



UNIVERSITY OF KENTUCKY

### Employer Assisted Housing Program

Application Instructions:

1. Applicants should review the eligibility requirements on the front of this form.
2. Applicant should complete the first three lines of personal information (boxes 1 – 11) and sign the “Employee” portion of the “Application Agreement”.
3. Bring your original signed copy of this form to the University of Kentucky Employee Benefits Office (112 Scovell Hall). A member of the Employee Benefits Office will review your records and approve your inclusion into this program by signing the “UK Benefits Office” portion of the “Application Agreement”.
4. The applicant should choose one of the following Homeowner Education Program Providers listed below. The Homeowner Education Program Provider will work with you to ensure that you meet the pre-qualification criteria of affiliated lenders. The length of time that it takes to meet the pre-qualification criteria is based on credit scores, income, debt, etc. Any additional fees or costs will be paid up front by the applicant. Fees will only be reimbursed at closing. If an applicant pays the up-front fees and later decides not to participate in the program, any and all fees incurred will not be reimbursed by the University of Kentucky. After the applicant has met the pre-qualification criteria, a representative of the Homeowner Education Program Provider will sign the Homeowner Education Program Provider (HEPP) portion of the application and refer you to an affiliated lender.

Homeowner Education Program Provider Listing

<p><b>Community Ventures Corporation</b>  1450 North Broadway  Lexington, KY 40505  (859) 231-0054  www.cvcky.org</p>	<p><b>Community Reinvestment Alliance of Lexington, Inc. (CRAL)</b>  Contact: Dorothy Coleman  498 Georgetown St.  Lexington, KY 40508  (859) 231-7055</p>	<p><b>Resource Education Assistance for Community Housing (REACH)</b>  Contact: Doug Turnbull  733 Red Mile Rd.  Lexington, KY 40507  (859) 455-8057  www.reachky.com</p>
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5. The applicant will be referred by the Homeowner Education Program Provider to a realtor or the applicant may secure a realtor. The realtor will assist the applicant in choosing a home. As a reminder, to qualify for this program, the home chosen must be located in the “UK Area” of this program. Homes outside of the “UK Area” are not eligible for this program.
6. Once a home is chosen, the applicant will be referred to an affiliated lender. The lender will work with the applicant to secure financing. When financing is finalized and a closing date is set, a representative of the lender will complete the “Lender” portion of this application.
7. When all portions of this application are completed, return the original form to the UK Employee Benefits Office, 112 Scovell Hall, Lexington, KY 40506-0064. Employee Benefits may be contacted by calling (859) 257-9519, press option 1. The completed form must be returned to the Employee Benefits Office 5 days prior to closing.
8. At closing, a representative of the UK Employee Benefits Office will bring a check payable to the applicant to go toward closing costs, up-front fees to Homeowner Education Program Providers, filing fees, etc.