




KENTUCKY HOMEOWNERSHIP PROTECTION CENTER

Kentucky is launching a new federally-funded program to protect homeowners impacted by COVID-19. To be eligible for this program, the Team Kentucky Homeowner Assistance Fund (HOAF), the applicant must have experienced and be able to document a financial hardship after January 21, 2020 due to COVID-19 and have an income less than 150% of the area median income (see chart below for details).

County 	 Household Size							
	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Adair	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Allen	\$96,200	\$96,200	\$96,200	\$97,950	\$105,800	\$113,650	\$121,500	\$129,300
Anderson	\$96,200	\$96,200	\$107,500	\$119,400	\$129,000	\$138,550	\$148,100	\$157,650
Ballard	\$96,200	\$96,200	\$96,200	\$100,500	\$108,550	\$116,600	\$124,650	\$132,700
Barren	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Bath	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Bell	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Boone	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Bourbon	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850
Boyd	\$96,200	\$96,200	\$96,200	\$103,800	\$112,150	\$120,450	\$128,750	\$137,050
Boyle	\$96,200	\$96,200	\$96,200	\$100,950	\$109,050	\$117,150	\$125,200	\$133,300
Bracken	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Breathitt	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Breckinridge	\$96,200	\$96,200	\$99,800	\$110,850	\$119,750	\$128,600	\$137,500	\$146,350
Bullitt	\$96,200	\$107,650	\$121,100	\$134,550	\$145,350	\$156,100	\$166,850	\$177,650
Butler	\$96,200	\$96,200	\$96,200	\$97,950	\$105,800	\$113,650	\$121,500	\$129,300
Caldwell	\$96,200	\$96,200	\$96,200	\$105,600	\$114,050	\$122,500	\$130,950	\$139,400
Calloway	\$96,200	\$96,200	\$96,200	\$103,200	\$111,500	\$119,750	\$128,000	\$136,250
Campbell	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Carlisle	\$96,200	\$96,200	\$96,200	\$97,350	\$105,150	\$112,950	\$120,750	\$128,550
Carroll	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Carter	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Casey	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Christian	\$96,200	\$96,200	\$96,200	\$109,500	\$118,300	\$127,050	\$135,800	\$144,550
Clark	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850
Clay	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Clinton	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Crittenden	\$96,200	\$96,200	\$96,200	\$104,700	\$113,100	\$121,500	\$129,850	\$138,250
Cumberland	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Daviess	\$96,200	\$96,200	\$102,900	\$114,300	\$123,450	\$132,600	\$141,750	\$150,900
Edmonson	\$96,200	\$96,200	\$104,900	\$116,550	\$125,900	\$135,200	\$144,550	\$153,850
Elliott	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Estill	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Fayette	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850
Fleming	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Floyd	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Franklin	\$96,200	\$100,600	\$113,150	\$125,700	\$135,800	\$145,850	\$155,900	\$165,950
Fulton	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Gallatin	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Garrard	\$96,200	\$96,200	\$101,150	\$112,350	\$121,350	\$130,350	\$139,350	\$148,350
Grant	\$96,200	\$96,200	\$96,200	\$99,450	\$107,450	\$115,400	\$123,350	\$131,300
Graves	\$96,200	\$96,200	\$96,200	\$103,950	\$112,300	\$120,600	\$128,900	\$137,250
Grayson	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Green	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Greenup	\$96,200	\$96,200	\$96,200	\$103,800	\$112,150	\$120,450	\$128,750	\$137,050
Hancock	\$96,200	\$96,200	\$102,900	\$114,300	\$123,450	\$132,600	\$141,750	\$150,900
Hardin	\$96,200	\$96,200	\$104,250	\$115,800	\$125,100	\$134,350	\$143,600	\$152,900
Harlan	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Harrison	\$96,200	\$96,200	\$100,850	\$112,050	\$121,050	\$130,000	\$138,950	\$147,950
Hart	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Henderson	\$96,200	\$104,800	\$117,900	\$130,950	\$141,450	\$151,950	\$162,400	\$172,900
Henry	\$96,200	\$107,650	\$121,100	\$134,550	\$145,350	\$156,100	\$166,850	\$177,650
Hickman	\$96,200	\$96,200	\$96,200	\$99,450	\$107,450	\$115,400	\$123,350	\$131,300
Hopkins	\$96,200	\$96,200	\$96,200	\$100,800	\$108,900	\$116,950	\$125,000	\$133,100
Jackson	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Jefferson	\$96,200	\$107,650	\$121,100	\$134,550	\$145,350	\$156,100	\$166,850	\$177,650

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Jessamine	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850
Johnson	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Kenton	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Knott	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Knox	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Larue	\$96,200	\$96,200	\$104,250	\$115,800	\$125,100	\$134,350	\$143,600	\$152,900
Laurel	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Lawrence	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Lee	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Leslie	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Letcher	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Lewis	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Lincoln	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Livingston	\$96,200	\$96,200	\$96,200	\$102,900	\$111,150	\$119,400	\$127,600	\$135,850
Logan	\$96,200	\$96,200	\$96,200	\$100,950	\$109,050	\$117,150	\$125,200	\$133,300
Lyon	\$96,200	\$96,200	\$100,450	\$111,600	\$120,550	\$129,500	\$138,400	\$147,350
McCracken	\$96,200	\$96,200	\$101,700	\$112,950	\$122,000	\$131,050	\$140,100	\$149,100
McCreary	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
McLean	\$96,200	\$96,200	\$102,900	\$114,300	\$123,450	\$132,600	\$141,750	\$150,900
Madison	\$96,200	\$96,200	\$103,150	\$114,600	\$123,800	\$132,950	\$142,150	\$151,300
Magoffin	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Marion	\$70,700	\$80,800	\$96,200	\$100,950	\$109,050	\$117,150	\$125,200	\$133,300
Marshall	\$96,200	\$97,000	\$109,100	\$121,200	\$130,900	\$140,600	\$150,300	\$160,000
Martin	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Mason	\$96,200	\$96,200	\$96,700	\$107,400	\$116,000	\$124,600	\$133,200	\$141,800
Meade	\$96,200	\$96,200	\$110,700	\$123,000	\$132,850	\$142,700	\$152,550	\$162,400
Menifee	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Mercer	\$96,200	\$96,200	\$104,400	\$115,950	\$125,250	\$134,550	\$143,800	\$153,100
Metcalfe	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Monroe	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Montgomery	\$96,200	\$96,200	\$96,200	\$97,650	\$105,500	\$113,300	\$121,100	\$128,900
Morgan	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Muhlenberg	\$96,200	\$96,200	\$96,200	\$98,250	\$106,150	\$114,000	\$121,850	\$129,700
Nelson	\$96,200	\$102,150	\$114,900	\$127,650	\$137,900	\$148,100	\$158,300	\$168,500

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Nicholas	\$96,200	\$96,200	\$96,200	\$97,350	\$105,150	\$112,950	\$120,750	\$128,550
Ohio	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Oldham	\$96,200	\$107,650	\$121,100	\$134,550	\$145,350	\$156,100	\$166,850	\$177,650
Owen	\$96,200	\$96,200	\$96,200	\$98,250	\$106,150	\$114,000	\$121,850	\$129,700
Owsley	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Pendleton	\$106,200	\$121,350	\$136,500	\$151,650	\$163,800	\$175,950	\$188,050	\$200,200
Perry	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Pike	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Powell	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Pulaski	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Robertson	\$96,200	\$96,200	\$96,200	\$99,150	\$107,100	\$115,050	\$122,950	\$130,900
Rockcastle	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Rowan	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Russell	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Scott	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850
Shelby	\$97,350	\$111,250	\$125,150	\$139,050	\$150,200	\$161,300	\$172,450	\$183,550
Simpson	\$96,200	\$96,200	\$96,200	\$103,650	\$111,950	\$120,250	\$128,550	\$136,850
Spencer	\$96,200	\$107,650	\$121,100	\$134,550	\$145,350	\$156,100	\$166,850	\$177,650
Taylor	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Todd	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Trigg	\$96,200	\$96,200	\$98,550	\$109,500	\$118,300	\$127,050	\$135,800	\$144,550
Trimble	\$96,200	\$96,200	\$104,100	\$115,650	\$124,950	\$134,200	\$143,450	\$152,700
Union	\$96,200	\$96,200	\$96,200	\$97,950	\$105,800	\$113,650	\$121,500	\$129,300
Warren	\$96,200	\$96,200	\$104,900	\$116,550	\$125,900	\$135,200	\$144,550	\$153,850
Washington	\$96,200	\$96,200	\$101,950	\$113,250	\$122,350	\$131,400	\$140,450	\$149,500
Wayne	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Webster	\$96,200	\$96,200	\$96,200	\$96,450	\$104,200	\$111,900	\$119,600	\$127,350
Whitley	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Wolfe	\$96,200	\$96,200	\$96,200	\$96,300	\$104,050	\$111,750	\$119,450	\$127,150
Woodford	\$96,200	\$107,200	\$120,600	\$133,950	\$144,700	\$155,400	\$166,100	\$176,850

For more information, visit www.ProtectMyKYHome.org.

Apply online at teamkyhaf.ky.gov or contact us toll-free at 866-830-7868 or ProtectionCenter@kyhousing.org.