



Kentucky Housing Corporation

Disaster Housing Plan

Version: June 2019

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While Kentucky Housing Corporation (KHC) is generally considered a source for permanent housing, we can also be a valuable resource for temporary housing in emergency situations.

In the event of a disaster, please contact KHC as quickly as possible, toll-free in Kentucky at 800-633-8896 or 502-564-7630. The sooner KHC can partner with local officials, community leaders, and housing providers to identify needs, the better equipped we will be to help secure the needed resources.

KHC can assist by:

- **Resources** – KHC serves as a facilitator to bring other agencies and local housing partners together to assess needs and identify resources available to address those needs. This collaboration can help a community focus on other needs; while the housing team develops and implements a housing strategy.
- **Temporary Assistance** – KHC administers a Section 8 voucher program, providing rental assistance to qualified individuals and families. During a disaster, KHC can make temporary vouchers available for up to 24 months to help families who can no longer live in their apartments or homes, giving them time to rebuild or relocate to a new permanent housing situation.
- **Financial Aid** – While KHC does **not** make grants to individuals, it may be possible for KHC to provide assistance in the form of grants or loans to local nonprofit housing providers.
- **Permanent Housing** – KHC can also assist with long-term solutions. KHC administers a number of federal and state housing programs for the creation and rehabilitation of affordable rental and homeownership units. These resources are available, typically through a competitive application process, to housing providers on an on-going basis. Examples of this type of assistance include:
 - [HOME Investment Partnerships \(HOME\)](#) – Funds are made available through the U.S. Department of Housing and Urban Development (HUD) for home buyer assistance, homeowner rehabilitation, rental assistance, and rental production for low- to moderate-income individuals or families.
 - [Affordable Housing Trust Fund \(AHTF\)](#) – Funds can be used for acquisition, rehab, or new construction for families whose incomes are 60 percent below area median income.
 - [Low Income Housing Tax Credits](#) – KHC's Housing Credits are available to developers through private investment in new construction or substantial rehabilitation of affordable rental housing.
 - [Specialized Housing Resources](#) – Various programs that provide short-term assistance with rent and utility deposits for persons who are homeless or at risk of becoming homeless.
 - [Homeowners](#) – If you are a homeowner with a KHC loan, please contact your insurance company and visit [My Account](#) for details about your KHC mortgage.