



## Our Work

Habitat for Humanity of Kitsap County brings people together to build homes, communities and hope. Our vision is a world where everyone has a decent place to live. We believe having a safe, decent, affordable place to call home is the key to unlocking opportunity and upward mobility for generations to come. Through shelter, we empower!

Since our inception in the early 1990s, Habitat for Humanity of Kitsap County has built more than 100 homes. Through partnerships with homeowner families and the support of generous donors and volunteers like you, we've opened up a vast sea of opportunity for children and adults in our community.

## Homebuyer Benefits

Habitat homebuyers in Kitsap County may receive access to a number of benefits including:

- Amount of mortgage based on buyer's income.
- Access to credit (opportunity for mortgage).
- Down payment assistance (full coverage subsidy).
- Lower than market interest rate.
- Accepts lower credit score or shorter credit history than typical bank.

## Contact

For more information about homeownership, contact the program director:

[community@kitsaphabitat.org](mailto:community@kitsaphabitat.org)  
(360) 479-3853, ext. 108



Habitat for Humanity of Kitsap County is an equal opportunity housing provider.



## Homeownership



## Information Requirements and Benefits







## Sweat Equity

Candidates for homeownership must be willing to contribute 250 hours (per adult) of "sweat equity," that is, hours spent building their home or the homes of other future Kitsap Habitat homeowners. In addition to time on the job site, future homeowners may be required to attend classes in personal finance, home maintenance or other topics related to homeownership. Specific requirements will be discussed with candidates for homeownership during the application process.



## Ability to Pay

Candidates for homeownership must be able to pay an affordable mortgage. These mortgage payments cycle back into the community to help more families build safe, decent, affordable homes.

## Need

Candidates for homeownership must demonstrate a need for safe, decent, affordable housing. They might be dealing with poorly made, unhealthy or inadequate housing; unaffordable rent; damage from natural disasters; or inaccessibility due to disability.



## Application Period

- Generally in February.
- Up to one additional time per year.