



We build strength, stability, self-reliance and shelter.

Syracuse Habitat for Humanity is opening a round of applications from November 18-December 13, 2024. We are accepting applications for a renovated 3-bedroom, 1.5-bathroom home in Liverpool, NY. The house is a ranch with a basement. We anticipate this project will be completed by fall 2025, dependent on construction scheduling.

Staff will be available by appointment only to accept applications on Monday-Saturday from 9am-4pm. Please call 315-422-2230 for an appointment. Applications will also be accepted by mail. However, incomplete applications will be returned, and no extensions will be permitted. Be sure to provide everything on the checklist with the application.

Applications received after December 13, 2024 will not be accepted.

This homeownership opportunity has specific income requirements listed in the box below. Your household's yearly income must fall between 40-60% of the HUD median income based on family size, as listed below. This income range is a preliminary guideline but does not fully determine ability to pay.

Determining your Household income: First identify your household size. This is the total number of people who would be living in the Habitat home should you be accepted to the program. Then, identify the total GROSS income for the entire household. This is any earned wages before tax deduction, all SSI or SSD, and any income from self-employment, child support, pension, or survivor benefits for everyone that is part of the household. Once you have that number, find your household size on the below chart, and determine if you qualify.

INCOME GUIDELINES		
Household annual income MUST fall within the limits according to Household Size, including yourself.		
Household Size	Minimum Gross Income	Maximum Gross Income
1	\$26,560	\$39,840
2	\$30,360	\$45,540
3	\$34,160	\$51,240
4	\$37,920	\$56,880
5	\$40,960	\$61,440
6	\$44,000	\$66,000
7	\$47,040	\$70,560
8	\$50,080	\$75,120

If you have any questions or need assistance with applying, we are here to help. Reach out to [apply@syracusehabitat.org](mailto:apply@syracusehabitat.org) or call 315-422-2230.





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## What is Syracuse Habitat's Homeownership Program?

Syracuse Habitat offers a “hand up, not a hand out.” We build and renovate homes and sell them to our partner families at an affordable price based on income, making homeownership affordable for families who would not qualify for a conventional mortgage.

## ELIGIBILITY

**We evaluate applications based on NEED, ABILITY TO PAY, and WILLINGNESS TO PARTNER.**

A successful Syracuse Habitat homebuyer:

- Has a steady income. Total gross household annual income must be 40-60% of the HUD median income based on family size. (See chart on first page)
- Is a good credit risk, and able to qualify for an affordable home loan. We work with 3rd party lenders for mortgages and applicants must meet their credit standards.
- Is in need of decent housing.
- Is willing and able to invest at least 300 hours of Sweat Equity. Syracuse Habitat homebuyers help build their homes, as well as take classes and do other work to prepare to be a homeowner.
- Is able to pay the required \$1000 deposit.
- Applicants must either be a US Citizen or provide proof of permanent residency status (green card).
- Has not owned a home in the last three years.

## APPLICATION STEPS

1. Read over the eligibility guidelines above to see if the program might be a good fit.
2. Complete Syracuse Habitat Application for Homeownership. **Make sure to include all required documents. Incomplete applications will not be processed.** For a fillable version of the application, visit our website at [www.syracusehabitat.org](http://www.syracusehabitat.org) and click on Home Ownership.
3. Family Selection Committee will review applications to see if the applicant meets eligibility requirements listed above.
4. Applicant meets with a mortgage lender & obtains a mortgage pre-qualification letter.
5. Board of Directors votes on a selection.

**Note:** this round of applications is for a single home. If multiple applicants meet the criteria above, the Family Selection Committee selects an applicant based on need.

If you have any questions or need assistance with applying, we are here to help. Reach out to [apply@syracusehabitat.org](mailto:apply@syracusehabitat.org) or call 315-422-2230.

## HOMEOWNERSHIP APPLICATION & INSTRUCTIONS

Once filled in, send in the completed application and COPIES of the following items for EACH APPLICANT or household member, as applicable.

	Applicant	Co-Applicant	Others in household with income
A <b>copy</b> of your photo ID			N/A
<b>Copies</b> of the 2 most recent pay stubs for all household members with income (if employed) or a copy of the most current award letter (if receiving fixed income such as social security disability income, pension, etc.)			
<b>Copies</b> of income tax returns with W2s (or 1099s) for each applicant for 2022 and 2023 (if employed) <i>If you have not completed your 2023 tax return yet, please bring in your 2023 W-2's.</i>			N/A
<b>Copies</b> of all pages of your last 2 months of bank statements (include copies of all asset accounts including checking, savings, and retirement accounts, if any)			N/A
All pages of the forms in this application packet are required. <b>Please double check that you filled in all sections and have signed on pages 5, 6, and 7.</b>			N/A
A copy of your current lease agreement, if you rent.			N/A

Call 315-422-2230 to make an appointment to drop off your application.

**OR**

Mail your complete application package to:

Syracuse Habitat for Humanity, Inc.  
Attn: Family Services  
514 W. Genesee St.  
Syracuse, NY 13204





We are pledged to the letter & 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 regardless of race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

**2024C**

**APPLICANT INFORMATION**

Applicant	Co-applicant (if any)
<b>Applicant's first name</b> _____ <b>Applicant's last name</b> _____	<b>Co-applicant's first name</b> _____ <b>Co-applicant's last name</b> _____
Date of Birth: _____ Mobile Phone Number: _____ Email: _____ Social Security number: _____ Check One: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Date of Birth: _____ Mobile Phone Number: _____ Email: _____ Social Security number: _____ Check One: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

Household members (those who will be living in the home with you)				Does the household member have income? If yes, please list their income on the bottom of page 3.	
Name	DOB	Male	Female	Yes	No
_____	_____	<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"/>		
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		

Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____
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**If you have lived at your present address for less than two years, complete the following:**

Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____
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**WILLINGNESS TO PARTNER**

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Sweat equity includes clearing the lot, painting, helping with construction, working in the Habitat office or ReStore, attending homeownership classes, budgeting, performing community service and/or other approved activities.

**I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:**

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

**HOUSING NEED**

You must demonstrate a serious housing need in order to qualify for a Habitat home. Please mark which condition(s) apply to your current housing situation:

Overcrowded      High Cost      Poorly maintained      Temporary      Other

Please describe your current living situation **in detail** and tell us why you marked off the item(s) above:

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If you are currently renting, what is your monthly rent payment? \$ \_\_\_\_\_/month.

If your rent is subsidized (Section 8 or other), how much do **you** pay? \$ \_\_\_\_\_/month.

Are you renting a room, apartment or house? \_\_\_\_\_ How many bedrooms does it have? \_\_\_\_\_

Do you own or co-own any real estate at this time?  Yes     No

Have you owned or co-owned any real estate in the last 3 years?  Yes     No

Have you lived or worked in Onondaga County for at least the last 12 months?  Yes     No

Are you (or a member of your household) active-duty military personnel or a veteran?  Yes     No

**EMPLOYMENT INFORMATION**

Applicant		Co-applicant	
Name and address of <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> employer	Years on this job
	Monthly gross wages (before taxes) \$		Monthly gross wages (before taxes) \$
Your position	Business phone	Your position	Business phone

**If working at current job less than 2 years, complete the following information**

Name and address of <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> employer	Years on this job
	Monthly gross wages (before taxes) \$		Monthly gross wages (before taxes) \$
Your position	Business phone	Your position	Business phone

**MONTHLY INCOME OF YOUR HOUSEHOLD**

Income source	Applicant	Co-applicant	Others in household	Total
Employment wages should match number above	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Pension	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Other	\$	\$	\$	\$
Other	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**PLEASE NOTE:**

Self-employed applicants **will be required** to provide additional documentation such as tax returns and financial statements.

**OTHER HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE**

Name	Income source	Monthly income	Date of birth

**ASSETS** (list applicant(s) checking, savings and retirement accounts (if any))

Please note: You must have a minimum of \$2,000 in bank assets to qualify

Name of banking institution	Last 4 digits of account number	Last statement's balance
		\$
		\$
		\$
		\$
		\$

**DEBTS** (list who applicant(s) owe money to)

Type of Debt	Creditor's Name	Amount due monthly	Total Amount Owed
Auto loan (or lease payment)		\$	\$
Student loan		\$	\$
Personal loan		\$	\$
Credit card(s)		\$	\$
Credit card(s)		\$	\$
Other		\$	\$

**DECLARATIONS**

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

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven 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. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on your rent payments, any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Have you ever been evicted?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Are you a U.S. citizen or legal, 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 i, or "no" to question j, please explain on a separate sheet of paper and attach here

**AUTHORIZATION AND RELEASE**

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable mortgage and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation may also include interviews and a home visit. I have answered all of the questions on this application truthfully. I understand that if I have not answered the questions truthfully, 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 even if the application is not approved. I understand that I will not receive this application back nor or any of the documentation I submit with it. I also understand that Habitat for Humanity 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. Syracuse Habitat for Humanity, Inc. will communicate with me on the status and/or outcome of this application by email only and I have provided a valid email address on page 1. By signing below, I am consenting to Habitat's email policies and to receiving Habitat's email communications regarding this application.

X \_\_\_\_\_ X \_\_\_\_\_  
 Applicant's signature Date Co-applicant's signature Date

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:** We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> I do not wish to furnish this information <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male



**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 FTC Regional Office for the Northeast region, 1 Bowling Green #318, New York, NY 10004 - 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.

X \_\_\_\_\_ X \_\_\_\_\_  
Applicant's signature                      Date                      Co-applicant's signature                      Date

## DISCLOSURE THAT CONSUMER REPORTS MAY BE OBTAINED FOR APPLICANTS, EMPLOYMENT OR VOLUNTEER PURPOSES

In connection with your anticipated or continued engagement as a volunteer, or for employment purposes or your application for home ownership including but not limited to initial employment (e.g., processing your employment application), promotion, reassignment, or retention, with Syracuse Habitat for Humanity, Inc. as applicable, Syracuse Habitat for Humanity, Inc. is hereby advising you that it may obtain or have prepared one or more consumer reports bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living.

Such consumer reports, where applicable, would be obtained for the permissible purpose of Syracuse Habitat for Humanity Inc.'s legitimate business need in connection with your anticipated or continued engagement as a volunteer or applicant, in accordance with your written instruction, and/or for employment purposes. The scope of this notice is all encompassing, allowing Syracuse Habitat for Humanity, Inc. to obtain from any outside organization all manner of consumer reports now and throughout the course of your anticipated and continued engagement as a volunteer, applicant for homeownership or employee to the extent permitted by law. This disclosure is valid for current and future reports, and Syracuse Habitat for Humanity, Inc. intends for this Disclosure to cover both your anticipated engagement as a volunteer, applicant or employee, and any additional consumer reports obtained while you remain a applicant, future homeowner, volunteer or employee.

### AUTHORIZATION TO OBTAIN CONSUMER REPORTS FOR VOLUNTEER, APPLICANT OR EMPLOYMENT PURPOSES

I hereby authorize Syracuse Habitat for Humanity, Inc. to obtain or have prepared one or more consumer reports on me in connection with my anticipated or continued engagement as a volunteer or homeownership applicant, in accordance with my written instructions herein, and/or for employment purposes, including but not limited to initial employment, promotion, reassignment, retention of employment, and any other use not prohibited by law as applicable. These reports may contain information regarding my credit history, criminal record history, driving record history, and any other type of information that is permissible by all governing laws. I understand this information may be obtained from previous employers, companies, corporations, law enforcement agencies, persons, educational institutions, and other agencies, businesses and individuals. I hereby authorize and direct all persons who may have information relevant to any such consumer report to disclose it to the Syracuse Habitat for Humanity, Inc. or its agents.

Volunteers and Applicants Only: As applicable, I acknowledge that I am seeking to become or continue as a homeownership applicant or volunteer with Syracuse Habitat for Humanity, Inc. I acknowledge that Syracuse Habitat for Humanity, Inc. has a legitimate business need to obtain my consumer report, including to protect the safety and security of the premises in which volunteer services may be rendered, to ensure the safety of vulnerable populations, including but not limited to, children, the elderly, and the indigent, and to protect the reputation of Syracuse Habitat for Humanity, Inc. and the quality of services it provides.

This Authorization is valid for current and future reports, and I specifically understand that Syracuse Habitat for Humanity, Inc. intends for this Authorization to cover both my anticipated engagement as a volunteer or applicant or my application for employment and, any additional consumer reports obtained while I remain a volunteer, applicant, future homeowner or employee.

X \_\_\_\_\_  
Applicant's signature

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Co-applicant's signature

\_\_\_\_\_  
Date