This progress indicates a significant need in supporting Kansan 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. 84 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
1,813 reinstated mortgages - Mortgage Reinstatement Assistance	Allow homeowners to reinstate mortgages or pay other housing-related costs	# of households assisted	Goal Met	3,346 households assisted	The KHAF program has funded mortgage reinstatement assistance (MRA) for 3,346 households through September 30, 2023, achieving 185 percent of original goal. This progress indicates a significant need in supporting Kansan 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 \$8,077, indicating that households on average possess delinquencies extending three or more months.	Y
1,133 households assisted - Utilities	Payment assistance for homeowner's utilities (e.g., electric, gas, home energy, and water)	# of households assisted	Goal Met	1,956 households assisted	The KHAF program has funded utility assistance for 1,956 households through September 30, 2023, achieving 173 percent of the original goal. This progress indicates a significant need in supporting Kansan homeowners with this type of assistance.	Y
680 households assisted - Internet	Payment assistance for homeowner's internet service (e.g., broadband)	# of households assisted	Not on Track	150 households assisted	The KHAF program has funded internet assistance for 150 households through September 30, 2023, achieving 22 percent of the original goal. This progress indicates less need for this type of assistance than originally anticipated.	Y
227 households assisted - Insurance	Payment assistance for homeowner's, flood, and mortgage insurance	# of households assisted	Not on Track	42 households assisted	The KHAF program as funded insurance assistance for 42 households through September 30, 2023, achieving 19 percent of the original goal. This progress indicates less need for this type of assistance than originally anticipated.	Y
113 households assisted - HOA/Condo	Payment assistance for homeowner's association fees or liens, condominium association fees, or common charges	# of households assisted	Goal Met	118 households assisted	The KHAF program has funded HOA and Condo Fee assistance for 118 households through September 30, 2023, achieving 104 percent of the original goal. This progress indicates sufficient need for this type of assistance than originally anticipated.	Y
453 households assisted - Tax	Payment assistance for delinquent property taxes to prevent homeowner tax foreclosures	# of households assisted	Goal Met	964 households assisted	The KHAF program has funded property tax assistance for 964 households through September 30, 2023, achieving 213 percent of the original goal. In the Fiscal Year 2022 Annual Report, the KHAF program identified two trends that differed from original planning assumptions: 1) there is a greater need for property tax assistance than originally planned for; and 2) the average award for property tax assistance is less than what was originally planned for. This trend has persisted for FY 2023. The program exceeded its original goal of 453 total households assisted with an average award amount of \$2,847.	Y