

APPLICATION TO PURCHASE A FAIR & AFFORDABLE HOME

Completed applications will be accepted on a FIRST COME, FIRST SERVED basis

Deadline to apply is May 14, 2025 at 4pm (applications received after that time will be waitlisted)

Armonk Commons
2 Bedroom, 3 Bathroom Condo Townhouse
22 Old Route 22, Bldg. 2, Unit #7
445 North State Road
Armonk, New York 10504
(Occupancy 2-5 Persons)

This is a resale unit at the above development and address. It must be your principal place of residence.
(For pictures and more information on the property, go to the end of this application.)

Maximum Income Limits (80% AMI) as of April 15, 2025

(Income limits are subject to change)

2 Persons	3 Persons	4 Persons	5 Persons
\$108,800	\$122,400	\$136,000	\$146,900

Affordability Analysis – as of April 15, 2025

(All figures are approximate and are subject to change)

	UNIT #7 TWO BEDROOMS
Estimated Gross Sale Price	\$ 306,675
NYSAHC loan subsidy (to be assumed)	\$ (40,000)
Net Affordable Sale Price	\$ 266,675
5% Down Payment	\$ (13,334)
Mortgage Amount	\$ 253,341
Monthly Principal + Interest**	\$ 1,771
Monthly Property Taxes	\$ 478
Monthly HOA Fees	\$ 440
Monthly "Walls In" Insurance	\$ 55
Monthly Private Mortgage Insurance	\$ 166
Est. Total Monthly Housing Payment (PITI)	\$ 2,910

**Assumes 30-year fixed rate mortgage at 7.5%

Questions? Contact us at:

Westchester Residential Opportunities
affordable@wroinc.org or 914-428-4519

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Mail or Hand Deliver Completed Application to:

**Affirmative Marketing
Westchester Residential Opportunities
470 Mamaroneck Avenue, Suite 410
White Plains, New York 10605**

Notes:

1. Only one (1) application per household. If your name appears on more than one application, you will be disqualified and neither application will be considered.
2. Applications must be signed in all requested places.
3. Applications must be returned by mail or hand delivered with all required supporting documentation. **Incomplete applications will not be accepted.**
4. No payment should be given to anyone in connection with the preparation or filing of this application, other than the **\$50 application fee payable to Westchester Residential Opportunities. (Money Order or Bank Cashier's Check Only). No Personal Checks.**

1. APPLICANT INFORMATION:

Name: _____

Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

SSN: _____ DOB: _____ Gross Income: _____

Email: _____

2. CO-APPLICANT INFORMATION/:

Name: _____

Address: _____ Apt#: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

SSN: _____ DOB: _____ Gross Income: _____

Email: _____

3. LIST ALL PERSONS WHO WILL LIVE WITH YOU, PLEASE START WITH YOURSELF:

FULL NAME	RELATIONSHIP	DATE OF BIRTH	SEX	ATTENDING SCHOOL
a. _____	Head of Household	_____	_____	_____
Social Security #:	_____	Occupation:	_____	_____
b. _____	_____	_____	_____	_____
Social Security #:	_____	Occupation:	_____	_____
c. _____	_____	_____	_____	_____
Social Security #:	_____	Occupation:	_____	_____
d. _____	_____	_____	_____	_____
Social Security #:	_____	Occupation:	_____	_____

e. Do you expect any change (s) in your family size? YES NO

If YES, EXPLAIN: _____

4. STATISTICAL INFORMATION

a. The following information is required for statistical purposes only, so that Westchester County and the U.S. Department of Housing and Urban Development (HUD) may determine the degree to which its programs are utilized by people of different racial & ethnic backgrounds. Provide information for the head of household only.

RACIAL GROUP IDENTIFICATION: Used for statistical purposes only. (Please check only one from this group for the head of household only.)

Single Race

White
 Black or African American
 Asian
 American Indian or Alaska Native
 Native Hawaiian or Other Pacific Islander

Multi-Race

American Indian or Alaska Native & White
 Asian & White
 Black or African American & White
 American Indian or Alaska Native & Black or African American
 Other Multi Racial

b. **ETHNICITY:** (check only one from this group) Hispanic Non-Hispanic

5. RENT:

What is your Current Monthly Rent \$_____?

Check Utilities paid by you now:

- Heat \$_____ per month
- Electricity \$_____ per month
- Gas \$_____ per month
- Water \$_____ per month
- Other \$_____ per month

6. INCOME:

List **ALL** full-time, part-time, seasonal and/or temporary employment for **ALL** household members. Include overtime pay, commissions, fees, tips, bonuses and/or self-employed earnings.

HOUSEHOLD MEMBER	EMPLOYER	ADDRESS OF EMPLOYER	DATES OF EMPLOYMENT Start -End Date	GROSS INCOME (Weekly/ Biweekly/ Monthly)

7. OTHER SOURCES OF INCOME:

(EXAMPLES: welfare, social security, SSI, pensions, disability compensation, unemployment compensation, interest, baby-sitting, care-giving, alimony, child support, annuities, dividends, income from rental property and/or Armed Forces Reserves.)

HOUSEHOLD MEMBER	SOURCE	AMOUNT
_____	_____	\$ _____ Weekly/ biweekly/ monthly (circle one)
_____	_____	\$ _____ Weekly/ biweekly/ monthly (circle one)

8. HOUSEHOLD ASSETS (all Household Members):

Checking Accounts:

Bank: _____ Acct. No.: _____ Amt.: _____

Bank: _____ Acct. No.: _____ Amt.: _____

Savings Accounts: (includes Passbook/Statement and Christmas/Vacation Clubs)

Bank: _____ Acct. No.: _____ Amt.: _____

Bank: _____ Acct. No.: _____ Amt.: _____

Bank: _____ Acct. No.: _____ Amt.: _____

Certificates of Deposit (CD's):

Bank: _____ Acct. No.: _____ Amt.: _____

Bank: _____ Acct. No.: _____ Amt.: _____

Credit Union Shares:

Credit Union Name: _____ Amt.: _____

Address _____

Investments:

Stocks/Bonds (value): \$ _____ Savings Bonds (value): _____

Other Amt.: (includes IRA's, mutual funds, etc.) \$ _____

Does the applicant or co-applicant **NOW** own real estate: _____ YES _____ NO

If "yes", what is the value: _____

Has the applicant or co-applicant **EVER** owned real estate? _____ YES _____ NO

If "yes", when? _____

9. DOCUMENTATION

All Household Members must submit COPIES of the following documents with your application:

2024, 2023 & 2022 W-2s and/or 1099s

2024, 2023 & 2022 Federal Tax Returns including ALL pages (include Schedules & IT-201 forms).

****If Self Employment, include Profit & Loss Statements (for 2 years 2024,2023)**

6 Most Recent Pay Stubs & Documentation for any other source of income (e.g., social security, pension/retirement, trust, alimony, child support)

Include ALL Household Members' income.

6 Months of all Bank (Savings & Checking), Credit Union, and Investment Statements, Life Insurance (Payout) (ALL PAGES) for ALL Household Members (including children)

Most Recent Retirement Fund Account Statements - ALL Pages (e.g., 403b, 401k, Pension)

**Valid government-issued Photo Identification (e.g., driver's license, passport)
Birth Certificates for All Household Members**

\$50 Application Fee (Non-refundable) – Money Order or Bank "Cashier's Check" made payable to: "Westchester Residential Opportunities". No Personal Checks.

APPLICATIONS THAT DO NOT INCLUDE ALL REQUESTED DOCUMENTATION

WILL NOT BE ACCEPTED WILL RESULT IN A DENIAL.

ADDITIONAL DOCUMENTATION MAY BE REQUESTED AFTER THE LOTTERY

I DECLARE THAT THE STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE TO THE BEST OF MY KNOWLEDGE. WARNING: WILLFUL FALSE STATEMENTS OR MISREPRESENTATIONS ARE A CRIMINAL OFFENSE.

Applicant Signature

Date

Co-Applicant Signature

Date

CONSUMER CREDIT INFORMATION

I/ We hereby authorize Westchester Residential Opportunities to use any consumer reporting agency, credit bureau or other investigative agencies employed by such, to investigate references, or statements or other data obtained from me or from any person pertaining to my employment history, credit, prior tenancies, character, general reputation, personal characteristics and mode of living, to obtain a consumer report and such other credit information which may result thereby, and to disclose and furnish such information to Westchester Residential Opportunities, to the owner, and to agencies that made or will make funding available in connection with this property listed above in support of this application. I have been advised that I have the right, under 606B of the Fair Credit Reporting Act, to make a written request, within reasonable time, for a complete and accurate disclosure of the nature and scope of any investigation.

Applicant Signature

Co-Applicant Signature

Date

10. HOW DID YOU HEAR ABOUT THIS DEVELOPMENT?

- Friend If friend, how did your friend hear about this? _____
- Employer
- Sign Posted on Site
- AffordableWestchester.org website Was the website helpful? _____
- Other Website/ Email _____ (list site)
- Church/ Synagogue (Identify): _____
- Community Organization (Identify): _____
- Other (Identify): _____

11. CHECK LIST:

- Are all sections of the application filled out?
- Has the Applicant and Co-Applicant Signed and Dated the application?
- Are your Federal Tax Returns Signed and Dated by you and Joint Filer?
- Did you include ALL Copies of the required documents listed in #9, for each Household Member?

****INCOMPLETE APPLICATIONS WILL NOT BE ACCEPTED.**

****ALL REQUESTED DOCUMENTATION MUST BE PROVIDED FOR EACH
HOUSEHOLD MEMBER.**

****APPLICATIONS ARE REVIEWED FOR COMPLETENESS IN THE ORDER IN
WHICH THEY ARE SUBMITTED.**

****HAND DELIVERED APPLICATIONS WILL NOT BE REVIEWED FOR
COMPLETENESS AT DROP OFF.**

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This is a resale unit at the above development and address. It must be your principal place of residence



Welcome to this beautiful townhouse located in the charming hamlet of North Castle in Westchester County. Stunning 2-Bedroom, 2.5-Bathroom Townhouse in Armonk Commons at 22 Old Route 22, Building 2, Unit #7 / 445 North State Road #7, Armonk, New York. This spacious and updated home is ideal for a family of 2–5 people.

Interior Features:

- Crown molding
- Stainless steel appliances, including a new Bosch dishwasher and refrigerator, stainless microwave
- New countertops with classic white tile backsplash
- Dining area with new built-in seating and hidden storage
- Cherry wood kitchen cabinets offering ample storage space
- Wood flooring throughout the main living areas
- New light fixtures in the kitchen, living room, and bathrooms
- Updated powder room with marble floors, raised sink, modern mirror, new hardwood, and shelving
- Two hall closets/pantry, master bedroom with two closets, and second bedroom with three closets
- Carpeted stairway
- Window blinds and curtains included

Bathroom Upgrades:

- Renovated full bath with marble floors, glass walk-in shower, updated sink, and lighting
- Second bathroom features a new toilet and lighting fixture
- Finished basement with sliding doors to a backyard patio, added full bathroom with glass walk-in shower

Additional Features:

- Washer and dryer included
- Central heat and A/C
- Two parking spots

Community Amenities:

- Located in Armonk Commons Development
- Snow removal and lawn care included
- Trash and recycling collection on Mondays
- Guest parking available

Location Highlights:

Armonk is one of three hamlets in the Town of North Castle (along with North White Plains and Banksville). Just 35 miles from New York City, Armonk offers a blend of suburban charm and convenient access to urban amenities.

- Armonk offers boutique shopping, diverse restaurants, specialty shops, and outdoor recreation
- Access to Bee-Line Bus Service (2-minute walk) and Metro-North Railroad

- **Close to Westchester Airport**

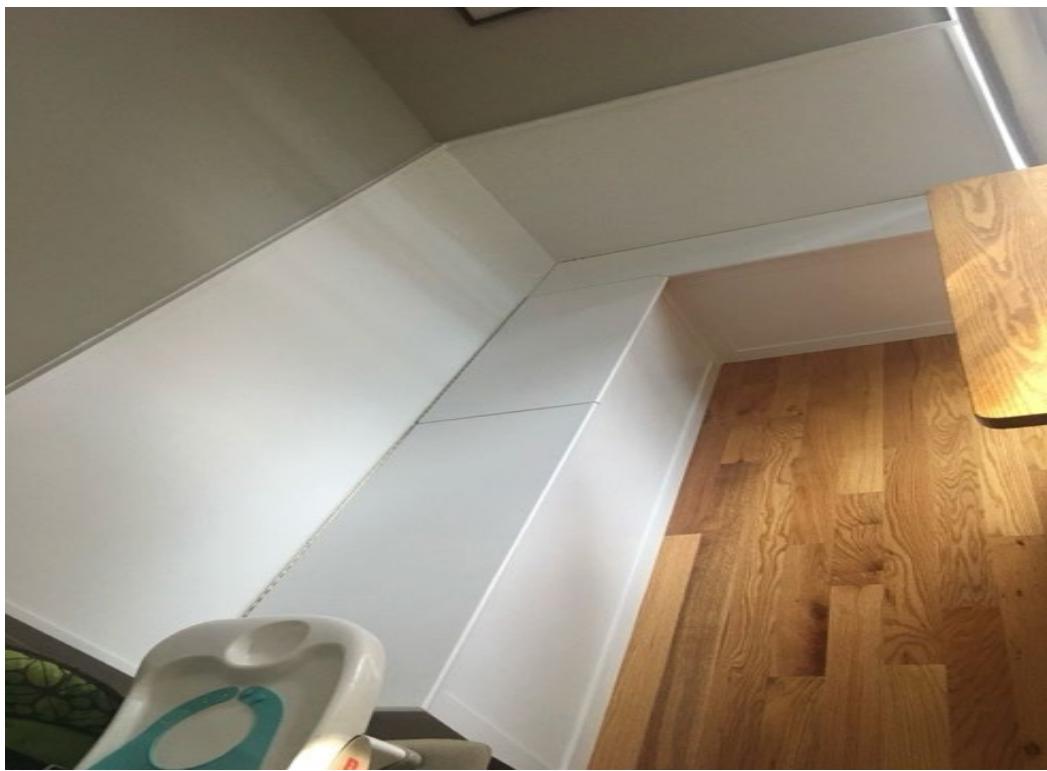
School District: Byram Hills Central School District

- **Byram Hills High School (Grades 9–12)**
- **H.C. Crittenden Middle School (Grades 6–8)**
- **Wampus Elementary School (Grades 3–5)**
- **Coman Hill Elementary School (Grades K–2)**

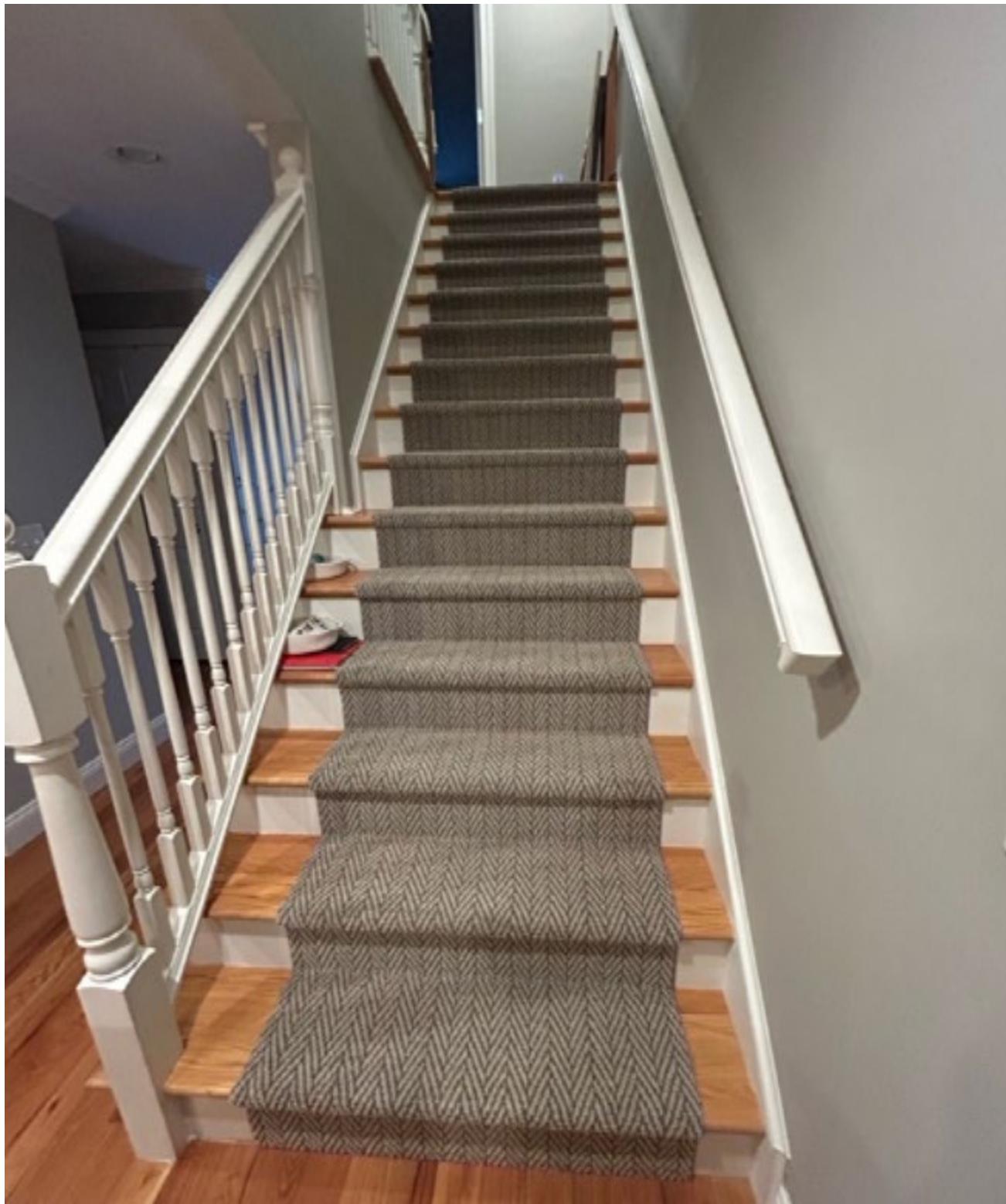
Living Room



Kitchen / Dining with Storage:



Staircase View



Master Bedroom with 2 Closets:



Second Bedroom – 3 Closets



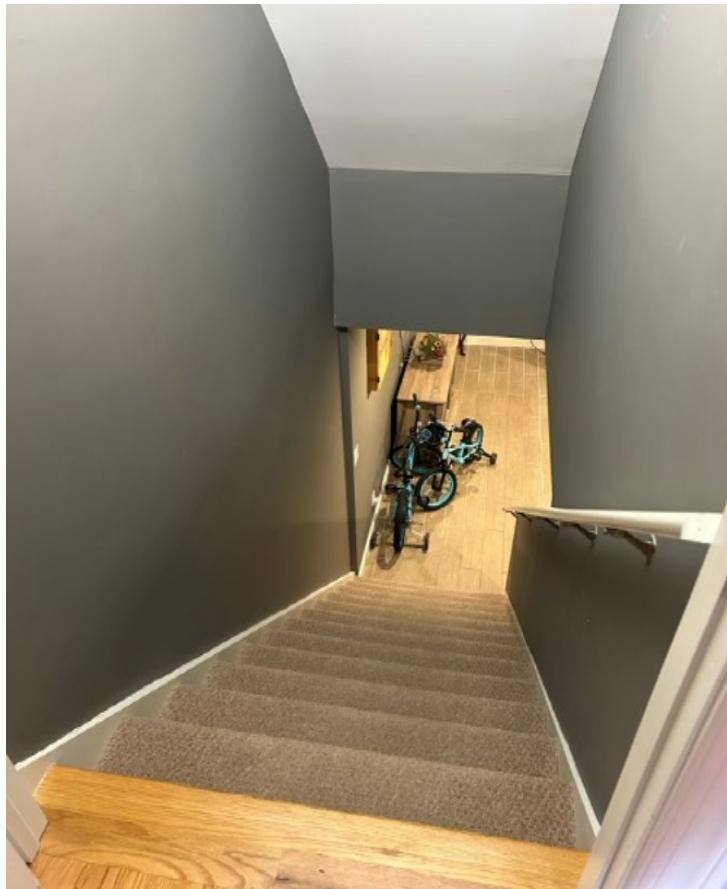
Full Bathroom



Bath with Glass Shower Walk-in



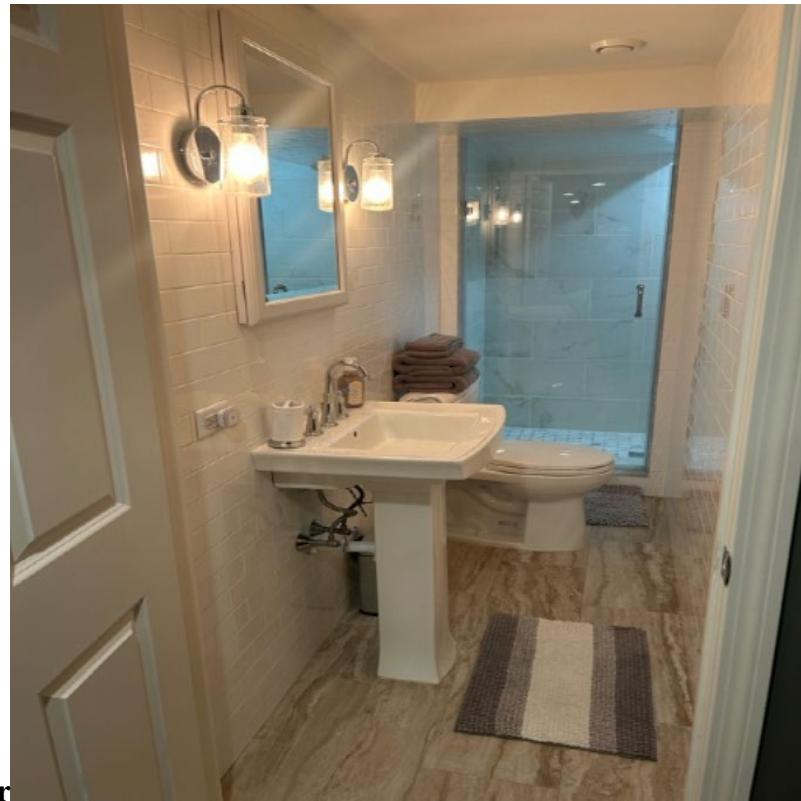
Basement Stairs



Basement



Basement View



Basement Bath w/ walk -in glass shower

Laundry Area/ Washer & Dryer



Patio/ Back Area



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