APPLICATION TO PURCHASE A FAIR & AFFORDABLE HOME

Completed applications will be accepted on a FIRST COME, FIRST SERVED basis
(applications received after that time will be waitlisted)

The Pinebrook Condominium
2 Bedroom, 2 Bathroom Condo
2103 Palmer Ave, Unit 104, Larchmont, New York 10538
(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 October 1, 2026

(Income limits are subject to change)

2 Persons	3 Persons	4 Persons	5 Persons
$108,600	$122,150	$135,700	$146,600

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

Affordability Analysis – as of October 1, 2026

(All figures are approximate and are subject to change)

	UNIT 104
Net Affordable Sale Price	**$ 367,809**
5% Down Payment	**$ (18,390)**
Mortgage Amount	**$ 349,419**
Monthly Principal + Interest**	$ 2,325
Monthly Property Taxes	$ 235
Monthly HOA Fees	$ 566
Monthly "Walls In" Insurance	$ 75
Monthly Private Mortgage Insurance	$ 227
Est. Total Monthly Housing Payment (PITI)	**$ 3,428**

**Assumes 30-year fixed rate mortgage at 7.0%.

The property has a $40,000 NYSAHC loan subsidy that will terminate on June 30, 2026

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:

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

☐ **Birth certificates for each household member.**

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

☐ **2025, 2024 & 2023 W-2s and/or 1099s.**

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

☐ **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 each household member receiving income.

☐ **6 months of all bank (checking & savings),** credit union, and investment account statements, including life insurance payout statements.
ALL pages must be submitted for every 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 non-refundable application fee** – Money Order or Bank Cashier's Check made payable to: Westchester Residential Opportunities. Personal checks are NOT accepted.

APPLICATIONS THAT DO NOT INCLUDE ALL REQUIRED DOCUMENTATION WILL BE DENIED.

I DECLARE THAT THE STATEMENTS CONTAINED IN THIS APPLICATION ARE TRUE AND COMPLETE.

_____ _____
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 each household member?
- ☐ 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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Completed applications will be accepted on a FIRST COME, FIRST SERVED basis

Deadline to apply is *June 1, 2026 at 4pm* (applications received after that time will be waitlisted)

The Pinebrook Condominium
2 Bedroom, 2 Bathroom Condo
2103 Palmer Ave, Unit 104, Larchmont, New York 10538
(Occupancy 2-5 Persons)

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

Welcome home to this beautifully maintained 2 bedroom, 2 bath condo. Located in the desirable Pinebrook Condo Community in downtown Larchmont, Unit 104 offers the perfect combination of comfort, convenience, and modern updates.

Open-concept kitchen featuring stainless steel appliances, a beautiful tiled backsplash, granite countertops, and rich mahogany wood cabinetry with modern silver hardware. Durable tile flooring throughout the kitchen area. The unit also includes a private balcony.

Bathrooms include updated cabinetry, modern fixtures, wood-style tile flooring, additional storage, and sliding glass bathtub doors. Ceiling fans are installed in every room for added comfort. Elegant wood-style flooring flows seamlessly throughout the living room, bedroom, and main living spaces.

The unit offers generous storage space and a dedicated laundry area with hookups for a washer and dryer. It features central air conditioning and heating for year-round comfort.

The unit includes one covered parking space (#45), with an additional space (#65) available for purchase, though it is not required. The building is equipped with an elevator for added convenience.

The Pinebrook Condo Community is comprised of two garden style buildings. Building amenities include a fitness center located on the first floor, as well as a second-floor meeting room.

The Larchmont community is within walking distance, with vibrant downtown shops, restaurants, parks, schools, and a 5-minute walk to the Metro-North train station for an easy commute.

Access to the Westchester County Bee-Line Bus Route (60,61,66,70,71).
Larchmont is served by the New Haven North East Corridor of the Metro-North Railroad at1 Railroad Way.

Mamaroneck Union Free School District.

2103 Palmer Avenue, Unit 104

Kitchen & Dinning Area

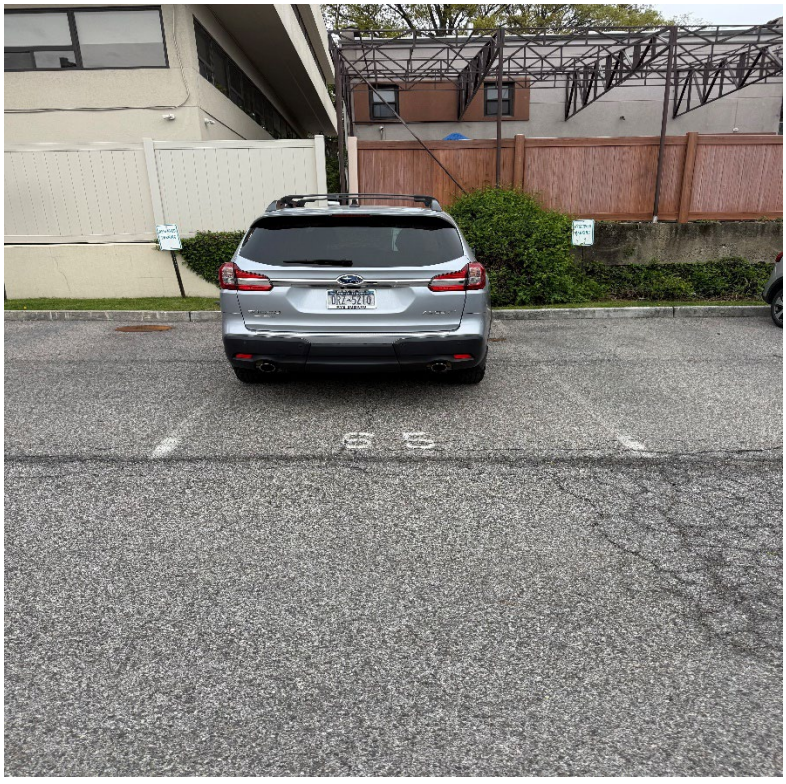
Living Room

Primary / Secondary Bedrooms

Primary Bathroom

Parking Space #45

Parking Space #65



Washer/ Dryer

Balcony View

The Pinebrook Condominium

Village of Larchmont, Town of Mamaroneck

Westchester County, New York

Questions? Contact us at:
Westchester Residential Opportunities
affordable@wroinc.org or 914-428-4519