



SOAR

Shaping Our Appalachian Region

Special Funding Program

All SOAR special funding has been allocated.

Kentucky Housing Corporation has \$6 million in 1 percent special financing to provide housing for low- to moderate-income home buyers in the SOAR region*.

The lock-in period will be for 180 days with no additional fees.

Household Income Limits for the following counties:

1-2 Persons: \$66,960 **3 or More Persons:** \$78,120

Adair, Bath, Bell, Breathitt, Carter, Casey, Clay, Clinton, Cumberland, Elliott, Estill, Fleming, Floyd, Garrard, Green, Harlan, Hart, Jackson, Johnson, Knott, Knox, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, McCreary, Magoffin, Martin, Menifee, Metcalfe, Monroe, Montgomery, Morgan, Nicholas, Owsley, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Wayne, Whitley, and Wolfe

County	1-2 Persons	3 or More Persons
Boyd	\$63,282	\$72,774
Clark	\$81,840	\$95,480
Edmonson	\$72,720	\$84,840
Greenup	\$63,282	\$72,774
Laurel	\$55,800	\$64,680
Madison	\$68,520	\$79,940
Purchase Price Limit for all counties: \$258,690		

Special Funding Program Qualifications:

- Available to first-time and repeat home buyers – unless property is located in Boyd, Greenup, or Laurel counties; borrower(s) must be a first-time home buyer in those counties.
- New construction: stick-built units that have, at a minimum, all Energy Star kitchen appliances (per sales contract.) (New construction definition can include: existing, less than a year old, never been occupied.)
- Manufactured homes that are Energy Star Certified.
- Regular DAP (up to \$6,000) and Affordable DAP (up to \$4,500) available.
- 640 minimum credit score.
- FHA, VA, and RHS first mortgage options.

For more information, contact Single-Family Programs

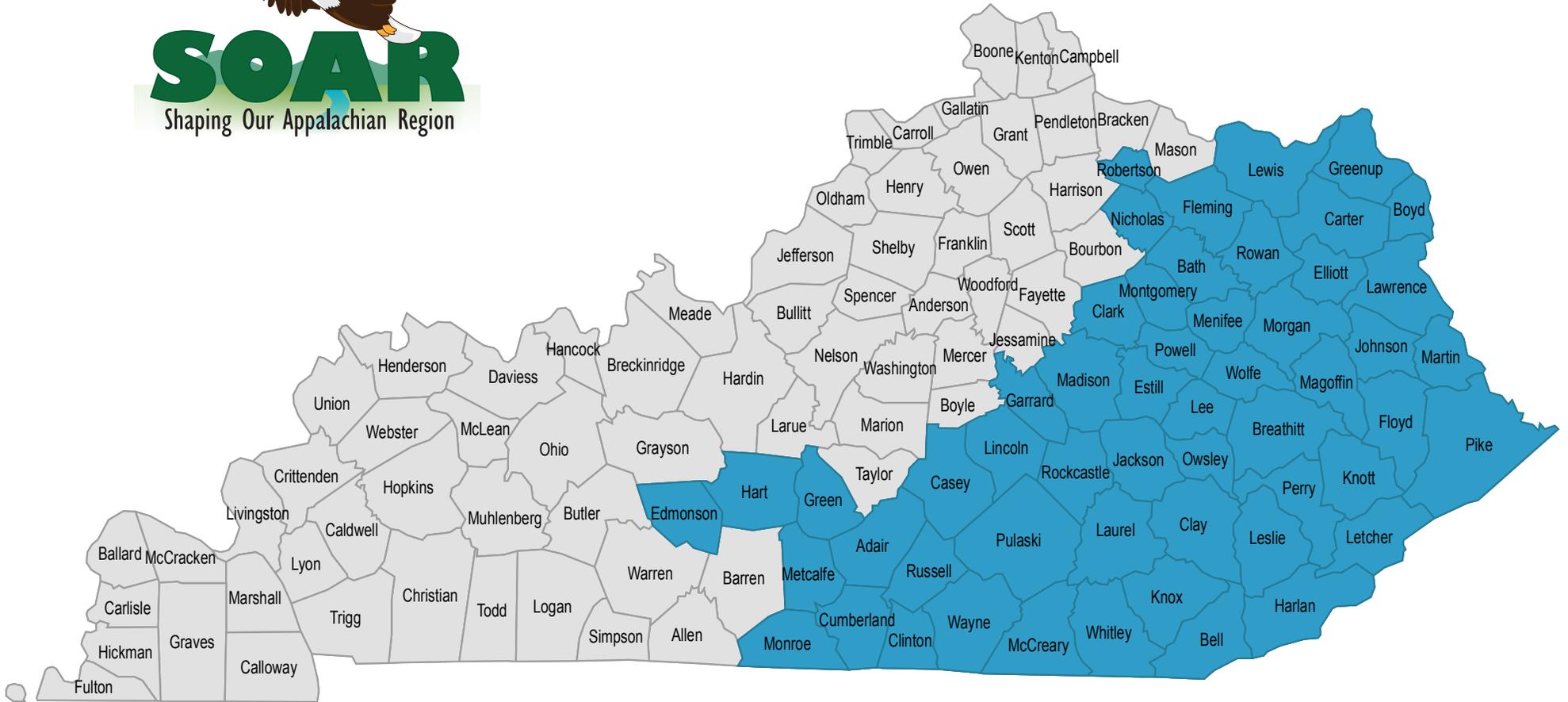
800-633-8896 (in KY)

502-564-7630, ext. 291;

TTY 711; www.kyhousing.org



*Adair, Bath, Bell, Boyd, Breathitt, Carter, Casey, Clark, Clay, Clinton, Cumberland, Edmonson, Elliott, Estill, Fleming, Floyd, Garrard, Green, Greenup, Harlan, Hart, Jackson, Johnson, Knott, Knox, Lawrence, Laurel, Lee, Leslie, Letcher, Lewis, Lincoln, Madison, Magoffin, Martin, Menifee, McCreary, Metcalfe, Monroe, Montgomery, Morgan, Nicholas, Owsley, Perry, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Wayne, Whitley, and Wolfe counties.



Map of SOAR Counties