

The Briar Oaks

4525/4555 APARTMENTS

4525/4555 HENRY HUDSON PKWY., RIVERDALE, NY 10471 * BRIAROAKS.NET

CORPORATION *

The Briar Oaks
4525 & 4555 Henry Hudson Parkway
Riverdale, NY 10471

TO: Prospective Briar Oaks Purchaser

RE: Application to Purchase a Briar Oaks Home

Dear Applicant:

Thank you for your interest in living at The Briar Oaks. The Board of Directors of our cooperative community welcomes the opportunity to review your application.

Please note that Briar Oaks will become a smoke free residence in 2022.

Also, Prospective Purchasers must have a minimum FICO score of 700. Maximum financing is 80%.

An application has been enclosed for buying a home in our community. Please complete, sign and notarize the application as directed on the next page.

Once the application has been completed and all required documents have been submitted the package is sent to the Board members. Interviews are granted only to candidates who pass our initial substantive guidelines. Garthchester Realty will contact you to set a time and place for the personal interview. The Board generally conducts interviews weeknights at 8:00 or 8:30 pm and they usually last approximately half-hour.

Before arriving for the interview, please look at our website, www.briaroaks.coop. It provides extensive information about our unique cooperative community.

Again, we appreciate your interest in The Briar Oaks' community.

Sincerely,

BOARD OF DIRECTORS, THE BRIAR OAKS

APPLICATION PROCEDURES FOR PURCHASE

Purchase Application Requirements

1. **Sales Application (attached).** Application must be completed, signed and notarized by the purchaser.
2. **Fully executed Contract of Sale**
3. **Last two (2) years of Tax Returns, W-2s, 1099's**
4. **Two (2) most recent pay stubs of each applicant**
5. **Three (3) Personal Reference Letters for each applicant**
6. **Landlord Letter or Letter from Managing Agent (if you own)**
7. **Letter of Employment (verifying position, salary and length of employment)**
8. **Two (2) Business Reference Letters**
9. **Commitment Letter, if financing** (If not yet available, the commitment letter can be forwarded under separate cover. Do not delay processing of application because you do not have the Commitment Letter but it must be received before the board interview.)
10. **Bank Letters stating account type and amount on deposit (including all account numbers).**
11. **Two (2) months of bank statements, including pension, 401K, and securities. These numbers must match exactly the figures on the Financial Statement. (If one month is enough, that's fine.)**

Fees:

- **An application fee of \$500 payable to Garthchester Realty must accompany this package. This is non-refundable.**
- **Refundable fee of \$1000 for Move In/Move Out payable to 4525 & 4555 Apartments Corp.**

Suggestions for expediting the processing of applications:

- Designate one contact person (SEE)
- Ensure that all numbers in the application match the supporting documentation.
- Send only complete applications.
- If an item is missing from the required documents, please indicate in writing the reason for the missing item.
- Provide any additional information that you feel will strengthen your application. For instance, repayment of debt that might be on your credit report, W-2s from companies not listed as current employers, gift of down payment for purchase of apartment, etc.

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We realize that this application contains sensitive personal information. We do require a social security number for each applicant in order to obtain a consumer credit and criminal report. However, social security numbers may be contained in other documents that are submitted for review. Before submitting these documents, please black out or remove social security numbers on these other documents. Garthchester and the Cooperative cannot be responsible for the security of this information if it is included in these documents.

The completed package should be sent to:

Garthchester Realty
440 Mamaroneck Avenue
Suite S-512
Harrison, New York 10528



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APPLICATION FOR PURCHASE

Date: _____

Apartment Number: _____ **Building (A or B):** _____ **No. of shares** _____

Garage Included: Yes No **No. of Shares** _____

CURRENT OWNER: _____

▪ PURCHASER INFORMATION:

Name: _____ **SSN:** _____ **Date of Birth** _____

Business Phone: _____

Name: _____ **SSN:** _____ **Date of Birth** _____

Business Phone: _____

Address: _____

_____ **Home Phone:** _____

Current Home: Rent Own Other (*explain*) _____

If Renting, Landlord's name & contact information:

of Rooms _____ **# of Bedrooms** _____ **Monthly Rent or carrying charge: \$** _____
of Years at Current Address: _____ **If less than 2 years at current address, please give prior address:** _____

Title to be held in the name(s): _____

	Purchaser	Owner
BROKER NAME:	_____	_____
Agency:	_____	_____
Phone Number:	_____	_____

of Persons who will reside in Apartment: _____

Names of Persons to Reside in Apartment:

Name	Relationship	Age of Children
1.		
2.		
3.		
4.		

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Do you have a dog? No (Skip to next page) Yes please fill out below

Breed _____ Age _____ Weight _____

Anticipated weight when fully grown _____

If you are invited to an interview your dog must accompany you. The board has the right, at its discretion, to mandate that the dog have a canine behavior evaluation done by a professional at the prospective shareholder's expense. Please ask Garthchester for the dog rules before attending the interview.

Do you intend to do any alteration to the apartment? If so, please briefly describe:

Will an attorney represent you at closing? Yes No

Attorney's Name: _____

Telephone: _____

Firm: _____

Email: _____

Address: _____

Please answer the following questions:

	Purchaser	Co-Purchaser
Have you ever been convicted of a misdemeanor or felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any outstanding judgments?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the last 7 years?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any property you owned gone into foreclosure or have you been given title or deed in lieu of this?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-maker or endorser of a note?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a party in a lawsuit?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you obligated to pay alimony, child support or separate maintenance?.....	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you borrowing any funds to meet your down payment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please add an explanation for any 'yes' answer below or on an attached sheet.



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EMPLOYMENT DATA FOR PURCHASER

Current Employer: _____ **Position/Title:** _____
Address: _____
Dates Employed: _____ **Current Annual Salary:** _____
Supervisor's Name: _____ **Supervisor's Phone:** _____
Supervisor's email: _____

Previous Employer: _____ **Position/Title:** _____
Address: _____
Dates Employed: _____ **Annual Salary:** _____
Supervisor's Name: _____ **Supervisor's Phone:** _____

EMPLOYMENT DATA FOR CO-PURCHASER

Current Employer: _____ **Position/Title:** _____
Address: _____
Dates Employed: _____ **Current Annual Salary:** _____
Supervisor's Name: _____ **Supervisor's Phone:** _____
Supervisor's email: _____

Previous Employer: _____ **Position/Title:** _____
Address: _____
Dates Employed: _____ **Annual Salary:** _____
Supervisor's Name: _____ **Supervisor's Phone:** _____

REFERENCES for Purchaser(s) and all Adult residents

	Name	Address	Tel. #	Email	
Purchaser					Personal
					Personal
					Personal
Co-Purch. and/or Adult Resident					Personal
					Personal
					Personal
					Landlord
					Employer
					Supervisor/Business
					Supervisor/Business
					Financial



MONTHLY INCOME

These figures are gross (before taxes)

Item	Purchaser	Co-Purchaser	Total Gross	Total Net
Base Employment Income...	_____	_____	_____	_____
Overtime.....	_____	_____	_____	_____
Bonuses.....	_____	_____	_____	_____
Commissions.....	_____	_____	_____	_____
Dividends/Interest.....	_____	_____	_____	_____
Social Security	_____	_____	_____	_____
Pension	_____	_____	_____	_____
Net Rental Income.....	_____	_____	_____	_____
Other Income (<i>please explain below</i>).....	_____	_____	_____	_____
TOTAL	_____	_____	_____	_____

Explain other income: (N.B. Alimony, child support, or separate maintenance income need not be revealed if the Purchaser or Co- Purchaser does not choose to have it considered as a basis for paying maintenance charges.)

MONTHLY HOUSING EXPENSE

Item	Present	Proposed
Rent/Maintenance.....	_____	_____
Bank Financing.....	_____	_____
Other Financing.....	_____	_____
Hazard Insurance.....	_____	_____
Real Estate Taxes.....	_____	_____
Mortgage Insurance.....	_____	_____
Co-op Assessments.....	_____	_____
Utilities.....	_____	_____
Total	_____	_____

Explain Other Miscellaneous Expense:



Purchase Details

Estimated Closing Date _____

a. Purchase Price.....\$ _____

b. Total Closing Costs:

Bank.....\$ _____

Attorney.....\$ _____

Total "b" = \$ _____

c. Total (a+b).....\$ _____

d. Amount of Financing.....\$ _____

e. Other Financing.....\$ _____

f. Deposit on this Purchase.....\$ _____

g. Cash Required for Closing.....\$ _____

Please explain Other Financing. Provide addendum if more space is required:

Source of down payment:

Financing Bank's name and describe the type of mortgage and its terms:

A copy of Contract of Sale must be submitted with this application.



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Please complete this balance sheet and its notes as of the last day of the month immediately preceding the date of this application. Give as much detail as possible; use extra pages if necessary.

BALANCE SHEET AS OF _____

ASSETS

Deposit on ^[L] _[SEP] this Purchase	\$ _____
Checking Accounts (Note1)	\$ _____
Savings Accounts (Note 1)	\$ _____
Marketable Securities (Note 2).....	\$ _____
Life Insurance Net Cash Value	\$ _____
Non-Marketable Securities (Note 2).....	\$ _____
Real Estate Owned (Note 3) (Note 3).....	\$ _____
Automobiles/Pleasure Craft Owned (Note 4).....	\$ _____
Vested Interest in Retirement Fund (Note5).....	\$ _____
Notes Receivable (Note 5).....	\$ _____
Other Assets (Note 5).....	\$ _____
TOTAL ASSETS.....	\$

LIABILITIES

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 (Note7)	\$ _____
TOTAL LIABILITIES.....	\$

NET WORTH (TOTAL ASSETS – TOTAL LIABILITIES)..... \$

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▪ **NOTE 1: CHECKING & SAVINGS ACCOUNTS**

	Account #	Bank Name and Address	Balance
Checking 1	_____	_____	_____
Checking 2	_____	_____	_____
Savings 1	_____	_____	_____
Savings 2	_____	_____	_____

▪ **NOTE 2: SECURITIES, CERTIFICATES OF DEPOSITS AND MUTUAL FUNDS**

Issuer	No. of Shares	Security Type	Market Value	Monthly Dividend/Interest

▪ **NOTE 3: Home - REAL ESTATE HOLDINGS (TABLE ONE)**

Name/Address of Property	Type of Property	Cost of Property	Present Market Value	Amount of Mortgage

▪ **NOTE 3: Investment - REAL ESTATE HOLDINGS (TABLE TWO)**

Name/Address of Property	Monthly Gross Rental Income	Monthly Mortgage Payments	Monthly Taxes, Insurance, Maintenance & Misc. Payments	Monthly Net Rental Income

▪ **NOTE 4: AUTOMOBILES**

	Vehicle	Make	Year	Model	Plate #
1.					
2.					

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▪ **NOTE 5: VESTED INTEREST IN RETIREMENT FUND**

▪ **NOTE 5: NOTES RECEIVABLES & OTHER ASSETS** — *Briefly describe any other assets:*

▪ **Note 6: Debt**

Creditor	Account #	Monthly Payments	Months Left	Unpaid Balance

▪ **Note 7: OTHER LIABILITIES** — *Briefly describe any other liabilities:*

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PLEASE SIGN BELOW AND NOTARIZE:

By submitting an application to purchase Apartment Number: _____ in building (A or B): _____, the undersigned acknowledge(s) that it may or may not be approved by the Board of Directors of the cooperative corporation in its sole discretion. If the Board denies this resale, the reason will not be disclosed to the applicants.

The undersigned:

- Is aware that an interview by the Co-op Board is required.
- Certifies that all statements and/or answers to all questions in this application are true and correct and that any false statements and/or answers to questions noted during the required background investigation will cause this application to be rejected.
- Understands that any decision to reject this application is final.
- Authorizes Cooperative to verify all statements made in this application.
- Understands that this application will be verified by contacts with employers, former and current, landlords, credit bureaus and government agencies.
- Hereby authorizes such investigation and waive any objection to such investigation.
- Further acknowledges and agrees to be bound by any and all agreements affecting the use and occupancy of the cooperative apartment that is the subject of this application, including, without limitation any alteration, or alteration agreement or other use agreement, if any, heretofore entered into by the prior owner(s) or occupant(s) of said cooperative apartment which would be binding on or adversely affect the applicant(s) and/or the cooperative apartment after the closing.
- Understands that to the extent that the seller, or its predecessors, was or is obligated to effect repairs resulting from its actions or renovations, the buyer is now responsible for the same.
- Understands that the apartment is being acquired "as is" and that the purchaser(s) of a Cooperative apartment takes possession subject to the provisions of the by-laws of the Corporation and the proprietary lease, when issued, and assumes all of the seller's obligations thereunder.

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If the Co-op Board accepts this application, the undersigned agrees to execute the Purchaser's Agreement attached to this application and to deliver it to the Co-op Board prior to the closing of the purchase.

Purchaser's _____ Date: _____

Co-Purchaser's _____ Date: _____

Sworn to before me this _____ day of _____, 20 _____:

Notary Public _____

STATE OF NEW YORK
COUNTY OF



PURCHASER'S AGREEMENT

I / We, _____ the undersigned purchaser(s) of Apartment _____ at _____ (Address), hereby acknowledge and agree with the Board of Directors of the Cooperative as follows:

1. No clothes washers or dryers are permitted in the apartment.
2. Nothing shall be hung or shaken from the doors, windows, terraces or balconies or placed upon the outside windowsills of the buildings. No awnings shall be used in or about the buildings unless expressly approved by the Cooperative's Board of Directors, nor shall anything (except air conditioners, see below) be projected out of any window of the buildings without similar approval.
3. Window air-conditioning units may be installed if supported by brackets as required by NYC code.
4. No radio, television antennas or satellite dishes shall be attached to or hung from the exterior walls, windows, terraces, roofs or railings and may not protrude from the buildings or terraces.
5. Plantings on terraces shall be contained in boxes made of materials impervious to moisture. Flower boxes and other plantings shall not protrude from the buildings or terraces, but may be hung or placed inside the terrace railings. Suitable weep holes must exist in the boxes to draw off water. No invasive vine and/or foliage, such as ivy, shall be grown on the brick of the terrace or on the terrace railings. The terrace railings must be kept clear and undecorated to maintain a uniform appearance.
6. No alteration of the terrace, if any, is permitted without prior Board approval.
7. No subletting of the apartment is permitted without prior Board approval.
8. No renovation or alteration of the apartment is permitted without prior Management approval. This includes painting of the apartment using an outside contractor.
9. No removal of fixtures is permitted without Management/Board approval. This includes bathroom and kitchen fixtures, walls, doors and moldings.
10. No furniture or other large objects from residents' apartments are to be moved in or out of the lobby entrance. All moving in or out of the building must be arranged with the Superintendent and must be conducted by use of the side basement entrance. A security deposit must be paid prior to moving.
11. Late Charges:
 - a. **First month:** Maintenance payments are to be received by the Managing Agent, Garthchester Realty, by the 10th day of the month. If the maintenance payment is received after the 10th, a late fee of \$25 will be assessed.

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- b. **Second Month:** If the delinquent first month payment *and* the second month's payment are not *received* by the Managing Agent by the 10th day of the second month, an *additional* late fee of \$50 will be assessed and the resident is in jeopardy of losing their outdoor parking space, if any.
 - c. **Third Month:** If all delinquent payments *and* the third month's payment are not *received* by the Managing Agent by the 10th day of the third month, an *additional* late fee of \$75 will be assessed *and* legal proceedings will be commenced against the delinquent shareholder, with all expenses, including attorneys' fees, to be paid by the shareholder.
 - d. An additional late fee of \$75 per month, plus any legal fees that apply will be assessed until all delinquent payments are paid.
12. In addition to the what is listed above, the Purchaser(s) agree to read and follow the House Rules.

Purchaser's Name: _____

Co-Purchaser's Name: _____

Dated: _____



The Board of Directors
4525-4555 Apartments Corporation
c/o Garthchester Realty Ltd.
440 Mamaroneck Avenue, S-512
Harrison, NY 10528

RE: Moving Procedures

To the Board:

I understand that I must notify Garthchester Realty in writing not less than one week prior to the actual move. Notices should be addressed to Garthchester Realty, 440 Mamaroneck Avenue, S-512, Harrison, NY 10528.

Everyone moving in will be required to post a \$1,000 security deposit payable to 4525 & 4555 Apartments Corp. which will be collected at the time of closing. The move out deposit must be sent to the Garthchester office one week prior to the move.

Further, the parties moving in and out, and the moving companies, must contact the superintendent at least one week prior to the desired moving date. His telephone number is (718) 548-4283. It is the responsibility of the person moving in or out to see if the move can be accommodated on that date and that the superintendent installs the elevator pads prior to commencement of the move. Any violations of the above policies will result in the forfeiture of the \$500 security deposit. Should there be any damage to the building (i.e., wallpaper, paint, carpeting, etc.), the amount of this damage will be deducted from the security deposit.

If, during the move, any damage is done to any part of the building, the cost of repairs will be deducted from your deposit. If the repairs exceeds the amount of your deposit, you will be billed the difference as a line item on your maintenance bill Also, a charge of \$75 per hour will be made if the moving extends beyond the period 9:00 am to 5:00 pm, Monday through Friday.

Sincerely,

Dated: _____

Smoking Policy

Purpose – To define where smoking is permitted on the 4525 and 4555 Apartment Corp. property until the **No Smoking Amendment to the Proprietary Lease takes effect in 2022.**

Policy – For the purpose of this policy smoking shall include smoking or burning any product or substance containing tobacco, cloves, marijuana, or other substance intended to be smoked, including but not limited to nicotine or any other substance that is vaporized and smoked (commonly referred to as vaping) and incense.

Due to the known health risks of second hand tobacco smoke and the potential fire damage to the property and health, smoking is strictly prohibited in all "common areas" of the Briar Oaks property, including but not limited to lobby, elevators, hallways, vestibules, stairways, basement, laundry room, roof, balconies, sitting areas, playground, dog run, basketball court, garage and any area in or around entrances to the buildings.

Smoking is prohibited from all public areas which are within twenty-five (25) feet from the buildings.

Smoking Permitted – Smoking in individual apartments is permitted until the amendment takes effect in 2022 unless such smoking:

- a. creates a nuisance,
- b. emanates from the apartment to a public portion of the building or into another apartment,
- c. is a source of annoyance to the residents or occupants,
- d. interferes with the peaceful possession or proper use of the building by the residents or occupants of an apartment,
- e. interferes with the rights, comfort and convenience of other residents, or
- f. is in violation of the proprietary lease.

All smoking residents are encouraged to purchase air purifier devices for their apartment as well as taking other mitigating measures that will minimize the smoke emanating from their apartments.

Applies To -The policy applies to all owners, owner's guests and vendors/service people on the property.

Violations – Residents shall promptly inform Property Manger via BuildingLink or other written statement of any incident where secondhand smoke is migrating into resident's unit from sources within the building. A breach of this addendum will result in a material breach of the proprietary lease and is grounds for termination of such lease.

As provided by law this smoking policy must be included in any sales and sublease agreements.

I acknowledge and agree to abide by the policy:

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:

To: Tenant

From: Landlord

Date:

ANNUAL NOTICE

PROTECT YOUR CHILD FROM LEAD POISONING AND WINDOW FALLS

New York City law requires that tenants living in buildings with 3 or more apartments complete this form and return it to their landlord before February 15, each year. If you do not return this form, your landlord is required to visit your apartment to determine if children live in your apartment.

Peeling Lead Paint	Window Guards
<p>By law, your landlord is required to inspect your apartment for peeling paint and other lead paint hazards at least once a year if a child under 6 years of age (5 years or younger) lives with you.</p> <ul style="list-style-type: none"> You must notify your landlord in writing if a child under 6 comes to live with you during the year. If a child under 6 lives with you, your landlord must inspect your apartment and provide you with the results of these paint inspections. Always report peeling paint to your landlord. Call 311 if your landlord does not respond. Your landlord must use safe work practices to repair all peeling paint and other lead paint hazards. 	<p>By law, your landlord is required to install window guards in all your windows if a child under 11 years of age (10 years or younger) lives with you, OR if you request them (even if no children live with you).</p> <ul style="list-style-type: none"> ONLY windows that open to fire escapes, and one window in each first floor apartment when there is a fire escape on the outside of the building, are legally exempt from this requirement. It is against the law for you to interfere with installation, or remove window guards where they are required. Air conditioners in windows must be permanently installed. Window guards must be installed so there is no space greater than 4½ inches above or below the guard, on the side of the guard, or between the bars.
<p>These requirements apply to buildings with 3 or more apartments built before 1960. They also apply to buildings built between 1960 and 1978 if the landlord knows that lead paint is present.</p>	<p>These requirements apply to all buildings with 3 or more apartments, regardless of when they were built.</p>

Fill out and detach the bottom part of this form and return it to your landlord.



Please check all boxes that apply:

- A child under 6 years of age (5 years or younger) lives in my apartment.
- A child under 11 years of age (10 years or younger) lives in my apartment and:
 - Window guards are installed in all windows as required.
 - Window guards need repair.
 - Window guards are NOT installed in all windows as required.
- No child under 11 years of age (10 years or younger) live in my apartment:
 - I want window guards installed anyway.
 - I have window guards, but they need repair.

Last Name	First Name	Middle Initial		
Street Address	Apt.#	City	State	Zip Code
Signature		Date	Telephone Number	

Return form to: Name and address of landlord or managing agent. Call 311 for more information on preventing window falls and lead poisoning.

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.
- 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.

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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.

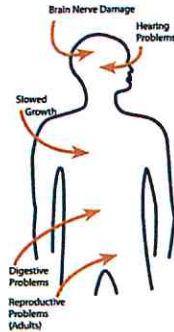
2

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.¹

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.²

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.

¹ "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.

² "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.

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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.

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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.

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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, or call **1-800-424-LEAD (5323)** for a list of contacts in your area.³

³ 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, or call 1-800-424-LEAD.

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 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.

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, or read *The Lead-Safe Certified Guide to Renovate Right*.

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.

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 and 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 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 or 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, 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 or 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/

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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

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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

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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).

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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



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 - 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

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 to register

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