

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. 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 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.