

2025/2026 HEAD START TO HOME OWNERSHIP PROGRAM (H2H)

RESPONSIBLE AGENCY: Neighborhoods Department, Housing and Community Development Division

FUNDING SOURCES: Federal and State funding

ELIGIBLE GEOGRAPHIC AREA: Duval County

PARTICIPATING LENDERS: Please visit for a current list of participating Lenders. www.coj.net/departments/neighborhoods/housing-and-community-development/housing-services



ELIGIBLE APPLICANTS: The H2H Program offers financial assistance up to \$25,000.00 to provide down payment and closing costs assistance to eligible families/individuals who are interested in purchasing a home. Families/individuals, who do not currently own a home, who will reside in the home as their primary residence, and who meet household income criteria listed below, will be eligible for assistance pending funding availability.

Family Size	Maximum Gross Income (80% of Median)
1	\$57,400
2	\$65,600
3	\$73,800
4	\$82,000
5	\$88,600
6	\$95,150
7	\$101,700
8	\$108,250

The gross income limits are effective as of April 1, 2025 and are adjusted annually by HUD.

ELIGIBLE PROPERTIES: Any single-family housing unit newly built or existing (including patio homes, town homes, and condominiums), which is located within the consolidated City of Jacksonville is eligible except mobile homes or manufactured housing. The maximum purchase price/value for a single-family unit is \$304,000.00. These limits are set by HUD annually. **Please note that eligible homes cannot be tenant occupied unless the tenant is the buyer.** The unit size when compared with family size must meet the minimum occupancy standard of the local building code.

DOWNPAYMENT: In addition to meeting the income criteria listed above, the applicant must have a minimum down payment of \$500.00 and the cost of a general home inspection.

INTEREST RATE & TERMS: The City's financial assistance will be in the form of a 2nd or 3rd mortgage, at zero percent (0%) interest for ten (10) years, based on the amount of financial assistance awarded. The principal balance reduces annually. If the property is sold or the applicant ceases to occupy the property as their principal residence before the end of the City's mortgage term, the applicant must repay the City the prorated balance of the loan amount or the amount by which net proceeds of the sale are available after payment of the first mortgage and closing costs.

MORTGAGE STRUCTURE: The Lender will provide a first mortgage for the purchase of the property. The City of Jacksonville will provide a subsidy in the form of down payment, closing costs, and/or principal reduction assistance for eligible persons. The amount of financial subsidy received will be based on your total household size and income. Applicants will be notified of the amount once the entire eligibility process has been completed.

ASSUMABILITY: In the event the borrower either transfers title to the property or moves from the premises prior to the expiration of the City's mortgage term, the principal balance of the City's mortgage shall immediately become due.

Head Start to HOME Ownership Program

H2H PROCESS: To see if you qualify for the program, contact one of the approved Lenders (see list attached) to request an application for the Head Start to HOME Ownership Program (H2H). The completed application should then be returned to the approved participating Lender.

After the approved Lender verifies the information you provided, has determined your eligibility and you have received a loan approval, you may begin to search for a home that you can afford, based on the amount approved by the Lender and the Housing Services Division. **Do not sign a sales contract prior to this step.**

You **must** attend a required eight-hour homeownership training class at one of the below listed agencies:

- GreenPath Financial Wellness 888-860-4167
- Jacksonville Area Legal Aid 356-8371
- Wealth Watchers, Inc. 265-4736

****Counseling agency information is subject to periodic updates.**

Once you have attended the **required** homeownership training class, received bank approval, and signed a sales contract, the home will be inspected by a licensed home inspection company to identify any improvements that may be needed and any other deficiencies, which may be prevalent. The seller must agree to make the required repairs and the property must meet Housing Quality Standards (HQS) prior to closing. After the required repairs are completed, a closing date will be scheduled. **WELCOME TO HOMEOWNERSHIP!!**

HOUSING QUALITY STANDARDS: All homes being sold under the Head Start to HOME Ownership Program (H2H) must be in compliance with Section 8 Housing Quality Standards (HQS) prior to closing. HQS includes, but is not limited to the following:

- The property must be considered structurally sound, so there is no threat to the health and safety of those who occupy the home. This means that the ceilings, walls, and floors have to be free of any serious defects such as severe bulging, or leaning, large holes, loose surface materials, or noticeable movement under walking stress. The roof must be firm and weathertight. Stairways, hallways, porches, walkways, etc., must not present a danger to tripping or falling.
- The home must have a living room, kitchen area, bathroom, have at least one bedroom or living/sleeping room of appropriate size for each two persons, and lockable exterior doors and windows accessible from outside the unit.
- At least two electric outlets, one of which may be an overhead light, and a wall switch, must be present and operable in the living area, kitchen area, and each bedroom area. Also, at least one window must be present in living and sleeping rooms.
- A flush toilet, in a separate-private room, a fixed basin and a tub or shower with hot & cold running water.
- Safe heating facilities, which are in proper operating condition and can provide adequate heat to each room in the home, appropriate for the climate to assure a healthy living environment.
- Adequate space for the storage, preparation and serving of food with a cooking stove and a refrigerator of appropriate size for the home, a kitchen sink with hot & cold running water, and a sink that must drain into an approved public or private system.
- The home must be free of pollutants in the air which are at levels that threaten the health of the occupants. This means there must not be any dangerous levels of air pollution from carbon monoxide, sewer gas, fuel gas, and dust. Air circulation must be adequate throughout the home. Bathroom areas must have at least one operable window or other adequate exhaust ventilation.

LEAD-BASED PAINT: Effective September 15, 2000, upon inspection of properties built prior to 1978, if cracking, scaling, peeling, chipping, or chalking paint is observed, it must be removed or the paint mediated, by properly caulking, puttying and wet sanding surfaces prior to installing the primer coat. All surfaces must receive one primer coat and one finish coat. All lead-based paint detected that is deemed unstable must be removed.

After paint is stabilized, a clearance examination must be performed by a certified professional to ensure that all required work was completed, and no lead-based paint hazards remain. Clearance involves a visual assessment and dust testing after cleanup is completed to determine if the unit is safe for occupancy.