

You can own your own home!

*"A hand UP
Not a hand out"*



**Habitat
for Humanity®**
Lehigh Valley



Let's build on it.

Are you a hardworking individual who dreams of owning your own home in Allentown?

Habitat for Humanity's vision is a world where everyone has a decent place to live. Anchored by the conviction that housing provides a critical foundation for breaking the cycle of poverty, Habitat has helped more than 4 million people construct, rehabilitate or preserve homes since 1976.

Criteria for Becoming a Homeowner

1. Must meet income guidelines.
2. Credit scores above 600.
3. There must be a need for decent and affordable housing.
4. Must be able to make low monthly mortgage payments that include taxes and insurance (about \$750)
5. Must be able to save \$1,500 for closing costs.
6. Must be willing to partner with Habitat by volunteering at least 250 hours (sweat equity) helping to build their home and other Habitat houses, as well as attend homeownership and budgeting classes.
7. Debt cannot exceed 43% of income.
8. Habitat housing cannot exceed 30% of income.

245 N. Graham Street
Allentown, PA 18109

Income Guidelines Annual Basis

<u>Family Size</u>	<u>Minimum</u>	<u>Maximum</u>
1	\$17,465	\$32,435
2	\$19,950	\$37,050
3	\$22,435	\$41,665
4	\$24,920	\$46,280
5	\$26,915	\$49,985
6	\$28,910	\$53,690
7	\$30,905	\$57,395
8	\$32,900	\$61,100

*Please note these are guidelines for 2015 and are subject to change each year.

*25 Years, 100+ homes
Building homes,
communities and hope!*

Orientations are held on the 4th Tuesday of every month at 6:00 p.m. at the Habitat office, located at 245 N. Graham Street, Allentown 18109.

