

Dear Applicant,

Thank you for your interest in Habitat for Humanity of Omaha's Home Repair Loan Program. Enclosed you will find the application for our loan program. To speed up your application process, be sure to fill out all pages of the application completely. Please send us copies of verification documents, not originals. We will not return any materials to you.

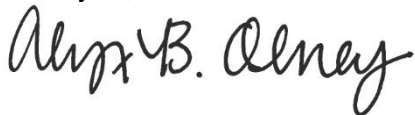
We will need documents to verify at least one month's worth of income for each adult (18 and older) in the household. We will also need a copy of the state-issued photo I.D. for any applicant or co-applicant. Finally, we will need a copy of the declaration's page from the homeowner's insurance policy for the home.

If you have any questions while filling out this application, please see the enclosed FAQs. You can also contact us at:

Habitat for Humanity of Omaha
Attn: Home Repair
1701 N. 24th St.
Omaha, NE 68110
(402) 457-5657 (option 2)
homerepair@habitatomaha.org

If you are experiencing a critical repair need (total mechanical failure of air conditioner, furnace, water heater, etc.), please call (402) 457-5657 and press "0" to speak with the receptionist. From there, notify them that you have an emergency need and ask to speak with a Home Repair staff member.

Thank you,



Alyx Olney
Home Repair Program Associate

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 transaction 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.

If you prefer that we do not disclose nonpublic 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 those permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of Omaha, Inc. at 402-457-5657.

Frequently Asked Questions:

Q: What type of work does the Home Repair Loan Program include?

A: Our program focuses on larger-scale exterior repair work. This may include roofs, gutters, siding, windows and doors, concrete work, and fencing. We can also do some limited repair work inside of the home, primarily restricted to plumbing, electrical, mechanical HVAC work, or accessibility. Other repair work may qualify, feel free to contact us with questions.

Q: Are there eligibility requirements?

A: Yes. In general, homeowners must demonstrate ability to repay a loan, have homeowner's insurance at completion of the project, and hold clear title to the property where work will be completed. Houses must be owner-occupied single-family homes in Douglas County or the surrounding areas and be current on property taxes. As part of our application process, we also evaluate applicants based on income and credit guidelines.

Q: Who is required to provide proof of income?

A: All household members aged 18 or above must provide proof of income. This is true even if the household member is not an applicant or does not contribute to the maintenance of the house. In cases where a household member is a tenant that pays rent, we will not require proof of their income, but we will require a copy of the lease agreement and rental payment history.

Q: What documentation do you need if...

I am employed (full-time or part-time)? A: We will need 1 months' worth of consecutive and recent paystubs (within 6-8 weeks).

I receive Social Security, Disability or a similar income? A: We will need a copy of your most recent (dated this calendar year) benefit award letter. This is the letter that you receive each year explaining monthly benefit amount.

I receive a monthly pension or retirement income? A: We will need a monthly statement from the company that pays the income. It should be dated in this calendar year and detail your monthly payment amount. If the income has an anticipated end date, it should be clearly stated.

I have self-employment income (such as a home business, babysitting, etc.)? A: We will need a copy of your most recent year's tax returns and some version of a year-to-date Profit & Loss statement.

I have child support income? A: We will need either a copy of the Child Support Order from the court or a payment history from DHHS.

Q: Can I use my bank statements as proof of my income?

A: No, we will need a monthly statement directly from the company that provides the income.

Q: I have a friend or family member living in the house with me, but I pay for all of the household bills. Do you need proof of their income?

A: Yes, our program requires proof of income for any adult living in the household. In cases where a household member is a tenant that pays rent, we will not require proof of their income, but we will require a copy of the lease agreement and rental payment history.

Q: I receive child support in arrears. Do you need the same documentation?

A: Yes, we will need a payment history from DHHS as long as the payment comes to you directly from the state.

Q: A dependent in my household, whom I care for, receives Social Security, Disability, or a similar income. Do you need proof of that income?

A: If they are above 18 years of age, or if that income is used to pay household expenses, yes. We will need a copy of the most recent (dated 2019) benefit award letter.

Q: How can I submit my completed application and additional documentation...

In person? A: Our Main office is located at: 1701 N. 24th St., Omaha, NE 68110

By Mail? A: Our mailing address is that same as our main office: Habitat for Humanity of Omaha, Attn: Home Repair, 1701 N. 24th St., Omaha, NE 68110

By Email? A: Please email completed applications and documentation to:
homerepair@habitatomaha.org.

By Fax? A: Completed applications and documentation can be faxed to: Habitat for Humanity of Omaha, Attn: Home Repair, 402-457-4012.

Q: What can I expect to happen once I submit my application?

A: You can expect the following steps:

- 1) If we require additional documentation from you in order to process your application, you will receive Notice of Incompletion and you will have two weeks to return that documentation to the program.
- 2) You can expect to receive written notice of your approval or denial by mail within 30 days of submitting a completed application.
- 3) Once we've determined you fall within our income and credit guidelines, you will receive notice of your preliminary approval. At that point, someone from our program will contact you to set up an initial visit – our staff will come to your house to evaluate the repair need.

What do I need to submit?

- Completed and Signed Home Repair Loan Program application
- Copy of state-issued photo I.D. for each applicant
- Proof of income for each adult household member
- Homeowner's Insurance Declarations page
- One (1) months' worth of bank statements for each checking and savings Account for each applicant
- Most recent monthly or quarterly statement for any investment account, including: 401(k), 403(b), IRA, Annuities, etc. (if applicable)



Applicant Information

Applicant		Co-Applicant (if applicable)	
First Name		First Name	
Middle Name		Middle Name	
Last Name		Last Name	
Social Security Number		Social Security Number	
Date of Birth		Date of Birth	
Phone Number #1		Phone Number #1	
Phone Number #2 (work)		Phone Number #2 (work)	
Marital Status: married, separated, or unmarried		Marital Status: married, separated, or unmarried	
Email Address		Email Address	
Citizen or Legal Permanent Resident? Yes or No		Citizen or Legal Permanent Resident? Yes or No	
Country of Origin		Country of Origin	
Subject Property Address			
Mailing Address		Mailing Address	
City		City	
State		State	
Zip Code		Zip Code	
If you will require translation services, please list your preferred language:			

Household Member Information

Name of Household Member	Date of Birth	Relationship to Applicant
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

Referral Information		
Have any applicants applied for Habitat's Home Repair Loan Program in the past? Yes or No		
How did applicants hear about the Habitat Home Repair Loan Program? (Check all that apply)		
Friends/ Family	Habitat News Letter/ Email	Place of Worship
Other Non-Profit	Habitat Website	School
Other – Please Describe Below		

Employment and Other Income		
	Applicant	Co-Applicant
Current Employer		
Job Title		
Hire Date		
Monthly Salary		
Hours/ Week		
Hourly Pay Rate		
Overtime Hours/ Week		
Overtime Hourly Pay Rate		
Have you been employed here less than 2 years? Yes or No		
Are you Self-Employed? Yes or No		
If currently employed in more than one position, complete the following:		
Current Employer		
Job Title		
Hire Date		
Monthly Salary		
Hourly Pay Rate		
Hours/ Week		
Overtime Hourly Pay Rate		
Overtime Hours/ Week		

Please list all Non-Applicant Household Member Employment Income				
Household Member Name				
Current Employer				
Job Title				
Hire Date				

Monthly Salary				
Hourly Pay Rate				
Hours/ Week				
Overtime Hourly Rate				
Overtime Hours/ Week				
Other Income Received By Applicants				
Applicant or Co-Applicant	Type/ Source	Frequency	Amount	
Repair Need				
Roofing		Siding		Concrete
Accessibility		Plumbing		Mechanical
				Fence
				Electrical
Other:				
Additional Property & Household Information				
Do you own your home (with or without a mortgage)? Yes or No				
How long have you owned your home?				
Who is the mortgage holder for your home?				
Do you have any subordinate mortgage loans on your home? Yes or No				
Did you purchase your home through the Habitat Omaha Homeownership program? Yes or No				
Have any applicants previously been denied by any other financial organization for a loan to perform this repair work? Yes or No				
Is any member of the household a military veteran? Yes or No				
Do you receive assistance from ADC or LIHEAP? Yes or No				
Willingness to Partner				
All applicants understand that Habitat Omaha communicates about application status by email whenever possible, and all applicants agree to check their email regularly if an email address was provided with this application? Yes or No				
All applicants understand that Habitat may place a sign in their yard for the duration of the project? Yes or No				
All applicants understand that Habitat uses a project management software they will be given access to for contract approval, project updates, and general information? Yes or No				
All applicants understand they must work with Habitat staff to plan their project. Applicants will need to make themselves available for all required appointments? Yes or No				

All applicants understand they are applying for a Habitat loan and will be required to make timely payments until the loan is paid in full? Yes or No		
Declarations		
	Applicant	Co-Applicant
Are there any outstanding court judgements against you? Yes or No		
Have you declared bankruptcy in the past 3 years? Yes or No		
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 3 years? Yes or No		
Are you currently involved in a lawsuit? Yes or No		
Have you been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? Yes or No		
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? Yes or No		
Are you obligated to pay alimony, child support, or separate maintenance? Yes or No		
Are you a co-signer or endorser on a note or loan? Yes or No		
Authorization and Release		
	Accept?	
All applicants understand that by submitting this application, they are authorizing Habitat Omaha to evaluate their home's need for the Habitat Home Repair Loan Program, their ability to repay an affordable loan, other expenses of applicants, and their willingness to partner. This determination will include a credit check, examination of income of all adult household members, tax information, and a title evaluation of the property.		
All applicants agree to notify Habitat of any change in their financial or living situation after this application is submitted		
All applicants understand that they are applying to the Habitat Home Repair Loan Program in order to obtain a loan and that non-payment may negatively impact credit and result in foreclosure		
All applicants acknowledge they have received and reviewed Habitat Omaha's Privacy Policy (please review Habitat Omaha's Privacy Policy)		
All applicants attest that all information provided in this application is true and accurate. If information is found to be fraudulent, applicants may be denied from the program and prohibited from reapplying at any time. Applicants understand that even if they have already been approved to receive a Home Repair Loan, they may be disqualified from the program and forfeit any rights or claims. The original or a copy of this application will be retained by Habitat for Humanity of Omaha even if the application is not approved.		
_____	_____	_____
Print Applicant Name	Applicant Signature	Date
_____	_____	_____
Print Co-applicant Name	Print Co-Applicant Signature	Date

Information for Government Monitoring Purposes

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant

I do not wish to furnish this information.

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Race (may select more than one)

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

American Indian or Alaskan Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

Sex

Female

Male

Birthdate:

Marital status:

Married

Separated

Unmarried (Single, Divorced, Widowed)

Co-Applicant

I do not wish to furnish this information.

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Race (may select more than one)

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

American Indian or Alaskan Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

Sex

Female

Male

Birthdate:

Married

Separated

Unmarried (Single, Divorced, Widowed)

To be completed by the Habitat staff who conducted the interview

Face-to-face interview

X _____

By Mail

Interviewer's Name:

Date:

By telephone