

Kentucky Homeowner Assistance Fund Program

Eligibility Review Worksheet

During your review, are all of these questions answered and supported by documentation?

Criteria	Required documentation	Counselor entry
Date of Hardship <i>Must be on or after 1/21/2020</i>	Applicant hardship statement in PPC portal	
What is the monthly house payment (PITI) <i>Stands for Principal, Interest, Taxes, and Insurance</i>	Most recent mortgage statement(s) from participating servicer(s)	
What is the total assets in all bank accounts: <i>Liquid assets include checking, savings, certificates of deposit. Does not include 401K/IRA/Stocks/Bonds</i>	Most recent bank statement(s) for all depository account(s)	
Has homeowner documented ownership of the subject property?	Printout from PVA, property tax bill, or copy of deed. Must be owner occupied.	
Hardship category? <i>Loss of income/increase in expenses</i>	Applicant noted on application.	
Pre-event monthly Income:	Review 2019 tax returns/w-2's/last paystub prior to hardship.	
Current monthly income:	Most recent paystub reflecting at least 30 days year-to-date earnings.	
Is annual income within income limits for that county?	See income chart.	
Mortgage assistance? If yes, what is current delinquency?	Mortgage statement(s)	
Is/Are Mortgage Servicer(s) participating servicers? <i>Name(s) of servicers:</i>		
Non-escrowed taxes? If yes, list delinquency. <i>Can be city and/or county property taxes.</i>	Most recent invoice(s)	
Non-escrowed homeowners and/or flood insurance? If yes, list delinquency.	Most recent statement(s)	
Past due Homeowner's Association Dues? If yes, list delinquency.	Most recent invoice	
Past due Utilities? If yes, list delinquency. <i>Remember: electric, water/sewer, gas/heat. Must be at least 90 days past due.</i>	Most recent statement(s) for each applicable utility.	

Signed by Counselor: _____ Date: _____