

housing advocacy

Today's youth are the fastest-growing segment of the homeless population. The average age of a homeless person is 9 years old. At the beginning of 2008, more than 7,000 people in Kentucky were homeless (Kentucky Housing Corporation, 2008). We want to make sure you're never forced to leave the place you call home.

eviction prevention program and tenant counseling & education program

If you rent your home, we help with eviction issues such as

- Lockouts
- Unsafe living conditions
- Utility disconnection
- Loss of housing subsidy
- Security deposit refunds

foreclosure prevention program

If you own your home, we help with foreclosures arising from

- Unfair loans
- Unexpected increases in your payment
- Missed payments due to sickness or disability

legal aid society



... pursuing justice, restoring hope. pursuing justice, restoring hope.

www.laslou.org

home-buyer education program

Legal Aid provides home-buyers legal representation at the closing table. Our staff can help by

- Assessing whether the loan amount is appropriate for your household income
- Ensuring you are aware of all immediate and ongoing costs associated with the purchase, such as insurance, taxes and other fees
- Reviewing the loan terms and conditions for predatory characteristics
- Explaining how the loan terms may change over the life of the loan

children-at-risk program

A child's success in school and his ability to get out of poverty largely depends on having stable housing. Legal Aid attorneys consult with Family Resource Centers in the Jefferson County Public Schools to identify families whose housing is at risk and then work with these families to ensure their loss of housing doesn't negatively affect their children's education.

community development program

Our Community Development Program gives legal advice to non-profit organizations that develop and maintain affordable housing for people living in poverty. We help these groups with issues such as

- Incorporation
- Purchase of property
- Taxes
- Contracts
- Other legal barriers they might encounter when building homes

Our services are always free.



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The Annie E. Casey Foundation



416 W. MUHAMMAD ALI BLVD. — SUITE 300 — LOUISVILLE, KY 40202
502-584-1254 — 800-292-1862 Toll-Free — 502-584-8014 Fax
WWW.LASLOU.ORG