

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. We will need a copy of the declaration's page from the homeowner's insurance policy for the home. Finally, we will need one month's worth of statements for each checking, saving, and investment account. A checklist of these items is included on page 5.

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. 24<sup>th</sup> St.  
Omaha, NE 68110  
(402) 457-5657 (option 2)  
[homerepair@habitatomaha.org](mailto: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,

Home Repair Program Staff  
Habitat for Humanity of Omaha  
1701 N. 24<sup>th</sup> St.  
Omaha, NE 68110  
Phone: 402-457-5657  
Fax: 402-457-4012  
Email: [homerepair@habitatomaha.org](mailto:homerepair@habitatomaha.org)

## **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.

### **Q: What income 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 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. 24<sup>th</sup> 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. 24<sup>th</sup> St., Omaha, NE 68110

**By Email?** A: Please email completed applications and documentation to:  
[homerepair@habitatomaha.org](mailto: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 Incompleteness 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 have 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: <b>married, separated, or unmarried</b>		Marital Status: <b>married, separated, or unmarried</b>	
Email Address		Email Address	
Citizen or Legal Permanent Resident? <b>Yes or No</b>		Citizen or Legal Permanent Resident? <b>Yes or No</b>	
Country of Origin		County of Origin	
Property Address (if mailing address is different, list below)			
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? <b>Yes or No</b>		
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/ Social Media	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? <b>Yes or No</b>		
Are you Self-Employed? <b>Yes or No</b>		
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		
Current Employer		
Job Title		
Hire Date		
Monthly Salary		
Hourly Pay Rate		
Hours/ Week		
Overtime Hourly Rate		
Overtime Hours/ Week		

Other Income Received (Ex: Social Security, Disability, Pension, Etc)							
Name of Recipient	Type/ Source		Frequency		Amount		
Repair Need							
Roofing		Siding		Concrete		Fence	
Accessibility		Plumbing		Mechanical		Electrical	
<b>**If your repair need is related to furnace, A/C, or water heater, please explain below if it is currently working or not</b>							
Other/ Notes:							
Additional Property & Household Information							
Do you own your home (with or without a mortgage)? <b>Yes or No</b>							
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? <b>Yes or No</b>							
Did you purchase your home through the Habitat Omaha Homeownership program? <b>Yes or No</b>							
Have any applicants previously been denied by any other financial organization for a loan to perform this repair work? <b>Yes or No</b>							
Did you or someone in your household serve or is currently serving in the military? <b>Yes or No</b> (If yes, who?)							
Do you receive assistance from ADC or LIHEAP? <b>Yes or No</b>							
Willingness to Partner						Yes or No	
All applicants understand that Habitat Omaha communicates about application status by email whenever possible, and all applicants agree to check their email regularly if they provided an email address with this application?							
All applicants understand that Habitat may take pictures of repairs before and after work completion and place a sign in their yard for the duration of the project for marketing purposes?							
All applicants understand that Habitat uses a project management software they will be given access to for contract approval, project updates, and general information?							
All applicants understand they must work with Habitat staff to plan their project and they will need to make themselves available for all required appointments?							
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?							



Declarations		
	Applicant	Co-Applicant
Are there any outstanding court judgements against you? <b>Yes or No</b>		
Have you declared bankruptcy in the past 3 years? <b>Yes or No</b>		
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 3 years? <b>Yes or No</b>		
Are you currently involved in a lawsuit? <b>Yes or No</b>		
Have you been obligated on any loan that resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? <b>Yes or No</b>		
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <b>Yes or No</b>		
Are you obligated to pay alimony, child support, or separate maintenance? <b>Yes or No</b>		
Are you a co-signer or endorser on a note or loan? <b>Yes or No</b>		
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	Co-Applicant Signature	Date

## 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. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine eligibility for the program and 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 program

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Print Applicant Name

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Applicant Signature

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Date

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Print Co-Applicant Name

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Co-Applicant Signature

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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 provide this information

\*If selected, please leave remaining answers blank

#### 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

#### Sex:

Female

Male

#### Birthdate:

#### Marital Status:

Married

Separated

Unmarried (Single, Divorced, Widowed)

### Co-Applicant

I do not wish to provide this information

\*If selected, please leave remaining answers blank

#### Ethnicity

Hispanic or Latino

Not Hispanic or Latino

#### Race (may select more than one):

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)

**HABITAT FOR HUMANITY  
FORM 001  
HOUSEHOLD VERIFICATION AFFIDAVIT**

**Borrower Name(s)** \_\_\_\_\_

**Property Address** \_\_\_\_\_

The following information will be used by NIFA to determine program eligibility:

**Section I – Household Size.** This should include all borrowers, non-purchasing spouse, all non-purchasing occupants and dependent children living in the household as their primary residence.

Number of persons age 18 or older \_\_\_\_\_

Number of persons under age 18 \_\_\_\_\_

**Section II – Employment Status.** This should include all borrowers, non-purchasing spouse, all non-purchasing occupants and dependent children age 18 or older who are employed and/or have a source of income and will reside in the property as their primary residence. Indicate the number employed below:

Borrowers \_\_\_\_\_

Non-Purchasing Spouse \_\_\_\_\_

Non-Purchasing Occupants \_\_\_\_\_

**Section III – Family Assets.** Assets are defined as items of value that can be turned into cash. Income from assets is only included when the total cash value of family assets exceeds \$5,000. Annual income includes the greater of the a) actual income from assets or b) imputed income from assets. Indicate below assets of the borrower, co-borrower and non-purchasing spouse.

Asset Type	Borrower	Co-Borrower	Non-Purchasing Spouse
Checking Account	___ Yes	___ Yes	___ Yes
Savings Account	___ Yes	___ Yes	___ Yes
Certificate of Deposit	___ Yes	___ Yes	___ Yes
Stocks, Bonds, Mutual Funds	___ Yes	___ Yes	___ Yes
Annuities	___ Yes	___ Yes	___ Yes
Retirement Fund (401K, IRA, Keogh)	___ Yes	___ Yes	___ Yes
HSA Account	___ Yes	___ Yes	___ Yes
Treasury Bills	___ Yes	___ Yes	___ Yes
Money Market Account	___ Yes	___ Yes	___ Yes
Life Insurance (cash value)	___ Yes	___ Yes	___ Yes
Real Estate or Rental Property	___ Yes	___ Yes	___ Yes
Other Assets	___ Yes	___ Yes	___ Yes

**\*A copy of the most recent account statement must be provided to the lender for all “yes” responses**

**HABITAT FOR HUMANITY  
FORM 001  
HOUSEHOLD VERIFICATION AFFIDAVIT**

I/We fully understand and declare under penalty of perjury that each of the above statements and all information contained in this Affidavit, in so far as they relate to me/us, are true and correct. I/We further certify that my/our lender has been provided with evidence indicating that I have not had an ownership interest in my principal residence at any time during the previous three-year period. I/We agree to provide additional information upon request by NIFA or my/our lender

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Non-Purchasing Spouse

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Email Address (must be legible, for NIFA use only)