

# Habitat for Humanity

Continued from page 1

At Warren County Habitat for Humanity, we believe in giving a “hand up”, and not a “hand out”. Every Partner Family selected must go through a very extensive application process. Habitat for Humanity provides interest free loans for our partner families, and as such we must comply with all federal mortgage origination regulations. Accordingly, each applicant must go through the same application process as they would to if getting a loan from a bank: submitting income and employment verification, credit and background checks, and lots of documentation. As applications are received each partner family is given a family application number and the only person knowing the identity of each applicant is the committee chairperson. All information is provided to committee members based on the family application number throughout the process until the final step when home visits are being arranged for those families that had been qualified through the process. If multiple families are then deemed qualified for a loan, the final selection of the partner family is done by blind lottery using the family’s application number. This is done to ensure that there is absolutely no bias in our selection process.

Michael Chobot has done a wonderful job raising his family with the principle that hard work will be rewarded. Joining Warren County

Habitat over 10 years ago, Michael was searching for a project for him and his son to get involved in that would benefit the local community. He began volunteering and never looked back. In 2022, he joined the Warren County Habitat for Humanity ReStore staff as the General Manager, and has successfully increased revenue at the store, helping to fund more build and repair projects across Warren County. He is the first employee of Warren County Habitat for Humanity to become a Partner Family since the policy was instituted nearly 15 years ago.

Michael had previously applied for a home and was not chosen. However, homeownership applicants are granted the opportunity to apply multiple times, and upon his second application, he was selected by lottery from the four application finalists to become our next Partner Family. He will be moving into his new home in Harmony Township upon its completion with both his son and his grandson.


To learn more about the work Warren County Habitat for Humanity does in your community, to volunteer, or join the conversation, visit their website at [www.warrenhabitat.org](http://www.warrenhabitat.org). You can also stop into one of their two retail locations; the ReStore on Route 57, or The HUT on Belvidere Ave, or their Community Center at 31 Belvidere Ave. Hours and directions are available on Warren County Habitat’s website.




Ben Eskow, Executive Director of Warren County Habitat for Humanity, smiles next to new Partner Homeowner Michael “Scrappy” Chobot at his Groundbreaking Ceremony.



(From left to right): Chris Motzenbecker, Warren County Habitat Construction Supervisor, Matthew Chobot and Michael “Scrappy” Chobot dig the first holes on the land that will soon become their home.



## Make a Difference... As a Caregiver




## Help Wanted

*Bring your resume  
Interviewed on the spot*

**We are located at:**  
2003 Milford Road  
(Across from JT Lambert School)  
East Stroudsburg, PA 18301  
570-426-7507

We are an Equal Opportunity Employer

Ask about flexible shifts to accommodate your work-life balance! It's a perfect fit.

We believe strongly in a solid work-life balance for our Caregivers and offer:

- Flexible Hours
- Training and Educational In-Services
- Competitive Wages and Benefits

*Consider a career helping  
Veterans, Seniors, and Adults with  
Disabilities, in the comfort of their  
own homes.*

**Contact Beck 'N Call Inc.**

Our mission is to enhance our clients' quality of life by treating them with respect and compassion while helping them maintain their dignity and independence.