

Kentucky Housing Corporation

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

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

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

Kentucky Participating Lender List

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>