



MISSION STATEMENT

Habitat for Humanity works in partnership with people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses, so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.

Post Office Box 2151
Key Largo, Florida 33037
305-453-0050
Fax 305-453-7887
www.habitatupperkeys.org
info@habitatupperkeys.org



The Dream of Home Ownership in the Florida Keys is possible!



PRE-QUALIFICATION APPLICATION



Do I qualify 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 for at least 1 year. Yes No
OR
I/We are living in Dade County but have worked in Monroe County for 2 years. Yes No

2. 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

3. I/We fit the income and housing qualifications below:
Habitat strives to house those families whose income is 50% - 80% of the Area Median Income.
The collective incomes of family members should fall within the following guidelines. (See Below)
 Yes No

MINIMUM CREDIT SCORE 600

Minimum household income \$64,500

Household Size	Maximum	
	Single Head of House	Dual Income
1-2 people	\$66,500	\$81,600
3 people	\$68,500	\$91,800
4 people	\$76,500	\$102,000
5 people	\$82,650	\$110,200
6 people	\$88,750	\$118,333

5. I/We have the ability to pay:
• I do not have excessive credit card debt or multiple bills in collection. (Excludes Medical)
• have not declared bankruptcy in the last 3 years.
• I have had continuous, stable income in Monroe County for the last 12 months. Yes No

6. I/We are willing to partner with Habitat:
I/We will partner with Habitat putting in 300- 500 hours of "sweat equity" building mine and my neighbors' homes. (Consider that this partnership may involve 20-30 hours per month of work in addition to your regular employment.)
 Yes No



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If you can answer **YES** to our basic qualifications **on the left**, please complete and submit this Pre-Application form and return it to Habitat.

Habitat of the Upper Keys **will review** your Pre-Application and contact you about becoming a Home Owner.
Please note: If you pre-qualify a \$50 application fee will be required to continue process.

APPLICANT _____

List everyone (including yourself) who will live in the home

STREET _____ APT _____

Name _____ SEX _____ Year of Birth _____

CITY _____ STATE _____ ZIP _____

_____ F/M _____

CONTACT PHONE _____

_____ F/M _____

EMAIL _____

_____ F/M _____

CO-APPLICANT _____

_____ F/M _____

STREET _____ APT _____

_____ F/M _____

CITY _____ STATE _____ ZIP _____

_____ F/M _____

CONTACT PHONE _____

EMAIL _____

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

Are you (and co-applicant) a US Citizen or a or legal, permanent resident? Yes No

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.