Homeowner Assistance Fund (HAF)

Roles and Responsibilities

**Servicer Responsibilities**

* May refer potential HAF candidates to Kentucky Housing Corporation (KHC) through Kentucky Homeownership Protection Center (Protection Center) Web site, [www.ProtectMyKYHome.org](http://www.ProtectMyKYHome.org).
* Provide contact information to KHC.
* Complete HAF enrollment form.
* Accept or deny each homeowner’s participation in HAF through Option I or Option II reporting. (Denials may only be for pending litigation or potential fraud,.)
* Place hold on foreclosure process, if underway, once participant is approved for HAF and during the course of the program.
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* Notify KHC of any payment changes within 30 days of effective date, if possible.
* Return Option I or Option II reports back to KHC within 5-7 days (or sooner) or receiving them.

**KHC Responsibilities**

* Deem referral eligible for HAF.
* Approve HAF grant.
* Send a signed Third Party Authorization Form and Option I or Option II reports to servicer.
* Notify servicer of amendments or changes to HAF.
* Verify reinstatement fees and monthly payments.
* Send payments to servicer through the Automated Clearing House (ACH).
* Correct any payment issues for servicer.
* Send monthly payments on the 10th of every month.
* Supply notice of HAF completion after the last payment is made.

