

Mutual Self-Help Housing Program Application

Submit your last four (4) consecutive pay stubs. For SS, Disability or any other income, including Child Support, submit your most recent statement, verification or award letter.

Applicant Name:	
Mailing Address:	
Physical Address: <input type="checkbox"/> Same as above	
Phone:	Email:
Would you like a text Confirmation? Yes <input type="checkbox"/> No <input type="checkbox"/>	

CURRENT	Employer(s) (If applicable)	Employment Began (MM/YY)	Position Held	Gross Annual Income	How often do you receive paychecks? <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice																
PREVIOUS	Previous Employer (If current is less than 2 years)	Start and End Dates (MM/YY—MM/YY)																			
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Other Source(s) of Income</td> <td style="width: 25%;">Amount Received (monthly)</td> <td rowspan="3" style="width: 5%;"></td> <td colspan="2">Other Source(s) of Income</td> <td style="width: 15%;">Amount Received (monthly)</td> </tr> <tr> <td></td> <td>\$</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td>\$</td> <td></td> <td></td> <td>\$</td> </tr> </table>						Other Source(s) of Income	Amount Received (monthly)		Other Source(s) of Income		Amount Received (monthly)		\$			\$		\$			\$
Other Source(s) of Income	Amount Received (monthly)		Other Source(s) of Income		Amount Received (monthly)																
	\$				\$																
	\$				\$																
Do you have student loans? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, are they in repayment? <input type="checkbox"/> Yes <input type="checkbox"/> No																					
Do you have assets exceeding \$15,000 in value (i.e. cash, stocks, bonds)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what?																					

Co-Applicant Name: (if applicable)					
Physical Address: <input type="checkbox"/> Same as above					
Phone:		Email:			
CURRENT	Employer(s) (If applicable)	Employment Began (MM/YY)	Position Held	Gross Annual Income	How often do you receive paychecks? <input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Twice <input type="checkbox"/> Monthly
PREVIOUS	Previous Employer (If current is less than 2 years)	Start and End Dates (MM/YY)			
Other Source(s) of Income: (if applicable)					Monthly received: \$
Do you have student loans? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, are they in repayment? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Do you have assets exceeding \$15,000 in value (i.e. cash, stocks, bonds)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what?					



ADDITIONAL HOUSEHOLD MEMBERS

Additional Adult Name:	Gross Annual Income:	
Number of minors:	Age(s):	Monthly Childcare Expense: \$
Are you paying for child support? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what is your monthly payment? \$ _____		
Do you have a parenting plan? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If you are receiving child support, are the payments current? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, for how long? _____		

RENTAL HISTORY

If currently renting from a landlord, are you on the lease? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If you have lived here less than 2 years, do you have a 2+ year rental history altogether? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Are you currently renting from a Housing Kitsap Property? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, where?:			
Current Rent Payment (monthly) \$	Move-in Date (MM/YY)	Renting from family? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have a Section 8 Voucher? <input type="checkbox"/> Yes <input type="checkbox"/> No

ACCOUNT INFORMATION

Do you have any of the following (Please Check Mark to Indicate "Yes" or leave blank for "No"):			
<input type="checkbox"/> Bankruptcy (If yes, Discharge Date _____) <input type="checkbox"/> Unpaid Collections <input type="checkbox"/> Unpaid Charge-Offs <input type="checkbox"/> Foreclosure within Recent 36 Months from Date of Application <input type="checkbox"/> Missed or 30+ Day Late Payments within Recent 12 Months from Date of Application <input type="checkbox"/> Unsatisfied Judgements (If yes, Satisfied Date _____) <input type="checkbox"/> Other _____			
Debts and Liabilities <i>(i.e. Credit Cards, Loans and Other Monthly Payments such as Utilities, Phone, Insurance, Etc.)</i>	Remaining Balance	Minimum Monthly Payment Required	Additional Information / Comments

The following information is requested by the Federal Government in order to monitor our compliance with Federal Laws to help ensure that we do not discriminate against you based on your ethnicity, race, or gender. You are not required to provide this information, but if you choose not to, we are required by law to make our best guess, based on our visual observation or your surname.

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

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 _____

Please continue to next page...



OPTIONAL

LOCATION PREFERENCE(S)

Anywhere Mason County _____
Shelton _____ Allyn _____ Belfair _____
Anywhere Kitsap County _____
Port Orchard _____ Silverdale _____ Poulsbo _____ Kingston _____

COMMITMENT

Are you willing to contribute 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?

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

SOCIAL SECURITY NUMBER _____

SOCIAL SECURITY NUMBER _____

DATE OF BIRTH _____

DATE OF BIRTH _____

MARITAL STATUS _____

MARITAL STATUS _____

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.



Applicant Signature

Date

Co-Applicant Signature

Date



Minimum qualifications for loan eligibility in Kitsap County and Mason County may include: Two (2) years of verifiable employment, decent credit and gross (before taxes) annual household income of approximately:

Kitsap County: \$42,000

Mason County: \$35,000

We encourage you to submit an application for a free eligibility evaluation at any time. If there is something that might hold us back from qualifying right away, we will simply update your file as things change.

No need to re-apply once your file is opened, just update it any time.

TIME TO SUBMIT!

MAIL/DROP-OFF:

Housing Kitsap
ATTN: Self-Help Intake
2244 NW Bucklin Hill Road
Silverdale, WA 98383

FAX: ATTN: Self-Help Intake, (360) 535-6169

EMAIL: SelfHelpWaitlist@housingkitsap.org

TEXT: (360) 633-9615

Submit your last four (4) consecutive pay stubs. For SS, Disability or any other income, including Child Support, submit your most recent statement, verification or award letter.

IN ONE OF THE FOLLOWING WAYS:

For questions, contact the Self-Help Housing Program:

Call or Text: (360) 633-9615 • TDD/TTY: (360) 535-6106 • Toll Free: 1(800) 693-7070 x 6139





MUTUAL SELF-HELP HOUSING WITH HOUSING KITSAP FREQUENTLY ASKED QUESTIONS

GETTING STARTED

- WHAT IS MUTUAL SELF-HELP HOUSING?
 - The Mutual Self-Help Housing program is about offering home ownership to homebuyers with limited income in a unique way. It does not waive the requirement for good credit, stable income, and the ability and willingness to meet your future debt payments including a home loan payment. In that way it really is no different than a home loan that you might apply for just about anywhere else. The lender is the United States Department of Agriculture Rural Housing Service (USDA). Based off your income, the interest rates can be as low as 1%, which helps to lower your mortgage payments.
 - Housing Kitsap will assist you in completing the home loan application and help you to understand the home buying process. This will include informational trainings to familiarize you with the loan documents, program rules, accounting processes, and the construction process itself.
 - All group members will participate in building each other's homes and homes must be completed before anyone moves in.
 - Group members are required to contribute up to 35 hours per week during the course of construction.
 - No building experience necessary!
- WHAT ARE THE ELIGIBILITY GUIDELINES?
 - **INCOME:** Must be at or below 80% of the Area Median Income Limits (HUD) and the Adjusted Income Limits (USDA) in Kitsap and/or Mason Counties. Because many factors determine adjusted annual income, your income is determined on a case-by-case basis. In all cases, your repayment income must be stable and dependable to meet eligibility requirements for USDA. Call us for more information regarding your situation.
 - **CREDIT HISTORY:** Typically, applicants with credit scores 640 and above who have two (2) or more established tradelines that are open, active and in good standing for the recent 12 months or longer, with no derogatory accounts and a low debt-to-income (DTI) ratio, may qualify at a faster rate. A further credit analysis may be conducted on applicants based off credit score.
 - **EMPLOYMENT:** Stable and dependable employment of two (2) years or longer is preferred.
 - **ASSETS:** An applicant may retain \$15,000 in assets (\$20,000 for applicants over the age of 62). All assets above those amounts will be required to be used as down-payment on your home loan.
 - **RESIDENCY:** U.S. Citizenship or eligible permanent residency is required to purchase a home with the Mutual Self-Help Housing program.



- **WHAT IS THE DOWN-PAYMENT REQUIREMENT?**
 - No down-payment is required for a USDA Self-Help home mortgage (unless you exceed asset amount). Depending on how close you are to qualifying for the full loan amount necessary to purchase a home with Housing Kitsap through USDA, Housing Kitsap may be able to offer you a silent second mortgage, called down-payment assistance (DPA). This 'gap financing' may help qualify you for enough loan amount to move forward in our Mutual Self-Help Housing program in an affordable way.
- **WHAT IS A SILENT SECOND MORTGAGE / DPA?**
 - Should you obtain a down-payment assistance (DPA) loan to qualify for this program, the terms of the loan will be clearly stated and thoroughly reviewed with you before signing.
- **WHAT IF I ALREADY OWN A HOME?**
 - Applicants cannot currently own a home.
- **ARE HOUSEHOLDS WITH DISABLED MEMBERS ELIGIBLE?**
 - Yes. However, there is no reduction in the labor contribution to the building group for any participating family. In cases where one of the future owners cannot physically do the required sweat equity labor, they must arrange a sponsor to contribute the required hours on their behalf. Volunteer sweat equity contribution limits for the household still apply. There are also reasonable house plan modifications available when there are special needs in a household.
- **ARE MORTGAGE PAYMENTS DUE DURING THE CONSTRUCTION PERIOD?**
 - No. Mortgage payments will typically begin on the first of the month following approved final inspection and certificate of occupancy is granted and loan conversion with USDA.
- **HOW DOES PRE-CONSTRUCTION TRAINING WORK?**
 - Once all the members of a group have been qualified for the home loans, Housing Kitsap will conduct pre-construction training and orientation, usually on Thursday evenings at 6:00PM at Housing Kitsap's main office building, or via virtual conference room. These meetings are mandatory and are typically scheduled in four consecutive weeks. Minors are not invited to attend these meetings as there is a lot of information to review.
- **HOW MUCH OUT OF POCKET EXPENSE SHOULD I EXPECT?**
 - There are three main phases of spending to anticipate:
 1. The Loan Approval Process: Before we start the construction process, Housing Kitsap staff will secure the loan on your behalf from USDA. This includes a mandatory mortgage credit report from USDA's office and will cost \$25. Additionally, your household will be required to complete a mandatory homebuyer's education course and counseling with Community Frameworks and will cost an additional \$50 for each person on the loan. These costs are



subject to change. Housing Kitsap will confirm the requirement at the beginning of this process.

2. The Construction Process: Once the build group is formed and you have closed on your property, anticipate spending a few hundred dollars on basic hand tools, weather protective clothing and work boots, if you do not already own these things. See the Tools List on the website and in the labor agreement for a detailed description. To reduce this cost, consider purchasing these items used and/or letting your friends and family know you will need these things in hopes they have a spare to give you or to borrow. You will be able to select your own bathroom accessories, which are reimbursable up to a certain amount.
3. Homeownership: Your new home will come with a stovetop range oven, hood fan, refrigerator and dishwasher. Washer and dryers are not included.

- WHAT APPLIANCES ARE INCLUDED?
 - In all homes, a standard kitchen appliance package included in your home loan includes a stovetop range oven, a dishwasher and a refrigerator. Garbage disposal and washer and dryer hook-ups are installed, but these appliances are not included.
- WHEN WILL I KNOW IT IS MY TURN TO BUILD MY HOME?
 - Applicants are chosen from the wait list for an opportunity to be in the next Building Group based upon several criteria including: program grant requirements and priorities, date application received, income status and current eligibility status.
- WHAT HAPPENS AFTER I TURN IN MY APPLICATION TO HOUSING KITSAP?
 - When Housing Kitsap receives your Mutual Self-Help application, we will call and/or email you a confirmation to let you know your information has been received and updated into our digital database. This is when your pre-qualification review process begins. Within the following 30 days, our waitlist coordinator will call and/or email you with a complete review summary and to talk about what the next steps to approval with our program may be, depending on the information found in your review. In the meantime, expect a new applicant orientation welcome packet in your e-mail.
- WHAT ARE THE MORTGAGE LOAN TERMS?
 - Loan terms are either 33 years or 38 years. The promissory note interest rate is set by USDA. They can be as low as 1%. An applicant's debt-to-income ratio is considered in the loan approval process as well. There are debt-to-income ratio requirements based on your income.
- HOW MUCH WILL MY MORTGAGE PAYMENT BE?
 - Mortgage loan payments are based on the household's income. This amount is calculated and issued to you by USDA, your lender, at the time of construction-to-mortgage loan conversion.



- IS THIS PROGRAM FOR FAMILIES AND MARRIED COUPLES ONLY?
 - The Mutual Self-Help Housing program is for everyone who qualifies regardless of ethnicity, race, religion, or familial or marital status.
- CAN I CHOOSE MY FLOORPLAN?
 - There are several floorplans available through Housing Kitsap. They range in size, from two-bedroom to four-bedroom homes. We have developed floorplans that make efficient use of space, that fit together as a coherent neighborhood and that have some curb appeal to ensure value. We request your top three (3) floorplan choices during the loan approval process based on a set of floorplans approved for the neighborhood you are building in. We try to accommodate the plan you select, but we must consider your original date of application, loan approval amount as well as the lot size and shape.
- CAN I CHOOSE MY LOT?
 - There are no lot choices due to the complexity of all the house choices, lot sizes, setbacks, topography and other site conditions.
- CAN I CUSTOMIZE MY HOME?
 - The floorplans cannot be changed at the request of a homeowner, except by way of a reasonable accommodations request made at the beginning of construction identifying a disability in need of an accommodation. Homeowners can, however, personalize their homes using pre-approved selection options for personal touches such as paint color, tile color, flooring and carpet colors, cabinet colors, countertop colors and more.

ON THE JOB SITE

- WHAT IS MY TIME COMMITMENT?
 - All participating households must contribute a collective 65% of the labor on all the homes in their build group. There is a sweat equity requirement of up to 35 labor hours per week per household, for the duration of construction. The loan note holder(s) must complete a specified portion of the required labor hours each week. This number changes as the required work week changes and a breakdown is outlined in the Group Labor Agreement. Any remaining hours can be contributed by friends, family, and volunteers. If no hours are volunteered to your household, the loan note holder(s) are responsible for the remaining hours per week as well.
- CAN I BRING MY KIDS TO THE JOB SITE?
 - Minors under the age of 14 years are not allowed on the job site to ensure their health and safety. Minors 14 years of age and older are allowed on the job site, and can volunteer, with adult supervision and at the Discretion of the construction supervisor.



- **HOW LONG DOES IT TAKE TO BUILD A HOME WITH HOUSING KITSAP?**
 - The construction period typically takes 12-14 months. The commitment to build a home with the Mutual Self-Help Housing Program is very important as all the homes must be finished and pass inspections before any homebuilders may move in.
- **WHAT IF I AM AFRAID OF HEIGHTS?**
 - Housing Kitsap will not force our builders into an uncomfortable position. If a person is not able to complete a task assigned to them, another group member may step while they find a different task that better suits their comfortability. Homebuilders are not required to do the roofing, but will, in some cases, need to work on the second story of a home before the walls are in place. Everyone on the job site is well acquainted with the safety regulations and is expected to be mindful while on the job site.
- **CAN I BRING MY OWN POWER TOOLS?**
 - Yes. Housing Kitsap provides necessary power tools, but you are welcome to bring your own to help the process move quicker and/or more comfortably for you. Housing Kitsap is not liable for damage your tool(s) may incur.
- **WHAT IF I AM PHYSICALLY UNABLE TO DO A TASK?**
 - If this is the case, communicate your concern to your dedicated construction site supervisor so they can find a task that is more suitable to your capabilities.
- **WHAT DO WE DO IF IT RAINS DURING CONSTRUCTION?**
 - We keep building! There are certain construction tasks that can be delayed due to rainfall. In these cases, the construction supervisor will be aware of impending rain and manage the project accordingly. Typically, rainfall does not prohibit homebuilders from working on the job site.
- **HOW WILL WE BE ABLE TO WORK IF IT IS DARK OUTSIDE?**
 - If you are on site at dusk and/or when it is dark outside, Housing Kitsap has some flood lights available for use on site to help you complete your task(s) in low light.
- **HOW IS MY TIME ON THE JOB SITE SCHEDULED?**
 - Once pre-construction training and orientation is complete, the group will begin construction on their homes, starting with a mandatory weekly meeting on the job site, which will continue throughout the duration of the construction process. This meeting is at 8:00AM on Saturdays. All other sweat equity hours can be contributed and scheduled at a reasonable time for your household.



AFTER MOVE-IN

- CAN I SELL MY HOME?
 - Yes. You may sell your home any time after occupancy. The subsidy amount is subject to recapture by both USDA and, if applicable to you, your silent second mortgage through Housing Kitsap. This amount is identified on a case-by-case basis.
- WHAT IF I AM UNABLE TO MAKE THE MORTGAGE PAYMENTS AFTER I MOVE IN?
 - At the discretion of your mortgage lender, USDA, you may be eligible for a moratorium. You must request this directly from USDA and be deemed eligible. A Moratorium "stops the clock" on payments for up to two (2) years to enable the borrower to recover from losses of income or unexpected expenses. Amounts that accrue during the moratorium are repaid in a lump sum or by re-amortizing the loan, including the amounts accrued in the outstanding balance.

I have read and understand this Frequently Asked Questions (FAQ) document and will ask additional questions to ensure, to the best of my ability, that I understand the program requirements and processes fully.

Print Name

Date

Signature

Date