

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

PO Box 5347
 Bremerton WA 98312-0516
 360-479-3853
 Fax: 360-479-2149
www.kitsaphabitat.org



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.



Habitat for Humanity of Kitsap County is an Equal Housing Lender

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

1. Annual income must fall within the ranges below. Applicants must provide verification of **ALL** income. Permission for additional verification is required.

2009 Income Range Per Family Size			
1	\$ 20,000	-	\$ 24,800
2	\$ 20,000	-	\$ 28,350
3	\$ 20,000	-	\$ 31,900
4	\$ 21,250	-	\$ 35,450
5	\$ 22,950	-	\$ 38,300
6	\$ 24,650	-	\$ 41,100
7	\$ 26,350	-	\$ 43,950
8	\$ 28,050	-	\$ 46,800

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 \$1,500, 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/Bremerton Housing Authority (360-616-7139) 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 judgments, tax liens and lienable debts within 3 months of applying.
9. A criminal background check and 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.

1. Legal Names, Gender and Ages of household members
 2. Address and Contact Information for the following:
 - Current Employer
 - Past Employer (if at current job less than 1 yr.)
 - Current Landlord
 - Creditor
 - 2 Personal References
 - DSHS/SSA/SSI/Food Stamp/Medical Assistance
 3. Income Tax Information
 - Previous Years W-2's and Tax Return Documents
 4. Verification of Income
 - 1 month of pay stubs – must be current
 - Statements on Food Stamps, SSA-SSL, DSHS
 - Verification of Child Support
 - Any other income documentation
 5. Verification of Rent
 - Payment receipt or lease agreement
 6. Copies of Current Utility Bills
 - Electric, gas, garbage, etc., phone
 7. Copies of Current bank Statements for 1 month
 8. Current copies of other bills
 - Credit Cards, Phone, Medical, Other Bills
- INFORMATION PROVIDED MUST BE

NOT ACCEPTING APPLICATIONS AT THIS TIME.

To be placed on the notification list for the next application process and be mailed a brochure with meeting times, dates and locations please call: **360-479-3853** or e-mail to **familyservices@kitsaphabitat.org**. In order to apply for our housing program you must attend an application meeting.

No applications will be accepted after the last scheduled meeting.

www.kitsaphabitat.org

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	
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Monthly Gross Income	Amount
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Income 1	
Income 2	
Other Member's Income	
TANIF	
Food Stamps	
SSI	
Alimony	
Child Support	
Misc. Other	

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

Savings or Investments	
Savings account	
Investment account	
College	
Other	
Total	

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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: _____