APPLICATION TO RENT FAIR & AFFORDABLE HOME

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

Application Deadline: November 19, 2026 ***Applications received after the deadline are placed on the wait list.***

Accessory 1 Bedroom Apartment for Rent at $1,759/month*
2 Spruce Road South Salem, New York 10590

(Occupancy 1-3 Persons)

*Rent includes [hot water]. Tenant pays electric (including lighting, appliances, air conditioning, and other electricity used in the apartment).

Maximum Income Limits (60% AMI) as of October 1, 2026

(Income limits are subject to change)

1 Person	2 Persons	3 Persons
$71,250	$81,400	$91,600

Additional Requirements :

- **Minimum Annual Household Income:** $47,490
- **Minimum Credit Score:** 650
- **Criminal Background Check**

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

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 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).

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?

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

_____ _____
Applicant Signature Date

_____ _____
Co-Applicant Signature Date

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

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

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

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

Available for rent is a 1-bedroom accessory apartment within an owner-occupied home for $1,759* monthly rent. The apartment is approximately 440 square feet and was constructed around 1980. The unit offers a designated driveway parking space for the tenant. Please note that street parking *is not* available. Access to the apartment requires one flight of exterior stairs and one flight of interior stairs. The apartment *does not* include an in-unit washer or dryer. The nearest laundromat is approximately 10 minutes away in Ridgefield, Connecticut. South Salem is a small, residential hamlet in the Town of Lewisboro in northern Westchester County, known for its wooded surroundings, residential neighborhoods, and close proximity to both Connecticut and other Westchester communities. *There is no public transportation nearby, so tenant(s) must have a reliable, functioning vehicle. The closest train stations are located in Cross River and Katonah*.*

The property is conveniently located near several major routes, including **NY Route 35, NY Route 121, and U.S. Route 7**, providing access to South Salem, Ridgefield, Cross River, North Salem, Danbury, and surrounding areas. Nearby Ridgefield, CT offers additional shopping, dining, and services, including locally owned businesses and restaurants along Main Street and Route 7.

The surrounding area provides convenient access to:

- Grocery and convenience stores
- Delis, restaurants, and cafés
- Pharmacies and health services
- Shopping and personal services
- Parks and recreational opportunities
- Downtown Ridgefield and its local shops and restaurants
- Nearby Connecticut communities
- Major roadways connecting **Westchester County and Fairfield County**

Additional Requirements:

- **Minimum Annual Household Income:** $47,490
- **Minimum Credit Score:** 650
- **Criminal Background Check**

Bedroom

Bedroom Closet

Bathroom

Living Room

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