

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 mortgage payments.
3. Their willingness to partner with Habitat in accomplishing our mission.



Affordable Home Ownership Program Information

Is your current housing too expensive, unsafe, unhealthy, substandard?

To apply:

Please pick up an application packet in the office or download from the website when the application process is open

Read this brochure carefully to find out if you may qualify.

Direct any questions to:
Ginny Duff, Family Services Coordinator
Phone: 360-479-3853
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:
2. Annual housing expense for a Habitat

2018 Income Range Per Family Size		
1	\$ 24,000	- \$ 46,300
2	\$ 24,000	- \$ 52,900
3	\$ 24,000	- \$ 59,500
4	\$ 25,100	- \$ 66,100
5	\$ 29,420	- \$ 71,400
6	\$ 33,740	- \$ 76,700
7	\$ 38,060	- \$ 82,000
8	\$ 42,380	- \$ 87,300

3. 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 should attend a "First Time Home Buyers Class" and provide completion certification for scheduled classes please go to www.wshfc.org/buyers/education
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.
8. Any judgments or lienable debts must be paid off within three months of applying.
9. A complete criminal background check and tri-merged credit report will be obtained on all qualifying applicants.
10. In order to apply you must pick up in office or download application, fill out all pages and supply all documents requested.

Applications Opening:

**4 Lots, Harris Court
Port Orchard, WA**

Application will be available

August 20, 2018—September 28, 2018

Note application will not be accepted before 9am August 20th and after 5 pm September 28th

Location

Habitat for Humanity
 3581 Wheaton Way
 Bremerton WA
 Or
 Download from
www.kitsaphabitat.org

Please call 360 479 3853
 or visit our website
kitsaphabitat.org

You will be required to provide all the applicable documentation with the application packet.

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).

If more information is required you will be give 2 weeks to provide, after that incomplete applications will result in a denial.

Habitat for Humanity of Kitsap County

3581 Wheaton Way
 PO Box 5347
 Bremerton WA 98312-0516
360-479-3853
 TOLL FREE: 1-855-587-4449
 Fax: 360-479-2149
www.kitsaphabitat.org



If you are in need of additional accommodations or auxiliary aids please contact the Family Services Coordinator at 360-479-3853.



Habitat for Humanity of Kitsap County is an Equal Housing Lender

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

COMPLETED BY	DATE