

COUNTY PROFILES

The following document provides a one page snapshot of the demographic information, housing statistics, household income information, housing characteristics, and Kentucky Housing Corporation services for each county in Kentucky. The profiles also include the Congressional District and ADD Region for each county. The counties are listed in alphabetical order. The table below (continues to next page) provides a list of the variables included by section with their source.

| Variable | Source |
|--|--------|
| COUNTY DEMOGRAPHICS | |
| Total Population (2016) | ACS |
| Total Number of Households (2016) | ACS |
| Unemployment Rate (2016) | ACS |
| Population over 65 Years of Age (Total) (2016) | ACS |
| Population over 65 Years of Age (%) (2016) | ACS |
| Total Number of Disabled Individuals | ACS |
| Percentage of Disabled Individuals | ACS |
| Total Number of Disabled Individuals with a cognitive difficulty | ACS |
| Percentage of Disabled Individuals with a cognitive difficulty | ACS |
| Total Individuals with Supplemental Security Income (SSI) | ACS |
| Percentage of Individuals with Supplemental Security Income (SSI) | ACS |
| Total households with cash public assistance income | ACS |
| Percentage of households with cash public assistance income | ACS |
| Total Number of households with Food Stamp/SNAP benefits in the past 12 months | ACS |
| Percentage of households with Food Stamp/SNAP benefits in the past 12 months | ACS |
| Total Number of Homeless | KCOUNT |
| Total Unsheltered Homeless | KCOUNT |
| Total Sheltered Homeless | KCOUNT |

| Variable | Source |
|--|-------------------------|
| KHC SERVICES | |
| Single Family Loans (FY 2015) | KHC |
| Single Family Loans (FY 2016) | KHC |
| Single Family Loans (FY 2017) | KHC |
| Total MultiFamily Projects (2017) | KHC |
| Total MultiFamily Units (2017) | KHC |
| Total Assisted Unit Count (2016) | HUD |
| Housing Choice Vouchers (FY2017) | KHC |
| Housing Choice Vouchers (FY2016) | KHC |
| Total PBCA Properties | KHC |
| HOUSING STATISTICS | |
| Total Housing Units | ACS |
| Percent Owner Occupied | ACS |
| Number of Owner Occupied | ACS |
| Percent Renter Occupied | ACS |
| Number Renter occupied | ACS |
| Vacancy Rate | ACS |
| Evictions Filed | Princeton Evictions Lab |
| HOUSEHOLD INCOME | |
| KHC Average Applicant Income (2017) | KHC |
| Average Applicant Income (2017) | HMDA |
| Median Family Income (2016) | HUD |
| Very Low Income Limit (50%) | HUD |
| Households below the VLIL | CBER |
| Percentage of Households below the VLIL | CBER |
| Low Income Limits (80%) | HUD |
| Households below the LIL | CBER |
| Percentage of Households below the LIL | CBER |
| HOUSING CHARACTERISTICS | |
| Total Crowded or Severely Crowded Units | ACS |
| Percentage of Crowded or Severely Crowded Units | ACS |
| Total Number of Units with Heating Utilizing wood, coal, kerosene, coke, or none | ACS |
| Percentage of Units with Heating Utilizing wood, coal, kerosene, coke, or none | ACS |
| Total Mobile Homes | ACS |
| Percentage of Mobile Homes | ACS |
| Total Homes with Incomplete plumbing | ACS |
| Percentage of Homes with Incomplete plumbing | ACS |
| Percentage of Homes Built 1989 or Earlier | ACS |
| Total Homes Built 1989 or Earlier | ACS |
| Percentage of Cost Burdened Owner Occupied Household Units | ACS |
| Total Cost Burdened Owner Occupied Household Units | ACS |

COUNTY PROFILE: ADAIR COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 19,156 |
| Total Number of Households: | 7,126 |
| Unemployment Rate (2016): | 5.79% |
| Population over 65 Years of Age: | 3,204 (16.73%) |
| Population with a Disability: | 3,431 (18.18%) |
| <i>Cognitive Disability:</i> | 1,145 (6.40%) |
| Supplemental Security Income (SSI): | 631 (8.90%) |
| Cash Public Assistance Income: | 167 (2.30%) |
| Food Stamp/SNAP Benefits: | 1,332 (18.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$69,191.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,832.73 |
| Median Family Income (HUD): | \$46,700.00 |
| | \$23,350.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,704 households, 37.95%) |
| | \$37,350.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,655 households, 51.29%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 2 (112) |
| Total Assisted Units County (HUD): | 109 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,505 |
| Owner Occupied: | 5,381 (63.27%) |
| Renter Occupied: | 1,745 (20.52%) |
| Vacancy Rate | 16.21% |
| Evictions Filings (2016) | 22 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 207 (2.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 776 (10.89%) |
| Number of Mobile Homes | 1,382 (19.40%) |
| Number of Homes with Incomplete Plumbing | 43 (0.59%) |
| Built 1989 or Earlier | 5,309 (62.42%) |
| Cost Burdened Owner Occupied Housing | 963 (17.90%) |

COUNTY PROFILE: ALLEN COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 20,421 |
| Total Number of Households: | 7,705 |
| Unemployment Rate (2016): | 7.09% |
| Population over 65 Years of Age: | 3,239 (15.86%) |
| Population with a Disability: | 3,993 (19.73%) |
| <i>Cognitive Disability:</i> | 1,681 (8.80%) |
| Supplemental Security Income (SSI): | 599 (7.80%) |
| Cash Public Assistance Income: | 174 (2.30%) |
| Food Stamp/SNAP Benefits: | 1,216 (15.80%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$44,707.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$63,424.68 |
| Median Family Income (HUD): | \$50,700.00 |
| | \$25,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,264 households, 29.38%) |
| | \$40,450.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,197 households, 41.49%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 10 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 1 (79) |
| Total Assisted Units County (HUD): | 195 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 9,326 |
| Owner Occupied: | 5,404 (57.95%) |
| Renter Occupied: | 2,301 (24.67%) |
| Vacancy Rate | 17.38% |
| Evictions Filings (2016) | 80 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 162 (2.09%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 514 (6.67%) |
| Number of Mobile Homes | 1,695 (22.00%) |
| Number of Homes with Incomplete Plumbing | 231 (3.02%) |
| Built 1989 or Earlier | 5,228 (56.06%) |
| Cost Burdened Owner Occupied Housing | 962 (17.80%) |

COUNTY PROFILE: ANDERSON COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 21,867 |
| Total Number of Households: | 8,554 |
| Unemployment Rate (2016): | 7.40% |
| Population over 65 Years of Age: | 3,100 (14.18%) |
| Population with a Disability: | 3,419 (15.71%) |
| <i>Cognitive Disability:</i> | 1,197 (5.90%) |
| Supplemental Security Income (SSI): | 427 (5.00%) |
| Cash Public Assistance Income: | 201 (2.30%) |
| Food Stamp/SNAP Benefits: | 926 (10.80%) |
| Homeless (2017): | 2 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$83,204.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$68,192.71 |
| Median Family Income (HUD): | \$66,500.00 |
| | \$33,250.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,752 households, 32.17%) |
| | \$53,200.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,008 households, 46.86%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 12 |
| Single Family Loans (FY 2016): | 15 |
| Single Family Loans (FY 2015): | 12 |
| Multi Family Projects (Units): | 5 (64) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 23 |
| Housing Choice Vouchers (2016): | 8 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------------|
| Total Housing Units: | 9,254 |
| Owner Occupied: | 6,451 (69.71%) |
| Renter Occupied: | 2,103 (22.73%) |
| Vacancy Rate | 7.5642965204236023E-2 |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 86 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 273 (3.19%) |
| Number of Mobile Homes | 624 (7.29%) |
| Number of Homes with Incomplete Plumbing | 34 (0.40%) |
| Built 1989 or Earlier | 4,907 (53.03%) |
| Cost Burdened Owner Occupied Housing | 1,193 (18.50%) |

COUNTY PROFILE: BALLARD COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,216 |
| Total Number of Households: | 3,252 |
| Unemployment Rate (2016): | 5.29% |
| Population over 65 Years of Age: | 1,586 (19.30%) |
| Population with a Disability: | 1,155 (14.28%) |
| <i>Cognitive Disability:</i> | 302 (3.900%) |
| Supplemental Security Income (SSI): | 204 (6.30%) |
| Cash Public Assistance Income: | 67 (2.10%) |
| Food Stamp/SNAP Benefits: | 397 (12.20%) |
| Homeless (2017): | 1 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$60,638.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$59,448.09 |
| Median Family Income (HUD): | \$57,900.00 |
| | \$28,800.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (882 households, 27.12%) |
| | \$46,050.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,802 households, 55.41%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,882 |
| Owner Occupied: | 2,647 (68.19%) |
| Renter Occupied: | 605 (15.58%) |
| Vacancy Rate | 16.23% |
| Evictions Filings (2016) | 11 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 42 (1.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 77 (2.36%) |
| Number of Mobile Homes | 488 (15.00%) |
| Number of Homes with Incomplete Plumbing | 39 (1.20%) |
| Built 1989 or Earlier | 2,631 (67.77%) |
| Cost Burdened Owner Occupied Housing | 437 (16.50%) |

COUNTY PROFILE: BARREN COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 43,287 |
| Total Number of Households: | 16,766 |
| Unemployment Rate (2016): | 7.59% |
| Population over 65 Years of Age: | 7,240 (16.73%) |
| Population with a Disability: | 8,407 (19.76%) |
| <i>Cognitive Disability:</i> | 3,354 (8.40%) |
| Supplemental Security Income (SSI): | 1,583 (9.40%) |
| Cash Public Assistance Income: | 493 (2.89%) |
| Food Stamp/SNAP Benefits: | 3,098 (18.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$45,326.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$68,575.65 |
| Median Family Income (HUD): | \$52,600.00 |
| | \$26,300.00 |
| Very Low Income Limit (50% MFI): | (5,555 households, 33.13%) |
| | \$42,100.00 |
| Low Income Limit (80% MFI): | (10,480 households, 62.51%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 24 |
| Single Family Loans (FY 2016): | 31 |
| Single Family Loans (FY 2015): | 24 |
| Multi Family Projects (Units): | 5 (175) |
| Total Assisted Units County (HUD): | 139 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 19,402 |
| Owner Occupied: | 11,208 (57.77%) |
| Renter Occupied: | 5,558 (28.65%) |
| Vacancy Rate | 13.59% |
| Evictions Filings (2016) | 239 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 369 (2.20%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 987 (5.88%) |
| Number of Mobile Homes | 1,827 (10.90%) |
| Number of Homes with Incomplete Plumbing | 67 (4.00%) |
| Built 1989 or Earlier | 12,198 (62.87%) |
| Cost Burdened Owner Occupied Housing | 2,208 (19.70%) |

COUNTY PROFILE: BATH COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 12,113 |
| Total Number of Households: | 4,450 |
| Unemployment Rate (2016): | 9.60% |
| Population over 65 Years of Age: | 1,925 (15.89%) |
| Population with a Disability: | 2,749 (22.88%) |
| <i>Cognitive Disability:</i> | 888 (7.90%) |
| Supplemental Security Income (SSI): | 486 (10.90%) |
| Cash Public Assistance Income: | 148 (3.30%) |
| Food Stamp/SNAP Benefits: | 1,032 (23.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$59,534.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,782.26 |
| Median Family Income (HUD): | \$37,800.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,702 households, 38.25%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,226 households, 50.02%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 1 (46) |
| Total Assisted Units County (HUD): | 123 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,385 |
| Owner Occupied: | 3,251 (60.37%) |
| Renter Occupied: | 1,199 (22.27%) |
| Vacancy Rate | 17.36% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 71 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 660 (14.83%) |
| Number of Mobile Homes | 1,473 (33.10%) |
| Number of Homes with Incomplete Plumbing | 80 (1.80%) |
| Built 1989 or Earlier | 3,403 (63.19%) |
| Cost Burdened Owner Occupied Housing | 829 (25.50%) |

COUNTY PROFILE: BELL COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 27,676 |
| Total Number of Households: | 10,978 |
| Unemployment Rate (2016): | 10.60% |
| Population over 65 Years of Age: | 4,782 (17.28%) |
| Population with a Disability: | 8,745 (32.58%) |
| <i>Cognitive Disability:</i> | 4,313 (17.100%) |
| Supplemental Security Income (SSI): | 2,088 (19.00%) |
| Cash Public Assistance Income: | 401 (3.70%) |
| Food Stamp/SNAP Benefits: | 3,918 (35.70%) |
| Homeless (2017): | 6 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 6 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$46,353.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$50,426.81 |
| Median Family Income (HUD): | \$32,700.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (5,860 households, 53.38%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (7,278 households, 66.30%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 5 (191) |
| Total Assisted Units County (HUD): | 439 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 5 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 13,098 |
| Owner Occupied: | 7,193 (54.92%) |
| Renter Occupied: | 3,785 (28.90%) |
| Vacancy Rate | 16.19% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 307 (2.79%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 766 (6.97%) |
| Number of Mobile Homes | 2,635 (24.00%) |
| Number of Homes with Incomplete Plumbing | 77 (7.00%) |
| Built 1989 or Earlier | 9,966 (76.09%) |
| Cost Burdened Owner Occupied Housing | 1,467 (20.40%) |

COUNTY PROFILE: BOONE COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 125,656 |
| Total Number of Households: | 45,649 |
| Unemployment Rate (2016): | 5.29% |
| Population over 65 Years of Age: | 13,980 (11.13%) |
| Population with a Disability: | 13,840 (11.10%) |
| <i>Cognitive Disability:</i> | 5,109 (4.40%) |
| Supplemental Security Income (SSI): | 1,491 (3.30%) |
| Cash Public Assistance Income: | 869 (1.90%) |
| Food Stamp/SNAP Benefits: | 3,443 (7.49%) |
| Homeless (2017): | 33 |
| <i>Sheltered:</i> | 1 |
| <i>Unsheltered:</i> | 32 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$64,957.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$86,511.71 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (9,917 households, 21.72%) |
| | \$56,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (15,521 households, 34.00%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 122 |
| Single Family Loans (FY 2016): | 107 |
| Single Family Loans (FY 2015): | 122 |
| Multi Family Projects (Units): | 5 (845) |
| Total Assisted Units County (HUD): | 411 |
| Housing Choice Vouchers (2017): | 21 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 6 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 47,878 |
| Owner Occupied: | 32,880 (68.67%) |
| Renter Occupied: | 12,769 (26.67%) |
| Vacancy Rate | 4.65% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 411 (0.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,765 (3.86%) |
| Number of Mobile Homes | 1,598 (3.50%) |
| Number of Homes with Incomplete Plumbing | 91 (0.20%) |
| Built 1989 or Earlier | 18,306 (38.23%) |
| Cost Burdened Owner Occupied Housing | 6,543 (19.90%) |

COUNTY PROFILE: BOURBON COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 20,004 |
| Total Number of Households: | 8,043 |
| Unemployment Rate (2016): | 7.69% |
| Population over 65 Years of Age: | 3,487 (17.43%) |
| Population with a Disability: | 3,027 (15.31%) |
| <i>Cognitive Disability:</i> | 1,073 (5.79%) |
| Supplemental Security Income (SSI): | 774 (9.60%) |
| Cash Public Assistance Income: | 180 (2.20%) |
| Food Stamp/SNAP Benefits: | 1,387 (17.20%) |
| Homeless (2017): | 2 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$85,066.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$97,893.22 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,311 households, 41.17%) |
| | \$52,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,399 households, 54.69%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 9 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 5 (190) |
| Total Assisted Units County (HUD): | 125 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 9,007 |
| Owner Occupied: | 4,954 (55.00%) |
| Renter Occupied: | 3,089 (34.30%) |
| Vacancy Rate | 10.70% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 105 (1.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 380 (4.72%) |
| Number of Mobile Homes | 547 (6.80%) |
| Number of Homes with Incomplete Plumbing | 8 (0.09%) |
| Built 1989 or Earlier | 6,399 (71.04%) |
| Cost Burdened Owner Occupied Housing | 1,030 (20.80%) |

COUNTY PROFILE: BOYD COUNTY

Congressional District: 0
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 48,716 |
| Total Number of Households: | 19,386 |
| Unemployment Rate (2016): | 8.50% |
| Population over 65 Years of Age: | 8,690 (17.84%) |
| Population with a Disability: | 9,560 (20.51%) |
| <i>Cognitive Disability:</i> | 3,510 (8.00%) |
| Supplemental Security Income (SSI): | 1,691 (8.69%) |
| Cash Public Assistance Income: | 598 (3.10%) |
| Food Stamp/SNAP Benefits: | 3,432 (17.70%) |
| Homeless (2017): | 128 |
| <i>Sheltered:</i> | 125 |
| <i>Unsheltered:</i> | 3 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,131.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$74,065.46 |
| Median Family Income (HUD): | \$54,800.00 |
| | \$27,400.00 |
| Very Low Income Limit (50% MFI): | (5,628 households, 29.03%) |
| | \$43,850.00 |
| Low Income Limit (80% MFI): | (10,615 households, 54.76%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 10 |
| Single Family Loans (FY 2016): | 11 |
| Single Family Loans (FY 2015): | 10 |
| Multi Family Projects (Units): | 3 (164) |
| Total Assisted Units County (HUD): | 665 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 8 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 21,682 |
| Owner Occupied: | 13,495 (62.24%) |
| Renter Occupied: | 5,891 (27.17%) |
| Vacancy Rate | 10.59% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 194 (1%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 358 (1.84%) |
| Number of Mobile Homes | 2,152 (11.10%) |
| Number of Homes with Incomplete Plumbing | 58 (0.30%) |
| Built 1989 or Earlier | 17,400 (80.25%) |
| Cost Burdened Owner Occupied Housing | 2,321 (17.20%) |

COUNTY PROFILE: BOYLE COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 29,650 |
| Total Number of Households: | 10,882 |
| Unemployment Rate (2016): | 5.59% |
| Population over 65 Years of Age: | 5,230 (17.64%) |
| Population with a Disability: | 4,747 (16.75%) |
| <i>Cognitive Disability:</i> | 1,349 (5.00%) |
| Supplemental Security Income (SSI): | 636 (5.79%) |
| Cash Public Assistance Income: | 242 (2.20%) |
| Food Stamp/SNAP Benefits: | 1,851 (17.00%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$59,621.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$74,719.69 |
| Median Family Income (HUD): | \$51,000.00 |
| | \$25,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,382 households, 31.08%) |
| | \$40,800.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,724 households, 43.41%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 8 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 5 (198) |
| Total Assisted Units County (HUD): | 54 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 12,399 |
| Owner Occupied: | 6,999 (56.45%) |
| Renter Occupied: | 3,883 (31.32%) |
| Vacancy Rate | 12.23% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 76 (0.69%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 400 (3.67%) |
| Number of Mobile Homes | 686 (6.30%) |
| Number of Homes with Incomplete Plumbing | 22 (0.20%) |
| Built 1989 or Earlier | 8,955 (72.22%) |
| Cost Burdened Owner Occupied Housing | 1,316 (18.80%) |

COUNTY PROFILE: BRACKEN COUNTY

Congressional District: 4
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,404 |
| Total Number of Households: | 3,412 |
| Unemployment Rate (2016): | 8.80% |
| Population over 65 Years of Age: | 1,298 (15.45%) |
| Population with a Disability: | 1,199 (14.33%) |
| <i>Cognitive Disability:</i> | 419 (5.29%) |
| Supplemental Security Income (SSI): | 298 (8.69%) |
| Cash Public Assistance Income: | 64 (1.90%) |
| Food Stamp/SNAP Benefits: | 586 (17.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$59,086.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,946.43 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,673 households, 49.03%) |
| | \$56,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,981 households, 58.06%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 2 (104) |
| Total Assisted Units County (HUD): | 88 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,827 |
| Owner Occupied: | 2,568 (67.10%) |
| Renter Occupied: | 844 (22.05%) |
| Vacancy Rate | 10.84% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 65 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 400 (11.72%) |
| Number of Mobile Homes | 867 (25.40%) |
| Number of Homes with Incomplete Plumbing | 31 (0.90%) |
| Built 1989 or Earlier | 2,637 (68.91%) |
| Cost Burdened Owner Occupied Housing | 524 (20.40%) |

COUNTY PROFILE: BREATHITT COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 13,476 |
| Total Number of Households: | 5,304 |
| Unemployment Rate (2016): | 12.00% |
| Population over 65 Years of Age: | 2,060 (15.29%) |
| Population with a Disability: | 4,392 (32.95%) |
| <i>Cognitive Disability:</i> | 2,079 (16.600%) |
| Supplemental Security Income (SSI): | 1,231 (23.20%) |
| Cash Public Assistance Income: | 162 (3.10%) |
| Food Stamp/SNAP Benefits: | 1,915 (36.10%) |
| Homeless (2017): | 8 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 8 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$68,892.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$57,559.83 |
| Median Family Income (HUD): | \$29,600.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,609 households, 49.19%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,371 households, 63.56%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 7 (174) |
| Total Assisted Units County (HUD): | 96 |
| Housing Choice Vouchers (2017): | 14 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,205 |
| Owner Occupied: | 3,976 (64.08%) |
| Renter Occupied: | 1,328 (21.40%) |
| Vacancy Rate | 14.52% |
| Evictions Filings (2016) | 6 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 196 (3.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 896 (16.89%) |
| Number of Mobile Homes | 2,159 (40.70%) |
| Number of Homes with Incomplete Plumbing | 90 (1.70%) |
| Built 1989 or Earlier | 3,890 (62.69%) |
| Cost Burdened Owner Occupied Housing | 732 (18.40%) |

COUNTY PROFILE: BRECKINRIDGE COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 20,000 |
| Total Number of Households: | 7,343 |
| Unemployment Rate (2016): | 10.30% |
| Population over 65 Years of Age: | 3,554 (17.77%) |
| Population with a Disability: | 4,088 (20.73%) |
| <i>Cognitive Disability:</i> | 1,468 (7.90%) |
| Supplemental Security Income (SSI): | 745 (10.10%) |
| Cash Public Assistance Income: | 65 (9.00%) |
| Food Stamp/SNAP Benefits: | 1,293 (17.60%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$41,593.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$74,119.73 |
| Median Family Income (HUD): | \$48,100.00 |
| | \$24,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,090 households, 28.46%) |
| | \$38,500.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,997 households, 40.81%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 3 (88) |
| Total Assisted Units County (HUD): | 144 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,622 |
| Owner Occupied: | 5,824 (54.83%) |
| Renter Occupied: | 1,519 (14.30%) |
| Vacancy Rate | 30.87% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 257 (3.50%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 948 (12.91%) |
| Number of Mobile Homes | 1,880 (25.60%) |
| Number of Homes with Incomplete Plumbing | 73 (1.00%) |
| Built 1989 or Earlier | 6,532 (61.50%) |
| Cost Burdened Owner Occupied Housing | 949 (16.30%) |

COUNTY PROFILE: BULLITT COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 77,727 |
| Total Number of Households: | 28,533 |
| Unemployment Rate (2016): | 6.70% |
| Population over 65 Years of Age: | 10,590 (13.62%) |
| Population with a Disability: | 11,604 (15.00%) |
| <i>Cognitive Disability:</i> | 4,548 (6.200%) |
| Supplemental Security Income (SSI): | 1,533 (5.40%) |
| Cash Public Assistance Income: | 452 (1.60%) |
| Food Stamp/SNAP Benefits: | 3,058 (10.70%) |
| Homeless (2017): | 8 |
| <i>Sheltered:</i> | 7 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$61,487.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,305.44 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (7,880 households, 27.62%) |
| | \$53,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (12,048 households, 42.22%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 98 |
| Single Family Loans (FY 2016): | 81 |
| Single Family Loans (FY 2015): | 98 |
| Multi Family Projects (Units): | 8 (648) |
| Total Assisted Units County (HUD): | 64 |
| Housing Choice Vouchers (2017): | 68 |
| Housing Choice Vouchers (2016): | 23 |
| Total PBCA Properties: | 5 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 30,445 |
| Owner Occupied: | 23,544 (77.33%) |
| Renter Occupied: | 4,989 (16.39%) |
| Vacancy Rate | 6.28% |
| Evictions Filings (2016) | 206 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 314 (1.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,096 (3.84%) |
| Number of Mobile Homes | 2,368 (8.30%) |
| Number of Homes with Incomplete Plumbing | 29 (0.09%) |
| Built 1989 or Earlier | 14,678 (48.21%) |
| Cost Burdened Owner Occupied Housing | 4,450 (18.90%) |

COUNTY PROFILE: BUTLER COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 12,828 |
| Total Number of Households: | 5,153 |
| Unemployment Rate (2016): | 5.40% |
| Population over 65 Years of Age: | 2,207 (17.20%) |
| Population with a Disability: | 2,896 (22.96%) |
| <i>Cognitive Disability:</i> | 880 (7.400%) |
| Supplemental Security Income (SSI): | 359 (7.00%) |
| Cash Public Assistance Income: | 142 (2.79%) |
| Food Stamp/SNAP Benefits: | 886 (17.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$40,824.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$57,212.44 |
| Median Family Income (HUD): | \$46,500.00 |
| | \$23,250.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,582 households, 30.70%) |
| | \$37,200.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,394 households, 46.46%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 3 (88) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,855 |
| Owner Occupied: | 3,796 (64.83%) |
| Renter Occupied: | 1,357 (23.18%) |
| Vacancy Rate | 11.99% |
| Evictions Filings (2016) | 30 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 139 (2.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 330 (6.40%) |
| Number of Mobile Homes | 1,123 (21.80%) |
| Number of Homes with Incomplete Plumbing | 36 (0.70%) |
| Built 1989 or Earlier | 3,765 (64.30%) |
| Cost Burdened Owner Occupied Housing | 744 (19.60%) |

COUNTY PROFILE: CALDWELL COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 12,758 |
| Total Number of Households: | 5,322 |
| Unemployment Rate (2016): | 8.00% |
| Population over 65 Years of Age: | 2,375 (18.62%) |
| Population with a Disability: | 2,423 (19.18%) |
| <i>Cognitive Disability:</i> | 713 (5.99%) |
| Supplemental Security Income (SSI): | 235 (4.40%) |
| Cash Public Assistance Income: | 87 (1.60%) |
| Food Stamp/SNAP Benefits: | 900 (16.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$48,462.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,400.57 |
| Median Family Income (HUD): | \$49,800.00 |
| | \$24,900.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,645 households, 30.91%) |
| | \$39,850.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,191 households, 41.17%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 0 (22) |
| Total Assisted Units County (HUD): | 40 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,285 |
| Owner Occupied: | 3,725 (59.27%) |
| Renter Occupied: | 1,597 (25.41%) |
| Vacancy Rate | 15.32% |
| Evictions Filings (2016) | 17 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 21 (0.40%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 132 (2.48%) |
| Number of Mobile Homes | 899 (16.90%) |
| Number of Homes with Incomplete Plumbing | 59 (1.09%) |
| Built 1989 or Earlier | 4,651 (74.00%) |
| Cost Burdened Owner Occupied Housing | 544 (14.60%) |

COUNTY PROFILE: CALLOWAY COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 38,302 |
| Total Number of Households: | 15,002 |
| Unemployment Rate (2016): | 6.90% |
| Population over 65 Years of Age: | 6,107 (15.94%) |
| Population with a Disability: | 5,109 (13.49%) |
| <i>Cognitive Disability:</i> | 1,737 (4.90%) |
| Supplemental Security Income (SSI): | 841 (5.59%) |
| Cash Public Assistance Income: | 149 (1.00%) |
| Food Stamp/SNAP Benefits: | 1,757 (11.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$56,009.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$79,374.69 |
| Median Family Income (HUD): | \$58,200.00 |
| | \$29,100.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (5,563 households, 37.08%) |
| | \$46,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (9,301 households, 62.00%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 2 (141) |
| Total Assisted Units County (HUD): | 46 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 18,339 |
| Owner Occupied: | 9,396 (51.24%) |
| Renter Occupied: | 5,606 (30.57%) |
| Vacancy Rate | 18.20% |
| Evictions Filings (2016) | 63 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 120 (0.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 324 (2.15%) |
| Number of Mobile Homes | 1,740 (11.60%) |
| Number of Homes with Incomplete Plumbing | 45 (0.30%) |
| Built 1989 or Earlier | 11,182 (60.97%) |
| Cost Burdened Owner Occupied Housing | 1,757 (18.70%) |

COUNTY PROFILE: CAMPBELL COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 91,456 |
| Total Number of Households: | 35,954 |
| Unemployment Rate (2016): | 5.79% |
| Population over 65 Years of Age: | 12,702 (13.89%) |
| Population with a Disability: | 10,430 (11.59%) |
| <i>Cognitive Disability:</i> | 3,936 (4.700%) |
| Supplemental Security Income (SSI): | 1,753 (4.90%) |
| Cash Public Assistance Income: | 850 (2.40%) |
| Food Stamp/SNAP Benefits: | 3,652 (10.20%) |
| Homeless (2017): | 51 |
| <i>Sheltered:</i> | 31 |
| <i>Unsheltered:</i> | 20 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$60,552.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$84,163.90 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| Very Low Income Limit (50% MFI): | (11,038 households, 30.70%) |
| | \$56,550.00 |
| Low Income Limit (80% MFI): | (16,024 households, 44.57%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 57 |
| Single Family Loans (FY 2016): | 37 |
| Single Family Loans (FY 2015): | 57 |
| Multi Family Projects (Units): | 9 (807) |
| Total Assisted Units County (HUD): | 180 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 39,873 |
| Owner Occupied: | 24,530 (61.52%) |
| Renter Occupied: | 11,424 (28.65%) |
| Vacancy Rate | 9.82% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 431 (1.20%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 1,427 (3.96%) |
| Number of Mobile Homes | 935 (2.60%) |
| Number of Homes with Incomplete Plumbing | 108 (0.30%) |
| Built 1989 or Earlier | 28,832 (72.31%) |
| Cost Burdened Owner Occupied Housing | 5,004 (20.40%) |

COUNTY PROFILE: CARLISLE COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|--------------------|
| Total Population: | 4,954 |
| Total Number of Households: | 2,088 |
| Unemployment Rate (2016): | 7.90% ² |
| Population over 65 Years of Age: | 985 (19.88%) |
| Population with a Disability: | 746 (15.27%) |
| <i>Cognitive Disability:</i> | 254 (5.59%) |
| Supplemental Security Income (SSI): | 127 (6.09%) |
| Cash Public Assistance Income: | 29 (1.39%) |
| Food Stamp/SNAP Benefits: | 277 (13.30%) |
| Homeless (2017): | 4 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 4 |

HOUSEHOLD INCOME

| | |
|--|--------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,323.53 |
| Median Family Income (HUD): | \$48,900.00 |
| | \$24,450.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (619 households, 29.65%) |
| | \$39,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (859 households, 41.14%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 3 (48) |
| Total Assisted Units County (HUD): | 36 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 2,440 |
| Owner Occupied: | 1,645 (67.42%) |
| Renter Occupied: | 443 (18.16%) |
| Vacancy Rate | 14.43% |
| Evictions Filings (2016) | 3 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 44 (2.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 62 (2.96%) |
| Number of Mobile Homes | 411 (19.70%) |
| Number of Homes with Incomplete Plumbing | 15 (0.70%) |
| Built 1989 or Earlier | 1,665 (68.24%) |
| Cost Burdened Owner Occupied Housing | 285 (17.30%) |

COUNTY PROFILE: CARROLL COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 10,776 |
| Total Number of Households: | 4,030 |
| Unemployment Rate (2016): | 10.90% |
| Population over 65 Years of Age: | 1,626 (15.09%) |
| Population with a Disability: | 2,036 (19.34%) |
| <i>Cognitive Disability:</i> | 724 (7.49%) |
| Supplemental Security Income (SSI): | 296 (7.29%) |
| Cash Public Assistance Income: | 145 (3.60%) |
| Food Stamp/SNAP Benefits: | 826 (20.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$60,087.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$61,042.62 |
| Median Family Income (HUD): | \$47,500.00 |
| | \$24,100.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,260 households, 31.27%) |
| | \$38,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,679 households, 41.66%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 2 (80) |
| Total Assisted Units County (HUD): | 80 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,691 |
| Owner Occupied: | 2,455 (52.33%) |
| Renter Occupied: | 1,575 (33.57%) |
| Vacancy Rate | 14.09% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 234 (5.79%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 301 (7.46%) |
| Number of Mobile Homes | 677 (16.80%) |
| Number of Homes with Incomplete Plumbing | 24 (0.59%) |
| Built 1989 or Earlier | 3,182 (67.83%) |
| Cost Burdened Owner Occupied Housing | 464 (18.90%) |

COUNTY PROFILE: CARTER COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 27,292 |
| Total Number of Households: | 10,647 |
| Unemployment Rate (2016): | 10.80% |
| Population over 65 Years of Age: | 4,418 (16.19%) |
| Population with a Disability: | 5,291 (19.61%) |
| <i>Cognitive Disability:</i> | 1,848 (7.29%) |
| Supplemental Security Income (SSI): | 993 (9.30%) |
| Cash Public Assistance Income: | 348 (3.30%) |
| Food Stamp/SNAP Benefits: | 2,196 (20.60%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$49,131.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$58,975.52 |
| Median Family Income (HUD): | \$45,400.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,440 households, 32.31%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (5,047 households, 47.40%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 11 |
| Single Family Loans (FY 2016): | 5 |
| Single Family Loans (FY 2015): | 11 |
| Multi Family Projects (Units): | 7 (210) |
| Total Assisted Units County (HUD): | 138 |
| Housing Choice Vouchers (2017): | 9 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 12,286 |
| Owner Occupied: | 8,213 (66.85%) |
| Renter Occupied: | 2,434 (19.81%) |
| Vacancy Rate | 13.34% |
| Evictions Filings (2016) | 2 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 202 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,201 (11.28%) |
| Number of Mobile Homes | 3,354 (31.50%) |
| Number of Homes with Incomplete Plumbing | 128 (1.20%) |
| Built 1989 or Earlier | 7,421 (60.40%) |
| Cost Burdened Owner Occupied Housing | 1,610 (19.60%) |

COUNTY PROFILE: CASEY COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 15,928 |
| Total Number of Households: | 6,412 |
| Unemployment Rate (2016): | 9.30% |
| Population over 65 Years of Age: | 3,028 (19.01%) |
| Population with a Disability: | 3,326 (21.33%) |
| <i>Cognitive Disability:</i> | 1,017 (7.00%) |
| Supplemental Security Income (SSI): | 615 (9.60%) |
| Cash Public Assistance Income: | 96 (1.49%) |
| Food Stamp/SNAP Benefits: | 1,476 (23.00%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$66,342.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$57,792.00 |
| Median Family Income (HUD): | \$42,600.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,599 households, 40.53%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,457 households, 53.91%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 50 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,419 |
| Owner Occupied: | 5,070 (68.34%) |
| Renter Occupied: | 1,342 (18.09%) |
| Vacancy Rate | 13.57% |
| Evictions Filings (2016) | 37 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 90 (1.39%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,402 (21.87%) |
| Number of Mobile Homes | 1,725 (26.90%) |
| Number of Homes with Incomplete Plumbing | 83 (1.30%) |
| Built 1989 or Earlier | 4,714 (63.54%) |
| Cost Burdened Owner Occupied Housing | 1,014 (20.00%) |

COUNTY PROFILE: CHRISTIAN COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 73,936 |
| Total Number of Households: | 25,382 |
| Unemployment Rate (2016): | 10.40% |
| Population over 65 Years of Age: | 8,133 (11.00%) |
| Population with a Disability: | 9,827 (15.22%) |
| <i>Cognitive Disability:</i> | 4,107 (7.09%) |
| Supplemental Security Income (SSI): | 2,039 (8.00%) |
| Cash Public Assistance Income: | 501 (2.00%) |
| Food Stamp/SNAP Benefits: | 4,512 (17.80%) |
| Homeless (2017): | 99 |
| <i>Sheltered:</i> | 95 |
| <i>Unsheltered:</i> | 4 |

HOUSEHOLD INCOME

| | |
|--|--|
| Average Loan Applicant Income (KHC) (2017): | \$49,098.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$77,737.11 |
| Median Family Income (HUD): | \$57,300.00 |
| Very Low Income Limit (50% MFI): | \$26,950.00 (7,664 households, 30.19%) |
| Low Income Limit (80% MFI): | \$43,100.00 (15,603 households, 61.47%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 54 |
| Single Family Loans (FY 2016): | 38 |
| Single Family Loans (FY 2015): | 54 |
| Multi Family Projects (Units): | 17 (587) |
| Total Assisted Units County (HUD): | 354 |
| Housing Choice Vouchers (2017): | 39 |
| Housing Choice Vouchers (2016): | 34 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 29,723 |
| Owner Occupied: | 11,993 (40.35%) |
| Renter Occupied: | 13,389 (45.05%) |
| Vacancy Rate | 14.60% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 533 (2.10%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 610 (2.40%) |
| Number of Mobile Homes | 2,056 (8.10%) |
| Number of Homes with Incomplete Plumbing | 152 (0.59%) |
| Built 1989 or Earlier | 18,938 (63.71%) |
| Cost Burdened Owner Occupied Housing | 2,375 (19.80%) |

COUNTY PROFILE: CLARK COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 35,706 |
| Total Number of Households: | 14,183 |
| Unemployment Rate (2016): | 6.90% |
| Population over 65 Years of Age: | 5,866 (16.43%) |
| Population with a Disability: | 6,215 (17.62%) |
| <i>Cognitive Disability:</i> | 2,342 (7.09%) |
| Supplemental Security Income (SSI): | 1,195 (8.40%) |
| Cash Public Assistance Income: | 322 (2.30%) |
| Food Stamp/SNAP Benefits: | 2,580 (18.20%) |
| Homeless (2017): | 54 |
| <i>Sheltered:</i> | 52 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,545.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$73,266.15 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (5,301 households, 37.38%) |
| | \$52,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (7,192 households, 50.71%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 57 |
| Single Family Loans (FY 2016): | 34 |
| Single Family Loans (FY 2015): | 57 |
| Multi Family Projects (Units): | 5 (210) |
| Total Assisted Units County (HUD): | 327 |
| Housing Choice Vouchers (2017): | 57 |
| Housing Choice Vouchers (2016): | 47 |
| Total PBCA Properties: | 5 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 15,756 |
| Owner Occupied: | 9,061 (57.51%) |
| Renter Occupied: | 5,122 (32.51%) |
| Vacancy Rate | 9.98% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 284 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 339 (2.39%) |
| Number of Mobile Homes | 1,234 (8.69%) |
| Number of Homes with Incomplete Plumbing | 28 (0.20%) |
| Built 1989 or Earlier | 10,489 (66.57%) |
| Cost Burdened Owner Occupied Housing | 1,749 (19.30%) |

COUNTY PROFILE: CLAY COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 21,160 |
| Total Number of Households: | 7,679 |
| Unemployment Rate (2016): | 11.70% |
| Population over 65 Years of Age: | 2,858 (13.51%) |
| Population with a Disability: | 4,848 (24.82%) |
| <i>Cognitive Disability:</i> | 2,002 (11.000%) |
| Supplemental Security Income (SSI): | 1,942 (25.30%) |
| Cash Public Assistance Income: | 277 (3.60%) |
| Food Stamp/SNAP Benefits: | 2,987 (38.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$97,865.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,223.76 |
| Median Family Income (HUD): | \$30,900.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,090 households, 53.26%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,983 households, 64.89%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 4 (104) |
| Total Assisted Units County (HUD): | 172 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,850 |
| Owner Occupied: | 5,560 (62.82%) |
| Renter Occupied: | 2,119 (23.94%) |
| Vacancy Rate | 13.23% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 215 (2.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 522 (6.79%) |
| Number of Mobile Homes | 2,365 (30.80%) |
| Number of Homes with Incomplete Plumbing | 61 (0.80%) |
| Built 1989 or Earlier | 5,057 (57.14%) |
| Cost Burdened Owner Occupied Housing | 1,134 (20.40%) |

COUNTY PROFILE: CLINTON COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 10,172 |
| Total Number of Households: | 3,863 |
| Unemployment Rate (2016): | 8.90% |
| Population over 65 Years of Age: | 1,814 (17.83%) |
| Population with a Disability: | 1,528 (15.25%) |
| <i>Cognitive Disability:</i> | 614 (6.60%) |
| Supplemental Security Income (SSI): | 543 (14.10%) |
| Cash Public Assistance Income: | 53 (1.39%) |
| Food Stamp/SNAP Benefits: | 799 (20.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,847.46 |
| Median Family Income (HUD): | \$32,200.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,673 households, 43.31%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,212 households, 57.26%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 3 (155) |
| Total Assisted Units County (HUD): | 97 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,258 |
| Owner Occupied: | 2,781 (52.89%) |
| Renter Occupied: | 1,082 (20.58%) |
| Vacancy Rate | 26.53% |
| Evictions Filings (2016) | 11 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 35 (0.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 230 (5.95%) |
| Number of Mobile Homes | 1,136 (29.40%) |
| Number of Homes with Incomplete Plumbing | 23 (0.59%) |
| Built 1989 or Earlier | 3,151 (59.93%) |
| Cost Burdened Owner Occupied Housing | 523 (18.80%) |

COUNTY PROFILE: CRITTENDEN COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 9,211 |
| Total Number of Households: | 3,721 |
| Unemployment Rate (2016): | 6.09% |
| Population over 65 Years of Age: | 1,789 (19.42%) |
| Population with a Disability: | 1,650 (18.31%) |
| <i>Cognitive Disability:</i> | 514 (5.99%) |
| Supplemental Security Income (SSI): | 234 (6.30%) |
| Cash Public Assistance Income: | 64 (1.70%) |
| Food Stamp/SNAP Benefits: | 380 (10.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$35,360.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$66,127.36 |
| Median Family Income (HUD): | \$49,400.00 |
| | \$24,750.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,248 households, 33.54%) |
| | \$39,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,691 households, 45.44%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 32 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,561 |
| Owner Occupied: | 2,927 (64.17%) |
| Renter Occupied: | 794 (17.41%) |
| Vacancy Rate | 18.42% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 93 (2.50%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 359 (9.65%) |
| Number of Mobile Homes | 621 (16.70%) |
| Number of Homes with Incomplete Plumbing | 19 (0.50%) |
| Built 1989 or Earlier | 3,436 (75.33%) |
| Cost Burdened Owner Occupied Housing | 626 (21.40%) |

COUNTY PROFILE: CUMBERLAND COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 6,780 |
| Total Number of Households: | 2,771 |
| Unemployment Rate (2016): | 7.20% |
| Population over 65 Years of Age: | 1,366 (20.15%) |
| Population with a Disability: | 1,041 (15.56%) |
| <i>Cognitive Disability:</i> | 351 (5.59%) |
| Supplemental Security Income (SSI): | 288 (10.40%) |
| Cash Public Assistance Income: | 52 (1.90%) |
| Food Stamp/SNAP Benefits: | 572 (20.60%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$31,677.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,745.76 |
| Median Family Income (HUD): | \$38,600.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (1,103 households, 39.81%) |
| Low Income Limit (80% MFI): | \$37,100.00 (1,443 households, 52.08%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 0 (24) |
| Total Assisted Units County (HUD): | 60 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,663 |
| Owner Occupied: | 1,995 (54.46%) |
| Renter Occupied: | 776 (21.18%) |
| Vacancy Rate | 24.35% |
| Evictions Filings (2016) | 14 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 33 (1.20%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 344 (12.41%) |
| Number of Mobile Homes | 424 (15.30%) |
| Number of Homes with Incomplete Plumbing | 8 (0.30%) |
| Built 1989 or Earlier | 2,503 (68.33%) |
| Cost Burdened Owner Occupied Housing | 349 (17.50%) |

COUNTY PROFILE: DAVIESS COUNTY

Congressional District: 2
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 98,724 |
| Total Number of Households: | 39,282 |
| Unemployment Rate (2016): | 6.50% |
| Population over 65 Years of Age: | 15,884 (16.09%) |
| Population with a Disability: | 15,798 (16.32%) |
| <i>Cognitive Disability:</i> | 6,534 (7.20%) |
| Supplemental Security Income (SSI): | 3,069 (7.80%) |
| Cash Public Assistance Income: | 944 (2.40%) |
| Food Stamp/SNAP Benefits: | 5,280 (13.40%) |
| Homeless (2017): | 235 |
| <i>Sheltered:</i> | 220 |
| <i>Unsheltered:</i> | 15 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$51,189.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,479.08 |
| Median Family Income (HUD): | \$59,400.00 |
| | \$29,700.00 |
| Very Low Income Limit (50% MFI): | (10,088 households, 25.68%) |
| | \$47,500.00 |
| Low Income Limit (80% MFI): | (20,700 households, 52.70%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 152 |
| Single Family Loans (FY 2016): | 131 |
| Single Family Loans (FY 2015): | 152 |
| Multi Family Projects (Units): | 20 (938) |
| Total Assisted Units County (HUD): | 942 |
| Housing Choice Vouchers (2017): | 15 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 12 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 42,483 |
| Owner Occupied: | 26,747 (62.96%) |
| Renter Occupied: | 12,535 (29.51%) |
| Vacancy Rate | 7.53% |
| Evictions Filings (2016) | 467 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 1,021 (2.60%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 466 (1.18%) |
| Number of Mobile Homes | 2,357 (5.99%) |
| Number of Homes with Incomplete Plumbing | 118 (0.30%) |
| Built 1989 or Earlier | 30,586 (72.00%) |
| Cost Burdened Owner Occupied Housing | 3,985 (14.90%) |

COUNTY PROFILE: EDMONSON COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 12,086 |
| Total Number of Households: | 4,712 |
| Unemployment Rate (2016): | 10.10% |
| Population over 65 Years of Age: | 2,309 (19.10%) |
| Population with a Disability: | 3,416 (28.49%) |
| <i>Cognitive Disability:</i> | 1,455 (12.700%) |
| Supplemental Security Income (SSI): | 531 (11.30%) |
| Cash Public Assistance Income: | 43 (0.90%) |
| Food Stamp/SNAP Benefits: | 998 (21.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$56,967.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$83,614.89 |
| Median Family Income (HUD): | \$60,200.00 |
| | \$30,100.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,401 households, 29.73%) |
| | \$48,150.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,807 households, 59.57%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 6 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 56 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,454 |
| Owner Occupied: | 3,756 (58.20%) |
| Renter Occupied: | 956 (14.81%) |
| Vacancy Rate | 26.99% |
| Evictions Filings (2016) | 19 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 132 (2.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 318 (6.74%) |
| Number of Mobile Homes | 1,032 (21.90%) |
| Number of Homes with Incomplete Plumbing | 24 (0.50%) |
| Built 1989 or Earlier | 3,623 (56.14%) |
| Cost Burdened Owner Occupied Housing | 721 (19.20%) |

COUNTY PROFILE: ELLIOTT COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 7,661 |
| Total Number of Households: | 2,624 |
| Unemployment Rate (2016): | 7.59% |
| Population over 65 Years of Age: | 1,406 (18.35%) |
| Population with a Disability: | 1,448 (21.94%) |
| <i>Cognitive Disability:</i> | 575 (9.19%) |
| Supplemental Security Income (SSI): | 435 (16.60%) |
| Cash Public Assistance Income: | 59 (2.20%) |
| Food Stamp/SNAP Benefits: | 848 (32.30%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$63,820.51 |
| Median Family Income (HUD): | \$34,700.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,226 households, 46.72%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,535 households, 58.50%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 1 (24) |
| Total Assisted Units County (HUD): | 64 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,362 |
| Owner Occupied: | 2,030 (60.38%) |
| Renter Occupied: | 594 (17.67%) |
| Vacancy Rate | 21.95% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 39 (1.49%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 677 (25.80%) |
| Number of Mobile Homes | 1,039 (39.60%) |
| Number of Homes with Incomplete Plumbing | 26 (1.00%) |
| Built 1989 or Earlier | 1,962 (58.36%) |
| Cost Burdened Owner Occupied Housing | 432 (21.30%) |

COUNTY PROFILE: ESTILL COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 14,406 |
| Total Number of Households: | 5,622 |
| Unemployment Rate (2016): | 13.70% |
| Population over 65 Years of Age: | 2,466 (17.12%) |
| Population with a Disability: | 3,920 (27.45%) |
| <i>Cognitive Disability:</i> | 1,403 (10.400%) |
| Supplemental Security Income (SSI): | 754 (13.40%) |
| Cash Public Assistance Income: | 213 (3.79%) |
| Food Stamp/SNAP Benefits: | 1,658 (29.50%) |
| Homeless (2017): | 12 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 12 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$42,713.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,570.93 |
| Median Family Income (HUD): | \$37,300.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (2,552 households, 45.39%) |
| Low Income Limit (80% MFI): | \$37,100.00 (3,089 households, 54.94%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 1 (75) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 7 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,853 |
| Owner Occupied: | 3,914 (57.11%) |
| Renter Occupied: | 1,708 (24.92%) |
| Vacancy Rate | 17.96% |
| Evictions Filings (2016) | 19 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 202 (3.59%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 801 (14.25%) |
| Number of Mobile Homes | 1,310 (23.30%) |
| Number of Homes with Incomplete Plumbing | 67 (1.20%) |
| Built 1989 or Earlier | 4,911 (71.66%) |
| Cost Burdened Owner Occupied Housing | 990 (25.30%) |

COUNTY PROFILE: FAYETTE COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 311,529 |
| Total Number of Households: | 126,439 |
| Unemployment Rate (2016): | 6.40% |
| Population over 65 Years of Age: | 36,302 (11.65%) |
| Population with a Disability: | 35,302 (11.52%) |
| <i>Cognitive Disability:</i> | 14,558 (5.09%) |
| Supplemental Security Income (SSI): | 5,726 (4.49%) |
| Cash Public Assistance Income: | 2,166 (1.70%) |
| Food Stamp/SNAP Benefits: | 15,433 (12.20%) |
| Homeless (2017): | 1049 |
| <i>Sheltered:</i> | 998 |
| <i>Unsheltered:</i> | 51 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$61,459.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$103,647.74 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| Very Low Income Limit (50% MFI): | (45,616 households, 36.08%) |
| | \$52,900.00 |
| Low Income Limit (80% MFI): | (62,525 households, 49.45%) |

KHC SERVICES

| | |
|------------------------------------|------------|
| Single Family Loans (FY 2017): | 255 |
| Single Family Loans (FY 2016): | 249 |
| Single Family Loans (FY 2015): | 255 |
| Multi Family Projects (Units): | 37 (2,827) |
| Total Assisted Units County (HUD): | 2,171 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 23 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 138,858 |
| Owner Occupied: | 67,730 (48.78%) |
| Renter Occupied: | 58,709 (42.28%) |
| Vacancy Rate | 8.94% |
| Evictions Filings (2016) | 3717 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 2,655 (2.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 670 (0.52%) |
| Number of Mobile Homes | 1,391 (1.10%) |
| Number of Homes with Incomplete Plumbing | 506 (0.40%) |
| Built 1989 or Earlier | 89,334 (64.33%) |
| Cost Burdened Owner Occupied Housing | 11,514 (17.00%) |

COUNTY PROFILE: FLEMING COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 14,543 |
| Total Number of Households: | 5,730 |
| Unemployment Rate (2016): | 9.90% |
| Population over 65 Years of Age: | 2,360 (16.23%) |
| Population with a Disability: | 3,281 (22.56%) |
| <i>Cognitive Disability:</i> | 1,190 (8.80%) |
| Supplemental Security Income (SSI): | 677 (11.80%) |
| Cash Public Assistance Income: | 111 (1.90%) |
| Food Stamp/SNAP Benefits: | 1,360 (23.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$62,817.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,512.97 |
| Median Family Income (HUD): | \$46,700.00 |
| | \$23,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,053 households, 35.83%) |
| | \$37,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,828 households, 49.35%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 8 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 1 (28) |
| Total Assisted Units County (HUD): | 59 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,609 |
| Owner Occupied: | 4,131 (62.51%) |
| Renter Occupied: | 1,599 (24.19%) |
| Vacancy Rate | 13.30% |
| Evictions Filings (2016) | 10 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 201 (3.50%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 924 (16.13%) |
| Number of Mobile Homes | 1,793 (31.30%) |
| Number of Homes with Incomplete Plumbing | 115 (2.00%) |
| Built 1989 or Earlier | 3,935 (59.54%) |
| Cost Burdened Owner Occupied Housing | 744 (18.00%) |

COUNTY PROFILE: FLOYD COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 38,144 |
| Total Number of Households: | 15,233 |
| Unemployment Rate (2016): | 11.20% |
| Population over 65 Years of Age: | 6,022 (15.79%) |
| Population with a Disability: | 11,245 (29.90%) |
| <i>Cognitive Disability:</i> | 4,377 (12.400%) |
| Supplemental Security Income (SSI): | 2,350 (15.40%) |
| Cash Public Assistance Income: | 373 (2.40%) |
| Food Stamp/SNAP Benefits: | 4,581 (30.10%) |
| Homeless (2017): | 69 |
| <i>Sheltered:</i> | 66 |
| <i>Unsheltered:</i> | 3 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$63,753.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$61,029.06 |
| Median Family Income (HUD): | \$38,800.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (6,617 households, 43.44%) |
| Low Income Limit (80% MFI): | \$37,100.00 (8,457 households, 55.52%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 10 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 10 |
| Multi Family Projects (Units): | 4 (68) |
| Total Assisted Units County (HUD): | 260 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 18,159 |
| Owner Occupied: | 10,662 (58.71%) |
| Renter Occupied: | 4,571 (25.17%) |
| Vacancy Rate | 16.11% |
| Evictions Filings (2016) | 46 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 289 (2%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 572 (3.75) |
| Number of Mobile Homes | 4,265 (28.00%) |
| Number of Homes with Incomplete Plumbing | 91 (0.59%) |
| Built 1989 or Earlier | 12,558 (69.16%) |
| Cost Burdened Owner Occupied Housing | 2,282 (21.40%) |

COUNTY PROFILE: FRANKLIN COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 49,982 |
| Total Number of Households: | 20,978 |
| Unemployment Rate (2016): | 7.80% |
| Population over 65 Years of Age: | 8,026 (16.06%) |
| Population with a Disability: | 8,292 (16.86%) |
| <i>Cognitive Disability:</i> | 2,950 (6.40%) |
| Supplemental Security Income (SSI): | 1,014 (4.80%) |
| Cash Public Assistance Income: | 288 (1.39%) |
| Food Stamp/SNAP Benefits: | 2,578 (12.30%) |
| Homeless (2017): | 44 |
| <i>Sheltered:</i> | 40 |
| <i>Unsheltered:</i> | 4 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$52,624.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$70,083.58 |
| Median Family Income (HUD): | \$60,100.00 |
| | \$30,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,400 households, 20.97%) |
| | \$48,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (10,204 households, 48.64%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 67 |
| Single Family Loans (FY 2016): | 51 |
| Single Family Loans (FY 2015): | 67 |
| Multi Family Projects (Units): | 9 (485) |
| Total Assisted Units County (HUD): | 358 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 23,233 |
| Owner Occupied: | 13,123 (56.48%) |
| Renter Occupied: | 7,855 (33.81%) |
| Vacancy Rate | 9.70% |
| Evictions Filings (2016) | 288 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 273 (1.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 407 (1.94%) |
| Number of Mobile Homes | 1,217 (5.79%) |
| Number of Homes with Incomplete Plumbing | 42 (0.20%) |
| Built 1989 or Earlier | 16,486 (70.96%) |
| Cost Burdened Owner Occupied Housing | 2,598 (19.80%) |

COUNTY PROFILE: FULTON COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 6,323 |
| Total Number of Households: | 2,611 |
| Unemployment Rate (2016): | 10.50% |
| Population over 65 Years of Age: | 1,181 (18.68%) |
| Population with a Disability: | 1,307 (22.27%) |
| <i>Cognitive Disability:</i> | 458 (8.40%) |
| Supplemental Security Income (SSI): | 282 (10.80%) |
| Cash Public Assistance Income: | 73 (2.79%) |
| Food Stamp/SNAP Benefits: | 743 (28.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$59,611.11 |
| Median Family Income (HUD): | \$40,300.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,251 households, 47.91%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,544 households, 59.13%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 8 (108) |
| Total Assisted Units County (HUD): | 39 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,362 |
| Owner Occupied: | 1,563 (46.49%) |
| Renter Occupied: | 1,048 (31.17%) |
| Vacancy Rate | 22.34% |
| Evictions Filings (2016) | 15 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 26 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 75 (2.87%) |
| Number of Mobile Homes | 188 (7.20%) |
| Number of Homes with Incomplete Plumbing | 0 (0.00%) |
| Built 1989 or Earlier | 2,782 (82.75%) |
| Cost Burdened Owner Occupied Housing | 316 (20.20%) |

COUNTY PROFILE: GALLATIN COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,543 |
| Total Number of Households: | 2,962 |
| Unemployment Rate (2016): | 5.99% |
| Population over 65 Years of Age: | 1,033 (12.09%) |
| Population with a Disability: | 1,254 (14.87%) |
| <i>Cognitive Disability:</i> | 434 (5.59%) |
| Supplemental Security Income (SSI): | 137 (4.59%) |
| Cash Public Assistance Income: | 55 (1.90%) |
| Food Stamp/SNAP Benefits: | 376 (12.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$66,367.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,718.45 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,001 households, 33.79%) |
| | \$56,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,422 households, 48.01%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 6 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 7 (146) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,835 |
| Owner Occupied: | 2,051 (53.48%) |
| Renter Occupied: | 911 (23.75%) |
| Vacancy Rate | 22.76% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 95 (3.20%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 157 (5.30%) |
| Number of Mobile Homes | 809 (27.30%) |
| Number of Homes with Incomplete Plumbing | 6 (0.20%) |
| Built 1989 or Earlier | 1,850 (48.24%) |
| Cost Burdened Owner Occupied Housing | 400 (19.50%) |

COUNTY PROFILE: GARRARD COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 17,051 |
| Total Number of Households: | 6,732 |
| Unemployment Rate (2016): | 8.90% |
| Population over 65 Years of Age: | 2,808 (16.47%) |
| Population with a Disability: | 3,478 (20.52%) |
| <i>Cognitive Disability:</i> | 1,392 (8.69%) |
| Supplemental Security Income (SSI): | 570 (8.50%) |
| Cash Public Assistance Income: | 163 (2.40%) |
| Food Stamp/SNAP Benefits: | 1,352 (20.10%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$64,627.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,722.13 |
| Median Family Income (HUD): | \$56,600.00 |
| | \$28,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,894 households, 28.13%) |
| | \$45,300.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,645 households, 54.14%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 11 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 4 (107) |
| Total Assisted Units County (HUD): | 105 |
| Housing Choice Vouchers (2017): | 8 |
| Housing Choice Vouchers (2016): | 6 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,464 |
| Owner Occupied: | 5,184 (69.45%) |
| Renter Occupied: | 1,548 (20.74%) |
| Vacancy Rate | 9.80% |
| Evictions Filings (2016) | 48 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 162 (2.40%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 327 (4.85%) |
| Number of Mobile Homes | 774 (11.50%) |
| Number of Homes with Incomplete Plumbing | 13 (0.20%) |
| Built 1989 or Earlier | 3,867 (51.81%) |
| Cost Burdened Owner Occupied Housing | 1,182 (22.80%) |

COUNTY PROFILE: GRANT COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 24,705 |
| Total Number of Households: | 8,327 |
| Unemployment Rate (2016): | 6.20% |
| Population over 65 Years of Age: | 3,142 (12.72%) |
| Population with a Disability: | 3,941 (16.24%) |
| <i>Cognitive Disability:</i> | 1,688 (7.49%) |
| Supplemental Security Income (SSI): | 582 (7.00%) |
| Cash Public Assistance Income: | 231 (2.79%) |
| Food Stamp/SNAP Benefits: | 1,603 (19.30%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$61,277.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,895.43 |
| Median Family Income (HUD): | \$53,200.00 |
| Very Low Income Limit (50% MFI): | \$27,700.00 (2,485 households, 29.84%) |
| Low Income Limit (80% MFI): | \$44,300.00 (4,634 households, 55.65%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 26 |
| Single Family Loans (FY 2016): | 19 |
| Single Family Loans (FY 2015): | 26 |
| Multi Family Projects (Units): | 7 (207) |
| Total Assisted Units County (HUD): | 72 |
| Housing Choice Vouchers (2017): | 9 |
| Housing Choice Vouchers (2016): | 6 |
| Total PBCA Properties: | 6 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 9,966 |
| Owner Occupied: | 5,786 (58.06%) |
| Renter Occupied: | 2,541 (25.50%) |
| Vacancy Rate | 16.45% |
| Evictions Filings (2016) | 37 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 341 (4.09%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,346 (16.16%) |
| Number of Mobile Homes | 1,824 (21.90%) |
| Number of Homes with Incomplete Plumbing | 8 (0.09%) |
| Built 1989 or Earlier | 5,304 (53.22%) |
| Cost Burdened Owner Occupied Housing | 1,412 (24.40%) |

COUNTY PROFILE: GRAVES COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 37,379 |
| Total Number of Households: | 14,268 |
| Unemployment Rate (2016): | 8.40% |
| Population over 65 Years of Age: | 6,432 (17.21%) |
| Population with a Disability: | 5,939 (16.07%) |
| <i>Cognitive Disability:</i> | 2,039 (5.90%) |
| Supplemental Security Income (SSI): | 932 (6.50%) |
| Cash Public Assistance Income: | 293 (2.10%) |
| Food Stamp/SNAP Benefits: | 2,160 (15.10%) |
| Homeless (2017): | 18 |
| <i>Sheltered:</i> | 18 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,946.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$68,963.53 |
| Median Family Income (HUD): | \$52,000.00 |
| | \$26,000.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,828 households, 33.84%) |
| | \$41,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (6,284 households, 44.04%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 7 (204) |
| Total Assisted Units County (HUD): | 305 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 16,755 |
| Owner Occupied: | 10,446 (62.35%) |
| Renter Occupied: | 3,822 (22.81%) |
| Vacancy Rate | 14.84% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 314 (2.20%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 675 (4.73%) |
| Number of Mobile Homes | 1,726 (12.10%) |
| Number of Homes with Incomplete Plumbing | 29 (0.20%) |
| Built 1989 or Earlier | 11,989 (71.55%) |
| Cost Burdened Owner Occupied Housing | 1,703 (16.30%) |

COUNTY PROFILE: GRAYSON COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 26,092 |
| Total Number of Households: | 9,736 |
| Unemployment Rate (2016): | 6.90% |
| Population over 65 Years of Age: | 4,211 (16.14%) |
| Population with a Disability: | 4,968 (19.29%) |
| <i>Cognitive Disability:</i> | 2,047 (8.50%) |
| Supplemental Security Income (SSI): | 742 (7.59%) |
| Cash Public Assistance Income: | 251 (2.60%) |
| Food Stamp/SNAP Benefits: | 1,999 (20.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$47,957.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,562.43 |
| Median Family Income (HUD): | \$42,300.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,414 households, 35.07%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,747 households, 48.76%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 11 |
| Single Family Loans (FY 2016): | 14 |
| Single Family Loans (FY 2015): | 11 |
| Multi Family Projects (Units): | 11 (336) |
| Total Assisted Units County (HUD): | 164 |
| Housing Choice Vouchers (2017): | 6 |
| Housing Choice Vouchers (2016): | 9 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 13,505 |
| Owner Occupied: | 7,050 (52.20%) |
| Renter Occupied: | 2,686 (19.89%) |
| Vacancy Rate | 27.91% |
| Evictions Filings (2016) | 58 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 185 (1.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 835 (8.58%) |
| Number of Mobile Homes | 1,558 (16.00%) |
| Number of Homes with Incomplete Plumbing | 58 (0.59%) |
| Built 1989 or Earlier | 8,566 (63.43%) |
| Cost Burdened Owner Occupied Housing | 1,403 (19.90%) |

COUNTY PROFILE: GREEN COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 11,123 |
| Total Number of Households: | 4,528 |
| Unemployment Rate (2016): | 7.49% |
| Population over 65 Years of Age: | 2,151 (19.34%) |
| Population with a Disability: | 2,706 (24.58%) |
| <i>Cognitive Disability:</i> | 997 (9.60%) |
| Supplemental Security Income (SSI): | 404 (8.90%) |
| Cash Public Assistance Income: | 113 (2.50%) |
| Food Stamp/SNAP Benefits: | 883 (19.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$53,033.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,434.62 |
| Median Family Income (HUD): | \$45,500.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,686 households, 37.23%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,188 households, 48.32%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 3 (147) |
| Total Assisted Units County (HUD): | 138 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,287 |
| Owner Occupied: | 3,574 (67.60%) |
| Renter Occupied: | 954 (18.04%) |
| Vacancy Rate | 14.36% |
| Evictions Filings (2016) | 16 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 27 (0.60%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 785 (17.34%) |
| Number of Mobile Homes | 738 (16.30%) |
| Number of Homes with Incomplete Plumbing | 18 (0.40%) |
| Built 1989 or Earlier | 3,780 (71.50%) |
| Cost Burdened Owner Occupied Housing | 668 (18.70%) |

COUNTY PROFILE: GREENUP COUNTY

Congressional District: 4
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 36,255 |
| Total Number of Households: | 14,289 |
| Unemployment Rate (2016): | 9.50% |
| Population over 65 Years of Age: | 6,903 (19.04%) |
| Population with a Disability: | 6,837 (19.08%) |
| <i>Cognitive Disability:</i> | 2,352 (6.90%) |
| Supplemental Security Income (SSI): | 1,023 (7.20%) |
| Cash Public Assistance Income: | 403 (2.79%) |
| Food Stamp/SNAP Benefits: | 2,244 (15.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$43,839.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$78,770.39 |
| Median Family Income (HUD): | \$54,800.00 |
| Very Low Income Limit (50% MFI): | \$27,400.00 (3,842 households, 26.89%) |
| Low Income Limit (80% MFI): | \$43,850.00 (7,623 households, 53.35%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 6 (232) |
| Total Assisted Units County (HUD): | 127 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 16,274 |
| Owner Occupied: | 10,975 (67.44%) |
| Renter Occupied: | 3,314 (20.36%) |
| Vacancy Rate | 12.20% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 286 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 741 (5.18%) |
| Number of Mobile Homes | 1,986 (13.90%) |
| Number of Homes with Incomplete Plumbing | 57 (0.40%) |
| Built 1989 or Earlier | 12,124 (74.50%) |
| Cost Burdened Owner Occupied Housing | 2,052 (18.70%) |

COUNTY PROFILE: HANCOCK COUNTY

Congressional District: 2
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,716 |
| Total Number of Households: | 3,254 |
| Unemployment Rate (2016): | 6.60% |
| Population over 65 Years of Age: | 1,415 (16.23%) |
| Population with a Disability: | 1,715 (19.79%) |
| <i>Cognitive Disability:</i> | 685 (8.40%) |
| Supplemental Security Income (SSI): | 220 (6.80%) |
| Cash Public Assistance Income: | 110 (3.40%) |
| Food Stamp/SNAP Benefits: | 614 (18.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$62,436.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,073.26 |
| Median Family Income (HUD): | \$59,400.00 |
| <i>Very Low Income Limit (50% MFI):</i> | \$29,700.00 (828 households, 25.45%) |
| <i>Low Income Limit (80% MFI):</i> | \$47,500.00 (1,655 households, 50.86%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 10 |
| Single Family Loans (FY 2016): | 5 |
| Single Family Loans (FY 2015): | 10 |
| Multi Family Projects (Units): | 1 (16) |
| Total Assisted Units County (HUD): | 76 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 8 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,724 |
| Owner Occupied: | 2,506 (67.29%) |
| Renter Occupied: | 748 (20.09%) |
| Vacancy Rate | 12.62% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 49 (1.49%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 173 (5.31%) |
| Number of Mobile Homes | 713 (21.90%) |
| Number of Homes with Incomplete Plumbing | 20 (0.59%) |
| Built 1989 or Earlier | 2,545 (68.34%) |
| Cost Burdened Owner Occupied Housing | 236 (9.40%) |

COUNTY PROFILE: HARDIN COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 107,573 |
| Total Number of Households: | 40,422 |
| Unemployment Rate (2016): | 7.59% |
| Population over 65 Years of Age: | 13,260 (12.33%) |
| Population with a Disability: | 17,711 (17.31%) |
| <i>Cognitive Disability:</i> | 7,042 (7.400%) |
| Supplemental Security Income (SSI): | 2,647 (6.50%) |
| Cash Public Assistance Income: | 907 (2.20%) |
| Food Stamp/SNAP Benefits: | 5,594 (13.80%) |
| Homeless (2017): | 64 |
| <i>Sheltered:</i> | 59 |
| <i>Unsheltered:</i> | 5 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$55,386.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$78,918.16 |
| Median Family Income (HUD): | \$61,000.00 |
| | \$30,500.00 |
| Very Low Income Limit (50% MFI): | (9,050 households, 22.39%) |
| | \$48,800.00 |
| Low Income Limit (80% MFI): | (19,658 households, 48.63%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 107 |
| Single Family Loans (FY 2016): | 90 |
| Single Family Loans (FY 2015): | 107 |
| Multi Family Projects (Units): | 10 (810) |
| Total Assisted Units County (HUD): | 338 |
| Housing Choice Vouchers (2017): | 89 |
| Housing Choice Vouchers (2016): | 77 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 45,661 |
| Owner Occupied: | 25,368 (55.56%) |
| Renter Occupied: | 15,054 (32.97%) |
| Vacancy Rate | 11.47% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 566 (1.39%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 1,341 (3.31%) |
| Number of Mobile Homes | 4,002 (9.90%) |
| Number of Homes with Incomplete Plumbing | 162 (0.40%) |
| Built 1989 or Earlier | 26,678 (58.43%) |
| Cost Burdened Owner Occupied Housing | 4,693 (18.50%) |

COUNTY PROFILE: HARLAN COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 28,031 |
| Total Number of Households: | 11,429 |
| Unemployment Rate (2016): | 10.30% |
| Population over 65 Years of Age: | 4,592 (16.38%) |
| Population with a Disability: | 9,065 (32.90%) |
| <i>Cognitive Disability:</i> | 3,945 (15.300%) |
| Supplemental Security Income (SSI): | 1,951 (17.10%) |
| Cash Public Assistance Income: | 312 (2.70%) |
| Food Stamp/SNAP Benefits: | 3,664 (32.10%) |
| Homeless (2017): | 13 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 13 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$61,961.77 |
| Median Family Income (HUD): | \$34,700.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (5,662 households, 49.54%) |
| Low Income Limit (80% MFI): | \$37,100.00 (6,950 households, 60.81%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 14 (301) |
| Total Assisted Units County (HUD): | 295 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 13,469 |
| Owner Occupied: | 7,908 (58.71%) |
| Renter Occupied: | 3,521 (26.14%) |
| Vacancy Rate | 15.15% |
| Evictions Filings (2016) | 1 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 274 (2%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 1,148 (10.04%) |
| Number of Mobile Homes | 2,503 (21.90%) |
| Number of Homes with Incomplete Plumbing | 34 (0.30%) |
| Built 1989 or Earlier | 10,212 (75.82%) |
| Cost Burdened Owner Occupied Housing | 1,526 (19.30%) |

COUNTY PROFILE: HARRISON COUNTY

Congressional District: 0
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 18,629 |
| Total Number of Households: | 7,135 |
| Unemployment Rate (2016): | 6.90% |
| Population over 65 Years of Age: | 3,159 (16.96%) |
| Population with a Disability: | 3,341 (18.14%) |
| <i>Cognitive Disability:</i> | 1,037 (5.99%) |
| Supplemental Security Income (SSI): | 514 (7.20%) |
| Cash Public Assistance Income: | 214 (2.99%) |
| Food Stamp/SNAP Benefits: | 1,080 (15.10%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$55,648.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$70,725.10 |
| Median Family Income (HUD): | \$52,500.00 |
| | \$26,250.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,359 households, 33.06%) |
| | \$42,000.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,104 households, 57.52%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 14 |
| Single Family Loans (FY 2016): | 18 |
| Single Family Loans (FY 2015): | 14 |
| Multi Family Projects (Units): | 5 (183) |
| Total Assisted Units County (HUD): | 73 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,208 |
| Owner Occupied: | 4,942 (60.21%) |
| Renter Occupied: | 2,193 (26.72%) |
| Vacancy Rate | 13.07% |
| Evictions Filings (2016) | 43 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 100 (1.39%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 438 (6.13%) |
| Number of Mobile Homes | 999 (14.00%) |
| Number of Homes with Incomplete Plumbing | 7 (0.09%) |
| Built 1989 or Earlier | 5,638 (68.69%) |
| Cost Burdened Owner Occupied Housing | 1,137 (23.00%) |

COUNTY PROFILE: HART COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 18,510 |
| Total Number of Households: | 7,387 |
| Unemployment Rate (2016): | 6.90% |
| Population over 65 Years of Age: | 2,963 (16.01%) |
| Population with a Disability: | 3,770 (20.66%) |
| <i>Cognitive Disability:</i> | 1,487 (8.69%) |
| Supplemental Security Income (SSI): | 885 (12.00%) |
| Cash Public Assistance Income: | 165 (2.20%) |
| Food Stamp/SNAP Benefits: | 1,478 (20.00%) |
| Homeless (2017): | 1 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$37,940.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$61,906.31 |
| Median Family Income (HUD): | \$43,500.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,729 households, 36.94%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,617 households, 48.96%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 9 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 6 (261) |
| Total Assisted Units County (HUD): | 136 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,748 |
| Owner Occupied: | 5,345 (61.10%) |
| Renter Occupied: | 2,042 (23.34%) |
| Vacancy Rate | 15.56% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 118 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,021 (13.82%) |
| Number of Mobile Homes | 1,359 (18.40%) |
| Number of Homes with Incomplete Plumbing | 103 (1.40%) |
| Built 1989 or Earlier | 5,365 (61.33%) |
| Cost Burdened Owner Occupied Housing | 1,155 (21.60%) |

COUNTY PROFILE: HENDERSON COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 46,362 |
| Total Number of Households: | 18,914 |
| Unemployment Rate (2016): | 6.40% |
| Population over 65 Years of Age: | 7,269 (15.68%) |
| Population with a Disability: | 8,784 (19.33%) |
| <i>Cognitive Disability:</i> | 3,922 (9.19%) |
| Supplemental Security Income (SSI): | 1,539 (8.10%) |
| Cash Public Assistance Income: | 513 (2.70%) |
| Food Stamp/SNAP Benefits: | 3,430 (18.10%) |
| Homeless (2017): | 46 |
| <i>Sheltered:</i> | 31 |
| <i>Unsheltered:</i> | 15 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$51,570.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$71,570.92 |
| Median Family Income (HUD): | \$61,400.00 |
| | \$30,700.00 |
| Very Low Income Limit (50% MFI): | (5,866 households, 31.01%) |
| | \$49,100.00 |
| Low Income Limit (80% MFI): | (10,788 households, 57.04%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 34 |
| Single Family Loans (FY 2016): | 19 |
| Single Family Loans (FY 2015): | 34 |
| Multi Family Projects (Units): | 6 (590) |
| Total Assisted Units County (HUD): | 342 |
| Housing Choice Vouchers (2017): | 13 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 5 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 20,475 |
| Owner Occupied: | 11,548 (56.40%) |
| Renter Occupied: | 7,366 (35.98%) |
| Vacancy Rate | 7.62% |
| Evictions Filings (2016) | 245 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 303 (2%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 301 (1.59%) |
| Number of Mobile Homes | 1,664 (8.80%) |
| Number of Homes with Incomplete Plumbing | 19 (0.09%) |
| Built 1989 or Earlier | 14,707 (71.83%) |
| Cost Burdened Owner Occupied Housing | 2,148 (18.60%) |

COUNTY PROFILE: HENRY COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 15,528 |
| Total Number of Households: | 5,996 |
| Unemployment Rate (2016): | 6.40% |
| Population over 65 Years of Age: | 2,457 (15.82%) |
| Population with a Disability: | 2,632 (17.04%) |
| <i>Cognitive Disability:</i> | 958 (6.60%) |
| Supplemental Security Income (SSI): | 530 (8.80%) |
| Cash Public Assistance Income: | 176 (2.89%) |
| Food Stamp/SNAP Benefits: | 990 (16.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$54,178.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,093.31 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,121 households, 35.37%) |
| | \$53,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,971 households, 49.55%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 16 |
| Single Family Loans (FY 2016): | 12 |
| Single Family Loans (FY 2015): | 16 |
| Multi Family Projects (Units): | 4 (146) |
| Total Assisted Units County (HUD): | 128 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,662 |
| Owner Occupied: | 4,092 (61.42%) |
| Renter Occupied: | 1,904 (28.58%) |
| Vacancy Rate | 9.99% |
| Evictions Filings (2016) | 14 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 138 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 504 (8.40%) |
| Number of Mobile Homes | 851 (14.20%) |
| Number of Homes with Incomplete Plumbing | 0 (0.00%) |
| Built 1989 or Earlier | 4,407 (66.15%) |
| Cost Burdened Owner Occupied Housing | 900 (22.00%) |

COUNTY PROFILE: HICKMAN COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 4,691 |
| Total Number of Households: | 1,856 |
| Unemployment Rate (2016): | 7.20% |
| Population over 65 Years of Age: | 1,096 (23.36%) |
| Population with a Disability: | 1,076 (23.85%) |
| <i>Cognitive Disability:</i> | 371 (8.59%) |
| Supplemental Security Income (SSI): | 187 (10.10%) |
| Cash Public Assistance Income: | 35 (1.90%) |
| Food Stamp/SNAP Benefits: | 240 (12.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$67,406.25 |
| Median Family Income (HUD): | \$47,800.00 |
| Very Low Income Limit (50% MFI): | \$26,600.00 (642 households, 34.59%) |
| Low Income Limit (80% MFI): | \$42,550.00 (1,224 households, 65.95%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 1 (46) |
| Total Assisted Units County (HUD): | 47 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 2,340 |
| Owner Occupied: | 1,488 (63.59%) |
| Renter Occupied: | 368 (15.73%) |
| Vacancy Rate | 20.68% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 50 (2.69%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 121 (6.51%) |
| Number of Mobile Homes | 301 (16.20%) |
| Number of Homes with Incomplete Plumbing | 0 (0.00%) |
| Built 1989 or Earlier | 1,743 (74.49%) |
| Cost Burdened Owner Occupied Housing | 177 (11.90%) |

COUNTY PROFILE: HOPKINS COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 46,359 |
| Total Number of Households: | 18,394 |
| Unemployment Rate (2016): | 6.40% |
| Population over 65 Years of Age: | 7,870 (16.98%) |
| Population with a Disability: | 7,734 (17.06%) |
| <i>Cognitive Disability:</i> | 2,916 (6.90%) |
| Supplemental Security Income (SSI): | 1,463 (8.00%) |
| Cash Public Assistance Income: | 375 (2.00%) |
| Food Stamp/SNAP Benefits: | 2,925 (15.90%) |
| Homeless (2017): | 3 |
| <i>Sheltered:</i> | 1 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$65,858.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$67,768.99 |
| Median Family Income (HUD): | \$53,000.00 |
| | \$26,500.00 |
| Very Low Income Limit (50% MFI): | (5,288 households, 28.75%) |
| | \$42,400.00 |
| Low Income Limit (80% MFI): | (10,256 households, 55.76%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 10 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 10 |
| Multi Family Projects (Units): | 17 (219) |
| Total Assisted Units County (HUD): | 286 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 21,272 |
| Owner Occupied: | 13,190 (62.01%) |
| Renter Occupied: | 5,204 (24.46%) |
| Vacancy Rate | 13.53% |
| Evictions Filings (2016) | 176 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 166 (0.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 472 (2.57%) |
| Number of Mobile Homes | 2,115 (11.50%) |
| Number of Homes with Incomplete Plumbing | 74 (0.40%) |
| Built 1989 or Earlier | 16,324 (76.74%) |
| Cost Burdened Owner Occupied Housing | 2,176 (16.50%) |

COUNTY PROFILE: JACKSON COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 13,357 |
| Total Number of Households: | 5,546 |
| Unemployment Rate (2016): | 12.80% |
| Population over 65 Years of Age: | 2,062 (15.44%) |
| Population with a Disability: | 4,104 (30.98%) |
| <i>Cognitive Disability:</i> | 1,785 (14.300%) |
| Supplemental Security Income (SSI): | 750 (13.50%) |
| Cash Public Assistance Income: | 190 (3.40%) |
| Food Stamp/SNAP Benefits: | 1,766 (31.80%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$49,442.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$54,632.29 |
| Median Family Income (HUD): | \$30,500.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,273 households, 40.98%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,128 households, 56.40%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 0 (22) |
| Total Assisted Units County (HUD): | 144 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,514 |
| Owner Occupied: | 4,052 (62.20%) |
| Renter Occupied: | 1,494 (22.94%) |
| Vacancy Rate | 14.86% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 89 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 827 (14.91%) |
| Number of Mobile Homes | 1,203 (21.70%) |
| Number of Homes with Incomplete Plumbing | 89 (1.59%) |
| Built 1989 or Earlier | 3,973 (60.99%) |
| Cost Burdened Owner Occupied Housing | 1,013 (25.00%) |

COUNTY PROFILE: JEFFERSON COUNTY

Congressional District: 0
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|------------------|
| Total Population: | 759,724 |
| Total Number of Households: | 310,355 |
| Unemployment Rate (2016): | 7.20% |
| Population over 65 Years of Age: | 110,230 (14.51%) |
| Population with a Disability: | 108,826 (14.48%) |
| <i>Cognitive Disability:</i> | 45,182 (6.40%) |
| Supplemental Security Income (SSI): | 19,144 (6.20%) |
| Cash Public Assistance Income: | 8,468 (2.70%) |
| Food Stamp/SNAP Benefits: | 43,764 (14.10%) |
| Homeless (2017): | 1034 |
| <i>Sheltered:</i> | 883 |
| <i>Unsheltered:</i> | 151 |

HOUSEHOLD INCOME

| | |
|---|-------------|
| Average Loan Applicant Income (KHC) (2017): | \$55,866.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$86,809.29 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| Very Low Income Limit (50% MFI): (109,568 households, 35.30%) | |
| | \$53,600.00 |
| Low Income Limit (80% MFI): (154,881 households, 49.90%) | |

KHC SERVICES

| | |
|------------------------------------|--------------|
| Single Family Loans (FY 2017): | 1,302 |
| Single Family Loans (FY 2016): | 1081 |
| Single Family Loans (FY 2015): | 1302 |
| Multi Family Projects (Units): | 103 (11,373) |
| Total Assisted Units County (HUD): | 5,870 |
| Housing Choice Vouchers (2017): | 7 |
| Housing Choice Vouchers (2016): | 9 |
| Total PBCA Properties: | 57 |

HOUSING STATISTICS

| | |
|--------------------------|------------------|
| Total Housing Units: | 341,528 |
| Owner Occupied: | 189,981 (55.63%) |
| Renter Occupied: | 120,374 (35.25%) |
| Vacancy Rate | 9.12% |
| Evictions Filings (2016) | 12488 |

HOUSING CHARACTERISTICS

| | |
|--|------------------|
| Crowded or Severely Crowded Housing | 5,586 (1.80%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 2,120 (0.68%) |
| Number of Mobile Homes | 4,345 (1.39%) |
| Number of Homes with Incomplete Plumbing | 621 (0.20%) |
| Built 1989 or Earlier | 258,812 (75.78%) |
| Cost Burdened Owner Occupied Housing | 37,996 (20.00%) |

COUNTY PROFILE: JESSAMINE COUNTY

Congressional District: 0
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 51,015 |
| Total Number of Households: | 18,401 |
| Unemployment Rate (2016): | 8.00% |
| Population over 65 Years of Age: | 6,888 (13.50%) |
| Population with a Disability: | 7,932 (15.73%) |
| <i>Cognitive Disability:</i> | 3,335 (7.09%) |
| Supplemental Security Income (SSI): | 1,187 (6.50%) |
| Cash Public Assistance Income: | 431 (2.30%) |
| Food Stamp/SNAP Benefits: | 3,223 (17.50%) |
| Homeless (2017): | 35 |
| <i>Sheltered:</i> | 28 |
| <i>Unsheltered:</i> | 7 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$67,003.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$94,825.69 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| Very Low Income Limit (50% MFI): | (6,127 households, 33.30%) |
| | \$52,900.00 |
| Low Income Limit (80% MFI): | (8,805 households, 47.85%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 29 |
| Single Family Loans (FY 2016): | 23 |
| Single Family Loans (FY 2015): | 29 |
| Multi Family Projects (Units): | 3 (314) |
| Total Assisted Units County (HUD): | 69 |
| Housing Choice Vouchers (2017): | 123 |
| Housing Choice Vouchers (2016): | 67 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 19,934 |
| Owner Occupied: | 11,535 (57.87%) |
| Renter Occupied: | 6,866 (34.44%) |
| Vacancy Rate | 7.69% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 386 (2.10%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 437 (2.37%) |
| Number of Mobile Homes | 754 (4.09%) |
| Number of Homes with Incomplete Plumbing | 55 (0.30%) |
| Built 1989 or Earlier | 10,417 (52.26%) |
| Cost Burdened Owner Occupied Housing | 2,353 (20.40%) |

COUNTY PROFILE: JOHNSON COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 23,280 |
| Total Number of Households: | 8,820 |
| Unemployment Rate (2016): | 10.20% |
| Population over 65 Years of Age: | 3,784 (16.25%) |
| Population with a Disability: | 7,022 (30.74%) |
| <i>Cognitive Disability:</i> | 3,019 (14.100%) |
| Supplemental Security Income (SSI): | 1,541 (17.50%) |
| Cash Public Assistance Income: | 394 (4.49%) |
| Food Stamp/SNAP Benefits: | 2,507 (28.40%) |
| Homeless (2017): | 6 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 6 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$52,017.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$66,004.89 |
| Median Family Income (HUD): | \$43,100.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (3,380 households, 38.32%) |
| Low Income Limit (80% MFI): | \$37,100.00 (4,401 households, 49.90%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 0 (50) |
| Total Assisted Units County (HUD): | 103 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,547 |
| Owner Occupied: | 6,549 (62.09%) |
| Renter Occupied: | 2,271 (21.53%) |
| Vacancy Rate | 16.37% |
| Evictions Filings (2016) | 19 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 203 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 690 (7.82%) |
| Number of Mobile Homes | 2,390 (27.10%) |
| Number of Homes with Incomplete Plumbing | 150 (1.70%) |
| Built 1989 or Earlier | 6,988 (66.26%) |
| Cost Burdened Owner Occupied Housing | 1,310 (20.00%) |

COUNTY PROFILE: KENTON COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 163,393 |
| Total Number of Households: | 62,746 |
| Unemployment Rate (2016): | 6.50% |
| Population over 65 Years of Age: | 20,747 (12.70%) |
| Population with a Disability: | 22,625 (13.98%) |
| <i>Cognitive Disability:</i> | 8,943 (5.90%) |
| Supplemental Security Income (SSI): | 3,906 (6.20%) |
| Cash Public Assistance Income: | 1,344 (2.10%) |
| Food Stamp/SNAP Benefits: | 8,219 (13.10%) |
| Homeless (2017): | 168 |
| <i>Sheltered:</i> | 115 |
| <i>Unsheltered:</i> | 53 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$58,978.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$86,353.92 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| Very Low Income Limit (50% MFI): | (19,417 households, 30.95%) |
| | \$56,550.00 |
| Low Income Limit (80% MFI): | (28,036 households, 44.68%) |

KHC SERVICES

| | |
|------------------------------------|------------|
| Single Family Loans (FY 2017): | 266 |
| Single Family Loans (FY 2016): | 251 |
| Single Family Loans (FY 2015): | 266 |
| Multi Family Projects (Units): | 23 (1,164) |
| Total Assisted Units County (HUD): | 907 |
| Housing Choice Vouchers (2017): | 12 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 13 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 69,520 |
| Owner Occupied: | 41,155 (59.20%) |
| Renter Occupied: | 21,591 (31.06%) |
| Vacancy Rate | 9.74% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 1,067 (1.70%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 2,248 (3.58%) |
| Number of Mobile Homes | 1,443 (2.30%) |
| Number of Homes with Incomplete Plumbing | 251 (0.40%) |
| Built 1989 or Earlier | 49,800 (71.63%) |
| Cost Burdened Owner Occupied Housing | 7,614 (18.50%) |

COUNTY PROFILE: KNOTT COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 15,884 |
| Total Number of Households: | 6,064 |
| Unemployment Rate (2016): | 14.80% |
| Population over 65 Years of Age: | 2,458 (15.47%) |
| Population with a Disability: | 4,948 (31.51%) |
| <i>Cognitive Disability:</i> | 2,067 (13.900%) |
| Supplemental Security Income (SSI): | 1,112 (18.30%) |
| Cash Public Assistance Income: | 178 (2.89%) |
| Food Stamp/SNAP Benefits: | 2,065 (34.10%) |
| Homeless (2017): | 13 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 13 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$48,447.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$57,311.40 |
| Median Family Income (HUD): | \$44,800.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,760 households, 45.51%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,391 households, 55.92%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 9 (112) |
| Total Assisted Units County (HUD): | 16 |
| Housing Choice Vouchers (2017): | 12 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,441 |
| Owner Occupied: | 4,829 (64.90%) |
| Renter Occupied: | 1,235 (16.60%) |
| Vacancy Rate | 18.51% |
| Evictions Filings (2016) | 13 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 182 (2.99%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 298 (4.91%) |
| Number of Mobile Homes | 2,195 (36.20%) |
| Number of Homes with Incomplete Plumbing | 61 (1.00%) |
| Built 1989 or Earlier | 4,663 (62.67%) |
| Cost Burdened Owner Occupied Housing | 705 (14.60%) |

COUNTY PROFILE: KNOX COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 31,740 |
| Total Number of Households: | 12,333 |
| Unemployment Rate (2016): | 13.30% |
| Population over 65 Years of Age: | 5,351 (16.86%) |
| Population with a Disability: | 5,522 (17.59%) |
| <i>Cognitive Disability:</i> | 2,168 (7.400%) |
| Supplemental Security Income (SSI): | 2,113 (17.10%) |
| Cash Public Assistance Income: | 315 (2.60%) |
| Food Stamp/SNAP Benefits: | 4,323 (35.10%) |
| Homeless (2017): | 62 |
| <i>Sheltered:</i> | 5 |
| <i>Unsheltered:</i> | 57 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$82,767.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$54,707.87 |
| Median Family Income (HUD): | \$33,700.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (5,877 households, 47.65%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (7,614 households, 61.74%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 8 (302) |
| Total Assisted Units County (HUD): | 372 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 14,476 |
| Owner Occupied: | 8,064 (55.71%) |
| Renter Occupied: | 4,269 (29.49%) |
| Vacancy Rate | 14.80% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 210 (1.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 611 (4.95%) |
| Number of Mobile Homes | 3,811 (30.90%) |
| Number of Homes with Incomplete Plumbing | 86 (0.70%) |
| Built 1989 or Earlier | 9,051 (62.52%) |
| Cost Burdened Owner Occupied Housing | 1,492 (18.50%) |

COUNTY PROFILE: LARUE COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 14,127 |
| Total Number of Households: | 5,485 |
| Unemployment Rate (2016): | 7.69% |
| Population over 65 Years of Age: | 2,410 (17.06%) |
| Population with a Disability: | 2,848 (20.57%) |
| <i>Cognitive Disability:</i> | 1,356 (10.300%) |
| Supplemental Security Income (SSI): | 447 (8.10%) |
| Cash Public Assistance Income: | 176 (3.20%) |
| Food Stamp/SNAP Benefits: | 1,116 (20.30%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$48,255.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$69,580.53 |
| Median Family Income (HUD): | \$61,000.00 |
| Very Low Income Limit (50% MFI): | \$30,500.00 (1,521 households, 27.73%) |
| Low Income Limit (80% MFI): | \$48,800.00 (3,251 households, 59.27%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 13 |
| Single Family Loans (FY 2016): | 8 |
| Single Family Loans (FY 2015): | 13 |
| Multi Family Projects (Units): | 4 (83) |
| Total Assisted Units County (HUD): | 108 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,270 |
| Owner Occupied: | 3,916 (62.46%) |
| Renter Occupied: | 1,569 (25.02%) |
| Vacancy Rate | 12.52% |
| Evictions Filings (2016) | 22 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 110 (2%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 471 (8.58%) |
| Number of Mobile Homes | 708 (12.90%) |
| Number of Homes with Incomplete Plumbing | 27 (0.50%) |
| Built 1989 or Earlier | 3,927 (62.63%) |
| Cost Burdened Owner Occupied Housing | 677 (17.30%) |

COUNTY PROFILE: LAUREL COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 59,950 |
| Total Number of Households: | 23,029 |
| Unemployment Rate (2016): | 9.90% |
| Population over 65 Years of Age: | 8,918 (14.88%) |
| Population with a Disability: | 10,639 (17.97%) |
| <i>Cognitive Disability:</i> | 4,208 (7.59%) |
| Supplemental Security Income (SSI): | 2,767 (12.00%) |
| Cash Public Assistance Income: | 419 (1.80%) |
| Food Stamp/SNAP Benefits: | 5,175 (22.50%) |
| Homeless (2017): | 23 |
| <i>Sheltered:</i> | 23 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$59,717.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$60,304.28 |
| Median Family Income (HUD): | \$44,200.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (8,030 households, 34.87%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (11,097 households, 48.19%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 9 |
| Single Family Loans (FY 2016): | 13 |
| Single Family Loans (FY 2015): | 9 |
| Multi Family Projects (Units): | 5 (442) |
| Total Assisted Units County (HUD): | 147 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 25,434 |
| Owner Occupied: | 15,930 (62.63%) |
| Renter Occupied: | 7,099 (27.91%) |
| Vacancy Rate | 9.45% |
| Evictions Filings (2016) | 315 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 553 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,062 (4.61%) |
| Number of Mobile Homes | 6,195 (26.90%) |
| Number of Homes with Incomplete Plumbing | 69 (0.30%) |
| Built 1989 or Earlier | 14,034 (55.18%) |
| Cost Burdened Owner Occupied Housing | 3,377 (21.20%) |

COUNTY PROFILE: LAWRENCE COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 15,870 |
| Total Number of Households: | 6,142 |
| Unemployment Rate (2016): | 8.80% |
| Population over 65 Years of Age: | 2,493 (15.71%) |
| Population with a Disability: | 3,805 (24.14%) |
| <i>Cognitive Disability:</i> | 1,448 (9.80%) |
| Supplemental Security Income (SSI): | 919 (15.00%) |
| Cash Public Assistance Income: | 107 (1.70%) |
| Food Stamp/SNAP Benefits: | 1,419 (23.10%) |
| Homeless (2017): | 1 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$41,677.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,444.44 |
| Median Family Income (HUD): | \$43,300.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,460 households, 40.05%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,070 households, 49.98%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 6 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 0 (92) |
| Total Assisted Units County (HUD): | 22 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,264 |
| Owner Occupied: | 4,742 (65.28%) |
| Renter Occupied: | 1,400 (19.27%) |
| Vacancy Rate | 15.45% |
| Evictions Filings (2016) | 16 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 123 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 750 (12.21%) |
| Number of Mobile Homes | 1,984 (32.30%) |
| Number of Homes with Incomplete Plumbing | 80 (1.30%) |
| Built 1989 or Earlier | 4,198 (57.79%) |
| Cost Burdened Owner Occupied Housing | 854 (18.00%) |

COUNTY PROFILE: LEE COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 6,896 |
| Total Number of Households: | 2,821 |
| Unemployment Rate (2016): | 13.80% |
| Population over 65 Years of Age: | 1,116 (16.18%) |
| Population with a Disability: | 1,974 (31.98%) |
| <i>Cognitive Disability:</i> | 915 (15.700%) |
| Supplemental Security Income (SSI): | 454 (16.10%) |
| Cash Public Assistance Income: | 60 (2.10%) |
| Food Stamp/SNAP Benefits: | 1,083 (38.40%) |
| Homeless (2017): | 12 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 12 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$28,272.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$48,953.70 |
| Median Family Income (HUD): | \$30,800.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,562 households, 55.37%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,900 households, 67.35%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 13 (75) |
| Total Assisted Units County (HUD): | 136 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,438 |
| Owner Occupied: | 2,102 (61.14%) |
| Renter Occupied: | 719 (20.91%) |
| Vacancy Rate | 17.95% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 31 (1.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 629 (22.30%) |
| Number of Mobile Homes | 686 (24.30%) |
| Number of Homes with Incomplete Plumbing | 82 (2.90%) |
| Built 1989 or Earlier | 2,268 (65.97%) |
| Cost Burdened Owner Occupied Housing | 574 (27.30%) |

COUNTY PROFILE: LESLIE COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 10,869 |
| Total Number of Households: | 4,074 |
| Unemployment Rate (2016): | 17.00% |
| Population over 65 Years of Age: | 1,762 (16.21%) |
| Population with a Disability: | 3,915 (36.90%) |
| <i>Cognitive Disability:</i> | 1,832 (18.400%) |
| Supplemental Security Income (SSI): | 777 (19.10%) |
| Cash Public Assistance Income: | 47 (1.20%) |
| Food Stamp/SNAP Benefits: | 1,282 (31.50%) |
| Homeless (2017): | 3 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 3 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$51,993.10 |
| Median Family Income (HUD): | \$38,800.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (2,029 households, 49.80%) |
| Low Income Limit (80% MFI): | \$37,100.00 (2,467 households, 60.55%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 21 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,264 |
| Owner Occupied: | 3,205 (60.89%) |
| Renter Occupied: | 869 (16.51%) |
| Vacancy Rate | 22.61% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 86 (2.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 539 (13.23%) |
| Number of Mobile Homes | 1,825 (44.80%) |
| Number of Homes with Incomplete Plumbing | 143 (3.50%) |
| Built 1989 or Earlier | 3,345 (63.54%) |
| Cost Burdened Owner Occupied Housing | 449 (14.00%) |

COUNTY PROFILE: LETCHER COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 23,382 |
| Total Number of Households: | 10,017 |
| Unemployment Rate (2016): | 12.90% |
| Population over 65 Years of Age: | 3,903 (16.69%) |
| Population with a Disability: | 7,081 (30.52%) |
| <i>Cognitive Disability:</i> | 2,625 (12.000%) |
| Supplemental Security Income (SSI): | 1,533 (15.30%) |
| Cash Public Assistance Income: | 311 (3.10%) |
| Food Stamp/SNAP Benefits: | 2,979 (29.70%) |
| Homeless (2017): | 30 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 30 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$50,103.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$63,727.27 |
| Median Family Income (HUD): | \$45,300.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,322 households, 43.15%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (5,658 households, 56.48%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 3 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 6 (81) |
| Total Assisted Units County (HUD): | 99 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 11,576 |
| Owner Occupied: | 7,392 (63.86%) |
| Renter Occupied: | 2,625 (22.68%) |
| Vacancy Rate | 13.47% |
| Evictions Filings (2016) | 6 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 240 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 794 (7.93%) |
| Number of Mobile Homes | 2,795 (27.90%) |
| Number of Homes with Incomplete Plumbing | 70 (0.70%) |
| Built 1989 or Earlier | 8,035 (69.41%) |
| Cost Burdened Owner Occupied Housing | 1,338 (18.10%) |

COUNTY PROFILE: LEWIS COUNTY

Congressional District: 4
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 13,646 |
| Total Number of Households: | 5,431 |
| Unemployment Rate (2016): | 6.80% |
| Population over 65 Years of Age: | 2,288 (16.77%) |
| Population with a Disability: | 3,124 (23.14%) |
| <i>Cognitive Disability:</i> | 1,188 (9.30%) |
| Supplemental Security Income (SSI): | 741 (13.60%) |
| Cash Public Assistance Income: | 159 (2.89%) |
| Food Stamp/SNAP Benefits: | 1,584 (29.20%) |
| Homeless (2017): | 45 |
| <i>Sheltered:</i> | 45 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$72,725.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$60,112.63 |
| Median Family Income (HUD): | \$41,200.00 |
| | \$23,200.00 |
| Very Low Income Limit (50% MFI): | (2,304 households, 42.42%) |
| | \$37,100.00 |
| Low Income Limit (80% MFI): | (3,059 households, 56.32%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 10 (154) |
| Total Assisted Units County (HUD): | 40 |
| Housing Choice Vouchers (2017): | 17 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,478 |
| Owner Occupied: | 4,034 (62.27%) |
| Renter Occupied: | 1,397 (21.57%) |
| Vacancy Rate | 16.16% |
| Evictions Filings (2016) | 17 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 76 (1.39%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,082 (19.92%) |
| Number of Mobile Homes | 1,293 (23.80%) |
| Number of Homes with Incomplete Plumbing | 119 (2.20%) |
| Built 1989 or Earlier | 4,207 (64.94%) |
| Cost Burdened Owner Occupied Housing | 791 (19.60%) |

COUNTY PROFILE: LINCOLN COUNTY

Congressional District: 5
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 24,424 |
| Total Number of Households: | 9,721 |
| Unemployment Rate (2016): | 10.70% |
| Population over 65 Years of Age: | 4,117 (16.86%) |
| Population with a Disability: | 5,036 (20.81%) |
| <i>Cognitive Disability:</i> | 1,960 (8.69%) |
| Supplemental Security Income (SSI): | 815 (8.40%) |
| Cash Public Assistance Income: | 309 (3.20%) |
| Food Stamp/SNAP Benefits: | 2,383 (24.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$44,325.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$55,622.90 |
| Median Family Income (HUD): | \$44,300.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,770 households, 38.78%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,827 households, 49.66%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 9 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 2 (205) |
| Total Assisted Units County (HUD): | 113 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 3 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,850 |
| Owner Occupied: | 7,162 (66.01%) |
| Renter Occupied: | 2,559 (23.59%) |
| Vacancy Rate | 10.41% |
| Evictions Filings (2016) | 88 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 262 (2.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,310 (13.48%) |
| Number of Mobile Homes | 2,061 (21.20%) |
| Number of Homes with Incomplete Plumbing | 39 (0.40%) |
| Built 1989 or Earlier | 5,895 (54.33%) |
| Cost Burdened Owner Occupied Housing | 1,454 (20.30%) |

COUNTY PROFILE: LIVINGSTON COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 9,353 |
| Total Number of Households: | 3,880 |
| Unemployment Rate (2016): | 5.09% |
| Population over 65 Years of Age: | 1,875 (20.05%) |
| Population with a Disability: | 1,997 (21.49%) |
| <i>Cognitive Disability:</i> | 796 (9.09%) |
| Supplemental Security Income (SSI): | 285 (7.29%) |
| Cash Public Assistance Income: | 89 (2.30%) |
| Food Stamp/SNAP Benefits: | 535 (13.80%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$90,074.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$73,558.82 |
| Median Family Income (HUD): | \$48,300.00 |
| Very Low Income Limit (50% MFI): | \$24,150.00 (1,117 households, 28.79%) |
| Low Income Limit (80% MFI): | \$38,650.00 (1,663 households, 42.86%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 0 (15) |
| Total Assisted Units County (HUD): | 12 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,815 |
| Owner Occupied: | 2,892 (60.06%) |
| Renter Occupied: | 988 (20.52%) |
| Vacancy Rate | 19.42% |
| Evictions Filings (2016) | 1 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 109 (2.79%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 216 (5.56%) |
| Number of Mobile Homes | 764 (19.70%) |
| Number of Homes with Incomplete Plumbing | 16 (0.40%) |
| Built 1989 or Earlier | 3,280 (68.12%) |
| Cost Burdened Owner Occupied Housing | 454 (15.70%) |

COUNTY PROFILE: LOGAN COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 26,757 |
| Total Number of Households: | 10,682 |
| Unemployment Rate (2016): | 7.40% |
| Population over 65 Years of Age: | 4,600 (17.19%) |
| Population with a Disability: | 4,258 (16.09%) |
| <i>Cognitive Disability:</i> | 1,814 (7.29%) |
| Supplemental Security Income (SSI): | 808 (7.59%) |
| Cash Public Assistance Income: | 145 (1.39%) |
| Food Stamp/SNAP Benefits: | 1,714 (16.00%) |
| Homeless (2017): | 11 |
| <i>Sheltered:</i> | 11 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$52,761.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$63,893.18 |
| Median Family Income (HUD): | \$48,600.00 |
| | \$24,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,351 households, 31.37%) |
| | \$38,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,693 households, 43.93%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 9 |
| Single Family Loans (FY 2016): | 12 |
| Single Family Loans (FY 2015): | 9 |
| Multi Family Projects (Units): | 10 (133) |
| Total Assisted Units County (HUD): | 159 |
| Housing Choice Vouchers (2017): | 8 |
| Housing Choice Vouchers (2016): | 8 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 12,312 |
| Owner Occupied: | 7,290 (59.21%) |
| Renter Occupied: | 3,392 (27.55%) |
| Vacancy Rate | 13.24% |
| Evictions Filings (2016) | 77 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 128 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 418 (3.91%) |
| Number of Mobile Homes | 1,314 (12.30%) |
| Number of Homes with Incomplete Plumbing | 32 (0.30%) |
| Built 1989 or Earlier | 8,465 (68.75%) |
| Cost Burdened Owner Occupied Housing | 1,538 (21.10%) |

COUNTY PROFILE: LYON COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,325 |
| Total Number of Households: | 3,326 |
| Unemployment Rate (2016): | 5.79% |
| Population over 65 Years of Age: | 1,920 (23.06%) |
| Population with a Disability: | 1,499 (21.53%) |
| <i>Cognitive Disability:</i> | 481 (7.20%) |
| Supplemental Security Income (SSI): | 172 (5.20%) |
| Cash Public Assistance Income: | 17 (0.50%) |
| Food Stamp/SNAP Benefits: | 366 (11.00%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$109,838.95 |
| Median Family Income (HUD): | \$56,600.00 |
| <i>Very Low Income Limit (50% MFI):</i> | \$28,300.00 (838 households, 25.20%) |
| <i>Low Income Limit (80% MFI):</i> | \$45,300.00 (1,746 households, 52.50%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 44 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,815 |
| Owner Occupied: | 2,697 (56.01%) |
| Renter Occupied: | 629 (13.06%) |
| Vacancy Rate | 30.92% |
| Evictions Filings (2016) | 10 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 53 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 85 (2.55%) |
| Number of Mobile Homes | 655 (19.70%) |
| Number of Homes with Incomplete Plumbing | 10 (0.30%) |
| Built 1989 or Earlier | 2,575 (53.48%) |
| Cost Burdened Owner Occupied Housing | 521 (19.30%) |

COUNTY PROFILE: MADISON COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 87,324 |
| Total Number of Households: | 32,409 |
| Unemployment Rate (2016): | 7.69% |
| Population over 65 Years of Age: | 11,047 (12.65%) |
| Population with a Disability: | 13,829 (15.99%) |
| <i>Cognitive Disability:</i> | 5,993 (7.400%) |
| Supplemental Security Income (SSI): | 2,140 (6.60%) |
| Cash Public Assistance Income: | 1,007 (3.10%) |
| Food Stamp/SNAP Benefits: | 5,356 (16.50%) |
| Homeless (2017): | 37 |
| <i>Sheltered:</i> | 36 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$66,520.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$77,635.10 |
| Median Family Income (HUD): | \$57,300.00 |
| | \$28,650.00 |
| Very Low Income Limit (50% MFI): | (9,665 households, 29.82%) |
| | \$45,850.00 |
| Low Income Limit (80% MFI): | (17,938 households, 55.35%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 67 |
| Single Family Loans (FY 2016): | 61 |
| Single Family Loans (FY 2015): | 67 |
| Multi Family Projects (Units): | 12 (443) |
| Total Assisted Units County (HUD): | 336 |
| Housing Choice Vouchers (2017): | 10 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 35,815 |
| Owner Occupied: | 19,263 (53.78%) |
| Renter Occupied: | 13,146 (36.70%) |
| Vacancy Rate | 9.52% |
| Evictions Filings (2016) | 155 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 259 (0.80%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 563 (1.73%) |
| Number of Mobile Homes | 2,269 (7.00%) |
| Number of Homes with Incomplete Plumbing | 130 (0.40%) |
| Built 1989 or Earlier | 18,392 (51.35%) |
| Cost Burdened Owner Occupied Housing | 3,621 (18.80%) |

COUNTY PROFILE: MAGOFFIN COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 12,887 |
| Total Number of Households: | 5,027 |
| Unemployment Rate (2016): | 12.60% |
| Population over 65 Years of Age: | 1,913 (14.84%) |
| Population with a Disability: | 3,654 (28.58%) |
| <i>Cognitive Disability:</i> | 1,329 (11.100%) |
| Supplemental Security Income (SSI): | 1,028 (20.40%) |
| Cash Public Assistance Income: | 172 (3.40%) |
| Food Stamp/SNAP Benefits: | 1,801 (35.80%) |
| Homeless (2017): | 2 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$37,199.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$53,628.02 |
| Median Family Income (HUD): | \$35,500.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,261 households, 44.98%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,883 households, 57.35%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 0 (27) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 7 |
| Housing Choice Vouchers (2016): | 6 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,438 |
| Owner Occupied: | 3,579 (48.12%) |
| Renter Occupied: | 1,448 (19.47%) |
| Vacancy Rate | 32.41% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 151 (2.99%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 433 (8.61%) |
| Number of Mobile Homes | 2,428 (48.30%) |
| Number of Homes with Incomplete Plumbing | 60 (1.20%) |
| Built 1989 or Earlier | 3,733 (62.90%) |
| Cost Burdened Owner Occupied Housing | 748 (20.90%) |

COUNTY PROFILE: MARION COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 19,497 |
| Total Number of Households: | 7,438 |
| Unemployment Rate (2016): | 8.69% |
| Population over 65 Years of Age: | 2,959 (15.18%) |
| Population with a Disability: | 3,161 (16.97%) |
| <i>Cognitive Disability:</i> | 1,245 (7.09%) |
| Supplemental Security Income (SSI): | 577 (7.80%) |
| Cash Public Assistance Income: | 241 (3.20%) |
| Food Stamp/SNAP Benefits: | 1,615 (21.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$48,556.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$60,298.10 |
| Median Family Income (HUD): | \$48,600.00 |
| | \$24,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,420 households, 32.54%) |
| | \$38,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,325 households, 44.70%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 6 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 100 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,214 |
| Owner Occupied: | 5,429 (66.09%) |
| Renter Occupied: | 2,009 (24.45%) |
| Vacancy Rate | 9.46% |
| Evictions Filings (2016) | 125 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 171 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 549 (7.38%) |
| Number of Mobile Homes | 796 (10.70%) |
| Number of Homes with Incomplete Plumbing | 119 (1.59%) |
| Built 1989 or Earlier | 4,991 (60.76%) |
| Cost Burdened Owner Occupied Housing | 977 (18.00%) |

COUNTY PROFILE: MARSHALL COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 31,213 |
| Total Number of Households: | 12,856 |
| Unemployment Rate (2016): | 6.80% |
| Population over 65 Years of Age: | 6,547 (20.98%) |
| Population with a Disability: | 4,960 (16.17%) |
| <i>Cognitive Disability:</i> | 1,617 (5.59%) |
| Supplemental Security Income (SSI): | 808 (6.30%) |
| Cash Public Assistance Income: | 214 (1.70%) |
| Food Stamp/SNAP Benefits: | 1,371 (10.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$48,175.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$75,294.37 |
| Median Family Income (HUD): | \$55,900.00 |
| | \$28,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,091 households, 24.04%) |
| | \$45,300.00 |
| <i>Low Income Limit (80% MFI):</i> | (6,878 households, 53.50%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 2 (66) |
| Total Assisted Units County (HUD): | 331 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 5 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 15,929 |
| Owner Occupied: | 10,038 (63.01%) |
| Renter Occupied: | 2,818 (17.69%) |
| Vacancy Rate | 19.30% |
| Evictions Filings (2016) | 29 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 244 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 302 (2.34%) |
| Number of Mobile Homes | 2,121 (16.50%) |
| Number of Homes with Incomplete Plumbing | 39 (0.30%) |
| Built 1989 or Earlier | 10,140 (63.66%) |
| Cost Burdened Owner Occupied Housing | 1,486 (14.80%) |

COUNTY PROFILE: MARTIN COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 12,478 |
| Total Number of Households: | 4,295 |
| Unemployment Rate (2016): | 18.60% |
| Population over 65 Years of Age: | 1,679 (13.46%) |
| Population with a Disability: | 3,276 (29.86%) |
| <i>Cognitive Disability:</i> | 1,369 (13.300%) |
| Supplemental Security Income (SSI): | 814 (19.00%) |
| Cash Public Assistance Income: | 197 (4.59%) |
| Food Stamp/SNAP Benefits: | 1,319 (30.70%) |
| Homeless (2017): | 5 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 5 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$37,682.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$50,557.05 |
| Median Family Income (HUD): | \$32,800.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,942 households, 45.22%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,390 households, 55.65%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 1 (24) |
| Total Assisted Units County (HUD): | 184 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,145 |
| Owner Occupied: | 3,074 (59.74%) |
| Renter Occupied: | 1,221 (23.73%) |
| Vacancy Rate | 16.53% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 120 (2.79%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 324 (7.54%) |
| Number of Mobile Homes | 1,688 (39.30%) |
| Number of Homes with Incomplete Plumbing | 52 (1.20%) |
| Built 1989 or Earlier | 3,203 (62.25%) |
| Cost Burdened Owner Occupied Housing | 725 (23.60%) |

COUNTY PROFILE: MASON COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 17,229 |
| Total Number of Households: | 6,804 |
| Unemployment Rate (2016): | 6.60% |
| Population over 65 Years of Age: | 2,826 (16.40%) |
| Population with a Disability: | 3,155 (18.62%) |
| <i>Cognitive Disability:</i> | 856 (5.40%) |
| Supplemental Security Income (SSI): | 576 (8.50%) |
| Cash Public Assistance Income: | 213 (3.10%) |
| Food Stamp/SNAP Benefits: | 1,336 (19.60%) |
| Homeless (2017): | 31 |
| <i>Sheltered:</i> | 13 |
| <i>Unsheltered:</i> | 18 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$69,069.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$82,226.64 |
| Median Family Income (HUD): | \$49,800.00 |
| | \$24,900.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,397 households, 35.23%) |
| | \$39,850.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,183 households, 46.78%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 5 (125) |
| Total Assisted Units County (HUD): | 62 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 8,147 |
| Owner Occupied: | 4,473 (54.90%) |
| Renter Occupied: | 2,331 (28.61%) |
| Vacancy Rate | 16.49% |
| Evictions Filings (2016) | 56 |

HOUSING CHARACTERISTICS

| | |
|---|---------------------------------|
| Crowded or Severely Crowded Housing | 129 (1.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 411 (6.0405643738977069 E-2) |
| Number of Mobile Homes | 735 (10.80%) |
| Number of Homes with Incomplete Plumbing | 41 (0.59%) |
| Built 1989 or Earlier | 5,614 (68.91%) |
| Cost Burdened Owner Occupied Housing | 810 (18.10%) |

COUNTY PROFILE: M^CCRACKEN COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 65,292 |
| Total Number of Households: | 27,950 |
| Unemployment Rate (2016): | 5.09% |
| Population over 65 Years of Age: | 11,842 (18.14%) |
| Population with a Disability: | 10,249 (15.98%) |
| <i>Cognitive Disability:</i> | 3,819 (6.30%) |
| Supplemental Security Income (SSI): | 2,060 (7.40%) |
| Cash Public Assistance Income: | 661 (2.40%) |
| Food Stamp/SNAP Benefits: | 4,625 (16.50%) |
| Homeless (2017): | 91 |
| <i>Sheltered:</i> | 86 |
| <i>Unsheltered:</i> | 5 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$53,666.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$77,912.57 |
| Median Family Income (HUD): | \$53,700.00 |
| | \$28,700.00 |
| Very Low Income Limit (50% MFI): | (8,728 households, 31.23%) |
| | \$45,900.00 |
| Low Income Limit (80% MFI): | (15,641 households, 55.96%) |

KHC SERVICES

| | |
|------------------------------------|------------|
| Single Family Loans (FY 2017): | 24 |
| Single Family Loans (FY 2016): | 10 |
| Single Family Loans (FY 2015): | 24 |
| Multi Family Projects (Units): | 10 (2,121) |
| Total Assisted Units County (HUD): | 764 |
| Housing Choice Vouchers (2017): | 9 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 8 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 31,513 |
| Owner Occupied: | 18,604 (59.03%) |
| Renter Occupied: | 9,346 (29.65%) |
| Vacancy Rate | 11.32% |
| Evictions Filings (2016) | 151 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 252 (0.90%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 289 (1.03%) |
| Number of Mobile Homes | 2,627 (9.40%) |
| Number of Homes with Incomplete Plumbing | 112 (0.40%) |
| Built 1989 or Earlier | 22,379 (71.02%) |
| Cost Burdened Owner Occupied Housing | 3,442 (18.50%) |

COUNTY PROFILE: M^CCREARY COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 17,850 |
| Total Number of Households: | 6,252 |
| Unemployment Rate (2016): | 17.60% |
| Population over 65 Years of Age: | 2,457 (13.76%) |
| Population with a Disability: | 4,177 (25.70%) |
| <i>Cognitive Disability:</i> | 1,970 (13.000%) |
| Supplemental Security Income (SSI): | 1,337 (21.40%) |
| Cash Public Assistance Income: | 236 (3.79%) |
| Food Stamp/SNAP Benefits: | 2,082 (33.30%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$66,234.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$50,677.06 |
| Median Family Income (HUD): | \$31,300.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (3,756 households, 60.08%) |
| Low Income Limit (80% MFI): | \$37,100.00 (4,428 households, 70.83%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 3 (129) |
| Total Assisted Units County (HUD): | 71 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,438 |
| Owner Occupied: | 4,383 (58.92%) |
| Renter Occupied: | 1,869 (25.12%) |
| Vacancy Rate | 15.96% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 106 (1.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,163 (18.60%) |
| Number of Mobile Homes | 1,719 (27.50%) |
| Number of Homes with Incomplete Plumbing | 19 (0.30%) |
| Built 1989 or Earlier | 4,842 (65.10%) |
| Cost Burdened Owner Occupied Housing | 1,297 (29.60%) |

COUNTY PROFILE: M^CLEAN COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 9,492 |
| Total Number of Households: | 3,751 |
| Unemployment Rate (2016): | 7.40% |
| Population over 65 Years of Age: | 1,795 (18.91%) |
| Population with a Disability: | 1,694 (18.01%) |
| <i>Cognitive Disability:</i> | 630 (7.09%) |
| Supplemental Security Income (SSI): | 213 (5.70%) |
| Cash Public Assistance Income: | 47 (1.30%) |
| Food Stamp/SNAP Benefits: | 567 (15.10%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$43,356.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,269.62 |
| Median Family Income (HUD): | \$59,400.00 |
| | \$29,700.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,047 households, 27.91%) |
| | \$47,500.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,084 households, 55.56%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 1 (12) |
| Total Assisted Units County (HUD): | 138 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,256 |
| Owner Occupied: | 2,986 (70.16%) |
| Renter Occupied: | 765 (17.97%) |
| Vacancy Rate | 11.87% |
| Evictions Filings (2016) | 15 |

HOUSING CHARACTERISTICS

| | |
|---|---------------------------------|
| Crowded or Severely Crowded Housing | 71 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 167 (4.4521460943748335 E-2) |
| Number of Mobile Homes | 720 (19.20%) |
| Number of Homes with Incomplete Plumbing | 30 (8.0000000000000071 E-3) |
| Built 1989 or Earlier | 2,964 (69.64%) |
| Cost Burdened Owner Occupied Housing | 403 (13.50%) |

COUNTY PROFILE: MEADE COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 28,751 |
| Total Number of Households: | 10,631 |
| Unemployment Rate (2016): | 8.99% |
| Population over 65 Years of Age: | 3,555 (12.36%) |
| Population with a Disability: | 4,926 (17.73%) |
| <i>Cognitive Disability:</i> | 1,930 (7.400%) |
| Supplemental Security Income (SSI): | 542 (5.09%) |
| Cash Public Assistance Income: | 165 (1.60%) |
| Food Stamp/SNAP Benefits: | 1,650 (15.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$53,372.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,350.83 |
| Median Family Income (HUD): | \$51,900.00 |
| | \$25,950.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,309 households, 21.72%) |
| | \$41,500.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,419 households, 32.16%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 24 |
| Single Family Loans (FY 2016): | 22 |
| Single Family Loans (FY 2015): | 24 |
| Multi Family Projects (Units): | 1 (38) |
| Total Assisted Units County (HUD): | 55 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 12,170 |
| Owner Occupied: | 7,670 (63.02%) |
| Renter Occupied: | 2,961 (24.33%) |
| Vacancy Rate | 12.65% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 255 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 559 (5.25%) |
| Number of Mobile Homes | 1,903 (17.90%) |
| Number of Homes with Incomplete Plumbing | 11 (0.09%) |
| Built 1989 or Earlier | 6,804 (55.91%) |
| Cost Burdened Owner Occupied Housing | 1,388 (18.10%) |

COUNTY PROFILE: MENIFEE COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 6,345 |
| Total Number of Households: | 2,521 |
| Unemployment Rate (2016): | 10.70% |
| Population over 65 Years of Age: | 1,142 (18.00%) |
| Population with a Disability: | 1,357 (21.65%) |
| <i>Cognitive Disability:</i> | 474 (8.00%) |
| Supplemental Security Income (SSI): | 222 (8.80%) |
| Cash Public Assistance Income: | 11 (0.40%) |
| Food Stamp/SNAP Benefits: | 580 (23.00%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$56,187.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,569.57 |
| Median Family Income (HUD): | \$34,800.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (922 households, 36.57%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,253 households, 49.70%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 2 (48) |
| Total Assisted Units County (HUD): | 28 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,854 |
| Owner Occupied: | 2,012 (52.21%) |
| Renter Occupied: | 509 (13.21%) |
| Vacancy Rate | 34.59% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 25 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 358 (14.20%) |
| Number of Mobile Homes | 557 (22.10%) |
| Number of Homes with Incomplete Plumbing | 30 (1.20%) |
| Built 1989 or Earlier | 1,925 (49.95%) |
| Cost Burdened Owner Occupied Housing | 457 (22.70%) |

COUNTY PROFILE: MERCER COUNTY

Congressional District: 2
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 21,411 |
| Total Number of Households: | 8,813 |
| Unemployment Rate (2016): | 9.30% |
| Population over 65 Years of Age: | 3,821 (17.85%) |
| Population with a Disability: | 4,102 (19.32%) |
| <i>Cognitive Disability:</i> | 1,406 (7.00%) |
| Supplemental Security Income (SSI): | 700 (7.90%) |
| Cash Public Assistance Income: | 107 (1.20%) |
| Food Stamp/SNAP Benefits: | 1,219 (13.80%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$51,604.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$70,908.84 |
| Median Family Income (HUD): | \$60,100.00 |
| | \$30,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,554 households, 28.98%) |
| | \$48,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,734 households, 53.72%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 10 |
| Single Family Loans (FY 2016): | 8 |
| Single Family Loans (FY 2015): | 10 |
| Multi Family Projects (Units): | 2 (95) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 15 |
| Housing Choice Vouchers (2016): | 3 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,054 |
| Owner Occupied: | 6,220 (61.87%) |
| Renter Occupied: | 2,593 (25.79%) |
| Vacancy Rate | 12.34% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 176 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 229 (2.59%) |
| Number of Mobile Homes | 635 (7.20%) |
| Number of Homes with Incomplete Plumbing | 35 (0.40%) |
| Built 1989 or Earlier | 7,171 (71.32%) |
| Cost Burdened Owner Occupied Housing | 1,207 (19.40%) |

COUNTY PROFILE: METCALFE COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 9,983 |
| Total Number of Households: | 3,922 |
| Unemployment Rate (2016): | 7.09% |
| Population over 65 Years of Age: | 1,854 (18.57%) |
| Population with a Disability: | 2,300 (23.26%) |
| <i>Cognitive Disability:</i> | 822 (8.900%) |
| Supplemental Security Income (SSI): | 405 (10.30%) |
| Cash Public Assistance Income: | 75 (1.90%) |
| Food Stamp/SNAP Benefits: | 908 (23.20%) |
| Homeless (2017): | 5 |
| <i>Sheltered:</i> | 5 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,164.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$54,430.15 |
| Median Family Income (HUD): | \$42,000.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,571 households, 40.06%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,993 households, 50.82%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 7 |
| Single Family Loans (FY 2016): | 5 |
| Single Family Loans (FY 2015): | 7 |
| Multi Family Projects (Units): | 2 (103) |
| Total Assisted Units County (HUD): | 88 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 4,680 |
| Owner Occupied: | 3,037 (64.89%) |
| Renter Occupied: | 885 (18.91%) |
| Vacancy Rate | 16.20% |
| Evictions Filings (2016) | 15 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 43 (1.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 503 (12.83%) |
| Number of Mobile Homes | 624 (15.90%) |
| Number of Homes with Incomplete Plumbing | 12 (0.30%) |
| Built 1989 or Earlier | 2,834 (60.56%) |
| Cost Burdened Owner Occupied Housing | 626 (20.60%) |

COUNTY PROFILE: MONROE COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 10,692 |
| Total Number of Households: | 4,421 |
| Unemployment Rate (2016): | 8.99% |
| Population over 65 Years of Age: | 1,950 (18.24%) |
| Population with a Disability: | 2,416 (22.96%) |
| <i>Cognitive Disability:</i> | 1,115 (11.300%) |
| Supplemental Security Income (SSI): | 516 (11.70%) |
| Cash Public Assistance Income: | 107 (2.40%) |
| Food Stamp/SNAP Benefits: | 843 (19.10%) |
| Homeless (2017): | 3 |
| <i>Sheltered:</i> | 3 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$61,088.24 |
| Median Family Income (HUD): | \$41,000.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (1,754 households, 39.67%) |
| Low Income Limit (80% MFI): | \$37,100.00 (2,245 households, 50.78%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 3 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 1 (97) |
| Total Assisted Units County (HUD): | 119 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,202 |
| Owner Occupied: | 3,233 (62.15%) |
| Renter Occupied: | 1,188 (22.84%) |
| Vacancy Rate | 15.01% |
| Evictions Filings (2016) | 9 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 111 (2.50%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 476 (10.77%) |
| Number of Mobile Homes | 805 (18.20%) |
| Number of Homes with Incomplete Plumbing | 62 (1.40%) |
| Built 1989 or Earlier | 3,688 (70.90%) |
| Cost Burdened Owner Occupied Housing | 676 (20.90%) |

COUNTY PROFILE: MONTGOMERY COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 27,391 |
| Total Number of Households: | 10,212 |
| Unemployment Rate (2016): | 8.90% |
| Population over 65 Years of Age: | 4,048 (14.78%) |
| Population with a Disability: | 5,553 (20.54%) |
| <i>Cognitive Disability:</i> | 2,158 (8.50%) |
| Supplemental Security Income (SSI): | 1,136 (11.10%) |
| Cash Public Assistance Income: | 344 (3.40%) |
| Food Stamp/SNAP Benefits: | 2,195 (21.50%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,754.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$64,766.28 |
| Median Family Income (HUD): | \$46,600.00 |
| | \$23,300.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,296 households, 32.28%) |
| | \$37,300.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,653 households, 45.56%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 14 |
| Single Family Loans (FY 2016): | 15 |
| Single Family Loans (FY 2015): | 14 |
| Multi Family Projects (Units): | 1 (75) |
| Total Assisted Units County (HUD): | 53 |
| Housing Choice Vouchers (2017): | 16 |
| Housing Choice Vouchers (2016): | 16 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 11,755 |
| Owner Occupied: | 6,563 (55.83%) |
| Renter Occupied: | 3,649 (31.04%) |
| Vacancy Rate | 13.13% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 245 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 457 (4.48%) |
| Number of Mobile Homes | 1,767 (17.30%) |
| Number of Homes with Incomplete Plumbing | 71 (0.70%) |
| Built 1989 or Earlier | 7,047 (59.95%) |
| Cost Burdened Owner Occupied Housing | 1,490 (22.70%) |

COUNTY PROFILE: MORGAN COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 13,379 |
| Total Number of Households: | 4,946 |
| Unemployment Rate (2016): | 8.50% |
| Population over 65 Years of Age: | 1,984 (14.83%) |
| Population with a Disability: | 2,932 (25.08%) |
| <i>Cognitive Disability:</i> | 941 (8.50%) |
| Supplemental Security Income (SSI): | 791 (16.00%) |
| Cash Public Assistance Income: | 199 (4.00%) |
| Food Stamp/SNAP Benefits: | 1,424 (28.80%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$61,134.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$60,244.76 |
| Median Family Income (HUD): | \$42,200.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,013 households, 40.70%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,617 households, 52.91%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 1 (100) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,870 |
| Owner Occupied: | 3,598 (61.29%) |
| Renter Occupied: | 1,348 (22.96%) |
| Vacancy Rate | 15.74% |
| Evictions Filings (2016) | 1 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 49 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 794 (16.05%) |
| Number of Mobile Homes | 1,805 (36.50%) |
| Number of Homes with Incomplete Plumbing | 25 (0.50%) |
| Built 1989 or Earlier | 3,365 (57.33%) |
| Cost Burdened Owner Occupied Housing | 774 (21.50%) |

COUNTY PROFILE: MUHLENBERG COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 31,216 |
| Total Number of Households: | 11,510 |
| Unemployment Rate (2016): | 8.40% |
| Population over 65 Years of Age: | 5,504 (17.63%) |
| Population with a Disability: | 6,363 (21.03%) |
| <i>Cognitive Disability:</i> | 2,282 (8.00%) |
| Supplemental Security Income (SSI): | 1,070 (9.30%) |
| Cash Public Assistance Income: | 158 (1.39%) |
| Food Stamp/SNAP Benefits: | 2,039 (17.70%) |
| Homeless (2017): | 1 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$47,470.40 |
| Average Loan Applicant Income (HMDA) (2017): | \$58,878.91 |
| Median Family Income (HUD): | \$46,100.00 |
| | \$23,200.00 |
| Very Low Income Limit (50% MFI): | (3,547 households, 30.82%) |
| | \$37,100.00 |
| Low Income Limit (80% MFI): | (5,037 households, 43.76%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 15 |
| Single Family Loans (FY 2016): | 10 |
| Single Family Loans (FY 2015): | 15 |
| Multi Family Projects (Units): | 0 (73) |
| Total Assisted Units County (HUD): | 211 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 5 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 13,663 |
| Owner Occupied: | 9,147 (66.95%) |
| Renter Occupied: | 2,363 (17.29%) |
| Vacancy Rate | 15.76% |
| Evictions Filings (2016) | 29 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 207 (1.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 306 (2.65%) |
| Number of Mobile Homes | 2,175 (18.90%) |
| Number of Homes with Incomplete Plumbing | 23 (0.20%) |
| Built 1989 or Earlier | 10,055 (73.59%) |
| Cost Burdened Owner Occupied Housing | 1,354 (14.80%) |

COUNTY PROFILE: NELSON COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 44,875 |
| Total Number of Households: | 17,236 |
| Unemployment Rate (2016): | 7.09% |
| Population over 65 Years of Age: | 5,980 (13.33%) |
| Population with a Disability: | 7,385 (16.56%) |
| <i>Cognitive Disability:</i> | 3,032 (7.29%) |
| Supplemental Security Income (SSI): | 1,021 (5.90%) |
| Cash Public Assistance Income: | 307 (1.80%) |
| Food Stamp/SNAP Benefits: | 2,497 (14.50%) |
| Homeless (2017): | 26 |
| <i>Sheltered:</i> | 26 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$55,952.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$71,319.89 |
| Median Family Income (HUD): | \$56,200.00 |
| | \$28,100.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,720 households, 21.58%) |
| | \$44,950.00 |
| <i>Low Income Limit (80% MFI):</i> | (8,275 households, 48.01%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 36 |
| Single Family Loans (FY 2016): | 27 |
| Single Family Loans (FY 2015): | 36 |
| Multi Family Projects (Units): | 3 (428) |
| Total Assisted Units County (HUD): | 275 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 6 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------------|
| Total Housing Units: | 18,569 |
| Owner Occupied: | 13,160 (70.87%) |
| Renter Occupied: | 4,076 (21.95%) |
| Vacancy Rate | 7.1786310517529206E-2 |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 414 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 817 (4.74%) |
| Number of Mobile Homes | 1,413 (8.20%) |
| Number of Homes with Incomplete Plumbing | 52 (0.30%) |
| Built 1989 or Earlier | 9,567 (51.52%) |
| Cost Burdened Owner Occupied Housing | 2,448 (18.60%) |

COUNTY PROFILE: NICHOLAS COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 7,062 |
| Total Number of Households: | 2,758 |
| Unemployment Rate (2016): | 7.80% |
| Population over 65 Years of Age: | 1,211 (17.15%) |
| Population with a Disability: | 1,530 (21.97%) |
| <i>Cognitive Disability:</i> | 429 (6.60%) |
| Supplemental Security Income (SSI): | 237 (8.59%) |
| Cash Public Assistance Income: | 80 (2.89%) |
| Food Stamp/SNAP Benefits: | 550 (19.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$84,470.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,443.88 |
| Median Family Income (HUD): | \$49,400.00 |
| Very Low Income Limit (50% MFI): | \$24,700.00 (839 households, 30.42%) |
| Low Income Limit (80% MFI): | \$39,500.00 (1,226 households, 44.45%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 2 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 2 |
| Multi Family Projects (Units): | 3 (51) |
| Total Assisted Units County (HUD): | 67 |
| Housing Choice Vouchers (2017): | 4 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,244 |
| Owner Occupied: | 2,023 (62.36%) |
| Renter Occupied: | 735 (22.66%) |
| Vacancy Rate | 14.98% |
| Evictions Filings (2016) | 3 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 66 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 308 (11.17%) |
| Number of Mobile Homes | 645 (23.40%) |
| Number of Homes with Incomplete Plumbing | 88 (3.20%) |
| Built 1989 or Earlier | 2,368 (73.00%) |
| Cost Burdened Owner Occupied Housing | 314 (15.50%) |

COUNTY PROFILE: OHIO COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 24,152 |
| Total Number of Households: | 8,930 |
| Unemployment Rate (2016): | 10.70% |
| Population over 65 Years of Age: | 4,157 (17.21%) |
| Population with a Disability: | 4,962 (20.82%) |
| <i>Cognitive Disability:</i> | 2,272 (10.100%) |
| Supplemental Security Income (SSI): | 897 (10.00%) |
| Cash Public Assistance Income: | 190 (2.10%) |
| Food Stamp/SNAP Benefits: | 1,613 (18.10%) |
| Homeless (2017): | 24 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 24 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$50,292.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,747.01 |
| Median Family Income (HUD): | \$45,400.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,943 households, 32.96%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,995 households, 44.74%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 17 |
| Single Family Loans (FY 2016): | 12 |
| Single Family Loans (FY 2015): | 17 |
| Multi Family Projects (Units): | 5 (84) |
| Total Assisted Units County (HUD): | 86 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,232 |
| Owner Occupied: | 6,915 (67.58%) |
| Renter Occupied: | 2,015 (19.69%) |
| Vacancy Rate | 12.72% |
| Evictions Filings (2016) | 26 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 241 (2.69%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 542 (6.06%) |
| Number of Mobile Homes | 1,965 (22.00%) |
| Number of Homes with Incomplete Plumbing | 71 (0.80%) |
| Built 1989 or Earlier | 6,807 (66.53%) |
| Cost Burdened Owner Occupied Housing | 1,245 (18.00%) |

COUNTY PROFILE: OLDHAM COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 63,876 |
| Total Number of Households: | 20,148 |
| Unemployment Rate (2016): | 4.09% |
| Population over 65 Years of Age: | 7,429 (11.63%) |
| Population with a Disability: | 5,550 (9.30%) |
| <i>Cognitive Disability:</i> | 2,168 (3.79%) |
| Supplemental Security Income (SSI): | 636 (3.20%) |
| Cash Public Assistance Income: | 322 (1.60%) |
| Food Stamp/SNAP Benefits: | 1,112 (5.50%) |
| Homeless (2017): | 28 |
| <i>Sheltered:</i> | 21 |
| <i>Unsheltered:</i> | 7 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$74,388.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$118,750.32 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,521 households, 17.48%) |
| | \$53,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (5,385 households, 26.73%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 28 |
| Single Family Loans (FY 2016): | 32 |
| Single Family Loans (FY 2015): | 28 |
| Multi Family Projects (Units): | 5 (178) |
| Total Assisted Units County (HUD): | 64 |
| Housing Choice Vouchers (2017): | 29 |
| Housing Choice Vouchers (2016): | 7 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 21,291 |
| Owner Occupied: | 17,075 (80.20%) |
| Renter Occupied: | 3,073 (14.43%) |
| Vacancy Rate | 5.36% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 222 (1.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 473 (2.34%) |
| Number of Mobile Homes | 544 (2.70%) |
| Number of Homes with Incomplete Plumbing | 20 (0.09%) |
| Built 1989 or Earlier | 10,356 (48.64%) |
| Cost Burdened Owner Occupied Housing | 3,056 (17.90%) |

COUNTY PROFILE: OWEN COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 10,673 |
| Total Number of Households: | 3,946 |
| Unemployment Rate (2016): | 8.50% |
| Population over 65 Years of Age: | 1,783 (16.71%) |
| Population with a Disability: | 2,228 (20.95%) |
| <i>Cognitive Disability:</i> | 980 (9.69%) |
| Supplemental Security Income (SSI): | 344 (8.69%) |
| Cash Public Assistance Income: | 75 (1.90%) |
| Food Stamp/SNAP Benefits: | 756 (19.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$50,917.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$73,648.97 |
| Median Family Income (HUD): | \$61,900.00 |
| | \$30,950.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,303 households, 33.02%) |
| | \$49,500.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,375 households, 60.19%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 12 |
| Single Family Loans (FY 2016): | 11 |
| Single Family Loans (FY 2015): | 12 |
| Multi Family Projects (Units): | 4 (43) |
| Total Assisted Units County (HUD): | 20 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,634 |
| Owner Occupied: | 2,919 (51.81%) |
| Renter Occupied: | 1,027 (18.23%) |
| Vacancy Rate | 29.96% |
| Evictions Filings (2016) | 7 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 178 (4.49%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 398 (10.09%) |
| Number of Mobile Homes | 892 (22.60%) |
| Number of Homes with Incomplete Plumbing | 16 (0.40%) |
| Built 1989 or Earlier | 3,617 (64.20%) |
| Cost Burdened Owner Occupied Housing | 712 (24.40%) |

COUNTY PROFILE: OWSLEY COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 4,552 |
| Total Number of Households: | 1,681 |
| Unemployment Rate (2016): | 8.40% |
| Population over 65 Years of Age: | 741 (16.28%) |
| Population with a Disability: | 1,258 (28.12%) |
| <i>Cognitive Disability:</i> | 592 (14.200%) |
| Supplemental Security Income (SSI): | 418 (24.90%) |
| Cash Public Assistance Income: | 101 (5.99%) |
| Food Stamp/SNAP Benefits: | 761 (45.30%) |
| Homeless (2017): | 2 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 2 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$46,444.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,400.00 |
| Median Family Income (HUD): | \$30,800.00 |
| <i>Very Low Income Limit (50% MFI):</i> | \$23,200.00 (881 households, 52.41%) |
| <i>Low Income Limit (80% MFI):</i> | \$37,100.00 (958 households, 56.99%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 0 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 8 (54) |
| Total Assisted Units County (HUD): | 92 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 2,169 |
| Owner Occupied: | 1,216 (56.06%) |
| Renter Occupied: | 465 (21.44%) |
| Vacancy Rate | 22.50% |
| Evictions Filings (2016) | 1 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 39 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 382 (22.72%) |
| Number of Mobile Homes | 419 (24.90%) |
| Number of Homes with Incomplete Plumbing | 7 (0.40%) |
| Built 1989 or Earlier | 1,495 (68.93%) |
| Cost Burdened Owner Occupied Housing | 360 (29.60%) |

COUNTY PROFILE: PENDLETON COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 14,509 |
| Total Number of Households: | 5,296 |
| Unemployment Rate (2016): | 5.59% |
| Population over 65 Years of Age: | 2,129 (14.67%) |
| Population with a Disability: | 2,650 (18.39%) |
| <i>Cognitive Disability:</i> | 1,191 (8.69%) |
| Supplemental Security Income (SSI): | 278 (5.20%) |
| Cash Public Assistance Income: | 184 (3.50%) |
| Food Stamp/SNAP Benefits: | 761 (14.40%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$59,060.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,607.84 |
| Median Family Income (HUD): | \$70,700.00 |
| | \$35,350.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,921 households, 36.27%) |
| | \$56,550.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,657 households, 50.17%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 7 |
| Single Family Loans (FY 2016): | 7 |
| Single Family Loans (FY 2015): | 7 |
| Multi Family Projects (Units): | 2 (77) |
| Total Assisted Units County (HUD): | 68 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,320 |
| Owner Occupied: | 4,157 (65.78%) |
| Renter Occupied: | 1,139 (18.02%) |
| Vacancy Rate | 16.20% |
| Evictions Filings (2016) | 8 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 64 (1%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 685 (12.93%) |
| Number of Mobile Homes | 1,043 (19.70%) |
| Number of Homes with Incomplete Plumbing | 21 (0.40%) |
| Built 1989 or Earlier | 3,870 (61.23%) |
| Cost Burdened Owner Occupied Housing | 894 (21.50%) |

COUNTY PROFILE: PERRY COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 27,818 |
| Total Number of Households: | 11,073 |
| Unemployment Rate (2016): | 15.20% |
| Population over 65 Years of Age: | 4,163 (14.97%) |
| Population with a Disability: | 8,081 (29.74%) |
| <i>Cognitive Disability:</i> | 3,003 (11.800%) |
| Supplemental Security Income (SSI): | 1,602 (14.50%) |
| Cash Public Assistance Income: | 539 (4.90%) |
| Food Stamp/SNAP Benefits: | 3,640 (32.90%) |
| Homeless (2017): | 33 |
| <i>Sheltered:</i> | 24 |
| <i>Unsheltered:</i> | 9 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$20,753.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$74,651.85 |
| Median Family Income (HUD): | \$41,900.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,631 households, 41.82%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (5,857 households, 52.89%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 5 (44) |
| Total Assisted Units County (HUD): | 97 |
| Housing Choice Vouchers (2017): | 14 |
| Housing Choice Vouchers (2016): | 6 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 12,794 |
| Owner Occupied: | 8,109 (63.38%) |
| Renter Occupied: | 2,964 (23.17%) |
| Vacancy Rate | 13.45% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 365 (3.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 659 (5.95%) |
| Number of Mobile Homes | 3,399 (30.70%) |
| Number of Homes with Incomplete Plumbing | 66 (0.59%) |
| Built 1989 or Earlier | 8,326 (65.08%) |
| Cost Burdened Owner Occupied Housing | 1,443 (17.80%) |

COUNTY PROFILE: PIKE COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 62,791 |
| Total Number of Households: | 25,861 |
| Unemployment Rate (2016): | 10.20% |
| Population over 65 Years of Age: | 10,062 (16.02%) |
| Population with a Disability: | 17,767 (28.62%) |
| <i>Cognitive Disability:</i> | 7,467 (12.800%) |
| Supplemental Security Income (SSI): | 3,818 (14.80%) |
| Cash Public Assistance Income: | 639 (2.50%) |
| Food Stamp/SNAP Benefits: | 6,450 (24.90%) |
| Homeless (2017): | 13 |
| <i>Sheltered:</i> | 12 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$62,895.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,629.26 |
| Median Family Income (HUD): | \$45,900.00 |
| | \$23,200.00 |
| Very Low Income Limit (50% MFI): | (10,266 households, 39.70%) |
| | \$37,100.00 |
| Low Income Limit (80% MFI): | (13,730 households, 53.09%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 14 |
| Single Family Loans (FY 2016): | 9 |
| Single Family Loans (FY 2015): | 14 |
| Multi Family Projects (Units): | 9 (260) |
| Total Assisted Units County (HUD): | 321 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 30,330 |
| Owner Occupied: | 18,815 (62.03%) |
| Renter Occupied: | 7,046 (23.23%) |
| Vacancy Rate | 14.73% |
| Evictions Filings (2016) | 84 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 310 (1%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 919 (3.55%) |
| Number of Mobile Homes | 8,974 (34.70%) |
| Number of Homes with Incomplete Plumbing | 259 (1.00%) |
| Built 1989 or Earlier | 19,080 (62.91%) |
| Cost Burdened Owner Occupied Housing | 4,026 (21.40%) |

COUNTY PROFILE: POWELL COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 12,387 |
| Total Number of Households: | 4,794 |
| Unemployment Rate (2016): | 7.40% |
| Population over 65 Years of Age: | 1,765 (14.25%) |
| Population with a Disability: | 2,810 (23.14%) |
| <i>Cognitive Disability:</i> | 1,258 (11.100%) |
| Supplemental Security Income (SSI): | 763 (15.90%) |
| Cash Public Assistance Income: | 167 (3.50%) |
| Food Stamp/SNAP Benefits: | 1,476 (30.80%) |
| Homeless (2017): | 7 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 7 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$62,322.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$60,414.17 |
| Median Family Income (HUD): | \$40,000.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,911 households, 39.86%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,464 households, 51.40%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 5 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 0 (52) |
| Total Assisted Units County (HUD): | 82 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,587 |
| Owner Occupied: | 3,310 (59.24%) |
| Renter Occupied: | 1,484 (26.56%) |
| Vacancy Rate | 14.19% |
| Evictions Filings (2016) | 5 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 134 (2.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 686 (14.31%) |
| Number of Mobile Homes | 1,021 (21.30%) |
| Number of Homes with Incomplete Plumbing | 125 (2.59%) |
| Built 1989 or Earlier | 3,438 (61.54%) |
| Cost Burdened Owner Occupied Housing | 745 (22.50%) |

COUNTY PROFILE: PULASKI COUNTY

Congressional District: 5
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 63,772 |
| Total Number of Households: | 25,567 |
| Unemployment Rate (2016): | 9.19% |
| Population over 65 Years of Age: | 11,302 (17.72%) |
| Population with a Disability: | 13,660 (21.69%) |
| <i>Cognitive Disability:</i> | 4,982 (8.40%) |
| Supplemental Security Income (SSI): | 3,109 (12.20%) |
| Cash Public Assistance Income: | 502 (2.00%) |
| Food Stamp/SNAP Benefits: | 5,203 (20.40%) |
| Homeless (2017): | 22 |
| <i>Sheltered:</i> | 22 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|--|
| Average Loan Applicant Income (KHC) (2017): | \$48,744.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$70,686.04 |
| Median Family Income (HUD): | \$45,500.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (9,729 households, 38.05%) |
| Low Income Limit (80% MFI): | \$37,100.00 (12,876 households, 50.36%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 53 |
| Single Family Loans (FY 2016): | 45 |
| Single Family Loans (FY 2015): | 53 |
| Multi Family Projects (Units): | 3 (306) |
| Total Assisted Units County (HUD): | 318 |
| Housing Choice Vouchers (2017): | 7 |
| Housing Choice Vouchers (2016): | 7 |
| Total PBCA Properties: | 6 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 31,189 |
| Owner Occupied: | 17,793 (57.05%) |
| Renter Occupied: | 7,774 (24.93%) |
| Vacancy Rate | 18.03% |
| Evictions Filings (2016) | 123 |

HOUSING CHARACTERISTICS

| | |
|---|-----------------|
| Crowded or Severely Crowded Housing | 384 (1.49%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,867 (7.30%) |
| Number of Mobile Homes | 4,500 (17.60%) |
| Number of Homes with Incomplete Plumbing | 153 (0.59%) |
| Built 1989 or Earlier | 18,817 (60.33%) |
| Cost Burdened Owner Occupied Housing | 3,808 (21.40%) |

COUNTY PROFILE: ROBERTSON COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|--------------|
| Total Population: | 2,191 |
| Total Number of Households: | 961 |
| Unemployment Rate (2016): | 5.79% |
| Population over 65 Years of Age: | 564 (25.74%) |
| Population with a Disability: | 417 (19.57%) |
| <i>Cognitive Disability:</i> | 194 (9.60%) |
| Supplemental Security Income (SSI): | 68 (7.09%) |
| Cash Public Assistance Income: | 18 (1.90%) |
| Food Stamp/SNAP Benefits: | 162 (16.90%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$55,531.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,957.75 |
| Median Family Income (HUD): | \$51,000.00 |
| <i>Very Low Income Limit (50% MFI):</i> | \$25,500.00 (388 households, 40.37%) |
| <i>Low Income Limit (80% MFI):</i> | \$40,800.00 (527 households, 54.84%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 3 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 3 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|--------------|
| Total Housing Units: | 1,147 |
| Owner Occupied: | 753 (65.65%) |
| Renter Occupied: | 208 (18.13%) |
| Vacancy Rate | 16.22% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|--------------|
| Crowded or Severely Crowded Housing | 3 (0.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 151 (15.71%) |
| Number of Mobile Homes | 245 (25.50%) |
| Number of Homes with Incomplete Plumbing | 2 (0.20%) |
| Built 1989 or Earlier | 817 (71.23%) |
| Cost Burdened Owner Occupied Housing | 152 (20.20%) |

COUNTY PROFILE: ROCKCASTLE COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 16,893 |
| Total Number of Households: | 6,488 |
| Unemployment Rate (2016): | 11.20% |
| Population over 65 Years of Age: | 2,813 (16.65%) |
| Population with a Disability: | 3,856 (23.22%) |
| <i>Cognitive Disability:</i> | 1,563 (10.000%) |
| Supplemental Security Income (SSI): | 748 (11.50%) |
| Cash Public Assistance Income: | 198 (3.10%) |
| Food Stamp/SNAP Benefits: | 1,592 (24.50%) |
| Homeless (2017): | 9 |
| <i>Sheltered:</i> | 2 |
| <i>Unsheltered:</i> | 7 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$35,634.60 |
| Average Loan Applicant Income (HMDA) (2017): | \$56,934.91 |
| Median Family Income (HUD): | \$40,400.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,600 households, 40.07%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,358 households, 51.76%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 11 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 4 (202) |
| Total Assisted Units County (HUD): | 154 |
| Housing Choice Vouchers (2017): | 2 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,701 |
| Owner Occupied: | 4,949 (64.26%) |
| Renter Occupied: | 1,539 (19.98%) |
| Vacancy Rate | 15.75% |
| Evictions Filings (2016) | 4 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 110 (1.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 978 (15.07%) |
| Number of Mobile Homes | 1,914 (29.50%) |
| Number of Homes with Incomplete Plumbing | 91 (1.40%) |
| Built 1989 or Earlier | 4,381 (56.89%) |
| Cost Burdened Owner Occupied Housing | 1,059 (21.40%) |

COUNTY PROFILE: ROWAN COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 24,302 |
| Total Number of Households: | 8,473 |
| Unemployment Rate (2016): | 6.30% |
| Population over 65 Years of Age: | 3,159 (13.00%) |
| Population with a Disability: | 3,976 (16.51%) |
| <i>Cognitive Disability:</i> | 1,515 (6.70%) |
| Supplemental Security Income (SSI): | 858 (10.10%) |
| Cash Public Assistance Income: | 140 (1.70%) |
| Food Stamp/SNAP Benefits: | 1,955 (23.10%) |
| Homeless (2017): | 77 |
| <i>Sheltered:</i> | 31 |
| <i>Unsheltered:</i> | 46 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$82,991.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$72,858.27 |
| Median Family Income (HUD): | \$48,300.00 |
| | \$24,150.00 |
| Very Low Income Limit (50% MFI): | (3,223 households, 38.04%) |
| | \$38,650.00 |
| Low Income Limit (80% MFI): | (4,110 households, 48.51%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 18 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 6 (190) |
| Total Assisted Units County (HUD): | 121 |
| Housing Choice Vouchers (2017): | 16 |
| Housing Choice Vouchers (2016): | 5 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,128 |
| Owner Occupied: | 5,214 (51.48%) |
| Renter Occupied: | 3,259 (32.18%) |
| Vacancy Rate | 16.34% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 93 (1.10%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 657 (7.75%) |
| Number of Mobile Homes | 1,957 (23.10%) |
| Number of Homes with Incomplete Plumbing | 59 (0.70%) |
| Built 1989 or Earlier | 5,894 (58.20%) |
| Cost Burdened Owner Occupied Housing | 1,074 (20.60%) |

COUNTY PROFILE: RUSSELL COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 17,684 |
| Total Number of Households: | 7,081 |
| Unemployment Rate (2016): | 10.60% |
| Population over 65 Years of Age: | 3,296 (18.64%) |
| Population with a Disability: | 3,546 (20.22%) |
| <i>Cognitive Disability:</i> | 1,482 (8.99%) |
| Supplemental Security Income (SSI): | 948 (13.40%) |
| Cash Public Assistance Income: | 165 (2.30%) |
| Food Stamp/SNAP Benefits: | 1,362 (19.20%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$60,278.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$76,435.36 |
| Median Family Income (HUD): | \$38,200.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,912 households, 41.12%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (3,888 households, 54.91%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 5 |
| Single Family Loans (FY 2016): | 5 |
| Single Family Loans (FY 2015): | 5 |
| Multi Family Projects (Units): | 5 (69) |
| Total Assisted Units County (HUD): | 103 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 9,947 |
| Owner Occupied: | 5,267 (52.95%) |
| Renter Occupied: | 1,814 (18.24%) |
| Vacancy Rate | 28.81% |
| Evictions Filings (2016) | 38 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 205 (2.90%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 577 (8.14%) |
| Number of Mobile Homes | 1,480 (20.90%) |
| Number of Homes with Incomplete Plumbing | 28 (0.40%) |
| Built 1989 or Earlier | 6,497 (65.32%) |
| Cost Burdened Owner Occupied Housing | 1,138 (21.60%) |

COUNTY PROFILE: SCOTT COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 51,348 |
| Total Number of Households: | 18,913 |
| Unemployment Rate (2016): | 5.29% |
| Population over 65 Years of Age: | 5,498 (10.71%) |
| Population with a Disability: | 5,904 (11.56%) |
| <i>Cognitive Disability:</i> | 2,043 (4.29%) |
| Supplemental Security Income (SSI): | 866 (4.59%) |
| Cash Public Assistance Income: | 365 (1.90%) |
| Food Stamp/SNAP Benefits: | 2,520 (13.30%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$78,092.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$85,365.15 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,744 households, 25.08%) |
| | \$52,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (7,358 households, 38.90%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 44 |
| Single Family Loans (FY 2016): | 36 |
| Single Family Loans (FY 2015): | 44 |
| Multi Family Projects (Units): | 2 (335) |
| Total Assisted Units County (HUD): | 109 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 4 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 20,517 |
| Owner Occupied: | 13,109 (63.89%) |
| Renter Occupied: | 5,804 (28.29%) |
| Vacancy Rate | 7.81% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 397 (2.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 505 (2.67%) |
| Number of Mobile Homes | 1,513 (8.00%) |
| Number of Homes with Incomplete Plumbing | 38 (0.20%) |
| Built 1989 or Earlier | 8,525 (41.55%) |
| Cost Burdened Owner Occupied Housing | 2,071 (15.80%) |

COUNTY PROFILE: SHELBY COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 44,967 |
| Total Number of Households: | 16,123 |
| Unemployment Rate (2016): | 4.90% |
| Population over 65 Years of Age: | 6,167 (13.71%) |
| Population with a Disability: | 5,617 (12.85%) |
| <i>Cognitive Disability:</i> | 1,908 (4.700%) |
| Supplemental Security Income (SSI): | 513 (3.20%) |
| Cash Public Assistance Income: | 851 (5.29%) |
| Food Stamp/SNAP Benefits: | 1,976 (12.30%) |
| Homeless (2017): | 7 |
| <i>Sheltered:</i> | 7 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,550.80 |
| Average Loan Applicant Income (HMDA) (2017): | \$97,720.84 |
| Median Family Income (HUD): | \$71,900.00 |
| | \$35,950.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (4,590 households, 28.47%) |
| | \$57,500.00 |
| <i>Low Income Limit (80% MFI):</i> | (6,676 households, 41.41%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 42 |
| Single Family Loans (FY 2016): | 32 |
| Single Family Loans (FY 2015): | 42 |
| Multi Family Projects (Units): | 7 (402) |
| Total Assisted Units County (HUD): | 216 |
| Housing Choice Vouchers (2017): | 28 |
| Housing Choice Vouchers (2016): | 12 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 17,046 |
| Owner Occupied: | 11,028 (64.70%) |
| Renter Occupied: | 5,095 (29.89%) |
| Vacancy Rate | 5.41% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 532 (3.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 565 (3.50%) |
| Number of Mobile Homes | 709 (4.40%) |
| Number of Homes with Incomplete Plumbing | 64 (0.40%) |
| Built 1989 or Earlier | 8,750 (51.33%) |
| Cost Burdened Owner Occupied Housing | 1,842 (16.70%) |

COUNTY PROFILE: SIMPSON COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 17,856 |
| Total Number of Households: | 6,958 |
| Unemployment Rate (2016): | 5.50% |
| Population over 65 Years of Age: | 2,769 (15.51%) |
| Population with a Disability: | 2,501 (14.28%) |
| <i>Cognitive Disability:</i> | 977 (5.99%) |
| Supplemental Security Income (SSI): | 340 (4.90%) |
| Cash Public Assistance Income: | 157 (2.30%) |
| Food Stamp/SNAP Benefits: | 893 (12.80%) |
| Homeless (2017): | 14 |
| <i>Sheltered:</i> | 5 |
| <i>Unsheltered:</i> | 9 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$50,881.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$65,974.72 |
| Median Family Income (HUD): | \$48,600.00 |
| | \$25,650.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,958 households, 28.14%) |
| | \$41,050.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,993 households, 43.02%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 10 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 4 (144) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 7 |
| Housing Choice Vouchers (2016): | 7 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,569 |
| Owner Occupied: | 4,372 (57.76%) |
| Renter Occupied: | 2,586 (34.17%) |
| Vacancy Rate | 8.07% |
| Evictions Filings (2016) | 183 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 77 (1.10%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 158 (2.27%) |
| Number of Mobile Homes | 438 (6.30%) |
| Number of Homes with Incomplete Plumbing | 42 (0.59%) |
| Built 1989 or Earlier | 4,960 (65.53%) |
| Cost Burdened Owner Occupied Housing | 800 (18.30%) |

COUNTY PROFILE: SPENCER COUNTY

Congressional District: 0
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 17,798 |
| Total Number of Households: | 6,448 |
| Unemployment Rate (2016): | 6.70% |
| Population over 65 Years of Age: | 2,191 (12.31%) |
| Population with a Disability: | 2,418 (13.68%) |
| <i>Cognitive Disability:</i> | 755 (4.49%) |
| Supplemental Security Income (SSI): | 366 (5.70%) |
| Cash Public Assistance Income: | 87 (1.30%) |
| Food Stamp/SNAP Benefits: | 471 (7.29%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$75,644.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$81,944.62 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,551 households, 24.05%) |
| | \$53,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,298 households, 35.64%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 15 |
| Single Family Loans (FY 2016): | 22 |
| Single Family Loans (FY 2015): | 15 |
| Multi Family Projects (Units): | 4 (72) |
| Total Assisted Units County (HUD): | 73 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 4 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,925 |
| Owner Occupied: | 5,431 (78.43%) |
| Renter Occupied: | 1,017 (14.69%) |
| Vacancy Rate | 6.88% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 116 (1.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 385 (5.97%) |
| Number of Mobile Homes | 529 (8.20%) |
| Number of Homes with Incomplete Plumbing | 26 (0.40%) |
| Built 1989 or Earlier | 2,147 (31.00%) |
| Cost Burdened Owner Occupied Housing | 1,075 (19.80%) |

COUNTY PROFILE: TAYLOR COUNTY

Congressional District: 1
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 25,315 |
| Total Number of Households: | 9,745 |
| Unemployment Rate (2016): | 8.80% |
| Population over 65 Years of Age: | 4,335 (17.12%) |
| Population with a Disability: | 5,029 (20.17%) |
| <i>Cognitive Disability:</i> | 1,719 (7.400%) |
| Supplemental Security Income (SSI): | 1,008 (10.30%) |
| Cash Public Assistance Income: | 261 (2.70%) |
| Food Stamp/SNAP Benefits: | 1,823 (18.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$37,769.20 |
| Average Loan Applicant Income (HMDA) (2017): | \$64,096.70 |
| Median Family Income (HUD): | \$47,500.00 |
| | \$23,750.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (3,712 households, 38.09%) |
| | \$38,000.00 |
| <i>Low Income Limit (80% MFI):</i> | (5,095 households, 52.28%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 7 (172) |
| Total Assisted Units County (HUD): | 190 |
| Housing Choice Vouchers (2017): | 10 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 3 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,959 |
| Owner Occupied: | 6,203 (56.60%) |
| Renter Occupied: | 3,542 (32.32%) |
| Vacancy Rate | 11.08% |
| Evictions Filings (2016) | 159 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 166 (1.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 596 (6.11%) |
| Number of Mobile Homes | 945 (9.69%) |
| Number of Homes with Incomplete Plumbing | 19 (0.20%) |
| Built 1989 or Earlier | 7,330 (66.89%) |
| Cost Burdened Owner Occupied Housing | 1,172 (18.90%) |

COUNTY PROFILE: TODD COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 12,465 |
| Total Number of Households: | 4,534 |
| Unemployment Rate (2016): | 7.90% |
| Population over 65 Years of Age: | 1,982 (15.90%) |
| Population with a Disability: | 1,754 (14.34%) |
| <i>Cognitive Disability:</i> | 655 (5.79%) |
| Supplemental Security Income (SSI): | 373 (8.20%) |
| Cash Public Assistance Income: | 115 (2.50%) |
| Food Stamp/SNAP Benefits: | 801 (17.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$53,280.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$87,656.37 |
| Median Family Income (HUD): | \$52,600.00 |
| | \$25,950.00 |
| Very Low Income Limit (50% MFI): | (1,370 households, 30.22%) |
| | \$41,500.00 |
| Low Income Limit (80% MFI): | (1,949 households, 42.99%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 4 (81) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 2 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,285 |
| Owner Occupied: | 3,304 (62.52%) |
| Renter Occupied: | 1,230 (23.27%) |
| Vacancy Rate | 14.21% |
| Evictions Filings (2016) | 16 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 95 (2.10%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 387 (8.53%) |
| Number of Mobile Homes | 784 (17.30%) |
| Number of Homes with Incomplete Plumbing | 0 (0.00%) |
| Built 1989 or Earlier | 3,878 (73.38%) |
| Cost Burdened Owner Occupied Housing | 707 (21.40%) |

COUNTY PROFILE: TRIGG COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 14,267 |
| Total Number of Households: | 5,977 |
| Unemployment Rate (2016): | 10.10% |
| Population over 65 Years of Age: | 3,042 (21.32%) |
| Population with a Disability: | 2,450 (17.25%) |
| <i>Cognitive Disability:</i> | 838 (6.200%) |
| Supplemental Security Income (SSI): | 414 (6.90%) |
| Cash Public Assistance Income: | 180 (2.99%) |
| Food Stamp/SNAP Benefits: | 758 (12.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$47,416.90 |
| Average Loan Applicant Income (HMDA) (2017): | \$79,646.48 |
| Median Family Income (HUD): | \$57,300.00 |
| Very Low Income Limit (50% MFI): | \$26,950.00 (1,500 households, 25.10%) |
| Low Income Limit (80% MFI): | \$43,100.00 (3,183 households, 53.25%) |

KHC SERVICES

| | |
|------------------------------------|-------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 3 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 0 (0) |
| Total Assisted Units County (HUD): | 40 |
| Housing Choice Vouchers (2017): | 8 |
| Housing Choice Vouchers (2016): | 3 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 7,841 |
| Owner Occupied: | 4,857 (61.94%) |
| Renter Occupied: | 1,120 (14.28%) |
| Vacancy Rate | 23.77% |
| Evictions Filings (2016) | 28 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 102 (1.70%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 215 (3.59%) |
| Number of Mobile Homes | 1,004 (16.80%) |
| Number of Homes with Incomplete Plumbing | 54 (0.90%) |
| Built 1989 or Earlier | 4,411 (56.26%) |
| Cost Burdened Owner Occupied Housing | 874 (18.00%) |

COUNTY PROFILE: TRIMBLE COUNTY

Congressional District: 4
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 8,751 |
| Total Number of Households: | 3,555 |
| Unemployment Rate (2016): | 15.00% |
| Population over 65 Years of Age: | 1,398 (15.98%) |
| Population with a Disability: | 1,469 (16.81%) |
| <i>Cognitive Disability:</i> | 536 (6.50%) |
| Supplemental Security Income (SSI): | 249 (7.00%) |
| Cash Public Assistance Income: | 30 (0.80%) |
| Food Stamp/SNAP Benefits: | 501 (14.10%) |
| Homeless (2017): | 14 |
| <i>Sheltered:</i> | 13 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$57,216.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$67,959.02 |
| Median Family Income (HUD): | \$67,000.00 |
| | \$33,500.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,401 households, 39.41%) |
| | \$53,600.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,947 households, 54.77%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 7 |
| Single Family Loans (FY 2016): | 6 |
| Single Family Loans (FY 2015): | 7 |
| Multi Family Projects (Units): | 1 (64) |
| Total Assisted Units County (HUD): | 40 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,930 |
| Owner Occupied: | 2,690 (68.45%) |
| Renter Occupied: | 865 (22.01%) |
| Vacancy Rate | 9.54% |
| Evictions Filings (2016) | 0 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 71 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 389 (10.94%) |
| Number of Mobile Homes | 665 (18.70%) |
| Number of Homes with Incomplete Plumbing | 28 (0.80%) |
| Built 1989 or Earlier | 2,303 (58.60%) |
| Cost Burdened Owner Occupied Housing | 543 (20.20%) |

COUNTY PROFILE: UNION COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 15,065 |
| Total Number of Households: | 5,565 |
| Unemployment Rate (2016): | 8.40% |
| Population over 65 Years of Age: | 2,259 (15.00%) |
| Population with a Disability: | 2,952 (19.82%) |
| <i>Cognitive Disability:</i> | 1,175 (8.40%) |
| Supplemental Security Income (SSI): | 397 (7.09%) |
| Cash Public Assistance Income: | 132 (2.40%) |
| Food Stamp/SNAP Benefits: | 1,013 (18.20%) |
| Homeless (2017): | 3 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 3 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$38,527.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,883.50 |
| Median Family Income (HUD): | \$46,300.00 |
| | \$24,000.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,634 households, 29.36%) |
| | \$38,400.00 |
| <i>Low Income Limit (80% MFI):</i> | (2,297 households, 41.28%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 1 |
| Single Family Loans (FY 2016): | 3 |
| Single Family Loans (FY 2015): | 1 |
| Multi Family Projects (Units): | 4 (20) |
| Total Assisted Units County (HUD): | 86 |
| Housing Choice Vouchers (2017): | 5 |
| Housing Choice Vouchers (2016): | 3 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 6,193 |
| Owner Occupied: | 3,966 (64.04%) |
| Renter Occupied: | 1,599 (25.82%) |
| Vacancy Rate | 10.14% |
| Evictions Filings (2016) | 18 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 106 (2%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 163 (2.92%) |
| Number of Mobile Homes | 790 (14.20%) |
| Number of Homes with Incomplete Plumbing | 28 (0.50%) |
| Built 1989 or Earlier | 4,814 (77.73%) |
| Cost Burdened Owner Occupied Housing | 642 (16.20%) |

COUNTY PROFILE: WARREN COUNTY

Congressional District: 2
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 121,066 |
| Total Number of Households: | 45,974 |
| Unemployment Rate (2016): | 6.80% |
| Population over 65 Years of Age: | 14,451 (11.94%) |
| Population with a Disability: | 17,721 (14.80%) |
| <i>Cognitive Disability:</i> | 7,568 (6.80%) |
| Supplemental Security Income (SSI): | 2,729 (5.90%) |
| Cash Public Assistance Income: | 818 (1.80%) |
| Food Stamp/SNAP Benefits: | 6,766 (14.70%) |
| Homeless (2017): | 151 |
| <i>Sheltered:</i> | 125 |
| <i>Unsheltered:</i> | 26 |

HOUSEHOLD INCOME

| | |
|--|-----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$58,722.30 |
| Average Loan Applicant Income (HMDA) (2017): | \$90,909.30 |
| Median Family Income (HUD): | \$60,200.00 |
| | \$30,100.00 |
| Very Low Income Limit (50% MFI): | (12,142 households, 26.41%) |
| | \$48,150.00 |
| Low Income Limit (80% MFI): | (24,258 households, 52.76%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 57 |
| Single Family Loans (FY 2016): | 67 |
| Single Family Loans (FY 2015): | 57 |
| Multi Family Projects (Units): | 11 (720) |
| Total Assisted Units County (HUD): | 562 |
| Housing Choice Vouchers (2017): | 15 |
| Housing Choice Vouchers (2016): | 17 |
| Total PBCA Properties: | 7 |

HOUSING STATISTICS

| | |
|--------------------------|-----------------|
| Total Housing Units: | 49,864 |
| Owner Occupied: | 26,377 (52.90%) |
| Renter Occupied: | 19,597 (39.30%) |
| Vacancy Rate | 7.80% |
| Evictions Filings (2016) | 999 |

HOUSING CHARACTERISTICS

| | |
|--|-----------------|
| Crowded or Severely Crowded Housing | 1,425 (3.09%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 617 (1.34%) |
| Number of Mobile Homes | 3,126 (6.80%) |
| Number of Homes with Incomplete Plumbing | 184 (0.40%) |
| Built 1989 or Earlier | 26,383 (52.91%) |
| Cost Burdened Owner Occupied Housing | 4,880 (18.50%) |

COUNTY PROFILE: WASHINGTON COUNTY

Congressional District: 0
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 12,017 |
| Total Number of Households: | 4,490 |
| Unemployment Rate (2016): | 5.79% |
| Population over 65 Years of Age: | 2,055 (17.10%) |
| Population with a Disability: | 2,246 (18.89%) |
| <i>Cognitive Disability:</i> | 950 (8.50%) |
| Supplemental Security Income (SSI): | 379 (8.40%) |
| Cash Public Assistance Income: | 98 (2.20%) |
| Food Stamp/SNAP Benefits: | 814 (18.10%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$75,043.10 |
| Average Loan Applicant Income (HMDA) (2017): | \$66,307.39 |
| Median Family Income (HUD): | \$49,900.00 |
| | \$24,950.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,431 households, 31.87%) |
| | \$39,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,893 households, 42.16%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 4 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 4 |
| Multi Family Projects (Units): | 2 (19) |
| Total Assisted Units County (HUD): | 0 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 0 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,097 |
| Owner Occupied: | 3,421 (67.12%) |
| Renter Occupied: | 1,069 (20.97%) |
| Vacancy Rate | 11.91% |
| Evictions Filings (2016) | 32 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 99 (2.19%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 338 (7.52%) |
| Number of Mobile Homes | 723 (16.10%) |
| Number of Homes with Incomplete Plumbing | 45 (1.00%) |
| Built 1989 or Earlier | 3,171 (62.21%) |
| Cost Burdened Owner Occupied Housing | 657 (19.20%) |

COUNTY PROFILE: WAYNE COUNTY

Congressional District: 5
ADD Region: South Central KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 20,557 |
| Total Number of Households: | 7,842 |
| Unemployment Rate (2016): | 12.80% |
| Population over 65 Years of Age: | 3,719 (18.09%) |
| Population with a Disability: | 5,125 (25.29%) |
| <i>Cognitive Disability:</i> | 1,983 (10.400%) |
| Supplemental Security Income (SSI): | 1,183 (15.10%) |
| Cash Public Assistance Income: | 279 (3.60%) |
| Food Stamp/SNAP Benefits: | 2,164 (27.60%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$49,599.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$71,397.89 |
| Median Family Income (HUD): | \$37,000.00 |
| Very Low Income Limit (50% MFI): | \$23,200.00 (3,349 households, 42.71%) |
| Low Income Limit (80% MFI): | \$37,100.00 (4,472 households, 57.03%) |

KHC SERVICES

| | |
|------------------------------------|----------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 4 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 10 (133) |
| Total Assisted Units County (HUD): | 103 |
| Housing Choice Vouchers (2017): | 1 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,843 |
| Owner Occupied: | 5,528 (50.98%) |
| Renter Occupied: | 2,314 (21.34%) |
| Vacancy Rate | 27.68% |
| Evictions Filings (2016) | 14 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 196 (2.50%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 1,346 (17.16%) |
| Number of Mobile Homes | 1,835 (23.40%) |
| Number of Homes with Incomplete Plumbing | 125 (1.59%) |
| Built 1989 or Earlier | 6,887 (63.52%) |
| Cost Burdened Owner Occupied Housing | 990 (17.90%) |

COUNTY PROFILE: WEBSTER COUNTY

Congressional District: 1
ADD Region: Western KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 13,331 |
| Total Number of Households: | 5,136 |
| Unemployment Rate (2016): | 7.09% |
| Population over 65 Years of Age: | 2,145 (16.09%) |
| Population with a Disability: | 2,656 (20.40%) |
| <i>Cognitive Disability:</i> | 1,044 (8.50%) |
| Supplemental Security Income (SSI): | 379 (7.40%) |
| Cash Public Assistance Income: | 55 (1.10%) |
| Food Stamp/SNAP Benefits: | 837 (16.30%) |
| Homeless (2017): | 1 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 1 |

HOUSEHOLD INCOME

| | |
|--|---|
| Average Loan Applicant Income (KHC) (2017): | \$67,965.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$64,688.64 |
| Median Family Income (HUD): | \$55,900.00 |
| Very Low Income Limit (50% MFI): | \$30,150.00 (1,651 households, 32.15%) |
| Low Income Limit (80% MFI): | \$48,250.00 (3,099 households, 60.34%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 6 |
| Single Family Loans (FY 2016): | 2 |
| Single Family Loans (FY 2015): | 6 |
| Multi Family Projects (Units): | 0 (20) |
| Total Assisted Units County (HUD): | 48 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 5,920 |
| Owner Occupied: | 3,605 (60.90%) |
| Renter Occupied: | 1,531 (25.86%) |
| Vacancy Rate | 13.24% |
| Evictions Filings (2016) | 40 |

HOUSING CHARACTERISTICS

| | |
|--|----------------|
| Crowded or Severely Crowded Housing | 154 (2.99%) |
| Heating (Wood, Kerosene, Coke/Coal, none) | 174 (3.38%) |
| Number of Mobile Homes | 981 (19.10%) |
| Number of Homes with Incomplete Plumbing | 10 (0.20%) |
| Built 1989 or Earlier | 4,325 (73.06%) |
| Cost Burdened Owner Occupied Housing | 689 (19.10%) |

COUNTY PROFILE: WHITLEY COUNTY

Congressional District: 5
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 35,842 |
| Total Number of Households: | 12,708 |
| Unemployment Rate (2016): | 9.80% |
| Population over 65 Years of Age: | 5,319 (14.84%) |
| Population with a Disability: | 6,944 (19.71%) |
| <i>Cognitive Disability:</i> | 2,871 (8.80%) |
| Supplemental Security Income (SSI): | 1,530 (12.00%) |
| Cash Public Assistance Income: | 234 (1.80%) |
| Food Stamp/SNAP Benefits: | 3,487 (27.40%) |
| Homeless (2017): | 11 |
| <i>Sheltered:</i> | 11 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$53,110.50 |
| Average Loan Applicant Income (HMDA) (2017): | \$66,916.19 |
| Median Family Income (HUD): | \$38,400.00 |
| | \$23,200.00 |
| Very Low Income Limit (50% MFI): | (5,033 households, 39.60%) |
| | \$37,100.00 |
| Low Income Limit (80% MFI): | (6,806 households, 53.56%) |

KHC SERVICES

| | |
|------------------------------------|---------|
| Single Family Loans (FY 2017): | 7 |
| Single Family Loans (FY 2016): | 9 |
| Single Family Loans (FY 2015): | 7 |
| Multi Family Projects (Units): | 5 (246) |
| Total Assisted Units County (HUD): | 262 |
| Housing Choice Vouchers (2017): | 0 |
| Housing Choice Vouchers (2016): | 0 |
| Total PBCA Properties: | 8 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 15,180 |
| Owner Occupied: | 8,697 (57.29%) |
| Renter Occupied: | 4,011 (26.42%) |
| Vacancy Rate | 16.28% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 165 (1.30%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 570 (4.48%) |
| Number of Mobile Homes | 3,457 (27.20%) |
| Number of Homes with Incomplete Plumbing | 89 (0.70%) |
| Built 1989 or Earlier | 9,476 (62.42%) |
| Cost Burdened Owner Occupied Housing | 1,870 (21.50%) |

COUNTY PROFILE: WOLFE COUNTY

Congressional District: 6
ADD Region: Eastern KY

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|-----------------|
| Total Population: | 7,221 |
| Total Number of Households: | 2,899 |
| Unemployment Rate (2016): | 10.20% |
| Population over 65 Years of Age: | 1,277 (17.68%) |
| Population with a Disability: | 2,201 (31.02%) |
| <i>Cognitive Disability:</i> | 1,114 (16.700%) |
| Supplemental Security Income (SSI): | 606 (20.90%) |
| Cash Public Assistance Income: | 67 (2.30%) |
| Food Stamp/SNAP Benefits: | 1,161 (40.00%) |
| Homeless (2017): | 13 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 13 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$0.00 |
| Average Loan Applicant Income (HMDA) (2017): | \$62,873.17 |
| Median Family Income (HUD): | \$31,200.00 |
| | \$23,200.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (1,602 households, 55.26%) |
| | \$37,100.00 |
| <i>Low Income Limit (80% MFI):</i> | (1,945 households, 67.09%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 0 |
| Single Family Loans (FY 2016): | 1 |
| Single Family Loans (FY 2015): | 0 |
| Multi Family Projects (Units): | 5 (55) |
| Total Assisted Units County (HUD): | 124 |
| Housing Choice Vouchers (2017): | 3 |
| Housing Choice Vouchers (2016): | 1 |
| Total PBCA Properties: | 2 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 3,651 |
| Owner Occupied: | 1,855 (50.81%) |
| Renter Occupied: | 1,044 (28.59%) |
| Vacancy Rate | 20.60% |
| Evictions Filings (2016) | 2 |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 23 (0.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 379 (13.07%) |
| Number of Mobile Homes | 1,125 (38.80%) |
| Number of Homes with Incomplete Plumbing | 29 (1.00%) |
| Built 1989 or Earlier | 2,305 (63.13%) |
| Cost Burdened Owner Occupied Housing | 486 (26.20%) |

COUNTY PROFILE: WOODFORD COUNTY

Congressional District: 6
ADD Region: Urban Triangle

COUNTY DEMOGRAPHICS

| | |
|-------------------------------------|----------------|
| Total Population: | 25,591 |
| Total Number of Households: | 9,976 |
| Unemployment Rate (2016): | 4.29% |
| Population over 65 Years of Age: | 4,038 (15.78%) |
| Population with a Disability: | 3,384 (13.29%) |
| <i>Cognitive Disability:</i> | 1,259 (5.20%) |
| Supplemental Security Income (SSI): | 445 (4.49%) |
| Cash Public Assistance Income: | 157 (1.60%) |
| Food Stamp/SNAP Benefits: | 1,167 (11.70%) |
| Homeless (2017): | 0 |
| <i>Sheltered:</i> | 0 |
| <i>Unsheltered:</i> | 0 |

HOUSEHOLD INCOME

| | |
|--|----------------------------|
| Average Loan Applicant Income (KHC) (2017): | \$55,160.70 |
| Average Loan Applicant Income (HMDA) (2017): | \$99,805.41 |
| Median Family Income (HUD): | \$66,100.00 |
| | \$33,050.00 |
| <i>Very Low Income Limit (50% MFI):</i> | (2,933 households, 29.40%) |
| | \$52,900.00 |
| <i>Low Income Limit (80% MFI):</i> | (4,298 households, 43.08%) |

KHC SERVICES

| | |
|------------------------------------|--------|
| Single Family Loans (FY 2017): | 8 |
| Single Family Loans (FY 2016): | 3 |
| Single Family Loans (FY 2015): | 8 |
| Multi Family Projects (Units): | 1 (85) |
| Total Assisted Units County (HUD): | 13 |
| Housing Choice Vouchers (2017): | 62 |
| Housing Choice Vouchers (2016): | 21 |
| Total PBCA Properties: | 1 |

HOUSING STATISTICS

| | |
|--------------------------|----------------|
| Total Housing Units: | 10,938 |
| Owner Occupied: | 6,918 (63.25%) |
| Renter Occupied: | 3,058 (27.96%) |
| Vacancy Rate | 8.79% |
| Evictions Filings (2016) | No Data |

HOUSING CHARACTERISTICS

| | |
|---|----------------|
| Crowded or Severely Crowded Housing | 80 (0.80%) |
| Heating (<i>Wood, Kerosene, Coke/Coal, none</i>) | 321 (3.21%) |
| Number of Mobile Homes | 200 (2.00%) |
| Number of Homes with Incomplete Plumbing | 40 (0.40%) |
| Built 1989 or Earlier | 6,816 (62.31%) |
| Cost Burdened Owner Occupied Housing | 1,273 (18.40%) |