

Habitat for Humanity of Omaha Roof and Repair Program

For 25 years, Habitat for Humanity of Omaha has partnered with Omaha families to create opportunities for responsible, affordable homeownership. This year, we celebrated the 300th home built by Habitat Omaha and purchased by a local family. In 2009, we pioneered a new program called the Roof and Repair Program which helps homeowners make necessary exterior repairs at affordable costs.

Habitat's Roof and Repair Program uses a 0% interest loan to help homeowners accomplish necessary exterior repairs. This new ministry helps homeowners manage the costs and risks associated with making home repairs. Experienced homeowners know that exterior repairs can be very costly, but our 0% interest mortgage allows homeowners to spread that expense over a period long enough to make the repair affordable. For instance, payments on a \$10,000 loan can be structured as low as \$84 per month. Beyond simply making repairs affordable, our program also benefits homeowners by removing the risks associated with hiring repair work. We only accept bids from reliable, professional contractors who provide our clients with a 1 year warranty on their work. During the repair process, we provide oversight of the labor, and we hold the contractor's final payment until the work is finished. That means that our clients never worry about receiving poor quality work or losing their money to a disappearing contractor. Home repairs are inevitable; our program makes them surmountable.

Advantages

- 0% Interest loan for exterior repairs
- Experienced project management
- Quality Work from skilled contractors
- Stress-free repairs

Requirements

- Willingness to Partner
- Owner-Occupied Property
- Demonstrated ability to repay
- Live east of 72nd Street





Roof and Exterior Repair Program

Household Eligibility

- The house must be east of 72nd and owner-occupied
- The household income must be 80% or less of the Area Median Income (see chart below)
- The owner must demonstrate the ability to repay Habitat loan with 0% interest.
- The owner must hold title to the property, with no encumbrances. (Mortgages are acceptable).
- The homeowner is willing to partner with Habitat for Humanity of Omaha.

Income Eligibility:

Applicants must be at or below 80%, according to the following chart:

2010 HUD Median Income Table for Omaha Metropolitan Area (**Annual** income limits):

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% Median	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250

2010 HUD Median Income Table for Omaha Metropolitan Area (**Monthly** income limits):

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
80% Median	\$3,283	\$3,750	\$4,221	\$4,688	\$5,063	\$5,438

To Apply:

Please submit the following application. This application will authorize a Habitat for Humanity of Omaha to perform a credit check and request a title report on your property.

After Acceptance, the following documentation will be required before closing:

Proof of Income *Necessary for each household member over 18, and including but not limited to:*

- Employment (1 full month of consecutive paystubs)
- Social Security (Social Security Award Letter)
- Social Security Disability (Disability Award Letter)
- ADC/TANF (1 full month of consecutive paystubs)
- Alimony (1 full month of consecutive paystubs)
- Pension Payments (1 full month of consecutive paystubs)
- Child Support (Court Order and history of payments)
- Rental Payment (Most recent tax return showing rental income)

Recent Bank Statements *Necessary for each account owned by household members over 18.*

Retirement Account Statements *Necessary for each account owned by household members over 18.*

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Application for Exterior Repairs

1. APPLICANT INFORMATION

Applicant	Co-Applicant (spouse or other adult, if any)
Applicant's Legal Name: _____	Co-applicant's Legal Name: _____
Address: _____	Relationship to Applicant: _____
City, State, Zip: _____	Address (if not the same as applicant) _____
Phone: _____ <small>(home) (cell) (work)</small>	Phone: _____ <small>(home) (cell) (work)</small>
Social Security Number: _____	Social Security Number _____
Birth date: _____ Age _____	Birth date _____ Age _____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. divorce)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. divorce)

Members of the Household

Name	Relationship to Applicant	Age	Male	Female
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

2. WILLINGNESS TO PARTNER

To be considered for Habitat's Roof and Repair Program, you and your family must be willing to complete 25 hours of "sweat equity." "Sweat equity" is your help in participating in Habitat's mission; it may include working in the Habitat office and/or construction activities at other Habitat house building sites.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: ___ Yes ___ No

3. NETWORK INFORMATION

Please tell us how you heard about our program.

4. HOUSE INFORMATION

Please explain any problem you are experiencing related to the exterior of your house Use additional paper if necessary.

5. EMPLOYMENT INFORMATION

Applicant – Job # 1		Co-Applicant – Job # 1	
Employer Name:	Start Date(month, year):	Employer Name:	Start Date(month, year):
Employer Address:	_____	Employer Address:	_____
Employer Phone:	Full time or Part time? _____	Employer Phone:	Full time or Part time? _____
	Hours per week _____		Hours per week _____
Applicant – Job # 2, if any		Co-Applicant – Job # 2, if any	
Employer Name:	Start Date(month, year):	Employer Name:	Start Date(month, year):
Employer Address:	_____	Employer Address:	_____
Employer Phone:	Full time or Part time? _____	Employer Phone:	Full time or Part time? _____
	Hours per week _____		Hours per week _____
If you have worked at your current job for less than one year, complete the following information about PREVIOUS job:			
Previous Employer Name:	Start Date(month, year):	Previous Employer Name:	Start Date(month, year):
Previous Employer Address:	_____	Previous Employer Address:	_____
	End Date (month, year): _____		End Date (month, year): _____

6. MONTHLY INCOME

Please show the amount of GROSS income (before taxes) per month for each person and source.

Source:	Applicant's income	Co-Applicant's income
Income from Job 1	\$ _____ (Employer: _____)	\$ _____ (Employer: _____)
Income from Job 2	\$ _____ (Employer: _____)	\$ _____ (Employer: _____)
AFDC/TANF	\$ _____	\$ _____
Social Security Income	\$ _____	\$ _____
SSI or Disability	\$ _____	\$ _____
Child Support	\$ _____	\$ _____
Alimony	\$ _____	\$ _____
Other –describe:	\$ _____	\$ _____
Total for each person	\$ _____	\$ _____
Is there anyone else over 18 years old in your household who works?		
Name: _____	Employer: _____	Monthly Gross Wages: _____
		\$ _____
		\$ _____

¹Self-employed applicant(s) may be required to provide additional documentation such as financial statements.

²Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered.

7. Assets

List Checking and Savings Accounts Below

Name of Bank, Savings & Loan or Credit Union:	Please list Stocks, Bonds, Securities
Balance: \$	Total: \$
Name of Bank, Savings & Loan or Credit Union:	Name of IRA or Retirement plan:
Balance: \$	Balance: \$

Do you own your home Yes No

How many years have you owned your home? _____

With whom do you have a home mortgage? (please list in Section 7 below) _____

Do you have any additional (subordinate) mortgage loans? (please list in Section 7 below) _____

8. MONTHLY HOUSEHOLD EXPENSES and DEBT

Regular Monthly Bills	Monthly Amount
Mortgage Payment	\$
OPPD (electric)	\$ (average)
MUD (gas, water)	\$ (average)
Phone	\$ (average)
House Insurance	\$
Car Insurance	\$
Health Insurance	\$

CURRENT DEBT -- Do you Owe Money? List the debts of applicant and co-applicant below.
(examples: home or auto loans, credit cards, judgments)

Name of creditor:	Monthly Payment \$	Unpaid Balance \$	Months left to pay:	Notes:

*Please fill in this information to the best of your ability. Habitat may pull your credit report to verify debt amounts.

9. DECLARATIONS

Please check the box that best answers the following questions for you and the co-applicant.

	Applicant	Co-Applicant
a. Do you have any court judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you filed bankruptcy within the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered yes to any question **a** through **e**, please explain on a separate sheet of paper.

10. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Omaha, Inc. to evaluate my actual need for Habitat's Roof and Repair Program, my ability to repay the no-interest loan and other expenses of homeownership.

I understand that the evaluation will include home visits, credit check, employment verification, and title search.

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 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.

X _____ X _____
Applicant Signature *Date* *Co-Applicant Signature* *Date*

Print Applicant Name *Print Co-Applicant Name*

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the housing industry, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information Race/National origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, Not of Hispanic origin <input type="checkbox"/> Native African (national origin) _____ <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (national origin) _____ Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male Birth date: ____ / ____ / ____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race/National origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> White, Not of Hispanic origin <input type="checkbox"/> Native African (national origin) _____ <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other (national origin) _____ Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male Birth date: ____ / ____ / ____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)