

# DO YOU QUALIFY For A Habitat Home?



**Habitat for Humanity®**

of St. Augustine/St. Johns County



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



EQUAL HOUSING  
OPPORTUNITY

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

**\*\*NOTE:** You will need \$1,000 in checking/savings at the time of submitting your application. This is put toward your escrow deposit and closing costs.

- ☐ My household income is within these guidelines

How Many Family Members in the Home	Gross Yearly Minimum	Gross Yearly Maximum
1	\$35,900	\$86,160
2	\$41,000	\$98,400
3	\$46,150	\$110,760
4	\$51,250	\$123,000
5	\$55,350	\$132,840
6	\$59,450	\$142,680

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:**

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