



Community Development

Questions?

Questions or inquiries relating to Community Development can be directed to the HCCPC's Community Development Department by calling (270) 887-4285 or by fax at (270) 887-4019.

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Visioning Tomorrow's Success Today

What is Community Development?

Community Development is a Department of the HCCPC. The Community Development Department implements or assists the City in administering the following programs:

- City of Hopkinsville Demolition/Clearance Program
- The Hopkinsville Affordable Home Ownership Program
- The Hopkinsville Home Improvement Program
- Hopkinsville HOME Reconstruction Program
- Home Buyer's Classes
- Credit Counseling
- Fair Housing Workshop
- Kentucky Changers
- Community Development Block Grant

What is a Community Development Block Grant?

CDBG grant funds are received from the U.S. Department of Housing and Urban Development and are administered by the City of Hopkinsville to ensure that low-to-moderate income families, persons, and areas receive benefits and opportunities that could not otherwise be made available. These funds are used to provide staffing of the Walnut Street Community Center, facility improvements at the Walnut Street Community Center, low/mod area park expansions and playground equipment improvements, and various historic preservation projects.

What is The City of Hopkinsville Demolition/Clearance Program?

- a demolition program for vacant dilapidated houses

What is the Hopkinsville Affordable Home Ownership Program?

- funding is provided for this program by KY Housing Corporation, The Christian County/Hopkinsville Development Corporation, and Local Banks. The program builds new homes and provides opportunities for low-to-moderate income families to purchase their first home.

- Applicants must have a gross annual income that does not exceed 80% of the median income of Hopkinsville.
- The applicant must occupy the structure as their principle place of residence.
- Applicants must have the financial capacity to make monthly payments that cover principle, interest, taxes, and insurance.
- The applicant must graduate from a counseling-home buyer's program prior to applying for the Affordable Home Ownership Program.
- All houses must be built within the City Limits.
- Each applicant **must** provide a **minimum** of \$500.00 of their own funds toward the down payment and closing cost.

What is the Hopkinsville Home Improvement Program?

- The goal of this program is to stabilize deteriorating neighborhoods, to instill pride in ownership, and improve the quality of life. The program targets the neighborhoods of Attucks, Durrett Avenue, and Canton Pike. Financial assistance for this program is received through numerous grants.

Requirements Include:

- The applicant must reside in one of the "target areas" approved by the Christian County/Hopkinsville Development Corporation and the City of Hopkinsville.
- The property have a code violation but not be beyond repair.
- Applicants must have a gross annual income that does not exceed 80% of the median income of Hopkinsville.
- Some applicants will be required to pay a portion of the repair costs based on income, number of occupants, and age of applicants.
- The applicant must occupy the structure as their principle place of residence and have legal title (fee simple) to the structure in question.

Listed below are all of the materials that should be submitted:

1. Income tax forms, W-2's and/or Social Security Benefit Letter(s) on all members of the household
2. Copies of the applicant's mortgage, deed, and homeowner's insurance
3. A signed authorization form of all household members who earn wages or receive social security benefits and/or unemployment benefits
4. A completed application

What is the Hopkinsville HOME Reconstruction Program?

- The Hopkinsville HOME Reconstruction Program provides financial assistance to eligible homeowners to repair and/or reconstruct their home and correct code violations.

- Funding for this program is made available by Kentucky Housing Corporation under the KENTUCKY HOME INVESTMENT PARTNERSHIPS PROGRAM ("HOME Program"), a program created and existing pursuant to Title II of the National Affordable Housing Act of 1990, as amended, the regulations promulgated there under and KHC Program guidelines and criteria to expand the supply of decent affordable housing for low and very low- income persons in Kentucky.

- Applicants must have a gross annual income that does not exceed 80% of the median income of Hopkinsville.
- The applicant must occupy the structure as their principle place of residence and have legal title (fee simple) to the structure in question.
- The applicant must attend a property maintenance class offered by the Planning Commission.
- The applicant must reside in one of the "target areas" approved by the Christian County/Hopkinsville Development Corporation and the City of Hopkinsville.

Listed below are all of the materials that should be submitted:

1. A completed Application
2. \$20 non-refundable application fee
3. Income tax forms, W-2s and/or Social Security Benefit Letter(s) on all members of the household
4. Copy of the mortgage (if applicable)
5. Copy of the deed to the property (must be in the applicant's name)
6. Copies of receipts for Medical Insurance paid by the Applicant
7. Copies of receipts for child care claimed on income tax returns
8. Copy of utility companies' annual expense reports on your address

What are the Home Buyer's Classes?

Classes are held every other month to provide potential homeowners valuable information regarding the purchase of their first home. This is an 8 hour course conducted over 2 nights. Topics of discussion include real estate laws, fair housing, homeowner's insurance, mortgage financing, credit worthiness, and tips on what to look for in a quality built home.

What is Credit Counseling?

Credit Counseling services are provided to individuals seeking assistance in improving their credit status in order to prepare for homeownership. For a small fee, your credit report is obtained and reviewed in detail. You are then provided guidance on the necessary actions you must take in order to improve your credit rating.

What is the Fair Housing Workshop?

This annual workshop is held every April, which has been declared National Fair Housing Month by the U.S. Department of Housing & Urban Development. Presenters typically include representatives from HUD's Louisville State Office, the Kentucky Commission on Human Rights, the Lexington Fair Housing Council, and the Federal Reserve Bank. The workshop is open to all nine counties in the Pennyriple region.