

Emergency Rental Assistance Program

Update to the Interim Joint Committee on
Appropriations and Revenue

November 16, 2021

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Kentucky Housing Corporation

Kentucky Housing Corporation

Who We Are

Mission:

KHC invests in quality affordable housing solutions for families & communities across Kentucky.

**State Housing
Finance
Agency**

**Self-
Supporting**

**Quasi-
Governmental**

Private, Federal & State Funding/Financing Sources

Private Equity via Tax Credits

Tax Exempt Bonds

Fannie Mae/Ginnie Mae

Select HUD Programs


Treasury COVID Relief Programs

KY Affordable Housing Trust Fund

KHC



What We Do

Homebuyers & Homeowners	Rental Housing	Homelessness Programs
 <p>Mortgages, Down Payment Assistance, Foreclosure Prevention, Homebuilding, Home Repair, Weatherization</p>	 <p>Affordable Rental Development & Preservation, Rental Assistance</p>	 <p>Homelessness Programs: Shelter Rapid Re-Housing Street Outreach Eviction Prevention</p>

U.S. Treasury
**Emergency Rental
Assistance Program**

Emergency Rental Assistance 1.0

Healthy at Home Eviction Relief

teamkyhherf.ky.gov


Funding to the Commonwealth	Emergency Rental Assistance 1.0
Legislation	CRRSSA (<i>December 27, 2020</i>)
Federal Agency	U.S. Treasury
Funds Disbursed To	Commonwealth of Kentucky
Target Recipients	Tenants, Landlords, Utilities
Lead Administrator	Kentucky Housing Corporation
Type of Help	Rent & Utility Relief
Geography	118 Counties
Deadline for Use of Funds	9/30/2022
Total ERA1 to the Commonwealth	\$264,304,181
ERA1 Funding to KY Localities	
Louisville/Jefferson Co.	\$22,929,540
Lexington/Fayette Co.	\$9,663,722
Total ERA1 for ALL KY Jurisdictions	\$296,897,443

ERA1 Funding flowed from U.S. Treasury to 3 Kentucky Grantees

Jurisdiction	Amount from Treasury
Louisville-Jefferson Co.	\$22,929,540
Lexington-Fayette Co.	\$9,663,722
Commonwealth/KHC <i>(118 Counties + Subgrants to Louisville & Lexington)</i>	\$264,304,181 <i>(KHC: \$224M; Louisville: \$27M; Lexington: \$11.7M)</i>
Kentucky Total	\$296,897,443

Collaboration with Louisville and Lexington

- We 3 administrators began meeting weekly in January to align programs.
- All 3 offer virtually an identical assistance.
- We all use some of the same program documents.
- Funds came from Treasury in January & we all launched in mid-February.

TEAM 
KENTUCKY™

Healthy at Home Eviction Relief Fund

*Funded by US Treasury's Coronavirus Relief Fund
Emergency Rental Assistance Program (ERA)*

ERA1 Agency Roles

Agency	Role
Finance and Administration Cabinet	Grantee
Kentucky Housing Corporation	Sub-recipient & lead administrator
Public Protection Cabinet	Application system administrator
Louisville Metro Government	Sub-grantee to KHC
Lexington-Fayette UCG	Sub-grantee to KHC

Healthy at Home Eviction Relief Fund

PURPOSE

1. Assist Kentucky tenants with **RENT** and/or **UTILITIES** to keep them housed.
2. Allow landlords & utilities to get substantial payments for arrears.
3. Reduce the volume of eviction cases in Kentucky courts.

Healthy at Home Eviction Relief Fund

GEOGRAPHY

All Kentucky counties
outside of Fayette & Jefferson County
(118 of 120 counties)

teamkyhherf.ky.gov

To apply in Fayette Co: covid19renterhelp.org

To apply in Jefferson Co: stopmyeviction.org

Website: teamkyhherf.ky.gov

Healthy at Home
Eviction Relief Fund Application



regarding the Healthy at Home Eviction Relief Fund, please review the [frequently asked questions \(FAQs\)](#).

Overview of Healthy at Home Eviction Relief Fund

This program is for renters only. Homeowners seeking help should [click here](#). To check the status of your application, please DO NOT call. Instead, log in to the HHERF system. (If using a mobile phone, be sure to scroll to the right!)

Federal COVID-19 relief legislation allocated funds from U.S. Treasury for emergency rental assistance. Team Kentucky's program is described below. Tenants and landlords may apply by reading through program information and creating an account.

Purpose

- Assist Kentucky tenants with RENT and/or UTILITIES to keep them housed.
- Allow landlords and utilities to get substantial payments for arrearages.
- Reduce the volume of eviction cases in Kentucky courts.

Geography

- All Kentucky counties outside of Fayette and Jefferson

Sign In to Work on Your Application



wsmith@kyhousing

US Treasury Emergency Rental Assistance 1.0
Healthy at Home Eviction Relief


teamkyhherf.ky.gov


Eligibility	Tenants in 118 counties who have arrears & earn \leq 80% area median income.
Form of Assistance	Lump sum direct deposit payments to landlords. Lump sum direct payments to utilities.
Term	Assistance calculated back to April 2020.
Max Assistance	100% of back rent and/or utilities owed for up to 12 months + 3 months future rent. (Max of 15 months)
3rd Party Application Assistance	A caseworker, family member, property manager, etc. can help a tenant complete their online application.

teamkyhherf.ky.gov

Tenants & Landlords should each apply & must create an account.

Sign In to Work on Your Application

 wsmith@kyhousing.org



[Sign In](#)

If you do not have account, [Click Here](#) to create.

If you forgot your password, [Click Here](#) to retrieve.

Check Your Income Eligibility

County

Select



Total number of individuals
living in the household?

Total annual household income
for 2020 (before taxes and
deductions)

\$

(OR)

Monthly Income (Amount
earned over the last 30 days
before taxes and deductions)

\$

[Check Your Eligibility](#)

Income Eligibility Calculator on the Website

A 3rd Party can help a tenant apply

A friend, family member, property manager, caseworker, etc. can help a tenant apply.

3RD PARTY HELPING A TENANT

Are you helping the tenant fill out this application (as a caseworker, friend, or family member)?

Yes No

Please provide your contact information and answer the question below.

First Name *

Enter First Name

Last Name *

Enter Last Name

Organization (if applicable)

Enter Company Name

Street No *

Enter Street No

Street Name *

Enter Street name

Zip Code *

Zip Code

City *

Enter City

State *

Phone Number *

(XXXXXXXXXX) Numt

Email

Enter Email

How do you know the tenant you are helping? *

Depending on past due bills,
tenant applicants may seek
assistance with

rent
utilities
or
both

HERF Max Income Limits

= 80% of Area Median Income for County & Household Size

KYCounty	# of Persons in the Housing Unit/Households							
	80% AMI 1 person	80% AMI 2 persons	80% AMI 3 persons	80% AMI 4 persons	80% AMI 5 persons	80% AMI 6 persons	80% AMI 7 persons	80% AMI 8 persons
Adair County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700
Allen County	\$2,546	\$2,908	\$3,271	\$3,633	\$3,925	\$4,217	\$4,508	\$4,800
Anderson County	\$3,254	\$3,717	\$4,183	\$4,646	\$5,021	\$5,392	\$5,763	\$6,133
Ballard County	\$2,717	\$3,104	\$3,492	\$3,879	\$4,192	\$4,500	\$4,813	\$5,121
Barren County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700
Bath County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700
Bell County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700
Boone County	\$4,029	\$4,604	\$5,179	\$5,754	\$6,217	\$6,675	\$7,138	\$7,596
Bourbon County	\$3,704	\$4,233	\$4,763	\$5,292	\$5,717	\$6,142	\$6,563	\$6,988
Boyd County	\$2,763	\$3,154	\$3,550	\$3,942	\$4,258	\$4,575	\$4,892	\$5,204
Boyle County	\$2,738	\$3,129	\$3,521	\$3,908	\$4,225	\$4,538	\$4,850	\$5,163
Bracken County	\$4,029	\$4,604	\$5,179	\$5,754	\$6,217	\$6,675	\$7,138	\$7,596
Breathitt County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700
Breckinridge County	\$2,908	\$3,325	\$3,742	\$4,154	\$4,488	\$4,821	\$5,154	\$5,488
Bullitt County	\$3,617	\$4,133	\$4,650	\$5,167	\$5,583	\$5,996	\$6,408	\$6,821
Butler County	\$2,550	\$2,917	\$3,279	\$3,642	\$3,933	\$4,225	\$4,517	\$4,808
Caldwell County	\$2,717	\$3,104	\$3,492	\$3,879	\$4,192	\$4,500	\$4,813	\$5,121
Calloway County	\$2,808	\$3,208	\$3,608	\$4,008	\$4,329	\$4,650	\$4,971	\$5,292
Campbell County	\$4,029	\$4,604	\$5,179	\$5,754	\$6,217	\$6,675	\$7,138	\$7,596
Carlisle County	\$2,579	\$2,946	\$3,313	\$3,679	\$3,975	\$4,271	\$4,563	\$4,858
Carroll County	\$2,492	\$2,850	\$3,204	\$3,558	\$3,846	\$4,129	\$4,413	\$4,700

US Treasury Emergency Rental Assistance 1.0

Healthy at Home Eviction Relief

as of November 12, 2021:

Since launching February 15th:

- Paid out a total of **\$80.2M**
- **22,323** individual payments to help **16,071** households.
- Average assistance per household = **\$4,981**
- An average of **1,000 new applications per week** have come in over the past **6** weeks, the result of increased, targeted marketing.
- **99%** of payments have gone directly to landlords/utilities.

US Treasury Emergency Rental Assistance 1.0

Healthy at Home Eviction Relief

as of November 12, 2021:

Grant Status:

Over the past 9 months:

- \$38.7M sub-granted to Louisville & Lexington.
- \$80.2M paid out in assistance for rent, utilities, internet.
- \$5.2M utilized for administrative costs.
- \$124M in total has been committed—47% of the grant.
- \$122.8M remains available to assist Kentucky renters.

HERF Payments by Month

Month	Rent	Utilities	Internet	Returns	Total	Month Change
March 2021	\$2,157,701	\$181,948	\$0	-7,200	\$2,332,449	
April 2021	\$6,519,537	\$1,195,548	\$2,850	-118,964	\$7,598,971	226%
May 2021	\$5,786,766	\$755,014	\$1,950	-65,545	\$6,478,185	-15%
June 2021	\$6,436,313	\$744,826	\$9,300	-48,431	\$7,142,008	10%
July 2021	\$11,188,412	\$1,585,314	\$39,000	-45,562	\$12,767,164	79%
August 2021	\$9,351,297	\$1,276,633	\$37,800	-87,980	\$10,577,750	-17%
Sept. 2021	\$8,626,683	\$1,207,594	\$35,100	-75,013	\$9,794,364	-7%
Oct. 2021	\$17,157,649	\$1,272,495	\$34,650	-168,351	\$18,296,443	87%
Nov. 2021*	\$4,886,677	\$400,312	\$15,900	-77,124	\$5,225,765	
Grand Total	\$72,111,035	\$8,619,683	\$176,550	-694,170	\$80,213,099	

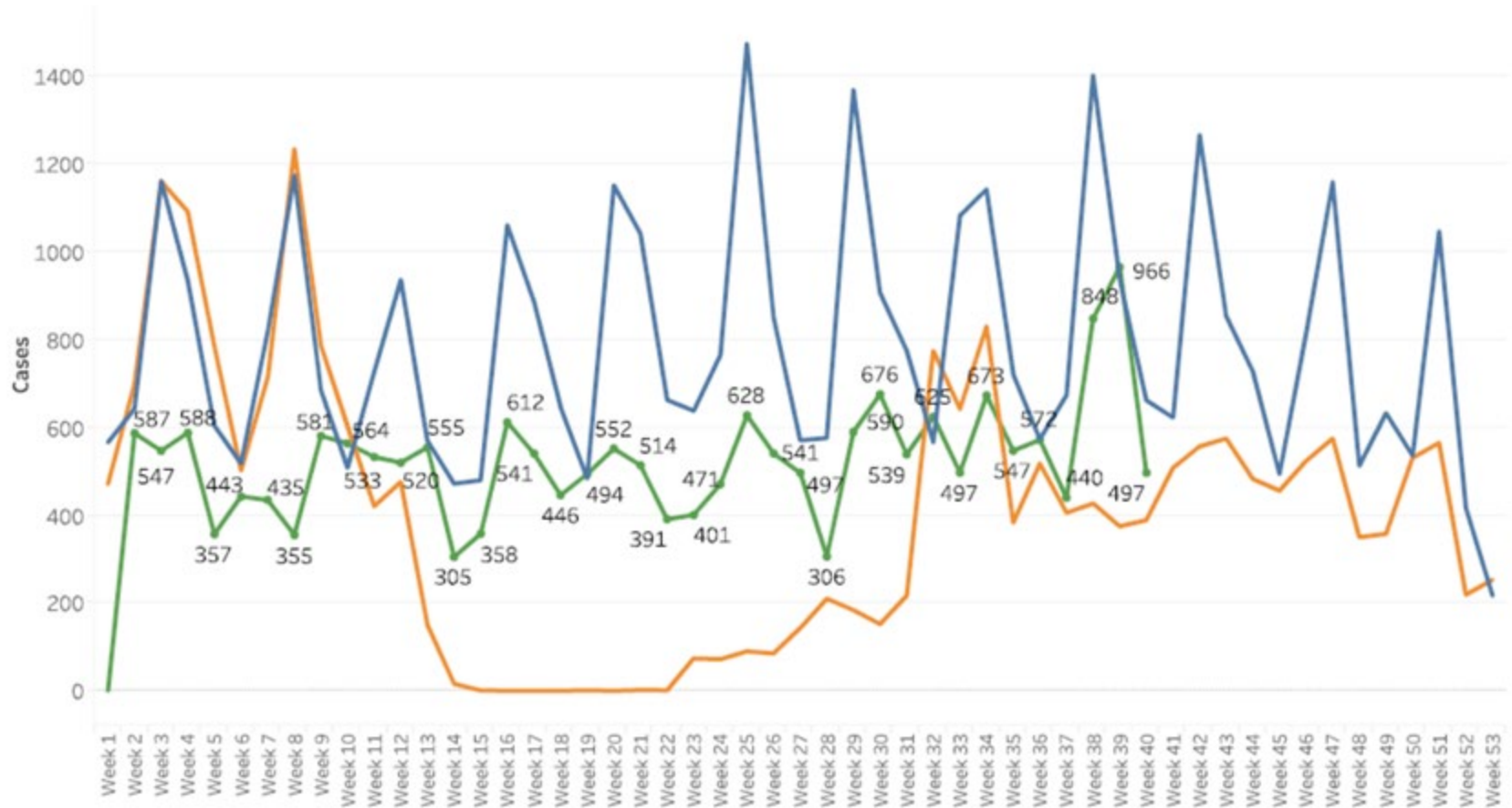
*Partial Month.



ADMINISTRATIVE OFFICE OF THE COURTS
Research and Statistics

20_RS8016
8,604 cases pending as of 10/04/21

Forcible Detainer Cases Filed January 1, 2019 to October 2, 2021 Statewide



Statistical Analysis Considerations:

- *Data is provided from the CourtNet database.
- *The data presented is a snapshot in time as of October 4, 2021.
- *Calendar Year 2021 data includes cases filed through October 2, 2021.

Year
■ 2019
■ 2020
■ 2021

Run Date:
10/04/2021
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Links:

[HHERF Flyer](#)

Application:

teamkyhherf.ky.gov

Worried about past-due
rent or utilities?



Healthy at Home Eviction Relief

Assistance with past-due rent and
utilities during the COVID-19 pandemic.

Apply online at teamkyhherf.ky.gov.

Who Can Apply?

- Renters and landlords in 118 counties. *(Lexington and Louisville have their own programs.)*
- Tenants must meet income restrictions, be impacted by the pandemic, and provide documentation.
- Landlords must provide documentation, agree to program terms, and forgive fees/penalties.

How to Apply

- Applications are only accepted online at teamkyhherf.ky.gov.
- Email required: Tenants and landlords should have each other's email address to apply.
- Tenants and landlords should both apply.
- In Fayette County: covid19renterhelp.org.
- In Jefferson County: stopmyeviction.org.

Assistance Amount

- Maximum **RENT** relief: 100% of past-due rent since April 1, 2020 + three months future rent.
- Maximum **UTILITY** relief: 100% of past-due utilities since April 1, 2020 + three months future utilities.
- Maximum **past-due** rent and/or utility bills covered: 12 months.

How Payments Are Made

- Lump sum, direct deposit payments to landlords.
- Lump sum payments to utility providers.

US Treasury Homeowners Assistance Fund



- Will be offered statewide.
- \$85M to help homeowners behind on a mortgage.
- Awaiting approval of our plan from Treasury.
- KHC expects to launch late 2022/early 2021.
- Sign up for email updates:
mailchi.mp/kyhousing/haf-info-signup

Weblinks

Healthy at Home Eviction Relief	teamkyhherf.ky.gov
HHERF Flyer	www.kyhousing.org/News-Events/Eviction-Relief/Documents/HHERF%20Flier.pdf
Louisville ERA Program	www.stopmyeviction.org/
Lexington ERA Program	www.lexingtonky.gov/how-do-i-get-help
KHC Website	www.kyhousing.org
KHC Resources Page	www.kyhousing.org/Programs/Pages/Kentuckians-In-Need.aspx
Community Resource Guide	www.kyhousing.org/Programs/Documents/Community%20Resource%20Guide.pdf
Homeowner Assistance Fund	mailchi.mp/kyhousing/haf-info-signup

THANK YOU.

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