

# Looking for an affordable opportunity to own a home?

## Build one with Mutual Self-Help Housing!



- ◇ 100% Fixed Rate Financing
- ◇ Low Interest Rates
- ◇ Affordable, Income-Based Mortgage Payments
- ◇ Step-by-Step Supervision and Instruction
- ◇ New Construction Home Built with Sweat Equity
- ◇ No Down Payment\*

\*Down Payment required with assets totaling \$15,000+

Fill out and return our intake application for an eligibility review!

### Peninsula Housing Authority Mutual Self-Help Housing Program

727 E 8th Street

Port Angeles, WA 98362

Questions? Contact Doni Thomason for more information!

Phone: (360) 452-7631 ext 302

Email: [dthomason@peninsulapha.org](mailto:dthomason@peninsulapha.org)

#### Household Income Guidelines (as of July 2025)

Adjusted Gross Annual HOUSEHOLD Income cannot exceed:

Number in household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Clallam County	\$75,850	\$75,850	\$75,850	\$75,850	\$100,150	\$100,150	\$100,150	\$100,150
Jefferson County	\$78,600	\$78,600	\$78,600	\$78,600	\$103,800	\$103,800	\$103,800	\$103,800

*Program In Partnership With:*





Peninsula Housing Authority  
*Serving Clallam and Jefferson Counties*

# Mutual Self-Help Housing



## Where do you fit in the “Cookie Cutter of Eligibility?”

The key factors in determining household eligibility are:

- Household annual income is below the Income Limit defined by USDA Rural Development
- 2+ year consistent income history (those entering workforce after schooling/training may qualify with verifying job prospect from employer)
- Decent credit history (those with no credit history have options for alternative credit)
- Low Debt-to-Income ratio for current debt liabilities
- Document current housing expense (I.E. rent)
- Qualifying max loan is sufficient to cover the estimated construction budget of home being built
- Household has the ability and willingness to meet the sweat equity labor requirements

**Contact us today for more information or intake application!**

Peninsula Housing Authority Mutual Self Help Program

Doni Thomason, Group Coordinator

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