

## Kentucky Housing Corporation

<http://www.kyhousing.org/>

<b>First-Lien Mortgage Loans:</b>	<b>Secondary Market Funding Source</b> <ul style="list-style-type: none"> <li>Conventional No Mortgage Insurance Program</li> <li>Conventional with Mortgage Insurance Program</li> <li>Federal Housing Administration loans</li> <li>U.S. Department of Veterans Affairs loan guarantees</li> <li>U.S. Department of Agriculture's Rural Housing Services loans</li> </ul>	<b>Mortgage Revenue Bond Funding Source</b> <ul style="list-style-type: none"> <li>Conventional No Mortgage Insurance Program</li> <li>Conventional with Mortgage Insurance Program</li> <li>Federal Housing Administration loans</li> <li>U.S. Department of Veterans Affairs Loan guarantees</li> <li>U.S. Department of Agriculture's Rural Housing Services loans</li> </ul>
<b>Special Mortgage Purpose Programs Eligible Uses:</b>	Purchase, refinance	
<b>Down Payment/Closing Cost Assistance:</b>	<ul style="list-style-type: none"> <li>Regular Down Payment Assistance (loan, must be combined with Kentucky Housing Corporation first mortgage)</li> <li>Affordable Down Payment Assistance (loan)</li> </ul>	
<b>Targeted Populations/Special Programs:</b>	First-time homebuyers	
<b>Mortgage Tax Credit Certificate:</b>	Offered	
<b>Homeownership Education/Counseling:</b>	Not required; Kentucky Housing Corporation provides a list of agencies across the state.	
<b>Individual Development Accounts:</b>	Not offered	

### HELPFUL WEB LINKS

#### Kentucky Down Payment Assistance Programs

<http://www.kyhousing.org/Home-Buyers/Pages/Down-Payment-Closing-Cost-Assistance.aspx>

#### Kentucky First Mortgage Programs

<http://www.kyhousing.org/Home-Buyers/Pages/Loan-Programs.aspx>

#### Kentucky Mortgage Tax Credit Certificate

<http://www.kyhousing.org/Home-Buyers/Pages/Home-Buyer-Tax-Credit.aspx>

#### Kentucky Income and Sales Price Limits

[https://wapps.kyhousing.org/KHC\\_Webforms/countyinformation.aspx](https://wapps.kyhousing.org/KHC_Webforms/countyinformation.aspx)

#### Kentucky Participating Lender List

[https://wapps.kyhousing.org/KHC\\_Webforms/countyinformation.aspx](https://wapps.kyhousing.org/KHC_Webforms/countyinformation.aspx)

#### Kentucky Lender Resources

<http://www.kyhousing.org/Lenders/Pages/default.aspx>

#### Kentucky Homebuyer Education

<http://www.kyhousing.org/Home-Buyers/Pages/Housing-Counseling-and-Education.aspx>