APPLICATION TO PURCHASE A FAIR & AFFORDABLE HOME

OSSINING T.B. FLATS
1 Bedroom, 2 Bathrooms Condominium
135 Main Street, Unit 303, Ossining, NY 10562
(Occupancy 1-3 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 October 1, 2026

(Income limits are subject to change)

1 Person	2 Persons	3 Persons
$95,000	$108,600	$122,150

Occupancy Requirements – 1-3 persons in household to be eligible.

Affordability Analysis – as of October 1, 2026

(All figures are approximate and are subject to change)

	UNIT 303
Affordable Sale Price	**$ 306,255**
Westchester County loan subsidy (to be assumed)	$ (30,000)
Net Sale Price	**$** 276,255
5% Down Payment	$ (13,813)
Mortgage Amount	**$ 262,442**
Monthly Principal + Interest**	$ 1835
Monthly Property Taxes	$ 502
Common Charges	$ 494
Monthly "Walls In" Insurance	$ 75
Monthly Private Mortgage Insurance	$ 171
Est. Total Monthly Housing Payment (PITI)	**$ 3,077**

**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.	_____	_____	_____	_____	_____
	Social Security #: _____		Occupation: _____		

f. 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:**

☐ **Current valid government-issued photo identification (**e.g., driver's license, passport**) for ALL household members.**

☐ **Birth certificates for ALL household members.**

☐ **Marriage certificate and/or divorce decree,** if applicable**.**

☐ **2025, 2024 & 2023 W-2s and/or 1099s for ALL employed household members.**

☐ **2025, 2024 & 2023 Tax Returns, including ALL pages** (include Schedules & IT-201 forms). **If self-employed, include Profit & Loss Statements for 2025, 2024 & 2023 for ALL household members.**

☐ **6 most recent pay stubs and/or documentation for any other source of income (**e.g., Social Security, pension/retirement, trust, alimony, child support**). Documents must be provided for ALL household member receiving income.**

☐ **6 months of all bank statements** (checking & savings), credit union, and investment account statements, including life insurance payout statements**. ALL pages must be submitted for each household member, including minors if an account is owned. ALL financial accounts owned must be submitted.**

☐ **Most recent retirement fund account statements –** ALL pages (e.g., 401(k), 403(b), pension).

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

☐ **A pre-approval letter** from your mortgage bank for a mortgage principal amount of at least the loan contemplated by the Affordability Analysis on the first page of this application.

APPLICATIONS THAT DO NOT INCLUDE ALL REQUIRED DOCUMENTATION WILL BE DENIED

ADDITIONAL DOCUMENTATION MAY BE REQUESTED

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 _____
- ☐ 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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(Occupancy 1-3 Persons)

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

Available to Own – Stylish Loft Condo in the Heart of Ossining!

Don’t miss your chance to own this unique and beautifully designed 1-bedroom, 2-bathroom, 2-story loft condo at the Ossining T.B. Flats, located at 135 Main Street, Unit 303. Nestled on the 3rd and 4th floors of this vibrant downtown community, this spacious home features a dramatic spiral staircase, soaring 9-foot ceilings, and an open-concept kitchen and living area with gleaming hardwood floors. The kitchen comes complete with stainless steel appliances including a stove, refrigerator, and microwave. The bedroom is cozy and carpeted, while both full bathrooms offer modern tile flooring for a sleek, clean look.

Enjoy access to a shared balcony on the 4th floor, perfect for relaxing or taking in the view. The building also features elevator access and a community laundry room in the basement—conveniently included in your HOA dues. Heating and hot water are electric. Building is pet-friendly. Parking is available through the Village of Ossining's municipal parking program for approximately $375 per year (subject to change).

Live steps away from everything Ossining has to offer, walk to the Metro North train station and Bee Line Bus Lines, restaurants, shops, farmers market, festivals, the beautiful waterfront park, community center, library, and more. This is more than just a home—it's a lifestyle.

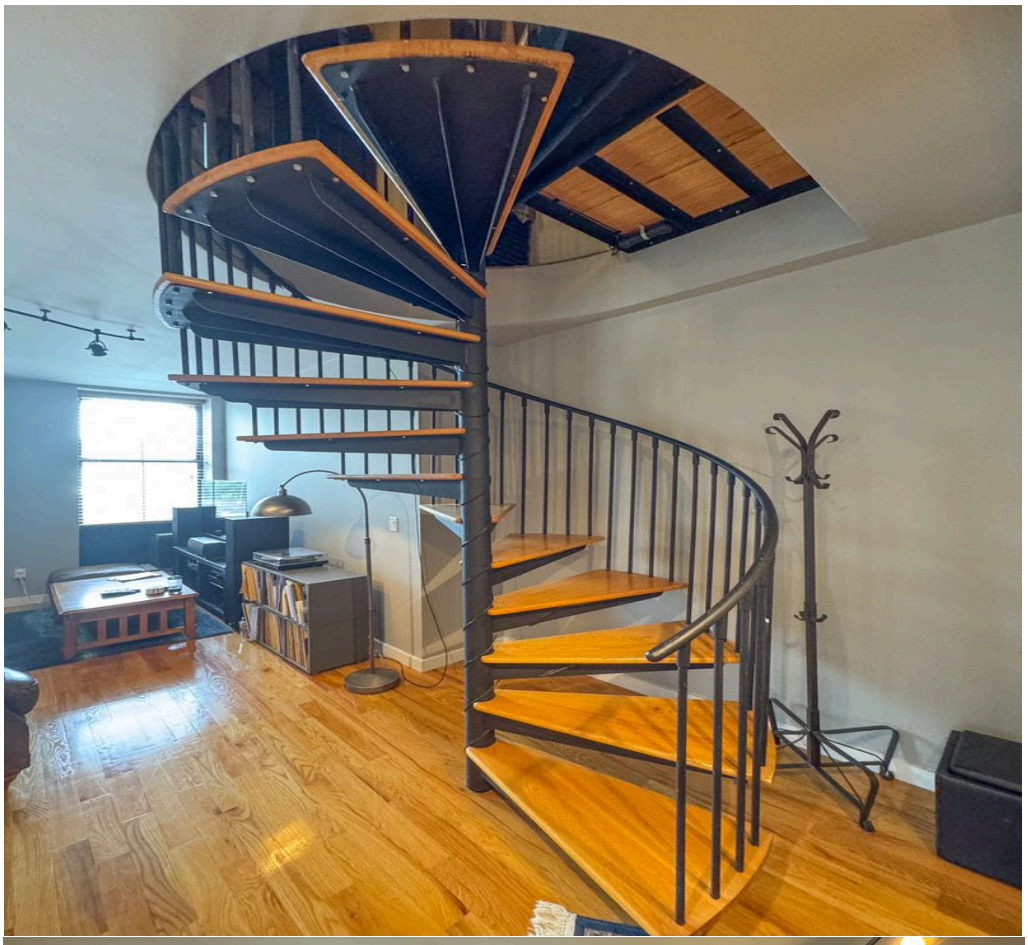
Come be part of the vibrant Ossining T.B. Flats community!

Entrance to Open Kitchen & Living Room

Open Kitchen & Living Room

Kitchen

Spiral Staircase



Loft Bedroom

Primary Bathroom

Second Bathroom

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