

# Turning Hope into homes.

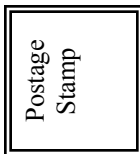
Our Mission:

*Habitat for Humanity of Key West & Lower Florida Keys 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 are sold to those in need at no profit and with no interest charged.



Questions?  
Key West—305.294.9006  
E-mail: [familyservices@habitatlowerkeys.org](mailto:familyservices@habitatlowerkeys.org)  
[www.habitatlowerkeys.org](http://www.habitatlowerkeys.org)  
\*\*(Revised 9/14/11) \*\*



Key West & Lower Florida Keys, Inc.  
**Habitat for Humanity®**

30320 Overseas Highway  
Big Pine Key, FL 33043



## Pre-Application For Home Ownership



Habitat's Bayside Landing, Big Coppitt Key

# Do I qualify to apply for a Habitat home?

You must meet our 3 basic criteria:

- ⇒ Do you have a **Housing Need**?
- ⇒ Do you have the **Ability to Pay** the no-interest mortgage?
- ⇒ Are you **Willing to Partner** with Habitat for Humanity?

1. **I/We have been a full-time resident of Monroe County, Florida for at least 1 year.** YES  NO

2. **I/We derive 70% of my income from working in Monroe County.** YES  NO

3. **I/We have a housing need.**  
 • I do not own the home I live in.  
 • My current housing is inadequate and/or the conditions are substandard.  
 YES  NO

4. **I/We fit the income and housing qualifications below:**  
 Habitat strives to house those families whose income is 80% of the Area Median Income. The collective incomes of all family members should fall within the following guidelines:

**Minimum Income \$40,000** YES  NO

### Maximum Income

Household Size	Single Head of Household	Married/Domestic Partner
1 person	\$40,225	
2 people	\$46,065	\$61,419
3 people	\$51,459	\$68,612
4 people	\$57,120	\$76,160
5 people	\$61,690	\$82,252
6 people	\$65,688	\$87,584

Guidelines are for June, 2011—April 2012

5. **I/We have the ability to pay:**  
 • I do not have excessive credit card debt or multiple bills in collections (excluding medical debt).  
 • I have not declared bankruptcy in the last 3 years.  
 • I have had continuous, stable income for the last 12 months. YES  NO

6. **I/We am willing to partner with Habitat:**  
 I/We will partner with Habitat putting in 350 hours of “sweat equity” building my and my neighbors’ homes. (Consider that this partnership may involve 20-30 hours per month of extra work in addition to your regular employment).

YES  NO



Feel free to call us with questions— **305-294-9006**

If you can answer YES to our basic qualifications on the left, please complete and submit this Pre-application form and return to Habitat:

Habitat for Humanity • 30320 Overseas Highway, Big Pine Key, FL 33043 • OR • FAX: 815-550-8863

Habitat will review your Pre-Application and contact you about your becoming a Home Owner!

List EVERYONE (including yourself) who will live in the home:

**APPLICANT** \_\_\_\_\_

**STREET** \_\_\_\_\_ **APT** \_\_\_\_\_

**CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **Z** \_\_\_\_\_

**CONTACT PHONE** \_\_\_\_\_

**EMAIL** \_\_\_\_\_

**CO-APPLICANT** \_\_\_\_\_

**STREET** \_\_\_\_\_ **APT** \_\_\_\_\_

**CITY** \_\_\_\_\_ **STATE** \_\_\_\_\_ **ZIP** \_\_\_\_\_

**CONTACT PHONE** \_\_\_\_\_

**EMAIL** \_\_\_\_\_

Are you (and Co-Applicant) a US Citizen or legal, permanent resident? YES  NO

NAME	SEX	YEAR OF BIRTH
_____	F / M	_____
_____	F / M	_____
_____	F / M	_____
_____	F / M	_____

Please list **all sources** of income. This includes employment, social security, disability, food stamps, child support, etc.

SOURCE OF INCOME	GROSS ANNUAL INCOME (BEFORE TAXES)
_____	\$ _____
_____	\$ _____
_____	\$ _____

APPLICANT SIGNATURE \_\_\_\_\_

CO-APPLICANT SIGNATURE \_\_\_\_\_

DATE SIGNED \_\_\_\_\_

RELEASE: By my signature I affirm that the above information is true. I understand that providing false information could cause me not to qualify to purchase a Habitat home.

