

## Prepare:

- Fill out intake form** completely and sign and date all authorizations and disclosures
- Gather all required program application materials** listed below

**Note: We are unable to complete your intake and accept you into the counseling program if we do not receive all required program application materials at your appointment**

## Provide:

### Identification:

- State-issued photo identification card** for all household members 18 years of age and older
- Social Security card** for all household members regardless of age
- Permanent resident card** (if applicable)
  - We will make photocopies of all original cards at intake

### Income:

- Proof of employment income** for all applicants and household members:
  - 30 days of most recent consecutive pay stubs
- Proof of additional income** such as Social Security, child support, alimony, survivor's benefits, disability, stipend, adoption subsidy, etc. for all household members:
  - This documentation needs to be in the form of official government or agency-issued verification
    - To obtain proof of income for Social Security benefits: [socialsecurity.gov](https://www.socialsecurity.gov) or 1.800.772.1213
    - To obtain proof of income from child support in Nebraska: [childsupport.nebraska.gov](https://www.childsupport.nebraska.gov) or 1.877.631.9973

### Tax documents:

- Two most recent years of W-2s**
  - The form your employer issues to you annually by January 31<sup>st</sup> that lists your earnings and tax for the previous year
- Two most recent years of tax returns**
  - A series of forms you fill out and file annually by April 15<sup>th</sup> to show the government how much money you have earned and how much tax you have paid for the previous year
    - To obtain Tax Return Transcript and/or Wage and Income Transcript (W-2): [irs.gov/individuals/get-transcript](https://www.irs.gov/individuals/get-transcript) or 1.866.562.5227 or create an account and access your documents immediately [sa.www4.irs.gov/secureaccess/ui/](https://www4.irs.gov/secureaccess/ui/)

### Bank statements:

- Two Months of bank statements** issued by your bank for both checking and savings
  - Complete bank-issued statement with bank name and information, account holder name and information, account number, transactions and balance

## Attend:

- Once you have gathered all of the above program application materials, you will be enrolled in a Money Management course and your Financial Counselor will reach out to you to make an appointment to perform your Action Plan.

Habitat for Humanity of Omaha  
1229 Millwork Avenue  
Omaha, NE 68102



## Habitat for Humanity of Omaha 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, 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 transactions with us 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, address, social security number, income, etc.
- Information about your transactions with us or others such as you're your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your 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, government entities, or other subsidy providers.

If you prefer that we do not disclose non-public 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 disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity Omaha Inc. at 402-457-5757.

(HFHI)

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, creed or age.

## Document Submission and Communication:

At the time of intake, your counselor will collect all required program application materials for your acceptance into the counseling program. We request that applicants bring copies of originals to submit for their file. If you are unable to make copies of originals, we will make copies at intake. **If your documents are incomplete, we will be unable to proceed with the appointment and your counseling session will be rescheduled.**

As you progress in the program, Habitat for Humanity of Omaha will request current documentation to keep your file updated. If you are sending documents by email, we accept PDFs of originals sent as attachments. We cannot accept photographs, screenshots, web pages or other images. We also cannot accept documents that require a password to access. You may also leave copies of documents with our front desk receptionist M-F, 8am-5pm and you do not need an appointment to do so. Do not leave originals or documents you need back with our front desk.

Your counselor will communicate with you primarily by email. Please provide an email address that you check regularly.

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email

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Client Signature

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Date

Intake Completed By:

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Counselor Name

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Counselor Signature

---

Date

## APPLICANT INFORMATION

APPLICANT		CO-APPLICANT	
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		Phone Number #2	
Marital Status: <b>single, married, separated, divorced</b>		Marital Status: <b>single, married, separated, divorced</b>	
Email Address: REQUIRED		Email Address: REQUIRED	
Citizen? <b>Yes or No</b>		Citizen? <b>Yes or No</b>	
Legal Permanent Resident? <b>Yes or No</b>		Legal Permanent Resident? <b>Yes or No</b>	
Current Mailing Address		Current Mailing Address	
City		City	
State		State	
Zip Code		Zip Code	
How long have you lived at this address? (if less than 2 years list previous address)		How long have you lived at this address? (if less than 2 years list previous address)	
Previous Mailing Address		Previous Mailing Address	
City		City	
State		State	
Zip		Zip	
Country of Origin		Country of Origin	
How long at previous address?		How long at previous address?	

## TRANSLATOR INFORMATION

Do you need an interpreter? If YES, what language?	
Do you have a current interpreter? (If so, provide name & phone number)	

## DEMOGRAPHIC DISCLOSURE

**Please read this statement before completing the page 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 however, your responses to these questions help Habitat for Humanity of Omaha advance its mission. We will not take this information (or your decision to not 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 to not provide the information, we may note it by visual observation or surname.

APPLICANT	CO-APPLICANT
<p><input type="checkbox"/> I do not wish to provide this information.</p> <p><b>Race</b></p> <p><input type="checkbox"/> American Indigenous or Alaskan Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><b>Ethnicity</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Gender Identity</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Non-Binary</p> <p><b>Marital Status</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p> <p><b>Immigrant or Non-U.S. Born</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Country of Origin</b> _____</p> <p><b>Primary Language</b> _____</p> <p><b>United States Armed Services Veteran</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Disabled</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Birth Date</b> (mm/dd/yyyy) _____</p>	<p><input type="checkbox"/> I do not wish to provide this information.</p> <p><b>Race</b></p> <p><input type="checkbox"/> American Indigenous or Alaskan Native</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><b>Ethnicity</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><b>Gender Identity</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Non-Binary</p> <p><b>Marital Status</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p> <p><b>Immigrant or Non-U.S. Born</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Country of Origin</b> _____</p> <p><b>Primary Language</b> _____</p> <p><b>United States Armed Services Veteran</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Disabled</b> (check one)</p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p><b>Birth Date</b> (mm/dd/yyyy) _____</p>

## HOUSEHOLD MEMBER INFORMATION

NAME OF HOUSEHOLD MEMBER	DATE OF BIRTH	OCCUPATION	RELATIONSHIP TO APPLICANT
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			

## REFERRAL INFORMATION

Have any applicants applied for Habitat Omaha's Homeownership Program in the past?	
If previously applied, when was application submitted?	
Have any applicants tried to obtain a bank home loan?	
How did applicants hear about Habitat Omaha's Homeownership Program? (Check all that apply)	
<input type="checkbox"/> Friends/Family	<input type="checkbox"/> Habitat website
<input type="checkbox"/> Other Non-profit	<input type="checkbox"/> Place of Worship
<input type="checkbox"/> Other (please describe):	<input type="checkbox"/> School

## EMPLOYMENT INFORMATION

	APPLICANT:	CO-APPLICANT:
Applicant(s) Name		
Current Employer		
Job Title		
Hire Date		
Monthly Salary (gross)	\$	\$
Hourly Pay Rate	\$	\$
# of Hours / Week		
Length of Employment		
Previous Employer		
Dates of Employment		
Previous Title		
Are you Self-Employed?		

Second employment (if applicable):

Current Employer		
Job Title		
Hire Date		
Monthly Salary (gross)	\$	\$
Hourly Pay Rate	\$	\$
# of Hours / Week		

**HOUSEHOLD MEMBER EMPLOYMENT (if applicable)**

HOUSEHOLD MEMBER 1

HOUSEHOLD MEMBER 2

Household member name(s)		
Current Employer		
Job Title		
Hire Date		
Monthly Salary (gross)	\$	\$
Hourly Pay Rate	\$	\$
# of Hours / Week		
Are you Self-Employed? <b>Yes or No</b>		

Second employment (if applicable)

Current Employer		
Job Title		
Hire Date		
Monthly Salary (gross)	\$	\$
Hourly Pay Rate	\$	\$
# of Hours / Week		

**OTHER INCOME RECEIVED (Social Security, Pension, Child Support, Foster Care, etc.)**

NAME OF RECIPIENT	TYPE	MONTHLY INCOME AMOUNT
		\$
		\$
		\$
		\$

## CURRENT HOUSING INFORMATION & NEEDS

Current Monthly Rent	\$
Landlord Name	
Landlord Phone Number	
Do you receive a housing or rental subsidy?	
If YES, how much do you receive?	\$
Check which source you receive subsidy through	
<input type="checkbox"/> OHA	<input type="checkbox"/> Section 8
<input type="checkbox"/> Douglas County	<input type="checkbox"/> Other _____
Are you or anyone in your household disabled?	
Do you need to buy a home that can accommodate a wheel chair or other mobility device? (Please note: this question will not impact approval or denial.)	
How many people plan to live in the household?	
Are you or anyone in your household a veteran?	

## FINANCIAL DISCOVERY

	APPLICANT	CO-APPLICANT
Do you know what banking is? (Y or N)		
Do you use a bank? (Y or N)		
Do you know what a checking account is used for? (Y or N)		
Do you know what a savings account is used for? (Y or N)		
Do you have a checking account? (Y or N)		
Do you have a savings account? (Y or N)		
Are you able to access your account(s)? (Y or N)		
Do you know your routing number and account number? (Y or N)		
Do you know what a credit card is? (Y or N)		
Do you have a credit card? (Y or N)		
Do you know the limit on your credit card? (Y or N)		
Do you know how to pay your credit card bill? (Y or N)		
Have you ever written a check? (Y or N)		
Do you use checks? (Y or N)		
Do you participate in online banking? (Y or N)		
Are you more comfortable participating in in-person banking or online banking?		
Are you enrolled in direct deposit for your source of income? (Y or N)		



Do you regularly make deposits into your savings account? (Y or N)		
How many times a month do you check on your account?		
Do you know what a budget is? (Y or N)		
How often do you budget?		
Are you over or under your budget?		

## COUNSELING AGREEMENT

<p>You are eligible for Habitat for Humanity of Omaha's Homeownership Counseling Program. The purpose of the program is to partner to provide education, resources, and address barriers for mortgage-readiness. The term mortgage-ready is used to indicate when you meet the financial qualifications for a mortgage.</p> <p><i>Please initial indicating you understand the primary goal of the program.</i></p>	Applicant Initials	Co-Applicant Initials
This is not a pre-approval for a loan, a sales contract, or loan application.		
You agree to notify Habitat Homeownership Counselors if you experience any changes in your contact information, income, or debt.		
Habitat Homeownership Counselors cannot guarantee a loan even after you become mortgage-ready.		
Once you select your Homeownership Pathway, there is no guarantee you will be pre-approved for a loan.		
Habitat for Humanity of Omaha updates our eligibility requirements based on housing market conditions. We reserve the right to revise our eligibility requirements at any time.		

## 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.

\_\_\_\_\_

**Applicant Signature**                      **Date**                      **Co-Applicant Signature**                      **Date**

\_\_\_\_\_

**Applicant Printed Name**                      **Co-Applicant Printed Name**



## AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Omaha to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, credit checks, and employment verification. I give my permission for the release of this information from credit reporting agencies, Debt Collection Agencies (e.g: MCA, GSB, CFC, etc.) and any other pertinent company or organization to Habitat for Humanity of Omaha.

I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity of Omaha screens all Applicants on the sex offender registry and completes a criminal background check. By completing this application, I am authorizing the criminal background check and sex offender registry check.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Printed Name

\_\_\_\_\_  
Co-Applicant Printed Name

## ZERO INCOME AND/OR UNEMPLOYED CERTIFICATION

In connection with Habitat for Humanity of Omaha's Homeownership Program, I certify that I collect **zero income**. This income includes wages from employment, income from operation of a business, rental income, unemployment, disability, public assistances, child support, social security payments, Veteran's benefits, and any other source not name above.

I am currently unemployed and DO NOT receive unemployment benefits. I certify that the information presented above is true and accurate. I understand that providing false representations herein may constitute an act of fraud. I acknowledge the information provided being used for the specific purpose of determining whether my household is eligible for Habitat for Humanity of Omaha's Homeownership Program.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

# How Did You Hear About Us

- Print Advertisement
- Bank
- Government
- Television
- Realtor
- Staff or Board Member
- Walk-In
- Friend
- Radio
- Newspaper Article
- Social Media: (Circle One) Facebook, Linked IN, Twitter
- Other: (Please specify) \_\_\_\_\_

# Marriage Status and How It Affects the Purchase of a House

## Married

If you are married, each spouse has an interest (ownership) in the property and is required to sign mortgage documents. If you decide to sell the home, both spouses will need to sign sale documents.

If you are married and plan on purchasing a house without your spouse, the above is still true (even if the spouse does not plan on living in the home or paying any portion of the mortgage).

If you are married and your spouse is not a co-applicant, they would still need to sign certain documents.

## Separated

If you are separated--including legal separation--you are still considered married as it relates to property law. This means that your spouse will have an interest (ownership) in any property you purchase and will be required to sign mortgage and sale documents.

If you are separated and plan on getting a divorce - Habitat Omaha strongly recommends you move through these proceedings before applying to our program.

## Divorced

If you are legally divorced, you must wait 30 days after the decree before signing any mortgage documents. After the 30-day period, you are seen as single in the eyes of the law and may purchase a home on your own.

If you are in the process of divorce, but it has not been finalized, any closing documents will also require your spouse's signature.

If you are planning on getting a divorce, Habitat Omaha strongly recommends you move through these proceedings before applying to our program.

## Purchasing a home with your adult child

If you are considering purchasing a home with one of your adult children as a co-applicant, please remember this is a 30-year loan. If this child decides to leave the house you purchased together before the loan is paid in full, they will remain on the loan. If they attempt to purchase a home of their own, they may not be able to get additional financing to do so.

