



We build **strength, stability** and **self-reliance** through shelter.

## Do I Qualify to Buy a Habitat for Humanity Veteran's Cottage?

Habitat for Humanity of Pulaski County is a housing ministry that works in partnership with families and individuals in need of decent, affordable housing. Habitat provides all the materials, land, and expertise to construct the homes. Homebuyers agree to help build their own home, in partnership with community volunteers, where Habitat owns land. Once the home is complete, the homebuyers buy the homes from Habitat at an affordable mortgage.

### You may be eligible if you meet Habitat's basic guidelines:

**NEED:** I am a Veteran and currently live in overcrowded, unsatisfactory conditions, or my rent is excessively high. Verifiable annual income for all household wage earners falls within the income guidelines listed below:

Family Size	Minimum Income	Maximum Income
1 Person	\$15,050	\$30,120
2 People	\$17,200	\$34,380

\* 2025 HUD income guidelines – These figures change every year.

### ABILITY TO PAY:

- Verifiable, steady income for the past **12 months**.
- **NO** excessive credit card debt or multiple unresolved bills in **collections, late bills** or **late rent**.
- **NO** bankruptcy in the last 36 months.
- **NO** repossessions or charge-offs in the last 12 months.

### WILLINGNESS TO PARTNER WITH HABITAT:

- Put in a minimum of 200 hours of "sweat equity" for each adult, including financial literacy classes, and helping with construction of your house and others' homes.
- Have \$1,000 savings prior to closing (taking possession of the home) to cover closing costs and homeowner's insurance.
- Be willing to live in an area in which Habitat for Humanity of Pulaski County owns property.
- Be willing to be subject to background and consumer credit checks.

# When can I apply for Homeownership through Habitat?

Habitat for Humanity of Pulaski County Mortgage Applications are available only during the Open Application Period.

Next Application Period Dec. 1, 2025-March 2, 2026	Dec. 1 2025-March 2, 2026	Location
Request an application. You may also schedule an appointment if you need assistance completing the application.	By email: PulaskiKYHabitat@gmail.com	Return by mail with documentation <b>by March 2, 2026 to:</b>
	Phone: 606-219-2395	PCHFH, PO Box 1685, Somerset, KY 42502
	In person: South Central Insurance 99 Tandy Ave., Somerset	Or, Return in Person to: <b>(no later than March 2)</b>
Applications Available for Pickup and Return	<b>Monday through Friday, Dec. 1, 2025 through March 2, 2026</b> from 8:30 am to 4:30 pm	South Central Insurance 99 Tandy Ave., Somerset (Gateway Center)

## Required Documents:

**Your application must be turned in with the following documents to be complete and move forward with processing.**

**Copies of the most recent 2 Pay Checks or Income Stubs for all employed in the household.** If self-employed, provide 3 years of tax returns and a current profit and loss statement.

**Copy of last two year's taxes (Form 1040) with W2s or 1099s.**

**Copies of the last 3 months statements from all banks, credit unions, credit card companies, etc. Include all pages.**

**Copies of Verification of Assistance and Additional Income** (AFDC, Alimony, Child Support, Social Security Award Letter, WIC, SNAP, Section 8 or other).

**Copies of DD214 (Discharge from Active Duty) and VA Benefits Letter .**

**Proof of Citizenship or Legal Residence.** Please provide copies of Picture IDs and Social Security cards each member of the household.

**Copies of ALL Expense Information may be requested at a later date** and could include such expenses as car payments, auto insurance, medical insurance, rent, childcare, cell phone, landline phone, cable or satellite, internet and any other expense that pertains to your specific situation.

Call 606.219.2395 or email [Pulaskikyhabitat@gmail.com](mailto:Pulaskikyhabitat@gmail.com) for any additional questions about the application process.

For more information about the Habitat for Humanity Homebuyer Program, check out the website: [PulaskiKyHabitat.org](http://PulaskiKyHabitat.org).

11/13/2025

