



## **ACCEPTING APPLICATIONS August 12<sup>th</sup> – August 30<sup>th</sup>, 2024**

### **Prepare by:**

- ✓ Completing the Application and all required forms (those on the white paper). Please answer all questions before bringing in your application.
- ✓ Gathering all required documentation and making copies to turn in along with the application.

### **Provide these documents:**

- Identification:** All adults aged 19 or older must provide proof of U.S. Citizenship or permanent residence status: **Birth Certificate, U.S. Passport, Legal Alien Registration (green card)**. You must also provide a Social Security Card for all household members, regardless of age.
- Income Verification:** All employed adults must submit **60 days of their most recent consecutive paystubs** from every employer. You will also need to provide the **last 2 years of your signed Federal Income Tax Form 1040 along with W-2's**. To obtain a Tax Return Transcript and/or Wage and Income Transcript (W-2), go to: [irs.gov/individuals/get-transcript](https://irs.gov/individuals/get-transcript) or call 1-866-562-5227 or create an account and access your documents immediately at: [sa.www4.irs.gov/secureaccess/ui/](https://sa.www4.irs.gov/secureaccess/ui/).
- Self-employed:** Must include the last 2 years of schedules with the Federal Income Tax Form 1040. To obtain a copy from the IRS, you can call 1-800-829-1040 or go to [www.irs.gov](https://www.irs.gov). **NOTE: It may take several weeks to receive!**
- Verification of Other Income:** If anyone in your household receives any other type of income such as alimony, child support, social security, survivor's benefits, disability, stipend, adoption subsidy, etc., please provide documentation to show proof of that income, such as an award letter. To request a proof of income and obtain the information from SSI, SSDI, please call 1-800-772-1213 or go to [www.ssa.gov/myaccount/](https://www.ssa.gov/myaccount/). To obtain proof of income from child support in Nebraska go to: [childsupport.nebraska.gov](https://childsupport.nebraska.gov) or call 1-877-631-9973.

**The Last Day to Submit Your Application: Friday, August 30<sup>th</sup>, 2024, by 4:00 p.m.**

**LATE APPLICATIONS WILL NOT BE ACCEPTED.**

**Bring the application and the required completed forms and documents to  
Habitat for Humanity**

**4615 Orchard St., Lincoln, NE**

*Plan to spend 15-20 minutes reviewing the application with Theresa.*

**DO NOT mail the application.**

**\*\* There is a \$20.00 application processing fee; pay by cash or money order only. \*\***



Habitat for Humanity of Lincoln  
**Application Packet**  
**List of Documents - 2024**

**Left Side**

**Colored paper forms** [Informational only]

- List of Documents - White
- Privacy Statement & Notice – *Green*
- Sweat Equity Guidelines -- *Pink*
- Basic Habitat House Specifications -- *Blue*
- Mortgage Structure -- *Yellow*
- Delinquency & Foreclosure Policy – *Goldenrod*
- Homeownership Selection Information – *Lavender*

Stapled to pocket: 2024 Income Guidelines (1/4 sheet) -- *White*



**Right Side**

**White paper forms** [**NOTE:** Fill out and return all white paper forms to the Habitat Office along with your Application and all supporting documents.]

- Accepting Applications, the Submission Deadline and the Required Documents Information
- Homebuyer Selection Criteria Information

**PLEASE COMPLETE and RETURN THESE FORMS:**

- APPLICATION FORM – *White* [Please note Payment of the Application Fee Information at the top of the form in the *Turquoise* box.]
- Equal Credit Opportunity Act Notice -- *White*
- United States Citizen Attestation Form (2 forms) -- *White*
- Willingness to Partner Agreement -- *White*
- Supplemental Questionnaire -- *White*

Inside the pocket: Contact Information Card – *Neon Green*

Stapled to pocket: Business Card – Director of Programs, Theresa Gerlach



An Application Fee of \$20.00 is required at the time you turn in your completed Application. Payment by cash or money order ONLY; no personal checks.

OFFICE USE ONLY

Date completed Application rec'd in Office: \_\_\_\_\_

Administrative Office: 4615 Orchard Street, Lincoln, NE 68503  
402-477-9184 email: lincolnhabitat.org

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.



# Application Habitat Homeownership Program

Please complete this application for the Habitat for Humanity homeownership program truthfully, completely, and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

## 1. APPLICANT INFORMATION

APPLICANT		Co-APPLICANT	
<b>FIRST Name</b>		<b>FIRST Name</b>	
<b>Middle Name or Initial</b>		<b>Middle Name or Initial</b>	
<b>LAST Name</b>		<b>LAST Name</b>	
<b>Social Security #</b>		<b>Social Security #</b>	
<b>Age / Date of Birth</b> Age:            DOB:	<b>Age / Date of Birth</b> Age:            DOB:		
<b>Marital Status</b> (Please circle)    Single    Married    Unmarried	<b>Marital Status</b> (Please circle)    Single    Married    Unmarried		
<b>Phone No. 1:</b>		<b>Phone No. 1:</b>	
<b>Phone No. 2:</b>		<b>Phone No. 2:</b>	
<b>Email Address:</b>		<b>Email Address:</b>	
<b>Are you a Citizen?</b> Yes    No		<b>Are you a Citizen?</b> Yes    No	
<b>If not a citizen, are you a Permanent Resident?</b> Yes    No    Other _____		<b>If not a citizen, are you a Permanent Resident?</b> Yes    No    Other _____	
<b>Current Mailing Address</b> (street, zip code)		<b>Current Mailing Address</b> (street, zip code)	
<b>How long have you lived there?</b> _____ years/months		<b>How long have you lived there?</b> _____ years/months	
<b>If less than 2 years at your current address, what was your previous address?</b> (street address, city, state, zip code)		<b>If less than 2 years at your current address, what was your previous address?</b> (street address, city, state, zip code)	
<b>How long did you live there?</b> _____ years/months		<b>How long did you live there?</b> _____ years/months	

**HOUSEHOLD MEMBER INFORMATION**

Name of Household Member	Date of Birth / Age	Relationship	Occupation
1			
2			
3			
4			
5			
6			

**2. PRESENT HOUSING INFORMATION / CONDITIONS / NEEDS**

**Are you currently:** (Please check)  Renting  Rent-free  Own     **Number of bedrooms:** (Please circle) 1 2 3 4 5

**If renting, do you receive a monthly housing subsidy?** (Please circle) Yes No Amount \_\_\_\_\_

**Other rooms in the place where you now live:** (Please check)  Kitchen  Bathroom  Living room  Dining room

**Please describe any other room(s)**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**In the space below, describe the condition of the house or apartment where you live. Please explain why you need a Habitat home.** (If additional space is needed, use the space available on the last page or please attach a separate sheet.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Are you or anyone in your household disabled or physically challenged and need a home that can accommodate a wheelchair or other mobility device?** (Please circle) Yes No     (PLEASE NOTE: This question will not influence application approval or denial.)

**Name, address and phone number of your current landlord:** \_\_\_\_\_

**NOTE:** If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check as evidence of rent payment.

### 3. EMPLOYMENT INFORMATION

**APPLICANT**  Does not apply *Please Check appropriate box:* **Co-APPLICANT**  Does not apply *Please check appropriate box:*  
 Currently unemployed  Retired  Other \_\_\_\_\_  Currently unemployed  Retired  Other \_\_\_\_\_

<b>Current Employer</b>	<b>Current Employer</b>
<b>Type of Business</b>	<b>Type of Business</b>
<b>Hire date</b>	<b>Hire Date</b>
<b>Hours worked per week</b>	<b>Hours worked per week</b>
<b>Hourly pay rate</b>	<b>Hourly pay rate</b>
<b>Monthly Salary (gross)</b>	<b>Monthly Salary (gross)</b>

**NOTE:** If working at your current job less than one year, complete the following information.

<b>Previous Employer</b>	<b>Previous Employer</b>
<b>Type of Business</b>	<b>Type of Business</b>
<b>Dates Employed</b>	<b>Dates Employed</b>
<b>Annual wages (gross)</b>	<b>Annual wages (gross)</b>

**Are you Self-employed?** (Please circle) Yes No If yes,  
 type of business: \_\_\_\_\_

**NOTE:** If you are self-employed, you will be required to provide additional documents such as tax returns and financial statements.

**Do you have a 2<sup>nd</sup> job?** (Please circle) Yes No If yes,  
 please complete the following information.

<b>Employer</b>	<b>Employer</b>
<b>Type of Business</b>	<b>Type of Business</b>
<b>Hire Date</b>	<b>Hire Date</b>
<b>How Long Employed?</b>	<b>How Long Employed?</b>
<b>Hours worked per week</b>	<b>Hours worked per week</b>
<b>Hourly pay rate</b>	<b>Hourly pay rate</b>
<b>Monthly Salary (gross)</b>	<b>Monthly Salary (gross)</b>

### 4. OTHER MONTHLY INCOME RECEIVED

INCOME SOURCE	Applicant	Co-Applicant	Family Member	Family	Family	TOTAL
TANF	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child Support	\$	\$	\$	\$	\$	\$
Social Security	\$	\$	\$	\$	\$	\$
SSI / SSDI	\$	\$	\$	\$	\$	\$
Disability	\$	\$	\$	\$	\$	\$
Housing Voucher	\$	\$	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$	\$	\$
VA Compensation	\$	\$	\$	\$	\$	\$
Retirement/Pension	\$	\$	\$	\$	\$	\$
Military Entitlement	\$	\$	\$	\$	\$	\$

Other _____	\$	\$	\$	\$	\$	\$
Other _____	\$	\$	\$	\$	\$	\$
<b>TOTAL Amount Received:</b>	\$	\$	\$	\$	\$	\$

### 5. BANKING INFORMATION

<i>APPLICANT</i>	<i>Estimated Balance</i>	<i>Co-APPLICANT</i>	<i>Estimated Balance</i>
Checking Account	\$	Checking Account	\$
Savings Account	\$	Savings Account	\$
401(K) / Retirement	\$	401(K) / Retirement	\$
Credit Union	\$	Credit Union	\$
Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$
Other _____	\$	Other _____	\$

### SOURCE OF DOWN PAYMENT and CLOSING COSTS

**Will you be able to pay the down payment?** (Please circle)    Yes    No

If not, where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from a family member or others; any grants for which you have or intend to apply)? If you borrow the money, from whom will you borrow it and how will you pay it back?

---



---



---



---



---



---



---

### 6. LIABILITIES AND EXPENSES – To Whom Do You Owe Money?

ACCOUNT	<i>APPLICANT</i>		<i>Co-APPLICANT</i>		<i>TOTAL Amount Owed Monthly</i>
	Paid Monthly	Unpaid Balance	Paid Monthly	Unpaid Balance	
Auto loan	\$	/	\$	/	\$
Installment	\$	/	\$	/	\$
Lease	\$	/	\$	/	\$
Alimony/separate maintenance	\$	/	\$	/	\$
Child Support	\$	/	\$	/	\$
Revolving	\$	/	\$	/	\$
Student loan debt	\$	/	\$	/	\$
Medical debt	\$	/	\$	/	\$
Other _____	\$	/	\$	/	\$
Other _____	\$	/	\$	/	\$
<b>TOTAL</b>					\$

### MONTHLY EXPENSES

ACCOUNT	<i>Applicant</i>	<i>Co-Applicant</i>	<i>TOTAL Amount</i>
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Childcare	\$	\$	\$

Cell phone	\$	\$	\$
Transportation (gas, bus pass, etc.)	\$	\$	\$
Food / Essential supplies	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>TOTAL</b>	\$	\$	\$

### 7. DEMOGRAPHIC DISCLOSURE

**Please read this statement before completing the box below.**

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race."

**The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**APPLICANT**  I do not wish to provide this information.      **Co-APPLICANT**  I do not wish to provide this information.

**Race**

American Indigenous or Alaskan Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

**Ethnicity**

Hispanic or Latino

Not Hispanic or Latino

**Gender Identify**

Female

Male

Non-Binary

**Immigrant or Non-U.S. Born** (Please circle)

Yes    No    Country of Origin: \_\_\_\_\_

**Primary Language:** \_\_\_\_\_

**U.S. Armed Services Veteran?** (Please circle)    Yes    No

**Race**

American Indigenous or Alaskan Native

Asian

Black/African American

Native Hawaiian or Other Pacific Islander

White

**Ethnicity**

Hispanic or Latino

Not Hispanic or Latino

**Gender Identify**

Female

Male

Non-Binary

**Immigrant or Non-U.S. Born** (Please circle)

Yes    No    Country of Origin: \_\_\_\_\_

**Primary Language:** \_\_\_\_\_

**U.S. Armed Services Veteran?** (Please circle)    Yes    No

**Office Use: To be completed only by the person conducting the interview.**

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?     Yes     No

Was the sex of the Borrower collected on the basis of visual observation or surname?         Yes     No

Was the race of the Borrower collected on the basis of visual observation or surname?        Yes     No

**The application was taken by:**

Face-to-face interview (included electronic media w/video component)

By mail         By telephone

Interviewer's Name (print or type) \_\_\_\_\_ Interviewer's Phone

#: \_\_\_\_\_

Interviewer's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**8. DECLARATIONS**

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

<i>Applicant</i>	<i>Co-applicant</i>	
<b>A.</b> Are there any outstanding judgments because of a court decision against you?	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>B.</b> Have you declared bankruptcy within the past seven (7) years? If YES, identify/check the type(s) of bankruptcy: [ ] Chapter 7 [ ] Chapter 11 [ ] Chapter 12 [ ] Chapter 13	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>C.</b> Have you had any property foreclosed upon in the past seven (7) years?	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>D.</b> Are you party to a lawsuit in which you potentially have any personal financial liability?	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>E.</b> Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven (7) years?	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>F.</b> Are you currently delinquent or in default on any federal debt of any other loan, mortgage financial obligation or loan guarantee?	[ ] Yes [ ] No	[ ] Yes [ ] No
<b>G.</b> Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	[ ] Yes [ ] No	[ ] Yes [ ] No

**NOTE:** If you answered "YES" to any question A through G, please explain on a separate piece of paper or in the space available on the last page.

**9. AUTHORIZATION, AGREEMENT and RELEASE**

**Please read this statement before signing below.**

**I understand** that by filing this application, I am authorizing Habitat for Humanity of Lincoln 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 and otherwise according to Habitat for Humanity policy.

**I understand** that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. **I understand** that if I have not answered the questions truthfully, accurately, or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity of Lincoln even if the application is not approved.

If this application is created as a (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record and the representation of my written signature on this application will be my binding electronic signature.

**I also understand** that Habitat for Humanity of Lincoln screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. **I further understand** that by completing this application, I am submitting myself to a criminal background check.

**Applicant Signature**

**Date**

**Co-Applicant Signature**

**Date**

x \_\_\_\_\_

\_\_\_\_\_

x \_\_\_\_\_

\_\_\_\_\_



**PLEASE NOTE:** *If more space is needed to complete any part of this application, please use the space available on the last page or use a separate sheet of paper and attach it to this application. Please mark your additional comments with an "A" for Applicant or "C" for Co-applicant and include the Section Number(s) for which you are providing the information.*

### 10. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name (*Please print*):

Co-applicant's name (*Please print*):

\_\_\_\_\_  
\_\_\_\_\_

### 11. UNMARRIED ADDENDUM (For Borrowers selecting the unmarried status)

#### Lender instructions for using the Unmarried Addendum

This lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including enduring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

#### **If you selected "Unmarried" in Section 1 on page 1** (*Please check the appropriate boxes*):

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?

Yes       No

If YES, indicate the type of relationship and the state in which the relationship was formed.

State in which the relationship was formed: \_\_\_\_\_

Is your relationship a:

Civil union       Domestic partnership       Registered reciprocal beneficiary relationship

Other (*Please explain*)

\_\_\_\_\_

### 12. REFERRAL INFORMATION

Have you applied for Habitat Lincoln's Homeownership Program in the past? (Please check)     Yes     No

If YES, when was the application submitted? (Please provide the year) \_\_\_\_\_

(NOTE: Any information on a previous application cannot be considered.)


How did you hear about Habitat Lincoln's Homeownership Program? (Please check all that apply.)

- Family
- Friends
- Habitat website
- Habitat Newsletter/Email
- Social Media
- Other non-profit organization/program (*Please provide the name*)

\_\_\_\_\_

Place of worship

School

 Other (Please describe)

---

**This space is available for additional information if needed or you may attach an additional sheet of paper.**  
*Please mark your additional comments with an "A" for Applicant or "C" for Co-applicant and note the Section Number(s) for which you are providing the information. Thank you.*

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

Effective: 07.08.24.



# 2024 HOMEBUYER SELECTION INFORMATION

*Our mission is to build homes, communities and hope.*

*We help individuals and families achieve strength, stability and self-reliance through shelter.*

<u>Willingness to Partner</u>	<u>Ability to Pay</u>	<u>A Need for Housing</u>
<p>Potential homeowners partner with us to participate in our home ownership program. They complete "sweat equity hours" by contributing to building on Habitat homes, including their own, volunteering at The ReStore, and attending homeownership classes, and scheduled meetings and events.</p>	<p>Homeowners pay an affordable mortgage never more than 30% of their income. They must have a steady source of income, either earned from wages and/or benefits received. Mortgage payments cycle back to fund other home building projects. This program is targeted at those who have a desire for home ownership but may be able to overcome the barriers to owning a home through a conventional mortgage process.</p>	<p>Potential Habitat homeowners may be dealing with housing instability, unsafe conditions, unaffordable rent and/or utilities, homes that are inaccessible for their physical needs, or rental properties that are in poor and/or unhealthy living conditions.</p>

## IMPORTANT DATES

- 🏠 **August 12 -30, 2024:** Application packets can be picked up at the Habitat Office located at 4615 Orchard Street, Lincoln, NE. Applications will also be available on-line at: [lincolnhabitat.org](http://lincolnhabitat.org). *NOTE: Application packets will not be mailed to applicants.*
- 🏠 **August 30, 2024:** **ALL applications are due in the Habitat Office by 4:00 p.m.** *(NOTE: Do not mail your application to Habitat; it must be brought to the Habitat Office at the above noted address.)* There is a \$20.00 application processing fee; pay by cash or money order only.
- 🏠 **September 3 - October 1, 2024:** Application review will take place; this is a lengthy and thorough process. You will be notified by letter if your application is not moving forward for selection.

## 2024 Income Guidelines

Lincoln/Lancaster County Habitat for Humanity  
60% AMI

Family (Household) Size	1	2	3	4
Minimum Income	\$21,450	\$24,510	\$27,570	\$30,630
Maximum Income	\$42,900	\$49,020	\$55,140	\$61,260
Family (Household) Size	5	6	7	8
Minimum Income	\$33,090	\$35,550	\$38,010	\$40,440
Maximum Income	\$66,180	\$71,100	\$76,020	\$80,880

*For more information, visit [lincolnhabitat.org](http://lincolnhabitat.org), call 402-480-6205, or email [tgerlach@lincolnhabitat.org](mailto:tgerlach@lincolnhabitat.org).*

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.



## UNITED STATES Citizenship Attestation Form

For the purpose of complying with Neb. Rev. Stat. §§4-108 through 4-114 as follows:

I am a citizen of the United States.

OR

I am a qualified alien under the Federal Immigration and Nationality Act.  
My immigration status and alien number are as follows:

\_\_\_\_\_

\_\_\_\_\_

and I agree to provide a copy of the USCIS (United States Citizenship and Immigration Services) documentation upon request required to verify the Applicant's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.

I hereby attest that my response and the information provided on this form and any related application for public benefits are true, complete and accurate and I understand that this information may be used to verify my lawful presence in the United States. I understand and agree that lawful presence in the United States is required and the Applicant may be disqualified or the loan/grant terminated if such lawful presence cannot be verified as required by Neb. Stat. § 4-108.

Print Name: \_\_\_\_\_  
*(First, Middle, Last)*

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

=====

To comply with 24 CFR Part 5 §5.216 and §5.508 and Neb. Rev. Stat. §§4-108 – 4-114, please provide the following information for your dependents.

Age	Social Security Number	A U.S. Citizen? (Please circle your response)
		Yes or No
		Yes or No
		Yes or No
		Yes or No
		Yes or No

\_\_\_\_\_

Signature of Parent/Guardian





## WILLINGNESS TO PARTNER AGREEMENT

(Note: Habitat for Humanity of Lincoln is hereinafter noted as Habitat in this document.)

**As an Applicant(s) for selection to be an owner of a Habitat for Humanity of Lincoln home,**

1. You are willing to complete partnership requirements that include attending homebuyer educational classes, completing sweat equity hours, and keeping scheduled meetings.

Applicant:       *Yes, I agree*       *No, I do not agree*

Co-Applicant:       *Yes, I agree*       *No, I do not agree*

2. You will have a minimum of \$3,000 in reserve funds which can be available to use as a cushion against unexpected expenses or temporary change of income. This can be in the form of checking and or savings or cash value of retirement.

Applicant:       *Yes, I agree*       *No, I do not agree*

Co-Applicant:       *Yes, I agree*       *No, I do not agree*

3. You understand that by submitting this application you are authorizing Habitat to evaluate your actual need for the Habitat Homeownership Program, your ability to repay an affordable loan and other expenses of homeowners, and your willingness to be a partner through sweat equity. This determination will include a credit check, examination of income tax records, a background check and potential verification by applicant's landlord or employer as well as a home visit.

Applicant:       *Yes, I agree*       *No, I do not agree*

Co-Applicant:       *Yes, I agree*       *No, I do not agree*

4. You understand that you are applying to buy a home with Habitat and are prepared to make on-time monthly mortgage payments that could increase over time due to property tax and insurance increases.

Applicant:       *Yes, I agree*       *No, I do not agree*

Co-Applicant:       *Yes, I agree*       *No, I do not agree*

**(Over, please. Page 1 of 2)**

Willingness to Partner Agreement, continued:

5. You agree to notify Habitat of any change in your financial status or living situation after this application is submitted.

Applicant:     Yes, I agree     No, I do not agree

Co-Applicant:     Yes, I agree     No, I do not agree

6. You understand that you are applying to the Habitat “Homebuyer Program” to obtain a Habitat loan and that non-payment may negatively impact credit and result in foreclosure.

Applicant:     Yes, I agree     No, I do not agree

Co-Applicant:     Yes, I agree     No, I do not agree

7. You understand that will order an appraisal in connection with a Habitat loan and that the applicant may be charged for this appraisal. Upon completion of the appraisal, a copy will be shared with the home buyer(s).

Applicant:     Yes, I agree     No, I do not agree

Co-Applicant:     Yes, I agree     No, I do not agree

8. You attest that all information provided in the application packet is true and accurate. If information is found to be fraudulent, the applicant(s) may be denied from the program and prohibited from reapplying in the future. The applicant(s) understands that even if they have already been selected to receive a Habitat home, they may be disqualified from the program and forfeit any rights or claims to a Habitat home.

Applicant:     Yes, I agree     No, I do not agree

Co-Applicant:     Yes, I agree     No, I do not agree

APPLICANT

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-APPLICANT

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_



Applicant # \_\_\_\_\_

## Supplemental Questionnaire

*Thank you for your interest in the Habitat homebuyer program.*

Below are some questions that will help us get to know you better. Please take time to read and answer all the questions and include this form along with your homeowner application.

Applicant Name *(Please print)*: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant email: \_\_\_\_\_

### Current housing:

# of Bedrooms \_\_\_\_\_ Type of Rental: Landlord \_\_\_ Family Member \_\_\_ Other \_\_\_\_\_

### Tell us about your living situation:

Can every member of your family sleep in a bedroom?  Yes  No If no, please explain:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Please check all that applies to your current housing situation.

<u>Interior Structural Issues</u>	<u>Exterior Structural Issues</u>
<input type="checkbox"/> Sloping floors <input type="checkbox"/> Broken windows <input type="checkbox"/> Sagging ceiling <input type="checkbox"/> Signs of water damage <input type="checkbox"/> Air leaks in or around doors or windows <input type="checkbox"/> Staircase or railing unstable. <input type="checkbox"/> Leaking faucets <input type="checkbox"/> Unusable toilets, sinks, shower, bathtub <input type="checkbox"/> Broken appliances <input type="checkbox"/> Exposed electrical wiring. <input type="checkbox"/> Unusable electrical sockets <input type="checkbox"/> Mold <input type="checkbox"/> Signs of rodents or insect infestation	<input type="checkbox"/> Roof damage <input type="checkbox"/> Missing siding, <input type="checkbox"/> Porch and/or steps unstable, carport sagging <input type="checkbox"/> Broken or clogged gutters or drains  <div style="text-align: center;"><u>Other considerations</u></div> <input type="checkbox"/> Lack of access into the home without assistance for a household member with a physical disability. <input type="checkbox"/> Lack of access to rooms due to household member with a physical disability <input type="checkbox"/> Home is a temporary living situation. <i>(Please briefly explain)</i> _____ _____ _____

**To get a better view and understanding of your living situation, Habitat may schedule a Home Visit with our Selection Committee. Would you be willing to let Habitat schedule a visit?**  Yes  No

If no, please explain: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

### Homeownership Education

Habitat requires this as a part of their program homeownership: Educational classes are offered at Habitat and through other agencies throughout the community. Are you willing to participate in these classes:  Yes  No

What are your class interests?			
<input type="checkbox"/> Home Repairs	<input type="checkbox"/> Insurance	<input type="checkbox"/> Home Maintenance	<input type="checkbox"/> Lawn Care
<input type="checkbox"/> Retirement	<input type="checkbox"/> Gardening	<input type="checkbox"/> Community Resources	<input type="checkbox"/> Credit Report
<input type="checkbox"/> Budgeting	<input type="checkbox"/> Other _____		

*(Over, please - Page 1 of 2)*

**Please answer all questions to the best of your knowledge. Thank you.**



1. What other affordable homebuyer program have you applied for?

---

---

2. Why did you choose to apply for homeownership with Habitat?

---

---

---

3. What is your understanding of what Habitat can do for you/your family?

---

---

---

4. What would it mean to you/your family to have your own home?

---

---

---

5. Tell us what you see as your/your family's responsibility in owning a home.

---

---

---

6. What skills (if any) do you and your family members have that would help in maintaining a home?

---

---

---

7. What do you do at your job? And how do you like your job?

---

---

---

8. Do you use a budget?  Yes  No What do you find helpful when using a budget?

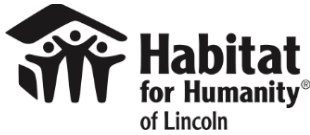
---

---

9. How do you feel about taking on the responsibility of a 30-year home mortgage?

---

---



## Habitat for Humanity of Lincoln Privacy Statement and Notice

At Habitat for Humanity of Lincoln, we are committed to keeping your information private. We recognize the importance that applicants, program families, tenants and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to serve our customers more efficiently, 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 non-public 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 non-public personal information about you:

- Information we receive from you in applications or other forms such as name, address, social security number, income, etc.;
- Information received from a consumer reporting agency such as your credit history; and
- Information about your transactions with us or others such as your loan balance and payment history.

Habitat for Humanity of Lincoln 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 non-public personal information about you to the following types of third parties:

- Financial service providers such as mortgage servicing agents; and
- Non-profit organizations, government entities, or other subsidy providers.

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures (other than disclosures permitted by law).

If you wish to opt out of disclosures to non-affiliated third parties, you may call Habitat for Humanity of Lincoln at 402-480-6205 (Homeowner Program).

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.





## SWEAT EQUITY GUIDELINES

Sweat Equity is a partnership between the new Habitat homebuyer and the Habitat for Humanity of Lincoln. One of the ways the homebuyer (potential homeowner) actively participates in this program is through “Sweat Equity.”

Sweat Equity is the “hands-on” involvement of homebuyers in the work necessary to both build houses and to achieve Habitat’s mission. It is the homebuyer’s physical investment in Habitat’s work.

A family with two adults is required to complete **400** sweat equity hours.

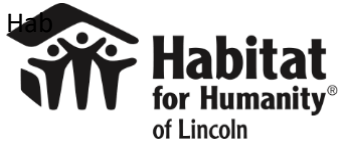
A family with one adult is required to complete **300** sweat equity hours.

### Requirements for Sweat Equity Include

- ⊞ 100 hours needs to be completed before an offer of land and construction begins.
- ⊞ A minimum of 50 hours must be completed at The Habitat ReStore with no more than 100 hours.
- ⊞ 100 hours must be completed by working on your own home construction.
- ⊞ Friends and other relatives can work sweat equity hours on your behalf; their hours will count as half time (e.g., 6 hrs. worked = 3 hrs.). Friends and relatives can only do a maximum of 50% of the required hours. *NOTE: All friends and relatives will need to sign up in CERVIS to complete the safety video and take the quiz before they can begin to volunteer.*
- ⊞ Hour for hour time will be given for attendance to required meetings, classes, and workshops (e.g., 90-minute orientation class is equal to 90 minutes of Sweat Equity.)
- ⊞ Sweat Equity hours must be completed before closing and moving into your new home.

### Potential Sweat Equity Opportunities

- ⊞ Attending home buyer classes / workshops.
- ⊞ Attending scheduled meetings with Habitat for Humanity of Lincoln.
- ⊞ Volunteer at our Habitat ReStore.
- ⊞ Volunteer on the construction site.
- ⊞ Attending Habitat special events (wall raisings & dedications).
- ⊞ Provide lunch for construction volunteers (only at certain times of the year).
- ⊞ Time worked at other non-profit organizations (a maximum of 50 hours).
- ⊞ Non-paid babysitting by others while a family is working at Habitat is allowed.



## Mortgage Structure

### Promissory Note #1

- Determined by calculating affordability based by homebuyer(s) income.
- Note will be paid by homeowner with monthly payments over 30 years.

### Promissory Note #2

- This amount is the equity. Equity is the difference between the fair and reasonable amount that the house is worth and the amount of Promissory Note(s)#1 and #3 and the appraisal price. Habitat homes are appraised by a licensed appraiser.
- The homeowner will not make monthly payments on this amount. The note is forgiven only when the homeowner reaches the end of the 30-year mortgage.

### Promissory Note #3 – if applicable

- This note is for the amount paid to purchase the lot (the land the house is built on).
- The note is typically with the City of Lincoln.
- This note remains with the homeowner and is ONLY paid when there is a sale or refinance of the home.

### EXAMPLE

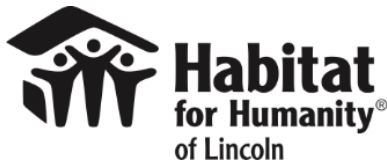
Promissory Note #1	Homeowner(s) affordability determination; requires monthly payments.
Promissory Note #2	Extra value of home, when applicable. Only paid per conditions stated above.
Promissory Note #3	Cost or lot -- only paid when the house is sold or refinanced. The note is with the City of Lincoln.
Appraised Value	Determined upon the completion of construction of the home.

### THE TYPICAL HOUSE PAYMENT TO HABITAT FOR HUMANITY – EXAMPLE

Payment on Promissory Note #1

**PLUS +** Escrow Portion (Property taxes and House insurance)

**EQUALS =** the Total Monthly Payment.



## Basic Habitat House Specifications

Habitat for Humanity of Lincoln (Habitat) builds affordable, low-maintenance, single-family dwellings. To help control construction costs, items listed below shall be considered “standard” for all Habitat home builds.

### The Basic Habitat House includes:

- Approximately 1,000 to 1,200 square feet of living space
- Basement included (unless build conditions prohibit)
- One covered entrance
- Second entry
- Sidewalk at one location
- Electric laundry hook-ups
- Steel entry doors w/deadbolt
- Residential – grade carpet/vinyl/LVT
- Electric furnace & 40-gallon water heater
- Low-maintenance exterior finish
- 25+ years asphalt shingles
- All vinyl, insulating glass windows
- Economy window blinds at bedrooms
- New refrigerator, range, microwave, dishwasher, and garbage disposal
- One ceiling fan
- \*Three bedrooms
- Two full baths
- One cable/two phone jacks
- One linen & one coat closet
- Central air conditioning
- Single-color, semi- gloss interior paint
- Basement egress window per building code
- Passive radon system as part of sump pit (if home has basement)
- Final grade with seed
- Simple cabinets and finish work
- May include minimal landscaping

### The Basic Habitat House Does Not Include:

- Fence
- Washer, dryer, freezer
- Special cabinetry or finish work
- Roadways
- Garage

### Construction Notes

- \* Standard floor plan based primarily on family size
- Deviation from standard plan, including foundation, materials general material and method use, elevation features and finishes are per Habitat’s discretion only.
- Homebuyer construction options may include siding/trim color, countertops, carpet/vinyl /LVT color and style. All options per Habitat-approved selections only. See Operations Director, Construction Manager or Director of Programs for details.



## Habitat for Humanity of Lincoln **Delinquent Payment Policy**

### **Payments**

Payments are due on the first day of each month. The homeowner can pay up until the 20<sup>th</sup> of the month without receiving a late fee.

### **Late Fees**

There will be a late fee charged to each homeowner who pays after the 20<sup>th</sup> of the month. The late fee will be \$20.

### **Returned Check Fees**

All homeowners who have a returned check for insufficient funds will have the check returned and the bank's fee added to their account.

### **Delinquencies – 30 days, 60 days, 90 days past due**

A successful homeowner will pay the monthly mortgage payment promptly each month in order to protect their affordable 0% interest loan.

When a loan becomes delinquent, Habitat for Humanity must begin the collection process, which will include the following steps:

#### **30 Days Past Due**

- 🏠 If the homeowner is 30 days past due (on the first day of the following month), the homeowner will have received several past due notices from the loan servicing agent (First National Bank of Omaha) alerting them of their past due amount.
- 🏠 All 30-day delinquencies will be officially reported to the three national credit bureaus.
- 🏠 By the 15<sup>th</sup> of the month the homeowner is required to contact Habitat's Loan Administrator to establish a plan to bring payments current.
- 🏠 Habitat may require an additional budget/debt management meeting with Consumer Credit Counseling Services (CCCS). Habitat for Humanity will require proof of attendance at this meeting.

#### **60 Days Past Due**

- 🏠 If the homeowner becomes 60 days past due and has not followed the repayment agreement, a Foreclosure Warning letter will be sent by Habitat through certified mail. The account must be brought current within 15 days; if not, it will be referred to an attorney to begin foreclosure.
- 🏠 All 60-day delinquencies will again be officially reported to the three national credit bureaus.

#### **FORECLOSURE (75 Days Past Due)**

At 75 days past due the following actions begin:

- 🏠 The Trustee attorney is instructed to proceed with foreclosure.
- 🏠 Notice of Default is filed by the attorney at the appropriate Register of Deeds office.

- 🏠 The homeowner will receive a copy of Notice of Default from the attorney.
- 🏠 If the debt is not cured within 30 days, a Sheriff's Sale will be scheduled.
- 🏠 If debt is not cured within five weeks, the property will be sold at auction and the family will be removed from the house.

### **90 Days Past Due**

- 🏠 The delinquency continues to be officially reported to the three national credit bureaus.

### **Stopping Foreclosure**

The foreclosure process can only be stopped by the homeowner's full payment of all past due mortgage payments, late fees and trustee fees.

Because of the cost in time and fees to pursue foreclosure, Habitat will not be lenient if the account falls delinquent again.

### **Other Information**

If a loan account repeatedly falls 30 days past due, foreclosure may be started at 30 days rather than 75 days past due.

If Habitat agrees to a repayment plan and the homeowner fails to meet the scheduled repayments, Habitat may demand the total delinquent amount and proceed with foreclosure.

### **Exceptions**

Although exceptions will be rare, Habitat may adjust this process in extenuating circumstances, based upon the history of payments and the situation.

\*\*\*\*\*

(Reference: Habitat for Humanity of Omaha)



## Homeownership Selection Criteria

Applications for selection to be an owner of a Habitat for Humanity of Lincoln home are evaluated using the following criteria:

- ⊞ A family’s level of **need** for better housing, their **willingness to partner** with us and work alongside volunteers, and their **ability to pay an affordable mortgage.**

Families may find themselves in need of decent shelter due to a variety of circumstances. When families partner with Habitat, they start down a new path — a path with far fewer obstacles to a better, healthier, and more financially stable life.

Habitat and the families who partner with us understand that a home is a far-reaching investment. A home is a strong foundation on which the families who partner with Habitat can grow and thrive.

Need for Adequate Shelter	Willingness to Partner	Ability to Pay
<ul style="list-style-type: none"> <li>⊞ Unpredictable rent increases.</li> <li>⊞ Overcrowded or unstable living conditions.</li> <li>⊞ Damaged or dilapidated structures.</li> <li>⊞ An unhealthy environment due to rodents, asbestos, or mold.</li> <li>⊞ Lack of access to affordable financing.</li> </ul>	<ul style="list-style-type: none"> <li>⊞ Application is filled out completely and correctly and submitted by the deadline along with all other required documents.</li> <li>⊞ Willingness to accept a build lot in any area of the city.</li> <li>⊞ Willingness to complete sweat equity hours.</li> <li>⊞ Willingness to help promote the Habitat Homeownership program.</li> </ul>	<ul style="list-style-type: none"> <li>⊞ Job stability.</li> <li>⊞ Demonstrated ability to make regular monthly payments of rent, utilities, and other credit obligations.</li> <li>⊞ Family has not declared bankruptcy within three years.</li> <li>⊞ Family has no outstanding liens or judgements.</li> <li>⊞ Ability to make mortgage payments on time.</li> </ul>

*“Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities, and hope.”*



## 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 the **Midwest Region, 55 West Monroe St., Suite 1825, Chicago, IL 60603**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the 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 Habitat program.

**Applicant(s):**

X \_\_\_\_\_

X \_\_\_\_\_

Print name: \_\_\_\_\_

Print name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_