



*Please make sure to fill out every section, if anything is left blank it will be considered incomplete Credit Report Fee required upon submission of Application: Money order payable to Housing Kitsap amount of \$33.00

08/07/2026

Mutual Self-Help Housing Program Application

Applicant

Applicant Name:			
Date of Birth:		Social Security Number:	
Mailing Address:		City:	State: Zip:
Physical Address: ☐ Same as above		Email:	
Phone:		Marital Status:	

Co-Applicant

☐ Not Applicable

Co-Applicant Name: (if applicable)			
Date of Birth:		Social Security Number:	
Physical Address: ☐ Same as above		Email:	
Phone:		Marital Status:	

HOUSEHOLD MEMBERS: over the age of 18

☐ No other Household members

Name(s):		Gross Annual Income:
Birthdate:		
Name of Minors:		Birthdate(s):
Number of minors:	Age(s):	Monthly Childcare Expense: \$
Please include the name(s) and birthdate(s) of everyone in the household, including minors		

Total Household Size: _____

OPTIONAL

BUILDING LOCATION PREFERENCE(S)

Anywhere Kitsap County _____
Port Orchard _____ Silverdale _____ Poulsbo _____ Kingston _____

Applicant Please provide 2 years of work history ☐ Fulltime Student? ☐ Not Currently Working?

Employer(s) (If applicable) OR Previous Employer (If current is less than 2 years)	Employment Began (Month/Year) Include end dates	Position Held	Gross Annual Income	How often do you receive paychecks?
				☐ Monthly
				☐ Weekly
				☐ Bi-Weekly
				☐ Twice Monthly
Do you have student loans? ☐ Yes ☐ No If yes, are they in repayment? ☐ Yes ☐ No Hourly or Salary?				
Do you have assets exceeding \$15,000 in value (i.e. cash, stocks, bonds)? ☐ Yes ☐ No If yes, what type?				
Do you have a Child Support Order? ☐ Yes ☐ No				
Are you receiving child support? ☐ Yes ☐ No Are the payments current? ☐ Yes ☐ No Any missed payments in the past 12 months? ☐ Yes ☐ No When did this begin? _____ How much are you currently receiving? \$ _____ Are you being paid through the State of WA? ☐ Yes ☐ No		Are you paying for child support? ☐ Yes ☐ No What is your monthly payment? \$ _____ Do you have a parenting plan? ☐ Yes ☐ No When did this begin? _____ Any missed payments in the past 12 months? ☐ Yes ☐ No Are the payments current? _____		
Other Source(s) of Income (i.e. SSI/Disability)	Amount Received (monthly)		Other Source(s) of Income	Amount Received (monthly)
	\$			\$
	\$			\$

Co-Applicant Please provide 2 years of work history ☐ Fulltime Student? ☐ Not Currently Working?

Employer(s) (If applicable) OR Previous Employer (If current is less than 2 years)	Employment Began (Month/Year) Include end dates	Position Held	Gross Annual Income	How often do you receive paychecks?
				☐ Monthly
				☐ Weekly
				☐ Bi-Weekly
				☐ Twice
Do you have student loans? ☐ Yes ☐ No If yes, are they in repayment? ☐ Yes ☐ No Hourly or Salary?				
Do you have assets exceeding \$15,000 in value (i.e. cash, stocks, bonds)? ☐ Yes ☐ No If yes, what type?				
Do you have a Child Support Order? ☐ Yes ☐ No				
Are you receiving child support? ☐ Yes ☐ No Are the payments current? ☐ Yes ☐ No Any missed payments in the past 12 months? ☐ Yes ☐ No When did this begin? _____ How much are you currently receiving? \$ _____/month Are you being paid through the State of WA? ☐ Yes ☐ No		Are you paying for child support? ☐ Yes ☐ No What is your monthly payment? \$ _____ Do you have a parenting plan? ☐ Yes ☐ No When did this begin? _____ Any missed payments in the past 12 months? ☐ Yes ☐ No Are the payments current? _____		
Other Source(s) of Income (i.e. SSI/Disability)	Amount Received (monthly)		Other Source(s) of Income	Amount Received (monthly)
	\$			\$
	\$			\$

CREDIT INFORMATION

We will be running a credit report once we have received all information.

Do you have any of the following (Please Check Mark to Indicate "Yes" or leave blank for "No"):

- ☐ Bankruptcy (If yes, Discharge Date _____) ☐ Unpaid Collections ☐ Unpaid Charge-Offs
☐ Foreclosure within Recent 36 Months from Date of Application
☐ Missed or 30+ Day Late Payments within Recent 12 Months from Date of Application
☐ Unsatisfied Judgements (If yes, Satisfied Date _____) ☐ Other _____

Debts and Liabilities (i.e. Monthly Payments such as Auto Loans, Credit Cards, Insurance, Etc.)	Remaining Balance	Minimum Monthly Payment Required	Additional Information / Comments

RENTAL HISTORY

What is your current living situation? Please Explain

If currently renting from a landlord, are you on the lease? ☐ Yes ☐ No		Do you have a 2+ year rental history altogether? ☐ Yes ☐ No	
Are you currently renting from a Housing Kitsap Property? ☐ Yes ☐ No If so, where?:			
Current Rent Payment (monthly) \$	Move-in Date (MM/YY)	Renting from family? ☐ Yes ☐ No	Do you have a Section 8 Voucher? ☐ Yes ☐ No
If renting from family how are you currently paying? (i.e. checks, cash) _____		Are you currently living in subsidized housing? ☐ Yes ☐ No	
Do you currently have any open court judgements?		If renting from family can you provide 12 months of payments?	

Do you have a personal relationship with any employee at Housing Kitsap? ___Yes___No If yes, Who _____
What is your relationship? _____

Are you Housing Kitsap Employee? ___Yes___ No

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HOW DID YOU HEAR ABOUT US?

- ☐ Friend ☐ Self-Help Homeowner ☐ Website ☐ Other Agency ☐ Flyer/Brochure
☐ Employer ☐ Community Event ☐ Vehicle Sign ☐ Self-Help Property Sign ☐ Newspaper ☐ Other _____

Optional



APPLICANT ☐ Do not wish to provide
Race (check all that apply) ☐ American Indian or Alaska Native ☐ Asian ☐ Native Hawaiian or other Pacific Islander ☐ Black or African American ☐ White ☐ Other _____ Have you selected more than one race?: ☐ Yes
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Gender: ☐ Male ☐ Female ☐ Other
Military Affiliation: ☐ Active Military ☐ Veteran

CO-APPLICANT ☐ Do not wish to provide
Race (check all that apply) ☐ American Indian or Alaska Native ☐ Asian ☐ Native Hawaiian or other Pacific Islander ☐ Black or African American ☐ White ☐ Other _____ Have you selected more than one race?: ☐ Yes
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Gender: ☐ Male ☐ Female ☐ Other
Military Affiliation: ☐ Active Military ☐ Veteran

I have read and understand the Frequently Asked Questions document provided by Housing Kitsap's Self-Help Housing Program and will, to the best of my ability, adhere to and abide by the program requirements.

 _____ Applicant Printed Name	_____ Date	 _____ Co-Applicant Printed Name	_____ Date
 _____ Applicant Signature	_____ Date	 _____ Co-Applicant Signature	_____ Date

I certify that the above information is true and correct to the best of my knowledge. By signing this application, I acknowledge that I must participate in building my home in accordance to the required sweat equity labor hours and abide by a Group Labor Agreement. I further acknowledge I am encouraged to ask questions to Housing Kitsap staff members to better understand the program, my home loan and the construction process.

 _____ Applicant Signature	_____ Date	 _____ Co-Applicant Signature	_____ Date
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All signatures are required for completion of this application

CREDIT PULL AUTHORIZATION

Please note: Without this acknowledgement, this application is considered incomplete and will not be processed.

I hereby authorize Housing Kitsap to verify my past and present employment earnings records, bank accounts, retirement accounts and other asset balances needed to process my/our mortgage application. I/We further authorize Housing Kitsap to order a credit report and verify other credit information at any time during the application process, including past and present landlord references. I/We understand that a photocopy of this form will also serve as authorization. The information obtained by Housing Kitsap is only to be used in the processing of my/our application for a mortgage loan. All applications will be maintained using a digital database under Housing Kitsap's care.

PLEASE SUBMIT YOUR CREDIT REPORT FEE IN THE AMOUNT OF \$33.00 PAYABLE TO HOUSING KITSAP IN THE FORM OF A MONEY ORDER WITH YOUR APPLICATION.

 _____ Applicant Signature	_____ Date	 _____ Co-Applicant Signature	_____ Date
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COMMITMENT

Are you willing to contribute the required amount of up to 35 labor hours per week until your home is complete?

☐ Yes ☐ No

Volunteers may be used to help. If no, please explain:

Is there anything that may prohibit your household from contributing the required labor hours? ☐ Yes ☐ No

If yes, please explain.

Will the home you build with Housing Kitsap be the primary residence for everyone on this application? ☐ Yes ☐ No

If no, who will not be included in the household as their primary residence?

Have you read and signed the Frequently Asked Questions? ☐ Yes ☐ No

If no, please sign and return this along with your application

Do you have a personal relationship with any employee at Housing Kitsap? If yes, Who _____ What is your relationship _____

Are you Housing Kitsap Employee ____ Yes No ____

TIME TO SUBMIT!

Submit your last four (4) consecutive pay stubs. For SSI, Disability or any other income, including Child Support(12months), submit your most recent statement, verification or award letter. Along with the application please make sure to sign and return the Frequently Asked Questions.

Credit Report Fee in the amount of \$33.00 payable to Housing Kitsap in the form of a money order must be submitted with application.

IN ONE OF THE FOLLOWING WAYS:

MAIL/DROP-OFF:

Housing Kitsap
ATTN: Self-Help Intake
2244 NW Bucklin Hill Road
Silverdale, WA 98383
(Include your \$33.00 money order for your credit report fee payable to Housing Kitsap.)

FAX: ATTN: Self-Help Intake

(360) 535-6169

EMAIL: SelfHelpWaitlist@housingkitsap.org

We are an equal opportunity employer, committed to providing a diverse and inclusive workplace. We do not discriminate based on race, color, religion, sex, national origin, age, disability, or any other legally protected status

This program made possible by:

