Kentucky River Foothills Development Council, Inc.
Estill & Powell County Affordable Housing Program Application

PLEASE PRINT CLEARLY

I. APPLICANT INFORMATION

Applicant	Co-Applicant
Name:	Name:
S.S. #	S.S. #
Age:	Age:
Birth date:	Birth date:
Phone:	Phone:
e-mail address:	e-mail address:
Marital Status:	Marital Status:
Current Address & Mailing:	Current Address & Mailing:
(incl. city and zip)	(incl. city and zip)
# of Years at this address:	# of Years at this address:
Previous Address:	Previous Address:
(including city and zip code)	(including city and zip code)
# of Years at this address:	# of Years at this address:

Individuals Who Will Be Living in the House Purchased.

Name	Relationship	Age/birth date	Social Security Number

Have you ever owned a home? ☐ **Yes** ☐ **No** **If so, how long ago**

Would you like to voluntarily disclose any disabilities in your household?

Are you an employee/agent/boardmember or related to an employee/agent/board member of Kentucky River Foothills?

☐ **Yes** ☐ **No**

If Yes, whom? **Relationship:**

Have you ever declared bankruptcy? ☐ **Yes** ☐ **No** **If Yes, when was it discharged?**

How did you hear about our program? **Contact name & number:**

II. EMPLOYMENT INFORMATION – Please include a 2 year history.

Applicant	Co-Applicant
*Employer's Name:	* Employer's Name:
Address:	Address:
Phone Number:	Phone Number:
Position:	Position:
Dates Employed: to	Dates Employed: to
*Employer's Name:	* Employer's Name:
Address:	Address:
Phone Number:	Phone Number:
Position:	Position:
Dates Employed: to	Dates Employed: to

III. ASSETS

List savings, checking, and certificate of deposit accounts below

Name and Address of Bank, S&L or Credit Union:

Account Holder's Name:

Account #:

Type of Account:

Average Balance:

I/We have bank accounts: ☐ **Yes** ☐ **No**

I/We have $_________________amount of cash on hand (Excluding money in checking, savings, and CD's)

Do you have any other assets to disclose, such as real estate, 401(k), IRA, certificates of deposits, stocks, bonds, whole life insurance policies, antique collectibles, etc.? ☐ **Yes** ☐ **No**

If Yes, please describe and itemize cash value of each asset:

IV. GROSS INCOME

IF PAID HOURLY, PLEASE COMPLETE THE FOLLOWING:

	Applicant	Co-Applicant	Other Household Members
Hourly pay rate:			
# of hours per wk:			
# of wks. Per yr.:			
Estimated Overtime Pay:			

Is this overtime: ☐ **Guaranteed** ☐ **Likely to Continue** ☐ **Likely to Discontinue** **(Please check one)**

IF SALARIED OR HAVE OTHER MONTHLY INCOME, PLEASE COMPLETE THE FOLLOWING:

	Applicant		Co-Applicant		Other Household Members	
	Monthly	**Annually**	**Monthly**	**Annually**	**Monthly**	**Annually**
Base salary income:						
Guaranteed salary income:						
Guaranteed bonuses:						
Commissions:						
Social Security:						
Annuities, pensions, etc.:						
Disability/Reason for Disability:						
Child Support*:						

***Are you receiving or entitled to receive child support?** ☐ **Yes** ☐ **No** **If yes, fill in amount(s) above. If no, what attempts are you making to collect child support?**

***Is the child support court ordered?** ☐ **Yes** ☐ **No** **Is it received regularly?** ☐ **Yes** ☐ **No**
If it is not received reqularly, please give a one-year average: $

Alimony:						
Public Assistance*:						
*(*Excluding food stamps)*						
Military:						
Other (explain):						

Totals: Applicant: $ Co-Applicant: $ Other Members: $

V. MONTHLY DEBT

Please list minimum monthly payments and total outstanding balances for all debts.
If a debt is paid weekly or bi-monthly clearly indicate the payment schedule.

	Applicant		Co-Applicant		Other Household Members	
Debt	**Monthly**	**Balance**	**Monthly**	**Balance**	**Monthly**	**Balance**
Auto payment(s):						
Credit card:						
Credit card:						
Credit card:						
Medical bills:						
Student loan(s):						
Child Support:						
Child Care*:						

***Is this child care paid: ☐ Weekly ☐ Monthly (please check one) If paid weekly, please specify the amount(s) $**

Do you pay different fees for childcare while your child is in and out of school? Please specify weekly rate for each:

In School $ per week Out of School $ per week

Alimony:

Notes Payable:

Other (explain):

Rent Payment: Landlords Name and Address/Phone:

Totals: Applicant: $ Co-Applicant: $ Other Members: $

VI. DEMOGRAPHIC INFORMATION

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. If you do not wish to furnish the information, please check the box below.

Applicant	**Race/National Origin**	**Co-Applicant**	**Race/National Origin**
☐	I do not wish to furnish this information	☐	I do not wish to furnish this information
☐	American Indian/Alaskan Native	☐	American Indian/Alaskan Native
☐	Black, not of Hispanic origin	☐	Black, not of Hispanic origin
☐	Asian or Pacific Islander	☐	Asian or Pacific Islander
☐	Hispanic	☐	Hispanic
☐	White, not of Hispanic origin	☐	White, not of Hispanic origin
☐	Other	☐	Other
Sex:	☐ Male ☐ Female	Sex:	☐ Male ☐ Female

VII. APPLICANT'S CERTIFICATION

The applicant(s) certifies that all information in this form, and all information furnished in support of this form, is true and complete to the best of the applicant's knowledge and belief.

Applicant Signature: **Date:**

Co-Applicant Signature: **Date:**

Interviewed By: **Date:**

Kentucky River Foothills Development Council, Inc. (KRFDC)
CREDIT AUTHORIZATION AND PRIVACY DISCLOSURE FORM

I hereby authorize and instruct KRFDC to obtain and review my credit report. My credit report will be obtained from a credit-reporting agency chosen by KRFDC. I understand and agree that KRFDC intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home.

My signature below also authorizes the release of financial or other information that I have supplied to KRFDC in connection with such evaluation to a third party or credit reporting agency. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection with determining my ability to obtain affordable housing, I (please initial one):

☐ **Authorize**
☐ **Do not authorize**

KRFDC to share with potential mortgage lenders, funding sources, and/or counseling agencies my credit report and any information that I have provided, including any computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying KRFDC in writing.

_______________________________________	_______________________________________
Client's Name (Print)	Client's Name (Print)
_______________________________________	_______________________________________
Client's Signature	Client's Signature
_______________________________________	_______________________________________
Social Security Number	Social Security Number
_______________________________________	_______________________________________
Date	Date

TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

TITLE VI NOTICE OF PROTECTIONS AGAINST DISCRIMINATION

In accordance with KRS 344.015, Kentucky River Foothills Development Council, Inc. operates its programs without regard to race, religion, color, sex, and national origin.

To request or receive additional information on discrimination obligations, including complaint procedures, or VAWA (Violence Against Women Act) please contact the person listed below:

EEO/Affirmative Action Officer:	**Local Title VI Coordinator:**
David Estepp **6021 Atwood Dr.** **Richmond, KY 40475** **859-624-2046**	**Keith Long** **309 Spangler Drive** **Richmond, KY 40475** **859-624-2046**

To file a discrimination complaint, the written complaint must be filed within _5___ days of the alleged discrimination. To accommodate limited English proficient individuals, oral complaints to be documented and/or translated may also be given at the above address.

Acknowledgment of Receipt of Termination Policy

This is to certify that I received the COC/Estill County Rental Project Termination Policy at the time of my application. I have been informed that if I have any questions regarding the Termination Policy, I can contact Jimmy Stone or Paula Adams at 606-723-0207.

___________________________________	___________________________________
Name	Date
___________________________________	___________________________________
Name	Date

What housing is covered?

Real property meant as a home or residence for one or more families. This includes homes, apartments, and lots, whether rented or sold, by a real estate broker, sales agent, operator, or directly by the owner.

Who must obey the law?

Any real estate-related organization; real estate operators, brokers, or agents; savings and loan associations; mortgage lenders; banks; apartment house agents/managers; rental agents; builders; contractors; developers; owners of building lots; advertising media; homeowners advertising and selling their own homes; and insurers.

Are there exemptions to these laws?

Yes. Exemptions include the rental of an owner-occupied duplex or one room in a private home, the sale of property without help from a real estate dealer and without public advertising, and rental of church-owned housing to the extent of giving preference to those of that religion.

Report discrimination!

If you think you have been a victim of housing discrimination, please contact one of the agencies on the back of this brochure. Fair housing is not an option. It's the law.

Kentucky Housing Corporation

1231 Louisville Rd.
Frankfort, KY 40601
502-564-7630
Toll-free in KY 800-633-8896
TTY 711
www.kyhousing.org

Kentucky Commission on Human Rights

332 W. Broadway, Ste. 700
Louisville, KY 40202
800-292-5566
TDD: 502-595-4084
www.kchr.ky.gov

U.S. Department of Housing and Urban Development

601 W. Broadway, Rm. 110
Louisville, KY 40202
502-582-6163
TTY: 800-972-9275
www.hud.gov

EQUAL HOUSING OPPORTUNITY

KHC promotes fair housing practices in the state and prohibits discrimination based on race; color; religion; sex; national origin; sexual orientation; gender identity; ancestry; age; genetic information; disability; or marital, familial, or veteran status.

No state funds were used to produce this document.

Fair Housing in Kentucky

Kentucky Housing Corporation (KHC), as the state housing finance agency, is charged with funding good and affordable homes across the Commonwealth of Kentucky and must promote freedom in housing choice for Kentucky residents.

KHC Kentucky Housing Corporation

Investing in quality housing solutions.

Fair Housing

Understand the facts and know your rights!

The Fair Housing Act

The Fair Housing Act was introduced as a component of the Civil Rights Act of 1968. The act provides equal opportunity to all who buy, sell, rent, finance, or insure housing. In a nutshell, the act protects each individual's basic right to choose where to live and ensures equal treatment after obtaining housing.

Who is protected?

The Fair Housing Act, as amended, prohibits discrimination in housing based on race, color, national origin, religion, disability, gender, and familial status.

On February 3, 2012, the U.S. Department of Housing and Urban Development (HUD) issued a final rule that prohibits discrimination on the basis of actual or perceived sexual orientation, gender identity, or marital status in regards to housing programs assisted by HUD or subject to a mortgage insured by the Federal Housing Administration.

In addition, local communities, such as Louisville, Lexington, and Frankfort, have passed ordinances to prohibit discrimination based on sexual orientation. Always check with your local community to see what ordinances may be in effect.

KHC and our fair housing mission

Housing is a basic human need. Having a home instills a sense of safety and security. Our mission at KHC is to provide safe, quality, affordable housing opportunities, and we are committed to putting people first. Our core values guide our work. We believe everyone deserves to have a safe place to live and that everyone has a right to fair housing, free from discrimination.

KHC partners with...

- Home Buyers
- Renters
- Mortgage Lenders
- Housing Producers
- Special Needs Housing and Service Providers
- Government Agencies
- All Housing Industry Members

KHC maintains an ongoing commitment to fair housing through our homeownership (including homeownership education and counseling), rental, housing production/repair, and special needs housing programs throughout the state. All entities that receive financial assistance from KHC to conduct their housing programs are required to uphold fair housing activities.

KHC requires partners to:

- Develop a fair housing plan and affirmative marketing program.
- Promote the use of minority- and female-owned businesses in all legal documents.
- Promote the design and construction of housing that ensures maximum use by all persons.
- Promote fair housing by displaying posters and brochures.

What is housing discrimination?

In sale or rental of housing, it is illegal to:

- Refuse to rent or sell to someone based on a status, if protected.
- Provide different services of facilities based on a status, if protected.
- Falsely deny housing availability based on a status, if protected.
- Impose different rules on different people based on a status, if protected.

In financial transactions, it is illegal for lending institutions to:

- Refuse to accept mortgage loan applications based on a status, if protected.
- Refuse to provide loan information based on a status, if protected.
- Give people different terms/conditions on a loan based on a status, if protected.
- Discriminate in the appraisal of property based on a status, if protected.

In any aspect of housing, it is illegal for any person to:

- Threaten, intimidate, or interfere with any person's fair housing rights.
- Advertise any availability of housing that states a preference or limitation based on a person's race, color, gender, national origin, religion, disability (handicap), familial status, and, in some areas, sexual orientation.