



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.

\$35 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



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 (must be at least 90 days past due)

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 \$35,000 per household
- Directly to those owed
 - Servicers
 - HOAs
 - Insurance companies
 - Tax assessors
 - Utility providers (electric, gas, water, sewer)

*The threshold for qualification is a hardship of 15% or greater - 15% or greater reduction in income or 15% or greater increase in household 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.