Number of homes and locations:

Q: How many homes will Habitat be building this year?

A: The number of homes we build each year, depends on our budget and the amount of funds that our organization can raise throughout the year. We are hopeful to build at least 3-4 homes per year going into the future.

Q: Which areas or cities will we be building?

A: We can build homes anywhere within Cass or Clay County, which includes Fargo, West Fargo, Moorhead, and all the rural communities surrounding, like Casselton, Barnesville, Glyndon, Hawley, and Dilworth. The locations we build depend on where lots are available for us to purchase a discount or donated to us.

Q: Does the family get to select where their home is built (City or lot)?

A: No. Lake Agassiz Habitat for Humanity staff will decide the location where we build your Habitat house if you are selected. If your family is unable to move across state lines, we will try our best to accommodate your situation, however we do not always have lots available in both ND and MN each year.

Q: Do I need to be living in Cass or Clay County to apply for a Habitat house with Lake Agassiz Habitat for Humanity?

A: Yes. You need to have lived in Cass or Clay County for at least 1 year, prior to applying for a house with Lake Agassiz Habitat for Humanity. There are many Habitat affiliates in other communities that you might be able to apply for if you do not live here (see next question).

Q: Can my homeownership program application be transferred to a different Habitat Affiliate in MN or ND?

A: No. You will need to reapply for their homeownership program and complete a new application. If you need assistance finding contact information for the Habitat office in a different part of the state where you are living, we might be able to help you with that.

House Size and Design:

Q: How many bedrooms for a family with ___ number of people?

A: The number of bedrooms is predetermined based on Habitat International's standards. We will let you know how many bedrooms your family would receive based on your family size and your ability to pay. The lowest number of bedrooms is 2 people per bedroom and the maximum number of bedrooms is 1 person per bedroom. We also need to consider the size of lot and if the house size that is needed can fit on the property.

Q: Do I get to choose what floor plans are used for my family if we are selected as a Partner Family?

A: No. Habitat for Humanity uses standard floor plans for all Habitat houses. They are simple in design but provide each family with adequate space. Lake Agassiz Habitat for Humanity will predetermine the number of bedrooms and bathrooms for each family and choose which floor plan will fit on each lot. If a family has a member that is disabled, LAHFH will ensure that the house is made accessible.

Income Verifications:

Q: I just started a new job and do not have a paystub yet or only have one paystub, what should I do?

A: Please include a note with your application that you just started a new job and do not have one or both paystubs that are required. If you know how much you will be making per hour or per year, please write that in the application and then send a copy of your first two paystubs to the LAHFH office (PO Box 1022 Moorhead, MN 56560) as soon as you receive them.

Q: If my current Tax Return has not gone through yet, what should I do?

A: You should submit your two most recent tax returns that you have. As soon as you receive the current one, please send that to the LAHFH office (PO Box 1022 Moorhead, MN 56561).

Q: If any of my income sources increase or decrease after applying, do we need to inform Habitat (start or stop receiving any income that is not on your original application)?

A: Yes. Please keep us updated on any changes to your household income as soon as you can. This can impact whether you still qualify for the program if you are below or above our income guidelines. It is very important that you do not withhold any information from us, because you could be denied based on your unwillingness to partner with Habitat.

Q: If I applied for a Habitat for Humanity house last year or in the past and I met the qualifications, do I automatically qualify this year or do I need to apply again?

A: You need to reapply again every year. There are new income guidelines every year and we need to verify that you still meet the income qualifications for your family size, make sure that you still have a need for housing, and determine your willingness to be a good Habitat partner.

Q: Will I be disqualified if I have a low credit score?

A: You may or may not. We look at the applicant(s) FICO score, number of late payments in past 24 months, total debt reported compared to your application, and amount past due. We have a point system that we use for evaluating each applicant(s) credit. We would like all applicants to have a minimum FICO score of 580, but lower scores may be accepted under certain circumstances.

Family Size:

Q: My family size might change within the next 12 months; will that impact my ability to qualify for a Habitat house?

A: It could. Please keep us updated on who would be living in the Habitat home when it is complete. We need to know this information to determine which income levels to use for your family and to determine the size of house needed. If you have adult children that will not be living with you for more than 12 months AFTER the house is complete, please do not include them on your application. If you are planning to grow your family by having a baby, taking in children through foster care or adoption or have a grandparent move in, please let us know.

Q: Is there a maximum or minimum number of people that can qualify for a Habitat House?

A: Lake Agassiz Habitat for Humanity does not discriminate against any family size. A single adult can apply for a home and qualify, if they meet the income guidelines for one person, have housing need, and are willing to partner. Larger families can also qualify for a Habitat house, if they meet all three criteria and can pay for the larger home and/or willingness to live in a home with 2 people sharing each bedroom. LAHFH is sometimes restricted on the size of the house, based on the lots that are available that year.

Sweat Equity:

Q: What if an adult in my family is disabled and is unable to help build the Habitat house and meet the build hour requirement?

A: Lake Agassiz Habitat for Humanity would work with your family to determine projects that they can help with. For example, checking in volunteers, office tasks, writing thank you cards, etc. The sweat equity hour requirement is for the entire household to complete, so other members can do more of the hours to make up for a family member who is unable to help as often.

Q: Do all adults need to attend all the Homeowner Education Classes?

A: Yes. Attending these classes is very important to being a successful first-time homebuyer. These classes also make up about 50 hours of the requirement. Each household is required to complete at least 300-550 hours of sweat equity, depending on how many people over age 18 are in the family.

Miscellaneous:

Q: Will I be disqualified if I have a criminal history?

A: You may or may not. We look at the type of crime committed, when it occurred, and how it was resolved to determine if the applicants are still eligible. We have a point system that we use when we find applicants with a criminal history on their background check.

Q: Are we allowed to have pets in a Habitat home.

A: Yes, you can have pets. We caution you to do your research on the responsibility involved with having a pet and the expenses that come with them, like supplies, food, and vet bills. We also caution you about selecting a dog breed that is excluded from your home insurance coverage plan (Examples include Pit Bulls, Rottweilers, German Shepherds, and many other breeds). We require you to have the home insured, so it is important to do your research first.