HABITAT 101

A Town Hall Meeting

First Baptist Church, Macclenny



Our Mission

Habitat for Humanity of Jacksonville puts God's love into action by bringing people together to empower families to build better futures

through homeownership.



Myra Harris and family move into the first HabiJax home in the Pine Forest neighborhood.

Jimmy and
Rosalyn Carter visit
Jacksonville to help
with the construction
of 101 homes.

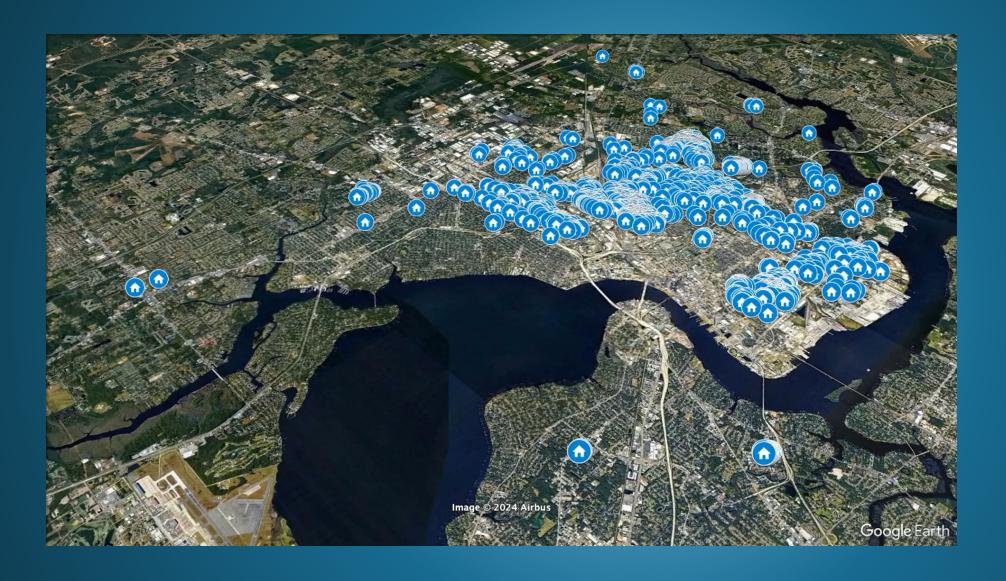




Myra Harris and Habitat
founder Millard Fuller burn
the mortgage of that first
HabiJax home during a
celebration of 1,000 homes
built in Jacksonville.

The ReStore opens at 5800 Beach Boulevard, offering new and gently used home improvement goods to the public.





HabiJax becomes
the first chapter of
Habitat for
Humanity to build
and renovate
2,000+ homes.

HabiJax's

geographical service
area (GSA) expands
to include Baker

County and western

Nassau County.





290 & 292 W Mcluer Ave

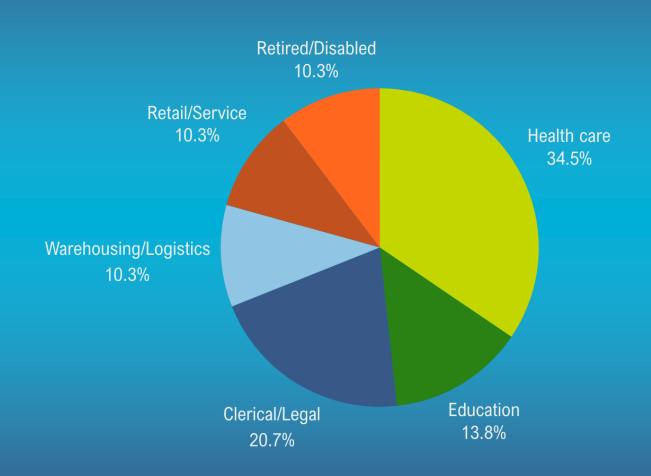
2025

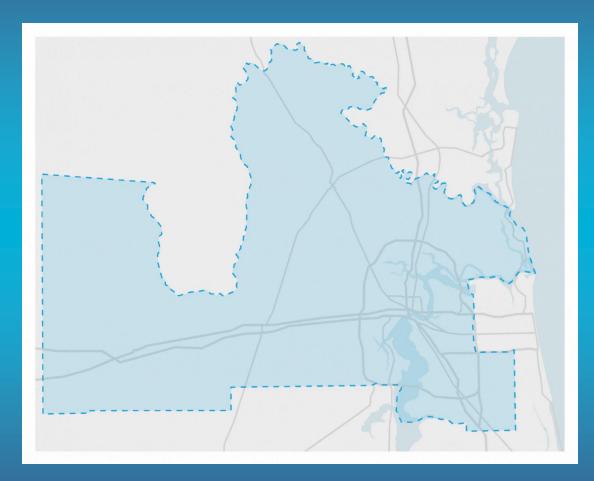
- Merged with Nassau Habitat
 on January 1
- Building first Baker County homes in Macclenny
- New name will be announced when approved

Who We Serve



Where They Work

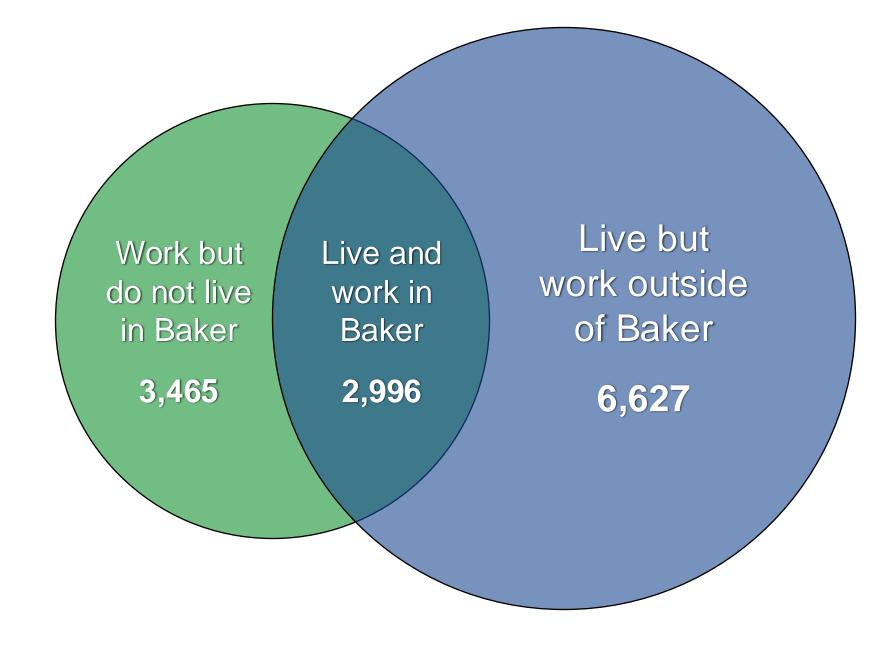




BAKER COUNTY

Sources: Florida Bureau of Workforce Statistics and Economic Research, July 2024 Report

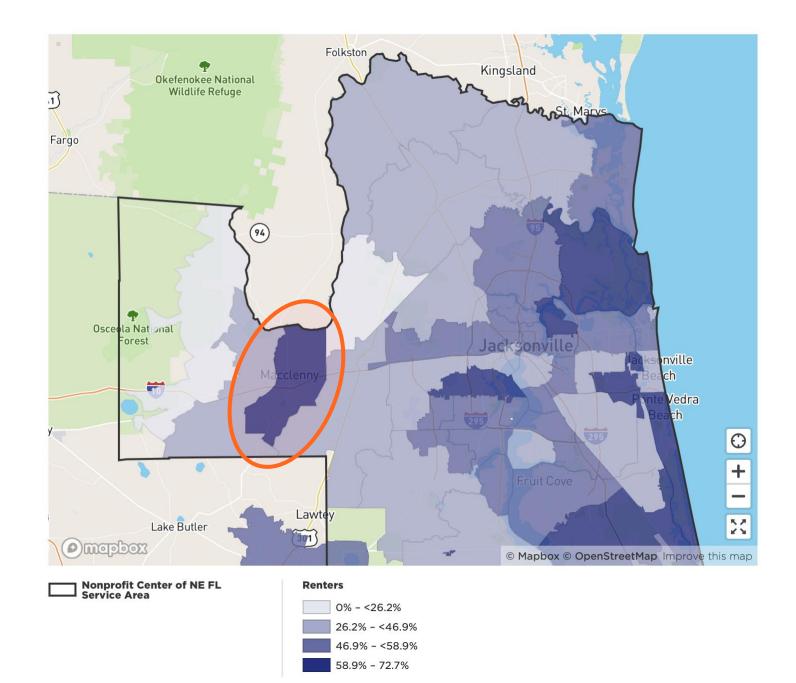
US Census Bureau, OnTheMap Application and Longitudinal Employer-Household Dynamics program



HOUSING COST BURDEN FOR RENTERS

Source: US Census Bureau ACS 5 year 2019-2023

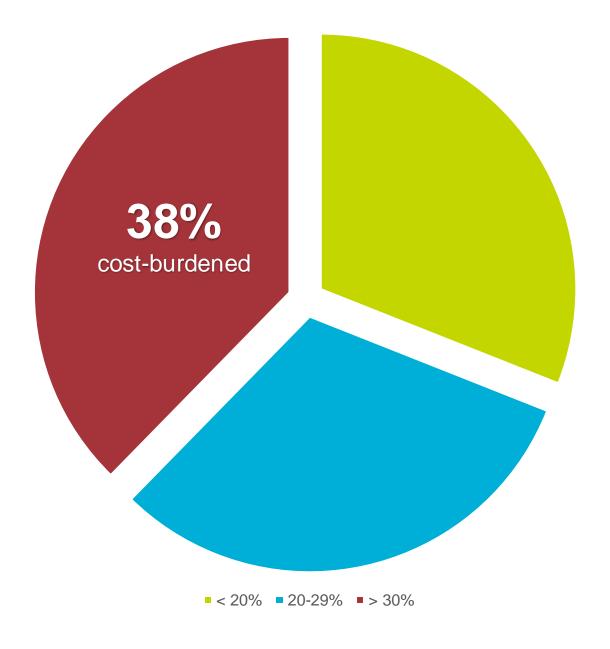
Map: Nonprofit Center of Northeast Florida's Catalyst Dashboard



MONTHLY HOUSING COSTS AS % OF INCOME

Owner-occupied housing units with a mortgage in **Macclenny**, **FL CDD** and household income between \$50,000 - \$74,999

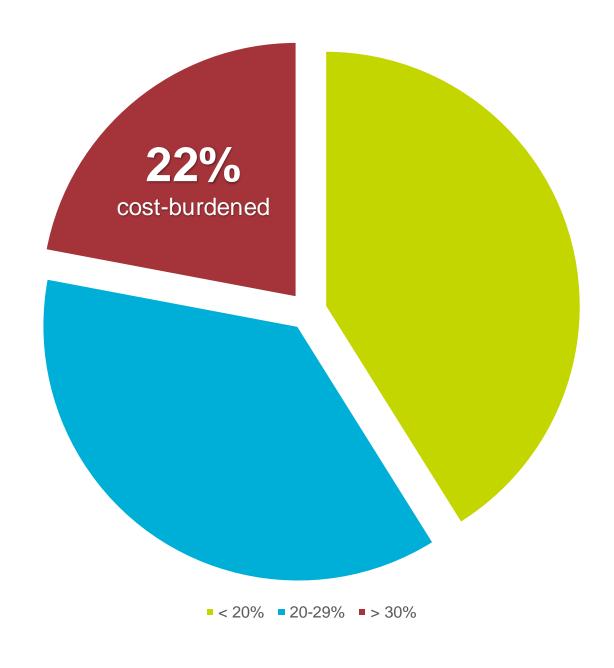
2023 American Community Survey, US Census Bureau



TEN YEARS EARLIER: MONTHLY HOUSING COSTS AS % OF INCOME

Owner-occupied housing units with a mortgage in **Macclenny**, **FL CDD** and household income between \$50,000 - \$74,999

2013 American Community Survey, US Census Bureau





HOMEOWNERSHIP PROGRAM

Benefits

- Quality new construction
- Affordability
- Education and support
- Wealth building power
- Experience on your side





HOMEOWNERSHIP PROGRAM

Basic Requirements

- Need for Housing
- Willingness to Partner
- Ability to Pay

INCOME GUIDELINES

Gross Income – 2024 – Baker County, FL

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$37,000	\$72,720
2	\$37,000	\$83,040
3	\$39,840	\$93,480
4	\$44,244	\$103,800
5	\$47,796	\$112,200
6	\$51,348	\$120,480
7	\$54,900	\$128,760
8	\$58,452	\$137,040



HOMEOWNERSHIP PROGRAM

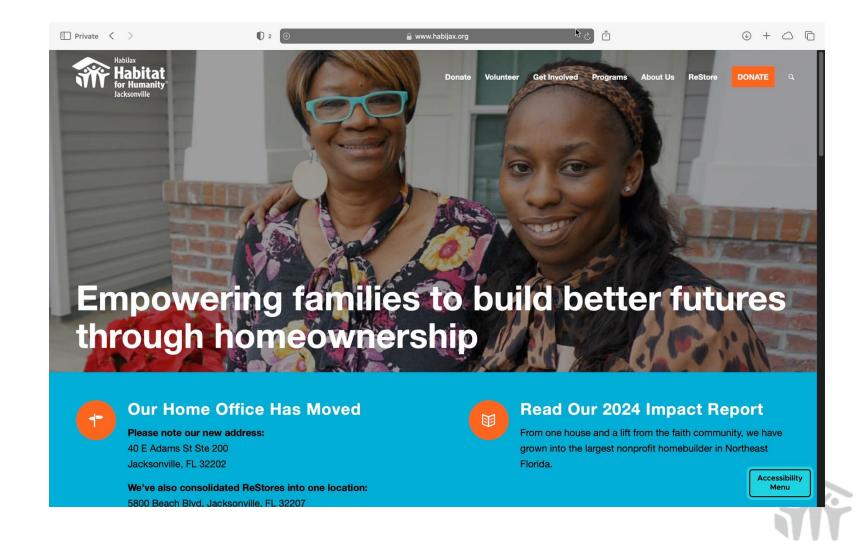
Other Requirements

- First time homebuyer (3 year rule)
- US Citizen or Lawful Permanent Resident
- Credit score of at least 580
- \$2,000 in savings

THREE FIRST STEPS

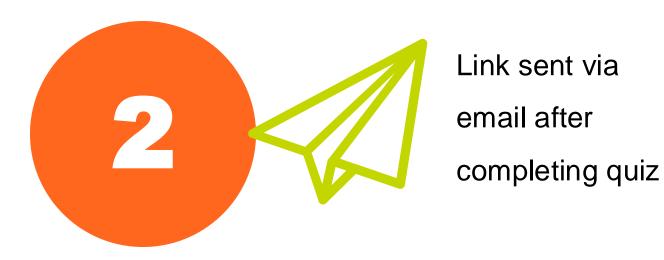


Take the Eligibility Quiz



THREE FIRST STEPS



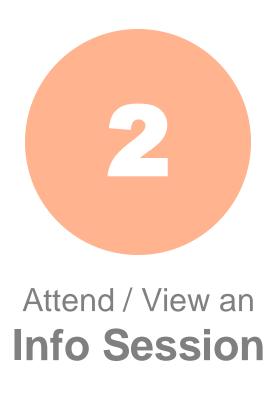


Attend / View an Info Session



THREE FIRST STEPS







Complete an **Application**





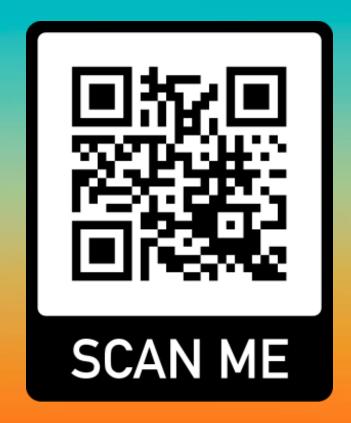
HOMEOWNERSHIP PROGRAM

Equal Housing Opportunity

We encourage and support a program in which there are no barriers to obtaining housing, including:

Race, color, religion, sex, and handicap, marital or family status or national origin.

habijax.org/own

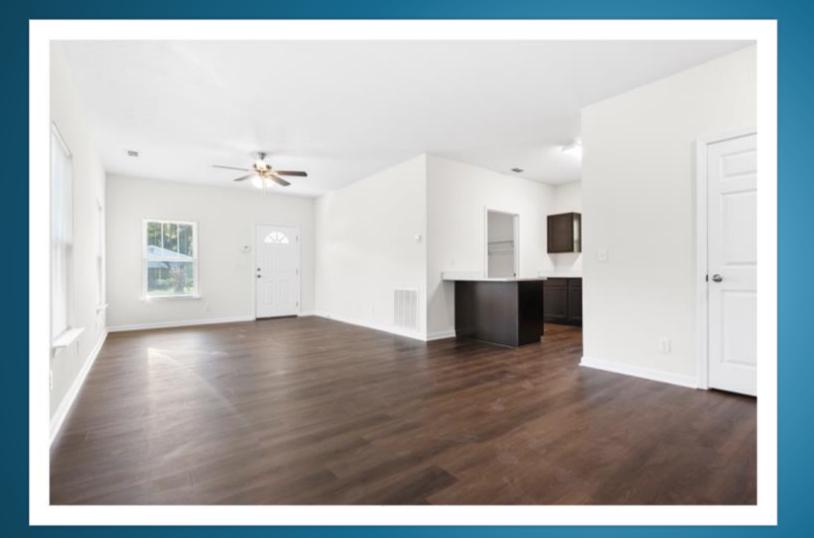




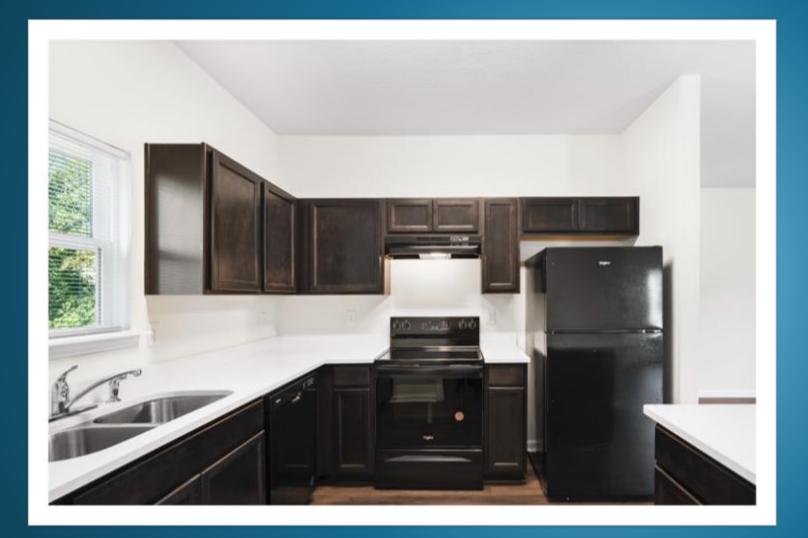
- 3 BR / 2 BA
- Attached garage
- Durable Hardie Board siding
- 1 Year+ warranty
- Laundry room and attached storage



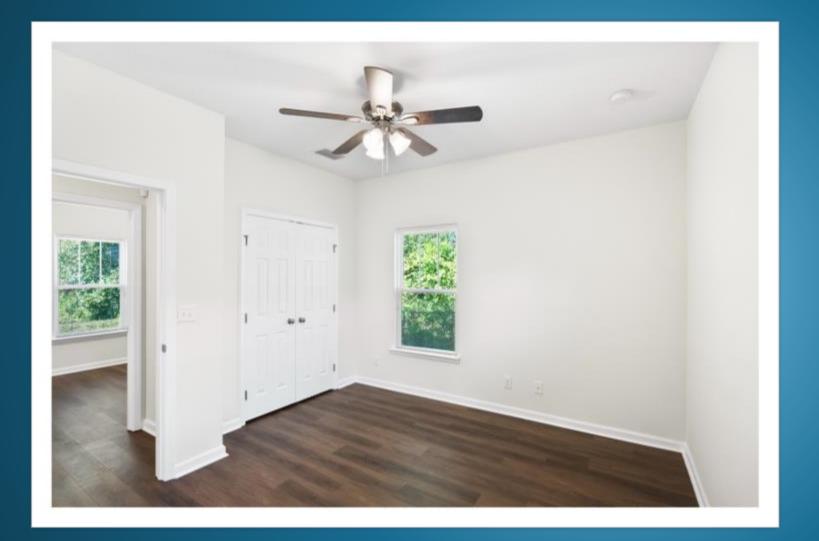
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- Open design
- Durable wood-look vinyl plank flooring
- Quartz countertops
- Energy Star appliances



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The Craftsman

- 3 BR / 2 BA
- Durable HardieBoard siding
- 1 Year+ warranty
- Laundry room and attached storage



The Jackson

- 3 BR / 2 BA
- Durable HardieBoard siding
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