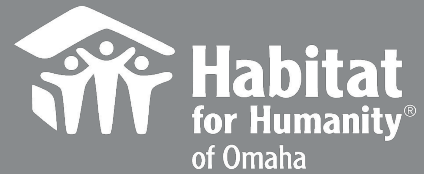


We accept applications year round!



The date you apply will determine which quarter your application is processed.

Quarter One	Quarter Two	Quarter Three	Quarter Four
December 3, 2018–March 29, 2019	April 1–June 28, 2019	July 1–September 27, 2019	September 30–December 20, 2019

Prepare

- Complete the **program application** and all the required forms (enclosed). Please answer all the questions before turning in your program application.
- Gather all the required program application materials.

Provide

- Identification:** All adults (household members over 18 years old) must submit their **photo ID and social security card**. Acceptable forms of ID are Nebraska State Driver's License or State Issued ID, and/ or Permanent Resident Card.
- Income Verification:** All adults who are employed must submit the most recent **30 days of pay stubs** from every employer. **Please provide the two most recent years of W2s** (if 2018 W2s are not available, please provide the final paystub from December 2018).
 - **Tax information:** All **self-employed adults** must submit tax information for the **last two years of taxes**. It may take several weeks to receive documents from the IRS. You can call the IRS at 1-800-829-1040.
 - **Verification of Other Income:** If **anyone** in the household receives any other type of income such as alimony, child support, social security, or disability, please provide documentation to show proof of the income.
 - To request a proof of income for SSI, SSDI, please call 1-800-772-1213 or go to www.SocialSecurity.gov to obtain this information.

Where

- Please make copies of original documents.
- Please bring or mail the program application and documents to:

Habitat for Humanity of Omaha
1701 N. 24th Street, Omaha, NE 68110
Attention: **Nicky Patten**

To better assist you, please check 'Yes' or 'No' indicating whether you need translation services.

Yes No If yes, please indicate which language and interpreter if available: _____

Habitat for Humanity of Omaha Homeownership Application



Type of Application:			
Original Program Application Date:		Program Re-Application Date:	
Applicant Information			
Applicant First Name		Co-Applicant's First Name	
Applicant Middle Name		Co-Applicant's Middle Name	
Applicant Last name		Co-Applicant's Last Name	
Social Security Number		Social Security Number	
Date of Birth		Date of Birth	
Phone Number1		Phone Number1	
Phone Number (Work Phone)		Phone Number (Work Phone)	
Applicant Email Address		Email Address	
Marital Status		Marital Status	
Citizen or Legal Permanent Resident?		Citizen or Legal Permanent Resident?	
Current Mailing Address		Current Mailing Address	
City		City	
State		State	
Zip Code		Zip Code	
County			
How long have you lived at this address?			
Previous Address (if less than 2 years)			
City			
State			
Zip Code			
Co-Applicant 2		Co-Applicant 3	
Co-Applicant's First Name		Co-Applicant's First Name	
Co-Applicant's Middle Name		Co-Applicant's Middle Name	
Co-Applicant's Last Name		Co-Applicant's Last Name	
Social Security Number		Social Security Number	
Date of Birth		Date of Birth	
Marital Status		Marital Status	
Citizen or Legal Permanent Resident?		Citizen or Legal Permanent Resident?	
All Household Members (Not the Applicant)			
Name of Household Member	Date of Birth	Relationship	

Referral Information

Have any applicants applied for Habitat Omaha's Homeownership Program in the past?			
How did you (the applicant) hear about Habitat's program? (check all that apply)			
<input type="checkbox"/> Friends/Family	<input type="checkbox"/> Habitat Newsletter/Email	<input type="checkbox"/> Place of Worship	
<input type="checkbox"/> Other Non-Profit	<input type="checkbox"/> Habitat Website	<input type="checkbox"/> School	
<input type="checkbox"/> Other (please describe):			
How have you (the applicant) searched for housing in the past 12 months? (check all that apply)			
<input type="checkbox"/> Craigslist	<input type="checkbox"/> Douglas County Housing Authority	<input type="checkbox"/> Family Housing Advisory Services	
<input type="checkbox"/> Holy Name Housing	<input type="checkbox"/> Look for "For Sale"/"For Rent" signs	<input type="checkbox"/> NeighborWorks	
<input type="checkbox"/> Omaha Housing Authority	<input type="checkbox"/> Trulia	<input type="checkbox"/> Zillow	
<input type="checkbox"/> Other (please describe):			

Employment

Applicant's Employment		Applicant's Second Employment	
Applicant			
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Self-Employed			
Co-Applicant's Employment		Co-Applicant's Other Employment	
Name:			
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Self-Employed			

Second Co-Applicant's Income		Second Co-Applicant's Other Income	
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Third Co-Applicant's Income		Third Co-Applicant's Other Income	
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Household Member (1) Income		Household Member (1) Other Income	
First Name			
Current Employer		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Seasonal Pay Rate		Seasonal Pay Rate	
Seasonal, Hours/Week		Seasonal, Hours/Week	
Seasonal Weeks/Year		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	

Household Member (2) Income		Household Member (2) Other Income	
Name			
Current Employer		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Seasonal Pay Rate		Seasonal Pay Rate	
Seasonal, Hours/Week		Seasonal, Hours/Week	
Seasonal Weeks/Year		Seasonal Weeks/Year	
Income Most Recent Tax Year		Income Most Recent Tax Year	
Income Previous Tax Year		Income Previous Tax Year	
Other Income Received (Social Security, Pensions, Foster Care, Etc)			
	Type	Received	
Additional Income			
Additional Income			
Additional Income			
NEED FOR HOUSING			
Current Monthly Rent			
Landlord Name			
Landlord Phone Number			
Do you receive housing or rental assistance?			
If yes, how much do you receive per month?			
Do you receive money from one of the following sources:			
OHA	Section 8	Douglas County	Other
Current Housing Needs			
Rent too Expensive	Heating Issues	Plumbing Issues	
Unstable Living Arrangements	Pest/Rodents	Structural Damage	
Overcrowding	Mold	Unsafe Environment	
Have any applicants tried to obtain a bank home loan?			
How many people plan to live in the Habitat home?			
Do you need to buy a home that can accommodate a wheel chair or other mobility device?			
Declarations			
		Applicant	Co-Applicant
a. Are there any outstanding judgments against you?			
b. Have you been declared bankrupt in the past 7 years?			
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
d. Are you a party to a lawsuit?			
e. Have you been obligated on any loan resulted in foreclosure, transfer of tile in lieu of foreclosure, or judgement?			
f. Are you presently delinquent or in default on any Federal debt or any other loan mortgage financial obligation bond or loan guarantee?			
g. Are you obligated to pay alimony, child support, or separate maintenance?			
h. Is any part of the down payment borrowed?			
i. Are you a co-make or endorse on a note?			
j. Do you intend to occupy the property as your primary residence?			
k. Have you had ownership interest in a property in the last three years?			

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at FTC Regional Office for the Midwest Region, 55 West Monroe St., Suite 1825, Chicago, IL 60603 or Federal Trade Commission, Equal Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

X	

WILLINGNESS TO PARTNER

All applicants understand that Habitat 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 they are applying to buy a home with Habitat for Humanity and they are prepared to make on-time monthly mortgage payments that will increase over time due to property tax and insurance increases.	Yes or No
All applicants are willing to complete partnership requirements that include attending homebuyer education classes, sweat equity per applicant volunteering with Habitat, and \$500.00 down payment.	Yes or No
All applicants understand that by submitting this application, they are authorizing Habitat for Humanity of Omaha to evaluate their actual need for the Habitat homeownership program, their ability to repay an affordable loan and other expenses of homeowners, and their willingness to be a partner through sweat equity. This determination will include a credit check, examination of income tax records, a background check, and potential verification by applicant's landlord or employer.	Yes or No
All applicants agree to notify Habitat of any change in their financial or living situation after this application is submitted.	Yes or No
All applicants understand that they are applying to the Habitat program in order to obtain a Habitat loan and that non-payment may negatively impact credit and result in foreclosure.	Yes or No
All applicants understand that Habitat for Humanity of Omaha may order an appraisal in connection with a Habitat loan and we may charge the applicant for this appraisal. Upon completion of the appraisal, we will promptly provide a copy, even if the loan does not close.	Yes or No
All applicants acknowledge they have received and reviewed the Applicant Privacy Statement (please review).	Yes or No
Applicant(s) attest that all information provided in this application is true and accurate. If information is found to be fraudulent, Applicant(s) may be denied from the program and prohibited from reapplying at any time. Applicant(s) understand that if even if they have already been selected to receive a Habitat home, they may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity of Omaha even if the application is not approved.	Yes or No

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. 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 provide this information.

Co-Applicant

I do not wish to provide this information.

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Race (may select more than one)

American Indian or Alaska Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

Race (may select more than one)

American Indian or Alaska Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

Sex

Female

Male

Sex

Female

Male

Birth date: aaaaaaaaaaaaaaaaaaaaaa

Birth date: aaaaaaaaaaaaaaaaaaaaaa

Marital status:

Married

Separated

Unmarried (single, divorced, widowed)

Marital Status:

Married

Separated

Unmarried (single, divorced, widowed)

To be completed by the Habitat staff who conducted the interview

Face-to-face interview
 By mail
 By telephone

X _____

Interviewer's Name: aa

Date: aaaaaaaaaaaaaaaaaaaaaa

