



IRMA RECOVERY CRITICAL HOME REPAIR



Habitat's Critical Home Repair program is an extension of our mission to build strength, stability, and self-reliance through shelter.

Habitat for Humanity of the Middle Keys' Critical Home Repair program is an outreach initiative to assist Irma damaged homes for low and moderate income families.

Repairs may include:

- Replacing flood damaged components inside the home (Interior Drywall replacement, finish work)
- Repair of doors, flooring and other items to make the home livable, safe, and secure
- Modifications for accessibility (i.e., adding or repairing damaged ramps)
- Repair or installation of exterior landing, stairs and railings for safe entrance and exit from a home
- Exterior repairs to porches, decks, siding

Eligibility to Receive a Critical Home Repair:

- The person is a homeowner living in Marathon/Middle Keys (7 mile bridge to Layton) and the home is the owner's primary residence
- The repairs must be Hurricane Irma damage related
- The home is current on mortgage, property taxes and insurance payments
- Willingness to partner with Habitat for Humanity and work side by side with volunteers to complete the work – if physically unable to do this, there are other ways to partner that can be discussed
- Gross family income of applicant(s) is at or below 80% of Monroe County's 2017 median income*

Repayment:

- Repayment will be required in the form of sweat equity and various payment options which may include a 0% interest loan. The amount homeowners will repay for the work of Habitat will be a percentage of the value of the work provided. Approved applicants will be provided a scope of work and the repayment amount prior to any work being performed. Payment plans are available.

Call: 305-743-9828, Email: info@habitatmiddlekeys.org or go to www.habitatmiddlekeys.org for an application

8055 Overseas Highway

*2017 Income Guidelines

Household size	Maximum Income Single	Married/Domestic Partners
1 person	\$51,450	N/A
2 persons	\$58,800	\$78,400
3 people	\$66,150	\$88,200
4 people	\$73,500	\$98,000
5 people	\$79,400	\$105,867

Same program also available for lower keys

