As of 8/25/26

BUYING A HOME IS WITHIN REACH.

Building Now in STONERIDGE.

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*

- ✓ 3-Bedroom Floorplan only
- ✓ Two-Story Floorplan only
- ✓ 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 the form of a money order.

PROGRAM FEATURES

- ✓ New Construction Homes in Kitsap 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*

USDA Maximum Kitsap County Income Limits as of July 2026*

Number of people in household	1	2	3	4	5	6	7	8**
Maximum Gross Income ($)	103,700	103,700	103,700	103,700	136,900	136,900	136,900	136,900

***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 14-16 months to complete a build group of homes, depending on the weather and group motivation.

3. Credit History

Households must have a decent and reliable credit history, which can look like a score 640 and above, no derogatory and open and active tradelines, if you are unsure of your credit history, give us a call and we will walk you through the process. We do use the requirements set by USDA, to establish credit history.

4. Source of Income

Stable and dependable 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. Transitioning from schooling or being a stay-at-home parent may also be considered, if slightly under 2 years. All household sources of income will be used in calculating income for eligibility such as employment wages, child support, state and federal benefits, retirement benefits, disability benefits, etc. Not all income can be used as repayment income for loan eligibility.

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 or, in some cases, a mobile home.

The Housing Kitsap Mutual Self-Help Housing Program is an agency created to assist 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 County.

Program made possible by:

USDA United States Department of Agriculture Rural Development

EQUAL HOUSING OPPORTUNITY

COMMUNITY FRAMEWORKS Housing Solutions For The Northwest

HOUSING KITSAP