



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

CAMEO HOUSE OWNERS INC.

(rev. 8/2021)

APPLICATION FOR PURCHASE

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)** 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 present 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.

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 Fifty (\$150.00) Dollars **per person** (for a background check) must accompany your application. These fees are non-refundable.
4. A non-refundable application fee, payable to Cameo House Owners, Inc., in the sum of Two Hundred (\$200.00) Dollars must accompany your application.
5. The Board reserves the right to request additional information prior to considering your application.
6. 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 statements, including the Board obtaining a current credit report.
7. Where there is more than one purchaser, the information requested is to be answered by all purchasers.
8. The purchaser(s) and all 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.**

THERE IS A \$300 NON-REFUNDABLE MOVE-IN AND MOVE-OUT FEE

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CAMEO HOUSE OWNERS INC.

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.

Cameo House Owners Inc.

300 Martine Avenue | White Plains NY 10601

Preferred Financial Criteria for Sales

- Minimum 20% down
- Debt to income <35%
- Monthly Payment (mortgage & maintenance) multiplied by 40=minimum Household yearly income
- Credit Score 700+ with no judgments, bankruptcies, multiple late payments etc.
- Clear background check

Current Owner's Name _____

Telephone: _____

Apt. No.: _____

CAMEO HOUSE OWNERS INC.

COOPERATIVE HOUSING
APPLICATION

NAME _____ SOC. SEC. NO. _____

NAME _____ SOC. SEC. NO. _____

ADDRESS _____ ZIP _____

Phone: Home _____ Business _____

Check One: Rent _____ Home Owner _____ Other _____ Explain _____

If Rent: Landlord Name _____ Telephone _____

No. of Rooms _____ No. of Bedrooms _____ Monthly rent or carrying charge \$ _____

Years at present address _____ If less than 2 years at present,
give former address _____

Do you desire a parking space _____ No. of Spaces _____

Title to be held in what names: _____

Source of downpayment and settlement charges: _____

PERSONS TO RESIDE IN APARTMENT: No. of persons _____

Name	Relationship
------	--------------

1.	_____
----	-------

2.	_____
----	-------

3.	_____
----	-------

4.	_____
----	-------

EMPLOYMENT DATA (Purchaser)

Current Employer _____ Position/_____
Title

Address _____ Dates Employed _____ / _____
From To

_____ Current Salary _____

Phone # _____ Supervisor's Name _____

Previous Employer _____ Position/_____
Title

Address _____ Dates Employed _____ / _____
From To

_____ Salary _____

Phone # _____ Supervisor's Name _____

(Co-Purchaser)

Current Employer _____ Position/_____
Title

Address _____ Dates Employed _____ / _____
From To

_____ Current Salary _____

Phone # _____ Supervisor's Name _____

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

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

	<u>Purchaser</u> <u>Yes or No</u>	<u>Co-Purchaser</u> <u>Yes or No</u>
Have you any outstanding judgments?	_____	_____
In the last 7 years, have you been declared bankrupt?	_____	_____
Have you had 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 obligated to pay alimony, child support, or separate maintenance?	_____	_____
Is any part of the down payment borrowed?	_____	_____

GROSS MONTHLY INCOME

<u>Item</u>	<u>Purchaser</u>	<u>Co-Purchaser</u>	<u>Total</u>
Base Empl. Income	\$ _____	\$ _____	\$ _____
Overtime	_____	_____	_____
Bonuses	_____	_____	_____
Commissions	_____	_____	_____
Dividends/Interest	_____	_____	_____
Net Rental Income	_____	_____	_____
Other Income	_____	_____	_____
Total	\$ _____	\$ _____	\$ _____

MONTHLY HOUSING EXPENSE

	<u>Present</u>	<u>Proposed</u>
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: Electric / Gas	_____	_____
Telephone	_____	_____
Internet	_____	_____
Cable	_____	_____
TOTAL	\$ _____	\$ _____

DESCRIBE OTHER INCOME

NOTICE: 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 Amount
_____	\$ _____
_____	\$ _____
_____	\$ _____

DETAILS OF PURCHASE

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

If applicable, explain other financing

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

Estimated closing date: _____

Balance Sheet at the Last Day of Month Immediately
Preceding Date of Application

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 Owned (Note 5)	_____
Furniture and Personal Property	_____
Notes Receivable	_____
Other Assets (Note 5)	_____

A. TOTAL ASSETS \$ _____

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 _____

Net Worth _____

TOTAL LIABILITIES & NET WORTH (A-B) \$ _____

(The Notes on the attached page are part of this Balance Sheet and must be completed.)

NOTES TO BALANCE SHEET

Note 1 Account # Name & Address of Banking Institution Balance

Checking 1)
Checking 2)
Savings 1)
Savings 2)

\$

Note 2 No. Shares Type Security Issuer Market Value Monthly Dividend/Interest

Note 3 Address of Property Type of Property Cost of Property Present Market Value Amount of Mortgage & Loans

Monthly Gross Rental Income Monthly Mortgage Payments Monthly Taxes, Insurance, Maintenance & Misc. Payments Monthly Net Rental Income

\$

Note 4 Make, Year & Plate # of Vehicle 1)
2)

Note 5 Briefly Describe other Assets

Note 6 Please provide the following for all Debt (Credit cards, student loans, bank loans, etc.)

Creditor's Name & Address Account Number Monthly Payments Months Left Unpaid Balance

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 Corporation to consent to the assignment of this apartment to me.

Purchaser's Signature

Date

Co-Purchaser'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:

CAMEO HOUSE OWNERS INC.
300 Martine Avenue
White Plains, NY 10601

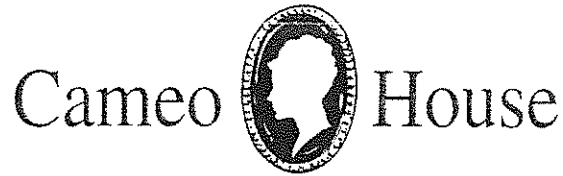
Re: Apt. _____

I/We have read the Proprietary Lease, the By-Laws and House Rules, the Sublease Policy, the Parking Policy and the paper explaining the contribution of two (2) months maintenance to the Working Capital Fund and agree to abide by all the rules and regulations set forth. Additionally, any apartment construction/renovation plans will be submitted to the cooperative's managing agent for approval prior to the commencement of any work.

Shareholder's Signature

Shareholder's Signature

Dated: _____



A luxury cooperative residence in the heart of White Plains

February 22, 2006

To All Shareholders – Cameo House Owners Inc.:

In the exercise of its fiscal responsibility, the Board of Directors has been investigating all possible sources of increasing the cooperative's income to ensure the financial health of the cooperative. After due consultation with its professional advisors, the Board, at the regularly scheduled meeting on February 15, 2006, adopted the following resolution:

All purchasers of shares of stock in Cameo House Owners Inc. (the cooperative) and the proprietary leases appurtenant thereto will be required to pay to the cooperative at the time of closing of the share transfer, a contribution to the Working Capital Fund, an amount equal to two (2) months maintenance, based on the then current budget of the cooperative. This resolution shall go into effect immediately, and shall be in effect for all contracts of sale executed after February 28, 2006.

The Board believes that this is a prudent and fair measure, which will ensure that all shareholders, both present and in the future, are making a commitment to the fiscal well-being of the cooperative. The Board thanks you in advance for your understanding and cooperation.

Very truly yours,

The Board of Directors



**HOUSE RULES
PARKING RULES
SUBLEASE RULES**

The development and preservation of a high quality of cooperative living and peace of mind for Shareholders and Tenants requires reasonable rules and restrictions. Many of these rules and restrictions are contained in the Proprietary Lease and/or Offering Plan.

Many of these House Rules were originally set forth when our Cooperative was established in 1982. From time to time, the Board of Directors establishes a new rule or makes changes in another to reflect suggestions made by Shareholders or to solve problems that may develop. This latest revision sets forth all of our current House Rules as approved by the Board of Directors under provisions of our Corporation's By-laws.

Because all Cameo House Shareholders are partners in insuring the success of the House Rules, it is important to accept that the essence of these Rules is to maintain a level of peace and tranquility for all. The absence or presence of any Rule does not preclude the laws of common sense and the "golden rule" from being an overriding factor in living in a comfortable and secure cooperative.

The House Rules are subdivided into sections. This was done to make each Rule more quickly identifiable.

In the event any of these Rules is breached, the Board of Directors may use written notice, fines or any reasonable method in their enforcement as explained in these Rules.

Please review these Rules to insure that you are aware of all of them and know what is expected of you, members of your household, your guests and anyone providing assistance to you (e.g., housekeepers and health care aides).

Please pay special attention in the House Rules to Insurance (Homeowner's) page 4. All Shareholders must present proof to the Managing Agent and adhere to this House Rule by September 1, 2006. This insurance requirement must be updated annually.

This updated package should be kept with your Proprietary Lease.

We look forward to continued cooperation from each Shareholder and family in supporting these Rules where were established for the peace, comfort and benefit of us all.

Cameo House Board of Directors
June 3, 2013

**Cameo House Owners, Inc.
House Rules**

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AIR CONDITIONERS

Only air-conditioning units in existing sleeves, constructed by the building for that purpose, shall be permitted for ventilation. Awnings, window air-conditioning units or ventilators are prohibited.

APARTMENT MAINTENANCE

The use of cleaning equipment, power tools and other devices which may cause other Shareholders or Tenants discomfort, as well as extremely insinuating audio devices that would disturb the tranquility of others, shall be governed by a mutual concern for fellow residents. Please be particularly sensitive to this issue during weekdays prior to 9:00 a.m. and after 8:00 p.m., as well as Saturdays, Sundays and Holidays (especially days of religious observance).

Maintenance Work Order Request Forms are available from the Superintendent's Office at the Garage level.

MAINTENANCE ARREARS AND COLLECTION POLICY

On the 25th of every month, the Managing Agent sends the maintenance bill to Shareholders. The payments are due on the 5th of the month for which the maintenance is due.

On the 10th of the month for which the maintenance is due, late charges of \$50.00 begin at noon. The late fee and overdue maintenance will appear on the next month maintenance bill.

On the 10th of the second month (40 days after the original maintenance bill was sent), a final demand letter with a 10-day notice is sent to the Shareholder informing the Shareholder of the overdue payments and late fees. A copy of the letter is also sent to the Shareholder's mortgage lender, if applicable.

Ten days after the demand letter is sent to the Shareholder, the arrears are referred to the Cameo House Owners, Inc. attorney for appropriate action.

If no satisfaction occurs between the Shareholder and Cameo House Owners, Inc., the Cameo House attorney starts the eviction process followed by foreclosure proceedings.

USE OF PREMISES

No Cameo House apartment shall be used in any manner or form as a commercial or professional space or for any other purpose other than as a personal or family residence under the conditions set forth in the Proprietary Lease.

BUILDING STAFF / SHAREHOLDER POLICY

1. Building staff are prohibited from driving residents anywhere at any time.
2. Building staff are permitted to perform certain extra work for individual Shareholders and residents such as apartment cleaning and maintenance and work relating to apartment security and safety. If you have a question as to whether certain extra work is permitted to be done by building staff members, please ask the Superintendent beforehand.
3. Extra pay for extra work by building staff are allowed only after or before regularly scheduled working hours—not during lunch periods. The building's water and electricity may be used for appropriate work performed by building staff during permitted times.
4. Building staff may be privately employed by a resident for:
 - a. cleaning of an apartment, windows, window screens, air-conditioner filters and heat vanes, and rugs
 - b. painting
 - c. pet care
 - d. plant care
 - e. car washing
 - f. hanging of pictures and mirrors
 - g. hanging of light bulbs
5. Building staff may not:
 - a. install shelves or cabinets
 - b. undertake renovations or any carpentry projects
 - c. perform any electrical work
 - d. plumbing work of any kind which requires a permit from the City of White Plains
 - e. perform any air-conditioning repair or maintenance work except for cleaning of filters and heat vanes
 - f. rewire air-conditioning units, install thermostats, replace motors or install new motors, unless the building staff member is duly licensed to perform this work.
6. Hazardous chemicals for cleaning or maintenance within a unit may not be used by building staff because of the possibility of creating a health hazard for the resident(s).
7. All the arrangements for after-hours work are to be made between individual residents and building staff. Cameo House Owners, Inc. will not be responsible for these arrangements.

COMMERCIAL APARTMENTS

Shareholders or Tenants of commercial space must abide by all Cameo House Rules.

Office hours for commercial apartments fronting Martine Avenue are:

Monday through Friday.....	8:30 a.m. to 7:00 p.m.
Saturdays	9:00 a.m. to 1:00 p.m.
Sundays and Holidays.....	No Office Hours

All commercial offices shall have separate entrances by which their clients enter and leave. Clients shall not enter through the public lobby.

In the event of special circumstances, these hours may be adjusted upon prior application to the Board of Directors.

DELIVERIES

Shareholders and Tenants should instruct all delivery personnel that Cameo House only permits deliveries from Monday through Friday during the hours of 8:30 a.m. and 4:30 p.m.

Deliveries may also be arranged on the first Saturday of each month from 9:00 a.m. to 1:00 p.m.

Shareholders and Tenants must notify the building staff in advance of deliveries if the elevators must be protected by installing padding.

ENTRY TO APARTMENTS BY MANAGEMENT

The Managing Agent may authorize entry to an apartment when necessary in connection with any maintenance, pest control or construction. In all cases, except those involving an emergency, such entry will be made on notice to the Shareholder and take place during permitted hours.

An emergency is defined as unexplained water seepage, odors, sounds or a lack of response of the occupant.

If a Shareholder or Tenant is unable or unwilling to remedy a condition that causes damage to other property (such as a slow leak from an air conditioner or refrigerator), the Managing Agent may also authorize entry to make the repair. The cost of such entry and repair shall be the responsibility of the Shareholder, including the cost of supplies and labor.

EQUIPMENT PROHIBITED

The installation or use in any apartment of washing machines, dryers, stove grill accessories or garbage disposals is not permitted.

FLOOR COVERING

Unless expressly authorized by the Board of Directors, 80% of the floors of each apartment must be covered by rugs or carpeting, excepting only the kitchen and bathrooms.

GARBAGE, RECYCLING AND BULK ITEMS

Garbage and acceptable refuse from the apartments shall be disposed of in the hallway compactor room located on every floor. All wet garbage should be placed in plastic bags of suitable size so as not to jam the chute, and sealed with ties before inserting into the compactor chute. No glass bottles, combustible material or explosive items (e.g., aerosol spray cans) may be thrown in the compactor chute at any time. No garbage, sweepings, rubbish, rags or other paper or articles shall be placed or thrown in compactor room sinks. No large bags shall be left in the compactor room.

The Cameo House is governed by local recycling laws. Designated containers have been placed in each compactor room—one for newspapers and magazines and one for plastic and metal containers, glass bottles and aerosol spray cans. All containers must be washed before disposal.

Arrangements should be made with the Superintendent for the disposal of paint cans, solvents, or other dangerous or explosive items. All environmental disposal rules and regulations posted on the door of the compactor room must be followed.

The Building staff must be informed of the need to discard all debris resulting from any household move, interior alteration or discarding in general. This includes items such as large cardboard boxes, carpeting and pads, draperies, bedding of all kinds, ranges, electronics, doors, etc. Refrigerator removal is the responsibility of the Shareholder and must be arranged by the vendor of the replacement unit. No items are to be placed in public hallways, stairwells or any other corridors. Contractors are responsible for removal from the building of all debris resulting from their work.

Common areas are to be kept free of garbage, sweepings, rubbish, rags, papers and any hazardous material. Any questions regarding methods of disposal of any materials shall be addressed to the Superintendent and/or the Managing Agent.

INSURANCE (HOMEOWNER'S)

A homeowner's insurance policy provides the Shareholder with personal liability coverage. This coverage protects you against claims resulting from bodily injury to others for which you may be legally liable. Additionally, this policy provides protection to you from any claims arising out of damage that you may do to your neighbor's property such as leaks from your air conditioner.

Effective September 1, 2006, all Shareholders, Tenants and Sub-tenants are required to maintain a homeowner's policy for their units with liability insurance in the amount not less than \$500,000. Shareholders are required to provide to the Managing Agent—**on an annual basis**—written proof of current coverage which includes the name of the insurance company, the certificate policy number and name, address and telephone number of the broker.

Failure to provide the information required or to obtain and/or maintain the required insurance, shall be deemed a material breach of the Proprietary Lease and shall subject the defaulting Shareholder, Tenant or Sub-tenant to such legal action as is provided therein.

KEYS

All Shareholders must supply a set of keys to his/her apartment that will be secured in The Cameo House Key Emergency Box.

Shareholders and Tenants who do not provide keys and whose apartment must be entered in an emergency are subject to the cost of a locksmith, replacement of a door and custodial overtime (see Proprietary Lease).

If the services of the Key Emergency Box are needed to enter an apartment, a fee of \$10.00 will be charged.

LAUNDRY ROOMS

There is a Laundry Room located on each floor. When the machines are not in use, the door must be kept closed. When machines are in use, the doors must be kept open a few inches to allow for the release of overheated air.

As a courtesy to your neighbors, please refrain from using the Laundry Rooms before 7:30 a.m. and after 10:30 p.m. Please also remember to clean the lint trap after using the dryers.

HIGH-EFFICIENCY "HE" CLEANING PRODUCTS

The washers and dryers are "high-efficiency" machines and are compatible only with high-efficiency "HE" cleaning products. Failure to use only HE cleaning products will cause the machines to breakdown frequently. Shareholders must insure that all Tenants, Sub-tenants, guests and anyone providing assistance to the apartment's

residents (e.g., housekeepers and health care aides) are instructed on the required use of only HE cleaning products.

MOVING

Any Shareholder or Tenant moving in or out of the building must notify the Building Superintendent to schedule a specific date. All moves must take place through the Service entrance on Mitchell Place during the hours of 8:30 a.m. and 4:30 p.m. from Monday through Friday, which includes time for cleanup of public areas. No move is to take place on a Saturday, Sunday or Holiday.

Shareholders are responsible for any damage to Cameo House building or grounds.

OVER-THE-AIR RECEPTION DEVICES

As directed by the United States Congress, Section 207 of the Telecommunications Act of 1996, Over-the-air reception devices may not be installed by drilling holes through exterior walls.

PETS

Effective September 1, 2006, pets with a cumulative weight exceeding 30 pounds will not be permitted.

Owners of dogs must use the Service entrance on Mitchell Place to walk their dogs. If the Lobby entrance is to be used, then the dog must be carried by the owner.

Owners should keep pets off grass and out of planted areas.

No pet owner shall allow dogs or other animals to use the terrace as an unsanitary place to relieve themselves.

All dogs must be kept on leashes while walking through the public areas in and around Cameo House.

Shareholders will be held liable for the actions of their pets.

Shareholders shall not allow their pets to cause or create a nuisance or unreasonable disturbance to the comfort, peace, or repose of any person in the vicinity by continued or frequent noise. If such a disturbance becomes evident and is not abated in its intensity, then the Shareholder shall receive Notice from the Managing Agent as set forth below under "Enforcement Procedures for All Rules Governing Cameo House."

No pigeons or other birds or animals shall be fed from the window sills, terraces, or other public portions of the building, or on the sidewalk or street adjacent to the building.

No Tenant or Sub-tenant shall be permitted to own and maintain a pet.

POSTING OF NOTICES

All notices will be posted only in the glass enclosed cases in 3 locations in the building—the Mail Room, the Garage level and the Service level.

Shareholders may post notices of community interest by contacting the front desk. These notices may only be posted on the Garage- and Service-level bulletin boards with the approval of the Board.

PUBLIC AREAS

The public halls and stairways of the building shall not be obstructed or used for any purpose other than ingress to and egress from the apartments in the building.

Children shall not play in the public hallways, courtyard, stairways, elevators, or on the roof.

No bicycles, toys, baby carriages or strollers shall be permitted to stand in the public halls, stairways, lobbies or on the grounds. Nothing, (including umbrellas, boots, overshoes, raincoats, doormats, etc.) shall be placed at any time in the public halls or on the staircase landings as per the White Plains Fire Department Code.

Appliances and large items such as bicycles must be taken in or out of the building through the Service entrance.

Luggage carts provided by the building must be returned immediately after use to their assigned spots on the Lobby and Garage levels.

Nothing shall be shaken from the doors, windows, terraces or roof or placed upon the windowsills, or ledges of the building.

No public hallways shall be decorated by any Shareholder in any manner. All public areas, including hallways and the lobbies, will be decorated and redecorated in a uniform manner as approved by the Board of Directors.

Individual apartment doors may not be defaced by using tape or adhesives or paints that will destroy paint or wallpaper. The drilling or permanent defacing of a Shareholders door is not permitted. Shareholders will be required to assume the expense of restoring the apartment door to its original state.

Door hardware, including knobs, lock plates and door viewers (peep holes), are the property of Cameo House. If repairs to door hardware are necessary, these items must be restored to their original state.

Consistent with local laws, there shall be no smoking in elevators, public hallways, storage rooms, stairwells or any public areas.

RENOVATIONS

A Shareholder may not make any structural additions, alterations or improvements to his or her apartment without the consent, in writing by the Board of Directors.

Contractors are permitted to work on Cameo House property between 8:30 a.m. and 4:30 p.m. from Monday through Friday, including cleanup of public areas. Work is prohibited on weekends and Holidays. Exceptions to this rule may be authorized by the Board of Directors for building construction, maintenance or repairs in common areas that is deemed necessary or desirable for the benefit or welfare of the Cameo House.

Shareholders must inform contractors that written permission must be obtained from the Managing Agent and approved by the Board of Directors. All plumbing and electrical projects requiring a permit from the White Plains Building Department must be performed by licensed plumbers and electricians and all necessary permits must be obtained and approved by the City of White Plains prior to such construction.

A deposit of \$1,000.00 is required by the Shareholder upon the filing of an application. This deposit will be retained until notification from the City of White Plains has been received stating that all permits have been closed.

SHOWING OF APARTMENTS

No open houses, group tours or exhibition of any apartment or its contents shall be conducted, nor shall any auction sale be held in any apartment without the consent of the Managing Agent. No Cameo House staff member shall be authorized to assist in the sale or exhibition of any apartment.

No Cameo House staff member may act as an agent in:

- a. showing an apartment for sale to a prospective buyer;
- b. allowing entrance to an apartment by providing a key or opening the door; or
- c. allowing entrance to premises that are for sale to other than the owner of the unit or his or her contractual representative.

Apartments may be exhibited Monday through Friday from 9:00 a.m. to 7:00 p.m. and on Saturdays, Sundays and Holidays from 12:00 p.m. to 5:00 p.m.

PAYMENT OF SHARE TRANSFER FEE

All purchasers of shares of stock in Cameo House Owners, Inc. and the Proprietary Leases appurtenant thereto will be required to pay to Cameo House Owners, Inc., at the time of closing of the share transfer, a contribution to the Working Capital Fund an amount equal to 2 months' of the then-current maintenance.

TERRACES / BALCONIES

Terraces and patios shall not be altered in any way, i.e., enclosed, painted or covered by any awning nor shall they be covered with indoor/outdoor carpeting or any other floor covering.

Rugs, linens, laundry or curtains shall not be hung or dried from terraces.

Barbecue or outdoor cooking equipment is prohibited.

Use of terraces as utility/storage areas is prohibited.

Plantings should be in containers that do not mar the surface of the terrace. Drainage and excess water cannot flow over the edge of the terrace.

Nothing shall be placed upon the ledges of the terrace or upon the window sills or ledges of the building.

All furniture which may cause rust markings on terrace floors (iron or metal) must be covered with nylon protectors.

TERRACE (BALCONY) GLASS PANES

Any breakage of a glass pane will result in a processing and replacement charge billed to the responsible unit Shareholder. The processing and replacement of a broken opaque divider glass pane will result in a charge also billed to the responsible Shareholder. All work must be performed by the Cooperative.

SMOKE DETECTORS

The White Plains Fire Department requires each apartment to have one smoke detector in each bedroom and one smoke detector in the hallway area of the apartment. It is suggested, but not mandated at this time, for detectors to also be able to detect carbon monoxide. The installation is the Shareholder's responsibility. If the Shareholder is found in violation of this Rule, the fine by the Fire Department is \$500.00. If the Cooperative is fined because of non-compliance of a Shareholder or resident, the \$500.00 fine will be charged back to the Shareholder.

STORAGE AREAS

Shareholders are provided with storage areas measuring 4' x 4' x 2' on the Garage level of the building. All stored articles must fit into the assigned storage area and not infringe upon another Shareholder's storage space. All articles must be properly boxed and/or labeled with the name and apartment number of the owner.

No auto or bicycle tires, furniture, carpeting or mattresses shall be stored in the storage spaces. If any such items, including any fixtures or equipment replaced by the Shareholder are to be discarded, the Shareholder shall have the same removed from

the premises at the Shareholder's expense. Cameo House shall have the right to bill the Shareholder for the cost of disposing of any such items for which no removal arrangements have been made by the Shareholder.

ENFORCEMENT PROCEDURES FOR ALL RULES GOVERNING CAMEO HOUSE

1. Shareholders and Tenants who violate a House Rule will receive a written Notice of Violation by mail or by personal delivery by the Managing Agent. The Shareholder is responsible for all violations by the tenant. This written Notice will constitute a first warning.
2. The violator has the right to a hearing before the Managing Agent by giving written notice to the Managing Agent within 5 days of receipt of the Notice of Violation.
3. The Managing Agent, upon receipt of a request for a hearing, shall set a date for the hearing within 30 days of receipt of the request and notify the Board of Directors.
4. At the hearing, the Managing Agent shall take testimony and proof and determine whether or not a violation has been committed.
5. Should it be determined that a violation has been committed, a fine will be imposed.
6. A person who receives a Notice of Violation who does not request a hearing shall be deemed to be guilty of the violation alleged in the Notice of Violation and must pay the fine accordingly. A public notice of this violation will be posted.
7. There shall be a \$50.00 fine if a person is found guilty of a violation.
8. There shall be a \$100.00 fine if a person is found guilty of a second violation of the same regulation.
9. The violator shall be fined \$250.00 for each subsequent violation of the same regulation.
10. The Board of Directors reserves the right to invoke separate penalties for extraordinary abuses or violations.
11. All fines shall be added to the maintenance charges and payable within 10 days of receipt.
12. Notice of unpaid fines will be submitted to the Corporation lawyer. The violator will be liable to pay the fine, the highest legal interest for the period of time in which the fine remains unpaid, and the legal fees involved in formally filing a lien.

13. The Board of Directors, at its option, may foreclose said lien to collect the common charges from the Shareholder.
14. The terms of the Proprietary Lease are coordinate with the House Rules, especially regarding termination of lease as penalty for violation of these Rules.

REVISION OF HOUSE RULES

These House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors according to the provisions of the Corporation's By-Laws.

Cameo



House

PARKING RULES

Revised June 3, 2013

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A. GENERAL

1. There are 3 in-house parking areas available for monthly rentals by residents:
 - a. **Outer Parking** – The turn-around-circle which is accessed directly from Martine Avenue (Front entrance of the building).
 - b. **Upper Garage** – The entrance to this space is Door #2 on Mitchell Place.
 - c. **Lower Garage** – The entrance to this space is Door #1 on Mitchell Place.

In addition there is a convenient, municipal, metered parking structure on Martine Avenue, across from the entrance to Cameo House. Special rates for long-term parking are available from the municipal parking authorities, an office of which is located in the garage.

2. The Building's loading dock area on Mitchell Place is for the exclusive use of delivery and pick-up trucks, movers, contractors, etc. and Cameo House building staff while working in the building. The use of this area is for loading and unloading only. Under no circumstance is the loading dock area to be used for resident, tenant or commercial parking.
3. Parking spaces are not assigned to specific apartments and, therefore, are not subject to transfer with the sale of an apartment, the reassignment of shares or the subletting of an apartment. Any Shareholder selling or subletting his or her apartment must inform the prospective purchaser(s) or renter(s) that parking space availability is on a first-come, first-served basis. In this connection, a "parking waiting list" is being maintained.
4. The Cooperative shall not be liable for any loss, damage to, or theft of any vehicle or of any part thereof, or of any property contained in or on any vehicle.
5. The Cooperative reserves the right at any time to reassign, revoke, amend, change or alter the use of any or all parking spaces.
6. Failure to abide by these Rules may result in the termination of the parking privilege and the deactivation of the remote controller.

B. PARKING REGULATIONS

1. Parking spaces are for passenger cars only, including passenger trucks and vans. Only those pick-up trucks bearing residential license plates with less than a 4.25-foot cargo bed will be allowed to park in either indoor or outdoor assigned spaces.
2. No parking spaces shall be assigned to any vehicle bearing commercial license plates.
3. Assigned parking spaces are for the sole use of residents and commercial tenants
4. All Shareholders and tenants must be sure to park between the lines and not infringe upon surrounding spots.
5. The Board shall keep a waiting list of names of those residents requesting parking spaces as follows:
 - a. **Initial Space Waiting List** – First existing Shareholders desiring an initial space, and then new Shareholders desiring an initial space.
 - b. **Tandem Space Waiting List** – First existing Shareholders desiring a tandem space, and then new Shareholders desiring a tandem space.
 - c. **Conditional Second Space Waiting List** – First existing Shareholders desiring a second space, and then new Shareholders desiring a second space.

As of September 1, 2006, all Shareholders who are assigned a Second Space are assigned such on a Conditional basis only. The Board may, at any time, take back such assignment as needed. The last Shareholder to be assigned the Conditional Second Space shall be the first to forfeit the Second Space.

6. Upon request from a resident and on a space-available basis, guests may be granted temporary parking privileges in selected parking spaces. The provisions of paragraph A.4 on liability applies to all guests including guests of commercial tenants as well as their employees.
7. No items of personal property may be stored in any parking space. Any such items stored in the garages will be removed at the sole cost and expense of the tenants.

8. Upon request from the Cooperative or its authorized representatives, users of parking spaces are expected to remove their vehicles to facilitate cleaning, maintenance or repairs of the garages and outdoor spaces, as well as of their accesses (doors, ramps, etc.). In the event that the use of any assigned parking space is temporarily impaired or prevented for any reason, the user agrees that there shall be no reduction or abatement of the monthly parking charges.

C. SECURITY AND SAFETY

1. For the health and safety of all residents, no engines shall be kept running in either the Garages or the Courtyard.
2. Guests must display, on the dashboard, a temporary guest card obtainable by the resident host, from the front desk, indicating both the parking space number and the apartment they are visiting. Resident hosts are to ensure that their guests abide by all Parking Rules, especially the date and time limitations of the temporary guest card.
3. To provide a reasonable level of security in the various parking areas, the Cooperative operates around-the-clock Closed Circuit Television (CCTV) cameras and recording facilities. There are also marked EMERGENCY ONLY alarm stations in the Upper and Lower Garages as well as intercom connections to the front desk.
4. Security also includes the remote control systems to open the overhead doors to the garages. The remote controller units are leased to the users by the Atlas Door Company at a pre-set cost per unit.
5. The loss of a remote controller must be reported immediately to Atlas Door Company so that the electronic entry code of the lost unit may be cancelled in order to prevent unauthorized entry into the garages. The replacement of any lost or stolen remote controller is the responsibility of the user who will be charged a fee by Atlas for each unit.
6. In accordance with the City of White Plains Fire Department Rules, the parking of vehicles in front of any doors facing Mitchell Place is strictly prohibited.

7. The user of a parking space shall not place or store in the vehicle while in the garage:
 - a. any inflammable or explosive or toxic substance, other than gasoline ordinarily retained in the gasoline tank of said vehicle or
 - b. any substance prohibited by the statutes, ordinances, rules or regulations of the State of New York, the City of White or of any applicable regulatory authority or agency.
8. Residents may elect to leave in the custody of the Superintendent a duplicate ignition key and/or alarm-setting key, particularly in case of an extended absence. This set of keys will be secured and used only in case of emergency.

D. PARKING RATES – REMOTE CONTROLLER CHARGES

1. The following monthly parking rates are in effect September 1, 2006:

Upper and Lower Garages and the Courtyard	\$100.00
Double (Tandem) Parking Space	\$160.00

The Board of Directors may, at any time, adjust these rates.

2. The monthly parking charges will appear on the monthly maintenance statement. Payment is due at the same time as the monthly maintenance charges. The monthly parking charges will not be pro-rated unless the pro-rating is connected with a move-in or move-out of a resident or commercial tenant. Failure to make timely payments of the monthly parking charges may result in the termination of the parking privilege and the deactivation of the remote controller.
3. The current annual rental charge of a remote controller unit or for a replacement is set by the Atlas Door Company at \$54.00 plus tax plus the new activation fee of \$20.00. The reactivation fee is set at \$30.00. The current lost remote controller fee is \$75.00.

E. ENFORCEMENT

The Board of Directors may cause to have removed any vehicle improperly parked, junked or abandoned vehicles, vehicles without license plates, and/or valid registration. The Shareholder, at his or her own expense and risk, will be responsible for all costs for the removal of said vehicle(s) for any violation stated in this paragraph and in these Parking Rules.

The Enforcement Procedures for All Rules Governing Cameo House apply to these Parking Rules.

Cameo



House

SUBLEASE RULES

Adopted May 27, 2003
Amended October 19, 2005
Amended July 11, 2006
Amended June 3, 2013

TO: ALL SHAREHOLDERS

RE: SUBLEASE RULES

Pursuant to the terms of your Proprietary Lease, apartments may not be subleased without the consent of the Board of Directors of Cameo House Owners, Inc. (the "Board"). The procedures for requesting consent to sublet your apartment are outlined below. They must be followed in every instance in order to avoid unnecessary delay and inconvenience. However, mere compliance with these procedures does not guarantee approval by the Board.

A personal interview with the Board or its representative(s) is required for proposed Subtenants and all individuals who will reside in the subject apartment. No interview will be held until all required information has been submitted. Interviews should be scheduled through Garthchester Realty (the "Managing Agent").

The prospective Subtenant must provide a copy of the Cameo House Rules to the prospective Subtenant in order to insure the requirements for compliance to such Rules if the application of the Subtenant is approved.

BOARD OF DIRECTORS

Cameo House Owners, Inc.

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A. Sublease Rules

1. **Sublease Application Form.** A Sublease Application Form must be obtained from the Managing Agent. No other form of sublease will be accepted by the Board.
2. **Specific Individual(s) Must Be Named.** Only Sublease Application Forms designating a specific individual or individuals as proposed Subtenant(s) will be considered.
3. **Submission of Sublease Application Form and Payment of Fees.** Sublease Application Forms must be submitted to the Managing Agent by the prospective Subtenant at least 45 days prior to the intended inception date of the sublease and must be accompanied by a certified or bank check, made payable to Cameo House Owners, Inc. in the amount of \$500 (representing a non-refundable application fee and a credit analysis fee). The Board reserves the right to request additional information or to establish additional conditions to approval of an application.
4. **Required Documentation, Evidence of Insurance and Payment of Sublet and Move-in Fees.** The Board's approval of a Subtenant is conditioned upon the Shareholder providing the following documents and checks to the Managing Agent prior to the proposed Subtenant's occupancy of the subject apartment:
 - a) A fully executed copy of the proposed sublease agreement
 - b) Immediately upon the initial approval of the Board of any sublet and/or each renewal thereof, Cameo House Owners, Inc. will collect annually, the equivalent of one month's rental of the sublet as a Sublet Fee, effective June 1st 1995.
 - c) This sublet fee shall be payable in one lump sum for each year of the sublease.
 - d) A non-refundable personal check made payable to Cameo House Owners, Inc. in the amount of \$300 representing a Move-in Fee
 - e) A certificate evidencing a standard renter's or cooperative owner's insurance policy covering the subject apartment and naming Cameo House Owners, Inc. as additional insured
 - f) Written consent from the Shareholder's lending institution approving the sublease of the apartment (if applicable)

- g) The proposed tenant's most recent W-2 Form and the tax return Forms 1040 for the most recent 2 years (with Schedule C if self-employed)
- h) An earnings confirmation from the current employer or 2 current pay stubs showing year- to-date earnings
- i) 2 personal reference letters
- j) A copy of the Cameo House Rules and a Lead Paint Disclosure form initialed by the proposed Subtenant

5. Applications for sublease approval will only be considered if:

- a) The Shareholder is not in default of any obligations owed to Cameo House Owners, Inc. under the Proprietary Lease.
- b) The Shareholder has owned the subject apartment for at least 24 months prior to the proposed sublease, unless the apartment has been inherited from a parent, grandparent or sibling by the Shareholder within the 12-month period prior to the sublease application.
- c) The shares allocated to the apartment are pledged to a lending institution, the lender must have consented, in writing, to the proposed sublease.
- d) The total number of apartments subleased by Shareholders does not exceed 10% of the Cameo House apartments, including:
 - Sublet-sold apartments,
 - Unsold apartments occupied by rent-regulated tenants, and
 - Unsold apartments occupied by free-market tenants

In the event of this occurrence, Shareholders interested in subleasing their apartments will be placed on a Waiting List maintained by the Managing Agent.

- 6. Waiting List Procedures.** As a sublease opportunity arises, the first name on the Waiting List will be notified. If the Shareholder states that he/she is ready to sublet, he/she will be allowed 3 months to submit an application and receive Board approval to the proposed sublease. If the Shareholder fails to submit a timely application or the Board denies

the Shareholder's applicant, then the same Shareholder may submit up to 2 additional prospective applicants within that 3-month period for Board approval. Each subsequent name on the Waiting List will be contacted similarly until a proposed subtenant is approved. If a Shareholder is not ready to sublet, each subsequent name on the list will be contacted similarly until the sublet is accepted. This procedure will be repeated each time a sublet becomes available. If, on the third notification, a Shareholder is still not prepared to sublet, his/her name will be moved to the bottom.

7. Term of Sublease.

- a) Shareholders initially subletting their apartments will be allowed either a 2-year sublease or a 3-year sublease.
- b) Shareholders who sublet their apartments for the first time on or after July 18, 2007, shall, if approved by the Board, be permitted to sublet their apartments once, for a maximum of 2 years and only to the same Subtenant. This limitation on the term of a sublease shall not apply to Shareholders who have been subletting prior to July 18, 2007.
- c) When deemed by the Board, in its sole discretion, to be in the economic interests of Cameo House Owners, Inc., the Board may approve, on a year-by-year basis, the renewal of a sublease to the same Subtenant.

8. **Extension of Sublease.** At least 60 days prior to the expiration of a sublease term, the Shareholder must notify Cameo House Owners, Inc. if he/she wishes to extend the sublease for an additional 2 years. If the Board grants approval to an extension, Cameo House Owners, Inc. will continue to collect annually the equivalent of one month's rental of the sublet as a Sublet Fee for each year of the sublease.
9. **Parking Space.** A Shareholder subletting his/her apartment may transfer his/her parking space, if assigned, to his/her Subtenant for the term of the sublease as long as all fees are paid and the space is occupied by the Subtenant. If either the Shareholder or the Subtenant relinquishes the parking space, the space then reverts to the list of available spaces kept by the managing agent.
10. **Full or Partial Subletting of Commercial Space.** A Shareholder of an apartment in Cameo House used for commercial purposes may not sublet any part of the premises to be used or occupied by others without the prior, written consent of Cameo House Owners, Inc. in each and every instance. Any consent by Cameo House Owners, Inc.

to any assignment or subletting shall apply only to the specific transaction thereby authorized. Such consent shall not be construed as a waiver of the duty of the Shareholder to obtain from Cameo House Owners, Inc. consent to any other or subsequent assignment or subject or as a modification or limitation of the rights of Cameo House Owners, Inc. not to assign or sublet without such consent. Any violation of the agreement, whether by act or omission, by any assignee, Shareholder, Subtenant or occupant, shall be deemed a violation by the Shareholder, it being the intention and meaning of the parties hereto that the Shareholder shall assume and be liable to Cameo House Owners, Inc. for any and all acts and omissions of any and all assignees, occupants and Subtenants.

The Shareholder shall be permitted to sublet the use of one of the offices within the premises (a Partial Sublet) to another professional-use Subtenant in the same, similar or related specialty or subspecialty for occupancy consistent with the use permitted to the Shareholder, provided that the Shareholder complies with all of the terms relating to subletting and assignment, and further provided that the Shareholder complies with the Cameo House Sublease Policy modified as follows:

- a) For a Partial Sublet, the Shareholder shall remain in occupancy of the premises during any period of sublet use or occupancy of the other office within the premises.
- b) The Shareholder shall keep the Board apprised of the name(s) and home address(es) of the Subtenant(s), and provide the Board with copies of all professional licenses (which shall be kept up to date) and other identifying information of any occupants of the premises, which information shall be renewed no less often than once per year at the commencement of such Lease Year, and at any time that any such information shall change.
- c) Immediately upon the initial approval of the Board and/or each renewal thereof, Cameo House Owners, Inc. will collect annually the equivalent of one month's rental of the Sublet Fee.

Notwithstanding the foregoing, Cameo House Owners, Inc. shall have the absolute and unfettered right to disapprove any prospective Subtenant.

Further notwithstanding the foregoing, any Shareholder of Cameo House shall be subject to any and all provisions of the Cameo House Sublease Policy with the exception of the rule that there is a maximum sublet term of 2 years and only to the same Subtenant.

Further notwithstanding the foregoing, a commercial Partial Sublease shall not be counted towards the allowable number of total sublets, which may not exceed 10% of the total Cameo House apartments as provided in Paragraph 5(d) above.

B. General Guidelines

The following guidelines will be applied with respect to sublease applications:

1. The income of any proposed Subtenant must be sufficient to cover projected carrying costs
2. The Board will not approve applications for a sublease that propose more than 2 persons per bedroom in any apartment. The number of bedrooms per apartment is defined in the Cameo House Owners, Inc. Offering Plan.
3. Subtenants are not allowed to have pets.

C. Compliance With Cameo House Rules, Eviction of Subtenant

The Shareholder is responsible for providing a copy of the Cameo House Rules to the Subtenant and for insuring the Subtenant's compliance with such Rules. In the event the Subtenant violates the Cameo House Rules, the Shareholder must make a good-faith effort to correct such violation. If the violation is not corrected within 30 days, the Shareholder must evict the Subtenant and bear all costs to accomplish such eviction including, without limitation, attorney's fees. If the Shareholder does not take action satisfactory to Cameo House Owners, Inc., the Cooperative may take whatever action it deems advisable, and the Shareholder will be responsible for the costs of such action including, without limitation, attorney's fees.

These guidelines are not intended to limit the right of the Board to consider all information and factors deemed relevant by the Board.

The Board reserves the right to amend or modify this Sublease Policy or any of its Rules, Regulations, Fees or Deposits at any time or from time to time as the Board deems advisable.

Any Shareholder who sublets his/her apartment to a third party without written approval from the Board shall be in default of his/her Proprietary Lease. In such event, Cameo House Owners, Inc. will commence legal proceedings to terminate the Shareholder's Proprietary Lease.

Any further questions or inquiries should be directed to the Managing Agent.

BOARD OF DIRECTORS

Cameo House Owners, Inc.



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**

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



Protect Your Family From Lead in Your Home



United States
Environmental
Protection Agency



United States
Consumer Product
Safety Commission



United States
Department of Housing
and Urban Development

June 2017

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.

1

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.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.

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.

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

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.

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, 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.

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

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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*.

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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.⁴
- 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.

⁴ 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.

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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

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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).



**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