

# OWN A HOME In St. Augustine

Homes Under \$300k



**Habitat for Humanity**  
of St. Johns County

904.826.3252 | [habitatstjohns.org](http://habitatstjohns.org)

## We Build Homes for Our Workforce!

1

**RESIDENCY\***  
(\*Only required for SHIP\*\*  
Downpayment Assistance)

- I have lived in St. Johns County for one year or more.
- I have worked in St. Johns County for one year or more.

(\*\* SHIP = State Housing Initiatives Partnership and is not always available.)

2

**CREDIT SCORE**

- A credit score of at least 580\*\*\* (640 credit score required for SHIP downpayment assistance.

(\*\*\* credit building programs available through third party.)

3

**WILLINGNESS**  
**to partner**

- I will take classes and I understand that I may be required to help build Habitat Homes.

4

**NEED FOR HOUSING**



- I have a need for stable, affordable housing.

5

**ABILITY TO PAY\*\*\*\***

- My household income is within these guidelines

Learn More:



How Many in the Home?	Gross Annual Minimum	Gross Annual Maximum
1	\$38,050	\$91,320
2	\$43,500	\$104,400
3	\$48,950	\$117,480
4	\$54,350	\$130,440

\*\*\*\*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.

There are several paths to homeownership that may be open to you. **YOU** could own a beautiful home for less than you are paying in rent! Please call or email to speak with our Homeowner Services Manager, Candice at 904-826-3252 or [cmahanka@habitatstjohns.org](mailto:cmahanka@habitatstjohns.org).

7 Hopkins St., St. Augustine, FL 32084 - 904-826-3252 - [habitatstjohns.org](http://habitatstjohns.org)