



**APPLICATIONS**  
**OPEN**  
*Oct. 15 to Nov. 15, 2021*

## Gadsden-Etowah Habitat for Humanity

**To Qualify:** Applicants must meet the following criteria:

- 1) *Need* – You and/or your family must be currently living in substandard or poverty housing (e.g.- inadequate heating or plumbing, unsafe structural issues, roof or floors beyond economical repair, overcrowding (3 to a bedroom), unhealthy conditions, inoperable kitchen or bathroom, etc.)
- 2) *Ability to pay* – You and/or your family must have a gross annual income between \$19,050 to \$47,625 for a family of 4 or less. If your family is larger than 5 people, a higher income amount is allowed. For example, a family of 5 can earn up to \$49,905.
- 3) *Willingness to partner* – You and/or your family must be willing to work 300 hrs. of sweat-equity by helping build houses, attending 12 budget meetings and partnership classes on budgeting, credit, home & lawn maintenance, etc. Hours can also be earned by helping with office work, mailings & fund raising and other HFH projects. You must make a \$600 down payment and pay first year's insurance premium.
- 4) *Residence* – You and/or your family must have resided in Etowah County for a least one (1) year.



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Gadsden-Etowah Habitat for Humanity  
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***NOTE: Habitat does not do repairs on homes and does not consider Gadsden or Attalla Public Housing to be substandard.***