



HabiJax
Habitat
for Humanity®
Jacksonville



EXPLORE

Homeownership

THREE FIRST STEPS

HabiJax helps families achieve the dream of homeownership through affordable mortgages to qualified and eligible buyers.

Monthly Gross Income Guidelines

Family Size	Minimum	Maximum
One	\$3,088	\$6,200
Two	\$3,088	\$7,080
Three	\$3,320	\$7,970
Four	\$3,687	\$8,850
Five	\$3,983	\$9,560
Six	\$4,279	\$10,270
Seven	\$4,575	\$10,980
Eight	\$4,871	\$11,690

for Duval County, Florida, October 2023

What is Gross Income?

The sum of the applicants' earnings and income from all sources (not just employment), before taxes or other deductions.

1) Find out if you're eligible

All applicants must meet these three criteria:*



NEED FOR HOUSING *(You only need to meet one of these)*

- Living in unsafe or overcrowded conditions
- Spending more than 40% of income on housing (rent + utilities)
- Residing in Section 8 or Public Housing
- Residence not secured by an official lease agreement



ABILITY TO PAY MORTGAGE

- Meet **monthly income range** for your household size (see table)
- Work with lending partners to receive a pre-approval and make monthly mortgage payments
- You must have a **credit score of 580 or higher** (alternative credit guidelines must be met if you do not have a credit score)
- Ready to make a **down payment of 1%** of home purchase price by confirming at least \$2,000 in savings at time of application
- Have no more than \$500 of delinquent debt (in collections)



WILLINGNESS TO PARTNER

- Be willing to complete required "sweat equity" activities
- Participate and complete Homeownership Preparatory Training and Educational Workshops
- Cooperate with and meet the requirements of lending partners

*Further details on eligibility are available online and in our Information Session.



40 E Adams St Suite 200
Jacksonville, FL 32202

TAKE THE ELIGIBILITY QUIZ NOW
habijax.org/own



2) Attend an Info Session



OFFERED ONLINE - SOON ON-DEMAND!

Understand our homeownership program and get an overview of the process to see if it works for you.

- **First**, take a quick eligibility quiz at habijax.org/own.
- If you meet the guidelines, you will receive a link to the **On Demand Info Session** to view at your convenience.
- Our Family Engagement Specialists are available to answer any questions and help you prepare for the application process.



3) Complete your Application



After you have taken our **eligibility quiz** and attended an **information session**, you can complete a comprehensive **application** for our homeownership program. The application is online and supporting documents will be needed to confirm your eligibility.

If you need access to a computer, assistance using the computer or scanning documents, or if you have any questions along the way, we will be happy to help. Finally, our **selection committee** will choose our next partner families from among qualified applicants.

Path to Homeownership with Habijax



INTERVIEW

With Family Selection Committee



LOAN PROCESSING

Through a trusted third-party lender



HOMEBUYER ORIENTATION

Preparing you for success



SELECT PROPERTY

Location and house style



DOWN PAYMENT

One percent of purchase price



SWEAT EQUITY

Volunteering in construction, ReStores, homebuyer education



CLOSING DAY!

Get the keys to your very own home with a mortgage you can afford

Questions?

Call us at (904) 798-4529
or email housinginfo@habijax.org



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and soon-to-be veterans: a cohort of military-connected families will be participating in our next Heroes Build.

habijax.org/heroes

