



# YOUR HELP DELIVERS HOPE

## Tell your customers about KHAF: Kansas Homeowner Assistance Fund

### HOMEOWNERS NEED YOUR HELP

Homeowners need bankers now more than ever. You know who is behind, who is at risk. Here's how you can help:

- **Refer** customers to the KHAF website.
- **Help** homeowners gather documentation by using the handy checklist on KHAF website.
- **Assist** homeowners who do not have reliable home internet.
- **Reassure** them that the program provides real help.
- **Guide** them through the application process.

### KHAF IS A WIN-WIN!

#### HOMEOWNERS

- Receive up to **\$50,000** in mortgage assistance and up to \$10,000 in property charge and utility assistance
- Get caught up on delinquent payments
- Receive up to 6 months of future payments

#### LENDERS

- Assistance is paid directly to you, the lender
- Reduce/eliminate delinquent mortgages and foreclosures
- Improve your quarterly Call Report
- Build your CRA activity

**LENDER PAGE** [kshousingcorp.org/kansas-homeowner-assistance-fund-lenders](https://kshousingcorp.org/kansas-homeowner-assistance-fund-lenders)



**HOMEOWNER PAGE** [kshousingcorp.org/kansas-homeowner-assistance-fund](https://kshousingcorp.org/kansas-homeowner-assistance-fund)

# MAKE SURE YOUR INSTITUTION IS REGISTERED AS A PARTICIPATING LENDER

## INCOME GUIDELINES

**Low Income:** 100% Area Median Income (AMI) or socially disadvantaged individuals

**Moderate Income:** 150% Area Median Income (AMI) or 100% US Median Income, whichever is greater

**No calculation needed.** Online pre-screening questions determine eligibility based on the homeowner's county and number of people in household.



### **KHAF Call Center**

Assistance for both  
homeowners and lenders  
8 am-5 pm CST, Mon-Fri

**855-307-KHAF (5423)**

## ABOUT KHAF

The American Rescue Plan Act (ARPA) provides Kansas \$56.6 million to help homeowners at risk of foreclosure. Administered by Kansas Housing Resources Corporation (KHRC), the Kansas Homeowner Assistance Fund (KHAF) provides a grant or forgivable interest-free loan to assist homeowners impacted by the Covid pandemic who have fallen behind on their mortgage payments. **There is no risk to the lender** to refer or assist homeowners in applying. Mortgage assistance is paid directly to the lender.

## ABOUT KHRC

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



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