

KEYSTONE
HEROES

Keystone is honored to offer affordable housing opportunities to our heroes. Heroes are individuals performing courageous acts to help others and making a positive impact on their community. Homeownership for Educators, Responders, Officers and Extraordinary Servicemembers (HEROES) offers affordable and sustainable housing opportunities to eligible families and individuals.

The HEROES program allows eligible homebuyers to purchase a home with a 10%-discount based on the appraised value. Each home is newly renovated and move-in ready with new appliances.

For every nine homes sold, Keystone donates a home to an eligible veteran or spouse of deceased military servicemember.

Who is Eligible for a mortgage-free home?

- Veterans with combat related injuries
- Household income of 120% area median income (AMI)
- No current mortgage
- Currently living in or willing to relocate to Springhill, FL

The recipient must be able to afford the following living expenses:

- Property taxes
- Homeowners insurance
- Home maintenance
- General living expenses

HERNANDO COUNTY									
MAXIMUM INCOME LIMITS BY NUMBER OF PERSONS IN HOUSEHOLD									
1	2	3	4	5	6	7	8	9	10
\$48,240	\$55,200	\$62,080	\$68,880	\$74,400	\$79,920	\$85,440	\$90,960	\$96,432	\$101,942
INCOME LIMITS REPRESENT 120% OF MEDIAN INCOME									
MEDIAN: \$55,700									



OPEN APPLICATION

Thank you for your interest in applying for Keystone HEROES Home Donation. To be considered, please fully complete the application below. Please submit your application to Katie at Keystone, katie@keystonechallenge.org or mail it to 4200 S. Florida Ave., Lakeland FL 33813. To fax, send it to (863) 687-2863.

Each application will be thoroughly reviewed by our selection team. We will contact you with any additional questions. The next stage of the selection process is an interview. *If any information on this application changes during the application process, it is your responsibility to notify Keystone Challenge Fund.*

Before completing the application, please be sure you meet the basic requirements to apply:

- No Mortgage
- Veteran

Today's Date:		/ /	
Hero Name:		Rank / Pay Grade (/	
Current Address:			
City:	State:	Zip:	
Home#:	Cell:	Email:	
Spouse Information: (If applicable)	Spouse Name:	Spouse Cell:	Spouse Email:
Dates of service? / / to / /			
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
If Married, how many years?			
List ALL members who will be living in the home (Including Yourself)			
AGE	NAME	RELATIONSHIP	
1.			
2.			
3.			
4.			
5.			
6.			
Do you, or a member of your family, require special modifications in the home? (i.e. wheelchair access, grab bars, etc.)			
<input type="checkbox"/> YES* <input type="checkbox"/> NO *If Yes, please explain in space provided below to describe needs			
Annual Household Income		<input type="checkbox"/> Under \$15,000 <input type="checkbox"/> \$15,000 - \$29,999 <input type="checkbox"/> \$30,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$75,000 <input type="checkbox"/> Over \$75,000	
Please list ALL current household income, including amounts and sources. (i.e. Salary, Disability, Social Security, Child Support, Retirement, etc.)			
1.		\$	
2.		\$	
3.		\$	
4.		\$	
5.		\$	
6.		\$	
Please list ALL assets below. Checking account balance, savings account balance and other investments (i.e property, vehicle, etc.)			
CHECKING	BALANCE	FINANCIAL INSTITUTION	
1.	\$		
2.	\$		
3.	\$		

4.	\$	
5.	\$	
SAVINGS	BALANCE	FINANCIAL INSTITUTION
1.	\$	
2.	\$	
3.	\$	
4.	\$	
5.	\$	
OTHER	VALUE	
1.	\$	
2.	\$	
3.	\$	
4.	\$	
5.	\$	
Are you currently contracted in a lease agreement?		<input type="checkbox"/> YES* <input type="checkbox"/> NO
If "Yes", when does your lease terminate? / /		
Have you, or a member of your family, been charged or convicted of a crime?		<input type="checkbox"/> YES* <input type="checkbox"/> NO
If "Yes", please provide explanation:		
Do you, or a member of your family, have any debt? (including school, home, auto or credit cards) (Please note, having debt does not affect your eligibility in any way)		<input type="checkbox"/> YES* <input type="checkbox"/> NO
Please provide type, total unpaid balances and whether or not you are making payments:		
SOURCE	BALANCE	PAYMENTS
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
		<input type="checkbox"/> YES* <input type="checkbox"/> NO
If selected for consideration, will you consent to a credit check?*		<input type="checkbox"/> YES <input type="checkbox"/> NO
*Please note, a credit check will be mandatory before a house is ultimately awarded. All credit scores will be considered and an opportunity to explain any discrepancies will be provided.		

Personal and Military History

- Please provide a history of your military career, include tours, awards given or commendations received. (*Please note, upon further consideration, supporting documentation for all listed tours, awards and decorations will require supporting documentation. A copy of your DD214 (or equivalent) will be required. Do NOT send with your application, but have available so you may deliver promptly upon request. False claims of valor will not be tolerated.)**

- Please describe a brief history of your military career

- Please list your decorations and awards

2. Please describe your combat-related injuries, dates, how they occurred, and how they have impacted your life.
 (*Please note, upon further consideration, a copy of your Purple Heart orders will be required. Do NOT send with your initial application. Please have this available so you may deliver promptly upon request.)

•

3. Have you been issued a Disability Rating by the VA? YES* NO

• If “Yes”, what Rating were you given? _____ %

(*Please note, upon further consideration, proof of your Disability Rating will be required. Do NOT send with your initial application. Please have this available so you may deliver promptly upon request.)

4. Please describe your current housing situation:

5. Describe your ideal home:

Townhome or Condominium OK?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Preferred	Single Story OK?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Preferred	Two story OK?	<input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> Preferred
		# of Bedrooms		# of Bathrooms	

6. Please tell us what receiving a home would mean to you and your family

7. If selected, WHEN would you be able to move? (Please consider this carefully and realistically)

8. Any additional details/specifics that you would like to include?