Habitat for Humanity Troup County Inc.
Housing Program
Frequently Asked Questions

1. What is Habitat for Humanity Troup County?

- Habitat for Humanity Troup County is a nonprofit organization committed to building safe, affordable homes in partnership with families in need. We believe everyone deserves a decent place to live—and we work alongside volunteers, donors, and future homeowners to make that vision a reality.

2. Which counties do you serve?

We proudly serve six counties across Georgia and Alabama:

- **Georgia:** Troup, Heard, and Harris
- **Alabama:** Randolph, Clay, and Chambers

Our outreach and housing efforts are tailored to meet the needs of families in these communities.

Applying for a Habitat Home: What You Need To Know!

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Applying for a Habitat for Humanity home is more than just filling out an application. It's about demonstrating your commitment to our mission and showing why you deserve this life-changing opportunity.

REMINDER: You must be a resident of the county you're applying to for at least the past **12 months**!

3.. Show Your Need

To qualify, you must demonstrate that your current living conditions are:

- Inadequate
- Unsafe
- Overcrowded

We understand that every family faces unique challenges. Share a clear and honest account of your situation—include the number of people in your household, any health or safety concerns, and financial hardships.

4. Exhibit Your Willingness to Partner

Habitat homes are built through **partnership**. Selected homeowners contribute "sweat equity"—volunteering time to help build their own home and support others. Let us know:

- Why you're excited to be part of our community
- What skills or experiences you bring to the table

5. Demonstrate Your Ability to Pay

Habitat homes are **not free**. While affordable, they come with a monthly mortgage. Be prepared to share:

- Income and employment history
- Existing debts or financial obligations

This helps us ensure long-term success in homeownership.

6. Highlight Your Dedication to Community

Habitat is about more than housing—it's about **community transformation**. Tell us how you:

- Volunteer or serve others
- Participate in local organizations

- Support your neighbors

We value applicants who embody the spirit of giving back.

Program Overview

1. Who qualifies for a Habitat home?

To be eligible, applicants must:

- Be a resident of the county for at least the past 12 months
- Demonstrate a need for safe, affordable housing
- Be willing to partner through sweat equity
- Have the ability to pay an affordable mortgage
- Be part of a household with dependents or elders raising dependents

2. Show Your Need

To qualify, you must demonstrate that your current living conditions are:

- Inadequate
- Unsafe
- Overcrowded
- Or involve homelessness or unstable housing

Include details about your household size, dependents, health or safety concerns, and financial challenges.

We do not build homes for single-person households. Our program is designed to support families and multigenerational caregivers working toward long-term stability.

3. Is this a rental program?

No. Habitat for Humanity Troup County offers a **homeownership opportunity**, not rental housing. Approved applicants purchase their homes through an affordable mortgage and become long-term partners in our mission.

Habitat homes are **not free**. While affordable, they come with financial responsibility. Applicants must:

- Be able to afford a **$2,000 - $4,000 down payment**
- Be prepared for a monthly mortgage of **$850–$1,000**
- Provide income, employment history, and debt/expense details

We assess your financial readiness to ensure long-term success in homeownership.

4. Make Your Application Shine

- **Be thorough:** Provide detailed, accurate information
- **Be honest:** Transparency builds trust
- **Be passionate:** Let your commitment shine
- **Be patient:** The process takes time—stay engaged and hopeful

What Happens After You Apply?

1. Application Review

Once applications are collected, we assess:

- **Housing need** (e.g., homelessness, unsafe conditions, overcrowding)
- **Income and debt** (can you afford the down payment and mortgage?)
- **Residency** (must have lived in the county for 12+ months)
- **Household composition** (must include dependents)

We narrow down top applicants based on need, financial readiness, and family size.

2. Home Selection Committee Review

- Finalists are reviewed by the **Home Selection Committee**
- The committee schedules a **home visit** with the applicant
- After the visits, the committee selects the final recipient

All applicants are contacted within **60 days** of submission.

3. If moving forward:

- You'll be notified that your application is under strong consideration
- A home visit will be scheduled
- You'll be asked to avoid new debt and continue making payments
- Begin saving toward your **$4,000 down payment**
- You will be required to join a **Circles class** or **credit counseling**
- Expect regular communication from our team

*The process may takes months before you move into the new home, as the home will need to be built.

If not moving forward:

- You'll receive feedback on areas of ineligibility (e.g., single applicant, insufficient need, income mismatch)
- You may be encouraged to reduce debt and reapply in the future
- If considered but not selected, your application will remain in our portal for **12 months**

After 12 months, we'll contact you to update your file or remove it if you're no longer interested.

Application Timeline & Funding Availability

Please note: The Habitat for Humanity homeownership application process takes **several months** from initial submission to final selection. We are always accepting applications, and we encourage families to apply at any time.

However, our ability to build homes depends on **available funding**, which varies throughout the year. New builds are scheduled as grants, sponsorships, and ReStore income allow. This means that even qualified applicants may experience a waiting period before construction begins.

We appreciate your patience and commitment. Every application is carefully reviewed, and we remain dedicated to serving families in need as resources become available. Your journey toward homeownership starts here—and we're honored to walk alongside you.