



## COVID-19 Guidance for Kentucky Housing Corporation Homeowners

KHC is committed to continue being a responsible community partner and we thank you for entrusting us with your mortgage and your business. Rest assured, we are continuously monitoring this ever-changing situation and we are taking every measure to limit the impact of COVID-19 on our operations, while safeguarding our homeowners, business partners and our employees.

### Committed to Helping You

Kentucky Housing Corporation is committed to helping our customers during this crisis. Kentucky Housing Corporation, FHA, FNMA, RHS and VA have guidance in place to assist customers during these uncertain times.

**Due to the high volume of customers affected by COVID-19, please be patient. We are experiencing extended hold times on our phone lines and email responses may be delayed.**

The following guidance may assist in answering some of your questions.

### Homeowners Still Receiving Income

If you are a customer that has not been affected by COVID-19 or are still receiving your normal income, please continue to pay your mortgage. Programs are in place for customers who have reduced or lost income only. You are allowed until the last business day of the month to submit your payment and not be considered in default.

### Payment Methods

You may make your payments via the following methods:

- **\*\*FREE\*\* online payments at [www.kyhousing.org](http://www.kyhousing.org)** – You may access your account online 24/7 from any of your devices. If you are not currently enrolled, now is the perfect time. You will need your loan number and social security number to enroll. Just click Make a Payment, Single Family Loans, Register First Time User. **This is our preferred method as it is safe, secure and did we mention FREE?**
- **Automated Phone System** – You can dial 703- 857-2117 to use our automated payment system. You will need your loan number and there is a \$5 charge per loan to use this service.
- **Check by Phone** – You can call 502-605-1317 to speak with a member of our collections team to authorize a check by phone. You must have the routing and account number for your checking account and there is a \$10 fee for this service.
- **U.S. Mail** – Use your monthly coupon from your payment booklet and mail your payment

- **Drop-Off** – We have a drop box just inside our main entrance that is available 24 hours a day.
- **Western Union Quick Collect** – You will need your loan number, the Code City of KHC and Code State of KY. Companies providing this service will charge a fee.

## Homeowners Affected By COVID-19

If you are a customer affected by COVID-19 due to employer shutdowns, layoffs, reduced hours or illness of yourself or a family member, which has affected your ability to pay your mortgage, we have loss mitigation options available to help you through this time.

## Information Needed

Call us at 502-605-1317 and please provide the following to our Loss Mitigation staff to assist us in prioritizing and expediting assistance:

- Your name, loan number, current contact information and briefly how you are affected.
- Proof of filing for unemployment or a letter from your employer indicating layoff or reduced hours.
- If you are quarantined, ill or caring for a sick family member, a letter from your employer that you are on leave without pay or reduced pay.

**You may send these items via the following methods:**

**Email:** KHCLMCOVID@kyhousing.org,

**Fax:** 502-564-2962

**Mail:** Kentucky Housing Corporation

**Attn: Loss Mitigation**

**1225 Louisville Road**

**Frankfort, KY 40601**

## Credit Reporting, Foreclosures, and Evictions

Negative credit reporting will be suppressed for customers who have been documented as affected by COVID-19.

**Staff will continue to process mail and payments.** There may be some delays, but we are working hard to minimize the impact, and we ask for your patience as we work through this crisis.

**Foreclosures and evictions for all owner-occupied properties are suspended for 60 days.** It is critical you keep in contact with us during this time to identify the best options available to help you.

## Contact Us

If you wish to speak with a representative of our Loan Servicing Department by phone, they are available Monday through Friday, 8:00 AM to 5:00 PM by calling 502-605-1317. Please be patient. Your call will be directed to the next available representative in the order in which it was received.