

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

TOLL FREE: 1-855-587-4449

Fax: 360-479-2149

www.kitsaphabitat.org

The Habitat offices are located in the lower rear level of the First Christian Church building at 811 Veneta in Bremerton (at the corner of 9th and Veneta).



**Habitat
for Humanity**
of Kitsap County



**Habitat for Humanity
of Kitsap County is an
Equal Housing Lender**



Is Your Current Housing:

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

***Habitat for Humanity is
Accepting Applications
for New Home Owners!***

Our current offering is for six homes in West Bremerton. Families must meet criteria for a family/house size not to exceed a **five bedroom home**.

Read this brochure carefully to find out if you may qualify for the Habitat program. To apply you **MUST** attend one of the application meetings listed in this brochure.

Direct any questions to:

Greg Alkire, Family Services Manager

Phone: 360-550-2447

E-Mail: familyservices@kitsaphabitat.org

To be eligible for consideration for a Habitat home the following requirements must be met:

1. Family/house size can not exceed five bedroom home limit for this project.
2. Annual income must fall within the ranges listed below. Verification of all income must be provided:

2011 Income Range Per Family Size			
1	\$ 20,000	-	\$ 25,200
2	\$ 20,000	-	\$ 28,800
3	\$ 20,000	-	\$ 32,400
4	\$ 21,550	-	\$ 35,950
5	\$ 23,300	-	\$ 38,850
6	\$ 25,000	-	\$ 41,750
7	\$ 26,750	-	\$ 44,600
8	\$ 28,450	-	\$ 47,500

3. Annual housing expense for a Habitat home (mortgage, taxes and insurance) can not exceed 30% of annual income.
4. Applicants must be able to make a closing cost payment of \$1,500 to cover closing costs, first year insurance and taxes.
5. Applicants must be able to provide sweat equity work (working on your home as well as others) 500 hours for two adult household and 400 hours for single adult household.
6. Applicants must attend a "First Time Home Buyers Class" and provide completion certification (Call 1-888-282-5494, Extension 4120 to make a class reservation).
7. Applicants can not have any bankruptcies during the past three years.
8. Applicants must have been a resident of Kitsap County for at least one year.
9. Any judgments or lienable debts must be paid off within three months of applying.
10. A complete criminal background check and tri-merged credit report will be obtained on all qualifying applicants.
11. In order to apply you must attend one of the following application meetings and bring all required documentation.

Not Accepting Applications at this time.

To be placed on the list to be Notified when we will open up for Applications again contact The Family Services Manager
360-550-2447
360-479-3853
1-855-587-4449 (Toll Free)
familyservices@kitsaphabitat.org

Please complete the budget form and bring the following documents with you to the Application Meeting:

1. Legal names and applicable information on all members of household.
2. **Contact information, income and expense verifications for the following:** Current Employer, Past Employer, Landlord (Lease agreement, payment verification), Creditors, Loans (student, car, etc.), Tuition, Insurance, Bank Statements (previous month), Child Support, Alimony, Food Stamps, TANF, DSHS/SSA/SSI, all other bills (utilities, phone, medical, etc.), any other income or expense documentation and two personal references.
3. Previous years tax paperwork (W-2/Filing Papers).

Additional time to provide information will be provided.

Current Monthly Budget

Complete the following budget form for your household and bring with you to the Application Meeting

EXPENSES	COST
HOUSING	
Rent	
Phone	
Electric	
Garbage	
Water/Sewer	
Cable	
Natural Gas/Propane	
Other	
SUBTOTAL	

TRANSPORT	
Vehicle Loans	
Bus/Taxi Fare	
Fuel	
Maintenance	
Other	
SUBTOTAL	

INSURANCE	
Renters	
Health/Life	
Auto	
Other	
SUBTOTAL	

FOOD	
Groceries	
Dining Out	
Other	
SUBTOTAL	

CHILDREN	
Daycare	
Tuition	
Supplies	
Lunches	
Child Care	
Other	
SUBTOTAL	

PETS	
Food	
Vet	
Other	
SUBTOTAL	

PERSONAL	
Medical	
Clothing	
Other	
SUBTOTAL	

LEGAL	
Attorney	
Alimony	
Child Support	
Lien/Judgment	
Other	
SUBTOTAL	

LOANS	
Personal	
Student	
Credit Cards (all)	
Other	
SUBTOTAL	
TOTAL EXPENSES	

INCOME	COST
INCOME	
Employment1	
Employment2	
TANF	
Food Stamps	
SSI/SSA	
Alimony	
Child Support	
Other	
Other	
SUBTOTAL	

TOTAL INCOME	
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TOTAL INC.	
TOTAL EXP.	
DIFFERENCE	

OTHER	AMT
Savings Account	
Investments	
Other	
Other	
Other	
SUBTOTAL	

COMMITTEE USE	
DIR (40% or less)	
Ann. Income	
Total Household Mem- bers	
Mort. (30% Inc.)	

COMMENTS/NOTES:

COMPLETED BY	DATE

COMPLETED BY	DATE