

DO YOU QUALIFY 2025

For A Habitat Home?



1 WILLINGNESS to partner

- I will volunteer "Sweat Equity" hours on the construction site contributing to building houses

3 CREDIT score

- I have a credit score of 640 or higher*

*credit building programs available through third party



2 NEED for housing (Select one!)

- I currently live in an unsafe structure
- Spending more than 40% of income on housing (rent + utilities)
- The neighborhood I am living in has a high crime rate
- I recently applied for a mortgage and was denied
- I am living in over-crowded conditions
- Other - I have another reason that is not listed

4 ABILITY to pay

- My household income is within these guidelines

| How Many Family Members in the Home | Gross Yearly Minimum | Gross Yearly Maximum |
|-------------------------------------|----------------------|----------------------|
| 1 | \$34,100 | \$81,840 |
| 2 | \$38,900 | \$93,360 |
| 3 | \$43,800 | \$105,120 |
| 4 | \$48,650 | \$116,760 |
| 5 | \$52,550 | \$126,120 |
| 6 | \$56,450 | \$135,480 |

Did you answer
YES to all
4 questions?

If so, fill out your application during the enrollment period and schedule your consultation appointment with our **Homeowner Services Manager, Candice Marhanka**

Contact Habitat St. Johns to learn more:

website: www.habitatstjohns.org

Phone: 904.826.3252 x2005

Email: cmarhanka@habitatstjohns.org