

DO YOU NEED ASSISTANCE PAYING YOUR RENT?

In Kentucky, HUD provides four major kinds of rental housing assistance to the elderly, to persons with disabilities, to individuals, and to families. To be eligible for most programs, your income must be at or below the maximum established for your area. To find out what that is, visit the website at <http://www.huduser.org/datasets/il.html>.

Public Housing - housing for low-income individuals and families operated by a local housing authority. Rents for public housing are generally based on 30% of the family's adjusted income, but many housing authorities do not count certain income for working persons or for those that are in an approved training/education program. If you want to apply for public housing, visit or call your local housing authority (telephone listings are shown as Housing Authority of City/County) or, for more information, please contact this office at 502-582-6161.

"Section 8" Housing Choice Voucher Program - a rental assistance program that is administered through either a local Housing Authority or by an agency of the city/county or state. A person/family with a voucher locates and rents a privately owned property that meets HUD's program requirements. The family's portion of the rent is generally 30% of the family adjusted income. If you are interested in applying for a Voucher or if you are interested in renting your property to someone with a Voucher, please contact your local public housing authority/housing administrator or this office at 502-582-6161.

Privately owned subsidized housing (also referred to as Section 8) - government subsidies are provided directly to the property owner who then applies those subsidies to the rents he/she charges low-income tenants. To find out if there are vacancies or to apply, you must call or visit the management office for that site. For a listing of privately owned subsidized housing in Kentucky, please contact our office at 502-582-6124.

Supportive Housing for the Elderly (Section 202) and for Persons with Disabilities (Section 811) - HUD's Capital Advance Grants Program and/or Housing Assistance Payments Contracts (HAPCs) create opportunities for nonprofits to increase the supply of affordable housing for the elderly (persons at least 62 years old) and to persons with disabilities (individuals at least age 18 and who have a physical, mental or emotional impairment, developmental disability or chronic mental illness). To qualify, income must be within the area's very low-income limits and rents are generally based upon 30% of the adjusted income. Contact our office at 502-582-6124 for a listing of supportive housing in your area.

Other resources include:

The Kentucky U.S. Department of Agriculture Rural Housing Services at 859-224-7322
Kentucky Housing Corporation at 800-633-8896

Do you want to know more about HUD?

Visit our website at www.hud.gov/about/index.cfm

For information about **HUD in Spanish**, visit our Spanish website at <http://espanol.hud.gov/>

COMMUNITY DEVELOPMENT PROGRAMS

HUD provides funds to both local communities and to the State of Kentucky. HUD's Community Development Block Grant (CDBG) and HOME funds help communities with economic development, job opportunities, housing rehabilitation, and historic preservation. The communities that receive CDBG funds and *HOME funds directly from HUD are:

Ashland	606-327-2005
Bowling Green	270-393-3023
Covington	859-292-2188
Elizabethtown	270-765-6121
Henderson	270-831-1200
Hopkinsville	270-887-4285
*Louisville Metro Housing	502-574-3107
*Lexington-Fayette County	859-258-3070
*Owensboro	270-687-8658

If your local community does not receive CDBG funds or HOME funds directly from HUD, then it is possible that it receives funding from the state through the Department for Local Government (DLG) for CDBG or Kentucky Housing Corporation for HOME. For more information on funding provided to local governments by DLG, you may contact their office at 800-346-5606 or you may reach KHC at 800-633-8896. You may also contact our office with any questions at 502-582-6141.

U.S. Department of Housing and Urban Development
Kentucky Office, 601 W. Broadway, Room 110
Louisville, KY 40202
www.hud.gov/kentucky
502-582-5251 Fax: 502-582-6074
TDD: 800-648-6056 (for the hearing-impaired)
Hours: Monday-Friday, 8 a.m. – 4:45 p.m. (EST)



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U.S. Department of Housing and Urban Development

HUD Programs in Kentucky

	Homeownership
Affordable Housing	Community Development
Fair Housing	

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.



Louisville Field Office
www.hud.gov/kentucky
502-582-5251

WHAT WE DO

The Department of Housing and Urban Development (HUD) is the federal agency responsible for national policies and programs that address America's housing needs, that improve and develop the nation's communities, and that enforce fair housing laws. The Department plays a major role in supporting homeownership for lower- and moderate-income families through its mortgage insurance and rent subsidy programs.

Offices within HUD include the Federal Housing Administration, which provides mortgage and loan insurance; the Office of Fair Housing and Equal Opportunity, which ensures all Americans equal access to the housing of their choice; and the Community Development Block Grant Program, which helps communities with economic development, job opportunities, and housing rehabilitation. HUD also funds public housing and homeless assistance programs.

HUD IN KENTUCKY partners with many federal, state, and local agencies to improve the quality of life for Kentucky citizens.

WE ARE ALWAYS HERE FOR YOU

DO YOU HAVE ACCESS TO THE INTERNET?
If so, you can learn more about HUD's programs and what HUD is doing in Kentucky anytime by visiting our website at www.hud.gov/kentucky.

And if you do not have access to the Internet, we provide access to a HUD Answer Machine in our office. Stop by and visit us during normal business hours, Monday through Friday, 8:00 a.m. to 4:45 p.m. Our office is closed for all Federal holidays.

IF YOU OR SOMEONE YOU KNOW IS HOMELESS

HUD, along with many other federal agencies fund Homeless Assistance Agencies. They provide a range of services including shelter, food, counseling, and job skills programs.

For assistance, you may contact:
Lexington-Fayette County – 859-258-3070
Louisville Metro – 502-589-0190
The rest of Kentucky – 800-633-8896
(Kentucky Housing Corporation)

REALIZING YOUR DREAM OF HOMEOWNERSHIP

HUD's FHA has mortgage insurance to help you become a homeowner. FHA does not actually make loans. Instead, it insures loans (up to the maximum mortgage limit for an area) so that if buyers default for some reason, the lenders will get their money. You may be able to get an FHA loan for a lot less than you think! Talk to an FHA-approved lender or contact a HUD-approved Housing Counseling Agency at 800-569-4287 to see if an FHA loan might be right for you. While you are at it, ask about an Energy Efficient FHA Mortgage. One could save you even more money.

HUD HOMES FOR SALE – The Management and Marketing (M&M) of HUD Homes has been contracted to various companies throughout the country. The contractor for HUD Homes for Sale in Kentucky is Pyramid Real Estate Services. For more information about buying a HUD Home in Kentucky, please contact any real estate broker in your area and find out if he/she has been registered to sell HUD Homes or visit Pyramid's website for a listing at www.pyramidrealestate.com. If so, he/she can show you the home and will assist you in making an offer. If you would like a listing of HUD homes for sale or if you are interested in becoming a HUD-registered Broker, you may call Pyramid Real Estate Services toll free at 877-451-4680 or you may visit their website.

For those who are 62 or older, HUD's new **FHA Home Equity Conversion Mortgage (HECM) Purchase Program** combines the features of both a purchase mortgage and a reverse mortgage. Once you have acquired sufficient equity in your home, you may begin to receive payments from that equity. For more information, contact a HUD-approved Housing Counseling Agency at 800-569-4287, an FHA-approved lender, and/or visit our website at www.hud.gov.

HUD's HOME grants are provided to the state and local communities throughout Kentucky. The funds may be used to provide assistance to homebuyers (e.g., downpayment, closing costs, grants, etc.) who meet income requirements. See the COMMUNITY DEVELOPMENT section for more information.


Kentucky Housing Corporation (KHC), the state finance agency in Kentucky, offers various affordable housing programs for very low-, low-, and moderate-income homebuyers. Programs include below-market interest rate financing, downpayment assistance, and housing counseling. For more information, you may contact KHC at 800-633-8896 or visit their website at www.kyhousing.org.




President Obama has launched MakingHomeAffordable.gov, where borrowers can learn basic facts about mortgages, homeownership, and resources available to avoid foreclosure.

If you are behind on your mortgage or might become behind, call the HOPE NOW hotline at 888-995-HOPE and/or the Protect My Kentucky Home hotline at 866-830-7868.

WHEN YOU NEED HELP

 HUD-APPROVED HOUSING COUNSELING AGENCIES provide housing counseling to renters, homebuyers, and homeowners. Counselors are familiar with local resources and programs and can help you to make informed housing decisions. To locate the HUD-approved Housing Counseling Agency nearest you, please call 800-569-4287.

 FAIR HOUSING – It's Your Right! The Fair Housing Act prohibits discrimination in the sale, lease, or rental of housing because of: Race or color, National origin, Religion, Sex, Disability, and Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18). If your rights have been violated or if you would like more information about Fair Housing, please contact our office at 502-582-5250 or call 800-440-8091.