



## Avoid Foreclosure!

*Kentucky is launching a new federally-funded program to protect homeowners impacted by COVID-19.*

# Homeowner Assistance Fund (HOAF) Program

**\$85.4 M**

Total assistance from  
the U.S. Treasury.

**\$60 K**

Maximum support a  
Household can receive.

**Jan. 1,  
2020**

Must have experienced  
hardship after this date.

**Sept. 30,  
2025**

Program ends on  
this date.



[www.protectmykyhome.org](http://www.protectmykyhome.org)



The Team Kentucky Homeowner Assistance Fund will pay:

- Mortgage payments (up to 6 months of past due payments)
- Mortgage-related expenses
- Liens
- Homeowner's association fees, condominium association fees
- Property taxes
- Insurance
- Utilities

To qualify, homeowners must:

- Sign a document explaining their COVID hardship
  - Loss of income\*
  - Increase in expenses\*
- Have an income less than 150% of the area median income

Payments will be made:

- Up to \$60,000 per household
- Directly to those owed
  - Servicers
  - HOAs
  - Insurance companies
  - Tax assessors
  - Utility providers (electric, gas, water, sewer)

*\*In order to qualify for the increase in expenses you must demonstrate a 30% housing ratio as well as a 10% increase in expenses. Applying for assistance and signing the affidavit of hardship is not a guarantee of approval for HOAF funds.*

To learn more about eligibility requirements and to see if you qualify, visit [www.protectmykyhome.org](http://www.protectmykyhome.org) or call 866-830-7868.