

Are you, or someone you know, eligible for one of our Veterans Build Initiative programs?

Have the answers to the statements below ready, and call (606) 219-2395 or email at [pulaskikyhabitat@gmail.com](mailto:pulaskikyhabitat@gmail.com).

You may also print your answers and mail this panel to our office at Habitat for Humanity Pulaski County, PO Box 1685, Somerset, KY 42502.

I want to learn more about...

Home Repair

Home Ownership Opportunities  
(information on the back of this brochure)

Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone Number: \_\_\_\_\_

The best way to reach me is:

Phone  Email

YES, please add me to your e-mail list to stay informed of the latest happenings at Habitat for Humanity Pulaski County Kentucky.



We periodically build affordable, long-term housing opportunities solely for veteran and military families.

**Our three eligibility requirements are:**

1. Established need (i.e. overcrowding, unsafe neighborhood, negligent landlord).
2. Ability to pay for a mortgage. Families must be earning between 30% and 60% of the area median income, with no history of bankruptcy.
3. Willingness to partner with Habitat by investing hours of sweat equity. Habitat for Humanity of Pulaski County will support families through the application and selection process. If selected, HFHPC will connect you with resources to better understand the home-buying process and become successful homeowners. Our goal is to provide a hand-up, not a handout.

 **Habitat for Humanity**<sup>®</sup>  
Pulaski County, Kentucky

For more details, visit us at [pulaskikyhabitat.org](http://pulaskikyhabitat.org) or email at [pulaskikyhabitat@gmail.com](mailto:pulaskikyhabitat@gmail.com) or by calling (606) 219-2395.



 **Habitat for Humanity**<sup>®</sup>  
Pulaski County Kentucky

**Veterans Build Initiative**

**every hero**  
deserves to feel honor, respect, and support



# Home Repair

**Are you in need of major home repairs and support to complete them?**

The Home Repair program provides extensive exterior and minor interior home repairs that alleviate critical health, life, and safety issues or housing code violations. Repairs can include accessibility improvements, structural improvements, and code-related improvements. If you are approved, a home inspection will be performed to determine the exact improvements available for your home.

**Qualification for this program:**

- Must be a U.S. Citizen and homeowner in Pulaski County earning within 30% and 60% of the area median income of Pulaski County.
- Current on mortgage, property taxes, and insurance.
- Willing to partner with Habitat for Humanity



# Income Guidelines

To check if your income meets HUD guidelines, calculate the Gross Income (pre-tax salary) for all household members and consult the chart below (for VHI with a maximum of 2 people per household).

2023 HUD Income Guidelines		
# People In House	Minimum (30%)	Maximum (60%)
One	\$13,500	\$27,000
Two	\$15,400	\$30,840
Three	\$17,350	\$34,680
Four	\$19,250	\$38,520
Five	\$20,800	\$41,640
Six	\$22,350	\$44,700
Seven	\$23,900	\$47,820
Eight	\$25,450	\$50,880

Source of Income includes:

- Employment
- Social Security Income
- Supplemental Security Income
- Social Security Disability Insurance
- Child Support and /or Alimony
- Pension/ 401 (k)



# What is the Veterans Build Initiative?

**Habitat for Humanity of Pulaski County Kentucky has teamed up with Habitat for Humanity International and affiliates across the country as an official Veterans Build partner to serve U.S. Veterans, military service members, and their families.**

As a Veterans Build affiliate, we are proud to serve those who have served our country. This initiative works to provide opportunities for veterans and military families with three different programs:



**Home Repairs**  
Serving veteran homeowners with necessary improvements to keep them in their homes with safety and dignity.



**Service**  
For veterans and military families, transition can be challenging. We offer Veterans an opportunity to continue public service.



**Homeownership**  
Affordable homeownership opportunities for veteran and military families, details on the back of the brochure.

**every veteran  
deserves a decent place to live**