



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

Syracuse Habitat for Humanity is opening a round of applications from February 16, 2026-March 14, 2026. We are accepting applications for a 4-bedroom, 2-bathroom home in Mattydale, NY. The house is a ranch with no basement.

Staff will be available by appointment only to accept applications Mondays-Saturdays from February 16, 2026 to March 14, 2026 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 March 14, 2026 will not be accepted.

This homeownership opportunity has specific income requirements. Your household's yearly income must fall between 40-60% of the HUD median income based on family size, as listed below.

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 chart below, 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	\$29,000	\$43,500
2	\$33,125	\$49,688
3	\$37,275	\$55,913
4	\$41,400	\$62,100
5	\$44,725	\$67,088
6	\$48,025	\$72,038
7	\$51,350	\$77,025
8	\$54,650	\$81,975

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 have 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.**
3. Applicant meets with a mortgage lender & obtains a mortgage pre-qualification letter.
4. Family Selection Committee will review applications to see if the applicant meets eligibility requirements listed above.
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.

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**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 2024 and 2025 (if applicable). *If 2025 is not yet completed, bring in W-2's or other year-end proof of 2025 income.			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 pages 5 &amp; 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

