

# Kansas Legal Services

A non-profit law firm and community education organization helping low and moderate income people in Kansas



[www.kansaslegalservices.org](http://www.kansaslegalservices.org)

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## Kansas Housing Launches Mortgage Relief Program

### **Assistance supports homeowners facing financial hardship due to the COVID-19 pandemic**

On April 18th, Kansas Housing Resources Corporation (KHRC) launched the **Kansas Homeowner Assistance Fund (KHAF)**, providing mortgage and utility assistance to Kansas households impacted by the COVID-19 pandemic.

*“Since the beginning of the pandemic, we’ve provided more than \$190 million in assistance to keep Kansans stably housed and connected to vital services,” said Ryan Vincent, Executive Director of Kansas Housing.*

*“We’re so pleased to extend that support to homeowners with KHAF. We know that the economic impact of the pandemic is far from over, and these dollars will be vital in ensuring Kansans can remain in their homes.”*

The KHAF program, supported through funding from the federal American Rescue Plan Act (ARPA) and administered by KHRC, will help qualifying Kansans get current on their mortgages and property taxes and avoid foreclosure.

### **The KHAF program provides:**

- Mortgage payments
- Property taxes and charges
- Utility, internet, and broadband fees
- And more

### **To qualify for assistance, applicants must:**

- Own their primary residence in Kansas;
- Provide valid proof of identification;
- Meet income guidelines;

- Be at risk of losing their home; and
- Experience a documented financial hardship during the COVID pandemic.

**Households earning up to 150 percent of their area’s median income are eligible to apply.**

For example, a family of four living in Lyon County could earn up to \$97,650 to qualify for assistance.

Eligible hardship must include a reduction in income or increase in living expenses associated with the pandemic.

**Applications are accepted online, and assistance is paid directly to the lender or service provider.**

Eligible homeowners may receive up to \$35,000 in mortgage assistance and up to \$10,000 in property charge and utility assistance.

The KHAF program was developed in consultation with housing stakeholders and community members through a **public feedback process**.

**The program will operate until the state’s \$56.6 million KHAF allocation is fully expended.**

Homeowners are encouraged to apply as soon as possible to ensure that they receive assistance in a timely manner.

Applicants may check the status of their application at any time by logging in to the KHAF portal.

To learn more and apply, visit **[kshousingcorp.org](http://kshousingcorp.org)**.

***Kansas Housing Resources Corporation (KHRC)*** is a self-supporting, nonprofit, public corporation committed to helping Kansans access the safe, affordable housing they need and the dignity they deserve. KHRC serves as the state’s housing finance agency (HFA), administering essential housing and community programs to serve Kansans.

**LEARN MORE AND APPLY**



 [KHAF Flyer English.pdf](#)

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