

HOW TO ENROLL

1 Obtain an application from the office of Mission Services or on the SJ/C intranet.

2 Return your completed application via fax to: 912.819.2947, in person to the SJ/C Human Resources Department or via e-mail to sjhomeownership@sjchs.org.

3 Once your application is submitted, the City of Savannah Housing and Neighborhood staff will contact you regarding the next steps.

TESTIMONIALS:

"St. Joseph's/Candler homeownership program shows employees that the health system "really cares about us and wants us to prosper." - S. Burns

"I was a little nervous at first. The program is very straightforward. I recommend this program to anybody. Take advantage of it!" - J. Evans

FOR MORE INFORMATION CALL:

912.651.6926



St. Joseph's/ Candler Home Ownership Program

SAVANNAH
savannahga.gov



Housing &
Neighborhood
Services



ST. Joseph's | Candler

A down payment program for qualified St. Joseph's Candler employees and employees contracted by service companies including but not limited to Morrison, Endura Care, and Rehab Care.



PROGRAM REQUIREMENTS:

- Must be a first time homebuyer
- Must be able to secure first mortgage financing
- Must purchase a home within Savannah city limits
- Must own and occupy the house as their principal residence for five years from closing date
- Must be a regular employee working a minimum of 32 hours per week
- Must NOT have disciplinary action for 12 months prior to participation

INCOME LIMITS:

- Co-worker maximum gross annual SJ/C Income: \$50,200
- Married co-worker plus spouse maximum gross annual income: \$75,400 (SJ/C co-worker income cannot exceed \$50,200)



FORGIVABLE LOAN:

- This is a loan that does not have to be repaid if the terms of the loan are followed
- When loan terms are followed, 1/5 of the loan is forgiven each year the employee remains employed by SJ/C or contracted service company and remains the occupant of the home
- The unpaid loan must be repaid if the employee defaults on the program terms during the first 5 years

Qualified applicants may combine the Employer Assisted Home Purchase Program with the City of Savannah Dream Maker's Program, the Georgia Department of Community Affairs Georgia Dream program and/or the Federal Home Loan Bank.