



# CITY OF BETHLEHEM

## BETHLEHEM HOMEBUYER ASSISTANCE PROGRAM (BHAP)



The City of Bethlehem, in partnership with Community Action Lehigh Valley, has established a program for first-time homebuyers to assist with down payment and closing costs when purchasing a home in the City of Bethlehem.

If you are interested in becoming a homeowner in the City of Bethlehem, the BHAP program may be able to provide the assistance you need.

- A first-time homebuyer is someone who has not owned a home in the past three (3)-years.
- BHAP will finance up to 10% of the purchase price as well as closing costs through a deferred payment loan (DPL). This DPL does not require a monthly payment and will forgive over a 10-year term. If the property is sold, rented, or a default occurs prior to the 10-year anniversary, repayment of some or all of the BHAP assistance would be required.
- Each applicant is required to provide \$1,000 toward the purchase of the home as well as pay a \$275 non-refundable fee for one-on-one pre-purchase counseling services with a HUD-certified Housing Counselor.
- Income eligibility for BHAP follows the federal guidelines for low and moderate income households. Income is determined by the number of persons residing in the property and the total income of those persons. Total household income must be at 80% median income, or below, in order to utilize the program. All income is verified as part of the process.
- BHAP will finance any single family property that is affordable to you anywhere in the City of Bethlehem. Affordability is determined by your income and the costs of the house.



- Our HUD-certified Housing Counselors will provide seminars and one-on-one counseling services so first-time homebuyers are informed about owning and maintaining a home as well as how the purchase of a home will affect their household budget.
- The BHAP program will work with any lending institution on this program. A current list of approved participating lenders is available online at [www.bethlehemrda.com](http://www.bethlehemrda.com). If you are already working with a lender, have your lender contact us at [carroyo@caclv.org](mailto:carroyo@caclv.org) to obtain the program guidelines and learn how to become an approved participating lender.

For additional information about the BHAP program, please contact:

Community Action Lehigh Valley  
(484) 893-1063  
[carroyo@caclv.org](mailto:carroyo@caclv.org)



City of Bethlehem  
(610) 865-7055  
[RDA@bethlehem-pa.gov](mailto:RDA@bethlehem-pa.gov)

Please note that to apply for the BHAP program, you must have a signed Agreement of Sale for a property located within the City of Bethlehem.