

HOW TO ENROLL

1

Obtain an application from the Office of Human Resources or on the SJ/C Intranet.

2

Return your completed application via fax to: 912.819.7650, in person to the SJ/C Human Resources Department or via e-mail to sjhomeownership@sjchs.org

3

Once your application is submitted, the Community Housing Services Agency, Inc. (CHSA) staff will contact you regarding the next steps.

TESTIMONIALS

“St. Joseph’s/Candler homeownership program shows co-workers that our health system really cares about us and wants us to prosper.”
- S. Burns

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

**FOR MORE INFORMATION
CALL: 912.651.2169**

ST. JOSEPH’S/CANDLER HOME OWNERSHIP PROGRAM



Supported by The City of Savannah
www.chsainc.org



07/2024

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



INCOME LIMITS

- Co-worker's maximum gross annual SJ/C Income: \$69,750
- Married Co-worker plus spouse maximum gross annual income: \$99,625 (SJ/C co-worker income cannot exceed \$69,750)



PROGRAM REQUIREMENTS

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



FORGIVABLE LOAN

- This is a loan that does not need 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 when the co-worker remains employed by SJ/C or contracted service company and remains the occupant of the home.
- The unpaid loan must be repaid if the co-worker 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.