



245 N. Graham Street Allentown, PA 18109  
Phone 610-776-7737 · Fax 610-776-7569

Office@HabitatLehighValley.org  
www.HabitatLehighValley.org

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Dear Applicant(s),

Thank you for your recent interest in Habitat for Humanity of the Lehigh Valley.

Enclosed you will find a Pre-Application Form. Please complete the Pre-Application Form and return it to the office. **You MUST submit verification of your current income (such as 2 recent pay stubs, 2 years of W-2's statements and Federal Income Tax Returns) and 2 forms of Identification for all individuals you have listed on the pre-application.**

Upon receipt of these items, we will complete a basic Habitat for Humanity Program eligibility review. If you meet the basic eligibility requirements, we will ask that you authorize us to perform a credit report check and pay a \$15 credit report fee. The next step would be for you to complete a Habitat for Humanity of the Lehigh Valley Application Form and attend an Orientation Meeting.

If you have any questions please call Habitat for Humanity of the Lehigh Valley at 610-776-7737.

Sincerely,

*Caroline Cruz*

Caroline Cruz  
Family Services Specialist  
Caroline@habitatlehighvalley.org  
[www.HabitatLehighValley.org](http://www.HabitatLehighValley.org)  
Enc.



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*Habitat for Humanity of the Lehigh Valley is a nonprofit organization that works in partnership with God's people in need by building and renovating simple, affordable housing. When the houses are completed, they are sold to each prospective homeowner with no interest mortgages. The average monthly payment for mortgage, taxes and insurance is \$650 to \$750 per month. We are able to improve lives and create safe, decent neighborhoods with the generous donation of time, money, and materials from people throughout the Lehigh Valley.*

**We are currently accepting applications for houses in the Lehigh Valley. The typical qualification process involves the following steps:**

1. Pre-application, credit and background check orientation and decision..... 3 months
2. Prospective homeowner(s) completes 50 hours of sweat equity for formal approval of house selected.....
3. House construction/renovation process – each prospective homeowner completes a **minimum** of 250 hours of sweat equity.....9 months to one year

**Habitat for Humanity selects family partners based on the following guidelines:**

**1. Need for adequate, affordable shelter.**

- Currently live in inadequate housing (poor plumbing, heating, structure, overcrowding, high rent, high crime area, etc.)

**2. Ability to pay.**

- Have a history of steady income (**employment with same employer for at least one year**) to support homeownership.
- Meet the income guidelines for the Lehigh Valley at 35-60% of median income.
- Are unable to qualify for any other home financing or homeownership programs.
- Have demonstrated ability to make regular monthly payments for rent, utilities, and other credit obligations.
- Have acceptable credit, (which includes criminal background and sexual data base clearing)

**3. Willingness to partner.**

- Each prospective homeowner is willing to perform at least 250 hours of volunteer work for Habitat through construction of their own house, other houses, homeowner education classes, and other tasks.
- Each prospective homeowner is willing to truthfully complete applications and provide all information when requested.
- Prospective homeowners are willing to live in the neighborhoods in which Habitat homes are offered.

**4. Have lived in the Lehigh Valley for at least 12 months.**

Habitat adheres to a policy (The Fair Housing Act) that prohibits any actions or conduct which may harass or discriminate against any partner family or applicant for a Habitat home on the basis of race, age, handicap, color, religion, sex, or national origin. We have listed the names and contacts of other agencies that assist low-income families in finding decent, affordable housing.

Sincerely,

Caroline Cruz  
Family Services Specialist

# HABITAT FOR HUMANITY OF THE LEHIGH VALLEY

245 N. Graham Street  
Allentown, PA 18109

Phone 610-776-7737

Fax 610-776-7569

**PRE-APPLICATION**

Date \_\_\_\_\_

(Return to address above)

	APPLICANT	CO-APPLICANT
<b>NAME</b>		
<b>HOME PHONE</b>		
<b>WORK PHONE</b>		
<b>COUNTY</b>		
<b>CURRENT ADDRESS (Where you live)</b>		
<b>ADDRESS (Where you receive your mail if different)</b>		

	APPLICANT	CO-APP
Can you speak and understand written and spoken English?*		
Are you a United States citizen or a permanent resident alien?		
Are you willing to contribute 250 hours of work to Habitat for Humanity?		
Have you filed for bankruptcy within the past two years?		
Do you currently own your home or any land? Where is it located?		
Are there any problems with your present housing? (If yes, explain below)		
Does your neighborhood have serious problems? (If yes, explain below)		
Do you expect your family's monthly gross income to change significantly in the near future? (If yes, explain below)		

**HOUSING**

Describe the physical condition of the building in which you live: \_\_\_\_\_

\_\_\_\_\_

Describe any serious problems with the location in which you live: \_\_\_\_\_

\_\_\_\_\_

Describe any serious problems with your neighborhood: \_\_\_\_\_

\_\_\_\_\_

Please check the areas in which you are willing to live. If you have a preference please circle it.

- Downtown Allentown
- South Bethlehem
- South Easton
- Other \_\_\_\_\_

If my family is selected, the following will be living in my Habitat House:

\_\_\_\_\_ adults

\_\_\_\_\_ children age & sex of child\_0 \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_ **Total number of people**

*\* This information is to assist us in assigning someone to your application*

**EQUAL HOUSING OPPORTUNITY**

How long have you lived in the Lehigh Valley? \_\_\_\_\_ How long with current employer? \_\_\_\_\_

Who referred you to the Habitat program? \_\_\_\_\_  
Name / Organization

**INCOME** **MUST INCLUDE ALL SOURCE OF INCOME EARNED AND UNEARNED ALONG WITH TWO (2) CURRENT PAY STUBS AND TWO PREVIOUS TAX RETURNS OR W-2.**

Monthly gross Income\$ \_\_\_\_\_ Other Family Member Income\$ \_\_\_\_\_ Total monthly Income\$ \_\_\_\_\_

What assets do you own? Bank account balance; Checking \$ \_\_\_\_\_ Saving \$ \_\_\_\_\_ Credit Union \$ \_\_\_\_\_

Autos \$ \_\_\_\_\_ Misc \$ \_\_\_\_\_ (savings bond, annuities)

Income From Where:

Social Security \$ \_\_\_\_\_ Hourly rate \$ \_\_\_\_\_ Hours worked per week \_\_\_\_\_

Disability SSI \$ \_\_\_\_\_ Food Stamps \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_

Workmans Comp \$ \_\_\_\_\_ TANF \$ \_\_\_\_\_ Other Income \$ \_\_\_\_\_

Do you expect your family's monthly gross income to change significantly in the near future: \_\_\_\_ Yes \_\_\_\_ No if yes please explain: \_\_\_\_\_

**EXPENSES**

Does your household have any extraordinary recurring expenses, such as medical bills for a chronic illness, educational expenses, childcare, etc.? Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes, please explain: \_\_\_\_\_

Monthly rent? \$ \_\_\_\_\_ Utilities \$ \_\_\_\_\_ Insurances \$ \_\_\_\_\_ Food \$ \_\_\_\_\_ Car Payment \$ \_\_\_\_\_

Credit Cards \$ \_\_\_\_\_ Child Support payment \$ \_\_\_\_\_

What is the total amount of debt your family currently owes? (Include all loans, outstanding bills, credit and charge card balances, etc.)

Auto balance \$ \_\_\_\_\_ Credit Cards \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Other bills \$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Are you paying off any previous bankruptcy debts? No \_\_\_\_\_ Yes \_\_\_\_\_ How much? \_\_\_\_\_

I/ We certify to Habitat For Humanity of the Lehigh Valley ("Habitat") that the information provided in this Application is true, accurate and complete as of the date set forth next to my/our signature(s) below. I/We understand that Habitat will rely on this information. I/We also understand that I/We may be liable for civil and/or criminal penalties or fines if we have intentionally given false or incomplete information in this Application.

Applicant's Signature

Date

Co-Applicant's Signature

Date

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Income Guidelines**

Family Size

Yearly Basis

Minimum

Maximum

Monthly Basis

Minimum

Maximum

1

\$17,150

\$26,950

\$1,429

\$2,246

2

\$19,600

\$30,800

\$1,633

\$2,567

3

\$22,050

\$34,650

\$1,837

\$2,888

4

\$24,500

\$38,500

\$2,041

\$3,208

5

\$26,460

\$41,580

\$2,205

\$3,465

6

\$28,420

\$44,660

\$2,368

\$3,722

Preappnew.doc  
Rev:

**EQUAL HOUSING OPPORTUNITY**

# Data Collection Form

## Government Monitoring Information

Lender: Habitat for Humanity of the Lehigh Valley  
245 N. Graham St.  
Allentown, PA 18109

Date: \_\_\_\_\_

Name: \_\_\_\_\_  
\_\_\_\_\_

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**APPLICANT:**

I do not wish to furnish this information

**CO-APPLICANT:**

I do not wish to furnish this information

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Race:**

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

**Sex:**

- Female
- Male

## **Other Agencies that may be of assistance:**

### **Community Action Committee of the Lehigh Valley, Inc.**

First Time Home Buyers Program

1337 East Fifth Street

Bethlehem, PA 18015-2103

610-691-5620

Services: Conducts Home Ownership Counseling Program

### **Alliance for Building Communities**

830 Hamilton Mall

Allentown, PA 18101-2422

610-439-7007

Services: Helps first time buyers with low to moderate incomes purchase homes it has rehabilitated.

### **HADC (Housing Association and Development Corporation)**

513-515 Chew Street

Allentown, PA 18102-3315

610-432-6336

Services: Offers affordable housing in specific Allentown neighborhoods.

### **Neighborhood Housing Services of the Lehigh Valley, Inc.**

Executive Director: Carol Jurchenko

239 N. Tenth Street

Allentown, PA 18102-3941

610-437-4571

Services: Provides Home Ownership Outreach Program (HOOP); grants; repayable low-cost loans; and grants and loans of up to \$10,000 for rehabilitating older properties and converting apartments into single-family homes. Refer people requesting help with repairs to their homes.

### **Valley Housing Development Corp.**

333 Ridge Street

Emmaus, PA 18049-2785

610-433-2312

Services: Provides access to Housing and Urban Development foreclosed single-family houses and lease/purchase arrangements.

### **U. S. Department of Veteran Affairs**

1-800-827-1000 or 1-800-822-3920

Services: Backs loans to veterans. Provides low rate and low down payment requirement loans. Realtors and mortgage lenders have information on programs.

### **Pennsylvania Housing Finance Agency**

1-800-822-1174

Services: Assists low to mid income buyers with closing costs. Maximum income allowable in Bucks and Montgomery counties for two-member households is \$31,000. For all other counties, maximum for two-member households is \$28,000.