



# Garthchester Realty

www.GarthchesterRealty.com

440 Mamaroneck Ave., Suite S 512  
Harrison, New York 10528  
(914) 725-3600 F: (914) 725-6453

98-20 Metropolitan Ave., Suite 1  
Forest Hills, New York 11375  
(718) 544-0800

## 470 OWNERS CORPORATION

(rev. 2/2022)

### APPLICATION FOR PURCHASE/SUBLET

Return to: Garthchester Realty  
440 Mamaroneck Ave., S-512  
Harrison, NY 10528

### INSTRUCTIONS

1. Please complete all sections of the application. If a section is not applicable to you, so state.
  
2. Purchaser must provide one (1) collated copy of the following documents prior to the Board considering the application. ***Please do not bind, staple or print double sided.***
  - a. Fully completed application with all attached forms signed.
  - b. A signed copy of your last two (2) years Federal tax returns with all schedules attached. Also a copy of all W-2's submitted with the tax return, as well as last two pay stubs.
  - c. Copies of latest bank statements.
  - d. Two (2) personal letters of reference and two (2) professional letters of reference for each applicant.
  - e. Letter of reference from your past employer stating annual salary and length of employment.
  - f. Letter of reference from current landlord or managing agent.
  - g. Fully executed contract of sale, together with any riders thereto.
  - h. A copy of your bank mortgage commitment if financing is being obtained.

*The information and forms provided on this website are subject to change and may, therefore, not be the most current versions. Accordingly, users of this site are advised to check the date of the forms to make sure it is the most current. Garthchester Realty hereby disclaims responsibility for the reliance by any users of this site on the information contained herein without independent verification of its accuracy.*



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3. The application, documents and a non-refundable application fee, payable to Garthchester Realty, in the sum of Four Hundred and Fifty (\$450.00) Dollars **plus** One Hundred and Fifty (\$150.00) Dollars **per person** (for a background check) must accompany your application. These fees are non-refundable.
4. The Board reserves the right to request additional information prior to considering your application.
5. By submitting this application for the Board's consideration, you are representing that all statements contained therein are true to the best of your knowledge and are authorizing the Board to verify all statement, including the Board obtaining a current credit report.
6. Where there is more than one purchaser, the information requested is to be answered by all purchasers.
7. The purchaser(s) and all the persons to reside at the residence will be required to attend a personal interview with the members of the Admissions Committee of the Board of Directors prior to the committee's moving on the application.

**\*NO APPLICATIONS ACCEPTED ON FRIDAYS AFTER 12PM.**

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## **470 OWNERS CORP.**

### **APPLICATION TO PURCHASE SHARES OF THE CORPORATION**

#### **NOTICE**

Article II of Chapter 700 of the Laws of Westchester County, known as the Westchester County Fair Housing Law, prohibits discrimination in housing accommodations on the basis of a person or persons' actual or perceived race, color, religion, age, national origin, alienage or citizenship status, ethnicity, familial status, creed, gender, sexual orientation, marital status, disability, source of income, or status as a victim of domestic violence, sexual abuse, or stalking.

Section 700.21-a of the Westchester County Fair Housing Law governs applications to purchase shares of stock in cooperative housing corporations, and applies to this application. Under this section, the cooperative housing corporation is required to comply with the following deadlines:

1. Within fifteen days of the receipt of this application, the cooperative housing corporation must either acknowledge that it has received a complete application, or shall notify you of any defect in the application.
2. If you are notified of any defect in the application, within fifteen days of the receipt of the corrected application the cooperative housing corporation must either acknowledge that it has received a complete application, or shall notify you any defect in the application.
3. Within sixty days of receipt of a complete application, the cooperative housing corporation must approve or deny your application, and provide written notice thereof.
4. If your application is denied, the cooperative housing corporation is required to provide notice to the Westchester County Human Rights Commission, including your contact information.



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**470 OWNERS CORP.  
470-480 HALSTEAD AVENUE  
HARRISON, NY 10528**

## **Minimum Application Criteria**

- Minimum 20% down (For Purchases only)
- Debt to Income <35%
- Monthly Payment (mortgage & maintenance or rent) multiplied by 40 = minimum household yearly income
- Credit Score 700+ with no judgements, bankruptcies, multiple late payments etc.
- Clear background check

The Board will agree to an interview only if above minimum criteria are met.

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Owners Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Apt. #: \_\_\_\_\_

**COOPERATIVE HOUSING APPLICATION**

**470 OWNERS CORP.**

**NAME:** \_\_\_\_\_ **SOC.SEC. #:** \_\_\_\_\_

**NAME:** \_\_\_\_\_ **SOC.SEC. #:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**HOME #:** \_\_\_\_\_ **OFFICE #:** \_\_\_\_\_

Current Residence: **Check One**

Rent \_\_\_\_\_ Owner \_\_\_\_\_ Other \_\_\_\_\_ Explain \_\_\_\_\_

If Rent: Landlord Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Years at current address \_\_\_\_\_ If less than 2 years at present, give former address \_\_\_\_\_

**# of PERSONS TO RESIDE IN APARTMENT:** \_\_\_\_\_

**Name**

**Relationship**

**1.** \_\_\_\_\_

**2.** \_\_\_\_\_

**3.** \_\_\_\_\_

**4.** \_\_\_\_\_

I have been given a copy of the House Rules and reviewed with me (to be signed at interview).

I understand that dogs are strictly prohibited.

Cats are permitted provided they are kept inside the owner's apartment at all times.

I understand and agree \_\_\_\_\_ (initial)

**CHECK OR MONEY ORDER PAYABLE TO GARTHCHESER REALTY MUST ACCOMPANY APPLICATION FOR CREDIT EXAMINATION THIS FEE IS NOT REFUNDABLE.**

**EMPLOYMENT DATA**

**(Purchaser/Subletee)**

Current Employer \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_

Dates Employed: From \_\_\_\_\_ to \_\_\_\_\_ Current Salary \_\_\_\_\_

Phone # \_\_\_\_\_ Supervisor's Name \_\_\_\_\_

**COMPLETE IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO (2) YEARS:**

Previous Employer \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_

Dates Employed: From \_\_\_\_\_ to \_\_\_\_\_ Current Salary \_\_\_\_\_

Phone # \_\_\_\_\_ Supervisor's Name \_\_\_\_\_

**(Co-Purchaser/Co-Subletee)**

Current Employer \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_

Dates Employed: From \_\_\_\_\_ to \_\_\_\_\_ Current Salary \_\_\_\_\_

Phone # \_\_\_\_\_ Supervisor's Name \_\_\_\_\_

**COMPLETE IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO (2) YEARS:**

Previous Employer \_\_\_\_\_ Position/Title \_\_\_\_\_

Address \_\_\_\_\_

Dates Employed: From \_\_\_\_\_ to \_\_\_\_\_ Current Salary \_\_\_\_\_

Phone # \_\_\_\_\_ Supervisor's Name \_\_\_\_\_

**FINANCIAL DATA**

Source of down payment and settlement charges \_\_\_\_\_

**THESE QUESTIONS APPLY TO ALL PURCHASERS/SUBLETEES**

If a “yes” answer is given to a question in this column, explain on attached sheet.

	<b><u>Purchaser</u></b> <b><u>Yes or No</u></b>	<b><u>Co-Purchaser</u></b> <b><u>Yes or No</u></b>
Have you any outstanding judgements?	_____	_____
In the last 7 years, have you been declared bankrupt?	_____	_____
Have you property foreclosed upon or given title or deed in lieu thereof?	_____	_____
Are you a co-maker or endorser on a note?	_____	_____
Are you a party in a law suit?	_____	_____
Are you obliged to pay alimony, child support, or separate maintenance?	_____	_____
Is any part of the down payment borrowed?	_____	_____

**DESCRIBE OTHER INCOME**

NOTICE: Alimony, child support or separate maintenance income need not to be revealed if the Purchase or Co-Purchaser does not choose to have it considered as a basis for paying maintenance charges:

	Monthly Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____

**DETAILS OF PURCHASE**

a. Purchase price*	\$ _____
b. Total closing cost (est.)	\$ _____
c. Total (a + b)	\$ _____
d. Amount of financing	\$ _____
e. Other financing	\$ _____
f. Amount of cash deposit	\$ _____
g. Cash reqd. for closing	\$ _____

If applicable, explain other financing \_\_\_\_\_

\_\_\_\_\_

\*Copy of Contract of Sale to be submitted with this application

Estimated closing date: \_\_\_\_\_



**GROSS MONTHLY INCOME**

<b><u>ITEM</u></b>	<b><u>APPLICANT</u></b>	<b><u>CO-APPLICANT</u></b>	<b><u>TOTAL</u></b>
Base Employee Income			
Overtime			
Bonuses			
Commissions			
Dividends/Interest			
Net Rental Income			
Other Income			
<b>TOTAL</b>			

**MONTHLY HOUSING INCOME**

<b><u>ITEM</u></b>	<b><u>PRESENT</u></b>	<b><u>PROPOSED</u></b>
Rent/Maintenance		
Bank Mortgage		
Other Financing		
Homeowners Insurance		
Real Estate Taxes		XXXX
Mortgage Insurance		
Co-op Assessments		
Other Misc. Housing Expense		
Total Monthly Payment		
Utilities		
<b>TOTAL</b>		

**FOR PURCHASERS ONLY**

**BALANCE SHEET AT THE LAST DAY OF MONTH IMMEDIATELY PRECEDING DATE OF APPLICATION (see notes on attached page)**

**ASSETS**

Contract deposit for this apartment	\$ _____
Checking Accounts (Note 1 – Not including contract deposit)	\$ _____
Savings Account (Note 1 – Not including contract deposit)	\$ _____
Marketable Securities (Note 2)	\$ _____
Life Insurance Net cash Value	\$ _____
Non-Marketable Securities (Note 2)	\$ _____
Real Estate Owned (Note 3)	\$ _____
Automobiles/Pleasure Craft Owned (Note 4)	\$ _____
Vested Interest in Retirement Fund (Note 5)	\$ _____
Net Worth of Business Card (Note 5)	\$ _____
Furniture and Personal Property	\$ _____
Notes Receivable	\$ _____
Other Assets (Note 5)	\$ _____
<b>TOTAL ASSETS:</b>	<b>\$ _____</b>

**LIABILITY**

Installment Debt Payable (Note 6)	\$ _____
Other Unsecured Loans (Note 6)	\$ _____
Mortgage Loans (Note 6)	\$ _____
Automobiles/Pleasure Craft Loans (Note 6)	\$ _____
Other Secured Loans (Note 6)	\$ _____
Other Liabilities (Note 7)	\$ _____
<b>TOTAL LIABILITY:</b>	<b>\$ _____</b>
<b>Net Worth</b>	<b>\$ _____</b>
<b>TOTAL LIABILITIES &amp; NET WORTH (A - B)</b>	<b>\$ _____</b>

**FOR PURCHASERS ONLY**

**NOTES TO BALANCE SHEET**

<b><u>NOTE 1</u></b>	<b><u>Account #</u></b>	<b><u>Name &amp; Address of banking Institution</u></b>	<b><u>Balance</u></b>
Checking 1)			
Checking 2)			
Savings 1)			
Savings 2)			

<b><u>NOTE 2</u></b>	<b><u># of Shares</u></b>	<b><u>Type Security</u></b>	<b><u>Issuer</u></b>	<b><u>Market Value</u></b>	<b><u>Monthly Dividend/Interest</u></b>

<u>NOTE 3</u>	<u>Address of Property</u>	<u>Type of Property</u>	<u>Cost of Property</u>	<u>Present Market Value</u>	<u>Amount of Mortgage &amp; Loans</u>
	<u>Monthly Gross Rental Income</u>	<u>Monthly Mortgage Payments</u>	<u>Monthly Taxes, Insurance, Maintenance &amp; Misc. Payments</u>	<u>Monthly Net Income</u>	
				\$	

**NOTE 4:** Make & Year: \_\_\_\_\_

Plate # of Vehicle: \_\_\_\_\_

**NOTE 5:** Briefly Describe Other Assets: \_\_\_\_\_

**NOTE 6:** Please provide the following for all Debt (Credit cards, Student loans, Bank loans, etc.):

<u>Creditor's Name &amp; Address</u>	<u>Account #</u>	<u>Monthly Payments</u>	<u>Months Left</u>	<u>Unpaid Balance</u>

**NOTE:** Briefly Describe any other liabilities: \_\_\_\_\_

**I certify statements made in this application have been examined by me and to the best of my knowledge and belief are true, correct and complete. I have no objection to inquiries to any person or institution being made for the purpose of verifying the facts herein stated. I understand that the filing of this application does not in any way bind the Cooperative to consent to the assignment (or sublet) of this apartment to me.**

---

**Purchaser's/Sublettee's Signature**

---

**Date**

---

**Co-Purchaser's/Co-Sublettee's Signature**

---

**Date**

# COMPLETE ONE PER APPLICANT

## AUTHORIZATION FOR THE RELEASE OF CONSUMER CREDIT REPORT INFORMATION TO THE FOLLOWING COMPANY OR CORPORATION

I \_\_\_\_\_ hereby authorize Garthchester Realty and the agencies used by this company or corporation, the release of, and/or permission to obtain and review, full consumer credit report information from the credit reporting agencies and/or their *vendors*. Without exception this authorization shall supersede and retract any prior request or previous agreement to the contrary. Copies of this authorization, which show my signature, have been executed by me to be as *valid* as the original release signed by me.

Compliance by the Subscriber with all provisions of the Federal Fair Credit Reporting Act (Public Law 91-508, 15 U.S.C. Section 1681ET SEQ., 604-615) and the Consumer Credit Reporting Act (California Civil Code Sec. 1785.1-1785.34) or other jurisdictional requirements. Information will be requested only for the Subscriber's exclusive use, and the Subscriber will certify for each request the purpose for which the information is sought and that the information will be used for no other purposes.

X BY WRITTEN AUTHORIZATION OF THE CONSUMER TO WHOM IT RELATES

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Phone #: \_\_\_\_\_

Current Address:

---

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# Vehicle Registration Form

## CIRCLE 1 or 2

1) UPDATING CAR INFO ONLY ( NO STICKER NEEDED - FILL OUT FORM AND SEND IN REQUIRED DOCS\*)

2) UPDATING CAR INFO & NEED A STICKER ( SEE BELOW QUESTIONS IN **RED** & FILL OUT FORM & SEND IN REQUIRED DOCS\*)

Do you need a NEW ( i.e., new owner/tenant) Sticker (circle ONE)?		<u>YES or NO</u>		
Do you need a REPLACEMENT (i.e., lost/ new car) Sticker (circle ONE)?		<u>YES or NO</u>		<u>YES - Old Sticker #? _____</u>
Resident Name:		Phone #:		
Building:		Apartment #:		
Owner - Yes or No ?:		Leasee - Yes or No?:		
<b><u>Vehicle Description:</u></b>				
Vehicle Make:				
Vehicle Model:				
Vehicle Color:				
License Plate #:				
State:		Year:		
<b><u>Additional Information:</u></b>				
		Resident Initials	Mgmt Initials	
Drivers License #:				
Expiration Date:				
Valid Registration #:				
Expiration Date:				
Insurance Policy #:				
Expiration Date:				
Resident Signature:				<u>Date:</u>

**\*\*\*Please note that if any of the information submitted on this form is found to be false you will be subject to your sticker (s) being revoked and possible loss of parking privileges. You further understand that by accepting your sticker you are agreeing to abide by the Parking Rules and Regulations. \*\*\***

*\*Please [return form](#) and copy of **Drivers License, Car Registration & Car Insurance** - Attention: **Michele Liddy** in one of the following ways:*

**Mail:** Garthchester Realty, 440 Mamaroneck Ave, Harrison, NY 10528

**Fax:** 914-725-6453

**Email:** [michele@garthchesterrealty.com](mailto:michele@garthchesterrealty.com)



### For Office Use Only

NEW Sticker #: \_\_\_\_\_ Delivered: \_\_\_\_\_ Mailed: \_\_\_\_\_  
Management Signature: \_\_\_\_\_





**\*CHOOSE UP TO THREE OPTIONS PER  
RESIDENT/SUBTENANT\***

**CHECK ONE:**

**Resident: \_\_\_\_\_ Subtenant: \_\_\_\_\_**

**\* 1 – PLEASE PRINT ALL INFORMATION CLEARLY**

**NAME: \_\_\_\_\_ BLDG: \_\_\_\_\_ UNIT #: \_\_\_\_\_**

<u>Home Phone:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Cell Phone:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Cell Phone via Text Message:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Email:</u>		<input type="radio"/> Check to receive phone announcements here

**\* 2 – PLEASE PRINT ALL INFORMATION CLEARLY**

**NAME: \_\_\_\_\_ BLDG: \_\_\_\_\_ UNIT #: \_\_\_\_\_**

<u>Home Phone:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Cell Phone:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Cell Phone via Text Message:</u>		<input type="radio"/> Check to receive phone announcements here
<u>Email:</u>		<input type="radio"/> Check to receive phone announcements here



**470 OWNERS CORPORATION**

**SUBLET RULES & REGULATION**

Re: 470-480 Halstead Avenue

Apt.: # \_\_\_\_\_

I understand per the sublet rules and regulations that there is a three year owner occupancy requirement prior to any approval by the Board of Directors for the sublet of this apartment.

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Purchaser

\_\_\_\_\_  
Dated:

**470 OWNERS CORPORATION**

**FOR SUBLEASE ONLY**

Gentlemen:

Please be advised that we are the parties applying for permission to sublet Apt. # \_\_\_\_\_ at \_\_\_\_\_.

We hereby acknowledge that the above Corporation has played no role in obtaining the prospective subtenant, or the establishment of any of the financial terms of said sublet. We further represent that the Sublet Agreement and the terms therein are in accordance with all applicable laws pertaining to the use, occupancy and rental charges permitted under the law.

We further acknowledge that the proposed Sublease is subordinate to the Proprietary Lease, as from time to time may be amended, and that we shall at all times comply with the terms of the Proprietary Lease and the provisions of the House Rules. Additionally, we acknowledge that we have reviewed the same, and same is satisfactory to us.

We further agree to indemnify and hold harmless **470 Owners Corp.** and/or the Directors thereof, from any and all damages or liabilities arising from any misrepresentation or breaches herein.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Subtenant

\_\_\_\_\_  
Overtenant

\_\_\_\_\_  
Subtenant

\_\_\_\_\_  
Overtenant

## **470 OWNERS CORPORATION**

### **SUBLET POLICY**

A unit may not be purchased for speculation or investment only. A unit may only be sublet if the owner has resided in that unit for 3 years.

All sublet applications are subject to Board approval. Applications are available through the managing agent.

Prospective tenants must submit an application to Garthchester Realty and arrange for a personal interview with the Board.

All tenants must abide by the rules governing the cooperative.

All tenants must provide proof of homeowner's insurance to the managing agent.

There is an annual sublet fee of 3 times the total monthly charge.

Any shareholder/lessee that has a sublet such lessee's apartment but violated any of the terms or conditions of the proprietary lease, house rules and regulations, or by-laws, either by such lessee or the sublessee, including but not limited to the failure to pay maintenance or assessments in a due and timely fashion, on or before the first day of the month, shall not be permitted to sublet the apartment thereafter.

No sublease may be for a term of more than one year. Each year the renewal of the lease is subject to the approval of the board in its sole and absolute discretion.

If subletting you forfeit your parking and/or storage space.





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## 470 OWNERS CORPORATION

### MOVE IN/OUT & DELIVERY PROCEDURES

Please be advised that all residents must arrange your **move in/out and deliveries with Michele Liddy at 914-725-3600 ext. 121** or via email at [Michele@garthchesterrealty.com](mailto:Michele@garthchesterrealty.com).

Please contact Michele at least **ONE WEEK** before your move in/out or scheduled delivery date to be sure that date is available. A move in/out deposit in the amount of **\$500.00** is required ~ Check made payable to: **470 OWNERS CORP.** In addition to your deposit, you must provide a certificate of insurance from your moving company if you have professional movers.

**The certificate\* information is as follows and required for ALL MOVES AND/OR DELIVERIES.**

**CERTIFICATE HOLDER:**

470 Owners Corp.  
c/o GARTHCHESTER REALTY  
440 Mamaroneck Ave.  
Harrison, NY 10528

**ADDITIONAL INSURED:**

1. Name of Shareholder, Address & Apt #
2. 470 Owners Corp.
3. GARTHCHESTER REALTY

***\*Please be advised without the required form, the move and/or delivery WILL NOT BE PERMITTED\****

If you are not hiring professional movers, insurance is still required, please contact Michele for a **Hold Harmless Agreement form and additional information.**

Once the move in/out is completed, you must contact Michele in order to have your deposit refunded, if applicable. Once we verify with the Super that there were no damages, your refund request will be submitted to our Bookkeeper and mailed to you within **10 business days.**

Thank you for your anticipated cooperation.



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## NOTICE TO ALL RESIDENTS 470-480 Halstead Avenue Harrison, NY 10528



**Re: YOUR Management Team**

We would like to help direct your call or electronic inquiry efficiently so that your requests can be resolved in a timely and professional manner.

For your convenience, a list of staff assigned to your building and phone extensions are as follows:

### **GARTHCHESTER TEAM @ 914-725-3600 (M-F 9:00am – 5:00pm):**

- |  |                          |  |
|--|--------------------------|--|
| • <b>Property Manager:</b>             | Brian Scally ext 112     | <a href="mailto:brian@garthchesterrealty.com">brian@garthchesterrealty.com</a>         |
| • <b>Assistant Manager*:</b>           | Michele Liddy ext 121    | <a href="mailto:michele@garthchesterrealty.com">michele@garthchesterrealty.com</a>     |
| • <b>Maintenance &amp; Billing:</b>    | Adele Frutkin ext 103    | <a href="mailto:adele@garthchesterrealty.com">adele@garthchesterrealty.com</a>         |
| • <b>Move in/out &amp; Deliveries:</b> | Michele Liddy ext 121    | <a href="mailto:michele@garthchesterrealty.com">michele@garthchesterrealty.com</a>     |
| • <b>Alterations/Renovations:</b>      | Rosemarie Sotero ext 115 | <a href="mailto:rosemarie@garthchesterrealty.com">rosemarie@garthchesterrealty.com</a> |

*\*For any additional inquiries please contact Michele Liddy so you can be guided accordingly.*

### **470 OWNERS CORP. SUPERINTENDENT:**

- Marash or Nick - 914-835-3481 (Office) – Sunday- Saturday 8:00am – 5:00pm

### **AFTER BUSINESS HOURS & EMERGENCIES\*\* - Please call 866-246-0370**

**\*\*EMERGENCIES:** For issues that cannot wait 24 hours (such as a leak anywhere, front or side doors do not close properly, elevator not working, etc.).

Sincerely Yours,  
Garthchester Realty  
A/A/F 470 Owners Corp.

**\*\*\*For electronic version of notice, please email [Michele@garthchesterrealty.com](mailto:Michele@garthchesterrealty.com) \*\*\***

# **HOUSE RULES**

## **470 OWNERS CORPORATION**

**470-480 Halstead Avenue**

**Harrison, New York 10528**

The Cooperative policies for 470 Owners Corporation are listed below. These policies may be reviewed periodically and may be amended by resolution of the Board of Directors. These policies shall only prove effective if each one of us takes on the responsibility of adhering to each one.

Failure to comply with Cooperatives' Policy's may result in assessments and/or fines.

Residents, owners and subleases, in violation of the 470 Owners Corporation House Rules will be responsible for the legal costs associated with enforcing any of the House Rules or other lease provisions.

## **PARKING RULES**

All Newport Towers' residents, guests, employees, and contractors parking on the premises are expected to follow all policies and regulations stated herein. Any person not abiding by these policies will be subject to towing and/or booting and held responsible for any monetary charges incurred for the violation.

Parking is allowed on the Newport Towers lot for anyone with or without a sticker during the hours of 7am to 7pm.

You will need a parking sticker (received as the rules note below) to park on the lot between 7pm and 7 am. By accepting/receiving a parking sticker, you are acknowledging that you are aware of the rules and regulations for parking at Newport Towers and agree to abide by them.

Having a parking sticker does not guarantee you a parking space in the unassigned parking lot. These spots are first come first served.

## ***INDOOR PARKING***

- Indoor parking spaces will only be leased/issued to shareholders, their family members, and spouses provided they are residents of the cooperative and live in the apartment represented by those shares. Only one indoor space per resident per unit is permitted. No one resident is permitted to have two indoor parking spaces. No apartment unit may have more than ONE indoor space assigned to it.
- **No resident is permitted to sublet their indoor parking space, nor can it be transferred via a sale. Indoor parking spaces are not for the storing of vehicles nor are they to go unoccupied for indefinite periods of time. Failure to do so may result in the permanent revocation of indoor parking privileges.**
- **From 7:00 PM to 7:00 AM all residents with indoor spaces must park their vehicles inside.** Failure to do so will subject the lessee to permanent revocation of their indoor parking privileges.
- Indoor spaces will only be issued to residents of the building where the spaces are located.
- Indoor spaces will not be issued for motorcycles.
- **Once an indoor space is assigned, if the shareholder refuses the space due to location they will be placed at the bottom of the waiting list. Shareholders may request a change of space after they have been assigned an indoor space and such request will**

**be maintained until a space comes available. However, shareholder must utilize the space assigned until such time.**

- Any shareholder that is in arrears for more than 110 days will have their indoor parking privileges revoked. Any shareholder on the indoor parking waitlist that is not current with their maintenance will be skipped, and the spot will be offered to the next person on the list until the account is brought current.

### ***OUTDOOR PARKING/STICKER UTILIZATION***

- Shareholder units will be issued up to a maximum of two stickers which would include any indoor parking space, provided the shareholder, their family members, and spouse, or significant other resides in the apartment represented by those shares and has a vehicle registered to them and the address. Without valid proof of address a second sticker will not be issued.
- Sublet units will be issued only one sticker provided the leaseholder, family member, spouse, or significant other resides in the apartment for which the lease is written, and a vehicle is registered to them and the address.
- There are designated compact car spaces that all residents need to respect.
- **You must park your car head (front) in. Backing into a spot can result in your car being booted.**
- **Vehicles must be parked in the parking space and between the lines. Failure to park in the parking space and between the lines will subject the offending vehicle to booting and/or towing.**
- Outdoor parking spaces are not to be used for the long-term storage of vehicles. Vehicles unmoved for over thirty days shall be subject to booting and/or towing.
- Any vehicle with commercial plates, including, but not limited to, trucks, pickups, and vans, must park in the rear of the buildings at all times, unless they are on the property for work that is being done to the cooperative itself (not residents' apartments).

### ***MOTORCYCLES***

- From 7:30 AM to 7:00 PM parking is permitted in any outdoor parking space (this applies to both residents and non-residents). From 7:00 PM to 7:30 AM motorcycles must be parked in designated motorcycle areas (only residents' motorcycles are permitted on the premises during these hours).
- All motorcycles must be equipped with factory exhaust systems.

***UPDATED June 2020***



- Special stickers will be issued for motorcycles.

## ***PARKING STICKERS***

- Stickers will be issued by presenting a valid driver's license, valid registration, and valid insurance card. The vehicle for which the parking sticker is being issued must also display a current inspection sticker. No individual resident is permitted to have two parking stickers. Proof of tenancy and ownership of shares must also be presented. Either the stock certificate or CURRENT maintenance stub is acceptable.
- Sub-tenants must provide a CURRENT copy of their lease and provide proof that they are residing in the leased unit .
- Parking stickers will be issued periodically by the Cooperative. New residents and residents needing replacement stickers must contact Garthchester Realty. Stickers must be affixed to the inside lower right corner of the rear windshield. In the case of a **convertible, or jeep with a removable top the placement is the inside lower right corner of the front windshield**. Only the current sticker should be on the vehicle. Any expired stickers need to be removed to avoid confusion on the part of the towing company. An incorrect sticker on the vehicle shall subject to the vehicle to booting and/or towing.
- Replacement stickers require the return of the old sticker that matches the number on record. If a car is stolen or destroyed a request must be made to the Board with proof such an event has taken place.
- Restricted use stickers will be issued to lifeguards during the period the pool is open.
- **Failure to return your parking sticker upon moving out will result in forfeiture of your move-out fee.**
- **If anyone is found with an illegal or reproduced parking sticker, all parking privileges will be revoked immediately and the vehicle subject to booting and/or towing**

## ***TOWING***

- Any motor vehicle, including motorcycles, that does not properly display a valid Newport Towers parking sticker, will be towed away at the owner's expense. Vehicles must be parked front end in.
- Any motor vehicle, including motorcycles, that are double parked, parked in an undesignated spot, parked around the center island, or taking up more than one space will be towed away at the owner's expense.

- Towing will take place daily between the hours of 7:00 PM and 7:30 AM.
- **It is the Resident's responsibility to be sure that they and their guests follow the Parking and Towing policies and be aware of what instances can cause them to be towed. Any vehicle parked on the property is subject to these rules and to booting and/or towing in the event of any violation.**

### ***ALTERNATIVE PARKING***

- Newport towers residents and guests may park in Chase Bank (402 Halstead Avenue) parking lot during non-banking hours. Parking is only permitted at Chase between the hours of **7PM and 7AM**. Cars must have either a Newport Towers current sticker or display the hangtag given out in 2019. Both are not required, it is one or the other.
- Failure to abide by Chase Bank's parking policy will result in the vehicle being towed away at the owner's expense and the possible **loss of all parking privileges for ALL Newport Towers' residents and guests.**
- In the advent of snow, all Newport Towers residents and guests must remove their vehicles from Chase Bank property to facilitate the plowing of the parking lot by 5:00 AM. **Failure to do so will result in the towing of those vehicles at the owners' expense.**
- **HANGTAGS are required for parking spaces acquired in 2019 at the Corporate Park across from 480 building. These hangtags were supplied one per apartment and are registered to the apartment. LOSS OF THE HANGTAG REQUIRES A SUBSTANTIAL FEE FOR REPLACEMENT. Cars do not need a sticker but MUST HAVE THE HANGTAG, EVEN IF IT'S A CAR WITH A STICKER.** These spaces are rented by 470 Owners and are for us 24 hours a day/7 days a week. **There are 25 spaces available #8-13; #21-26 and #30-42. These numbers are printed on the hangtag for reference. ONLY these spaces are leased by 470 Owners, parking in any other space subjects you to towing.**
- Harrison Railroad Parking Policy: (westbound side of the tracks only) May be obtained by calling the town clerk's office, (914) 670-3030.
- **Please note that the alternative parking options listed above need to be verified, as town and bank parking policies are subject to change.**

# House Rules

## **COMMON AREAS**

- **Common Areas** shall include hallways, stairwells, laundry rooms, lobbies, garages, and public areas.
- **Smoking** is prohibited in all common areas, stairwells and within 10 feet of the entrances to the building.
- **Personal Items** are not permitted outside individual apartment doors i.e.: shoes, umbrellas, bicycles, etc.
- **No one** shall be allowed to play in all common areas.
- Common areas are not to be **decorated** by anyone other than those designated by the Board of Directors. Small door and holiday decorations are the exception. The decorations are limited to the door only. Holiday decorations must be removed no more than 14 days after the holiday. No items or decorations shall be placed on the floor of the hallway. This is a safety/fire hazard. Any decorations on the floor will be removed by the staff. **Only doormats provided by the cooperative are to be used.**
- **Public halls and stairways** of the buildings shall not be obstructed or used for any purpose other than entering and exiting the units in the building. Stairwell fire doors must be kept closed at all times.
- **Compactor rooms** must be kept clean at all times:
  - No large articles, metal, wood, or cardboard can be thrown down the chute.
  - Newspapers and magazines should be stacked and placed in the appropriately marked bin.
  - Cans and bottles should be rinsed out and placed in the appropriately marked recycling bin.
  - Wire hangers and cartons must be neatly packaged and left off the floor of the compactor room.
  - **Pizza boxes should be broken down and thrown down the chute.**
  - Throwing any of the following down the chute is prohibited and unlawful:
  - Lighted matches, cigarettes, cigars, carpet sweepings, oil-soaked rags, empty paint cans, aerosol containers or any other flammable or highly combustible or explosive material
  - Residents are responsible for arranging to have large pieces of furniture, kitchen appliances and similar items removed to the dumpster area.
  - Large boxes, Christmas trees and similar objects should be brought to and placed next to the dumpster enclosure for removal. Anyone needing assistance should contact the super.

- **Laundry Rooms** are located on each floor. The hours of operation are from 8:00 a.m. to 10:00 p.m. seven days a week. Please keep the laundry rooms clean. Residents are responsible for cleaning the lint filters in the dryers.
- **Community Storage Rooms** are located on each floor in the laundry rooms. These rooms are provided for your convenience free of charge and are intended solely for boxes, luggage, and holiday decorations. Please notify the superintendent during regular business hours for access. All items stored must be identified with your name and unit number. The cooperative is not responsible for anything stored in these community storage rooms. **Those residents found storing excessive amounts of permitted items will be asked to remove them.**
  - ***PROHIBITED ITEMS IN COMMUNITY STORAGE ROOMS: Mattresses, upholstered furniture and combustible items are not allowed at any time and will be removed without notice if discovered. Other items NOT PERMITTED in these rooms are paint cans, tires, oversized furniture, rugs, bicycles and exercise equipment.***

## ***YOUR UNIT***

- **Floor covering** Each unit must be covered with carpeting or equally effective noise reducing material to the extent of at least 80%. The kitchens, bathrooms, closets, and foyer are exempt from this rule.
- **Pest Control** All residents are obligated to provide or arrange for timely access to their units, by the managing agent or their designee, for the purpose of inspecting and possibly controlling or exterminating any vermin, insect, or pest. Monthly treatments are available at no cost to the shareholder. To sign up for these treatments, fill out a service request form in the mail room.
- **Window guards** are required in all units with children under the age of ten (10) years old. **NO EXCEPTIONS.** Window guards must be government approved.
- **Insurance for owners, sponsors and rentals** is ***mandatory***. It is the responsibility of that party to obtain coverage and supply proof of insurance to the managing agent annually.
- **Subleasing:** Owners may sublease their unit(s) but only after residing in the unit for 3 years from the owner's date of purchase. Effective January 2008, owners will be charged an annual sublet fee to be paid monthly over the term of the lease. The fee is equal to 3 months' maintenance and fuel charges and is payable to 470 Owners Corporation. All potential subleases must go thru the application and interview process. The number of sublet units will be limited to 15% of the total number of units. If your monthly charges are not kept current, your sublease will be revoked, and your tenant will be forced to vacate immediately.

- **Additional keys** to the building entrance doors can be purchased through Garthchester Realty. Please contact them to arrange for additional keys. If you rekey your unit door, you are required to provide a copy to the building superintendent. In case of emergency, if access to your unit is required and a key to your unit has not been provided, you will be liable for costs associated with repairing/replacing your door.

## ***MOVING/RENOVATION/DELIVERIES***

- **Construction, repair work or installation** shall be permitted during the hours of 8:00 a.m. and 5:30p.m. Monday thru Friday and 9:00 a.m.-5:00 pm on Saturday. Please notify the superintendent when workmen are scheduled to be in your unit. Please have all workman park in the rear of the building and use the basement entry. All workmen must be licensed and insured and provide proof to the management agent before any work is started.
- **Renovation projects** are subject to prior approval of the 470 Owners Board of Directors. Request forms are available in the superintendent's office. Alteration agreements must be submitted and approved prior to the start of any renovation work. A \$300 non-refundable fee must be submitted with the alteration agreement. A copy of the alteration agreement is attached. Please visit [www.garthchesterrealty.com](http://www.garthchesterrealty.com) for more information.
- **Residential moves** are limited to Monday thru Friday, 9:00 a.m. to 4:30 p.m. **There will be no moving on weekends or holidays.** (MANAGEMENT) must be notified at least one week prior to the date of the move. A \$500 deposit is required in the form of a check made payable to 470 Owners Corp. The deposit must be given to (MANAGEMENT) at before the move and proper documentation must be submitted as well as, Managements approval. Any damage to the common areas, i.e.: hallways, carpeting, elevators, basement areas, entry ways, etc, will result in the forfeiture of your deposit. If damages exceed the deposit, you will be financially liable. The superintendent can be contacted by phone at **(914) 835-3481**. All moving vans should contact the super upon their arrival to secure parking instructions and padding of the elevator. Please visit [www.garthchesterrealty.com](http://www.garthchesterrealty.com) for more information.
- **Deliveries:** Please notify all delivery services, such as kitchen appliances, furniture, carpeting and movers to make deliveries through the building basement rear entrances. Deliveries are allowed Monday thru Saturday, 8:00 a.m. – 5 p.m. Please notify the superintendent of delivery times as the elevator padding will need to be in place to protect the interior elevator paneling from damage during deliveries. Insurance is required and should be submitted to Garthchester prior to delivery. Please visit [www.garthchesterrealty.com](http://www.garthchesterrealty.com) for more information.

## ***SAFETY ISSUES/PROHIBITED AREAS***

- **As a matter of safety**, no article shall be hung or shaken from the doors, windows, and terraces or placed in the exterior windowsills of the building. Flower displays are the exception. Flower boxes must be hung on the inside of the railing. Any hanging plants or wall mounted plants on the terraces must be at least 3 feet from the railing. All potted plants must be placed in drip proof containers. The tan plastic must not be removed or damaged. **The space between the bottom of the railing and the concrete floors must not be restricted in any way.**
- **No one is permitted on the roof any time.**
- **Barbequing** on terraces is prohibited by New York State Fire Code, chapter F3 and F38. The code allows for the following: electric grills and grills which use less than 16 oz. propane cylinders. The storage of all flammable liquid, in any container, is strictly prohibited, as per NYSFC enforcement number 3403.3.3
- **Awning and window ventilators** shall not be used in or about the building. Only the window air conditioning units, as approved by the Board of Directors, are permitted, and must be installed per the established specifications.
- **No sign, notice, advertisement or illumination** shall be inscribed or exposed on or in any windows, doors or other parts of the building, the exception being holiday decorations. Bulletin boards are available in the mailroom for resident postings and notices. The bulletin boards located in the entryways and basements are for official co-op use only.
- **No dogs are allowed on the premises**. No animals or birds, wild or domesticated, shall be fed from the terraces, windowsill, or other public area of the building's property. No bird feeders shall be hung from any trees or terraces on the property. The number of cats permitted is limited to 2 per apartment. No pets are allowed in the common areas.

## ***POOL/RECREATION/BICYCLES***

- **Pool area** Only owners and tenants currently residing at 470-480 Halstead Avenue may have access to the pool. All pool users should behave in a manner that enhances safety and enjoyment of everyone at the pool area. The lifeguard is responsible for the safety and reasonable discipline of children and adults and has the right to expel anyone from the pool area who, in his/her judgment, is creating a nuisance or danger to others. Specific pool regulations are distributed annually to all residents and are posted at the pool at the beginning of each season. Entry to the pool area is bypass only. Replacement passes may be obtained, for a fee, by contacting the management agent. Westchester County rules require all individuals to sign in upon entry.

- **Recreation Room** There is a recreation room located in the basement of the 470 building. The rec room can be reserved for events by residents. The fee associated with your reservation is \$100 which includes a \$50 rental fee and a \$50 refundable deposit. The deposit is returned after the rec room is inspected for damage by the superintendent. The residents are responsible for the cleanup and removal of the trash to the dumpster area. The rec room is also open daily for use by residents. To reserve, please contact the superintendent.
- **Bicycles** are not permitted in any part of the building except the bicycle storage room. Bicycles must enter and exit the building only through the basement. Only those residents storing a bicycle in the storage room will be issued a key. A fee of \$10 will be charged to each resident storing a bicycle to cover the cost of the key. Each bicycle must hang an I.D. tag issued by the superintendent clearly indicating the name and apartment number corresponding to the bicycle. It is the responsibility of the resident to provide a lock for their bicycle(s). **The cooperative is not responsible for anything stored in the bicycle storage room.**

### ***PROBLEMS/ISSUES/COMPLAINTS***

- **Noise** or anything which may interfere with the rights, comfort or convenience of one's neighbors is strictly prohibited. No musical instruments, stereos, TVs, VCRs, or DVDs shall be played loudly at any time. **Any complaints should be directed to the Town of Harrison Police Department at (914) 967-5110.**
- **Complaints regarding the staff** and/or service of the staff must be made in writing to the managing agent: Garthchester Realty, 209 Garth Road, Scarsdale, NY 10583, Attn: Brian Scally or via email: [brian@garthchesterrealty.com](mailto:brian@garthchesterrealty.com).

### ***ADDITIONAL BUILDING SERVICES***

- **Cooperative employees.** No resident shall use the services of any building employee during regular work hours. Work request forms are located in the mailrooms for your convenience. The board has directed co-op employees to help with minor plumbing repairs and Christmas tree removal, as necessary.

## **GARTHCHESTER CONTACT LIST**

**Garthchester Realty Office - (914) 725-3600**

Emergency, after-hours - (914) 725-3600, press 9

### **General Questions and Comments:**

Brian Scally ext. 112 (Property Manager) [brian@garthchesterrealty.com](mailto:brian@garthchesterrealty.com)

Michele Liddy ext. 121 (Assistant Property Manager) [michele@garthchesterrealty.com](mailto:michele@garthchesterrealty.com)

### **Billing Questions:**

Adele Frutkin ext. 103 (Accounts Receivable) [adele@garthchesterealty.com](mailto:adele@garthchesterealty.com)

**PAY ONLINE:** To pay your maintenance bill online or sign up for e-bill. Please go to [www.garthchesterrealty.com](http://www.garthchesterrealty.com) and follow the prompts.

**SIGN UP FOR ONE CALL NOW:** (emergency broadcasting system), Go to [www.garthchesterrealty.com](http://www.garthchesterrealty.com), select the Properties tab and search for your property. Once on your property's page, there will be an "Emergency Notification Sign Up" button in red. Select that button and follow the prompts from One Call Now.

Please visit the Garthchester Realty website, [www.garthchesterrealty.com](http://www.garthchesterrealty.com) for updated information, forms, rules and more.

## **470 OWNERS CORP. CONTACT**

### **Superintendent/Handyman:**

Marash & Nick - 914-835-3481





# Garthchester Realty

## How to Make Monthly Maintenance Payments:

### (1) ACH, E-Check or Credit Card via our website:

Payments via the website - [www.garthchesterrealty.com](http://www.garthchesterrealty.com) - will require you to register and setup an online user profile. You will need to input your **Resident Account Number**. *The statement sample below indicates how to locate your Resident Account Number.* (an administrative fee will be charged for credit card payments)

### (2) Bill Pay Account via Your Bank:

Please note the bill payment service provided by your bank produces a manual check that is sent directly to NCB's lockbox at the address below. *Please initiate the payment 3-5 days prior to the due date to ensure the payment will be processed in a timely manner. Please indicate your Resident Account Number on the memo line (Ex. XX/XX).*

### (3) Mail a Check payable to:

**Name of Property**  
Garthchester Realty  
PO Box 5089  
White Plains, NY 10602-5089

## SAMPLE STATEMENT & ACCOUNT etc.

BOB SMITH  
123 MAIN STREET #1D  
SCARSDALE, NY 10583



DATE	07/01/15
ACCOUNT NO.	XX/XX
AMOUNT DUE	\$654.87

Please Remit Payment To:

GARTHCHESTER REALTY  
P.O. BOX 5089  
WHITE PLAINS, NY 10602-5089

Make Check Payable To:

NAME OF PROPERTY  
\_\_\_\_\_

07130313104000000 0 090116 0065487 000 0

*Please note with cut backs at the United States Postal Service (USPS) any payments sent after business hours on Friday or anytime during the weekend or holidays will not be picked up until the following business day. In addition any documents in transit may not be delivered during that same period. Payments by paper check or bill pay service may experience delayed arrival. Normal business days for USPS delivery are Monday through Friday except for Holidays. Banking and financial services provided by National Cooperative Bank, N.A. Member FDIC.*



# Receiving your monthly invoices **just got easier**



## Register for eBills

### Simplify your life... Go paperless

Receive your invoice online:

- View current invoices
- Review past invoices anytime
- Update your email

Register just once at: [www.garthchesterrealty.com](http://www.garthchesterrealty.com)

1. Click on the 'Go Paperless and then Register' button.
2. Complete the registration form (you will need the WebReg# from your invoice).
3. Click the 'Create your account' button.
4. You will receive an email shortly thereafter requiring you to click on the 'Complete your activation' button to finish the process.

It couldn't be easier! Simply visit [www.garthchesterrealty.com](http://www.garthchesterrealty.com) to register

\* Registrations after the 18th of the month may take effect the following month

**Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazards**

**Lead Warning Statement**

*Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.*

**Seller's Disclosure**

(a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):

(i) \_\_\_\_\_ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).  
\_\_\_\_\_

(ii) \_\_\_\_\_ Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (check (i) or (ii) below):

(i) \_\_\_\_\_ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below).  
\_\_\_\_\_

(ii) \_\_\_\_\_ Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

**Purchaser's Acknowledgment (initial)**

(c) \_\_\_\_\_ Purchaser has received copies of all information listed above.

(d) \_\_\_\_\_ Purchaser has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Purchaser has (check (i) or (ii) below):

(i) \_\_\_\_\_ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) \_\_\_\_\_ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

**Agent's Acknowledgment (initial)**

(f) \_\_\_\_\_ Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

**Certification of Accuracy**

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

_____ Seller	_____ Date	_____ Seller	_____ Date
_____ Purchaser	_____ Date	_____ Purchaser	_____ Date
_____ Agent	_____ Date	_____ Agent	_____ Date



## Simple Steps to Protect Your Family from Lead Hazards

### If you think your home has lead-based paint:

- Don't try to remove lead-based paint yourself.
- Always keep painted surfaces in good condition to minimize deterioration.
- Get your home checked for lead hazards. Find a certified inspector or risk assessor at [epa.gov/lead](http://epa.gov/lead).
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills, and other surfaces.
- Take precautions to avoid exposure to lead dust when remodeling.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe certified renovation firms.
- Before buying, renting, or renovating your home, have it checked for lead-based paint.
- Consult your health care provider about testing your children for lead. Your pediatrician can check for lead with a simple blood test.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat healthy, low-fat foods high in iron, calcium, and vitamin C.
- Remove shoes or wipe soil off shoes before entering your house.

1

# Protect Your Family From Lead in Your Home



June 2017

## Are You Planning to Buy or Rent a Home Built Before 1978?

Did you know that many homes built before 1978 have **lead-based paint**? Lead from paint, chips, and dust can pose serious health hazards.

### Read this entire brochure to learn:

- How lead gets into the body
- How lead affects health
- What you can do to protect your family
- Where to go for more information

### Before renting or buying a pre-1978 home or apartment, federal law requires:

- Sellers must disclose known information on lead-based paint or lead-based paint hazards before selling a house.
- Real estate sales contracts must include a specific warning statement about lead-based paint. Buyers have up to 10 days to check for lead.
- Landlords must disclose known information on lead-based paint and lead-based paint hazards before leases take effect. Leases must include a specific warning statement about lead-based paint.

### If undertaking renovations, repairs, or painting (RRP) projects in your pre-1978 home or apartment:

- Read EPA's pamphlet, *The Lead-Safe Certified Guide to Renovate Right*, to learn about the lead-safe work practices that contractors are required to follow when working in your home (see page 12).



## Lead Gets into the Body in Many Ways

### Adults and children can get lead into their bodies if they:

- Breathe in lead dust (especially during activities such as renovations, repairs, or painting that disturb painted surfaces).
- Swallow lead dust that has settled on food, food preparation surfaces, and other places.
- Eat paint chips or soil that contains lead.

### Lead is especially dangerous to children under the age of 6.

- At this age, children's brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babies and young children often put their hands and other objects in their mouths. These objects can have lead dust on them.



### Women of childbearing age should know that lead is dangerous to a developing fetus.

- Women with a high lead level in their system before or during pregnancy risk exposing the fetus to lead through the placenta during fetal development.

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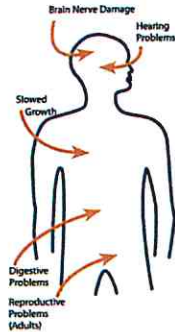


## Health Effects of Lead

**Lead affects the body in many ways.** It is important to know that even exposure to low levels of lead can severely harm children.

### In children, exposure to lead can cause:

- Nervous system and kidney damage
- Learning disabilities, attention-deficit disorder, and decreased intelligence
- Speech, language, and behavior problems
- Poor muscle coordination
- Decreased muscle and bone growth
- Hearing damage



While low-lead exposure is most common, exposure to high amounts of lead can have devastating effects on children, including seizures, unconsciousness, and in some cases, death.

Although children are especially susceptible to lead exposure, lead can be dangerous for adults, too.

### In adults, exposure to lead can cause:

- Harm to a developing fetus
- Increased chance of high blood pressure during pregnancy
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

## Where Lead-Based Paint Is Found

In general, the older your home or childcare facility, the more likely it has lead-based paint.<sup>1</sup>

**Many homes, including private, federally-assisted, federally-owned housing, and childcare facilities built before 1978 have lead-based paint.** In 1978, the federal government banned consumer uses of lead-containing paint.<sup>2</sup>

Learn how to determine if paint is lead-based paint on page 7.

### Lead can be found:

- In homes and childcare facilities in the city, country, or suburbs,
- In private and public single-family homes and apartments,
- On surfaces inside and outside of the house, and
- In soil around a home. (Soil can pick up lead from exterior paint or other sources, such as past use of leaded gas in cars.)

Learn more about where lead is found at [epa.gov/lead](http://epa.gov/lead).

<sup>1</sup> "Lead-based paint" is currently defined by the federal government as paint with lead levels greater than or equal to 1.0 milligram per square centimeter (mg/cm), or more than 0.5% by weight.

<sup>2</sup> "Lead-containing paint" is currently defined by the federal government as lead in new dried paint in excess of 90 parts per million (ppm) by weight.

3

5

## Check Your Family for Lead

**Get your children and home tested if you think your home has lead.**

Children's blood lead levels tend to increase rapidly from 6 to 12 months of age, and tend to peak at 18 to 24 months of age.

Consult your doctor for advice on testing your children. A simple blood test can detect lead. Blood lead tests are usually recommended for:

- Children at ages 1 and 2
- Children or other family members who have been exposed to high levels of lead
- Children who should be tested under your state or local health screening plan

**Your doctor can explain what the test results mean and if more testing will be needed.**

## Identifying Lead-Based Paint and Lead-Based Paint Hazards

**Deteriorating lead-based paint (peeling, chipping, chalking, cracking, or damaged paint)** is a hazard and needs immediate attention. **Lead-based paint** may also be a hazard when found on surfaces that children can chew or that get a lot of wear and tear, such as:

- On windows and window sills
- Doors and door frames
- Stairs, railings, banisters, and porches

**Lead-based paint is usually not a hazard if it is in good condition** and if it is not on an impact or friction surface like a window.

**Lead dust** can form when lead-based paint is scraped, sanded, or heated. Lead dust also forms when painted surfaces containing lead bump or rub together. Lead paint chips and dust can get on surfaces and objects that people touch. Settled lead dust can reenter the air when the home is vacuumed or swept, or when people walk through it. EPA currently defines the following levels of lead in dust as hazardous:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) and higher for floors, including carpeted floors
- 250  $\mu\text{g}/\text{ft}^2$  and higher for interior window sills

**Lead in soil** can be a hazard when children play in bare soil or when people bring soil into the house on their shoes. EPA currently defines the following levels of lead in soil as hazardous:

- 400 parts per million (ppm) and higher in play areas of bare soil
- 1,200 ppm (average) and higher in bare soil in the remainder of the yard

**Remember, lead from paint chips—which you can see—and lead dust—which you may not be able to see—both can be hazards.**

The only way to find out if paint, dust, or soil lead hazards exist is to test for them. The next page describes how to do this.

4

6

## Checking Your Home for Lead

You can get your home tested for lead in several different ways:

- A **lead-based paint inspection** tells you if your home has lead-based paint and where it is located. It won't tell you whether your home currently has lead hazards. A trained and certified testing professional, called a lead-based paint inspector, will conduct a paint inspection using methods, such as:
  - Portable x-ray fluorescence (XRF) machine
  - Lab tests of paint samples
- A **risk assessment** tells you if your home currently has any lead hazards from lead in paint, dust, or soil. It also tells you what actions to take to address any hazards. A trained and certified testing professional, called a risk assessor, will:
  - Sample paint that is deteriorated on doors, windows, floors, stairs, and walls
  - Sample dust near painted surfaces and sample bare soil in the yard
  - Get lab tests of paint, dust, and soil samples
- A **combination inspection and risk assessment** tells you if your home has any lead-based paint and if your home has any lead hazards, and where both are located.



Be sure to read the report provided to you after your inspection or risk assessment is completed, and ask questions about anything you do not understand.

## What You Can Do Now to Protect Your Family

**If you suspect that your house has lead-based paint hazards, you can take some immediate steps to reduce your family's risk:**

- If you rent, notify your landlord of peeling or chipping paint.
- Keep painted surfaces clean and free of dust. Clean floors, window frames, window sills, and other surfaces weekly. Use a mop or sponge with warm water and a general all-purpose cleaner. (Remember: never mix ammonia and bleach products together because they can form a dangerous gas.)
- Carefully clean up paint chips immediately without creating dust.
- Thoroughly rinse sponges and mop heads often during cleaning of dirty or dusty areas, and again afterward.
- Wash your hands and your children's hands often, especially before they eat and before nap time and bed time.
- Keep play areas clean. Wash bottles, pacifiers, toys, and stuffed animals regularly.
- Keep children from chewing window sills or other painted surfaces, or eating soil.
- When renovating, repairing, or painting, hire only EPA- or state-approved Lead-Safe Certified renovation firms (see page 12).
- Clean or remove shoes before entering your home to avoid tracking in lead from soil.
- Make sure children eat nutritious, low-fat meals high in iron, and calcium, such as spinach and dairy products. Children with good diets absorb less lead.

7

9

## Checking Your Home for Lead, continued

In preparing for renovation, repair, or painting work in a pre-1978 home, Lead-Safe Certified renovators (see page 12) may:

- Take paint chip samples to determine if lead-based paint is present in the area planned for renovation and send them to an EPA-recognized lead lab for analysis. In housing receiving federal assistance, the person collecting these samples must be a certified lead-based paint inspector or risk assessor
- Use EPA-recognized tests kits to determine if lead-based paint is absent (but not in housing receiving federal assistance)
- Presume that lead-based paint is present and use lead-safe work practices

There are state and federal programs in place to ensure that testing is done safely, reliably, and effectively. Contact your state or local agency for more information, visit [epa.gov/lead](http://epa.gov/lead), or call **1-800-424-LEAD (5323)** for a list of contacts in your area.<sup>3</sup>

<sup>3</sup> Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

## Reducing Lead Hazards

**Disturbing lead-based paint or removing lead improperly can increase the hazard to your family by spreading even more lead dust around the house.**

- In addition to day-to-day cleaning and good nutrition, you can **temporarily** reduce lead-based paint hazards by taking actions, such as repairing damaged painted surfaces and planting grass to cover lead-contaminated soil. These actions are not permanent solutions and will need ongoing attention.
- You can minimize exposure to lead when renovating, repairing, or painting by hiring an EPA- or state-certified renovator who is trained in the use of lead-safe work practices. If you are a do-it-yourselfer, learn how to use lead-safe work practices in your home.
- To remove lead hazards permanently, you should hire a certified lead abatement contractor. Abatement (or permanent hazard elimination) methods include removing, sealing, or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint is not permanent control.



**Always use a certified contractor who is trained to address lead hazards safely.**

- Hire a Lead-Safe Certified firm (see page 12) to perform renovation, repair, or painting (RRP) projects that disturb painted surfaces.
- To correct lead hazards permanently, hire a certified lead abatement professional. This will ensure your contractor knows how to work safely and has the proper equipment to clean up thoroughly.

Certified contractors will employ qualified workers and follow strict safety rules as set by their state or by the federal government.



## Reducing Lead Hazards, continued

If your home has had lead abatement work done or if the housing is receiving federal assistance, once the work is completed, dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following levels:

- 40 micrograms per square foot ( $\mu\text{g}/\text{ft}^2$ ) for floors, including carpeted floors
- 250  $\mu\text{g}/\text{ft}^2$  for interior windows sills
- 400  $\mu\text{g}/\text{ft}^2$  for window troughs

For help in locating certified lead abatement professionals in your area, call your state or local agency (see pages 14 and 15), or visit [epa.gov/lead](http://epa.gov/lead), or call 1-800-424-LEAD.

11

## Renovating, Repairing or Painting a Home with Lead-Based Paint

If you hire a contractor to conduct renovation, repair, or painting (RRP) projects in your pre-1978 home or childcare facility (such as pre-school and kindergarten), your contractor must:

- Be a Lead-Safe Certified firm approved by EPA or an EPA-authorized state program
- Use qualified trained individuals (Lead-Safe Certified renovators) who follow specific lead-safe work practices to prevent lead contamination
- Provide a copy of EPA's lead hazard information document, *The Lead-Safe Certified Guide to Renovate Right*



RRP contractors working in pre-1978 homes and childcare facilities must follow lead-safe work practices that:

- **Contain the work area.** The area must be contained so that dust and debris do not escape from the work area. Warning signs must be put up, and plastic or other impermeable material and tape must be used.
- **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
  - Open-flame burning or torching
  - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment
  - Using a heat gun at temperatures greater than 1100°F
- **Clean up thoroughly.** The work area should be cleaned up daily. When all the work is done, the area must be cleaned up using special cleaning methods.
- **Dispose of waste properly.** Collect and seal waste in a heavy duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

To learn more about EPA's requirements for RRP projects, visit [epa.gov/getleadsafe](http://epa.gov/getleadsafe), or read *The Lead-Safe Certified Guide to Renovate Right*.

12

## Other Sources of Lead

### Lead in Drinking Water

The most common sources of lead in drinking water are lead pipes, faucets, and fixtures.

Lead pipes are more likely to be found in older cities and homes built before 1986.

You can't smell or taste lead in drinking water.

To find out for certain if you have lead in drinking water, have your water tested.

Remember older homes with a private well can also have plumbing materials that contain lead.

### Important Steps You Can Take to Reduce Lead in Drinking Water

- Use only cold water for drinking, cooking and making baby formula. Remember, boiling water does not remove lead from water.
- Before drinking, flush your home's pipes by running the tap, taking a shower, doing laundry, or doing a load of dishes.
- Regularly clean your faucet's screen (also known as an aerator).
- If you use a filter certified to remove lead, don't forget to read the directions to learn when to change the cartridge. Using a filter after it has expired can make it less effective at removing lead.

Contact your water company to determine if the pipe that connects your home to the water main (called a service line) is made from lead. Your area's water company can also provide information about the lead levels in your system's drinking water.

For more information about lead in drinking water, please contact EPA's Safe Drinking Water Hotline at 1-800-426-4791. If you have other questions about lead poisoning prevention, call 1-800-424-LEAD.\*

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](http://epa.gov/safewater) for EPA's lead in drinking water information. Some states or utilities offer programs to pay for water testing for residents. Contact your state or local water company to learn more.

13 \*Hearing- or speech-challenged individuals may access this number through TTY by calling the Federal Relay Service at 1-800-877-8339.

## Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** If you work with lead, you could bring it home on your body or clothes. Shower and change clothes before coming home. Launder your work clothes separately from the rest of your family's clothes.
- **Hobbies** that use lead, such as making pottery or stained glass, or refinishing furniture. Call your local health department for information about hobbies that may use lead.
- **Old toys and furniture** may have been painted with lead-containing paint. Older toys and other children's products may have parts that contain lead.\*
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.

\* In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead in excess of 100 ppm by weight in most children's products.

14



## For More Information

### The National Lead Information Center

Learn how to protect children from lead poisoning and get other information about lead hazards on the Web at [epa.gov/lead](http://epa.gov/lead) and [hud.gov/lead](http://hud.gov/lead), or call **1-800-424-LEAD (5323)**.

### EPA's Safe Drinking Water Hotline

For information about lead in drinking water, call **1-800-426-4791**, or visit [epa.gov/safewater](http://epa.gov/safewater) for information about lead in drinking water.

### Consumer Product Safety Commission (CPSC) Hotline

For information on lead in toys and other consumer products, or to report an unsafe consumer product or a product-related injury, call **1-800-638-2772**, or visit CPSC's website at [cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov).

### State and Local Health and Environmental Agencies

Some states, tribes, and cities have their own rules related to lead-based paint. Check with your local agency to see which laws apply to you. Most agencies can also provide information on finding a lead abatement firm in your area, and on possible sources of financial aid for reducing lead hazards. Receive up-to-date address and phone information for your state or local contacts on the Web at [epa.gov/lead](http://epa.gov/lead), or contact the National Lead Information Center at **1-800-424-LEAD**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling the toll-free Federal Relay Service at **1-800-877-8339**.

## Consumer Product Safety Commission (CPSC)

The CPSC protects the public against unreasonable risk of injury from consumer products through education, safety standards activities, and enforcement. Contact CPSC for further information regarding consumer product safety and regulations.

### CPSC

4330 East West Highway  
Bethesda, MD 20814-4421  
1-800-638-2772  
[cpsc.gov](http://cpsc.gov) or [saferproducts.gov](http://saferproducts.gov)

## U. S. Department of Housing and Urban Development (HUD)

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. Contact HUD's Office of Healthy Homes and Lead Hazard Control for further information regarding the Lead Safe Housing Rule, which protects families in pre-1978 assisted housing, and for the lead hazard control and research grant programs.

### HUD

451 Seventh Street, SW, Room 8236  
Washington, DC 20410-3000  
(202) 402-7698  
[hud.gov/offices/lead/](http://hud.gov/offices/lead/)

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U. S. EPA Washington DC 20460  
U. S. CPSC Bethesda MD 20814  
U. S. HUD Washington DC 20410

EPA-747-K-12-001  
June 2017

15

## U. S. Environmental Protection Agency (EPA) Regional Offices

The mission of EPA is to protect human health and the environment. Your Regional EPA Office can provide further information regarding regulations and lead protection programs.

**Region 1** (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)  
Regional Lead Contact  
U.S. EPA Region 1  
5 Post Office Square, Suite 100, OES 05-4  
Boston, MA 02109-3912  
(888) 372-7341

**Region 2** (New Jersey, New York, Puerto Rico, Virgin Islands)  
Regional Lead Contact  
U.S. EPA Region 2  
2890 Woodbridge Avenue  
Building 205, Mail Stop 225  
Edison, NJ 08837-3679  
(732) 321-6671

**Region 3** (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia)  
Regional Lead Contact  
U.S. EPA Region 3  
1650 Arch Street  
Philadelphia, PA 19103  
(215) 814-2088

**Region 4** (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)  
Regional Lead Contact  
U.S. EPA Region 4  
AFC Tower, 12th Floor, Air, Pesticides & Toxics  
61 Forsyth Street, SW  
Atlanta, GA 30303  
(404) 562-8998

**Region 5** (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)  
Regional Lead Contact  
U.S. EPA Region 5 (DT-8J)  
77 West Jackson Boulevard  
Chicago, IL 60604-3666  
(312) 886-7836

**Region 6** (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)  
Regional Lead Contact  
U.S. EPA Region 6  
1445 Ross Avenue, 12th Floor  
Dallas, TX 75202-2733  
(214) 665-2704

**Region 7** (Iowa, Kansas, Missouri, Nebraska)  
Regional Lead Contact  
U.S. EPA Region 7  
11201 Renner Blvd.  
WWPD/TOPE  
Lenexa, KS 66219  
(800) 223-0425

**Region 8** (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)  
Regional Lead Contact  
U.S. EPA Region 8  
1595 Wynkoop St.  
Denver, CO 80202  
(303) 312-6966

**Region 9** (Arizona, California, Hawaii, Nevada)  
Regional Lead Contact  
U.S. EPA Region 9 (CMD-4-2)  
75 Hawthorne Street  
San Francisco, CA 94105  
(415) 947-4280

**Region 10** (Alaska, Idaho, Oregon, Washington)  
Regional Lead Contact  
U.S. EPA Region 10  
Solid Waste & Toxics Unit (WCM-128)  
1200 Sixth Avenue, Suite 900  
Seattle, WA 98101  
(206) 553-1200

17

## IMPORTANT!

### Lead From Paint, Dust, and Soil in and Around Your Home Can Be Dangerous if Not Managed Properly

- Children under 6 years old are most at risk for lead poisoning in your home.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools, and child care facilities built before 1978 are likely to contain lead-based paint.
- Even children who seem healthy may have dangerous levels of lead in their bodies.
- Disturbing surfaces with lead-based paint or removing lead-based paint improperly can increase the danger to your family.
- People can get lead into their bodies by breathing or swallowing lead dust, or by eating soil or paint chips containing lead.
- People have many options for reducing lead hazards. Generally, lead-based paint that is in good condition is not a hazard (see page 10).





Building Standards  
and Codes

Fire Prevention  
and Control

## New NYS Law Requires Smoke Alarm Upgrades by April 1, 2019

Effective April 1, 2019, a new NY State law requires all **NEW** or **REPLACEMENT** smoke alarms in New York State to be powered by a 10-year, sealed, non-removable battery, or hardwired to the home.



**This does not affect your currently installed smoke alarms**

***You don't need to replace alarms that are currently in your home or apartment - but any that you replace need to be 10-year battery powered or hardwired.***

Important to note, smoke alarms have an estimated life of around 10 years before they become unreliable.

### Breakdown of the new smoke alarm requirements

According to NYS Law 399-ccc: "It shall be unlawful for any person or entity to distribute, sell, offer for sale, or import any battery operated smoke detecting alarm device powered by a replaceable or removable battery not capable of powering such device for a minimum of ten years."

Homeowners and landlords must upgrade their smoke alarms before selling or renting homes and apartments in New York State.

While these 10-year smoke alarms have a larger upfront cost than traditional alarms powered by replaceable batteries (approximately \$20 per unit) the lack

of yearly battery changes makes them cheaper over the life of the device.

As with ALL smoke alarms,manufacturesrecommends that the 10-year sealed smoke alarms still be tested at least twice each year using the button on the front of the unit to ensure they are working properly.

## **Some Frequently Asked Questions:**

***Do I need to replace the alarms I have installed already?***

*You are NOT required to immediately replace your current smoke detectors, but any that are replaced or added after April 1st are required to be 10-year battery powered or hardwired. After this date, traditional removable battery smoke alarms will be unavailable for purchase in NY State.*

***Are they more expensive than non-sealed alarms?***

Up front? Yes. In the long term? No. Most 10-year sealed smoke alarms range in price from roughly \$20-\$30, making their initial investment higher than a non-sealed alarm, but non-sealed alarms require annual battery changes. The cost of these replacement batteries average \$38 over their 10-year life span, meaning they ultimately cost more than the sealed version.

***Do they really last 10 years?***

Yes, they do, the sealed lithium battery (included) will never have to be replaced throughout the life of the alarm, giving you a decade of peace of mind even in the event of a power outage

***Will I activate the alarm when I'm cooking something?***

No. There are 10-year sealed alarms specifically designed for the kitchen with

advanced sensors that can tell the difference between cooking smoke and real fire.

***Why did the law change to require these upgrades?***

The dangerous habit of disabling or removing smoke detectors after an accidental alarm while cooking is a major part of why this new legislation went into effect, so alarm manufacturers considered this issue in the design of 10-year sealed alarms. You are very likely to experience less nuisance alarms than you did with your traditional battery alarm.

***Are 10-year sealed smoke alarms better than hard-wired smoke alarms?***

There are advantages to both systems. Hard-wired smoke alarms tie into your home's wiring and require professional installation, but generally do not require battery changes unless they feature a backup battery. 10-year sealed battery-only alarms are simple to install, and they work during a power failure. All smoke alarms have a life span of 10 years, sealed or non-sealed, and should be tested on a regular basis. When the battery wears out in a 10-year sealed alarm, the entire unit must be replaced, which helps prevent outdated units from staying in operation.

***What about landlords and their rental properties?***

10-year sealed alarms offer security and convenience to landlords, who are legally required by New York State to provide smoke detectors in their rental properties. The tamper-proof design of these alarms prevents tenants from removing the batteries due to nuisance alarms, or to use the batteries for another purpose. The 10-year lifespan of these lithium batteries means fewer changes and fewer equipment updates. Overall, there is a lesser chance of equipment failure in the event of a fire