

KANSAS HOUSING

KHAF CLOSING FAQs

Why is the KHAF program ending?

The [Kansas Homeowner Assistance Fund \(KHAF\)](#), a federally funded, temporary emergency program to support homeowners experiencing hardship during the Covid pandemic, has disbursed program funds since April 18, 2022. On February 21, 2023, KHAF had received enough applications to exhaust all funds. Applications submitted after this date were not reviewed or processed unless sufficient funds were available. On December 15, 2023, the program closed.

When is the KHAF program ending?

The KHAF program has closed and stopped accepting new applications. Unfortunately, there was not sufficient funding to accommodate all applications. Any further communications about your application will be sent via email.

The closure process followed three phases. Here's what this meant for Kansas homeowners in need of assistance:

1. **Final Funding Phase:** On January 30, 2023, homeowners were encouraged to apply as soon as possible to be considered for the final funding phase.
2. **Hold Phase:** On February 21, 2023, KHAF had received enough applications to exhaust all funds. Applications submitted during this phase were not reviewed or processed unless sufficient funds remained.
3. **Closure Phase:** On December 15, 2023, KHAF closed and stopped accepting new applications. Approved forward mortgage payments are accounted for and will be paid as scheduled.



What if my application is on the waiting list or “on hold” when the program closes?

As of December 15, 2023, the program closed. Unfortunately, there was not sufficient funding to accommodate applications on the waiting list or “on hold”. Any further communications about your application will be sent via email.

What if my monthly mortgage payment changes while KHAF is making payments?

KHAF cannot guarantee the payment of shortages due to loan servicer misquotes or increases in monthly payments due to tax and insurance escrow changes.

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

A list of HUD Housing Counseling Agencies, Legal Services, the Kansas Foreclosure Timeline, and Loss Mitigation Options can be viewed at [Additional Housing Resources](#).

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 six months of forward mortgage payment assistance, some households may not reach this threshold due to limited program funds. KHAF-approved forward mortgage payments are accounted for and will continue to be issued as scheduled. KHAF applicants can monitor scheduled forward mortgage payments by [logging into the KHAF portal](#) and viewing the status description and scheduled payments.

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

You can monitor your application status by [logging into the KHAF portal](#) and viewing the status description and scheduled payments. Unfortunately, there was not sufficient funding to accommodate applications on the waiting list or “on hold”. Any further communications about your application will be sent via email.

When will I receive payment?

You can continue monitoring your application status by [logging into the KHAF portal](#). Approved forward mortgage payments are sent by ACH or check at the start of each approved month.

When will you stop issuing KHAF payments?

Approved forward mortgage payments will continue to be issued as scheduled.

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

Contact KHAF@kshousingcorp.org.

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 [additional housing resources](#), some of which are also administered by KHRC.

With expanded [Weatherization Assistance Program](#) 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 the future have been guided by the [first statewide 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 [Moderate Income Housing](#) program and a new Kansas Housing Investor Tax Credit (KHITC) has incentivized developers to build more affordable homes for working families. A Rural Home Loan Guarantee program alleviates the appraisal gap faced by homeowners in rural areas. [New HOME-ARP](#) 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 [KHAF Program FAQs](#).