

What do I need to submit?

- Completed and Signed Program Application



What additional documentation do I need to provide?

- Copy of state-issued photo I.D. for each applicant
- Proof of income for each household member 18 or older
- Copy of Homeowner's Insurance Declarations



Frequently Asked Questions:

Q: What is considered income?

A: Any money you or adult household members receive is income. This includes employment or other reliable and consistent income that is expected to continue for the foreseeable future.

Q: What income documentation do you need if...

I am employed (full-time or part-time)? A: We will need 3 months' worth of consecutive and recent paystubs.

I receive Social Security, Disability or a similar income? A: We will need a copy of this year's annual benefit award letter. This letter explains your 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.

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: How is a household defined?

A: A household consists of anyone living in the home at the time of application. This includes adults who live in the home, even if they don't contribute to household maintenance or expenses. We need proof of income for all adult household members.

Q: Who is considered to be disabled?

A: Any individual who: has a physical or mental disability which constitutes or results in a substantial handicap to the individual's employment; or has had a record of having, or is regarded as having a physical or mental impairment which substantially limits one or more of the individual's major life activities; or has a disability which would make the individual eligible to receive disability related income.

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.

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;
- 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.

Habitat for Humanity of Omaha Request for Review Home Improvement Programs

Habitat for Humanity of Omaha (HFHO) is committed to providing quality service to everyone we serve and maintains a formal appeal process and policy. The purpose of this policy is to establish a procedure for standardized resolution of conflicts. This process will remain as documented whether submissions are from approved or denied applicants.

If a conflict should arise, the individual should prepare a formal written complaint. The document should include the nature of the concern, reference previous communication(s), contact information for all parties involved, what steps have been taken to resolve it, the desired outcome, and signature of the claimant. If the claimant requires assistance in submitting this information, a HFHO staff member can assist.

The signed complaint should be delivered to:

Senior Manager of Home Improvement Programs
Habitat for Humanity of Omaha
1701 N. 24th St.
Omaha, NE 68110

Upon receipt of the documentation, the complaint will be investigated and appropriately resolved, based on findings. The written complaint will be responded to by program management, in writing, within 30 days of the date of the complaint resolution.

Home Improvement Programs

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	
Property Address (including City, State, and Zip Code)			
Do you own or rent your home?		Own or Rent	
Mailing Address (if different; Including City, State, and Zip Code)		Mailing Address (if different; Including City, State, and Zip Code)	
If you will require translation services, please list your preferred language:			

Required Household Member Information

Name of Household Member	Date of Birth	Social Security/ USCIS Number
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

Referral Information				
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				
Employment and Other Income				
		Applicant		Co-Applicant
Current Employer				
Monthly Salary				
Hours/ Week				
Hourly Pay Rate				
Are you Self-Employed?		Yes or No		Yes or No
If currently employed in more than one position, complete the following:				
Current Employer				
Monthly Salary				
Hourly Pay Rate				
Hours/ Week				
Please list all Non-Applicant Household Member Employment Income				
Household Member				
Current Employer				
Monthly Salary				
Hourly Pay Rate				
Hours/ Week				
Other Income Received (Ex: Social Security, Disability, Pension, Etc)				
Name of Recipient	Type/ Source	Frequency	Amount	
Special Considerations				
Habitat Omaha has a variety of Home Improvement Programs and your answers to these questions may demonstrate your eligibility for additional programs or funding				
These questions are optional and will not impact your eligibility for this application as a whole				
Did you or someone in your household serve or is currently serving in the military? (If yes, who?)			Yes or No	
Do you receive assistance from ADC or LIHEAP?			Yes or No	
Do any of the following conditions apply to anyone in your household:			Yes or No	
- Mental or physical disability				
- Person recovering from physical, alcohol, or drug abuse				
- Person with HIV/ AIDS				
- Medical condition aggravated by heat which can be verified by a provider				

Repair Need							
Roofing		Siding		Concrete		Fence	
Accessibility		Plumbing		Mechanical		Electrical	
If your repair need is related to furnace, A/C, or water heater, please explain below if it is currently working or not							
Other/ Notes:							
Additional Household & Property Information							
Do you have any mortgages on your home? If yes, how many?						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	
Declarations							
				Applicant		Co-Applicant	
Are there any outstanding court judgements against you?				Yes or No		Yes or No	
Have you declared bankruptcy in the past 3 years?				Yes or No		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		Yes or No	
Are you currently involved in a lawsuit?				Yes or No		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		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		Yes or No	
Are you obligated to pay alimony, child support, or separate maintenance?				Yes or No		Yes or No	
Are you a co-signer or endorser on a note or loan?				Yes or No		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 they provided an email address with this application.						Yes or No	
All applicants understand that Habitat may take pictures of repairs before and after work completion and may place a sign in their yard. In addition to individual project purposes, pictures may be used for organizational community outreach.						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, make themselves available for all required appointments, and provide reasonable access to their home for inspections and work completion. In order for staff or contractors to be on-site, an adult 18 years old or older must be present.						Yes or No	
All applicants understand that their home must be in a condition that allows access to all rooms, doors, windows, and mechanical equipment safely.						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	

Acknowledgements			Accept?
All applicants acknowledge 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 may include a title evaluation of the property.			
All applicants acknowledge that, as a requirement of ongoing program participation, there may be occasional verifications performed to confirm financial or demographic information after application submission.			
All applicants acknowledge they have received and reviewed Habitat Omaha's Privacy Policy.			
All applicants acknowledge they have received and reviewed Habitat Omaha's Home Improvement Program Request for Review Process.			
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 by the program, they may be disqualified 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

Print Applicant Name

Applicant Signature

Date

Print Co-Applicant Name

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

<input type="checkbox"/>	I do not wish to provide this information
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*If selected, please leave remaining answers blank

Co-Applicant

<input type="checkbox"/>	I do not wish to provide this information
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*If selected, please leave remaining answers blank

Ethnicity

<input type="checkbox"/>	Hispanic or Latino
<input type="checkbox"/>	Not Hispanic or Latino

Ethnicity

<input type="checkbox"/>	Hispanic or Latino
<input type="checkbox"/>	Not Hispanic or Latino

Race (may select more than one):

<input type="checkbox"/>	American Indian or Alaska Native
<input type="checkbox"/>	Asian
<input type="checkbox"/>	Black/ African American
<input type="checkbox"/>	Native Hawaiian or Other Pacific Islander
<input type="checkbox"/>	White

Race (may select more than one):

<input type="checkbox"/>	American Indian or Alaska Native
<input type="checkbox"/>	Asian
<input type="checkbox"/>	Black/ African American
<input type="checkbox"/>	Native Hawaiian or Other Pacific Islander
<input type="checkbox"/>	White

Sex

<input type="checkbox"/>	Female	<input type="checkbox"/>	Male
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Sex

<input type="checkbox"/>	Female	<input type="checkbox"/>	Male
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Birthdate

<input type="text"/>

Birthdate

<input type="text"/>

Marital Status

<input type="checkbox"/>	Married
<input type="checkbox"/>	Separated
<input type="checkbox"/>	Unmarried (Single, Divorced, Widowed)

Marital Status

<input type="checkbox"/>	Married
<input type="checkbox"/>	Separated
<input type="checkbox"/>	Unmarried (Single, Divorced, Widowed)