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*Christopher J. Bennick, Ed.D.
CEO/Executive Director*

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 \$550 to \$650 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 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.....8 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 to support homeownership.
- Meet the income guidelines presented in the application.
- 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 check.

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.
- Each prospective homeowner exhibits responsible moral character and maintains a course of conduct as a partner that is congruent with the Habitat mission.
- 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,

Christopher J. Bennick, Ed.D.
CEO/Executive Director