

- I. **The criteria for Habitat's Home Repair program include the following:**
  - a. The house is in Douglas County and is **owner-occupied**
  - b. The recommended household income is 80% or below of the Area Median Income
  - c. The applicant demonstrates ability to repay a Habitat loan with 0% interest.
  - d. The owner holds title to the property, with no tax liens.
  - e. Needed repairs to the house fall within the Habitat program guidelines.
  - f. Homeowner's Insurance must be current or attainable.
  
- II. **Household income will be at or below 80% of Omaha median income.**
  - a. This is determined by reviewing monthly gross income for all household members ages 18 and over residing in the home at time of application. Income sources include any of the following: *Contracted employment, salaried or wage based employment, Self-employment, Pension benefits, Annuities, Disability income, Social Security Income, Supplemental Income, Child Support, Alimony, Rental income, Foster care stipends, Homecare stipends, and any other documentable income.*

**Falsification of income sources will result in immediate denial from the program**
  
- III. **The cost of the REPAIR will be advanced as a 0% Habitat loan. Applicants must demonstrate the ability to repay a Habitat Loan.**
  - a. There must be sufficient **reliable income** to afford this loan, as well as allow you to keep any other existing payment obligations current. **Income and Insurance verification is required with application form.**
  - b. Applicants must show a good **payment history** and an acceptable level of debt based upon the **credit report**. Applicants cannot have had a bankruptcy or foreclosure within the past 3 years. Delinquencies, collections and charge offs will be evaluated. Judgments would need to be satisfied before the Habitat loan can be extended.
  
- IV. **The Repairs will** be assessed by Habitat for Humanity's Project Manager. A home inspection will be arranged for those applicants meeting the previous criteria, to assess the overall house structure and to create a Cost Estimate which would be an approximate cost of the needed roof and/or other repairs. **Note:** Some home repair needs are beyond the abilities of this program. Therefore, some applications may be denied if the repair needs are too great to address.
  
- V. **Partnering with Habitat.** The applicant must contact Family Housing Advisory Services for a financial class, if instructed to do so. They are also encouraged, but not required, to volunteer for Habitat between the time of application and completion of the project. These opportunities to volunteer include working at Habitat house building sites, assisting the Neighborhood revitalization team, or participating in Sweat Equity workshops.

**Dear Applicant:** Please fill out this application as completely and accurately as possible and provide income verification and proof of Homeowners Insurance. **All information you include on this application will be kept confidential.** Habitat for Humanity of Omaha will use this information to obtain a credit report. Return the application with attachments to:

Home Repair Program, Habitat for Humanity of Omaha, 1701 N. 24<sup>th</sup> Street 68110, 402-457-5657

# Application for Home Repair Program

## 1. APPLICANT INFORMATION

Applicant	Co-Applicant (spouse or other adult, if any)
Applicant's Legal Name _____	Co-applicant's Legal Name _____
Address _____	Relationship to Applicant _____
City, State, Zip _____	Address (if not the same as applicant) _____
Phone _____ <small>(home)                      (cell)                      (work)</small>	Phone _____ <small>(home)                      (cell)                      (work)</small>
Email _____	Email _____
Social Security Number _____	Social Security Number _____
Birth date _____ Age _____	Birth date _____ Age _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. divorce)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. divorce)

**Members of the Household (required information)**

Name	Relationship to Applicant	Age	Employed (Y/N)	Male	Female
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

**Emergency/Alternate Contact (not in household)**                      **Phone Number**

\_\_\_\_\_

## 2. WILLINGNESS TO PARTNER

To be considered for Habitat's Roof and Repair Program, you and your family must be willing to work with Habitat staff to plan your project, meet at least twice at the Habitat office, and repay the loan by making timely payments until it is completely paid off. In addition, you may be required to complete 10 hours of Sweat Equity through Homeowner education classes or volunteer work.

I AM WILLING TO PARTNER WITH HABITAT ON MY REPAIR PROJECT:      \_\_\_ Yes      \_\_\_ No

## 3. NETWORK INFORMATION

Did you purchase your home through the Habitat Omaha Homeownership Program:      \_\_\_ Yes      \_\_\_ No

Please tell us where you heard about our program:

\_\_\_\_\_

## 4. HOUSE INFORMATION

Please explain any home repairs you need that this loan would address. (Use additional pieces of paper, if necessary)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### 5. EMPLOYMENT INFORMATION

Applicant – Job # 1		Co-Applicant – Job # 1	
Employer Name:	Start Date(month, year): _____	Employer Name:	Start Date(month, year): _____
Employer Address:	Paid weekly, bi-weekly, semi-monthly, monthly? _____	Employer Address:	Paid weekly, bi-weekly, semi-monthly, monthly? _____
Employer Phone:	_____	Employer Phone:	_____
	Hours per week _____		Hours per week _____
Applicant – Job # 2, if any		Co-Applicant – Job # 2, if any	
Employer Name:	Start Date(month, year): _____	Employer Name:	Start Date(month, year): _____
Employer Address:	Paid weekly, bi-weekly, semi-monthly, monthly? _____	Employer Address:	Paid weekly, bi-weekly, semi-monthly, monthly? _____
Employer Phone:	_____	Employer Phone:	_____
	Hours per week _____		Hours per week _____
<b>If you have worked at your current job for less than one year, complete the following information about PREVIOUS job:</b>			
Previous Employer Name:	Start Date(month, year): _____	Previous Employer Name:	Start Date(month, year): _____
Previous Employer Address:	End Date (month, year): _____	Previous Employer Address:	End Date (month, year): _____

### 6. MONTHLY INCOME

*Please list the amount of GROSS income (before taxes) per month for each person (REQUIRED)*

Source:	Applicant's income	Co-Applicant's income	Non-applicant Income
<sup>1</sup> Income from Job 1	\$ _____	\$ _____	\$ _____
<sup>1</sup> Income from Job 2	\$ _____	\$ _____	\$ _____
AFDC/TANF	\$ _____	\$ _____	\$ _____
Social Security Income	\$ _____	\$ _____	\$ _____
SSI or Disability	\$ _____	\$ _____	\$ _____
Child Support	\$ _____	\$ _____	\$ _____
Alimony	\$ _____	\$ _____	\$ _____
Other –describe:	\$ _____	\$ _____	\$ _____
<b>Total for each person</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>

Is there anyone 18 years old and over in your household who works or receives income or is in school? Please list below.

Name:	Employer/Income Source:	Monthly Gross Wages:	Start Date:
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

<sup>1</sup>Self-employed applicant(s) may be required to provide additional documentation such as financial statements

### 7. Veteran Status

Is any member of the household a veteran?                      Yes                       No



**PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with “A” for Applicant or “C” for Co-Applicant.

## **Habitat for Humanity of Omaha, Inc. Privacy Statement and Notice**

At Habitat for Humanity of Omaha, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as Name, Dependents Names, Address, Birthdate, and Income Information;
- Information about your transactions with us, our affiliates, or others such as your loan balance, payment history and Mortgage or Escrow payment amounts; and
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Habitat for Humanity of Omaha employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations or governments; and

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity Omaha, Inc. at 402-457-5657.

# INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Applicants Name: \_\_\_\_\_

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

## VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

APPLICANT:

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

CO-APPLICANT:

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male