

United States Department of the Treasury

Homeowner Assistance Fund Plan Submitted by Kentucky Housing Corporation

HAF Grantee Plan Name
HAFP-0062

United States Department of the Treasury

Homeowner Assistance Fund Plan For Participants with Allocations \$5 million or Greater

Allocation Amount	\$5 Million or Greater
Submission Date	12/15/2021 11:42 AM
Total Plan Requested Amount	\$85,453,322.00
Record Type	State
Application Record	SLT-0004
HAF Grantee Plan Status (external)	Funded

Homeowner Needs and Community Engagement

What Quantitative Data Has Informed the Participant's Planning?

Treasury will assess the extent to which a Participant has, in the course of its HAF planning process, relied on quantitative data, including from community-based organizations or organizations that serve potentially eligible homeowners.

In its HAF planning process, has the Participant obtained quantitative data from mortgage servicers, private data providers, government entities, community-based organizations, or other sources to inform its planning about how to target and best serve eligible homeowners with mortgage delinquencies, defaults, foreclosures?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- 1. Data provided by Treasury – Treasury provided data, contributed by a number of federal agencies, including information on mortgage delinquencies and forbearances, breakdowns by demographic factors, and concentration among mortgage servicers.**
- 2. Data provided by CoreLogic- CoreLogic provided a 3-year comparison of Kentucky counties' 90+ delinquencies, foreclosures, and completed foreclosures from 2018 through 2020.**
- 3. Data provided by Urban Institute-, Data provided by Urban Institute demonstrated an average of 5.3% of mortgage loans overall were in forbearance.**
- 4. Data provided by bureau of labor statistics and workforce development-Data used to identify labor and employment trends in the state of Kentucky demonstrating an unemployment rate greater than 10%1.**
- 5. County taxes: raw data of delinquent property taxes of all 120 Kentucky counties resulting in over \$5M of reported delinquent taxes in 2020-21.**
- 6. Data collected by Kentucky Housing Corporation's distressed mortgagors.**

Full detail is provided in the Program Design Plan document uploaded.

In its HAF planning process, has the Participant obtained and reviewed quantitative data or studies regarding which demographic segments in its jurisdiction have historically experienced discrimination in the housing or housing finance market?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- 1. Poe, J. (2017) Redlining Louisville: Racial Capitalism and Real Estate. This interactive story map details the perils often faced by minorities when seeking homeownership resulting in displacement and unequal opportunities to mortgage lenders.**
- 2. [KyStats.Gov](#): Poverty rates by County**

In its HAF planning process, has the Participant obtained quantitative data from utility providers or entities charged with assessing and collecting property taxes or relied on quantitative data or studies to inform its planning about how to target and best serve eligible homeowners at risk of displacement due to utility arrearage or tax foreclosure?

Yes

If yes, please list and, briefly describe each source of quantitative data.

- 1. County taxes: raw data of delinquent property taxes of all 120 Kentucky counties resulting in over \$5M of reported delinquent taxes in 2020-21.**
- 2. Data collected by Kentucky Housing Corporation's distressed mortgagors.**

In the following text box, please list any source not listed above of quantitative information, including sources of data on the performance of any of the Participant's previously implemented programs, that the Participant used to inform its HAF planning process, briefly describe how the data informed the Participant's planning.

- 1. Hardest Hit Fund (HHF) performance data: KHC operated a successful HHF program and used data from this program to inform the HAF program design.**

Did the Participant communicate with mortgage servicers regarding the development of its program design?

Yes

Did the Participant communicate with other HAF participants regarding the development of its program design?

Yes

How Has Community Engagement and Public Participation Informed the Participant's Planning?

Treasury will assess the extent to which a Participant's assessment of homeowner needs has been informed by and reflects input from organizations and individuals representing eligible homeowners, including any opportunities for public participation in the development of the Participant's plan. Treasury will pay particular attention to the extent of the Participant's engagement with populations that are the subject of statutory targeting requirements.

Has the Participant requested and received input on its HAF planning process from providers of housing counseling services or providers of legal assistance to homeowners facing foreclosure or displacement?

Yes

Provider information

If yes, please list such providers, including the providers' address and website. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Catholic Charities, Diocese of Covington 3629 Church Street ,Covington,Kentucky 41015 http://www.covingtoncharities.org	✓	✓
Bell-Whitley Community Action Agency 129 Pine Street ,Pineville,Kentucky 40977 http://www.bellwhitley.com	✓	✓
Brighton Center 741 Central Avenue ,Newport,Kentucky 41071 http://www.brightoncenter.com	✓	✓
Community Ventures 1450 N Broadway ,Lexington,Kentucky 40505 http://www.cvky.org	✓	✓
Housing Assistance and Development Services, Inc. 215 E 12th Ave #2016 ,Bowling Green,Kentucky 42101 http://www.handsinc.net	✓	✓
Daniel Boone Community Actino Agency 1535 Shamrock Road ,Manchester,Kentucky 40962 http://www.danielboonecaa.org	✓	✓
The Housing Partnership, Inc. 1512 Crums Lane #401 ,Louisville,Kentucky 40216 http://www.wearehpi.org	✓	✓
KCEOC Community Action Partnership, Inc. 5448 N US Hwy 25E ,Gray,Kentucky 40734 http://www.kceoc.org	✓	✓
LKLP Community Action Council, Inc. 398 Roy Campbell Drive ,Hazard,Kentucky 41701 http://www.lklp.org	✓	✓
Louisville Urban League 1535 West Broadway ,Louisville,Kentucky 40203 http://www.lul.org	✓	✓
Apprisen Financial Advocates 2265 Harrodsburg Road, Suite 303 ,Lexington,Kentucky 40504 http://www.apprisen.com	✓	✓

Has the Participant requested and received input regarding its HAF planning process from community-based organizations or organizations that serve potentially eligible homeowners?

Yes

Community Information

If yes, please list such organizations, including the providers' address and website if available. Please indicate by checking the appropriate box below if the provider's primary purpose is to serve low- and moderate-income households or to address the impacts of housing discrimination on one or more demographic groups in the Participant's jurisdiction.

Organization Name Organization Address Organization Website	Organization Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Kentucky Housing Corporation Loan Servicing Department 1231 Louisville Rd, Frankfort, Kentucky 40601 http://www.kyhousing.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
JP Morgan Chase 270 Park Avenue, New York, New York 10017 http://www.jpmorganchase.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Kentucky Governor's Office of Constituent Services 700 Capital Avenue, Suite 100, Frankfort, Kentucky 40601 http://www.governor.ky.gov/services/constituent...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bank of America 100 North Tryon Street, Charlotte, North Carolina 28255 http://www.bankofamerica.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Wells Fargo Bank NA 420 Montgomery Street, San Francisco, California 94104 http://www.wellsfargo.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Has the Participant consulted with localities or tribal governments (cities, counties, or rural communities) in its jurisdiction regarding the needs of eligible homeowners in its jurisdiction?

No

Has the Participant provided an opportunity for public input regarding its HAF Plan through public hearings or published materials?

No

How Will the Participant Continue to Assess the Needs of Eligible Homeowners?

Treasury anticipates that an ongoing process of assessing the needs of eligible homeowners will help address the needs of potentially eligible homeowners as economic conditions change over time.

Does the Participant plan to update its assessment of community needs within the next year to determine whether its HAF program design should be updated to address changing needs of potentially eligible homeowners?

Yes

What additional data would be helpful to the Participant as it seeks to assess homeowner needs over time?

Kentucky will review denied files to identify common denial reasons. Also, Kentucky will engage in ongoing, open communication with housing counseling agencies and servicers.

Program Design

What are the Program Design Elements Through Which the Participant Will Deliver HAF Assistance to Eligible Homeowners?

A program design element is a specific activity or program, which is consistent with a qualified expense category, under which a Participant will disburse HAF funds in accordance with the HAF Plan. Please note that multiple program design elements may fit under a single qualified expense category; for example, a mortgage assistance program that has different terms for federally backed mortgages and manufactured-home mortgages may constitute two separate program design elements, for which case the Participant provides a separate term sheet or other description for each program design element.

HAF participants must have at least one program design element intended to reduce mortgage delinquency among targeted populations. Treasury encourages HAF participants to consider program design elements that address homeownership preservation for targeted populations in areas where there is a sustained trend of increasing property taxes or utility costs, including for households that do not have mortgages.

Please identify each qualified expense category in which the Participant will offer a program design element by checking the boxes below.

- mortgage payment assistance
- mortgage principal reduction, including with respect to a second mortgage provided by a nonprofit or government entity
- payment assistance for homeowner's utilities, including electric, gas, home energy, and water
- payment assistance for homeowner's insurance, flood insurance, and mortgage insurance
- payment assistance for delinquent property taxes to prevent homeowner tax foreclosures
- payment assistance for down payment assistance loans provided by nonprofit or government entities
- financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default
- facilitating mortgage interest rate reductions
- payment assistance for homeowner's internet service, including broadband internet access service, as defined in 47 CFR 8.1(b)
- payment assistance for homeowner's association fees or liens, condominium association fees, or common charges
- measures to prevent homeowner displacement, such as home repairs to maintain the habitability of a home or assistance to enable households to receive clear title to their properties

For each program design element that the Participant will offer, the Participant is required to upload a term sheet or other description, that, at a minimum, provides the following information regarding that program design element. Term sheets for all of Participant’s HAF programs may be uploaded together as one document.

Title	Upload Date
KY HAF Utility Assistance Program	8/19/2021 10:38 AM
KY Non Escrowed Property Charge Term Sheet	8/19/2021 10:38 AM
KY Mortgage Assistance Reinstatement Term Sheet	8/19/2021 10:38 AM
KY Non Escrowed Property Charge Term Sheet	12/15/2021 10:28 AM
HOAF MANUAL V1_09.14.2021	11/23/2021 3:45 PM
Kentucky_HAFP-0062_Feedback_12.13.21	12/15/2021 11:41 AM
Kentucky_HAFP-0062_Feedback_11-05-21	11/23/2021 3:45 PM
KY HAF Utility Assistance Program	12/15/2021 10:28 AM
HoAF Program Design Plan	11/23/2021 3:45 PM
KY Mortgage Assistance Reinstatement Term Sheet	12/15/2021 10:28 AM

A HAF participant may elect to revise its HAF Plan over time to add or subtract program design elements. Does the Participant anticipate adding additional program design elements to this HAF Plan within one year of this submission?

Yes

Treasury has provided sample term sheets to assist HAF participants in developing their HAF plans. Participants may use these sample term sheets, in whole or in part, as part of their submission. To the extent the Participant intends to structure the program differently with respect to significant program terms described in the Sample Term Sheets, Treasury will, in the course of its review of the HAF Plan, request a justification for how the alternate approach will further the objectives of the HAF, including targeting and prioritization requirements. In the chart below, the HAF Participant may provide a justification for significant deviations from the terms described in the sample term sheets upon initial submittal. (optional for initial submission)

Program Design Element	Deviation from sample terms	Justification
Form of Assistance	Assistance will be structured as a grant with two (2) year deed restriction.	Kentucky is adding the two-year deed restriction for two reasons. First, the deed restriction will assist us in tracking homeowner retention as it will show up on any title search should the homeowner sell or refinance the mortgage. Second, the deed restriction gives KY some recourse in the event of fraud.
Removed component under Brief Description	Kentucky removed the following sentence from the Sample Terms in our program design element: HAF funds will only be used to supplement other loss mitigation measures offered by the servicer or where HAF funds are necessary for the homeowner to qualify for other such loss mitigation measures.	This seems overly burdensome to not only homeowners but also to participating servicers. This was not a requirement under the HHF program. The HAF program could help avoid partial claims that would strip home equity for low- to moderate-income homeowners.
Maximum Amount of Assistance	Kentucky will apply an overall HAF Program Cap, regardless of eligible use.	This will permit our program to be more flexible to serve the homeowner needs rather than applying limits per program (mortgage payments vs. reinstatement vs. HOA's vs. taxes vs. insurance vs. utilities. If Homeowner A needs the full \$35,000 for reinstatement and Homeowner B needs \$20,000 for reinstatement, \$8,000 in forward mortgage payments, \$5,000 for past due property taxes, and \$2,000 for utility arrearage, Kentucky's program will be structured in a way that we can easily apply funds for maximum homeowner benefit.

Documentation of Homeowner Income

Homeowners are eligible to receive amounts allocated to a HAF participant under the HAF only if they have incomes equal to or less than 150% of the area median income or 100% of the median income for the United States, whichever is greater. In addition, not less than 60% of amounts made available to each HAF participant must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. The HAF guidance describes permissible ways for HAF participants to determine homeowner income.

Under the HAF guidance, one permissible approach for determining income is for (1) the household to provide a written attestation as to household income and (2) the HAF participant to use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area. Will the Participant allow income to be determined in this way?

No

Under the HAF guidance, HAF participants may provide waivers or exceptions to this documentation requirement as reasonably necessary to accommodate extenuating circumstances, such as disabilities,

practical challenges related to the pandemic, or a lack of technological access by homeowners; in these cases, the HAF participant is still responsible for making the required determination regarding household income and documenting that determination. Will the Participant allow applicants to request such waivers or exceptions?

Yes

Eligible Mortgage Types

Please indicate which of the following mortgage types are eligible to be assisted under one or more of the Participant's program design elements.

- First Mortgages
- Reverse Mortgages (Home Equity Conversion Mortgages, Single-Purposes Reverse Mortgages, or Proprietary Reverse Mortgages)
- Contracts for Deed or Land Contract (if it is a credit transaction secured by a consensual security interest in a dwelling)
- Second Mortgages
- Loans Secured by Manufactured Housing (secured by real estate or dwelling)

If the Participant excludes any of the forgoing mortgage types from one or more program design elements, explain the exclusion.

Contracts for Deed or Land Contracts in Kentucky are rarely recorded in official record, most often a very informal or verbal arrangement. Documenting arrearages would be similarly challenging and the possibility of fraud is great. Also, loans secured by manufactured housing will be permitted in Kentucky but the property must be owned by the homeowner applicant. Kentucky's structure of program is a grant with deed restriction so the homeowner must own the land on which the manufactured home is secured. This is how Kentucky structured its HHF program as well.

How Will the Participant Target HAF Resources Consistent with Statutory Requirements?

The Participant must describe how it will target HAF resources in accordance with the HAF guidance. Targeting strategies are affirmative efforts to inform, encourage the participation of, and facilitate access to resources for targeted households, including by offering multiple intake formats, engaging with nonprofit organizations (e.g., housing counselors or legal services organizations) to provide additional pathways into the program, and providing community outreach, partnerships with housing counseling agencies or legal aid organizations, or other educational services that are aligned with the HAF participant's program design, in a manner that is culturally and linguistically relevant to the targeted communities.

Defining Socially Disadvantaged Individual

Please describe the process the Participant will use to determine whether a homeowner is a "socially disadvantaged individual" as defined in the HAF guidance.

Kentucky will create reports to capture unique casefiles for which the race/ethnicity of one or more of the homeowners is other than White/Caucasian or the subject property is in a persistent-poverty county.

Public Communications

Will the Participant engage in a public communications campaign to raise awareness among targeted populations about the availability of HAF resources, in media such as television, newspapers, online media, or social media?

Yes

If yes, please indicate whether the public communications campaign will include communications that primarily target the following populations:

- Homeowners earning less than 100% of area median income
- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;
- resident of a majority-minority Census tract; (3)
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land
- homeowners in persistent poverty counties;
- individual with limited English proficiency

Please indicate in which languages, in addition to English, public communications to targeted populations will be undertaken:

Spanish; Chinese; Haitian Creole; Other

Please list any other languages.

Portuguese, Swahili, Amharic, and Somali.

Outreach

Will the Participant engage in outreach through partnerships with organizations that focus primarily on serving homeowners earning incomes below 100% of area median income or socially disadvantaged individuals and that have the capacity to engage targeted communities in a culturally and linguistically relevant manner to encourage the submission of applications for HAF resources from targeted populations?

Yes

If yes, please indicate whether the community outreach efforts will include partnerships with organizations that primarily target the following populations:

- member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society;

- resident of a majority-minority Census tract; (3) individual with limited English proficiency;
- resident of a U.S. territory, Indian reservation, or Hawaiian Home Land;
- homeowners that reside in persistent poverty counties;
- individual with limited English proficiency.

Please list any other languages.

Portuguese, Swahili, Amharic, and Somali.

Housing Counseling and Legal Services

Will the Participant facilitate access for eligible households to housing counseling or legal services?

Yes

If yes, please identify below the providers of housing counseling or legal services that have indicated to the Participant that they are willing and able to support homeowners receiving assistance under the Participant's HAF programs.

Provider Name Provider Address Provider Website	Provider Primarily Serves LMI Households	Provider Addresses Impact of Housing Discrimination
Apprisen 2265 Harrodsburg Road, Suite 303 , Lexington, Kentucky 40504 http://www.apprisen.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Bell-Whitley Community Action Agency 129 Pine Street , Pineville, Kentucky 40977 http://www.bellwhitley.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Daniel Boone Community Action Agency 1535 Shamrock Drive , Manchester, Kentucky 40962 http://www.danielboonecaa.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The Housing Partnership Inc. 1512 Crums Lane #401 , Louisville, Kentucky 40216 http://www.wearehpi.org	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
LKLP Community Action Council, Inc. 398 Roy Campbell Drive , Hazard, Kentucky 41701 http://www.lklp.net	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
REACH Inc. 733 Red Mile Road , Lexington, Kentucky 40504 http://www.reachky.com	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Brighton Center 741 Central Avenue , Newport, Kentucky 41071 http://www.brightoncenter.com	✓	✓
Housing Assistance and Development Services, Inc. 215 W. 12th Ave, #2016 , Bowling Green, Kentucky 42101 http://www.handsinc.net	✓	✓
Catholic Charities 3629 Church Street , Covington, Kentucky 41015 http://www.covingtoncharities.org	✓	✓
Community Ventures 1450 N Broadway , Lexington, Kentucky 40505 http://www.cvky.org	✓	✓
KCEOC Community Action Partnership, Inc. 5448 KY HWY 25E , Gray, Kentucky 40734 http://www.kceoc.org	✓	✓
Louisville Urban League 1535 W Broadway , Louisville, Kentucky 40203 http://www.lul.org	✓	✓
Legal Aid Society of Louisville 416 West Muhammed Ali Blvd Suite 300 , Louisville, Kentucky 40202 http://www.laslou.org	✓	✓
Kentucky Legal Aid 1700 Destiny Lane , Bowling Green, Kentucky 42104 http://www.klaid.org	✓	✓
Legal Aid of the Bluegrass 302 Greenup St , Covington, Kentucky 41011 http://www.lablaw.org	✓	✓
Appalachian Research and Defense Fund 120 North Front Avenue , Prestonsburg, Kentucky 41653 http://www.ardfky.org	✓	✓

Targeting specific groups of homeowners

Will the Participant conduct outreach specifically tailored to target potentially eligible households that:

- ✓ have mortgages or mortgage assistance contracts held or backed by the Participant?
- ✓ have mortgages backed by any of the following agencies: Federal Housing Administration; Department of Veterans Affairs; U.S. Department of Agriculture?
- ✓ have privately held mortgages?

What Efforts will be Made to Address Barriers to HAF Program Participation for Potentially Eligible Homeowners, Including Those with Limited English Proficiency or Who are Disabled?

Targeted outreach may be needed to reach homeowners who are likely to experience barriers to access, including persons with limited English proficiency and those with disabilities.

Indicate all of the languages, in addition to English, in which the Participant's HAF application and other program documents will be made available.

Spanish; Chinese; Haitian Creole; Other

Please list any other languages.

Portuguese, Swahili, Amharic, and Somali.

Will the Participant's HAF applications and other program documents be provided in forms that are accessible to persons with disabilities?

Yes

Performance Goals

Treasury will consider the goals and benchmarks the Participant proposes to use to measure the effectiveness of its programs, including whether those goals address the homeowner needs identified by the Participant, the extent to which the goals are disaggregated by key homeowner characteristics as appropriate for the jurisdiction, and whether they include a goal focused on reducing mortgage delinquency.

Please describe Participant's goals and benchmarks for each of its programs with the following program design elements.

Program Design Element	Metric of Success	Goal
Mortgage Payment Assistance	Number of home losses avoided due to HAF funds.	Prevent 1200 home losses within 24 months.
Mortgage Reinstatement	Number of home losses avoided due to HAF Funds.	Reinstate mortgages for 900 homeowners within the first 24 months.
Payment Assistance for Homeowners Utilities	Number of homeowners brought current on utility arrearages.	Bring utility accounts current for 500 homeowners within the first 24 months.
Payment Assistance for HOA fees or liens	Number of home losses avoided due to HAF Funds.	Prevent 250 properties from entering foreclosure due to arrearages related to homeowner's associations, condominium fees, assessments or other charges related to HOA's.
Payment Assistance for Delinquent Property Taxes	Number of properties brought current with non-escrowed property tax bills.	Bring current past due property tax bills (non-escrowed) for 250 homeowners within the first 24 months.
Payment Assistance for Homeowner's Insurance	Number of cancelled homeowner's or flood insurance policies prevented with HAF Funds.	Bring current past due, non-escrowed homeowner's and/or flood insurance policies for 250 properties in 24 months.

Readiness

Staffing, Systems and Contractors

Treasury seeks information regarding the Participant's organizational capacity to implement its HAF Plan.

Does the Participant anticipate needing to hire additional staff to implement this HAF Plan?

Yes

Does the Participant anticipate significant information technology system upgrades to implement this HAF Plan?

Yes

Does the Participant have policies or procedures that govern the implementation of each HAF program design element described in this HAF Plan?

Yes

Will the Participant use HAF funds to assist eligible households through a program that was operational before the Participant first received HAF funds?

No

Will the Participant use any third-party contractor or partner to conduct program administration (such as reviewing applications, determining eligibility, processing payments, conducting reporting, and reviewing compliance) for some or all of the Participant's HAF programs?

Yes

If yes, has the Participant entered into all necessary arrangements with all of the third-party contractors or partners that will conduct program administration?

Yes

Use of Initial Payment

If the Participant has already received any HAF funds from Treasury, provide the following information about the use of such funds as of June 30, 2021.

What amount of the HAF funds that the Participant has received been disbursed to eligible homeowners?

\$0.00

Has the Participant begun accepting applications from homeowners for any HAF-funded programs?

No

How much of the HAF funds that the Participant has received been obligated?

\$0.00

Provide a brief description of how the Participant has used the HAF funds it has received.

Initial start-up costs, staffing, systems.

Budget

Budgeting of HAF Funds by Program Design Element

Specify the amounts of HAF funds that the Participant proposes to allocate to each of the following program design elements, if offered:

Measure	Amount
Mortgage Payment Assistance	\$0.00
Mortgage Principal Reduction	\$0.00
Payment Assistance for Homeowner's Internet Service	\$0.00
Payment Assistance for HOA fees or liens	\$0.00
Payment Assistance for Delinquent Property Taxes	\$0.00
Mortgage Reinstatement	\$0.00
Facilitate Mortgage Interest Rate Reduction	\$0.00
Payment Assistance for Homeowner's Insurance	\$0.00
Payment Assistance for Down Payment Assist. Loans	\$0.00
Payment Assistance for Homeowners Utilities	\$0.00

Other measures to prevent homeowner displacement

Measure	Amount
Mortgage Assistance/Reinstatement	\$54,476,492.80
Non-Escrow Taxes and Insurance	\$10,895,298.60
Assistance for Homeowners Association Fees and Liens	\$3,631,766.15
Assistance with Homeowners Utilities	\$3,631,766.15

Displacement Prevention Sub-Total	\$72,635,323.70
-----------------------------------	------------------------

Counseling or Legal Services

The Participant may allocate up to 5% of its HAF funds for counseling or educational efforts by housing counseling agencies approved by the Department of Housing and Urban Development or a tribal government, or legal services, target to households eligible to be served with funding from the HAF related to foreclosure prevention or displacement.

Specify the Participant's allocations for the following	Amount
Counseling or Educational Services	\$0.00
Legal Services	\$0.00

Services Sub-Total	\$0.00
--------------------	---------------

Reimbursement of Funds Expended After January 21, 2020

As described in the HAF guidance, HAF funds may be used for reimbursement of certain expenses between January 21, 2020 and the date when the first HAF funds are disbursed by the HAF participant under the HAF for a qualified expense (with certain limitations, as set forth in the HAF guidance).

Type of Expense	Amount
N/A	\$0.00

Reimbursement Sub-Total	\$0.00
-------------------------	---------------

Allocation of Administrative Expenses

Type of Expense	Amount
One-time/Start-up Expenses: Initial Personnel	\$246,000.00
One-time/Start-up Expenses: Building , Equipment, Technology	\$50,000.00
One-time/start-up Expenses: Professional Services	\$14,500.00
One-time/start-up Expenses: Marketing Communications	\$250,000.00
One-time/Start-up Expenses: Travel	\$3,000.00
One-time/start-up Expenses: Contingency	\$100,000.00
Operating/Administrative Expenses: Travel	\$36,000.00
One-time/Start-up Expenses: Website Development/Transition	\$500,000.00
Operating/Administrative Expenses: Professional Services (Legal, Compliance, Audit, Monitoring)	\$1,206,250.00
Operating/Administrative Expenses: Information Technology & Communications	\$300,000.00
Operating/Administrative Expenses: Office Supplies/Postage and Delivery/Subscriptions	\$40,000.00
Operating/Administrative Expenses: Training	\$16,000.00
Operating/Administrative Expenses: Marketing/PR	\$2,000,000.00
Operating/Administrative Expenses: Salaries	\$6,522,048.30
Transaction Related Expenses: Wire Transfer Fees	\$40,000.00
Transaction Related Expenses: Recording Fees	\$199,200.00
Counseling Expenses: Decision Costs	\$50,000.00
Counseling Expenses: Successful File	\$1,245,000.00

Administrative Expenses Sub-Total	\$12,817,998.30
------------------------------------------	------------------------

Total Plan Requested Amount	\$85,453,322.00
------------------------------------	------------------------

Amount Requested Confirmation:

No

Contacts

Please identify up to three contacts for the Participant- a primary contact, a designated point of contact for reporting, and an additional contact.

Primary Contact

Name: **Winston Miller**

Agency/Office: **Kentucky Housing Corporation**

Email: wmiller@kyhousing.org

Phone Number: **5025647630**

Reporting Contact

Name: **Jaime W. Rice**

Agency/Office: **Kentucky Housing Corporation**

Email: jrice@kyhousing.org

Phone Number: **5022429625**

Additional Contact

Name: **Melinda Breslin**

Agency/Office: **Kentucky Housing Corporation**

Email: mbreslin@kyhousing.org

Phone Number: **5025647630**

Proprietary or Otherwise Non-Public Information

Does your plan submission include any information or materials that are proprietary or otherwise non-public?

No

If "Yes," please indicate which information or materials are proprietary or otherwise non-public.

Title VI Assurances

You must provide on behalf of the HAF Participant assurances that the HAF Participant will comply with Title VI of Civil Rights Act of 1964. Please download the assurances, then review, sign, and upload the signed copy to this page before submitting the HAF Plan.

Title	Upload Date
Title VI Assurance	8/18/2021 12:27 PM

Official Certification

I (the undersigned) certify that the information provided in the HAF submission is accurate and complete after reasonable inquiry of people, systems, and other information available to the HAF Participant. The HAF participant and I acknowledge that any materially false, fictitious, or fraudulent statement or representation (or concealment or omission of material fact) in this submission may be the subject of criminal prosecution under the False Statements Accountability Act of 1996, as amended, 18 U.S.C. § 1001 and also may subject me and HAF Participant to civil penalties and/or administrative remedies for false claims or otherwise, (including 31 U.S.C. §3729 et seq.). I am an authorized representative of HAF Participant with authority to make the above certifications and representations on behalf of the HAF Participant.

Name of HAF Participant:

Kentucky Housing Corporation

Name and Title of Certifying Official

Name: **Jaime W Rice**

Title: **Managing Director of Single-Family Programs**

Telephone: **5022429625**

Email: jrice@kyhousing.org