The Kentucky Homeownership Protection Center provides a centralized location for information on public services to assist Kentuckians in keeping their homes. The purpose of the Homeowner Assistance Fund (HAF) is to prevent mortgage delinquencies, defaults, foreclosures, and the displacement of homeowners experiencing financial hardship after January 21, 2020.

***Homeowner Assistance Fund (HAF)***

Kentucky Housing Corporation (KHC) will administer the Homeowner Assistance Fund (HAF) to subsidize 100 percent of an eligible homeowner’s delinquent mortgage payments and all other mortgage-related expenses. The HAF assistance will not exceed a total of $35,000 per household. To be eligible for the HAF Program, applicants must have experienced and be able to document a financial hardship after January 21, 2020 due to COVID-19 and have an income less than 150% of the area median income.

Eligible expenses include:

1. Mortgage payment assistance
2. To reinstate a mortgage or pay other housing-related costs related to a period of forbearance, delinquency, or default
3. Homeowner’s insurance, flood insurance, and mortgage insurance
4. HOA fees or liens, condominium association fees, or common charges; and
5. Delinquent property taxes (up to 3-years) to prevent homeowners tax foreclosures.
6. Utility assistance for utilities 90-days are greater delinquent

Homeowners can get help by contacting the Homeownership Protection Center at [www.ProtectMyKYHome.org](http://www.ProtectMyKYHome.org) or toll-free at (866) 830-7868.

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