



Habitat for Humanity of the Upper Keys is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Habitat for Humanity is dedicated to the elimination of poverty and substandard housing worldwide.

MISSION STATEMENT

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

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



Habitat
for Humanity[®]
of the Upper Keys

Program
Screening



Do I qualify for a Habitat Home?

You must meet our criteria:

- Do you have a housing need?
- Do you have the ability to pay a no-interest mortgage?
- Are you willing to partner with Habitat for Humanity?
- I/We have lived in or worked in Monroe County for the last 12 consecutive months. ___ Yes ___ No
- I/We have a housing need:
 - I do not own the home I live in. ___ Yes ___ No
 - My current housing is inadequate and/or the conditions are substandard. ___ Yes ___ No
- HfHUK requires the collective income of applicants to fall between 50-80% area median income. I/We fit the below guidelines for our household. ___ Yes ___ No

Monroe County 2024 Qualifying Incomes		
	Single Households	Married Households
2	\$47,700 - \$76,350	\$63,600 - \$101,800
3	\$53,700 - \$85,950	\$71,600 - \$114,600
4	\$59,650 - \$95,450	\$79,533 - \$127,267
5	\$64,450 - \$103,100	\$85,933 - \$137,467
6	\$69,200 - \$110,750	\$92,267 - \$147,667

MINIMUM CREDIT SCORE TO APPLY
600

- I/We have excessive credit card debt or multiple bills in collection (\$2,000+). ___ Yes ___ No
- I/We have declared bankruptcy in the last 3 years. ___ Yes ___ No
- I/We are willing to partner with Habitat in 250-350 hours of "sweat equity" on and off the project construction site. (Consider that this partnership may involve 20-30 hours per month of work in addition to your regular employment.) ___ Yes ___ No

If you have any questions please feel free to contact:
Yiccia@habitatupperkeys.org



www.habitatupperkeys.org · 305-453-0050
98970 Overseas Highway · P.O. Box 2151
Key Largo, Florida 33037

Please complete the Program Screening below and return it to our office, or email to Yiccia@habitatupperkeys.org. Please note there is an \$88 application fee for each adult member of the household to complete the background and credit checks.

Candidate _____
Street _____ **Apt.** _____
City _____ **State** _____ **Zip** _____
Phone _____
Email _____

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

Source of Income	Gross ANNUAL Income (before taxes)
_____	\$ _____
_____	\$ _____

Have you been with your current employer two (2) years or more? ___ Yes ___ No
 If no, please explain your two (2) year work history: _____

Are you a US Citizen or a legal, permanent resident? ___ Yes ___ No

Are you legally married? ___ Yes ___ No
 If yes, to whom? _____

Co-Candidate _____
Street _____ **Apt.** _____
City _____ **State** _____ **Zip** _____
Phone _____
Email _____

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

Source of Income	Gross ANNUAL Income (before taxes)
_____	\$ _____
_____	\$ _____

Have you been with your current employer two (2) years or more? ___ Yes ___ No
 If no, please explain your two (2) year work history: _____

Are you a US Citizen or a legal, permanent resident? ___ Yes ___ No

Are you legally married? ___ Yes ___ No
 If yes, to whom? _____

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

Name	Sex	Date of Birth	Name	Sex	Date of Birth
_____	F/M	_____	_____	F/M	_____
_____	F/M	_____	_____	F/M	_____
_____	F/M	_____	_____	F/M	_____

Once received we will review your screening form and contact you to let you know what the next steps are.

RELEASE: BY PROVIDING MY SIGNATURE, I AFFIRM THAT THE ABOVE INFORMATION IS TRUE. I UNDERSTAND THAT PROVIDING FALSE INFORMATION IS CAUSE FOR DENIAL FROM THE HABITAT HOMEBUYER PROGRAM.

Candidate Signature Date Co-Candidate Signature Date