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?

We have lived in or worked in Monroe County for the last 12 consecutive months. ____ Yes ____ No

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.
We fit the below guidelines for our household.
____Yes ____ No

MINIMUM CREDIT SCORE TO APPLY
600

INCOME RANGE
$50,200—$165,133/yr

We have excessive credit card debt or multiple bills in collection ($2,000+).
____ Yes ____ No

We have declared bankruptcy in the last 3 years.
____ Yes ____ No

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 contact:
kaila@habitatupperkeys.org

Habitat for Humanity® of the Upper Keys

EQUAL HOUSING OPPORTUNITY

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 kaila@habitatupperkeys.org. Please note there is an $140 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 _____

04/2025