

HOMEOWNER APPLICATION CHECKLIST

Please use this page for all applicable items to make sure ALL the following information is mailed to Lake Agassiz Habitat for Humanity to accompany your online application.

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

- ☐ Verify that ALL sections of the online application have been completed. If any section is left incomplete, you will receive an email allowing the application to be reopened and you must fill in the missing information before the deadline.
 - ☐ Cashier's check or Money Order for application fee/Tri-Merge Credit Report (non-refundable). Money order, cashier's check, exact cash amount, or [payment online](#) are the only acceptable forms of payment (NO PERSONAL CHECKS!)
 - 1 applicant = \$15.00 OR
 - 2-applicants = \$30.00
 - ☐ All required documents listed below are attached to the application (Do NOT submit originals)
 - ☐ Register for an optional, but highly recommended virtual Habitat Homeowner Application Class – details on our [website](#)
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- ☐ Letter explaining the need for a Habitat Home
 - ☐ 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
 - ☐ 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– most recent 2yrs W2's, signed tax returns and 6 most recent pay stubs to cover a 3-month period.
 - ☐ 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 and look at the frequently asked questions section.

(TURN OVER)

☐ Refer to our criminal history rubric to see if that would disqualify you

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
ATTN: Carissa
PO Box 1022
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 11th 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 11th 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 January or February 2026 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. If you are applying for our 2027 homeownership program, the earliest you would move into the new home would be Winter of 2026.

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

Need Additional Help? Still have Questions?

Please contact Carissa Mohrman, Homeowner Services Coordinator, to schedule an appointment.

Phone: 218-359-0814

Email: Carissa@lakeagassizhabitat.org