

**PUBLIC NOTICE
COMMONWEALTH OF KENTUCKY
COMMUNITY BLOCK GRANT –
DISASTER RECOVERY PROGRAM**

The Commonwealth of Kentucky is a recipient of Federal funds from the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant -Disaster Recovery (CDBG-DR) Program. The Department for Local Government (DLG) administers the CDBG-DR Program.

The DLG procured Federation of Appalachian Housing Enterprises, Inc. (FAHE) to assist the State with several activities including loan servicing, encompassing financial counseling, and homebuyer counseling per DLG policies and procedures. JustChoice Lending (JCL), operating as an assumed name as a division of FAHE, is a non-commission-based lender for the greater Central Appalachia region. Per HUD regulations, there is a potential conflict of interest if a CDBG-DR assisted homebuyer chooses a JCL loan due to FAHE being a subrecipient of CDBG-DR funds.

HUD may grant an exception to the regulations and allow homebuyers to choose JCL loans upon public disclosure of the nature of the conflict by the State and an opinion of the attorney for the State that the interest for which the exception is sought would not violate State law.

The DLG will be making a written request to HUD for an exception to this potential conflict of interest. You may provide comments to DLG by email to dlg.ofg@ky.gov.