

Introduction to Roof and Repair Application

- I. **The criteria for Habitat's Roof and Repair program include the following:**
 - a. The house is owner-occupied
 - b. The maximum household income is 80% or below of the Area Median Income (see chart below)
 - c. The owner is able to repay a Habitat loan with 0% interest.
 - d. The owner holds title to the property, with no tax liens. (Mortgages are acceptable).
 - e. Needed repairs to the exterior of 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.** This is determined by adding monthly gross income for all working family members.

2014 HUD Median Income Table for Omaha Metropolitan Area (**Annual** income limits):

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Maximum Income	\$40,900	\$46,750	\$52,600	\$58,400	\$63,100	\$67,750

2014 HUD Median Income Table for Omaha Metropolitan Area (**Monthly** income limits):

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Maximum Income	\$3,408	\$3,896	\$4,383	\$4,867	\$5,258	\$5,646

- 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 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 need for Exterior Repairs will** be assessed by Habitat for Humanity's Project Coordinator. 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 exterior repairs.

- V. **Partnering with Habitat.** The applicant must attend Consumer Credit Counseling Service for a financial class. They are also encouraged to volunteer, but not required, for Habitat between the time of application and the closing of the loan. These opportunities to volunteer include working at Habitat house building sites, at the Habitat office helping with administrative tasks, or helping with mowing or clean up on unoccupied Habitat lots.

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

Roof and Repair Program, Habitat for Humanity of Omaha, 1701 N. 24th Street 68110

Application for Roof and Repair 2014

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

Name	Relationship to Applicant	Age	Male	Female
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

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, see it through to completion, and repay the loan by making timely payments until it is completely paid off. In addition you must commit to completing 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

Please tell us where you heard about our program.

4. HOUSE INFORMATION

Please explain any problem you are experiencing with your roof or other exterior areas of your home. (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 _____
If you have worked at your current job for less than one year, complete the following information about PREVIOUS job:			
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 show the amount of GROSS income (before taxes) per month for each person and source.

Source:	Applicant's income	Co-Applicant's income
¹ Income from Job 1	\$ _____ (Employer: _____)	\$ _____ (Employer: _____)
¹ Income from Job 2	\$ _____ (Employer: _____)	\$ _____ (Employer: _____)
AFDC/TANF	\$ _____	\$ _____
Social Security Income	\$ _____	\$ _____
SSI or Disability	\$ _____	\$ _____
² Child Support	\$ _____	\$ _____
² Alimony	\$ _____	\$ _____
Other –describe:	\$ _____	\$ _____
Total for each person	\$ _____	\$ _____

Is there anyone else over 18 years old in your household who works?
 Name: _____ Employer: _____ Monthly Gross Wages: \$ _____
 _____ \$ _____
 _____ \$ _____

¹Self-employed applicant(s) may be required to provide additional documentation such as financial statements.
²Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered.

7. Veteran Status

Is any member of the household a veteran? Yes No

8. ASSETS

List Checking and Savings Accounts Below

Name of Bank, Savings & Loan or Credit Union:	Please list Stocks, Bonds, Securities
Balance: \$	Total: \$
Name of Bank, Savings & Loan or Credit Union:	Name of IRA or Retirement plan:
Balance: \$	Balance: \$

Do you own your home Yes No

How many years have you owned your home? _____

With whom do you have a home mortgage? (please list amount in Section 9 below) _____

Do you have any additional (subordinate) mortgage loans? (please list payment amount in Section 9 below) _____

9. MONTHLY HOUSEHOLD EXPENSES and DEBT

Regular Monthly Bills	Monthly Amount
Mortgage Payment	\$
OPPD (electric)	\$ (average)
MUD (gas, water)	\$ (average)
Phone	\$ (average)
House Insurance *If none explain why	\$
Car Insurance	\$
Health Insurance	\$

CURRENT DEBT -- Do you Owe Money? List the debts of applicant and co-applicant below.

(examples: home or auto loans, credit cards, judgments)

Name of creditor:	Monthly Payment \$	Unpaid Balance \$	Months left to pay:	Notes:

*Please fill in this information to the best of your ability. Habitat may pull your credit report to verify debt amounts.

10. DECLARATIONS

Please check the box that best answers the following questions for you and the co-applicant.

	Applicant	Co-Applicant
a. Do you have any court judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you filed bankruptcy within the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Please list your country of origin.*		

***Response to this question is required by the U.S. Treasury Department.**

11. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Omaha, Inc. to evaluate my actual need for Habitat's Roof and Repair Program, my ability to repay the no-interest loan and other expenses of homeownership.

I understand that the evaluation will include home visits, credit check, employment verification, and title search.

I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and I may be disqualified from the program.

The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Print Applicant Name

Print Co-Applicant Name

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

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the housing industry, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, 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 loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information Race/National origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, Not of Hispanic origin <input type="checkbox"/> Native African (national origin) _____ <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (national origin) _____	<input type="checkbox"/> I do not wish to furnish this information Race/National origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, Not of Hispanic origin <input type="checkbox"/> Native African (national origin) _____ <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (national origin) _____
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Birth date: ____ / ____ / ____	Birth date: ____ / ____ / ____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)