



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	\$6,820
Two	\$3,088	\$7,780
Three	\$3,088	\$8,760
Four	\$3,088	\$9,730
Five	\$3,983	\$10,510
Six	\$4,279	\$11,290
Seven	\$4,575	\$12,070
Eight	\$4,871	\$12,850

for Duval County, Florida

#### 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](http://habijax.org/own)



## 2) Watch the Info Session



**VIEW ONLINE ANYTIME, 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](https://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 completed our homebuyer **info session**, you will receive a link to begin 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](mailto:housinginfo@habijax.org)



Veterans!

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

[habijax.org/heroes](https://habijax.org/heroes)

