Date: May 12, 2017

Dear Prospective Tenant:

The Rockland Housing Action Coalition, Inc. (RHAC) proudly presents Nyack Point Apartments, a brand new family rental community, located at 263 Main Street in the Village of Nyack in Rockland County.

This spacious 33 unit rental complex was specifically designed for families, who meet certain income eligibility requirements. Each apartment has a modern kitchen, featuring a frost free refrigerator, oven, an attractive full bathroom, numerous closets and wall to wall carpeting.

Nyack Point Apartments consists of a modern three story building, which includes a community room and a kitchen that is available for residents use for various social activities and holiday parties. All of the apartments are handicapped adaptable with onsite parking. Nyack Point Family Apartments, situated in a central location, is convenient to shopping, parks, schools, places of worship and public transportation.

Because we think it’s very important to provide high quality rentals that are affordable, the rent for a one bedroom apartment range $442 to $720. The rents for a 2 bedroom apartment will range from $520 to $895. We are able to provide high quality affordable rental housing, because we’ve obtained tax credits from the New York State Division of Housing and Community Renewal and other financing through the New York State Housing Trust Fund Corporation and the Federal Home Loan Bank of New York.

Enclosed you will find an application for residency at Nyack Point Apartments. As of May 15, 2017 we will be accepting Nyack Point Apartments rental applications. After you complete and return the application to RHAC, your name will automatically be entered into a lottery which will occur on June 12, 2017. During the lottery, your name will be picked and assigned a number to determine the order we will review applications. We will review applications starting with the lowest number first and ending with the highest number.

If we lease all of the apartments before we reach the number you have been assigned, we will add your name to our waiting list. We will contact you at the appropriate time when there is a vacancy. We will review their applications starting from the lowest number and ending with the highest number.

Please mail the completed application to the following address:

Rockland Housing Action Coalition, Inc.
120-126 North Main Street, Annex 1st Floor
New City, NY 10956

For more details about Nyack Point Apartments, please call our office at 845-659-4303.

Sincerely,

Jason Jennings

Jason Jennings, Property Manager
Nyack Point Apartments
RENTAL APPLICATION FOR NYACK POINT APARTMENTS
c/o Rockland Housing Action Coalition, Inc.
120-126 North Main Street, Annex First Floor
New City, NY 10956
Telephone (845) 659 4303
Fax (845) 708 5798

Date of Application: ___________________________ Date Desired: ___________________________

List the number of household members that will be living in the apartment: _______

Number of bedrooms requested: _______ 1 bedroom. _______ 2 bedroom

1. HOUSEHOLD INFORMATION

#1 HOUSEHOLD HEAD
Name: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Social Security Number: ___________________________
Date of Birth: ___________________________
Student: ______ Yes ______ No

#2 SPOUSE OR OTHER APPLICANT
Name: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Social Security Number: ___________________________
Date of Birth: ___________________________
Student: ______ Yes ______ No

#3 OTHER HOUSEHOLD MEMBER
Name: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Social Security Number: ___________________________
Date of Birth: ___________________________
Student: ______ Yes ______ No

#4 OTHER HOUSEHOLD MEMBER
Name: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Social Security Number: ___________________________
Date of Birth: ___________________________
Student: ______ Yes ______ No

#5 OTHER HOUSEHOLD MEMBERS
Name: ___________________________
Date of Birth: ___________________________
Name: ___________________________
Date of Birth: ___________________________

2. EMPLOYMENT HISTORY

HOUSEHOLD HEAD
Name of Current Employer: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Gross paycheck amount (before deductions) $ ___________________________
_____ Weekly Paycheck  ____Biweekly Paycheck

SPouse OR OTHER APPLICANT
Name of Current Employer: ___________________________
Address: ___________________________
________________________________
Telephone Number: ___________________________
Gross paycheck amount (before deductions) $ ___________________________
_____ Weekly Paycheck  ____Biweekly Paycheck
2. EMPLOYMENT HISTORY (continued)
If less than two years at present place of employment, please list previous employment history

Name and Address of Previous Employer: Name and Address of Previous Employer

HOUSEHOLD HEAD

SPOUSE OR OTHER APPLICANT

Name and Address of Previous Employer: Name and Address of Previous Employer

Number of years employed: Number of years employed:

3. OTHER INCOME (List monthly amount for each person)

Self Employment Income $ ____________________________

Social Security/Disability $ ____________________________

Pension/Stocks and Bonds $ ____________________________

Other Income $ ____________________________

4. ASSETS

List all sources of income for each household member that will be living in this apartment. Please indicate overtime, tips, bonuses, commissions, unemployment benefits, public assistance, child support, pension, social security benefits, etc.

<table>
<thead>
<tr>
<th>Checking</th>
<th>Bank Name</th>
<th>Average Balance</th>
<th>Account Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Savings</th>
<th>Bank Name</th>
<th>Average Balance</th>
<th>Account Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Certificate of Deposit Balance $ ____________________________ Bank Name ____________________________

Stocks and Bonds $ ____________________________ Bank Name ____________________________

401K $ ____________________________

Other Assets $ ____________________________

5. HOUSING INFORMATION

Do you own or rent at your current address _______ Own _______ Rent

Have you ever owned real estate? If yes, when? ____________________________

If you are renting, are you presently receiving a Section 8 subsidy? _______ Yes _______ No
NYACK POINT APARTMENTS RENTAL APPLICATION

If you have rented an apartment during the past TWO years, please complete the following section:

5. HOUSING INFORMATION (continued)

<table>
<thead>
<tr>
<th>Current Landlord's Name/Address/Phone #</th>
<th>Your address</th>
<th>Dates From: To:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Address:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone #:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous Landlord's Name/Address/Phone #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
</tr>
<tr>
<td>Address:</td>
</tr>
<tr>
<td>Amount Paid:</td>
</tr>
<tr>
<td>Phone #:</td>
</tr>
</tbody>
</table>

Do you have a car?    Yes  No  If yes, how many?    
Do you have any pets?  Yes  No  If yes, please list all pets    
How did you hear about this development?    

DEMOGRAPHIC INFORMATION:
All information we are requesting below is strictly voluntary. This information will be provided to the United States Census Bureau to help them track various migration patterns.

| Borrower: Gender:    Marital Status:    Disabled? |
|----------------------|----------|------------|
| Co-Borrower: Gender: | Marital Status: | Disabled? |

Family Size:    Preferred Language    

Your Ethnicity:
- [ ] Hispanic
- [ ] Non-Hispanic

Your Race: (Check one only)
- [ ] American Indian / Alaskan Native
- [ ] Asian
- [ ] Black or African American
- [ ] Native Hawaiian or other Pacific Islander
- [ ] White
- [ ] American Indian or Alaska Native and White
- [ ] Asian and White
- [ ] Black or African American and White
- [ ] American Indian or Alaska Native and Black or African American
- [ ] Other Multiple Race
6. LETTER OF UNDERSTANDING

I (we) understand that the monthly rental amounts are subject to change, although every effort will be made to keep the actual rent amount as close as possible to the figures listed on the cover letter.

I (we) grant permission for the development/marketing/management team Nyack Point Apartments to exchange credit and financial information about me (us) with others. You may request a credit report on me (us) and, if asked, you will tell me (us) the name and address of the consumer reporting agency that furnished it.

I (we) grant permission for the development/marketing/management team to request a criminal background check.

I (we) understand and certify that all information contained in this application is true and correct to the best of my (our) knowledge.

I (we) understand that all information provided on this form will be kept confidential, and only persons involved in administering this program will have access to this information.

______________________________          ________________________________
Household head signature          Spouse or other application signature

______________________________          ________________________________
Date          Date

PLEASE NOTE: THERE WILL BE NO PETS ALLOWED IN THE BUILDING

NYACK POINT APARTMENTS IS A NO SMOKING BUILDING
NOTICE OF OCCUPANCY RIGHTS UNDER THE VIOLENCE AGAINST WOMAN ACT

The Violence Against Women Act (VAWA) provides protections for victims of domestic violence, dating violence, sexual assault, or stalking. VAWA protections are not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation. The U.S. Department of Housing and Urban Development (HUD) is the Federal agency that oversees that the National Housing Trust Fund (HTF) or Low Income Housing Tax Credit (LIHTC) programs are in compliance with VAWA.

Protection for Applicants
If you or have qualified for assistance HTF or LIHTC, you cannot be denied admission or denied assistance because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

Protection for Tenants
If you are receiving assistance under HTF or LIHTC, you may not be denied assistance, terminated from participation, or be evicted from your rental housing because you are or have been a victim of domestic violence, dating violence, sexual assault, or stalking.

Also, if you or an affiliated individual of yours is or has been the victim of domestic violence, dating violence, sexual assault, or stalking by a member of your household or any guest, you may not be denied occupancy rights under HTF or LIHTC solely on the basis of criminal activity directly relating to that domestic violence, dating violence, sexual assault, or stalking.

Affiliated individual means your spouse, parent, brother, sister, or child, or a person to whom you stand in the place of a parent or guardian (for example, the affiliated individual is in your care, custody, or control); or any individual, tenant, or lawful occupant living in your household.

For applicants/tenants who are or have been victims of stalking seeking help may visit the National Center for Victims of Crime’s Stalking Resource Center at https://www.victimsofcrime.org/our-programs/stalking-resource-center.

For help regarding sexual assault, you may call the 24 hour hotline at (845) 634 3344, at the Center for Safety and Change located at 9 Johnsons Lane, New City, New York 10956.

CRIMINAL APPEAL PROCESS FOR A PREVIOUS CONVICTION
An applicant may be rejected if he/she is found to have an ineligible level of income, a credit report showing history of late payments on rent or default on other debt obligations, bankruptcy within the last 3 years, adverse reference information from a current or previous landlord and/or criminal history information evidencing convictions of theft, arson or violent crimes.

If an applicant does not appear to qualify, he/she will be sent a dated, written letter with an explanation describing the reason he/she does not qualify. The applicant will have seven (7) business days, beginning from the date which appears on the letter, to appeal the decision. Within that 7 day period, the applicant must provide evidence that the reason for the Nyack Point Apartment’s rejection was incorrect. The management staff will review all new information provided by the applicant within a 7 day period and make a determination. Management will send a letter to each applicant describing the outcome of the review.

I have read the Nyack Point Apartment Notice of Occupancy Rights under the Violence Against Woman Act and the Criminal Appeal Process.

Initial Here
Income Limits per Unit Size:
As published by HUD for the year 2016
Rockland County Area Median: $100,600

40% of the Area Median Income Only: (2 one bedroom apartments)

<table>
<thead>
<tr>
<th>UNIT SIZE RENT</th>
<th>MINIMUM INCOME</th>
<th>MAXIMUM INCOME*</th>
<th>MONTHLY RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person:</td>
<td>$ 16,000</td>
<td>$ 28,200</td>
<td>$ 442</td>
</tr>
<tr>
<td>2 Persons</td>
<td>16,000</td>
<td>32,200</td>
<td>442</td>
</tr>
</tbody>
</table>

50% of the Area Median Income Only: (6 one bedroom units)

<table>
<thead>
<tr>
<th>UNIT SIZE RENT</th>
<th>MINIMUM INCOME</th>
<th>MAXIMUM INCOME*</th>
<th>MONTHLY RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Persons:</td>
<td>26,000</td>
<td>35,250</td>
<td>720</td>
</tr>
<tr>
<td>2 Persons:</td>
<td>26,000</td>
<td>40,250</td>
<td>720</td>
</tr>
</tbody>
</table>

40% of the Area Median Income Only: (2 two bedroom units)

<table>
<thead>
<tr>
<th>UNIT SIZE RENT</th>
<th>MINIMUM INCOME</th>
<th>MAXIMUM INCOME*</th>
<th>MONTHLY RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Persons:</td>
<td>20,500</td>
<td>32,200</td>
<td>520</td>
</tr>
<tr>
<td>3 Persons:</td>
<td>20,500</td>
<td>36,240</td>
<td>520</td>
</tr>
<tr>
<td>4 Persons:</td>
<td>20,500</td>
<td>40,240</td>
<td>520</td>
</tr>
</tbody>
</table>

50% of the Area Median Income Only: (6 two bedroom units)

<table>
<thead>
<tr>
<th>UNIT SIZE RENT</th>
<th>MINIMUM INCOME</th>
<th>MAXIMUM INCOME*</th>
<th>MONTHLY RENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Bedroom</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Persons:</td>
<td>34,000</td>
<td>40,250</td>
<td>895</td>
</tr>
<tr>
<td>3 Persons:</td>
<td>34,000</td>
<td>45,300</td>
<td>895</td>
</tr>
<tr>
<td>4 Persons:</td>
<td>34,000</td>
<td>50,300</td>
<td>895</td>
</tr>
</tbody>
</table>

*The maximum incomes are subject to change annually and are based upon the area median income as determined by the Department of Housing and Urban Development (HUD)
**INCOME SOURCES**

<table>
<thead>
<tr>
<th>Category</th>
<th>Documents Required</th>
</tr>
</thead>
</table>
| If employed | * Paycheck stubs for 1 month  
Moist Recent Federal Income Tax return |
| If receiving Social Security or Supplemental Security Income | * Most Recent Award or benefit notification letter |
| If receiving Welfare (AFDC) | * Most Recent Award/Budget Letter |
| If receiving Alimony or Child Support | * Copy of Separation or Settlement agreement stating the amount and type of support and payment schedules |
| If receiving Disability Insurance, Compensation or Severance Pay | * Most Recent Payment stub or WORKMAN’S verification letter |
| If receiving Pension Payments | * Most Recent Award letter/payment stub |
| If receiving Veteran’s Benefits | * Most Recent Award letter |
| If receiving any other form of periodic income | * Verification of type of income |

**ASSET SOURCES**

<table>
<thead>
<tr>
<th>Category</th>
<th>Documents Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have a checking account</td>
<td>* Six months of most recent checking statements</td>
</tr>
<tr>
<td>If you have a savings account</td>
<td>* Passbook or account statement</td>
</tr>
<tr>
<td>If you have a money market account</td>
<td>* Latest statement of account</td>
</tr>
<tr>
<td>If you have any stocks, bonds</td>
<td>* Statements showing value of stocks or bonds and earnings credited to you</td>
</tr>
<tr>
<td>If you receive income from a trust</td>
<td>* Documentation verifying income received from trust</td>
</tr>
<tr>
<td>If you receive a pension</td>
<td>* Documentation verifying income received from pension</td>
</tr>
<tr>
<td>If you have a 401K program</td>
<td>* Documentation verifying contributions and present amount in 401K program</td>
</tr>
</tbody>
</table>