

# APPLICATION TO PURCHASE A FAIR & AFFORDABLE HOME

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

Applications are being accepted for the Wait List.

## TWO FAMILY DUPLEX DETACHED HOME

2 BEDROOM OWNER UNIT ON SECOND LEVEL

ONE BEDROOM RENTAL APARTMENT ON FIRST LEVEL

72 CROTON AVENUE

CORTLANDT MANOR, NY 10567

(Occupancy 2-5 Persons in Main Owner Unit)

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 June 1, 2025

(Income limits are subject to change)

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

Occupancy Requirements – 2-5 persons in household to be eligible.

### **Affordability Analysis – as of June 18, 2025**

(All figures are approximate and are subject to change)

	TWO BEDROOMS W/ONE BEDROOM RENTAL APARTMENT
Estimated Gross Sale Price	\$ 535,717
Westchester County loan subsidy (to be assumed)	\$ (300,000)
<b>Net Affordable Sale Price</b>	<b>\$ 235,717</b>
5% Down Payment	\$ (11,786)
<b>Mortgage Amount</b>	<b>\$ 223,931</b>
Monthly Principal + Interest*	\$ 1,566
Monthly Property Taxes	\$ 492
Monthly Homeowners Insurance	\$ 130
Monthly Private Mortgage Insurance	\$ 146
<b>Est. Total Monthly Housing Payment (PITI)**</b>	<b>\$ 2,334</b>

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

\*\*Anticipated rental income from the one-bedroom apartment can offset payment

*Questions? Contact us at:*

**Westchester Residential Opportunities**

[affordable@wroinc.org](mailto:affordable@wroinc.org) or 914-428-4519



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CORTLANDT MANOR, NY 10567

(Occupancy 2-5 Persons in Main Owner Unit)

**Mail or Hand Deliver Completed Application to:**

**Affordable 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: \_\_\_\_\_



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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. _____	<u>Head of Household</u>	_____	_____	_____
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:**



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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)



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## 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? \_\_\_\_\_



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9. **DOCUMENTATION**

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

- \_\_\_\_\_ **2024 & 2023 W-2s and/or 1099s**
- \_\_\_\_\_ **2024 & 2023 Federal Tax Returns** including **ALL** pages (include Schedules & IT-201 forms).  
**\*\*If Self Employment, include Profit & Loss Statements (for 2 years 2023, 2024).**
- \_\_\_\_\_ **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?**



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- ☐ 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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72 CROTON AVENUE

CORTLANDT MANOR, NY 10567

(Occupancy 2-5 Persons in Main Unit)

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



Beautiful two-family duplex detached home nestled in in the Town of Cortlandt. Ready to move in! Features Two Bedroom, One Bath Unit on Second Level (+/- 786 sq. feet) and One Bedroom, One Bath apartment (+/- 575 sq. ft) for rental income is on the First Level.

The second level main unit is the perfect space for 2-5 persons. Home features an updated kitchen, with beautiful black spacious counter tops, oak cabinets, two double windows over the sink. New Stainless-steel appliances - microwave, dishwasher and refrigerator. Bathroom features tiled flooring and walls. New fixtures. Beautiful stained hardwood floors throughout the home. Running heating boards. House is wired for generator backup (generator included). Recent roof and Boiler / Hot Water Heater (5 years old). Waterline system updated from street to house.



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Home is enclaved with terraced fencing. First and Second level units have their own front and side patios with pavers, approximately .67 acres total. Two-car driveway.

The Town of Cortland is located in northwest of Westchester County. It is bounded on the north by Putnam County, on the west by the Hudson River and the City of Peekskill, on the east by Yorktown, and south by the Towns of Ossining and New Castle. 72 Croton is located within the hamlet of Cortlandt Manor.

The property is located off Crompond Road (Route 202). Access to the Taconic State Parkway and U.S. Route 9 passes through the town along the Hudson River. The Metro North Hudson line commuter service to New York City is available via the Cortlandt train station and the Croton-Harmon train station, served by Metro-North Railroad. Croton-Harmon is also served by Amtrak.

Lakeland Central School District: Lincoln-Titus Elementary School, Walter Panas High School (approx. 1 mile away) and Lakeland Copper Beech Middle School (5.8 miles away).



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## Kitchen



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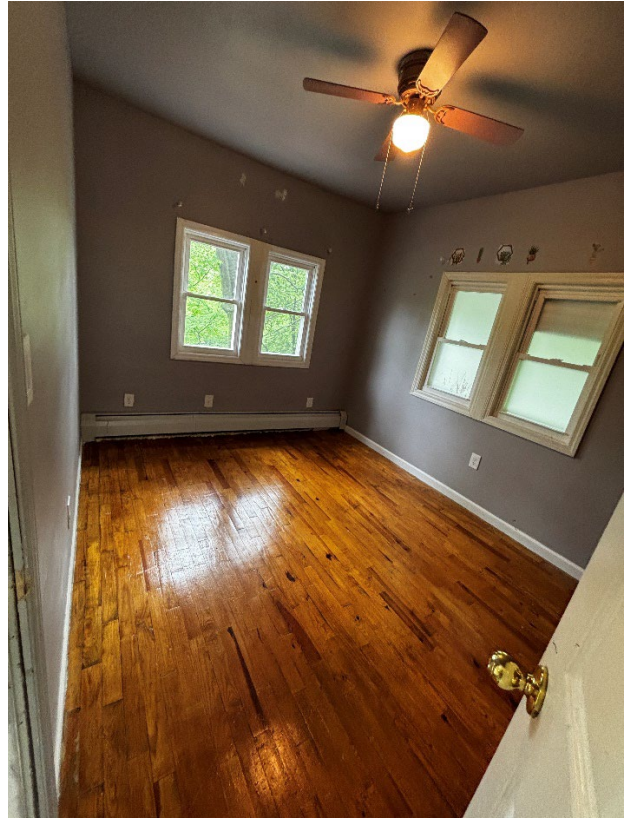
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## Bedroom One



## Bedroom Two



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## Living Room



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## Bathroom



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## *First-Floor One-Bedroom Apartment*

### **Kitchen / Bathroom**



### **Bedroom**



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**Full Home View**



**Rear View**



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**72 Croton Avenue  
Town of Cortlandt Manor, New York**



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