

About Us:

Auburn-Opelika Habitat for Humanity is a nonprofit, nondenominational Christian housing organization. We partner with families and volunteers to build moderate to low income housing, and offer zero-interest mortgages to help them build equity towards stable futures.

Becoming a Habitat Homeowner:

1. Need for Housing

Families will be considered for a Habitat homeownership if their current housing is inadequate, and if they are unable to obtain adequate housing through conventional means.

Housing may be considered inadequate due to structural problems or dysfunctional electric, plumbing, heating, or water supply systems. Some other considerations include the number, ages, and sex of the children compared to the size and number of bedrooms and bathrooms of the applicant's current home.

All applicants must have lived in Lee County for at least one year prior to final approval.

Applicants may be considered if their total (gross) household income is between 20% and 80% of the 2023 HUD adjusted home income limits:

FAMILY SIZE (#)	GROSS ANNUAL INCOME 20-80% HUD Income Limits
1	\$17,650 - \$47,000
2	\$20,150 - \$53,700
3	\$24,860 - \$60,400
4	\$30,000 - \$67,100
5	\$35,140 - \$72,500
6	\$40,280 - \$77,850
7	\$45,420 - \$83,250
8	\$50,560 - \$88,600

2. Willingness to Partner

When selected, an applicant becomes a "partner family" in Habitat for Humanity's mission to eliminate inadequate housing in Lee County. Partner families complete 500 hours of "sweat equity" before they move into their homes. Families contribute their time with 200 hours of construction on other homes 200 hours of construction on their own home, and 100 miscellaneous hours (office work, home maintenance, children's report cards). It is important that Habitat families are willing to partner with Habitat for Humanity to contribute their time and effort towards building their home and other homes in Lee County.



3. Ability to Pay

To become a Habitat for Humanity homeowner, there is a \$1000 down payment required for the house. We provide classes about financial literacy, and saving money to help. Once the house is complete, the families are responsible for a \$400-\$450 monthly mortgage payment on the house and payment of the utilities. All families must have an adequate and stable income history and reasonable credit history.

**Learn more about
how to become a Habitat
homeowner by visiting:
auburnopelikahabitat.org**