## To Whom It May Concern

The Kentucky Housing Corporation is pleased to launch the Homeowner Assistance Fund (HOAF) program later this fall. This program will potentially help thousands of Kentucky homeowners who have been directly impacted by COVID-19. This program, funded by the Department of Treasury will assist those eligible households with delinquent mortgage, tax, insurance, homeowner association dues, and utilities. The attachments included in this email outline and detail how our program will operate once the program is fully launched. For those who previously participated with Hardest Hit Fund program, the process will be very similar. We will not require formal servicer agreements. At this time, we are working to ensure the portals, applications and processes are finalized so that our go live will offer a seamless process for both the homeowner and our servicers. We look forward to working with you to assist these residents in need. As you have questions, the main points of contact for this program are included in this email. Additional communication is forthcoming regarding marketing and official launch dates. As you review these materials, please share your point of contact (s) that will handle HOAF communications. We will update our lists accordingly.

As always, thank you for being a valued partner and working with us serving those homeowners in need.