

Habitat for Humanity of Kitsap County is non-profit Christian ecumenical organization that works in partnership with God and people everywhere to build decent, affordable houses for God's people in need. Our primary objective is to provide housing that is simple, functional, safe, affordable to purchase and easy to maintain. The objective is to build durable housing that meets the needs of the families selected to own them.

Families are chosen on the basis of:

1. Their need for housing
2. Their ability to make the "Habitat House" payments
3. Their willingness to partner with Habitat in accomplishing our mission

Habitat for Humanity of Kitsap County

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www.kitsaphabitat.org

*This activity is solely the responsibility of Habitat for Humanity of Kitsap County and not sponsored, endorsed, or approved by Kitsap Regional Library.

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Is your current housing

- Too expensive?
- Substandard?
- Unsafe?
- Unhealthy?

Habitat for Humanity of Kitsap County is accepting applications for new home owners.

Read this brochure carefully to find out if you may be eligible.

To apply, attend an application meeting, prepared with the completed budget form and required documents.



To be eligible for consideration for a Habitat house and prior to final selection, the following requirements **must** be met:

1. Annual income must be 30-60% of the median income for Kitsap County (updated annually). Applicants must provide verification of income. Permission for additional verification is required.

| Income Range Per Family Size | | |
|------------------------------|-----------|-------------|
| 1 | \$ 18,000 | - \$ 24,450 |
| 2 | \$ 18,000 | - \$ 27,950 |
| 3 | \$ 18,850 | - \$ 31,450 |
| 4 | \$ 20,950 | - \$ 34,950 |
| 5 | \$ 22,650 | - \$ 37,750 |
| 6 | \$ 24,300 | - \$ 40,550 |
| 7 | \$ 26,000 | - \$ 43,350 |
| 8 | \$ 27,650 | - \$ 46,150 |

2. Annual housing expense for a Habitat home (mortgage, taxes, insurance) must be no more than 30% of total annual income.
3. Applicants must be willing and able to make a down payment of \$1,000, typically, to cover closing costs, first year insurance, and first year taxes.
4. Applicants must be willing and able to provide 500 hours of sweat equity work for households with two or more adults, and 400 hours for households with one adult.
5. Applicants must attend a "First Time Home Buyer Class," sponsored by Kitsap Housing Coalition 360-535-6153 to show they are not eligible for housing through any other traditional means of financing.
6. Applicants must have no bankruptcies during the past 3 years. If bankruptcy is older than 3 years and there is a good credit history since bankruptcy, they may qualify.
7. Applicants must have been residents of Kitsap County for at least one year.

8. Applicants must pay any judgments, tax liens or other lienable debts within three months of applying.
9. A criminal background check and a credit check will be completed on all accepted applicants.

If you have read these requirements and believe you may be eligible, fill out the budget form and bring the following documents to one of the application meetings listed below.

- Full names and local addresses of current and previous employers, landlords, a creditor, and two personal references
- Copies of current W-2 forms
- Paycheck stubs for 1 full month
- Verification of rent
- Copies of current utility bills
- Copies of bank statements
- Latest Income Tax Return

First Christian Church of Bremerton

811 Veneta Avenue, Bremerton
 • Tuesday, July 1, 12:30 PM
 • Saturday, August 23, 10:00 AM

Summit Avenue Presbyterian Church

403 S. Summit Avenue, Bremerton
 • Saturday, July 12, 10:00 AM
 • Sunday, July 20, 2:00 PM
 • Monday, August 4, 6:00 PM
 • Sunday, August 17, 3:00 PM

Christ Memorial Church

18901 8th Avenue NE, Poulsbo
 • Wednesday, July 16, 6:00 PM
 • Sunday, August 3, 3:00 PM

Silverdale United Methodist Church

9982 Silverdale Way, Silverdale
 • Thursday, July 31, 6:00 PM
 • Thursday, August 7, 6:00 PM

No applications will be accepted after the last scheduled meeting.

Current Budget

| Monthly Expenses | Cost |
|-------------------------|------|
| Housing | |
| Rent/Mortgage | |
| Second Mortgage or rent | |
| Phone | |
| Electricity | |
| Garbage | |
| Water and Sewer | |
| Cable | |
| Natural Gas | |
| Septic agreement | |
| Homeowners dues | |
| Other | |
| Subtotal | |

| | |
|-----------------------|--|
| Transportation | |
| Vehicle 1 payment | |
| Vehicle 2 payment | |
| Bus/taxi fare | |
| Licensing | |
| Fuel | |
| Maintenance | |
| Other | |
| Subtotal | |

| | |
|------------------|--|
| Insurance | |
| Home/Renters | |
| Health | |
| Life | |
| Auto | |
| Other | |
| Subtotal | |

| | |
|-----------------|--|
| Food | |
| Groceries | |
| Dining out | |
| Other | |
| Subtotal | |

| | |
|-------------------|--|
| Children | |
| School tuition | |
| School supplies | |
| Lunch money | |
| Child care | |
| Sports/Activities | |
| Other | |
| Subtotal | |

| | |
|-----------------|--|
| Pets | |
| Food | |
| Medical | |
| Grooming | |
| Other | |
| Subtotal | |

| | |
|---------------------------|--|
| Personal Care | |
| Medical | |
| Clothing | |
| Organization dues or fees | |
| Other | |
| Subtotal | |

| Monthly Expenses | Cost |
|------------------------------|------|
| Legal | |
| Attorney | |
| Alimony | |
| Child Support | |
| Payments on lien or judgment | |
| Other | |
| Subtotal | |

| | |
|-------------------------|--|
| Loans | |
| Personal | |
| Student | |
| Credit card (all cards) | |
| Other | |
| Subtotal | |

| | |
|-----------------------|--|
| Total Expenses | |
|-----------------------|--|

| Monthly Gross Income | Amount |
|----------------------|--------|
|----------------------|--------|

| | |
|-----------------------|--|
| Income 1 | |
| Income 2 | |
| Other Member's Income | |
| TANIF | |
| Food Stamps | |
| SSI | |
| Alimony | |
| Child Support | |
| Misc. Other | |

| | |
|---------------------------|--|
| Total Gross Income | |
|---------------------------|--|

| | |
|------------------------------------|--|
| Total Income | |
| Total Expenses | |
| Difference (income-expense) | |

| | |
|-------------------------------|--|
| Savings or Investments | |
| Savings account | |
| Investment account | |
| College | |
| Other | |
| Total | |

.....

| Committee Use Only | |
|---|--|
| Monthly Debt to Income Ratio (Not to exceed 40%) | |
| Annual Income (monthlyx12) | |
| Total Number of People in House | |
| Max Mortgage Payment (monthly income x .30) | |
| Comments: | |

Please attach source documentation for all income and debt shown above.

Completed by: _____

Date: _____

Reviewed by: _____

Date: _____