

United States Department of the Treasury

**Homeowner Assistance Fund Plan
Submitted by State of Kansas - Office of the Governor**

HAF Grantee Plan Name
HAFP-0140

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/10/2021 3:14 PM
Total Plan Requested Amount	\$56,648,215.80
Record Type	State
Application Record	SLT-0030
HAF Grantee Plan Status (external)	Approved

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- **Black Knight: Mortgage Monitor data Jan 2021 - June 2021.**
- **CDC, ATSDR: Social Vulnerability Index (SVI) by County and Region.**
- **US Census, ACS 5-year est 2015 - 2019 and 2010 Decennial Census: Housing by Type; Owner-Occupied Housing Types; Share of Homeowners Who Own Their Homes Free and Clear; Homeownership and Homeownership Rates by Race/Ethnicity, Age, Education; Homeowners by Income Group and County; Homeowners at or below 100% US Median Income by Race and Ethnicity / by Disability Status / Female-Headed Household; Households in Owner-Occupied Housing Units by Mortgage Status.**
- **HMDA-LAR: Share of Government-Secured Mortgages by Counties/Regions; Share of Loan Originations to Low-Income Households; Share of Loan Originations to Low- and Middle-Income Households of Color.**
- **MBA, NDS: Number of Mortgages with Payments Past Due; Number of Conventional and Federally-backed Mortgages with Payments Past Due; Kansas Statewide Mortgage Distressed Rates.**
- **ATL Federal Reserve, MAPD and BLS: Forbearance & Delinquency Rates; Forbearance Rates by Region; Total Distresses mortgages; Unemployment and Mortgage Delinquency Rates.**
- **U.S. Department of Housing and Urban Development: Single Family Market on FHA Loans delinquency by County; Default Status count**

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- **Brent M. S. Campney; "A White-and-Negro Environment Which Is Seldom Spotlighted": The Twilight of Jim Crow in the Postwar Urban Midwest. Pacific Historical Review 8 January 2021: The article explores how white Kansans continued to maintain discrimination, segregation, and exclusion in these years. It then examines the means employed by whites to assert their dominance in social interactions; to discriminate in housing, employment, and commerce; and, in**

some cases, to defend their all-white (or nearly all-white) municipalities, the so-called sundown towns, from any black presence at all.

- **Birzer, Michael L. and R. Ellis. “PERCEIVED DISCRIMINATION IN TOPEKA, KANSAS.” Free inquiry in creative sociology 31 (2003): 133-142: This study describes perceived discrimination in Topeka, Kansas. A questionnaire shows perceived levels of discrimination and the nature and type of discrimination experienced by citizens.**
- **U.S Census Bureau and HMDA-LAR: Using Share of Government-Secured Mortgages by Counties/Regions; Share of Loan Originations to Low-Income Households; Share of Loan Originations to Low- and Middle-Income Households of Color. This data was used to determine that in every region of Kansas persons of color represent a lower share of homeownership than the rate of homeownership statewide. On average that difference represents an almost 20% difference in rates of homeownership.**
- **CDC/ATSDR Social Vulnerability Index: SVI indicates the relative vulnerability of every U.S. Census tract. Census tracts are subdivisions of counties for which the Census collects statistical data. SVI ranks the tracts on 15 social factors, including unemployment, minority status, and disability, and further groups them into four related themes. Thus, each tract receives a ranking for each Census variable and for each of the four themes, as well as an overall ranking.**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- **Kansas Corporation Commission: Delinquency and Arrearages amounts for electric, gas, and water utilities.**
- **Kansas Emergency Rental Assistance: The program provides financial assistance for utilities, including electric, gas, water, sewer, trash, and internet service. The data included the amounts of the delinquent accounts and the payment assistance provided.**
- **Tax Appraisers: Number of properties with a tax delinquency.**
- **50-state-property-tax-comparison-for-2019 Lincoln Institute of Land Policy and Minnesota Center for Fiscal Excellence: Compare cities’ property taxes by calculating the effective tax rate: the tax bill as a percent of a property’s market value.**

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant’s previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant’s planning.

- **Weatherization Assistance**
Funded through the Department of Energy, Health and Human Services, KHRC, and local utility partners, the weatherization assistance program assists income-eligible homeowners and renters with making specific upgrades to their homes. All services and upgrades are provided free of charge to participating households. Households that receive SSI, TANF, or utility assistance from LIEAP are automatically income-eligible for weatherization assistance. Within the last year this program has weatherized 828 homes.
- **First Time Homebuyer**

This program helps income-eligible first-time homebuying households as well as lenders looking to assist first time homebuyers. Applicants may apply for a 0% interest loan in the amount of 15% or 20% of the purchase price of the home. This loan is used for down payment and closing costs. The program is funded by Federal HOME Funds. In 2018 alone, \$864,477 was granted in down payment and closing costs for 58 homes across 18 counties.

• Kansas Emergency Rental Assistance (KERA)

Funded by the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 (CRRSAA), KERA serves eligible Kansans who have had difficulty paying or collecting rent, utility, or internet payments due to the COVID-19 pandemic. Landlords and tenants apply via a joint online process; if approved, applicants are eligible to receive up to 12 months of assistance. As of September 2021, total funding provided through KERA is over \$34 million with 6,648 households served by the program.

The data demonstrates a strong need for assistance for Kansas homeowners. The majority of Kansas' population resides in owner-occupied housing units with 73.9% having a mortgage and nearly 75% of homeowners have a conventional mortgage. This segment of the population has not received the same support provided to homeowners with federally-backed mortgages through the CARES Act. However, individuals with federally-backed mortgages may still need additional assistance in the coming months after their curr

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
COMMUNITY HOUSING OF WYANDOTTE COUNTY, INC 2 S 14th St ,Kansas City,Kansas 66102 http://www.chwck.org	✓	✓
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Wichita) 727 N. Waco Avenue, Suite 175 ,Wichita,Kansas 67203 http://www.kseccs.org	✓	✓
LAWRENCE HOUSING AND CREDIT COUNSELING, INC. (HCCI) 2518 Ridge Court, Ste. 208 ,Lawrence,Kansas 66046 http://www.HousingAndCredit.org	✓	✓
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Salina) 1201 W Walnut St ,Salina,Kansas 67402 http://www.kseccs.org	✓	✓
TOPEKA HOUSING AND CREDIT COUNSELING, INC. (HCCI) 1195 SW Buchanan Street, Suite 101 ,Topeka,Kansas 66604 http://www.HousingAndCredit.org/	✓	✓
Kansas Legal Services 400 State Avenue, Suite 1015 ,kansas city,Kansas 66101 http://www.kansaslegalservices.org	✓	✓
Office of Outreach & Capacity Building, HUD Office of Housing Counseling 34 Civic Center Plaza, Room 800 ,Santa Ana,California 92701 https://www.hud.gov/states/kansas/homeownership...	✓	✓

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
North Central Regional Planning Commission 109 N. Mill Street PO Box 565, Beloit, Kansas 67420 https://www.ncrpc.org/	<input type="checkbox"/>	<input type="checkbox"/>
Harvest America Corporation 100 Military Ave; suite 206, Dodge City, Kansas 67801 http://harvestamerica.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Catholic Charities of Northeast Kansas 9720 W. 87th Street, Overland Park, Kansas 66212 https://catholiccharitiesks.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Mid-Kansas Community Action, Inc. 730 Cliff Dr, Augusta, Kansas 67010 https://mid-capinc.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Lawrence-Douglas County Housing Authority 1600 Haskell Ave, Lawrence, Kansas 66044 https://ldcha.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wichita Habitat for Humanity 130 E. Murdock, Suite 102, Wichita, Kansas 67214 https://wichitahabitat.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Compass Behavioral Health 531 Campusview PO Box 477, Garden City, Kansas 67846 http://compassbh.org/	<input type="checkbox"/>	<input type="checkbox"/>
United Community Services of Johnson County 9001 W. 110th St., Suite 100, Overland Park, Kansas 66210 https://ucsjoco.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Southeast Kansas Independent Living 1801 Main St , KS, Parsons, Kansas 67357 https://skilonline.com/	<input type="checkbox"/>	<input type="checkbox"/>
New Beginnings, Inc. 200 W 6th, Hutchinson, Kansas 67504 https://www.newbeginnings-inc.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Resource Center for Independent Living PO Box 257, Osage City, Kansas 66523 https://rcilinc.org/	<input type="checkbox"/>	<input type="checkbox"/>
Independent Connection Inc. 436 S. Ohio St., Salina, Kansas 67401 https://indconnectinc.com/	<input type="checkbox"/>	<input type="checkbox"/>

Community Housing of Wyandotte County 2 S. 14th St, Kansas City, Kansas 66102 https://chwckck.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
The Salvation Army 1331 N 75th Place, Kansas city, Kansas 66112 https://www.salvationarmyusa.org/usn/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NorthEast Kansas Community Action Program, Inc. 1260 220th Street, Hiawatha, Kansas 66434 https://nekcak.org/index.html	<input type="checkbox"/>	<input type="checkbox"/>
The East Central Kansas Economic Opportunity Corporation 1320 S. Ash St, Ottawa, Kansas 66067 http://www.eckan.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Kansas Coalition Against Sexual and Domestic Violence 634 SW Harrison St, Topeka, Kansas 66603 https://www.kcsdv.org/	<input type="checkbox"/>	<input type="checkbox"/>
The Willow Domestic Violence Center 1920 Moodie Road, Lawrence, Kansas 66046 https://www.willowdvcenter.org/	<input type="checkbox"/>	<input type="checkbox"/>
Flint Hills Regional Council PO Box 514, Ogden, Kansas 66517 https://flinthillsregion.org/	<input type="checkbox"/>	<input type="checkbox"/>
Southeast Kansas Community Action Program, Inc. 401 N. Sinnet St.P.O. Box 128, Girard, Kansas 66743 https://sek-cap.com/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
NeighborWorks America 2 South 14th Street, Kansas City, Kansas 66102 https://www.neighborworks.org/home	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cross Lines Community Outreach, Inc. 736 Shawnee Ave, Kansas City, Kansas 66105 https://www.cross-lines.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Lawrence Habitat for Humanity 708 Connecticut St, Lawrence, Kansas 66044 http://lawrencehabitat.org/	<input checked="" type="checkbox"/>	<input type="checkbox"/>
United Way of the Plains 245 N. Water St., Wichita, Kansas 67202 https://www.unitedwayplains.org/	<input type="checkbox"/>	<input type="checkbox"/>
Interfaith Housing & Community Services, Inc. 1326 E Ave A, Hutchinson, Kansas 67501 https://www.interfaithks.org/	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Topeka Habitat for Humanity 121 NE Gordon St, Topeka, Kansas 66608 https://www.topekahabitat.org/	✓	<input type="checkbox"/>
Habitat for Humanity Kansas City 155 S 18th St Ste 120, Kansas City, Kansas 66102 https://habitatkc.org/	✓	<input type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

Yes

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

Yes

If yes, please indicate whether a proposed or draft plan was published, please describe where details about the comment solicitation were posted, for how long, in what languages, and whether any efforts were made to make the posting accessible to persons with disabilities or individuals without reliable internet access.

All public information for the Homeowner Assistance Fund Plan is located here - Kansas Homeowner Assistance Fund | Kansas Housing Resources Corporation (<https://kshousingcorp.org/kansas-homeowner-assistance-fund/>). The webpage has the recording and the PowerPoint materials for the public webinar held August 31, 2021. The webinar included an invitation for comments and questions on the proposed draft program design. The webpage provides several opportunities for feedback and staying informed; there is a comment box, an email (khaf@kshousingcorp.org) address, and an individual can subscribe to receive program announcements. The proposed draft program design was published on the KHAF webpage providing a 6-day comment period, notification was posted to KHRC’s social media, and emailed notifications were sent out to interested parties including webinar participants, mailing list subscribers, and key community stakeholders including local governments, tribal governments, community based organizations, housing counselors, lenders, and housing advocacy organizations.

KHRC engaged their community partners to assist in informing and engaging their communities and constituents in developing the draft HAF Plan. The community partners work with and on behalf of low-income individuals and families including persons with disabilities, English as a second language, and those who have limited internet access.

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

- **Data from mortgage servicers regarding loans in Kansas, delinquency, duration of delinquency, amount of delinquency from VA and FHA**
- **Data regarding applicants determined ineligible for mortgage servicer assistance**
- **Data on the number of and amounts for partial claims and HECM payment plans**
- **List of mortgage servicers with a loan portfolio in Kansas for the purpose of targeted marketing**

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
Treasury Feedback Response Kansas HAFP0140 12-8-21	12/10/2021 3:02 PM
KHAF Term Sheets 2021.09.14 for Submission	9/15/2021 11:48 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

No

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
Reinstatement	Change from requiring an applicant to pursue loss mitigation prior to seeking assistance to providing support ‘adjacent’ to loss mitigation – including pre-mod.	see Justification section in the attached Term Sheets
Reinstatement	Term Sheets specify the eligibility of Manufactured Homes affixed or unaffixed to real property.	see Justification section in the attached Term Sheets

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable

fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

Yes

If yes, please describe the fact-specific proxy or proxies to be used for the income determination.

1. A written attestation as to household income and a fact-specific proxy in lieu of income documentation. Fact-specific proxies include residing within a HUD designated Qualified Census Tract and may be based on data from other state and federal entities including the U.S. Census, U.S. Department of Housing and Urban Development (HUD), Kansas Department of Revenue, Kansas Department of Labor, Kansas Department for Children and Families (DCF).

OR

2. A written attestation as to household income and income documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, an attestation from an employer, or proof of receipt of a federal means-tested program which requires income to be at or below that required income for an eligible homeowner under HAF (such as Supplemental Nutritional Assistance Program/SNAP or Medicaid). For households experiencing a material increases in expenses, a complete and signed affidavit is required.

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities, practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

n/a

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

The automated application process will be used to identify socially disadvantaged individuals as defined by the Treasury guidance. Information taken from the application including but not limited to self-attestation and property address will be utilized in combination with census tract information to make the determination.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
COMMUNITY HOUSING OF WYANDOTTE COUNTY, INC www.chwckck.org X X 2 S 14th St , Kansas City, Kansas 66102 http://www.chwckck.org	✓	✓
LAWRENCE HOUSING AND CREDIT COUNSELING, INC. (HCCI) 2518 Ridge Court, Ste. 208 , Lawrence, Kansas 66046 http://www.HousingAndCredit.org	✓	✓
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Salina) 1201 W Walnut St , Salina, Kansas 67402 http://www.kseccs.org	✓	✓
CONSUMER CREDIT COUNSELING SERVICE, INC. (CCCS - Wichita) 105 S. Broadway, Suite 900 , Wichita, Kansas 67203 http://www.kseccs.org	✓	✓
Consumer Credit Counseling Service 8826 Santa Fe, Suite 110 , Overland Park, Kansas 66212 http://www.kseccs.org	✓	✓
TOPEKA HOUSING AND CREDIT COUNSELING, INC. (HCCI) 1195 SW Buchanan Street, Suite 101 , Topeka, Kansas 66604 http://www.housingandcredit.org	✓	✓
Manhattan Housing and Credit Counseling, Inc. , Kansas 727 Poyntz Avenue , Manhattan, Kansas 66502 http://www.housingandcredit.org	✓	✓
Kansas Legal Services 400 State Avenue, Suite 1015 , Kansas City, Kansas 66101 http://www.housingandcredit.org	✓	✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- have mortgages or mortgage assistance contracts held or backed by the Participant?
- have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant’s goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Payment Assistance	# of households assisted	1,133 households assisted
Mortgage Reinstatement	# of households assisted	1,813 reinstated mortgages
Payment Assistance for HOA fees or liens	# of households assisted	113 households assisted
Payment Assistance for Homeowner’s Insurance	# of households assisted	227 households assisted
Payment Assistance for Homeowner’s Internet Service	# of households assisted	680 households assisted
Payment Assistance for Homeowners Utilities	# of households assisted	1,133 households assisted
Payment Assistance for Delinquent Property Taxes	# of households assisted	453 households assisted

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

No

If no, is a policy and procedure in development for each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

No

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

n/a

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$13,595,572.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$906,371.00
Payment Assistance for HOA fees or liens	\$453,186.00
Payment Assistance for Delinquent Property Taxes	\$3,625,486.00
Mortgage Reinstatement	\$22,659,286.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$1,812,743.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$2,265,929.00

Other measures to prevent homeowner displacement

Measure	Amount
none	\$0.00

Displacement Prevention Sub-Total	\$45,318,573.00
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Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$2,124,308.10
Legal Services	\$708,102.70

Services Sub-Total	\$2,832,410.80
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Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
none	\$0.00
none	\$0.00

Reimbursement Sub-Total	\$0.00
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Allocation of Administrative Expenses

Type of Expense	Amount
Staffing	\$4,557,680.00
Office Space	\$390,250.00
IT/Software	\$1,200,000.00
Marketing	\$800,000.00
Direct Admin	\$1,250,000.00
Other Program Support	\$299,302.00

Administrative Expenses Sub-Total	\$8,497,232.00
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Total Plan Requested Amount	\$56,648,215.80
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Amount Requested Confirmation:

Yes

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Ryan Vincent**

Agency/Office: **Kansas Housing Resources Corporation**

Email: rvincent@kshousingcorp.org

Phone Number: **7852172001**

Reporting Contact

Name: **Laurie Fritz**

Agency/Office: **Kansas Housing Resources Corporation**

Email: lfritz@kshousingcorp.org

Phone Number: **7852172055**

Additional Contact

Name: **Jeanette Spurgin**

Agency/Office: **Kansas Housing Resources Corporation**

Email: jspurgin@kshousingcorp.org

Phone Number: **7852172047**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
6._HAF-Title_VI_Assurance_(5-18-2021)_(1).docx	9/15/2021 12:21 PM

Official Certification

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

Name of HAF Participant:

State of Kansas - Office of the Governor

Name and Title of Certifying Official

Name: **Alicia Johnson-Turner**

Title: **Deputy Executive Director**

Telephone: **7852504453**

Email: alicia.r.johnsonturner@ks.gov