



01/12/2026

*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

Mutual Self-Help Housing Program Application

Applicant

Applicant Name:			
Date of Birth:	Social Security Number:		
Mailing Address:		City:	State: Zip:
Physical Address: <input type="checkbox"/> Same as above	Email:		
Phone:	Marital Status:		

Co-Applicant

Not Applicable

Co-Applicant Name: (if applicable)	
Date of Birth:	Social Security Number:
Physical Address: <input type="checkbox"/> Same as above	Email:
Phone:	Marital Status:

HOUSEHOLD MEMBERS: over the age of 18

No other Household members

Gross Annual Income:

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

Total Household Size: _____

BUILDING LOCATION PREFERENCE(S)

Anywhere Mason County _____

Anywhere Kitsap County _____

Shelton _____ Allyn _____ Belfair _____

Port Orchard _____ Silverdale _____ Poulsbo _____ Kingston _____

OPTIONAL

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?
				<input type="checkbox"/> Monthly
				<input type="checkbox"/> Weekly
				<input type="checkbox"/> Bi-Weekly
				<input type="checkbox"/> 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?
				<input type="checkbox"/> Monthly
				<input type="checkbox"/> Weekly
				<input type="checkbox"/> Bi-Weekly
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Do you have student loans? Yes No If yes, are they in repayment? Yes No Hourly or Salary?

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When did this begin? _____

How much are you currently receiving? \$ _____/month

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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>(i.e. Monthly Payments such as Auto Loans, Credit Cards, Insurance, Etc.)</i>	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? <input type="checkbox"/> Yes <input type="checkbox"/> No	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
If renting from family how are you currently paying? (i.e. checks, cash)		Are you currently living in subsidized housing? <input type="checkbox"/> Yes <input type="checkbox"/> 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 _____

Please list any additional Information:

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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	<input type="checkbox"/> Do not wish to provide	CO-APPLICANT	<input type="checkbox"/> Do not wish to provide
Race (check all that apply) <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <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 </div> <div style="width: 45%;"> <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 </div> </div> <p>Have you selected more than one race?: <input type="checkbox"/> Yes</p>			
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	

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.

 Applicant Signature	 Date	 Co-Applicant Signature	 Date
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COMMITMENT

Are you willing to contribute the required amount of 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.

IN ONE OF THE FOLLOWING WAYS:

FAX: ATTN: Self-Help Intake

(360) 535-6169

MAIL/DROP-OFF:

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

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:



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. However, there are two features that make it different: Participation in the building of your home and your neighbor's home as part of a Building Group, no building experience necessary, and the mortgage payment is generally lower than other home loan payments as it is based on your income and not the current interest rate as determined by the market. Some interest rates are as low as 1%. The lender is the United States Department of Agriculture (USDA) Rural Housing Service. Housing Kitsap will help you understand the home buying process while assisting you to complete a home loan application, which we submit on your behalf to USDA. Before you close on your home loan, we begin training to familiarize you with the loan paperwork, accounting processes during construction of your home and the construction process itself.

WHAT ARE THE ELIGIBILITY GUIDELINES?

- ✓ **SKILLS:** No construction skills or experience is needed. We'll teach you everything you need to know!
- ✓ **INCOME:** Must be less than 80% of the HUD Area Median Income Limits and USDA Adjusted Income Limits in Kitsap County and USDA adjusted income for Mason County. In all cases, your repayment income must be stable and reliable to meet eligibility requirements for USDA. Call us for more information regarding your situation.
- ✓ **CREDIT HISTORY:** Credit is reviewed and evaluated on a case-by-case basis. 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, qualify at a faster rate. However, every application is considered individually to demonstrate credit worthiness.
- ✓ **EMPLOYMENT:** Stable and reliable employment of two (2) years or longer. Any 30-day gaps of employment must be explained and accepted by USDA.
- ✓ **ASSETS:** An applicant may retain up to \$15,000 in assets (\$20,000 for applicants over the age of 62), including non-retirement investments. All other assets will be required as a down-payment on your home loan.
- ✓ **RESIDENCY:** U.S. citizenship or permanent residency is required to purchase a home with the Mutual Self-Help Housing program.

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 by Community Frameworks. Loans typically come due in full if the loan note holder (a) no longer resides in the residence as their primary home (b) are renting the home (c) sells the home, (d) refinances the home, or (e) the loan term matures.

WHAT IS THE DOWN-PAYMENT REQUIREMENT?

No down-payment is required for a USDA Self-Help home mortgage, as long as you qualify for the full cost of the home. If you have over \$15,000 in assets (\$20,000 for age 62+), you will be required to put that over amount down on the home as down payment. If you need down payment assistance and are within a certain range to qualify for a mortgage loan with USDA, Housing Kitsap will refer to you to Community Frameworks for down payment assistance. This is a silent second mortgage for gap financing if needed to qualify for the cost of the home. You will need to be approved by Community Frameworks to receive the down payment assistance loan.

WHAT IF I ALREADY OWN A HOME?

Applicants must not already own a home at time of closing. You would need to disclose to USDA if you had interest in a property in the past 3 years.

WHAT IF YOU ARE RENTING?

USDA will be evaluating what is known as "payment shock". If you are renting it is important to have the lease in your name (whoever is on the application i.e., note signers). If you are not renting, it is important that you show a savings plan that you contribute to monthly, that will show your ability to make a future mortgage payment.

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 show medical documentation signed by a health care provider. In addition, they must arrange a sponsor to contribute the required weekly hours on their behalf. Volunteer sweat equity contribution limits for the household still apply. There are reasonable house plan modifications available when there are special needs in a household. If this reasonable accommodation goes above the budget for the home, the owner will be responsible for the cost of the overage.

ARE MORTGAGE PAYMENTS DUE DURING THE CONSTRUCTION PERIOD?

No. Mortgage payments will typically begin on the first of the month following approval of the final inspection and certificate of occupancy and loan conversion with USDA.

HOW DOES PRE-CONSTRUCTION TRAINING WORK?

Once all the members of a group have been qualified for their home loans with USDA, Housing Kitsap will conduct pre-construction trainings and orientation, usually on Thursday evenings at 6:00PM at Housing Kitsap's main office building. 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 four main areas where you may spend out of pocket expenses:

1. The Application Process: You will be charged a tri-merge credit report fee of \$33 payable to Housing Kitsap, so that we can evaluate your current credit situation. This fee will need to be paid upon submission of HK Self-Help application. If you are placed on the inactive waitlist, an additional credit report fee will be required in order for Housing Kitsap to re-evaluate your credit to see if you are eligible to be placed on the active waitlist. Only those on the active waitlist will be

considered for future groups. (Being on the active waitlist does not mean you are approved for the Self-Help program; your mortgage loan must still be approved by USDA).

2. The Loan Approval Process: During the loan approval process, we work with you and USDA to secure the loan. This includes a mandatory mortgage credit report requested by USDA and will cost \$30. 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.

3. 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 items. 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.

4. Homeownership: Your new home will come with a stove over oven, hood fan refrigerator and dishwasher. You will be required to supply your own washer and dryer.

WHAT APPLIANCES ARE INCLUDED?

In all homes, a standard kitchen appliance package included in your home loan includes a stove top range oven, a dishwasher and a refrigerator. Garbage disposal and washer and dryer hook-ups are installed, but these appliances are not included.

WHEN I KNOW IT IS MY TURN TO BUILD MY HOME?

Applicants are chosen from the active waitlist for an opportunity to be in the next Building Group based upon several criteria including: program grant requirements and priorities including, but not limited to, very low-income applicants, date application received, income status, credit status, two year work history and current eligibility status. After you submit your application to Housing Kitsap and have been moved to the active list, you will be notified when your name comes up on the list. You will need to meet the eligibility requirements for a USDA loan in order to move forward in the process. It is important that you keep Housing Kitsap updated on any income, household size, credit or job changes as you wait on the wait list.

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 review process begins. Within the following 30+ days, our wait list coordinator will call and/or email you with a complete review summary and to talk about what the next steps to our program, this depends on the information found in your review. **In the meantime, expect a new applicant orientation welcome packet in the mail.** Please keep in mind this is just a wait list process, not a loan approval.

WHAT ARE THE MORTGAGE LOAN TERMS?

Loan terms are either 33 years or 38 years determined by USDA. The promissory note interest rate is set by USDA and will be determined upon loan approval. Prior to loan conversion, you may qualify for a lower monthly interest rate from USDA known as a "subsidy". This can be as low as 1% to the

fixed rate during the term of the loan (This will be explained later on in the loan process). An applicant's debt-to-income ratio is considered in the loan approval process as well.

HOW MUCH WILL MY MORTGAGE PAYMENT BE?

Mortgage loan payments are based on the whole household's income for all note signers and household members. 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.

CAN I CHOOSE MY FLOORPLAN?

There are several floorplans available through Housing Kitsap that can vary from plat to plat and group to group. They range in size, from two-bedroom to four-bedroom homes, dependent on the plat. We have developed modest floor plans 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) floor plan choices during the loan approval process based on a set of floor plans 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, that are available to the group.

CAN I CHOOSE MY LOT?

There are no lot choices due to the complexity of all the house plan choices, lot sizes, setbacks, topography, and other site conditions.

CAN I CUSTOMIZE MY HOME?

The floor plans 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 reasonable accommodation, within the home budget and approved by the program director. Homeowners can, however, personalize their homes using pre-approved selection options made by Housing Kitsap 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 are outlined in the Group Labor Agreement. Any remaining hours can be contributed by friends, family, and volunteers per the guidelines of the Group Labor Agreement. 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 in 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, no reduction in weekly hours will be allowed. It takes the entire groups labor to complete these homes.

WHAT DO WE DO FOR INCLEMENT WEATHER (I.E. SNOW, RAIN, ETC.) DURING CONSTRUCTION?

We keep building! There are certain construction tasks that can be delayed due to weather. In these cases, the construction supervisor will be aware of impending weather and manage the project accordingly. Typically, weather 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 and is mandatory. All other sweat equity hours can be contributed and scheduled at a reasonable time for your household, 7 days a week from 8:00AM until 9:00PM, depending on city ordinance.

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 Community Frameworks or Housing Kitsap. This amount is identified on a case-by-case basis. Keep in mind that you will not be likely to find better financially or more affordable mortgage payments less than your current rent. If applicable to you, your Down Payment Assistance, mortgage finances and USDA payment subsidy will be paid back at resale or refinancing, this amount varies on a case-by-case basis.

Frequently Asked Questions**Signature Page**

Please sign and return along with your application in order for your application to be considered complete.

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.

Applicant Signature

Date

Co-applicant Print Name

Date