

BUYING A HOME IS WITHIN REACH.



This could be you!

Building Now in PORT ORCHARD.



BUILD YOUR DREAM HOME WITH HOUSING KITSAP.

Built specifically for income-eligible applicants, the Self-Help Housing program is tailor made for working class individuals and families. Homeownership is within reach!

Homes are built in groups of 10-12 homebuyers creating the opportunity to forge relationships with soon-to-be neighbors before even moving in. When you build a Self-Help home with Housing Kitsap, you build a community.

HOME FEATURES **Subject to Change*

- ✓ 2-, 3- and 4-Bedroom Floorplans
- ✓ One- and Two-Story Floorplans
- ✓ Single Family, Detached Homes
- ✓ Energy-Efficient Appliances
- ✓ Sustainable Materials and Design
- ✓ Sweat Equity Benefits

Apply today! You will need to submit a \$33 credit report fee payable to Housing Kitsap in form of a money order.

PROGRAM FEATURES

- ✓ New Construction Homes in Kitsap County and Mason County
- ✓ Learn Construction Skills
- ✓ \$0 Down-Payment
- ✓ Low Interest Rates
- ✓ Affordable, Income-based Mortgage Payments
- ✓ Professional guidance throughout the entire process of purchasing and building your home.

STEP 1

Call (360) 535-6139
TTY/TDD; (360) 535-6106
or visit
www.HousingKitsap.org/
becoming-a-homeowner
for more information.

STEP 2

Download, pick up
or request an
application be
mailed to you.

STEP 3 SUBMIT YOUR APPLICATION ➔

Fax: (360) 535-6169

Email:
SelfHelpWaitlist@HousingKitsap.org

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

Interested in volunteering? Call (360) 535-6139 for more information.

Housing Kitsap's Mutual Self-Help Housing Program Criteria

1. Maximum Income Limits **Subject to change*

Maximum Kitsap County Income Limits *as of July 2024**

Number of people in household	1	2	3	4	5	6	7	8**
Maximum Gross Income (\$)	99,450	99,450	99,450	99,450	131,300	131,300	131,300	131,300

Maximum Mason County Income Limits *as of July 2024**

Number of people in household	1	2	3	4	5	6	7	8**
Maximum Gross Income (\$)	80,150	80,150	80,150	80,150	105,800	105,800	105,800	105,800

***Please call for households with more than eight members*

USDA income eligibility amount will apply to Kitsap County along with Housing and Urban Development income limits.

2. Household Contribution to Construction

Each household is expected to contribute up about 30-35 hours of on-site labor to the construction of their groups' homes each week. Friends and family 14 years of age and older may volunteer a portion of the time for you. It takes an average of 12-14 months to complete a build group of homes, depending on the weather and group motivation.

3. Credit History

Typically households credit score would be 640 and above, no derogatory credit. Ideally have open and active trade lines. If you are unsure of your credit history, we can pull a credit report upon application submission and evaluate your credit history with you. The requirements for credit criteria are set by USDA.

4. Source of Income

Stable and reliable income may be shown in a number of ways. If employment wages are to be considered, the loan note applicant must have at least two (2) years of employment history (some exception may apply) including transitioning from schooling or being a stay-at-home parent may also be considered. All sources of income will be used in calculating mortgage payments, such as a combination of employment wages, child support, state benefits, retirement benefits, disability benefits, etc.

5. Assets

If the household has more than \$15,000 in cash assets, (\$20,000 for applicants over 62), a down-payment may be required. Household possessions are not considered cash assets. The household cannot own real property.

The Housing Kitsap Mutual Self-Help Housing Program assists families in building their own homes. The program is unique, as it requires participants to commit time and effort in the construction process. This maximizes the homebuyer's investment ensuring an affordable and quality home purchase. No experience is required. Housing Kitsap is an equal housing opportunity agency.

To learn more, please contact our Mutual Self Help Program at (360) 535-6139 or SelfHelpWaitlist@housingkitsap.org and visit our website at www.housingkitsap.org/becoming-a-homeowner.

Housing Kitsap's mission is to manage, preserve and build safe affordable housing serving individuals, families and communities throughout Kitsap and Mason Counties.

In accordance with Federal law, this institution is prohibited from discrimination on the basis of race, color, national origin, sex, age, or disability. To file a complaint of discrimination, contact: USDA, Director, Office of Civil Rights, 1400 Independence Avenue SW, Washington D.C. 20250-9410 Telephone: 866-632-9992 s TDD 202-401-0216

Program made possible by:



