

From Rent to Roots: The Homeownership Guide Real Paths to Finally Own

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Moving from Rent to Roots

A Florida Family's Journey Home

The Johnsons never pictured themselves as homeowners. Renting a two-bedroom apartment in Jacksonville, Florida, had always seemed like the simplest – and maybe only – option for their family of four. The rent kept rising, but the dream of a backyard for their kids and a home to call their own felt out of reach.

After months of stressing over noisy neighbors and unpredictable landlords, Maria Johnson decided to start searching for possibilities. She admitted her doubts—was their credit good enough? Was homeownership just for people with big savings? Each “what if?” weighed heavy until she met a friendly local home consultant, who reassured her: “You don’t have to be perfect. You just have to be willing to learn.”

Maria and her husband almost gave up, but Prominent Homes made the difference. With our smooth, in-house process and supportive team, their dream of homeownership became simple, stress-free, and real.

After signing one last paper, they walked into their new home with key in hand. Their daughters raced around exploring every room. The sunlit kitchen, the shaded porch—the place felt truly theirs.

Best of all, their mortgage came out to less than their old rent. The relief swept over them: This was home.

If the Johnsons did it, so can you.

Families across Florida and Georgia are discovering real, affordable ways to own a home—sometimes in less time (and with less hassle!) than they imagined.



We always thought owning a home just wasn’t for us. Now, we’re building memories in our own place—something we never thought possible.

Maria Johnson, homeowner

Here’s what helped the Johnsons succeed—and how you can put these steps into action, too.



Myths vs Truths

What's Real—and What Isn't—for
First-Time Homebuyers

Myth #1:

“

You need perfect credit to start.

Truth:

You don't need a flawless credit score. Many lenders now work with flexible credit requirements with scores starting at 500, especially for first-time buyers. What matters more? Timely payments, consistent income, and your willingness to learn. Even buyers with average credit often qualify for affordable programs created just for families.

Myth #2:

“

Manufactured or Factory-built homes aren't 'real' homes.

Truth:

Today's manufactured and factory-built homes are beautiful, energy-efficient, and built to high safety standards. From open kitchens to spacious master suites, you can get the style and features your family deserves—at a price you can afford. These homes appraise, appreciate, and provide comfort just like any traditional site-built home.

Myth #3:

“

Upfront costs are too high for families.

Truth:

Many families can move in with low or even zero down payment programs, especially in Florida and Georgia. State and federal initiatives, flexible lenders, and home consultants help you tap into special incentives. Don't assume you're priced out! The path can be more accessible than you think.

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**You’ll never know
what’s possible for
your family until you
check out the facts.
Our dream only
became real when we
dared to ask questions.**

— Greg S., new homeowner



The “Rent → Roots” Checklist

Get There in 8 Actionable Steps

A step-by-step guide removes guesswork and helps families stay on track, no matter their starting point. Here’s your roadmap from rent to roots:



1. Assess Your Savings & Credit

Check your current credit and factor in potential monthly payments—don't guess!

2. Explore Home Options

Research manufactured and Factory-built homes—online, in catalogs, or by touring local dealerships like Prominent Homes. See what fits your lifestyle and budget.

3. Connect with a Home Consultant

Reach out for a no-pressure chat with a local pro who knows the ins and outs like our A Team in Hilliard, Florida.

4. Get Pre-Qualified for Financing

Lenders provide clarity on what you can afford (and which programs may fit your family). You can apply online or at right on site at a local dealership.

5. Tour Homes & Compare Locations

Visit model homes and communities. See how different layouts, neighborhoods, and amenities measure up for your needs.

6. Apply for Programs & Incentives

Work with your consultant and lender to uncover grants, down payment assistance, and first-time buyer perks.

7. Finalize Your Floor Plan & Features

Use the floor plan that best fits your life—think storage, bedrooms, outdoor space, and finishing touches.

8. Move from Renting—Sign, Close & Move In!

Complete paperwork, do your move-in walk-through, and step into your new future.

This checklist keeps your goals in focus. Print it, check off steps, and use it to track progress—and celebrate each milestone!



You could move from renting to owning faster than you think. Families just like yours are finding that YES, there's a way forward—sometimes with lower monthly payments, more stability, and a space you can truly call your own.

No pressure. No sales pitch. Just expert answers and custom solutions.





Book a Free Consultation and Discover:

- What homes you qualify for (with flexible credit!)
- How much you could save compared to rent
- Down payment and incentive programs you may not know about
- Local neighborhood and school options

Book a Complimentary Consultation NOW