



**every  
one**

deserves a decent  
place to live.





**Habitat for Humanity of East Jefferson County brings people together to build homes, communities, and hope.**

# Helpful Terms

## Participant & Homebuyer

- The first and second stages of partnership with Habitat after an application is selected. Afterwards folks buy their house!

## Sweat Equity

- Volunteer hours that folks in our program complete before buying their house

## Recycle House

- A Habitat house that has been reacquired by the affiliate, then resold to a new Habitat family



- Habitat International was founded in 1976 in Georgia
- Habitat EJC has been building homes in Port Townsend, Port Hadlock, Irondale and Chimacum since 1998
- We've also repaired dozens of homes in Brinnon, Quilcene and throughout Jefferson County – ask about our Critical Repair Program!



# Non-discrimination Policy

Habitat for Humanity of East Jefferson County does not discriminate on the basis of race, gender, color, age, disability, religion, marital or familial status, gender identity, sexual orientation, political ideology, creed, heritage, ancestry, national origin, veteran status, or because all or part of the applicant's income is derived from public assistance programs.

- Habitat has a strict non proselytizing policy.
- All who work with Habitat are expected to interact respectfully.
- Please reach out with any concerns.



# What does it mean to own a Habitat home?

- A mortgage
- Responsibility for repairs
- HOA's
  - Group that makes rules and manages shared spaces in a neighborhood
  - You can be a part of the leadership!
  - Expectation to pay HOA dues
- Covenants, Conditions, and Restrictions (CCRs)
  - Rules that govern how property is used and maintained within a community. For example, you can have up to 3 large pets and 2 can be same species. ie 2 dogs 1 cat.



# What does Habitat homeownership cost?

Monthly Housing Costs Will Not Exceed 1/3 of Monthly Income\*

\* Other costs of homeownership include regular maintenance and occasional repairs that must be considered in your monthly budget.



Annual Income	Approximate Payment
\$38,000	\$1,050
\$49,000	\$1,360
\$61,000	\$1,670
\$72,000	\$1,980

Please Note:

- Numbers are subject to change.
- Qualified income sources and verification will be required.
- Habitat can only build a limited number of homes within each configuration of bedrooms.
- Monthly Payment includes mortgage payment, taxes, insurance ground lease fee and HOA/PA reserves.
- Regardless of construction cost, home prices will be based on household income and size of home.

# Habitat's Permanent Affordability Program

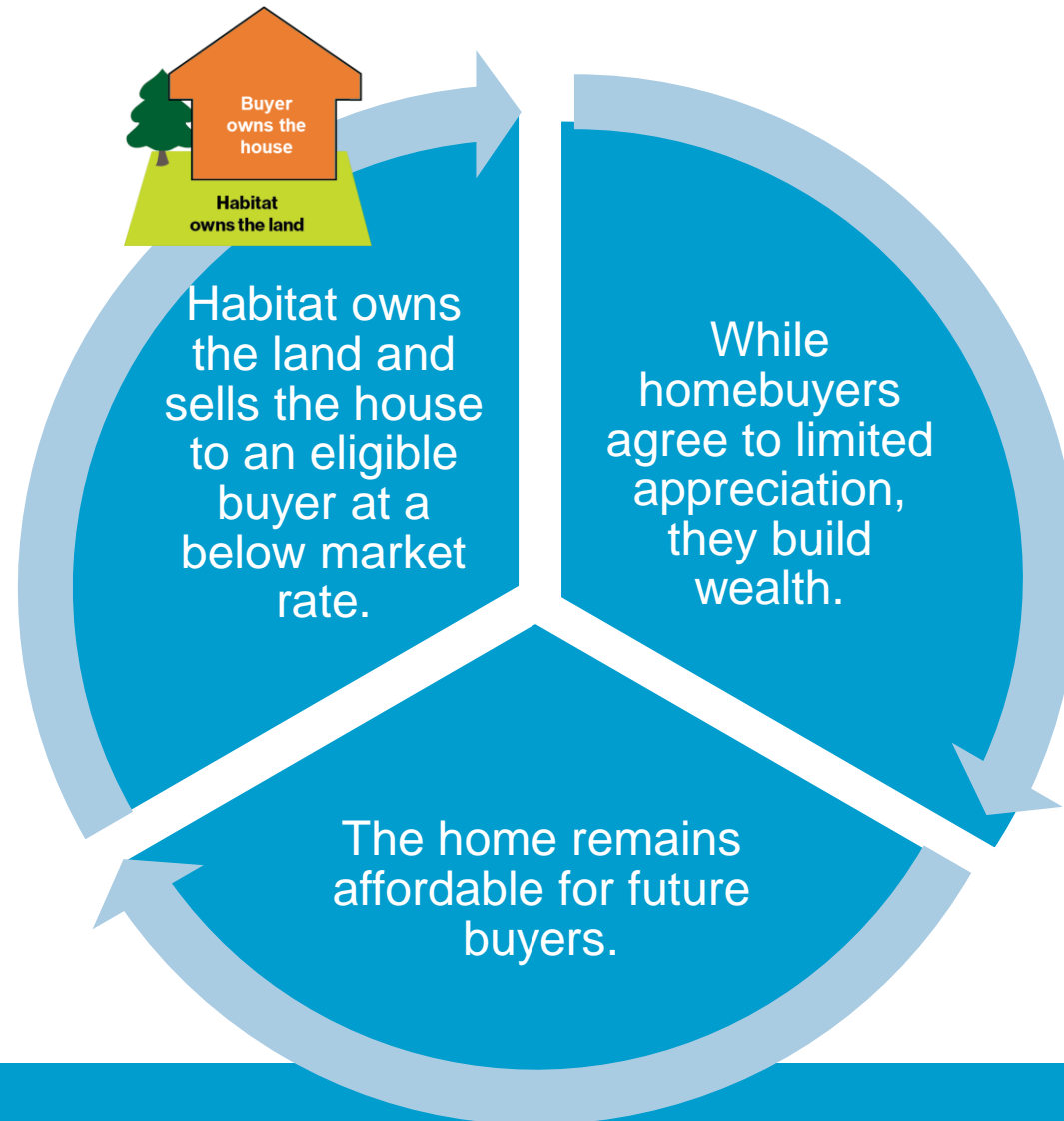
In exchange for buying a house at below-market price, you agree to limit the price at which you can sell in the future. A renewable ground lease makes this possible.





# What is Permanent Affordability?

Habitat EJC  
stewards a  
**Permanent  
Affordability** model,  
which maximizes  
our community's  
investment in each  
affordable home by  
paying it forward



Small,  
efficient  
design



**Homes are not custom**

**Size estimates:**

- Two bedrooms = 900 square feet
- Three bedrooms = 1050 square feet
- Four bedrooms = 1150 square feet
- Configurations include stand-alone homes, cottage communities, paired homes, and more
- Duplex or paired homes have two insulated central walls, one for each homeowner, with a gap in between them for sound and 2hr fire protection



Single  
family  
home

# Bedrooms and Bathrooms

- One bedroom per each adult or adult couple
- Two children per bedroom
  - Separate rooms for separate-gendered children
  - Kids over 5 years apart don't have to share

2-3 bedrooms = 1 bath

4+ bedrooms = 1.75 baths

- Both bathrooms have showers, one also has a tub





# Accessibility

- Habitat homes are ADA visitable
- Additional modifications may be made based on disability-related needs



# Four Criteria for Selection

- Need
- Ability to Pay
- Willingness to Partner
- Work or Live in East Jefferson County





# Need

## Examples:

- No electricity or heat source
- Inadequate or no plumbing or insulation
- No cooking facilities
- Not adapted for disability
- Overcrowded
- Poor condition
- Unsafe
- Temporary
- Too expensive
- Homeless



# Income Eligibility

Applicants must be able to afford monthly mortgage payments, taxes, insurance and other associated fees without those costs exceeding 1/3 of their gross income.

Other costs of homeownership include regular maintenance and occasional repairs that must be considered in your monthly budget.

Household Size	Income Must be or Below
1	\$55,050
2	\$62,900
3	\$70,750
4	\$78,600
5	\$84,900
6	\$91,200
7	\$97,500
8	\$103,800

Maximum Income Chart - 2025

# Income Eligibility

The income guidelines shared here are general. There are exceptions, more than would fit in this presentation. For example, income from social programs can help you qualify, but can't hurt you if you're close to the top limit.

The best way to find out if you qualify is to apply so we can review your unique financial situation.

**Don't self-select out, you might be surprised you qualify!**



# Willing to Partner



- Sweat equity volunteer hours: hours for single adult household and multi adult households vary
- Family and friends can help you complete some sweat equity
- Sweat Equity also includes:
  - Monthly classes on Homeownership topics
    - Fire Safety, Home Repairs, Home Insurance and more
  - Sharing your story with our media team – help promote donor and volunteer engagement so we can continue to help families like yours! Exceptions apply for adverse circumstances



## The three stages of our Program



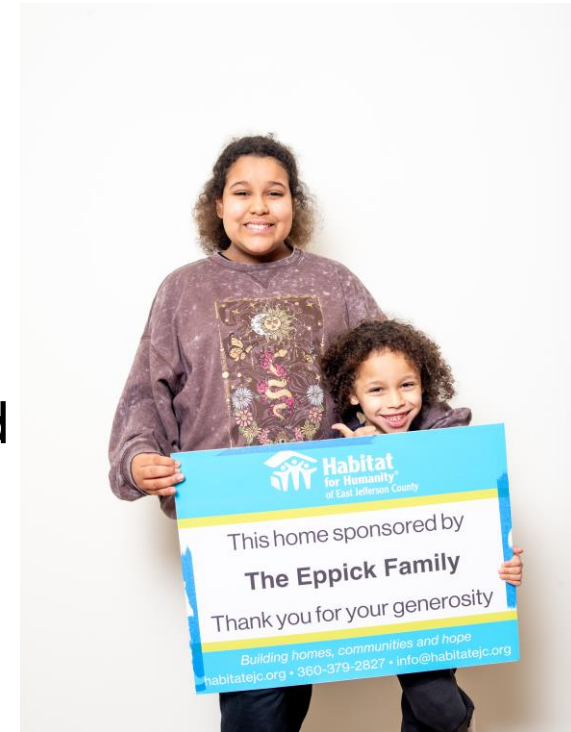
- Both Participants and Homebuyers make deposits and complete a large portion of their Sweat Equity. The main difference between the two steps is that Homebuyers have their future property assigned to them.
- So long as you complete the work required in each stage, you'll move along to the next.

# We'll Work With You!

Extra support available including:

- Translation services
- Sweat equity adaptations
- Assistance for vision or hearing impaired
- Assistance completing paperwork
- Quick Questions! Long ones too!

Please let us know how we can help you!



# How do I apply?

- Online applications are available on our website, **habitatejc.org** under the “buy a home” tab
- Paper applications can be requested by calling, emailing, or stopping by our office
- Please reach out to us for assistance and questions!



info@habitatejc.org • 360-379-2827  
2001 W. Sims Way Upstairs



It takes a lot of work to buy a home, even on the open market, but every step brings you closer to a place that's truly yours.

We are here to help.

APPLY NOW

