

"Let me first say, the ladies running the Unemployment Bridge Program are first rate and very personable. They made me feel very comfortable with the entire process. The process itself was simple and quick. Before I knew it, my lender had the funds and my loan was caught up. Without this program, I am confident I would have lost my home to foreclosure. The payments were made on time and without any worry. Thank you, KHC!"

Anonymous  
Hebron, KY

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"I moved to Kentucky from Florida in 2006 to take advantage of an excellent job offer. When I arrived, the only thing I knew about Lexington was that Henry Clay once lived here, but I quickly grew to like the place. Unfortunately, I was laid off in October 2010, and the only job I have had since was a contract assignment that took me all the way to Connecticut. I don't have to tell you how dismal the economy has been for the past few years. It is especially bad for folks like me who have high-tech skills; there just isn't a demand for them in Kentucky. I am grateful for the Unemployment Bridge Program, because it saved my home. Without it, I'm sure I would have had to leave the state, this time for good. Now that the end of my assistance is in sight, I hope some prospective employers are reading this. Is anybody hiring technical writers?"

[Charles Kimball](#)  
Lexington, KY

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"The Kentucky Unemployment Bridge Program was an absolute Godsend for us. My husband was laid off some time ago and my job barely pays enough to meet the other bills and living expenses. Without participating in this program, we would have surely lost our home. My mother has many medical problems and lives with us. I feared that if we could not keep our home, I would not be able to personally care for her and would have to make arrangements for care in a facility, which I did not want to do under any circumstances. This truly is one of those 'no strings attached' programs. In the beginning, I kept waiting for 'the other shoe to drop,' thinking there was some catch to the program. I couldn't be happier to report there is nothing to worry about. This program meant so very much to us and I am just grateful for the help. The state of Kentucky did a wonderful thing by obtaining these funds to help people caught in a bad situation be able to keep their mortgages, taxes, and insurance current so another home isn't lost in the foreclosure hole."

Anonymous  
Stamping Ground, KY

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"I am 58 years old and have never experienced unemployment for any significant period in my life... until the last four years. After four years seeking employment, working when I could, I had exhausted my savings and knew if God did not smile on me I would lose my home. I picked up a brochure at the local unemployment office about the UBP and, as an act of desperation, applied. My reasoning was simple, "what can it hurt?"

About a year previously, I had looked into another program that my lender frankly advised me to not participate in because it was just delaying the inevitable by stacking up unpaid interest on

top of unpaid principle. But the UBP took care of that. I want to say that, despite the necessary hoops any program has, the individuals I interacted with were kind and patient with me. If you are reading this, need help, and have not applied for this program, I would encourage you to do so as soon as possible. It is my belief that God wants to bless you, as well, and the people you interact with in the UBP are helpful and kind, representing, I think, His grace."

Brian Baker  
Hopkinsville, KY

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"My husband and I were dealing with a loss of income. The reality of how we were going to manage took an emotional toll, affecting our health and marriage. Unless you actually walk in the shoes of individuals who are in jeopardy of major losses, such as a home, it's hard to put into words. The outcome of KHC assistance is less worry, which helped with health issues and being able to think more clearly without major financial pressure. Trauma like losing all you have worked for is terrifying. Thank you."

Janine and John Nooning  
Louisville, KY

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"I was a licensed practical nurse for 24 years when I left my job in 2009 to go back to school and finish my RN degree. After completing my coursework in May 2011, I began working for a home health agency. In October 2011, I fell at a patient's house on a concrete carport. Three weeks later, I was let go from my job without a reason, because I was in the six-month probationary period. I was on worker's compensation for six months and then went on unemployment. When I went in for a review, I was told about the UBP. After getting past my pride, I went and talked with a local counselor and applied for this program. I am very grateful to be in the program or I would have lost my home by now. While job searching in the area has not been fruitful, it is because of this program I am able to stay in my home. Thank you so very much."

Thelma Saylor  
Stoney Fork, KY

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"The Unemployment Bridge Program is a blessing, to say the least! With a substantial loss in income in 2009, we tried everything to meet our monthly bills. We fell behind a little more each month, to the point we were making all of our monthly payments 30 days late. In turn, our bills increased due to late fees and penalties. Some payments we couldn't make were turned in to collections. In early 2012, we were two months behind on our house payment and facing foreclosure. We applied for the Unemployment Bridge Program as a last resort to save our home. With the approval of the forgivable loan, in the past several months we have been able to pay our monthly bills on time and also make payments on things in collection. There are not enough words to describe how grateful I am and will forever be for the Unemployment Bridge Program."

Anonymous  
Stamping Ground, KY

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"The UBP has been and is a tremendous benefit to my wife and me. If it were not for the assistance of this program, we would be without a home. As has happened to many families, the company for which I worked folded. The company had been in business for almost 40 years. There was no warning, just a phone call to me to cancel any sales I had recently made. The doors were closed. At the age of 63, finding suitable employment is a difficult task. I was forced to take a job as a security guard, making much less, and was happy to find that employment. I am grateful for a program made available to individuals who are willing to work and contribute to this great society, yet need this much-needed help. Because of this, my wife of 41 years and I still have a place to call home."

Anonymous  
Lexington, KY

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"I lost my job in 2010 and didn't know what I was going to do. At forty four years old, I felt like my options were limited. I found out Bowling Green Technical College had a nursing program for LPNs. I applied for unemployment, filed for financial aid, and started back to school. After two years, my unemployment ran out and I was worried about how I was going to finish school and pay my bills. I heard about the Unemployment Bridge Program. I applied and was accepted. I was so glad to have someone help me by paying my house payment so I could finish my education and get a good job so I won't have to need help again. The UBP caught me up with my house payments (three months) and then started making my monthly payments. I have been in this home for 21 years and am so glad that I get to keep my home. I couldn't rent a decent place to live for what my house payment is every month. It is such a blessing and relief to have that worry off my shoulders and to be able to concentrate on finishing school and having a bright future. Thank you so much for your help!

Anonymous  
Bowling Green, KY

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"Thank you for helping me to keep my home. I am still unemployed, and I lost my husband of 34 years in October 2011. If I had not received this help, I don't know what I would have done. I don't know how to thank you. I will still struggle to pay my house payment when my benefit runs out in May 2013, but I will try my best to keep my home. Thank you for your help and God bless you."

Belinda Elliott  
Erlanger, KY

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"In 2006, I began working for a home development and real estate company making a very comfortable income. During my tenure, my wife and I had our first and only child and purchased a house. After the real estate market crash, the company I was working for closed all offices in the state of Kentucky. The economy was tough; jobs were few and far between. As a result, I began working for a stable company but at a decrease of half my income. Lifestyle changes had to be made, including a bankruptcy.

This year, due to company restructuring, I was let go from my most recent employer.

Severance was miniscule. Since the purchase of our home, our appraisal value had dropped significantly for reasons beyond our control. Selling the house in an attempt to break even on our mortgage was not an option. We would owe our mortgage company the difference on a house we didn't live in IF we were lucky enough to find a buyer. Foreclosure would also have left us virtually homeless and no leg to stand on, as all our extended family is out of state.

Thanks to the Unemployment Bridge Program, I am currently able to seek employment and prevent my family from losing a home. I am not religious, but this program has been a life saver and a blessing for a tax-paying, middle-income, American family. I have no intentions whatsoever of abusing this program and thank the politicians responsible for having the foresight to implement this program. I have been on both sides of comfortable and desperate in regards to income. My vote will be cast for parties who continue to understand some people are suffering hardship and just need a little help to get back up."

Brian Stich  
Lexington, KY

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"My husband was laid off in February of 2012. We applied for the Unemployment Bridge Program and were approved for our first payment in August. It has helped us stay in our house as our savings was nearly depleted by that time. My husband began working in August as well and the UBP has kept us on our feet. We probably would have missed payments on our mortgage or other bills without it."

Anonymous  
Lexington, KY

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"This program has been very important to me and of great assistance. You can't measure the amount of relief it has given to me, knowing that I haven't lost my house in my current unemployment status. The UBP pays my monthly mortgage and through that I am able to stay in my house. I frankly don't know where I would be today without this program, it has been a life saver in more ways than one. I am highly appreciative that this program exists and that I am able to be part of it. Sincerely."

Anonymous  
Lexington, KY

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"I was one of hundreds 'down-sized' in 2009 by my previous employer. I searched for almost two years for another position, but I was unsuccessful even though I have a college degree and many years experience in the corporate world. I started selling insurance to try and make a living. As most everyone knows, the insurance business is very tough. I've depleted my IRA just to keep afloat. Without financial assistance, I would lose the home I had purchased and lived in for 13 years. I then had to take my retirement from my former employer early - losing 25 percent of what I would have received if I had waited until I was 65. My financial situation was a little complicated, but after six months I was finally approved for the UBP. Without the UBP, I would have lost my home. But just over the past few weeks, my situation

has improved - I can see the light at the end of the tunnel. I was just hired for a full-time position with a global corporation. When my support ends this spring, I should be well on my way to being independent again."

Anonymous  
Louisville, KY

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"Our family was hit hard when I lost my full-time job in September 2011. We managed to pay our bills and mortgage for a few months with whatever savings we had. My wife is not employed and is a full-time student. We have two daughters, ages 11 and 5, and we were headed towards a dire situation with our only income being my unemployment benefits. The UBP has been a blessing; it allowed us to keep our home while we concentrate on other important things, like finding a suitable full-time job and my wife finishing school. The UBP rescued us and provided immense mental relief in our time of need. We are very grateful for this program and the people involved with UBP who have made this whole process very painless."

Randhir Rathore  
Richmond, KY

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"I became unemployed in June 2012 and was having difficulty paying my mortgage payments. I was referred to the Unemployed Bridge Program. This program is and continues to be a great thing in these difficult times. It is paying for our mortgage and helping us to get back on our feet. I am hopeful about getting a job soon and the stress of not having a job and losing my home has been lifted to a certain degree. KHC team members have been very helpful and we appreciate all of their help."

Garry Marine  
Louisville, KY

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"The UBP relieved the monthly budget pressure I felt coming on. House payments were going to be impossible under my circumstances. No job for almost two and a half years, I depleted my savings on regular living expenses (no frills), and feared foreclosure in the near future. The Unemployment Bridge Program is helping me to concentrate on rebuilding my résumé in a new career pursuit where I'll be able to get back on track financially and keep my home."

Anonymous  
Louisville, KY

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"Thank you, thank you, and thank you! It is difficult to properly convey the level of appreciation and relief that I experienced when I received assistance from Kentucky Housing and the Unemployment Bridge Program. I found myself in the difficult situation of being laid off from my job due to budget cuts. I was a first-time home buyer and felt a tremendous amount of pride and accomplishment when I purchased my first home through Kentucky Housing Corporation. I am so blessed that the same wonderful, giving organization that assisted me with the purchase

of my "American Dream," is the same institution who also saved me from losing my home. The individuals who assisted me through this process were compassionate and very understanding about my current plight. When stress and anxiety are involved, it is an absolute Godsend when the service deliverers are loving, patient, understanding, and knowing individuals who are indeed a good fit for their profession. When I was approved for the UBP, I immediately felt the impact of this wonderful program and knew it was indeed a major blessing for me and my family. I have always been a proactive person and had never faced foreclosure. However, with a loss of income, no savings after being unemployed for almost a year, and a looming house payment, I knew what my future held. I extend my heart-felt appreciation to Kentucky Housing and the Unemployment Bridge Program for allowing me to avoid countless other fraudulent agencies that would have resulted in the loss of valuable time, energy, money, and ultimately the loss of my home. Thank you, again, for helping me retain a precious part of my "American Dream," my home, and the belief that when help is needed, it is always there!"

Anonymous  
Lexington, KY

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"My husband and I both worked full-time to pay our bills and provide for our two children. The factory he worked at shipped 80 percent of their jobs to a different state and his job was one of them. He qualified to draw unemployment, but there was still a significant difference in our monthly income. He couldn't find a job and shortly ran out of unemployment income. It was impossible to pay our monthly bills and put food on our table for our children, let alone pay our mortgage with just my income. He was desperately looking for work and we honestly thought we were going to lose our home...until I did some online research for other options. I came across the Unemployment Bridge Program and applied. This was such a relief and blessing that we might actually have an option to keep our home! We were approved for the program and are so GRATEFUL and THANKFUL to get a second chance, have time to get back on our feet, and stay in our home! Wonderful program!"

Anonymous  
Danville, KY

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"I was laid off from my job on June 1, 2012, and learned about this program through the unemployment office. It was hard to know that I was laid off work, but even harder wondering how I was going to make my house payment. I know a lot of people who lost jobs and lost their homes. This program is great; it keeps people in their home and takes the worry off, so they can focus on getting a job and returning to work! When my counselor called and told me everything went through for me, I think he was as happy as I was! This program is a blessing! I can't say enough good things about the Unemployment Bridge Program!"

Margina King  
Williamstown, KY

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"My wife and I both lost our jobs in May 2011. We had been unable to make our house payment for about six months. We spent the majority of that time trying to work with our mortgage company to work out reduced payments, hardship deferments, or some other kind of

help, all to no avail. Because they were unable to help us, we were in danger of foreclosure. While in the unemployment office for a meeting, I saw an advertisement for Kentucky Housing Corporation and the UBP. I wrote down the information and contacted them, as soon as I got home. My wife and I filled out the paperwork and were approved for the loan. By qualifying for the assistance, we were able to save our house and had a little more time to find jobs, along with getting a big weight lifted off our shoulders for a little while. Two months after receiving the loan, I started back to full-time work, and my wife has started on-call work.”

William Tingle  
Elizabethtown, KY

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“In September 2011, I lost my job due to a plant closure. I have been living in my home approximately 13 years and this was the second time I had been without a job due to a plant closure. This time, I was not in as good a financial situation as I was the first time I lost my job. I had accumulated some bills and had the basic utility bills that everyone has. I was also caring for a disabled relative. Losing my job was devastating and stressful and put me in a financial bind. After still making my mortgage payments late, I learned about the UBP. After getting some information on it and filling out the paperwork, I was approved and soooo thankful. I don't know what I would have done. Thank you so much for the UBP!”

Anonymous  
Fulton, KY

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“I lost my job on February 22, 2012, because my employer lost 50 percent of their business at the beginning of 2012. I had worked every day of my life since I graduated from high school in 1974. I received two weeks' severance pay for the five and a half years I had worked for them, and was told to go to the unemployment office and file for unemployment, as soon as possible. I thought that I would be able to find a job within a month or so. How wrong I was. After applying for jobs during the first several weeks of unemployment and getting no results, I realized how tough the job market was. At that time, I knew that I was going to be in real danger of starting to miss mortgage payments and losing my house. I started researching on the Internet, looking for any programs that could help me through this tough time until I found a job. That's when I found out about the Unemployment Bridge Program. When I found out I qualified, it was a big relief. Now I knew that my family would be able to stay in our home while I looked for employment. With the program making our mortgage payments, it has freed up much-needed money to help us try to stay somewhat caught up on our bills. I am still unemployed, but continuously looking for a job. Unemployment benefits are only half of what I was bringing home when I was working. I am optimistic that I will find work soon and our lives will return back to normal. I do know that without the program, our lives at this time would be in shambles and I have no idea where we would be. I know that we definitely would not be in our own home. Programs like these give people suffering from the poor economy a chance to succeed and become successful again.”

Kent McCord  
Covington, KY

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“William lost his great job of seven years in December 2011. I work part-time taking care of the elderly. We had saved some money, that we thought was ample if we were ever in a crisis. Little did we know, our Cobra health payment was going to be \$1,200 per month and with our house payment of \$1,530 per month, our savings went fast. In January, I became eligible to withdraw what retirement savings I had to get us by a few more months. I kept our Wells Fargo mortgage loan consultant updated on our situation, and one day she called us to let us know she had just heard on the radio about the UBP and gave us the phone number. I called immediately. The Unemployment Bridge Program gave us some hope. We were three months behind in our house payments when we signed the agreement; they caught up our payments and have been making them every month for us. At our age, finding new employment is difficult, at best, in this market, as so many younger people will do the same work for much less. We continue to apply for any and all jobs, praying for health benefits. I would be remiss not to mention Jerald Brantley, with the Brighton Center, who has held our hands, given us hope, and continued to guide us on any and all options, as they come available. Thank you for caring and all your help!”

William and Sheryl Haeffner  
Nicholasville, KY

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“When I lost my job, I didn't know how I was going to pay my bills until I found another job. I called KHC to see if there was anything they could do for me. I thank God, every day, that they said yes. They got me into the Unemployment Bridge Program. Without this help, I would have lost my house. I'm so grateful and could never thank them enough. Thank you so very much, from me and my family.”

Jerry Robnet  
Louisville, KY

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“Around February 2012, I lost my job. I was about three months in default on my mortgage and the bank had called me and informed me about a possible foreclosure. I contacted the Unemployment Bridge Program and got help. This has helped me keep my home. My children and I have a roof over our heads, thanks to this program. I will forever be grateful to the program. **BIG THANKS TO THE UNEMPLOYMENT BRIDGE PROGRAM!**”

Violet S.  
Lexington, KY

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“Like many others, I also became unemployed in January of 2012 after I was laid off. I never really thought the economy was as bad as all the stories I had heard on the news and Internet, because I was always able to find employment in the past. I even went back to college to finish my Associate's degree in accounting, hoping to improve my chances of finding employment. But when I lost my job in January and couldn't find another job, I realized how bad the economy had become. I purchased my home over five years ago when the housing market was still good. I planned to stay in my home for many more years to come, but when I had very little income I thought my dream of owning my own home was over. The Unemployment Bridge Program helped me in so many ways. For one, it took away the stress I had about having my



home foreclosed on, and two, it really made me feel like someone really had faith in me to get my career back on track. The Unemployment Bridge Program is a great program and should continue to help others.”

Anonymous  
Lexington, KY

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“After working for a company for almost seven years, I was let go. I found myself in unfamiliar territory, no job, no savings, \$30 in my checking account, and a lot of debt. I was to the point of panic when I heard about the Unemployment Bridge Program. I am so thankful for this program. It has helped me to stay in my home without threat of losing it. It has been an emotional journey and I still don’t have a job, but I know that God has something for me and until that time I will be able to stay in the house and keep my dignity.”

Paula Rose  
Louisville, KY

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“My husband has worked since he was in high school. Due to the economy, his job was lost, like so many others. Without the help of the Unemployment Bridge Program, we would have probably lost our home. My husband is able to draw unemployment benefits; however, this does not pay the bills and raise two children. We are very thankful for this program.”

J. Baker  
Whitesburg, KY

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“The day I received notice that my employer could no longer stay in business and everyone would be let go was one of the worst days of my life. I felt so helpless and unsure of my future. I am a single parent and my employment was the only source of income my son and I had. I had some savings set aside, but I knew it would quickly disappear with the mortgage and other expenses going out and nothing coming in. I immediately jumped into the job market and found my lack of a college education made it impossible for me to be competitive. Feeling the stress close in around me, I knew I had to do everything I could to keep our home and a roof over our heads. The Unemployment Bridge Program made that possible. The weight of stress was lifted off of me and I focused on going to school to improve my marketability. I enrolled in community college and am currently working towards a degree in healthcare. I have a 4.0 GPA and I attribute part of my ability to stay focused and driven to the fact I did not have to worry about losing my home. If not for the Unemployment Bridge Program, I would most likely have lost my home and possibly my son and I would be another statistic. This program is truly a blessing and does indeed provide solace to people like me.”

Melissa Wilson  
Louisville, KY

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“October 2010 marked the third time in my career that I was downsized for economic reasons. Normally, I bounce back with a new job within a few months. This time has been much more

difficult. Any job offers I receive are for less than half the salary I made in the past. For the first time in my life, I filed for unemployment. I sold most of my personal possessions at auctions and on eBay. We scaled back to one vehicle and listed our home for sale. Gas prices skyrocketed; utility bills soared. We turned our heat down to 50 degrees and the AC off. We ate lots of Ramen noodles. The Unemployment Bridge Program application was a lengthy process and several times we considered abandoning the effort...but it paid off! The program, along with the Workforce Investment Act, has allowed me to obtain training at Madisonville Community College. I am now enrolled in Engineering Technology. This should save our home and recession proof us for the next 20 years!"

Jerome Taylor  
Bremen, KY

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"The Unemployment Bridge Program helped me in a time of need. After having been employed since I was 16, serving in the Navy, and having previously owned successful businesses, I now find myself in a place of unemployment. I worked for a multi-million dollar mechanical contracting firm, when their business took a direct hit as the economy worsened. I have now been unemployed for over 2 years and when my unemployment benefits ran out, I had no income. I have a degree with a 4.0, and I have not been able to find employment. Without the UBP, I would have been forced to sell my home. I am very thankful for this program as my job search continues."

Johnnie Fred  
Elizabethtown, KY

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"My company closed and we were trying to keep our house. Our situation was very complicated due to business debt and liens. Our UBP counselor was awesome. She stuck with us and moved us through the process. Over the months, she remained so helpful and patient. Thank you!"

Anonymous  
Alexandria, KY

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"On April 30, 2010, I was laid off work. I was a gate agent for Comair, a Delta-Connection Carrier. I searched for work and struggled with my home mortgage, accruing quite a bit of credit card debt. Because of this terrific program, I am able to receive the assistance for my mortgage, and now I am concentrating on my credit card debt. I am so grateful for the UBP and hope it can continue to help those of us struggling. Thank you, so very much, for blessing me with this help.

Cynthia Nemeckay  
Erlanger, KY

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"I lost my job on January 1, 2012. My home loan is over \$1,100 per month. At the time, I wasn't in jeopardy of losing my home, but as the months went on and I couldn't find a job, making my

payments and keeping up with the other bills became increasingly more difficult. At the employment office and I saw the information about the UBP. I was approved and the UBP started paying my mortgage in April 2012. This allowed me to meet my other obligations and keep food on the table. I am greatly appreciative for the assistance I received from Kentucky Housing Corporation.”

Anonymous  
Rineyville, KY

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“My husband became unemployed in March 2011 after 25 years with the same company. He searched diligently for a job, but received few calls and only a few interviews. In August 2012, we applied for the Unemployment Bridge Program. If not for the UBP, we would have drawn from our hard-earned 401K to make house payments. We've never used a program like this before and did not believe it would apply to us. We were never made to feel bad or stupid for needing assistance. It was simple to apply and get this assistance. No shame involved. Hopefully, before August 2013 (when our UBP term expires) our unemployment situation will have changed. Thank you, Kentucky Housing Corporation.”

Anonymous  
Nicholasville, KY

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“Having a graduate degree, I had never been affected by economic recessions. Typically, I had no problems finding well-paying jobs. However, this current recession proved especially difficult. This time, I was out of work for 18 months, in the process of a divorce, had maxed out two credit cards, drained my savings, and just cashed in a 401k. I was not yet behind on my mortgage payment, but I was quickly reaching the point where I would have to choose whether to pay the mortgage or utilities and food. My unemployment checks could not even begin to cover all my expenses. I could not believe this was happening to me! I was an educated, (previously) successful woman who always paid bills on time, saved money, and had impressive credit...and was on the brink of losing all that was dear to me.

My saving grace was the day I heard a radio ad for the Unemployment Bridge Program. I found it hard to believe that I could qualify, given I once held a well-paying job and lived in a middle-class neighborhood. However, I truly was at risk of losing everything. I filled out a brief application on the Protection Center Web site and was quickly contacted by Community Ventures Corporation of Kentucky. I was assigned a person to assist me with the application process, which was fast and easy. I was quickly approved and soon I was at the attorney's office signing the closing papers. It has been 3 months now and my mortgage has been paid without incident. Currently, I have a number of job possibilities with different recruiters. I'm confident I'll soon be back on my feet and paying my mortgage independently. While I never dreamed I would find myself in such dire financial straits, I am very grateful to the Unemployment Bridge Program for being a safety net and preventing me from becoming just another foreclosure statistic.”

Anonymous  
Lexington, KY

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"I purchased my home in April 2012 after a long struggle to pay off past debts and working on my credit history. I had been working for a state agency for three years when I received notice in the last week of June 2012 that the state was cutting our agency budget and we would no longer be in service. While applying for unemployment benefits, I learned about the Unemployment Bridge Program and contacted an agent with the program to assist me. I was approved for the assistance in a short amount of time and continued receiving the assistance until I became employed in September 2012 with a new agency, better pay, and a higher position. I contacted the UBP and notified them I became employed. They assisted me long enough after I became employed to get back on my feet. I did not incur any late fees, penalties, or fines toward my house payment and saved my credit score, as well."

Marsha Muir  
Lexington, KY

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"The UBP seemed too good to be true. Being laid off is hard to deal with. I have never been late on my house payments and unemployment benefits would not cover my bills. Now with the UBP, my payments are made for me. The UBP helped me in a difficult time. I greatly appreciate what this program has done for me!"

Kathy Minyard  
Shepherdsville, KY

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"The UBP has been a Godsend for me. I was always employed and never late on my house payments, but I have been unemployed for the past ten months. I am 59 years old and now fear my age may affect my getting hired. I thought I was going to have to sell my home until I read an article in the Herald-Leader about the UBP. I completed all the paperwork and submitted it. After two or three months, I was approved for the loan. Everyone I have been in contact with has been extremely helpful and very nice. Thank you."

Anonymous  
Lexington, KY

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"When I lost my job in 2010 and my husband lost his job in 2011 due to illness, we were at our wits' end. Then I found out about the Unemployment Bridge Program. They worked with me to give help that I thought wasn't even available to me. UBP caught up my mortgage payments and paid the back payments and are continuing to help, as I am still unemployed at this time. They have been a Godsend to us, and I am so thankful for this program. I have since told many friends and family about this help that is available to the unemployed person. So grateful to have been blessed by these people and this program."

Pamela Alexander  
Crab Orchard, KY

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"My family and I moved to Frankfort in April of 2008. I was the new Youth Minister at a church on the east side of Frankfort. After our fine Pastor retired, our church family dropped in

numbers. Our offerings went down each week, and money grew scarce quickly. By July of 2011, it was decided that my position needed to be cut for the church to keep afloat. My wife did not have a full-time job, and I had no prospects for a new position. We held on, with Jesus' help, for another year. By July of 2012, I was only able to find part-time employment. We were thrilled and thankful to find out we qualified for the UBP! We are striving to improve our state of finances, while we are not worrying about our monthly house payment for the next several months! Thanks for all your help!"

Michael Welch  
Frankfort, KY

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"Life came at us fast...I had a child born four months premature, lost both my mother and mother-in-law, AND lost my job via layoff, all between December 2010 and June 2011. I didn't know where to turn or what to do. Not only dealing with the loss of loved ones, but it seemed certain that my wife, three kids, and myself would be living on the street. THANK GOD FOR THIS PROGRAM! My oldest child is six now and he's never lived anywhere else. To think the only reason we found out about the Unemployment Bridge Program (UBP) was because we bought a paper to look for rental homes and apartments due to the foreclosure process on our home and we saw an ad for the UBP program. I want to thank everyone involved in creating this miracle for my family during a time in our lives where we were truly helpless and all alone. Words can never express how thankful we truly are."

Anonymous  
London, KY

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"After being unemployed for months, I fell behind on my payments. I got a well-paying job, only to be laid off after 10 weeks work. While trying to explain and work with the mortgage company, my home was put into foreclosure. Through Louisville's Urban League and Legal Aid, I was connected with a Kentucky Housing Corporation employee with the Protection Center. My house had a sale date on it, but I qualified for Unemployment Bridge Program (UBP) assistance just in time. The UBP is heaven sent. It removed my house from foreclosure and caught up my payments. Because of this program, I still have a place to call home. Thanks to everyone who took part in making this possible."

Cassandra Jones  
Louisville, KY

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"Due to cut backs, our family income was reduced more than 60 percent. We were behind in our payments and would probably have lost our home. Thank God for this program. We now have time to find a more permanent solution."

James Bowen  
Hebron, KY

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"My position was eliminated in October 2011 and I was out of work for four months. At that time, we had a 15-month-old, my wife did not work outside the home, and we were expecting our second child. When I did return to work, I took a pay cut for a temporary position. Through the Unemployment Bridge Program, I have been able to continue pursuing my bachelor's degree, which I will soon attain rather than having to quit school for a second job. Once I receive the degree, I will be able to better support my family in the future."

Michael Pelfrey  
Lexington, KY

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"I would like to thank all who helped create this program. My husband and I feel so much more relaxed now that we are in the UBP. I lost my job of 11 years and I did not know how we were going to keep going. Now it feels like there is a light at the end of the tunnel. Thanks again!"

Ruth and Barry Wheatley  
Alexandria, KY

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"I was employed ten years with my company and lost my job in 2009. I found a job about a month later, but it paid almost 50 percent less. I have five children and things were tough, I spent all my savings and all my 401k. I tried numerous times to get my mortgage company to do a modification, but they continued to say my lender did not participate. The struggle went on until I fell two months behind with my mortgage and I contacted them again. That is when I was informed about the Unemployment Bridge Program. I am about five months into the program and have two months saved for my mortgage. Thank you so much; this has saved my home!"

Anonymous  
Hebron, KY

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"This program has allowed me to keep my home when I was on the brink of foreclosure! The program was a life saver when I did not have any options left."

Cedric Scruggs  
Louisville, KY

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"The Unemployment Bridge Program has been a godsend to us. Having been unemployed for over three years and not receiving unemployment for almost two, I was on the verge of facing foreclosure on my home. Were it not for a local Consumer Credit Counselor, I would have never known about this program. By saving me almost \$1,000 a month in mortgage payments, I have been able to make settlements and/or renegotiate payment plans with most of my creditors to mutual satisfaction."

Charles Gregory  
Louisville, KY

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"If it wasn't for this program, my family and I would not still be in our home. My husband has been (and still is) unemployed since 2008! We have two children with health issues and I was absolutely terrified about not having a home for them. I am SO thankful for this program and that my family is able to stay in our home!"

Tonia Addison  
Lawrenceburg, KY

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"What a godsend this program was for me. I lost my job, my unemployment ran out, and I was facing eviction. At 61 years old, I never thought I would be in this position. Thanks to the UBP and Catholic Charities, I was able to get help and save my home from foreclosure. Thank you, President Obama; thank you, state of Kentucky; thank you, Catholic Charities; and thank you to everyone else involved, including the attorney that closed the deal!"

Anonymous  
Covington, KY

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"I had the misfortune of being unemployed for about seven months beginning in August 2010 and tried to make ends meet with my unemployment check. When I did start a new job in March 2011, it was for wages far less than my former job, so it was still a struggle to make ends meet. I was hoping to find help for keeping my home when I contacted a KHC partner through an ad on the Internet. My situation many times failed to meet the criteria for assistance, but they kept trying for me. I was so excited to get the call that I had qualified for this program and I would not be forced to sell my home in this bad economy or face some other disastrous consequence. I am so thankful for this program and the blessing it has been to my life. I have now been able to pay off some debt, meet some crisis situations with the necessary finances (which previously would have required credit card debt), and save some to help in the future. I never realized how many times people are only a few paychecks away from poverty or even homelessness. I have learned to live a more frugal life with the help of UBP's many resources. I continue to look for better employment that would make the house payment easier. Thank you so much!"

Debby Dumitru  
Bowling Green, KY

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"Our family was hit hard with the economy. My company laid off over 200 employees and my husband's company, where he worked for 20 years, went out of business. We were both collecting unemployment and decided to enroll in school and try to make the best of our situation. We used savings to make up the difference of our incomes to try to meet our household finances. After being out of work for a year and a half, I went back to work but stayed in school and transferred my classes to online classes so I could try to finish my degree. Our savings had been depleted and his unemployment was running out. Thanks to the UBP taking over the house payment, my husband can stay in school, increasing the chance of his finding a good position, and we can keep our house. Without this program, my husband would have dropped out of school, taken a low-paying job, and we may have lost our home!"



Lisa Watson  
Madisonville, KY

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"On September 26, 2011, my job was eliminated leaving me with no income. My home went into foreclosure with a sale day set for November 18, 2011. Luckily, I learned about the UBP and the sale of my home was suspended. I was blessed to receive help from the Unemployment Bridge Program and my mortgage payments are being made while I am seeking employment. If I had not received this help, I don't know where I would be living now. I am truly thankful for this program and pray that it will continue to be in existence for others."

Anonymous  
Lexington, KY

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"When I left the military, I was told I would have no problem finding a good job. I went several months unemployed and unable to find any work. When I finally found work, it was for very low pay and didn't come close to paying any of my bills, especially my mortgage. On my way to sign paperwork for the Unemployment Bridge Program, a man was taking pictures of my house, I assume preparing for foreclosure. The UBP got me through a rough time and I now have a good job and will begin making payments on my own next month. The UBP works for people who are trying to help themselves."

Bryan Warner  
Louisville, KY

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"In 2009, the non-profit I worked at for seven years closed its doors, laying off all its employees. Although I have a bachelor's degree, my work experience had been in such a specialized field for nearly a decade, it actually detracted from my viable work experience on my résumé. Even with referrals from old professors and unemployment office officials, I was unable to find gainful employment. After over two years of being chronically late with payments, dodging the bank when their recovery team began to visit once a week, and having my utilities off and on every other month, I was out of options. I was three months behind on my mortgage payments and faced certain foreclosure.

Then a bank representative told me about Kentucky Housing Corporation. Through the Unemployment Bridge Program, my family got a little piece of normalcy back, and I could focus on getting the major utility bills caught up, having much-needed car repairs done, and buying everyday hygiene products. By giving me this chance to get back on my feet financially, Kentucky Housing Corporation has also given me back the ability to hold my head up for the first time in this storm, so I can see the way out. And the principles I have given my children through this is that there is help for the hard worker at times of need. Thank you for helping me see my prayers answered."

Anonymous  
Louisville, KY

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"The Unemployment Bridge Program was a total blessing. I lost my job as an educator that had great benefits and took other jobs that did not supply the income we needed to survive. We got so far behind that by the time all the utilities were paid, we had no money left over for the mortgage. This program kept us from going homeless and I now have a good temp job, hoping to get on full time. The UBP also allowed us to save so we can prepare for future economic recessions. Again, thank you so much, you all are truly guardian angels."

Christopher Chaffins  
Georgetown, KY

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"I have worked since I was ten years old. My father owned a restaurant business and I was put to work mopping, serving sodas, washing dishes, etc. Since that age, I have never been without a job. I worked three jobs to put myself through college and went into medicine, knowing that this was a field that I would never have to worry about losing my job. Unfortunately, I was wrong.

I was laid off for the very first time. Unemployment checks were not even half of what I brought home and I immediately knew that I was going to lose my house if I didn't think of some way to make the income I made at my previous job. Severance only covered two months' of bills and jobs were not easy to find due to the economy. The Unemployment Bridge Program was the first program that I felt was for the working middle class! It helped me stay where I lived so my kids didn't have to suffer. I only needed three months of payments before I found my dream job. This program saved my family from so much hardship. It made me feel like all my years of hard work, being a good citizen, and not using the system was worth it. My government recognized and helped an average middle class individual that unfortunately, beyond her control, could not overcome a hardship for the first time. Thank you!"

Cathey Rivers  
Mt. Washington, KY

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"I'm 47 years old and have lived in the same house all my life. A few years ago, I took out a mortgage on the house when my husband lost his job after 30 years with the same company and we needed to consolidate our debts. At the time, it seemed like a good idea. Little did I know that the economy would take such a horrible downturn and I would lose two jobs in two and a half years. We were headed for foreclosure and the thought of losing the only home I've ever lived in was devastating. My husband found the information online about the Unemployment Bridge Program and I contacted Kentucky Housing to see if we were eligible. Thankfully, we were. The process scared me, but it turned out to be so easy. This loan saved my home and, possibly, my life. I can't thank KHC enough for what they've done. We will now be able to get back on our feet and know that our home is safe."

Marianne Schanz  
Erlanger, KY

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"This program has been a lifesaver. My husband was unemployed for two years and could not find a job. We were in danger of foreclosure and if not for the UBP, we would be on the streets.

Fortunately, this program will be paying our house payment for at least eight more months, which will give us time to regroup and pay some other bills down. I would recommend this program to any unemployed person that is in danger of losing their home. Thank you so much KHC!"

Anonymous  
Louisville, KY

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"I am so grateful to God, my mortgage lender, and to Kentucky Housing Corporation for allowing me to be able to receive the Unemployment Bridge Program loan. I had my house built in 2009, then was laid off in 2010. It was a struggle paying my mortgage, as well as my other bills with only 60 percent of my income. Jobs are few and far between in Winchester and, although I have been looking, companies are just not hiring. I was told about this program by my lender and it was a blessing. I thank you from the bottom of my heart!"

Ronda Simmons  
Winchester, KY

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"I found myself unemployed after enjoying a high-paying position and having a rural home with lots of animals. I had a cushion of savings, but it was not enough to carry me for very long. I was very fortunate to hear about the UBP program, applied, and was approved. It has been a life saver for me. I was out of work for five months and without this program I would surely have lost my home. It has kept me in the home that I love and has protected my credit, which I value highly."

Anonymous  
LaGrange, KY

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"We have been in our home for 21 years. Three years ago, my income dropped by 40 percent due to this economy. We began falling behind on our mortgage, struggling to pay all our bills. We contacted our mortgage company to negotiate a modification. They acted quickly initially, but then we spent over two years with absolutely no results. They simply wanted their back payments. We negotiated a forbearance plan and raised enough to cover the ten past due payments. Our mortgage was sold and we were informed we were still five months behind. Our previous mortgage company had paid themselves the \$7,000 in late and attorney fees, rather than the back payments.

I contacted Kim at the local REACH program and she was simply wonderful. She submitted our package to Kentucky Housing Corporation and the ball was rolling. Our plan required that my wife and I raise \$12,000 to pay the mortgage company, as well as paying down a \$2,900 IRS debt. Kentucky Housing Corporation would send \$7,500 towards our arrears and then use the balance of the assistance to pay future mortgage payments. In our case, this amounted to six additional payments. These payments will end in May 2012, and we are responsible for payments again starting in June. We have taken the six months to pay down some other debt and prepare ourselves with our new budget. I encourage anyone that has concerns to simply get into action. Do not take no for an answer. Ask as many questions as possible, even to the

extent that you feel you are over doing it. There is help out there, you have to find it. The agencies are very busy and the programs are there, do not give up. Thank you to Kim at REACH and to Kentucky Housing Corporation. We are on our way to financial stability and continued homeownership."

Scott  
Lexington, KY

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"The Unemployment Bridge Program has been enormously helpful for my family. When I was laid off from a Fortune 100 company in 2010, my wife was still a stay-at-home mother taking care of our triplet sons. Since then, she's gone back to full-time work, but I've only found part-time and freelance work. Making ends meet every month has been a struggle, with our mortgage being the single biggest expense. This program has given us room to breathe financially and enabled me to spend more time finding the right job rather than scrambling to find a way to pay this month's mortgage. As a result, I have been able to secure better professional opportunities. My sincere hope is that we manage to earn our way out of eligibility for the program before our year is complete. Our success story is still something of a work in progress, but there is progress thanks to the Unemployment Bridge Program. We are deeply grateful. Thank you."

Anonymous  
Louisville, KY

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"If it were not for the Unemployment Bridge Program, my family would be homeless, and my wife and I would probably have our kids taken away. These hard economic times put a strain on our family, to the point where we had no one to turn to for help. Then we were told about the UBP from an associate at our mortgage company. I thank God everyday for the help we received and the people who have made it possible for so many others to get the same help. Hopefully this stepping stone will not be in vain. I am doing all I can to find a job and hope to gain suitable employment to better my family and improve our lifestyle. Thank you so much for all that your program has given to us."

Roland Oakes  
Worthville, KY

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"I worked for a family-owned Ace Hardware Store. The economy got bad and the owners found themselves in financial difficulty. In February 2010, I found myself out of work for the first time since high school. To keep the bills current, I was forced to use every bit of savings I had accumulated over the years. I searched for employment, sent résumés, filled out numerous online applications, and did several interviews, but had no luck.

Having exhausted my life-long savings, I went to my bank and asked for help, knowing that if there was nothing they could do, I would soon have to file for bankruptcy. They put me in contact with the Unemployment Bridge Program. So far, it has saved me from losing my home and I cannot thank you enough for the program. I am very happy to say I have found a new job that gets me closer to the salary I made working at the hardware store. I was very reluctant to

apply for government help because I've never had to do so, but I'm forever grateful that this program was in place to help me. Thank you."

Jeffrey Glass  
Owensboro, KY

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"Kentucky Housing's Unemployment Bridge Program saved our home! A few years ago things were going wonderfully for our family. My husband and I were recently married and were expecting our first child together (I had a son). My husband and I both worked full-time; however, he made significantly more money than I did, and we felt very blessed to be able to provide everything we needed for our growing family. We purchased our first home, a simple three bedroom bi-level in a quiet family neighborhood, and we moved in with our two children, when our daughter was just 2 months old. Then came the big shock.

Two weeks after moving into our new home, my husband was told that his company has been bought out, and he was laid off until further notice. We couldn't believe the timing. When they called my husband back to work, we found out that it was not "once and for all." Since then, he has gone through countless layoffs and call backs at his company, but finding equal paying employment has not been successful either. Our financial situation went from comfortable, to living paycheck to paycheck, to overdrawn bank accounts and disconnected utilities. We did our best to make ends meet, but after depleting savings accounts, retirement funds, and stock, we were left with two options: find another route or let the bank take our family's home. It was a terrible thought, but neither of us is independently wealthy, and neither are our families.

Just as we were running out of hope and time, a man my husband knew from work mentioned something about the Unemployment Bridge Program loan that he had heard about. I got online, did some research, and found the program through Kentucky Housing. This program saved our home and our lives as we know it! I would be devastated if I had to make my kids leave the home and the neighborhood that they love so much. I filled out an initial survey, then a packet I received in the mail, and found out that we pre-qualified for the Unemployment Bridge Program. We were assigned a man at a financial advising agency to help us through the process. I met with him, brought some required documents, such as statements from our mortgage company, and he took care of the rest. Our advisor, as well as every person we encountered at Kentucky Housing, was amazing. They were friendly, courteous, and were obviously working to help those who needed help. At no time did I feel looked down upon for our current financial difficulties.

The Unemployment Bridge Program allowed us to take out a loan, which made our mortgage payments for one year. Not only did the program pay off the arrearage we had acquired on our house, allowing us to keep it, it allowed us 12 months to save as much money as we could, while not worrying about a mortgage payment. We took advantage of this help by saving money as a cushion for future mortgage payments, and by making some extra payments on other bills, in hopes that once our UBP loan ends, those bills will no longer be there! We are blessed to have learned about this program before it was too late, and would recommend it to anyone who is in a situation like we were! I don't know where we would be without this program, and I can only hope that the U.S. Government continues to make it available to other families who are struggling to keep their homes!"

Anonymous  
Burlington, KY

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"Never in a million years did I think I would be without a job. I had to figure out how I was going to be able to keep a roof over my two kids' heads. I have two mortgages and was getting unemployment. It wasn't enough to make ends meet. God knows I needed some help and that's exactly what I got.

My grandfather was reading the newspaper one day and said, "Girl, get over here, there might be some help for you." So I rushed over and read the article in the paper about the Unemployment Bridge Program. I couldn't believe it. I called the number and they set an appointment up for me to see a counselor. Once all the paperwork was submitted, the counselor then submitted the information to Kentucky Housing Corporation for approval. I was approved for the program and was so excited. It was a blessing. One day I may be in the position to help someone else the way Kentucky Housing Corporation has helped me. Thank you again for everything the program has offered to not just me but to others."

Kimberly Rogers  
Louisville, KY

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"I was laid off in August 2009 and was able to barely hang on with the unemployment benefits I was receiving. However, my benefits ran out and I got behind on my house payments. My mortgage company started foreclosure proceedings when I got three months behind. The Unemployment Bridge Program not only was able to help me get my payments caught up, but paid my monthly payments allowing me to keep my house out of foreclosure. I still have not found a steady, full-time job, but have been working side jobs and applying to every job opportunity I have found. I truly do not know what I would do without the assistance the UBP has provided me and my family."

Terri Epperson  
Flatwoods, KY

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"Recently I lost my job due to the downturn in the economy and was laid off. I tried my best to continue to make my mortgage payments but, anyone who has ever been on unemployment knows, the pay just isn't the same. At times I had to "rob Peter to pay Paul." I just wasn't making ends meet anymore. One day when I was at the unemployment office I ran across a pamphlet sitting on a small table off in a corner, about foreclosure and help for those going through it. At first I thought, 'Well, that doesn't apply to me. I'm not that far behind.' But something told me to keep on reading.

The more I read, the more I could see the value this program could have for me. I thought maybe it could help me to at least get caught up from where I was behind and prevent me from going into foreclosure. As soon as I got home, I called the number. The man on the phone said my mortgage lender was a participant in the program, and that I could qualify. I went online and completed some forms and about a week later I got a call from someone who was to be my case manager. She assisted me in completing the necessary paperwork to send to my



mortgage company. About a month or two later I was notified that I had been approved for assistance!

Let me tell you what this program has meant for me...financial freedom! I no longer struggle, worrying about how I'm going to get the money to pay this month's mortgage payment. I no longer have to put up with the daily, weekly, monthly calls from creditors wanting to know when I'm going to pay my bills. I could have lost it had it not been for the Unemployment Bridge Program. I am truly grateful, for this program has been a blessing to me."

Stephanie Givens  
Lexington, KY

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"I took all of my securities, as well as equity from my previous home, and invested it into a new house. When the market crashed and the housing crisis occurred, I lost all of that investment overnight. Over \$60,000 in equity disappeared in an instant. If I sold my home in the down market, it would do nothing other than leave me with nowhere to live and no money. Concurrently, being in the hospitality industry and working for tips, I lost over half of my average income as businesses limited expense accounts.

I found myself needing new employment and was recruited by a seafood wholesaler who unbeknownst to me was experiencing financial and personnel troubles. What was the promise of a new and bright career soon became a renewed struggle to stay alive and keep current on my debts. Up until this point my credit history was without flaw, 43 years of perfect credit all about to be ruined. I spent six months looking not only a job, but fighting my previous employer for unemployment after his company began seriously failing and he let most of his staff go, including me. I am underemployed now, but am working my way up the ladder and hopefully will be adequately employed soon. The Unemployment Bridge Program has allowed me to keep my house through this process. If it were not for the UBP, my daughter and I would be scraping for food and shelter. I am on my way to becoming a success again and my daughter will again have the promise of a good life. Thank you, I truly cannot express my gratitude enough. As a 45-year-old Northern Kentucky University graduate, I never would have thought I would have so much trouble finding adequate employment. This program kept me in my house and gave me a fighting chance in a world with a lot of financial problems. Thank you."

Jeff Snider  
Independence, KY

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"I lost my job a year ago and was in danger of losing my home because I could not afford the mortgage payment. My lender told me about the UBP and said that they were a participating lender in the program. They connected me to KHC's Web site and I was able to be connected with Community Ventures in Fayette County. These folks were extremely helpful and supportive and worked with me to get a quick answer to my application. Within a few months, the paperwork was completed and the payments were made under the UBP program. This has lifted a huge burden off my shoulders, as I have been able to focus my energies on looking for full-time work. I can't thank you enough for offering this program."



Anonymous  
Georgetown, KY

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"Both my husband and I were laid off from our full-time jobs. We had used our savings to make our mortgage payments and pay our other bills for two years. We eventually depleted our funds and were in danger of foreclosure. We contacted Kentucky Housing Corporation and applied for the Unemployment Bridge Program. We were elated when we found out we were approved. Without this program, we would've lost our home, which we worked so hard to purchase and keep up. In our entire lives, we have NEVER been in a situation like this before. We thank God for Kentucky Housing Corporation. They helped us save our home and to continue to have a place to live during this difficult time in our lives. Signed: So Very Grateful"

Anonymous  
Louisville, KY

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"I lost my job in January of 2009 and have been on unemployment for about one and a half out of the last two years. I now have a job as a seasonal employee, working about 5 months, while being laid off the rest of the year. We had to sell most of our extraneous possessions and downgrade our cars to keep up with the mortgage. We were just one breakdown or sickness from losing our home when we heard about the Unemployment Bridge Program from Kentucky Housing Corporation. We applied for the assistance and were accepted in the program, which helped us with payment of our mortgage for 12 months. This will allow us to pay off most of our other bills and to get to a point where we can handle our mortgage without the worry of losing our home. This program was a Godsend for my family and probably saved me from losing my home or something worse. Thank you, Kentucky Housing Corporation, for your help."

Phil Rumping  
Covington, KY

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"My husband and I both work. He drives a truck hauling auto parts. Due to the tsunami that hit Japan in March, his company had to lay off employees. My husband received unemployment, which we were thankful for, but it still wasn't what he made so it put a pinch on us. We didn't get behind on our house payment or any major bills, but we soon felt like we had to borrow from one not-so-important bill to pay another one. Then we found out about the Unemployment Bridge Program to help homeowners who had lost their jobs or were placed on unemployment. Thanks to this program we were able to stay above water!"

Anonymous  
Barbourville, KY

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"I was unable to make my house payment and in danger of losing my home. The Unemployment Bridge Program saved my home. Thank you so much!"

Robert Iles  
Florence, KY

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"In November 2010, at age 61, I joined the ranks of the unemployed when the company I worked for closed. I've been fighting an uphill battle as I diligently search for employment. No job means no benefits, and I was diagnosed in 2009 with scleroderma and Raynauds, in addition to osteoarthritis and osteoporosis, all of which requires daily medications with regular blood work and testing. I have kept all of this from bringing me down and have stayed productive. My credit rating is in the 700s and I've been able to use my savings and unemployment benefits to keep up all necessary payments, but unemployment is not forever and my savings is about gone. I've run up credit cards to buy my medications and groceries. I make a home for myself with my 10- and 7-year-old grandsons, and needed some direction as to how I was going to protect our home. I worked for years and thought I had made all the right moves, but instead of preparing for retirement I'm looking at a real possibility of losing everything.

In my research, I found the Kentucky Homeownership Protection Center Web site. Truly an answered prayer. Wonderful, understanding, compassionate people through the entire process from filing necessary documents to explanation of qualification and how it all would work. It was such a relief to find out I was going to receive a loan and my house payments would be covered for a year. This opportunity has given me valuable time to work out solutions, without it I would have had to file bankruptcy."

Kathy Horton  
Fort Thomas, KY

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"My husband and I have been married for almost eight years. Only six months after we married we started our own construction company. The construction company was thriving and we were financially stable. But in 2009, when the economy started its downfall we started to notice the 12-month backlog of work was disappearing. Soon, we didn't have enough work to last for one more month. We had to lay off five employees and suddenly our primary source of income was gone.

I became the primary income source, working at a manufacturing facility as an administrative employee. It didn't take very long for my husband to find a job with his extensive construction knowledge, but it was not the income we had and barely paid the bills. We struggled to make all of our payments for over two years. We tried to sell our home multiple times to get us out of the situation, with no luck. Then I was laid off from my job. I was thankful that I had unemployment insurance to assist with our bills, but now it was impossible for us to pay all the bills. We found ourselves nearly two months behind on our mortgage. We talked to our mortgage officer daily to find a solution to our problem. She tried everything she could until she read an article in the paper about the Unemployment Bridge Program. She copied the article and gave me a copy.

I started the process with more hope in my heart than I had in years. On the day we met with our financial counselor, we had decided that if we were denied for the program, we were going to give the bank the keys to our home and walk away. When we left the meeting we still had to endure weeks of waiting for an answer. Finally the answer came and we were approved! I went in to see our mortgage officer to give her the good news and we sat in her office and cried. It was the answer to our prayers. We have been so blessed to be given this year to re-establish our careers and get ourselves back on track. I took this opportunity to go back to

school to get my teaching certificate and my husband has recently been hired as an EMT for our local ambulance service. I cannot express the overwhelming gratitude we have for this program and what it has done for our family."

Anonymous  
Bonnieville, KY

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"I became aware of the Unemployment Bridge Program when an article appeared on the front page of the Kentucky Enquirer five months after I had been displaced by my company. Without it, I would have lost my home or gone deeply into debt. I very much appreciate those who made this possible, from the President on down, and hope that it will continue to be available to those who, like me, have lost their jobs through no fault of their own. In this challenging job climate, this is truly a bright spot."

Anonymous  
Covington, KY

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"I am truly blessed and extremely grateful for the assistance. Without it, I may have lost my home by now. I have been unemployed three times due to the economy in six years, and I am having a difficult time getting interviews in my field. I have never used any public assistance in the past. Although I hope this to be a one-time need for any assistance, I'm so happy it was there for me. Thank you!"

Anonymous  
Florence, KY

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"I lost my employment by no fault of my own. I was not in foreclosure yet, but I only had one more month of payments left. My unemployment income would not cover my mortgage, as well as my utilities, food, and basic living expenses. I read about the Hardest Hit Fund® and the UBP, so I called the number provided. I have been on the program for only 4 months and just started a new job last week. This program helped in so many ways. I will be able to stay in my home and it has not damaged my hard-earned good credit. Everyone involved in the application process and follow-up was so helpful and kind. I really appreciated all that they did."

Anonymous  
Burlington, KY

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"When things are really rough and you get beat down the one thing that you always seem to want to do is just make it home. It is your sanctuary from the storms of life. Memories are everywhere. The final blow is when you think you will no longer even have that. Thanks to the help from the UBP and Kentucky Housing, we were able to stay in our home. Our prayers were answered and God used this program to help us. Thank you; you can never know how much it means to our family."

Bradford Ping  
Somerset, KY

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"In March 2009, on my 16th work anniversary, I found out I would be getting laid off that month. I became just a number when my small company merged with a large corporation. I never dreamed it would take two years and three months to land another one, but it did. My unemployment ran out in March 2011. I had nothing left financially. I had to go on food stamps, but I wondered if I would have to start living out of my car. With some help from my mom and my daughter, as well as selling anything I could think of that I owned, I made it to June 2011. I landed a good job, although it paid much less than I once made, but I love my new job and am very grateful to have it! However, my home was heading into foreclosure.

Luckily, a friend sent me the link to the UBP. It was a lot of paperwork, but by June I was approved and I signed the loan papers in July 2011. I do want to thank my counselor at Apprisen Financial/CCCS. She helped me with any questions about the paperwork and was a sweetheart! I can't even begin to tell KHC, our federal government, and anyone who will listen how much the UBP helped me. I still have my home! When I mail my Christmas cards this year, I will be so thankful to put my usual return address!"

Rebecca Buskill  
Louisville, KY

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"I just would like to say 'thank you.' Without this program, I would have lost my home and had nowhere else to go. The company I worked for closed, I lost my job, and got behind on my house payments. I'm still looking for employment and hopefully will find something soon. Again, without the program I would have lost everything I have worked for."

Sharon Thompson  
Crestwood, KY

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"I was laid off at work from a housing company, because the business went into bankruptcy. I fell behind on my house payments. Thank God for Kentucky Housing Corporation, they saved my home. I received a UBP loan to help get me back on track. If not for KHC and the UBP, I would have lost the home I worked so hard to get. I thank the people at KHC; you all are a blessing to families in need. Thank you so much for your help."

Thomas Kimberlin  
Pendleton, KY

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"Our world was turned upside down when my daughter was hospitalized with swine flu in October 2009. After a month of staying at the Ronald McDonald house in Huntington, West Virginia, our savings started to disappear. In November 2010, the trucking company I worked for closed due to the poor economy and we had never put anything back into savings since my daughter's illness. Our mortgage company was trying to work with us, but after you get so far behind it seemed like a lost cause.

They wanted \$7,500 for us to stay in the house and we obviously did not have it. I did some research on the Internet and found the Kentucky Unemployment Bridge Program. I completed the paperwork and after a few calls from my bank and Kentucky Housing Corporation, we closed on the loan in July 2011. I don't know what we would have done if it had not been for Kentucky Housing and the great folks from Community Ventures Corporation. They were all there to help and did not judge me because we had some problems. I would like to thank everyone involved for saving our home from foreclosure."

Richard Skinner  
Pikeville, KY

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"My company pulled out of Louisville and I was unemployed for over a year. I could not get anyone to call me for an interview. I went back to school and became a certified energy auditor after being promised me a job, once certified. After finishing the training and incurring all the expenses, I was informed an Atlanta, Georgia, company was given the contract and there was no job available for me.

I was devastated and in debt. While looking for a job on KHC's Web site, I saw the information for the Unemployment Bridge Program. The process was easy and went smoothly because I had my ducks in a row when I met with my counselor. My bank was very receptive. The UBP saved the home my father built 60 years ago and I also don't have to worry if I'm going to have enough food until my next check. The UBP is truly a lifesaver. Thank you."

James O'Quire  
Louisville, KY

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"The Unemployment Bridge Program was my last hope for saving my house. I tried many other programs to prevent foreclosure and none of them were effective. The stress and anxiety from being unemployed was more than I could handle, but when I started to receive letters stating that my house would be taken from me...I felt helpless. I didn't know if the UBP could help, but I submitted the required documents and prayed for the best outcome. My counselor at KHC was very helpful and walked me through the process step-by-step. I felt like she was extremely empathetic to my situation. When I received the notification that I had been approved and a closing date for the loan was set, I was overjoyed! My children and I would not be homeless. I am grateful for the UBP and hope that it, and other programs like it, will continue to be available to help families in need."

Juanyatta Parks  
Elizabethtown, KY

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"Anyone knows that a person's pride and joy is their home. It is where meals are cooked and fellowship engaged in with friends and family members. In 2009, the organization I worked for downsized their operations and I was left without a job. I tried to find employment, but to no avail. When I purchased my home, my credit was good and I had an amazing job. But then, piece-by-piece, things seemed to unravel. By the grace of God, we were able to sustain the mortgage...until my husband was laid off of his job due to contract negotiation issues.

So there we were, trying to pay our mortgage while paying our other expenses. I didn't want to lose my home, not because of pride or what others might think, but because it has become such a place of comfort for me in the midst of everything else. I was advised by a counselor that we could try to apply for the Unemployment Bridge Program. We were initially told if we were approved, it would take about 3 months. It did not take nearly that long! The counselor who worked with me seemed genuinely interested in helping me save my home from foreclosure. Each person I dealt with at Kentucky Housing was so respectful to me as an individual. This program has meant the world to me.

As we are trying to pick up the pieces in our lives, this is one thing we don't have to worry about and it feels good. I am grateful for this opportunity to say 'thank you' to all of those that helped us in this process and for the state of Kentucky for seeing a need and applying for these funds to help people like me. It makes me proud and warms my heart."

Anonymous  
Frankfort, KY

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"We've lived in our home for 25 years and I have worked in my current job for the past 12 years. In June 2011, I became yet another victim of our economy and lost my job. In 41+ years of working, this was the first time I had ever been out of work. Things got really tight financially, we were unable to make our mortgage payments, and had received letters threatening foreclosure from the companies that hold the loans on our home. Had it not been for the Unemployment Bridge Program, we most certainly would have lost our home."

Anonymous  
Lexington, KY

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"Due to the economic downturn, I was, unfortunately, one of the unlucky ones to have been downsized. Not once, but twice within an eight-month period. I had always considered myself self-sufficient and able to comfortably take care of myself. I am an intelligent, experienced individual; however, I was not able to find employment...any employment. I was not even able to get an interview after responding to over 150 want ads. Although I was receiving unemployment insurance in the amount of \$373 a week, it was not nearly enough to make ends meet. I was unable to keep my mortgage payments current. My lender paid me lip service by attempting to help me reduce my monthly payment through a loan modification, but after jumping through hoops (and sending and re-sending financial information) I was instead presented with foreclosure papers. Until you actually are served papers by the Jefferson County Sheriff's deputy, you cannot imagine the pain and embarrassment of looking at losing all you had worked so hard to attain.

There was a bright spot, however, because those foreclosure papers contained information about contacting Legal Aid for assistance. It was through Legal Aid that I was introduced to a gentleman who was with a group known as The Housing Partnership. This wonderful gentleman told me about a program that Kentucky Housing Corporation was offering to help keep me in my home. I completed all paperwork for review and was ecstatic when I learned I qualified for the program. I am eternally grateful to KHC, for without their assistance, I would be out of my lovely home that I have enjoyed for the past 10 years. I have passed the KHC

information to others in hopes that they will be helped as I was. Many, many thanks to the fine people who make up Kentucky Housing Corporation. They have brightened the days of many residents of Kentucky, including me."

Pamela Williams  
Louisville, KY

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"I was diagnosed with a life threatening blood disorder, as well as chronic migraines and cluster headaches after just graduating with my Masters in Education. Due to my poor health, I was unable to begin working. My husband was working full time supporting me and our precious daughters (1- and 6-years-old at the time). He was laid off without notice or severance, and due to being an independent contractor was ineligible for unemployment! We had no income and were about to enter foreclosure--we would have lost our home. You don't realize how good you have it until everything is at risk of being taken away! Thank God we qualified for the Unemployment Bridge Program and did not go into foreclosure! Thank you so much, Kentucky Housing, for saving our home and keeping our family from becoming homeless!"

Rebekah Runyon  
Crestwood, KY

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"I have been out of full-time employment for almost 18 months. The Unemployment Bridge Program loan has allowed me and my wife to not worry about losing our home of 24 years. We were told about the program by a friend and can't thank KHC enough for the help."

Anonymous  
Louisville, KY

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"If you told me a year ago that my family would be three months behind on our mortgage payments, I would never have believed it. However, soon after my husband lost his job we found it very difficult to keep up. I had been a stay-at-home mom and neither of us could find a job. At the same time, we discovered we were pregnant with our third baby, which was a surprise. My husband reluctantly went to the food bank in our area; I will never forget that day. He walked in with boxes of food and tears in his eyes. We hugged in the kitchen for what seemed like forever and as I put away the food he told me about the Unemployment Bridge Program. He heard about it from one of the women at the food bank. We hopped on it. It was such a blessing to us. I cried when we were approved for the loan. We have had a few months of help already and it has helped us tremendously. We are in a better place financially and are hopeful within a few months we will be off the program. I cannot imagine where we would be without this help. So very thankful."

Anonymous  
Louisville, KY

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"I am very grateful for this program! After being laid off and not able to find work in my area or the surrounding areas, my only choice was to return to college to finish my Bachelors degree;



which is what I am doing. The Unemployment Bridge Program has been a Godsend, because I and my two boys have been able to maintain our home, giving us a place to live and call home. All the while, I am bettering myself by finishing my degree. If it weren't for this program we would literally be homeless. Thank you...thank you very much!"

Brett Sparks  
Nicholasville, KY