

## HOMEOWNER APPLICATION CHECKLIST

**Please use this page for all applicable items to make sure ALL the following information is included in your application. Please return this form with your application packet.**

If an item does not apply to you, please write N/A

**Please DO NOT give us original documents** (documents will NOT be returned to you)

- Verify that ALL sections of the folded or online application packet have been completed.
- Cashier's check, Money Order, or online payment for application fee (*non-refundable*) – link will be provided on our website.
  - 1 applicant = \$20.00 OR 2-applicants = \$40.00
- Equal Credit Opportunity Notice has been signed and submitted.
- Privacy Act Notice has been signed and submitted.
- All required documents listed below are attached to the application (Do NOT submit originals)
- Register for a virtual Habitat Homeowner Application Class – details on our website  
[www.lakeagassizhabitat.org/applicationclass](http://www.lakeagassizhabitat.org/applicationclass)

### **For both APPLICANT and CO-APPLICANT include the following items:**

- Letter explaining the need for a Habitat Home (Section 16 of the folded packet or separate page)
- Copy of photo identification for everyone 18 years of age and older
- Proof of eligibility to work and reside in United States of America
  - US Citizenship or birth certificate if born in USA OR permanent resident's card or landed immigrant papers or temporary work visa for all family members planning to live in the household.
- Rental information
  - Current lease.
  - Most recent 12 months of cancelled checks, receipts, or bank statement showing the current rent payments. You can also get a letter from your landlord explaining your payment history.
  - Rental Assistance Award Letter or Section 8 Housing Letter.
- Income information **for all household members aged 18 and older.**
  - If employed – each person must include 6 most recent pay stubs to cover a 3-month period for each job.
  - 2 most recent years of W2's AND 2 most recent years of signed tax returns
  - If Self-Employed (25% or great ownership interest in a business) – the past 2 years of signed income tax returns (both individual and business as applicable) and applicable schedules.
  - Other Income – Public Assistance, Social Security, SSI, or Disability, provide the award or benefit letter; Child Support and other court mandated payments like alimony, provide the court order.
  - Zero Income – If an adult in the household makes zero income, an additional verification form will be required to complete.
- Financial Information – Expenses/Debts
  - Copies of the last 2 utility bills (gas, water, sewer, electric, cable, phone, etc.)
  - Proof of 12 months child support or alimony payment, including agreement (if applicable)
  - Most recent 3 months of statements for each credit card and loans, showing amounts owing.
- Financial Information – Assets
  - Most recent quarterly 401(k) or 403(b), or other retirement statement
  - Most recent 3 months of bank statements for each bank account held – jointly and or sole owner, as applicable.
- Other:
  - Divorce Decree or Marriage Certificate, as applicable
  - Discharge papers if you declared bankruptcy within the last 7 years.

\*For additional information on the items listed on this checklist, please visit our website: [www.lakeagassizhabitat.org/apply](http://www.lakeagassizhabitat.org/apply) and look at the frequently asked questions section.

**(TURN OVER)**

## HOW TO SUBMIT YOUR COMPLETED APPLICATION:

If you have provided all the information requested on your application, and you used the checklist then you are ready to submit your application. **DEADLINE IS AUGUST 31st!**

**Either mail your completed application to our PO Box:**  
Lake Agassiz Habitat for Humanity  
PO Box 1022  
Attn: Carissa  
Moorhead, MN 56561

OR

**Drop your completed application in an envelope into our office mailbox slot attached to the building.**

Lake Agassiz Habitat for Humanity  
210 11<sup>th</sup> St. N. Moorhead, MN 56560

## FREQUENTLY ASKED QUESTIONS: *(More FAQ's can be answered on our website!)*

### When do I need to turn everything in?

The Completed Application and Information must be post-marked no later than August 31st or delivered to our mailbox slot that is attached to our office building at 210 11<sup>th</sup> St. N. Moorhead.

### What if I forget something?

No worries. Habitat staff will look through your application packet. If there is anything missing, we will send you a letter letting you know what we need. We will give you a few weeks to turn in anything that was missing. But... if you do NOT turn in the missing information by the due date in the letter, your application may be denied for this year.

### What happens after I turn in my application?

Once a complete application with all required information is received, Habitat staff and Selection Committee Volunteers will review and verify the information you provided in your application including your bank account balances, income, rental history, credit score, and a background check. A full review will be completed within 30 days of receiving a completed application.

Applicants that meet the initial qualifications will receive a notice letter within 30 days to let you know what the next step is in the family selection process.

Denial letters will be mailed to those who do not meet the requirements of the program.

*Please note: Our Family Selection Process is lengthy, and the final qualified families will be brought to the January board meeting for approval. Selected families will be notified in February and the remaining families will be denied. If you need immediate assistance with housing, Habitat for Humanity may not be the right fit for you. We select our families over 1 year before we start the construction of their home, so it can take over 2 years to actually move into the home after being selected.*

### How are the families selected?

Habitat Partner Families are evaluated based on three criteria: Housing need, willingness to partner, and the ability to pay an affordable mortgage based on your income. Families must be between 50-80% of the Area Median Income based on family size. For more information, please visit our website:

[www.lakeagassizhabitat.org/apply](http://www.lakeagassizhabitat.org/apply)

### Need Additional Help? Still have Questions?

Contact Carissa Mohrman, LAHFH Homeowner Services Coordinator – to schedule an appointment



Phone: (218) 359-0814



Email: [carissa@lakeagassizhabitat.org](mailto:carissa@lakeagassizhabitat.org)