

An aerial photograph of a suburban neighborhood. The houses have brown and grey roofs, and many have swimming pools in their backyards. There are green trees and lawns scattered throughout the area. The text is overlaid on the right side of the image.

**U.S. DEPARTMENT OF
HOUSING AND URBAN
DEVELOPMENT**

HUD

Louisville Field Office

WHAT WE DO

- Office of Housing Counseling;
- Public Housing Rental Assistance and Vouchers;
- Office of Fair Housing and Equal Opportunity, which ensures all Americans equal access to the housing of their choice;
- Homeless Housing and Services;
- Federal Housing Administration, which provides mortgage and loan insurance (homeownership/rental housing); and
- Community Development Block Grant (CDBG) and HOME Programs.

**HUD does not provide funding to individuals, but rather to nonprofits, government agencies, and other entities through Annual Entitlements and Notices of Funding Opportunity at www.grants.gov.





HOUSING COUNSELING

HUD-APPROVED HOUSING COUNSELING AGENCIES provide housing counseling to renters, homebuyers, and homeowners.

www.hud.gov/counseling

800-569-4287 (Enter Zip Code)

RENTAL ASSISTANCE

In Kentucky, HUD provides four major kinds of rental housing assistance to the elderly, to persons with disabilities, to individuals, and to families:

- Public Housing
- Section 8 Housing Choice Vouchers
- Privately-owned subsidized housing
- Supportive Housing for Elderly (202) & Disabled (811)

Other resources include:

USDA Rural Housing Services at 859-224-7322

Kentucky Housing Corporation at 800-633-8896

<https://resources.hud.gov>



HUD Resources.hud.gov Website

The screenshot shows a web browser window with the URL <https://resources.hud.gov/#search-dialog>. The browser's address bar and tabs are visible at the top. The main content area features a map of the United States with a white overlay box. The overlay box contains the HUD logo and the text "Welcome to the HUD Resource Locator". Below this, there are six interactive buttons arranged in a 2x3 grid:

- Find Affordable Housing Opportunities Near Me
- Find a HUD Office Near Me
- Find My Local Public Housing Authority/Agency (PHA)
- Find Homeless Resources Near Me
- Find Affordable Elderly and Special Needs Housing
- View All Resources

At the bottom of the overlay box, there are two buttons: "Launch Tutorial" and "Disclaimer". The background map shows parts of North America, including labels for Columbia, Saskatchewan, Quebec, Newfound and Labrador, and Mexico City. The bottom left corner of the map area includes the text "Esri, HERE, Garmin, NGA, USGS" and the "esri" logo. The bottom right corner of the browser window shows a zoom level of 150%.

LANDLORDS NEEDED





FAIR HOUSING

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.

www.hud.gov/fairhousing

Hotline for Complaints:
800-440-8091

HOMELESS ASSISTANCE

HUD, along with many other federal agencies fund Homeless Assistance Agencies.

For assistance, contact:

- Lexington-Fayette County - 211
- Louisville Metro - 502-637-2337 - 311
- The rest of Kentucky (KHC) - 800-633-8896

Directory on www.kyhousing.org
[Homeless Resource Guide \(kyhousing.org\)](http://www.kyhousing.org)



KHC HOMELESS RESOURCE GUIDE

Apprisen
2265 Harrodsburg Rd., Lexington, KY 40504
(800) 355-2227
Web site: www.apprisen.com
Financial Advocates providing HUD-approved counseling when changes in your finances impact homeownership. We offer specific solutions for mortgage delinquency and foreclosure prevention, and also provide reverse mortgage counseling. Appointments can be conducted by phone, on-line or face-to-face. Other locations in Louisville, Elizabethtown, and Florence.

Hardin County
[Emergency Shelter and Assistance](#)

Glen Dale Incorporated
P.O. Box 97, Glendale, KY 42740
(270) 369-7380
Youth home(60 congregate beds, length of stay based on need)

Sign of the Dove Church
RAHAB and David's House Shelters
1189 Sunset, Radcliff, KY 40159
(270) 351-3550
Women's shelter offers five beds and one crib in two rooms; men's shelter has 5 beds. Food pantry and service referrals.

SpringHaven
P.O. Box 2047, Elizabethtown, KY 42702
(270) 765-4057 or (800) 767-5838 Crisis Line
www.springhaveninc.org
Victims of domestic violence (20 beds)

BUYING A HOME

HUD's FHA has mortgage insurance for 1- to 4-unit homes. There are no income limits, but there are Mortgage Limits by County/MSA.

FHA Lenders provide the loans -

- Basic Mortgage – 3.5% downpayment
- Rehab Mortgage – finances purchase and repairs
- Energy Efficient Mortgage – finances purchase and energy improvements

HUD Homes for Sale

[HUD Homes for Sale | Search HUD Homes Listings | Bid on HUD Homes \(hudhomestore.gov\)](#)

HUD Atlanta Homeownership Center - 800-225-5342





HOME REPAIRS

HUD has several programs to help homeowners with home repairs and rehabilitation:

HOME and Community Development Block Grant programs (Income Limits Apply)

HECM (62 and older) is an FHA reverse mortgage that does not have to be paid back as long as the borrower lives in the home

FHA 203(k) Rehabilitation Mortgage finances both the purchase (or balance of mortgage) and repairs to a property

COMMUNITY DEVELOPMENT

HUD provides annual funding to both local communities and to the Commonwealth of Kentucky for:

- Community Development
- Rental Housing
- Home Repairs
- Homeownership
- Economic Development



COMMUNITY DEVELOPMENT

Communities that receive **CDBG** and ***HOME** funds from HUD are:

Ashland 606-385-3317

Bowling Green 270-393-3643

*Covington 859-292-2147

Elizabethtown 270-982-3272

Henderson 270-831-1277

Hopkinsville 270-887-4285

*Louisville 502-574-1354 or 311

*Lexington-Fayette County 859-258-3070 or 211

*Owensboro 270-687-8552

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 for CDBG** or **Kentucky Housing Corporation for HOME**.



PARTNERSHIP OPPORTUNITY (HUD and Community Action Agencies)



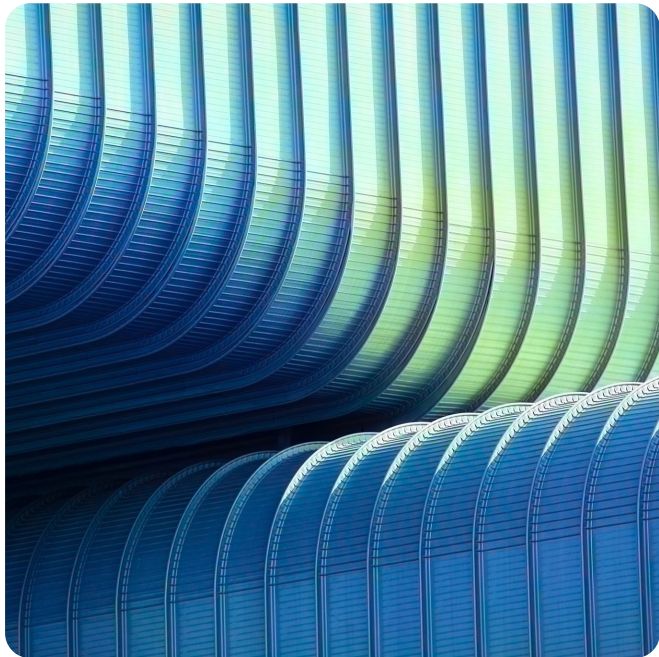
HUD residents lack strategic opportunities to enter the construction industry with paid training.

The Department of Energy recently received an additional \$3.5 billion from the Infrastructure Investment Jobs Act.

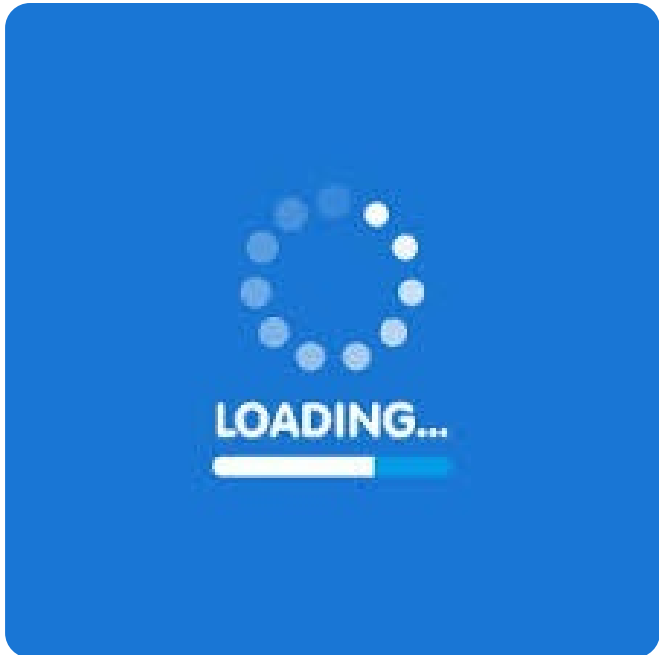
Community Action Agencies need entry-level workers to retrofit homes and lower the costs of energy in low-income communities.



HUD/DOE/Community Action Partnership -
HUD may reach out to
interested Community Action Agencies
to explore ways to connect HUD residents to
Weatherization Training/Employment.



Pilot Spotlight



Roanoke, VA	<ul style="list-style-type: none">-HUD and PHA did site visit to training center for CAA-CAA and contractors looking for new crew (2-4 people)-Frequent engagement between employers and residents at PHA events (bbq, Easter Celebration, staffed info table, etc.)
Chicago, IL	<ul style="list-style-type: none">-Existing relationships with PHA and weatherization employer-Opportunity to train on solar as well-Building Jobs Expo and Job Fair June 22nd at Chicago Housing Authority
Middle, Georgia	<ul style="list-style-type: none">-Monthly calls established-Working with CAA on outreach materials-HHS Child and Family services have shown interest in partnering on this effort by connecting workers to childcare resources-Job fair/hiring event to be scheduled in near future
Lowell, MA	<ul style="list-style-type: none">-Job fair completed on April 25th highlighting weatherization careers-20 total employers-2 Community Action Agencies/4 weatherization employers-85-100 attendees

Contacts



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THANK YOU!

Questions?

