HabiJax
Habitat for Humanity®
Jacksonville

Buy your first home with HabiJax

Every one of us deserves the opportunity to build better futures for ourselves and our families.

Habitat for Humanity of Jacksonville is here to help residents of Duval, Baker, and Nassau counties achieve the dream of homeownership. With the support of community partners and volunteers, we have empowered 2,400 families to own a home. Each quality home is built brand new and sold to partner families at no profit, financed with affordable loans you won't find with other builders or banks.

Who can qualify?*

1. Homebuyers must demonstrate a need for housing
2. Homebuyers must be able to demonstrate they can afford a monthly mortgage payment and a small down payment
3. Household income must fall within our program guidelines (see table on the other side of this flyer)
4. Homebuyers must have fair credit (a score of at least 620 with no recent bankruptcies, liens or judgments)
5. All household members must be U.S. Citizens or permanent legal residents.

Further details on program eligibility are available online at habijax.org and in our Information Session.

SCAN ME

Get started at:
habijax.org/own

Questions? Email us!
housinginfo@habijax.org

3 first steps

1 Take the eligibility quiz

To be eligible for a home through Habitat, you must demonstrate:

☑ **A need for housing**
Living in unsafe or overcrowded conditions, Section 8 or public housing, spending more than 40% of income on housing, etc.

☑ **An ability to pay**
You must have good credit, savings, and a stable income that allows you to pay a mortgage monthly, as well as a small down payment.

☑ **A willingness to partner**
You will complete homebuyer education classes and also volunteer with Habitat, helping others build their homes.

2 Watch or attend an info session

HabiJax hosts regular information sessions, including on-demand.

🖥 **Watch video on-demand anytime**
After completing the **Eligibility Quiz**, you will get a link to a recording of an Information Session that you can watch whenever you like.

🔍 **Find upcoming info sessions**
You may prefer attending an Information Session in person, or have questions you want to ask. Keep an eye on **habijax.org/events**. If you haven't already, subscribe to our newsletter at **habijax.org/newsletters**.

☆ **Veterans, educators, and employers!**
We host specialized information sessions just for you. If you don't see one on our calendar, let's plan one! Contact Outreach Manager John Brown at **jbrown@habijax.org** or (904) 208-6640.

3 Complete an application

After the info session, you will receive a link to our online application. You will need to verify income and upload documents for your lender.

When are you ready to apply?

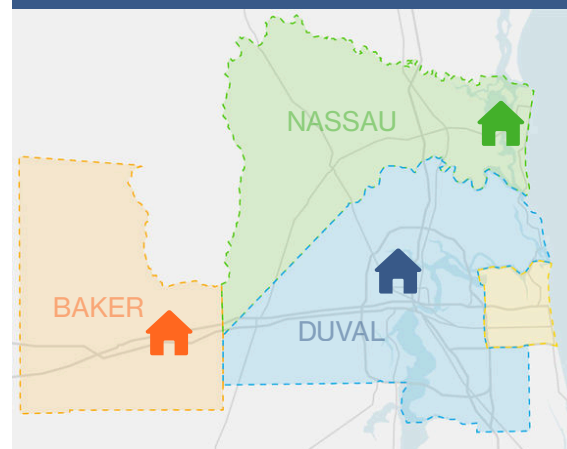| HOUSEHOLD IS ELIGIBLE | CREDIT SCORE IS 620 OR BETTER | HAVE AT LEAST $2,000 SAVED | HAVE TIME TO VOLUNTEER |

Client annual gross income guidelines

Household Size	Minimum Income	Maximum Income
One	$38,000	$86,160
Two	$38,000	$98,400
Three	$38,000	$110,760
Four	$38,000	$123,000
Five	$42,000	$132,840
Six	$45,000	$142,680
Seven	$48,000	$152,520
Eight	$50,000	$162,360

Household gross income includes the regular, established income of all applicants from <u>all</u> sources, <u>before</u> taxes or other deductions. Maximum income guidelines also apply, and income requirements in specific communities will vary. All guidelines outlined in this flyer are subject to change at any time.

Where we are building

NASSAU
BAKER
DUVAL

Live outside our area?
There are other Habitat affiliates nearby!

NOTE: Each affiliate of Habitat for Humanity has its own application, guidelines, and process for its programs.

Beaches HFH — beacheshabitat.org
Clay HFH — clayhabitat.org
HFH Camden County (GA) — habitatcamden.com
HFH St Augustine / St Johns — habitatstjohns.org

Habitat for Humanity of Jacksonville (HabiJax)

HOME OFFICE
40 E Adams St, Suite 200
Jacksonville, FL 32202

NASSAU OFFICE
516 S 10th St, Suite 115
Fernandina Beach, FL 32034

www.habijax.org   *housinginfo@habijax.org*   **(904) 798-4529**