

Turning Hope into homes.

Our Mission:

Habitat for Humanity of Key West & Lower Florida Keys, Inc. is a nonprofit volunteer organization working in interfaith partnership with all God's people in need to help create decent affordable housing for the betterment of our community.



Habitat creates housing solutions in partnership with volunteers and families in need, regardless of their ethnic or religious background. The completed homes

Feel free to contact us!

Family Services

Phone: (305) 294-9006

E-mail: familyservices@habitatlowerkeys.org

Main Offices:

Big Pine Key

30320 Overseas Highway

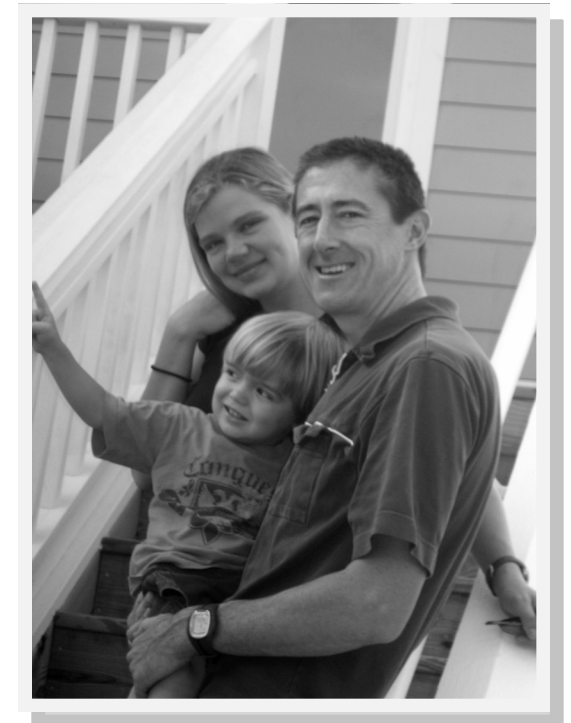
Big Pine Key, FL 33043

Phone: (305) 872-4456

Check our website for the most
up-to-date information:
www.habitatlowerkeys.org



All about Home Ownership with Habitat



"That's MY house!"



How does Habitat work?

Habitat for Humanity of Key West and Lower Florida Keys, Inc. is a non-profit, volunteer based organization that works in interfaith partnership with all God's people in need of decent housing regardless of race or religious preference or background. Our ministry was founded on the conviction that every man, woman and child should have a simple, decent place to live in dignity and safety.

Habitat builds homes in partnership with qualifying families, using as much donated materials and labor as possible. The homes are sold at no profit and with no interest mortgage loans. The monthly payments that are made go toward the building of future Habitat homes.

In the Lower Keys, Habitat provides homeownership opportunities for those who have lived in Monroe County at least one year and have a total household income no more than 80% of Monroe County's median income.



3 Bedroom duplex at Bayside Landing on Big Coppitt Key.

Building Homes. Building Lives.

Who qualifies for a Habitat house?

- ◆ Those who have a **housing need**.
- ◆ Those who **meet our financial guidelines** and can prove the ability to repay an interest-free monthly mortgage.
- ◆ Those who have a **willingness to partner with Habitat**, including working a minimum of 350 sweat equity hours per household helping to build their own home, their neighbors and possibly other projects with Habitat. Homeowners are also required to attend new homeowner classes.

How much does a Habitat house cost?

Currently, Habitat homeowners monthly mortgage payments range from \$900 to \$1,130 per month. This includes loan principle, taxes, insurance, and other fees. Homeowners pay back their *no interest* mortgage over a 30 year period.

How long does it take before I can move in?

The entire application process may take up to 3 months. Once approved for a home, the sweat equity process can take 6–8 months for an existing home and over a year for a home that is being built.



Please be advised that there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

What is Sweat Equity?

Sweat equity is Habitat's name for the labor that Partner Families expend in building their houses and the houses of their neighbors, as well as the time they spend investing in their own self-improvement.

Sweat Equity is performed after selection to be Habitat Partners, and must be completed before closing. Sweat Equity provides **pride in home ownership**, time to get to know your future neighbors and the opportunity to **learn new and valuable skills** as future first-time home owners.

Partner Families are also required to attend classes preparing you for owning your first home. Classes range from Financial Counseling & Budgeting to Basic Home Repair & Maintenance.

How do I apply for a home?

You begin the application process by attending a Habitat Application/Orientation Meeting or sending in a completed Pre-Application found on our website at www.habitatlowerkeys.org or call the office to have one mailed to you.

After reviewing your Pre-Application Habitat will give you a call regarding your eligibility and current home availability.

