



# KENTUCKY HOMEOWNERSHIP PROTECTION CENTER

Kentucky is launching a new federally-funded program to protect homeowners impacted by COVID-19. To be eligible for this program, the Team Kentucky Homeowner Assistance Fund (HOAF), the applicant 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 (see chart below for details).

County	Household Size							
	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Adair	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Allen	\$79,900	\$79,900	\$79,900	\$85,800	\$92,700	\$99,600	\$106,500	\$113,400
Anderson	\$79,900	\$84,450	\$94,950	\$105,450	\$114,000	\$122,400	\$130,800	\$139,200
Ballard	\$79,900	\$79,900	\$81,000	\$89,850	\$97,050	\$104,250	\$111,450	\$118,650
Barren	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Bath	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Bell	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Boone	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Bourbon	\$79,900	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550
Boyd	\$79,900	\$79,900	\$83,700	\$93,000	\$100,500	\$108,000	\$115,350	\$122,850
Boyle	\$79,900	\$79,900	\$79,900	\$85,350	\$92,250	\$99,150	\$105,900	\$112,800
Bracken	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Breathitt	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Breckinridge	\$79,900	\$79,900	\$86,700	\$96,300	\$104,100	\$111,750	\$119,550	\$127,200
Bullitt	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Butler	\$79,900	\$79,900	\$79,900	\$85,050	\$91,950	\$98,700	\$105,600	\$112,350
Caldwell	\$79,900	\$79,900	\$80,400	\$89,250	\$96,450	\$103,650	\$110,700	\$117,900
Calloway	\$79,900	\$79,900	\$81,300	\$90,300	\$97,650	\$104,850	\$112,050	\$119,250
Campbell	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Carlisle	\$79,900	\$79,900	\$79,900	\$85,500	\$92,400	\$99,300	\$106,050	\$112,950
Carroll	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Carter	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Casey	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Christian	\$79,900	\$79,900	\$85,650	\$95,100	\$102,750	\$110,400	\$118,050	\$125,550
Clark	\$79,900	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550
Clay	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Clinton	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Crittenden	\$79,900	\$79,900	\$81,150	\$90,150	\$97,500	\$104,700	\$111,900	\$119,100
Cumberland	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Daviess	\$79,900	\$79,900	\$87,000	\$96,600	\$104,400	\$112,200	\$119,850	\$127,650
Edmonson	\$79,900	\$79,900	\$88,650	\$98,400	\$106,350	\$114,150	\$122,100	\$129,900
Elliott	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Estill	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Fayette	\$79,350	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550
Fleming	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Floyd	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Franklin	\$75,600	\$86,400	\$97,200	\$108,000	\$116,700	\$125,400	\$133,950	\$142,650
Fulton	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Gallatin	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Garrard	\$79,900	\$79,900	\$88,050	\$97,800	\$105,750	\$113,550	\$121,350	\$129,150
Grant	\$79,900	\$79,900	\$79,900	\$84,000	\$90,750	\$97,500	\$104,250	\$111,000
Graves	\$79,900	\$79,900	\$79,900	\$88,500	\$95,700	\$102,750	\$109,800	\$116,850
Grayson	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Green	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Greenup	\$79,900	\$79,900	\$83,700	\$93,000	\$100,500	\$108,000	\$115,350	\$122,850
Hancock	\$79,900	\$79,900	\$87,000	\$96,600	\$104,400	\$112,200	\$119,850	\$127,650
Hardin	\$79,900	\$79,900	\$88,050	\$97,800	\$105,750	\$113,550	\$121,350	\$129,150
Harlan	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Harrison	\$79,900	\$79,900	\$85,950	\$95,400	\$103,050	\$110,700	\$118,350	\$126,000
Hart	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Henderson	\$79,950	\$91,350	\$102,750	\$114,150	\$123,300	\$132,450	\$141,600	\$150,750
Henry	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Hickman	\$79,900	\$79,900	\$79,900	\$84,000	\$90,750	\$97,500	\$104,250	\$111,000
Hopkins	\$79,900	\$79,900	\$82,050	\$91,050	\$98,400	\$105,750	\$112,950	\$120,300

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Jackson	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Jefferson	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Jessamine	\$79,900	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550
Johnson	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Kenton	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Knott	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Knox	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Larue	\$79,900	\$79,900	\$88,050	\$97,800	\$105,750	\$113,550	\$121,350	\$129,150
Laurel	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Lawrence	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Lee	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Leslie	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Letcher	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Lewis	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Lincoln	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Livingston	\$79,900	\$79,900	\$82,800	\$91,950	\$99,450	\$106,800	\$114,150	\$121,500
Logan	\$79,900	\$79,900	\$79,900	\$88,050	\$95,100	\$102,150	\$109,200	\$116,250
Lyon	\$79,900	\$79,900	\$87,600	\$97,200	\$105,000	\$112,800	\$120,600	\$128,400
McCracken	\$79,900	\$79,900	\$85,950	\$95,400	\$103,050	\$110,700	\$118,350	\$126,000
McCreary	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
McLean	\$79,900	\$79,900	\$87,000	\$96,600	\$104,400	\$112,200	\$119,850	\$127,650
Madison	\$70,200	\$80,250	\$90,300	\$100,200	\$108,300	\$116,250	\$124,350	\$132,300
Magoffin	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Marion	\$79,900	\$79,900	\$79,900	\$86,850	\$93,900	\$100,800	\$107,700	\$114,750
Marshall	\$79,900	\$81,900	\$92,100	\$102,300	\$110,550	\$118,800	\$126,900	\$135,150
Martin	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Mason	\$79,900	\$79,900	\$81,750	\$90,750	\$98,100	\$105,300	\$112,650	\$119,850
Meade	\$79,900	\$83,250	\$93,600	\$103,950	\$112,350	\$120,600	\$129,000	\$137,250
Menifee	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Mercer	\$79,900	\$79,900	\$88,650	\$98,400	\$106,350	\$114,150	\$122,100	\$129,900
Metcalfe	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Monroe	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Montgomery	\$79,900	\$79,900	\$79,900	\$82,500	\$89,100	\$95,700	\$102,300	\$108,900
Morgan	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Muhlenberg	\$79,900	\$79,900	\$79,900	\$84,750	\$91,650	\$98,400	\$105,150	\$111,900
Nelson	\$79,900	\$87,600	\$98,550	\$109,500	\$118,350	\$127,050	\$135,900	\$144,600
Nicholas	\$79,900	\$79,900	\$79,900	\$84,450	\$91,350	\$98,100	\$104,850	\$111,600
Ohio	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Oldham	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Owen	\$79,900	\$79,900	\$79,900	\$83,100	\$89,850	\$96,450	\$103,050	\$109,800
Owsley	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Pendleton	\$89,700	\$102,600	\$115,350	\$128,100	\$138,450	\$148,650	\$158,850	\$169,200
Perry	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Pike	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Powell	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Pulaski	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Robertson	\$79,900	\$79,900	\$79,900	\$84,150	\$90,900	\$97,650	\$104,400	\$111,150
Rockcastle	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Rowan	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Russell	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Scott	\$79,900	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550
Shelby	\$82,950	\$94,800	\$106,650	\$118,350	\$127,950	\$137,400	\$146,850	\$156,300
Simpson	\$79,900	\$79,900	\$82,650	\$91,800	\$99,150	\$106,500	\$113,850	\$121,200
Spencer	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Taylor	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Todd	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Trigg	\$79,900	\$79,900	\$85,650	\$95,100	\$102,750	\$110,400	\$118,050	\$125,550
Trimble	\$80,850	\$92,400	\$103,950	\$115,350	\$124,650	\$133,950	\$143,100	\$152,400
Union	\$79,900	\$79,900	\$79,900	\$86,700	\$93,750	\$100,650	\$107,550	\$114,450
Warren	\$79,900	\$79,900	\$88,650	\$98,400	\$106,350	\$114,150	\$122,100	\$129,900
Washington	\$79,900	\$79,900	\$86,250	\$95,700	\$103,500	\$111,150	\$118,800	\$126,450
Wayne	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Webster	\$79,900	\$79,900	\$79,900	\$81,600	\$88,200	\$94,800	\$101,250	\$107,850
Whitley	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Wolfe	\$79,900	\$79,900	\$79,900	\$81,450	\$88,050	\$94,500	\$101,100	\$107,550
Woodford	\$79,900	\$90,600	\$102,000	\$113,250	\$122,400	\$131,400	\$140,550	\$149,550

For more information, visit [www.ProtectMyKYHome.org](http://www.ProtectMyKYHome.org).

Apply online at [teamkyhaf.ky.gov](http://teamkyhaf.ky.gov) or contact us toll-free at 866-830-7868 or [ProtectionCenter@kyhousing.org](mailto:ProtectionCenter@kyhousing.org).