EXECUTIVE ORDER NO. 20-10

Rescinding Executive Order 20-06 and temporarily prohibiting certain foreclosures and evictions

WHEREAS, securing the health, safety, and economic well-being of residents of the State of Kansas is this Administration’s top priority;

WHEREAS, Kansas is facing a crisis—the pandemic and public health emergency of COVID-19—resulting in illness, quarantines, school closures, and temporary closure of businesses resulting in lost wages and financial hardship to Kansas citizens;

WHEREAS, the United States Departments of Health and Human Services declared a public health emergency for COVID-19 beginning January 27, 2020, with now more than 40,000 cases of the illness and more than 400 deaths as a result of the illness across the United States;

WHEREAS, the World Health Organization declared a pandemic on March 11, 2020;

WHEREAS, a State of Disaster Emergency was proclaimed for the State of Kansas on March 12, 2020;

WHEREAS, on March 13, 2020, the President of the United States declared the ongoing COVID-19 a pandemic of sufficient severity and magnitude to warrant an emergency declaration for all states, tribes, territories, and the District of Columbia pursuant to Section 501 (b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. § 5121-5207 (the "Stafford Act");

WHEREAS, on March 13, 2020, the President of the United States pursuant to Sections 201 and 301 of the National Emergencies Act, 50 U.S.C. § 1601, et seq. and consistent with Section 1135 of the Social Security Act, as amended (42 U.S.C. § 1320b-5), declared that the COVID-19 outbreak in the United States constitutes a national emergency beginning March 1, 2020;

WHEREAS, the COVID-19 pandemic threatens the stability of local, state, national, and global economies, with the potential to cause layoffs, furloughs, and significant decreases in pay;

WHEREAS, during a pandemic emergency it becomes more important than ever for citizens to be safe and secure in their homes, and any interruption in housing threatens the public health and safety through increased burdens on social services, increased health risks, and increased spread of COVID-19;

WHEREAS, when the COVID-19 pandemic is stressing health care, local and state support systems, and our economy, any disruption in housing is likely to create additional and unnecessary burdens that will impede the response to the COVID-19 pandemic and potentially exacerbate it;
WHEREAS, in order to promote and secure the safety and protection of the civilian population in these unprecedented circumstances it is necessary to prevent housing disruption caused by the COVID-19 pandemic; and

WHEREAS, this Administration will do whatever it can to assist Kansans in these challenging times, especially vulnerable Kansans in danger of losing their homes because of the COVID-19 pandemic.

NOW, THEREFORE, pursuant to the authority vested in me as Governor of the State of Kansas, including the authority granted me by K.S.A. 48-924 and K.S.A. 48-925, in order to mitigate the effects of the spread of COVID-19 I hereby direct and order the following:

1. Executive Order 20-06 is hereby rescinded and superseded by this order.

2. As used in this order, a “financial hardship resulting from the COVID-19 pandemic” occurs when (1) an individual or family suffers a significant loss of income, significant increase in necessary expenses, or inability to work as a direct or indirect result of the COVID-19 pandemic, and (2) the individual’s or family’s financial resources are depleted to the extent that making mortgage or rent payments would leave them unable to purchase food, medicine, or other goods, supplies, or services necessary to their health and safety.

3. This order does not prohibit the continuation of any judicial foreclosure or judicial eviction proceedings filed before the effective date of this order.

4. No bank or financial lending entity operating in Kansas shall foreclose on a residential property in Kansas when all defaults or violations of the mortgage are substantially caused by a financial hardship resulting from the COVID-19 pandemic.
   a. The provisions of paragraph 3 and paragraph 6 do not apply to foreclosures on multi-family residential properties in which residential tenants rent from a landlord, as long as the foreclosure will not result in the eviction of any tenants.

5. No landlords—whether individuals, companies, banks, financial lending entities, nursing homes, long-term care facilities, or other entities—shall evict a residential tenant when all defaults or violations of the rental agreement are substantially caused by a financial hardship resulting from the COVID-19 pandemic.

6. Any bank, financial lending entity, or landlord initiating judicial foreclosure or judicial eviction proceedings after the effective date of this order shall have the burden of pleading and proving that the foreclosure or eviction proceeding is not being initiated solely because of defaults or violations of mortgages or rental agreements substantially caused by a financial hardship resulting from the COVID-19 pandemic.

7. This order does not relieve mortgage borrowers or tenants who have not suffered a financial hardship resulting from the COVID-19 pandemic from the obligation to comply
with mortgage or rental agreements or to continue making required mortgage or rent payments.

8. This order does not prevent foreclosures or evictions for mortgage or rental agreement defaults or violations not due to a financial hardship resulting from the COVID-19 pandemic.

9. After the statewide State of Disaster Emergency proclaimed on March 12, 2020, relating to COVID-19 expires and financial hardships resulting from the COVID-19 pandemic abate, borrowers, lenders, renters, and landlords are encouraged to negotiate payment plans or other agreements to allow borrowers or renters to address any defaults, missed payments, or late fees substantially caused by a financial hardship resulting from the COVID-19 pandemic.

10. This order does not apply to foreclosures initiated by the United States government.

11. All other laws or regulations relating to foreclosures and landlord-tenant rights remain in effect.

12. This order supersedes any contrary order by any local health department regarding foreclosures or evictions and should be read in conjunction with previous executive orders responding to the COVID-19 pandemic. Any contrary provision in previous orders is superseded by this order.

This document shall be filed with the Secretary of State as Executive Order No. 20-10. It shall become effective immediately and remain in force until rescinded, until May 1, 2020, or until the statewide State of Disaster Emergency proclaimed on March 12, 2020, relating to COVID-19 expires, whichever is earlier.

THE GOVERNOR’S OFFICE

BY THE GOVERNOR

DATED 3.23.2020

Secretary of State

Assistant Secretary of State

FILED

MAR 2 3 2020
SCOTT SCHWAB
SECRETARY OF STATE