

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).



Is Your Current Housing:

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

Read this brochure carefully to find out if you may qualify for the Habitat program. To apply you **MUST** attend an application meetings that will be scheduled when we open for application again.

Call 3650-479-3853 or 360-550-2447 to be placed on the list to be notified when we open for applications again.

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. 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 |

2. Annual housing expense for a Habitat home (mortgage, taxes and insurance) can not exceed 30% of annual income.
3. Applicants must be able to make a closing cost payment of \$1,500 to cover closing costs, first year insurance and taxes.
4. 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.
5. 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).
6. Applicants can not have any bankruptcies during the past three years.
7. Applicants must have been a resident of Kitsap County for at least one year. Any judgments or lienable debts must be paid off within three months of applying.
8. A complete criminal background check and tri-merged credit report will be obtained on all qualifying applicants.
9. 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 | |
|---------------------|--|

| | |
|-------------------|--|
| 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: |
| |
| |
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| |
| |

| COMPLETED BY | DATE |
|--------------|------|
| | |

| COMPLETED BY | DATE |
|--------------|------|
| | |