



Income Guidelines

A buyer's **whole household** (all adults over 18) can make **up to the following amounts** per year, and be eligible to purchase this home. LVCLT will conduct a full review of buyers' income to confirm they meet these guidelines.

Household Size	Maximum Income
1	\$43,900
2	\$50,200
3	\$56,450
4	\$62,700
5	\$67,750
6	\$72,750
7	\$77,750
8+	\$82,800

Income Certification Policy

- Buyers are asked to provide LVCLT with the below listed documentation for **all members of their household over age 18** within **five (5) business days** of offer acceptance. LVCLT reserves the right to void offers of buyers who do not provide documents within this time frame.
- Documents can be emailed or faxed to LVCLT Director **Mike Handzo** (mhandzo@caclv.org; 484.821.2305), or physically dropped off at the LVCLT offices, Forte Building, 1337 E. 5th St, Bethlehem, PA 18015 between 8:00 a.m. and 5:00 p.m., Monday through Friday.
 - LVCLT can make **copies** of original documents if needed.
- **Questions** about specific documents needed for buyers can be referred to Mike Handzo (484.893.1061; mhandzo@caclv.org).

NECESSARY DOCUMENTS (*Not all of these will apply to all buyers*).

- Driver's license or government-issued photo ID for the actual buyers.
- 2015 and 2016 tax returns for all members of the household who filed, including Form 1040, all W-2's, all 1099's, and any other schedules.
- Three (3) months of paystubs for all employed household members.
- Benefit letters for any household members receiving Social Security or SSI (including minor children).
- Notice of Financial Determination for any household members receiving unemployment benefits.
- Written proof of the amount of any pension, annuity, or IRA disbursements.
- Written proof of the amount of any alimony benefits. **If there is child support coming into the house, but not alimony, proof of child support is NOT required.**
- Proof of enrollment for any household members over 18 who are full-time students.
- Written proof of any income sources not listed above.