



HFH of Grayson County
 (903) 893-0009
www.graysonhabitat.org

New Home Construction

Applications can be found at www.graysonhabitat.org or requested by phone at 903.893.0009.

Family Selection Criteria

You must be in need: Homeowner applicants must be living in inadequate, substandard, unsafe, or overcrowded conditions; or living in a house which presents barriers for a disabled person living in your household; or paying too high a percentage of your income for housing; and you must be unable to obtain a loan for adequate housing through conventional financing.

You must demonstrate an ability to pay:

- Homeowner applicants must provide verification of income or record of employment and a rent payment history for at least two years
- Homeowner applicants must have the ability to pay a down payment of \$1,500.00.
- The combined gross monthly income of all persons who will live in the house must be within the income guidelines listed below.

Effective June 2026 - Current

If your income is within this range and you meet all the other criteria, you could be eligible to become a Habitat partner.

Family Size:	Gross monthly income between:
One	\$ 2,225 - \$ 4,450
Two	\$ 2,542 - \$ 5,083
Three	\$ 2,860 - \$ 5,721
Four	\$ 3,277 - \$ 6,354
Five	\$ 3,431 - \$ 6,863
Six	\$ 3,685 - \$ 7,371
Seven	\$ 3,940 - \$ 7,879
Eight	\$ 4,194 - \$ 8,388

You must demonstrate willingness to partner:

- You and your family members or friends must work a total of 250 hours (single adult families) or 350 hours (2 or more adults in family) on your house and other Habitat projects.
- At least 100 of your total sweat equity hours must be worked as construction hours.
- Eight hours of sweat equity must be completed before your application can be accepted for consideration of eligibility

You must be currently living in Grayson County.

Adult family partners must attend a series of budgeting classes.

You must not have been convicted as a sex offender.

You must be a US citizen or show proof of permanent residency in the US

You do not own a home.

Habitat for Humanity builds quality, affordable homes in partnership with God's people in need.