HIGHPOINT-ON-THE-HUDSON-OWNERS, INC.

2727 Palisade Avenue | Riverdale NY

APPLICATION FOR PURCHASE

Return to: Highpoint-On-The-Hudson-Owners, Inc.

c/o Garthchester Realty 440 Mamaroneck Avenue

Suite S-512

Harrison, NY 10528 Attn: Adele Frutkin

INSTRUCTIONS

- 1. Please complete all sections of the application. If a section is not applicable to you, so state.
- 2. Applicant 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.* **DO NOT include any applicant photos.**
 - 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 up to and including Schedule E. Also, a copy of all W-2's submitted with the tax return, as well as last two pay stubs.
 - c. Most recent two months copies of latest bank and investment account statements. Only submit relevant pages with opening and closing balances.
 - 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.
- 3. The application, documents and a non-refundable application fee, payable to Garthchester Realty, in the sum of Four Hundred and Fifty (\$450.00) Dollars **plus** One Hundred and Fifty (\$150.00) Dollars **per person** (for a credit check) must accompany your application. These fees are non-refundable.
- 4. A check payable to Highpoint-On-The-Hudson-Owners, Inc. in the amount of One Hundred and Fifty (\$150) dollars as an application fee.
- 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 Applicant, the information requested is to be answered by all Applicants.
- 8. The Applicant(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.

Upon Approval a Move-In Deposit of \$2,000.00 is required and made payable to: Highpoint on Hudson Owners Inc.

<u>Deposit is refundable after the completion of the move-in process Please note that \$500 will be withheld if the move or delivery goes past the allotted time.</u>

*NO APPLICATIONS ACCEPTED ON FRIDAYS AFTER 12PM.
ACCEPTANCE OF AN APPLICATION DOES NOT CONSTITUTE APPROVAL BY THE BOARD

Highpoint-On-The-Hudson
Application Directions Revised August 1, 2025

HIGHPOINT-ON-THE-HUDSON-OWNERS, INC.

APPLICANT OVERVIEW

APPLICANT 1 NAME:		_			
APPLICANT 2 NAME:					
SELLER 1 NAME:					
SELLER 2 NAME:					
APARTMENT:					SHARES:
PURCHASE PRICE:					
DOWN PAYMENT:					
MORTGAGE AMOUNT:					
MONTHLY PAYMENT:					
CASH PURCHASE:		YES	NO	(CI	RCLE ONE)
TOTAL LIQUID ASSETS AFTER CLOSIN	G:	-			
NUMBER OF OCCUPAN	T(S):				
NUMBER OF VEHICLE ((S):				
DOES APPLICANT WISH	I TO PA	ARK IN GA	ARAGI	Ξ?	YESNO
HOW MANY VEHICLES	ТО ВЕ	PARKED	IN GA	RAG	E
	APPLI	CANT			SELLER
AGENCY:			_		
BROKER NAME:			_		
PHONE NUMBER:					
E-MAIL:			_		
ATTORNEY:					
PHONE NUMBER:			_		
E-MAIL:					

HIGHPOINT-ON-THE-HUDSON-OWNERS, INC. SHAREHOLDER APPLICATION

Apartment Number:	Number of Shares:
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	APPLICAN	NT 1	
Applicant Name:			
Applicant Current Address:			
City			
Email Address		·	
Phone			
Phone			
Current Residence (Check One)			
RentOwnOther (Expl	ain)		
If Rent, Landlord Name:		Phone #:	
Years at Current Address:			
If less than 2 years, previous address: _			
			Zip
State of the state	APPLICAN		
Applicant Name:			
Applicant Current Address:			
CityS			
Email Address			
Phone			Home Work (Circle One)
Phone			
			,
Current Residence (Check One)			
RentOwnOther (Expl	ain)		
If Rent, Landlord Name:			
Years at Current Address:			
If less than 2 years, previous address: _			

PERSONAL INFORMATION:			
List names and ages of all individ	luals expecte	ed to occupy the apartment.	
NAME	RI	ELATIONSHIP	AGE
NUMBER OF PETS			
Unless expressly waived by the Co	rporation's B	oard of Directors in writing, a	ll individuals expected to occupy
the apartment must be prese	nt at the time	of the applicant's interview w	with the Board of Directors.
EMPLOYMENT DATA		_(Applicant 1)	
Current Employer			
Address			
Dates Employed: From			
Phone #		_ Supervisor's Name	
COMPLETE IF EMPLOYED	IN CURRE	NT POSITION FOR LES	S THAN TWO (2) YEARS:
Previous Employer		Position/Title	
Address			
Dates Employed: From			
Phone #			
		(Applicant 2)	
Current Employer		Position/Title	
Address			
Dates Employed: From			
Phone #			
COMPLETE IF EMPLOYED		-	
Previous Employer			
Address			

Previous Salary_____

Supervisor's Name

Dates Employed: From_____to____

Phone # _____

ANTS nn, explain on separ Applicant 1 Yes or No	rate sheet. Applicant 2
nn, explain on sepai Applicant 1	
Applicant 1	
Yes or No	
	Yes or No
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	arized statement from come doesn't need to be nance charges:

GROSS MONTHLY INCOME

ITEM	APPLICANT 1	APPLICANT 2	TOTAL
Base Income			
Overtime			
Bonuses			
Commissions			
Dividends/Interest			
Net Rental Income			
Other Income (specify) *			
TOTAL			

*Other Income (specify):	
Other income (Specify).	
\-I//.	

MONTHLY EXPENSES

ITEM	PRESENT	PROPOSED
Rent/Maintenance		
Mortgage Payment		
Homeowners Insurance		
Real Estate Taxes		
Mortgage Insurance		
Co-op/Condo/HOA Assessments		
Auto Loans/Leases		
Installment Loans/Credit Cards		
Tuition Payments		
Alimony		
Child Support		
Liens/Judgements		
Travel Expenses (commuting)		
Utilities		
Parking		
Tuition & Child Care		
Other Monthly Payments*		
TOTAL MONTHLY PAYMENTS		

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

ASSETS Contract description of the second s	
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)	
Certificates of Deposits (Note 1)	
Real Estate Owned (Note 3)	
Automobiles/Pleasure Craft Owned (Note 4)	
Vested Interest in Retirement Fund (Note 5)	
Example: 401K, Pension Funds, IRAs, ROTHs	
Other Assets (Note 5)	\$
TOTAL ASSETS:	\$
LIABILITIES	
Installment Debt Payable (Note 6)	\$
Other Unsecured Loans (Note 6)	\$
Mortgage Loans (Note 6)	\$
Automobiles/Pleasure Craft Loans (Note 6)	\$
Other Secured Loans (Note 6)	\$
Other Liabilities (Note 6)	\$
TOTAL LIABILITY:	\$
NET WORTH (Assets – Liabilities)	\$

NOTES TO BALANCE SHEET

Please use additional page if necessary

NOTE 1: Liquid Assets

Please provide last two months of statements for each account listed below.

Type	Name of Banking Institution	Balance
Checking 1		\$
Checking 2		\$
Savings 1		\$
Savings 2		\$
Investment		\$

NOTE 2: Securities

Please provide last quarter of statements for each account listed below.

Financial Institution	Investment Name	Value	
		\$	
		\$	
		\$	
		\$	

NOTE 3: Real Estate Owned

Property Address	Market Value	Total Mortgage & Loans
	\$	\$
	\$	\$

Rental Properties, if listed above:

Monthly Liabilities vs.	Gross Rental Income	Mortgage Payments	Taxes, Insurance, Maintenance & Misc. Payments	Net Income
Revenue				\$
				\$

NOTE 4: Automobiles/Pleasure Craft Owned

Make	Model	Year	Plate #

NOTE 5: Other Assets

Financial Institution	Description of Investment (Other Assets)	Value

NOTE 6: Liabilities, Loans and Credit Debt

Please provide the following for all Debt (Credit cards, Student loans, Bank loans, other liabilities, etc.)

Creditor's Name	Monthly Payments	Months Left	Unpaid Balance
4			
		-	

CERTIFICATION OF ACCURACY AND DISCLOSURES

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 and accept that Highpoint On The Hudson has the right to rely on information given herein, and in the event investigation proves any of the statements false, Highpoint On The Hudson may reject this application, or if lease has been executed, may terminate same as if breach of lease had occurred.

Signature:	Date:
Signature:	Date:

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

ONE FORM PER APPLICANT

I	hereby	authorize	Garthchester	Realty a	and the
I agencies used by this company or corporation, the consumer credit report information from the credit rethis authorization shall supersede and retract any prior of this authorization, which show my signature, have signed by me.	porting agen or request or	cies and/or previous a	their <i>vendors.</i> ' greement to the	Without execution with a contrary.	cception Copies
Compliance by the Subscriber with all provisions o 508, 15 U.S.C. Section 1681ET SEQ., 604-615) and t Sec. 1785.1-1785.34) or other jurisdictional requ Subscriber's exclusive use, and the Subscriber with information is sought and that the information will be	the Consume airements. Ir ill certify fo	r Credit Re nformation or each rec	porting Act (Ca will be requal quest the purp	alifornia C ested only	ivil Code for the
X BY WRITTEN AUTHORIZATION OF THE CO	ONSUMER T	TO WHOM	IT RELATES		
Signature:			Date:		_
Printed Name:					_
Social Security Number:	Phone #	:			_
Current Address:					

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

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

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 <u>Resident Account Number</u>. The statement sample below indicates how to locate your <u>Resident Account Number</u>. (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:

Highpoint-On-The-Hudson-Owners, Inc. Garthchester Realty PO Box 5089 White Plains, NY 10602-5089

SAMPLE STATEMENT & ACCOUNT etc.

BOB SMITH 100 PARKWAY ROAD, #1D BRONXVLILLE, NY 10708

Please Remit Payment To:

GARTHCHESTER REALTY P.O. BOX 5063 WHITE PLAINS, NY 10502-5063

DATE	09/01/16
ACCOUNT NO.	01/1D
AMOUNT DUE	\$654.87

MAKE CHECK PAYABLE TO:
HIGHPOINT-ON-THE-HUDSON-OWNERS, INC.

071303131040000000 0 090116 0065487 000 0

Please note with cutbacks at the Apartments 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.

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.

Sel	er'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.				
Pui	chaser'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.				
Ago	nt'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.				
The	tification of Accuracy following parties have reviewed the information above and certify, to the best of their knowledge, that the mation they have provided is true and accurate.				
Sell	er Date Seller Date				
Pur	haser Date Purchaser Date				
Age	nt 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

January 2020

Ar e You Planningto Buy or Rent a Home Built Before 1978?

Didyouknow thatmanyhomesbuiltbefore 1978havelead-based paint? Leadfrompaint, chips, anddustcan pose serioushealth h.izards.

Read thtsentirebrochure to learn:

- Howlead getsintothebody
- Howleadaffects health
- Whatyou cando to P<Otectyourb mily
- Whereto goformoreinfo!Tikltion

Beforerenttngor buytng• p -1978 home or apamnent, federal lawr@Q:Utres:

- Sellersmust disdoseknown information on lead-edpaint orlead-based painthazards beforeselling. I house.
- Realestate salescontracts must include aspecific warningst atement about le.ld-baedpaint Buyers mve up to 10 days tocheck for lead.
- I. indlordsmustdiscloseknown information on le.id-bædpaint or lead-basedpaint ha.u rds before leæstakeeffect Leases must include aspecific warningstatementaboutle.id-basedpaint

If undertaking r2novaUons, repairs or painting (RRP) projects In your programment:

 ReadEPA"spamphlet, The Lead-Safe Ceni/Jed Guideto Renovate Rig, ht to learn about the lead-safe orkpr ces that contractors are required to follow when working in your home (see page 12).



Simple Stepsto Protect Your Family from lead Hazards

If you thlnk your home has lead-based paint:

- · Don't tryto removelead-based paint yourself.
- Al yskeep p.ainted surfacesin goodcondition to minimize deterioration.
- Getyour homecheckedforle.adhazard.s!=ind a certified inspectororriskassessoratei,a.gov/lead.
- Talk to yourlandlord about fixing surfaces with peeling or chipping paint
- · Regularlycleanftoors, windowsills, and other surfaces.
- Takeprecautionsto avoid exposure to le.1ddustwtien remodeling.
- When renovating, repairing, or painting, hire only EPA-or state. 1pprovedle.1d-Safecerti fied renovation firms.
- Beforebuying, renting or renovating your home, have it checked for le.1d-basedpaint
- Consult your healthc. 1 reprovider about testing your children for Je. 1d. Your pediatrician can check for le. ad with a simple blood test.
 - Washchild ren'shan, ds bottles, pacifiers, and toy soften.
 - Makesurechildren eat healthy, low. fat foodshighin iron calcium, and vitamin C.
 - Removeshoesor wipesoiloff shoesbeforeenteringyour house

lead Gets into the Body in Many Ways

Aduttsand chil dr en can get lead Into their bodiesIf they:

- Breathein lead dust (especially during activites such as repairs, or painting that disturbpainted surfaces).
- Swallowlead dust that hassettled on food foodpreparaion surfaces and otherploses.
- · Eatpaint chips or soil that contains lead.

Lead is espedally dangerous to children under the age of 6

- At this .childrehs brains and nervous systems are more sensitive to the damaging effects of lead.
- Children's growing bodies absorb more lead.
- Babiesand youngchildren oftenput their hands andother objectsin their mouths. Theseobjectscan havele.lddust on them.



Women of childbear1ng ageshould know that lead is dangerous to a developing fetues

 Womenwithahighleadlevel in their systembeforeor during pregnancyrisk exposing the fetus to lead through the pbcenta duringfet1l development

2

Lead alfectsthe body In many ways. It is important to know that even exposure to low level, of lead can severely harm c:hi ld refl

In children, eo:posure to IN d can cause:

- · Nervous system and kidMy damage
- , Li,arnir,g d is.ab i lities, ammtior>-deficit disoroer, and decreased inte llige nce
- Speech, language, and behavior prob l2ms
- · Poor musere cooroination
- · Deaeased muse ad bone growth
- , flearirig damage

WIIi km -le.ad eiq::osuire is most comnonl exposure to high amounts of lead can have ... devast at ing effocts on chikl ren, includi ng SiElizur2s, uocons::ious sè and in so casgs. d

Although chi ldren $_{\rm aic}$ espec ially sus cepti bl'e to lead e>:posu re, lead can be dang2rous for adults, too.

In adul,ts exposu:ret ol..ad can cause:

- flarm toa develo ping teiu
- , Increased chance olhigh **blood** p,essureduring p,egnancy
- Fen il ily p,ob lems On men andwomen)
- , fligh bloodprl!Ssure
- , Dige!lwe p,obl≎m s
- · Nerve disoroers
- , Memory and mnc2ntration problems
- · Muscle and joint pain

Bosh Nerer Damage Predikers Scowth

Where Lead-Based Paint Is Found

Im geoor.al, tile old E!r)IQur home or chik:lcar fx ility, the more lib!iIy it has. lead-based paint. I has a lead-based paint. I have a lead-based paint of the latter of the l

Many home,, Induding private, fed ora lly-a« lste,d foderallyowned hous I ng, and chill deare fad liftle .s. bull t before 1978. hn e l@ad-basM paint. In 1978, tile fOOeral go mmmt barmOO coos:unoor uses of lead-contain ing paint ¹

LE.mhowtodElt.ermiMifpaintis:ad-h.liEldpaintenpage7.

Lead c.an be found:

- In hlomesand clilidcare facilities in the city, country, or suburbs,
- $\bullet \ \ \text{In private.and public single-family homes and apartmmts.},$
- On surfaces inside and ootsid eof the llouse, and
- Ir1soil around a home. (Soil can pick up lead from exterior paint or ot OOir !; OUrces, s.udlas past use of IE1adOO gas ir1cars.)

LE.m more.about where lead is found at epa.gov/lead

Check Yo ur Family for Lead

Get your children and hOll'l.! tested If you think your home has

Chi ld ren's b lbod l<1.1d levels tend to increase rapidly from 6 to 12 months of age, and tend to pea. k at $18\ \rm to\ 24$ monthsofag"-

Consult your doctor f111 advice on testing your children. A simple blood mst can detO!Cl leadBlood lead tests " usu ally ,ecommendod for.

- · Chikl ren at ages I and 2
- Chikl ren or other family members wflo have been exposed to high level, of 12ad
- , Chikl r<>n who sllould **be** tested under your state or local h ea.lth screening plan

Your doctor can e,p hitn whal the test re,utts m<an and I!mo,e testing wllI bo n!!!!ded.

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Ide ntify ing Lead-Based Paint and Le ad-Based Paint Hazards

O..tortorated load-basod paint lpoellng, chipp ing, chalk ing, crac:K-Jngr or damage.dpaint)isahazardandn@dsimmediate attention.Lead-basedP-41Intmay also be a hazard when found on surfacthatchildrencancheworthatgeta,lotof'Ml'ar;m+d tear, such ae:

- Orn windows and windows.illS
- Doors and door tramf!-S
- Stairs, raili™JS, banis.ters, .amd JX)rches

 $\label{eq:like_abs} L@adb \ a @d \ paint \ Is \ usually \ not \ a \ hazard \ If \ It \ Is \ In \ good \ condition \ and \ if \ it \ is \ not \ on \ an \ impact \ or \ friction \ surface \ like \ a \ window..$

LI!!addun canform when led Cl-ba512d paint issor.; iped, Sdnded, or heated. Lead dust also forms when paint Eid surfaces containing lead bump or rubtoget lle [Le.ad paint chips and dust can. get on surfac and objects that | JElop|El t ouch. ttlEld (Q.ad dust can reen wr the air \text{ When this home is vacuumed or swept, or when people wall.; through it EPA. our E!ntl\(\frac{1}{2}\)delta[fi.oos tile following level is of ie.ad indm tas the arrows.

- IO microgram, p,a rsquaro foot (µgi ft') and high•r for floo r;, illc lud ing carpeted moors.
- + I 00 $\mu g/ft1$ and lligher for interior wirxlowsills

leadIn soll can be a hazard when children playimbare-!;Oil or wti.e.n people brimg soil into the house on tlleir shoes.. EPA currentl'y defines the following lew Is of lead in soil as hazardous:

- 400 part<p,ar million (ppm)and hig er in playareas of bare soil
- 1,200ppm (aver.ig and higherin hal"Q soil in tliE!rml.3ill'lde-r of the yard

R@m@mbelr № from patnt chilpi- which you cans and lieload u;st whi<nyou may not be able to see both can be hazards.

The onty wa to rindout if paint, du:st, or:soillead hazards exist is to test for them. The next pagie descirioos how to do this..

ad-based painri s currentlydefined b) hefeder.alC)O\efnment as painWith klad !!!s gealer han or eqwf m1.0 millLgram per sqwrec.entimeter mg! cm1). or more th.an o ii)\we+lij.1

Le ad-a:r ntalningpillnt"lS currentfydefilledbythefederallgowemmentaslea.:1111new ditilM:lpaintine af90 parts: per millian [ppm) bf ht

Checking Your Home for Lead

Youcan ge t your hometested for le.xiin several different ys:

- Ale.1d-basepäint Inspection tells youif your home has lead based pacint and where it is located. It won't tell you whether your homecurrently, hu lead hazards. Atrained and certified testing professional, called a le.xi-based paint inspect, or will conduct. 1 paintinspection using methods, such as:
- Port1ble x-ray fluorescence CXRFI machine
- · Labtestsof paintsamples
- Art.skassessmenttells youif your home currently hasany lead han rdsfromlead in paint.dus ross ill. It also tetls youwhat actions to take to address any hua rds. A tr. 1 ii ned. Ind certified testing professional, called a risk. 1 sses. sor, will:
- T
- Sa mple paint that is deteriorated ondoors, windows, floo rs,stlirs, andwa. 11s
- Samp ledustnearpainted su1facesand sample baresoilin the vard
- · Getlabtestsof paint, dust and soilsamples
- 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.

Besure to re.1dthe reportprovided to you after your inspection or risk assessment is completed, and askquestions about anything you do not understand.

What You Can Do Now to Protect Your Family

tf yoususpect thatyour househaslead-basedpaint hazards, you cantake some Immediate stepsto reduceyour famlly'srtsk:

- tf yourent, notify ur landlord of peeling orchipping paint.
- Kep painted surfaces de. 1 nand free of dust Cleannoors, window frames window sills, and other surfaces weekly. Use a mopor sponge with warm water and a gene I all-purpose deaner. (Remember: never mixammonia and ble ach products together because they an form. 1 dangerous s.)
- U refullydean up paint chips immedately without cre. 1 ing dust
- Thoroughly rinsesponges and ${\bf mopheads}$ often during cleaning of dirty or dusty areas, and .1gc1in afterward.
- Washyour handsand your childreri's handsoften, especially before they eat and beforen ap time and bed time.
- Keep play.1re.1slean.W h bottle-spacifiers, to ys, and swffed .1nilT1c1l sregularly.
- Ke
 pchildren from chewing windowsilsor other paint edsurf esor eating soil.
- Whenrenovating, repairing, or painting, hireonlyEPA.or state-. 1pp rovedLe.1dSafe Certified renovation firms (seepage 12).
- Cle.1nor remo veshoes beforeentering your hometo avoid t cking inleadfromsoil.
- Make surechildreneat nutritious, low fat me.lishighin iron and a loium sucha.sspinach.1nddairy products.Children with gooddiets .1bsorb lesslead.

Checking Your Home for Lead, continued

In preparing for renovation repair or painting work in .1pre-.1978 home , Lead. Safe Certified renovator (see page 12) IT1c1y:

- Takepaint chip samples to determine if lead. based pa, int is present in thearea pl.1 nned for renov.1 fion. Indsendthem to an EPA. recognized ead lab for.1 nflysis. In hou sing receiving feds I assistance the person collecting these samples must be a certified lead edpaint inspectoror risk.1 ssessor
- UseEPA.recognized tests kitsto determineif lead.based paint is absent(but not in housing receiving federal a.ssisuoce>
- Presumethatle.xf.OO.sedpaintispresentanduselead.safework practices

Therearestateand federal programsin pl.acet o ensure that testing is done safely, reliably, and effectively. Contactyour state or local agency formore information, visitepa.gov/lead, or co1111. aoo-42 4-LEAO (5323) for 1list of contacts in your area!

Reducing leadHazards

01.stur blng lead-based paint or removing leadImproperly can Increasethe hazard to your famil y by spreading evenmore leaddustar ound the bousee

 In.xIdition to day.to-day cb. 1img andgoodnutrition, youcan temporar19 reduce lead-based paint hollolrdsby t aking actions, such. 1s: repaining daO'lolged paint edsurfaces and planting g sstoover leadcontaminated soil. The seadions are not permanensolutions. 1nd will need ong drig attertion.



- Youcanminimize exposure to lead
 when renovating repairing or painting by hirring .1nEPA or state ecertified renov.1torwho i st ined in the u.seof lead.safework practices. If you area do-it-yourself, er learnhow to uselead-safe wor1tpx ticesin your home.
- Toremove leadhazards permanemy youshould hire a certified lead abatementcontrx for. Abatement (or pem1c1nent hazard elimination) methodsindude removing.sealimg.or enclosing lead-based paint with special materi. Is. Just painting over the hollclrdwith regular paint is not permanent control.

Alwaysusea certified contractor who Istrained to addresslead hazardssafely

- Hirea Lead. Safeerti fied firm (seepage 12) to perform renovation repair or painting (RRP) projects that disWrb painted surfaces
- Tocorrectlead tm.1rds permanetly, hireacertified leadabatement contr or. This will ensure your contractor knows how to work safely andha.stheproper equipment to clean up thoroughly.

Certified contr orswillemployqu.alrfiedworkersand followstrict safetyrulesasset bytheir stateor by thefede I government

Heartrq, or speech-challenged lodMduals m access this number through TIYby calling the Federal Relay SHvICeat 1-800-8n..a.J39.

Reducing LeadHazards, continued

tf yourhomehashadleadabatement work done or if the housing is receiving federal assistance once the work is completed, dust cle 1 mp activities must be conducted until cle 1. fice test ing indicates that le. t dustlevels. The below the following levels:

- 40 microgr.1ims per squarefoot (µgift') for floors including carpeted floors
- 250 µg/ft2forinterior windowssills
- 400 µgift' for window ttoughs

For help in locating certifiedlead. batement professionals in your area cal your stateor local *agency* (seepages14.1nd15), or visit epa.gov/le, or ca11 1.s oo-424-UAD.

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Other Sources of Lead

lead InD nklngWater

The most common sources of le.xi indrinking terare leadpipes, faucets, lndftxwres.

Lead pipes temore likely to be found in older dities and homes built before $1986. \,$

You can't smell or tastele 1d in drinking w.1ter.

To find out forcertain if youhavele.1din drinkingw.1ter, have) $\rm ^{OI.Jf}$ wate r te sted.

Remember olderhomes withaprivate well canalsohave plumbing materialsthat conbin lead.

Important StepsYou CanTaketo ReduceleadInDrinkingWater

- Useonlycold waterfordrinking.cooking and making baby formula. Remember, boiling waterdoes not remove le. ad from water.
- Before drinking, flushyour home'spipes byrunning the Up, takinga shower, doinglaun, dry ordoing aload of dishes.
- Regul.artycleanyourfaucet'sscreen(alsokoown.1s.1nae tor).
- If youuseafilter certified toremovelead, don't forget to re.1dt he directionstolearnwhento changethe cartridge.Usinga filter afterit hasexpiredan makeit lesseffectiveat removing le.1d.

Contact your tercompanytodetermine if the pipe that connects ||Cult home to the water main (called a service line) is made from lead four. feasivater company an also provide information about the lead levels in your system's drinking water.

For moreinformationabout leadindrinking wate, pleasecortact EPA'sSafeDrinking Water1-4otlineat 1-800-426-4791l.fyouhaveother questionsabout leadpoisoring preventioncal 1-800424LEAD.*

Callyour local healthdepartment or watercomp. 1ny to find out. 1bout testing your water, or visit epa.gov/safewater for EPA's lead in drinking wate information Some stites or utilities offer programs to payfor wate testing for residents Contact your state or local water company tole. 1 mmore.

Hearing*ors.peech-challengedlodMdualsmayacces.sthisnumberthrough777Y
13 bycalling thefederal Relay SHviCeat 1..aoo.an --8339.

Renovating, Repairing or Paintinga Home with Lead-Based Paint

ff youhirea contractor to conduct renovaion, repair or painting (RRP) projects In your pre-1978 homeor childcare facility (suchas pre -school and kindergarten), your contractor must

- Bea Lead-Safe Certifiedfirmapprovedby EPA or an EPA-authorized state program
- Usequalifiedtrainedindividuals (Le.xt-S1 fe Certifiedrenovators) who fotlowspecific le.1d-safe wor1tpracticesto prevent leadcontamination
- Provide aCOP)'o f EPA'sleadhazard information docume,nt The /.eod-SafeCertifiedGuideto RenovateRight



RRPcont ractorsworking In pre-1978homesandchlldcar efablittes must followlead-safe workpracticesthat:

- Contain the work area. The area must be contained out stand debris do oct escape from the worl tare. 1 Warning signs must be put up and plastic or other imperment the rnateri. 1.1 nd tape must be used
- Avoid renovation methods that generate large amounts of lead-contaminated dust. Some methods gene tesomuch leadcontaminated dust that their use is prohibited. They are:
- Open-flameburning or torching
- Sanding.grinding plaring, neede gunning.orblæsting.with power toolsandequipment not equipped.with.i shroudand HEPA vacuumatt.lchment
- Usingaheatgun at temperaturesgreaterthan 1 loefF
- Clean up tho roughly, Thework area should be de fried up daily.
 When. If the work is done the area must be cle fried up using special cle film a methods.
- Dispose of wast eproperly, Collect and seal waste in a he.1 vyd uty bag or sheeting. When transported ensure that waste is contained to prevent release of dust.1 nddebris.

To le.1rmmcreaboutEPA's requirements for RRP projects visit epa.gov/getleadsafe, orread The Lead-Safe Cerrifled Guideto Renovate Right.

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Other Sources of Lead, continued

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- your work clothesseparatelyfrom therestof your family'sclothes.

 Hobbles th.at uselead, such as making pottery or stained glas, sor refinishing furniture. Cal your local health department for information about hobbies that may uselead.
- Old toysandfurnituremayhavebeenpainted withle.xl-containing paint Older toysandother childrehs products mayhaveparts that cortain lead*
- Food.1ndliquidscockedorstoredin leadcrystal or lead.gazed potteryor porcelaln maycontainle.1d.
- Folk remedies such is "greta" and azarcon used to tre. 1 tanupset stomach

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For More Information

TheNationa I leadInformation Center Learn how to protectchildren from lead poisoning.Indgetother information aboutle.xi hazardson the Webatepa.gov/teadand hudgov/leadorcall 1-800-424-LEAO (5323).

EPASafe DrtnIdngwater Hotline Forinformation.1boutlead in drinking water, call 1--800-426-4791,o r visit epa.go/safewater forinformation1boutlead in drinking water.

Con.sumer Product Safety Commission (CPSC)Hot Une Forinformationonlead in toys.1ndother consumer products,orto report.1nunsafeconsumer productor.1product*related injury,call 1–800-638-2772, or visitCPSC's website at cpsc.govor ferproducts.gov.

Stat eandl ocal Health and Environmen tal Agencies State dearth of an Health and Environment at Agencies. Some states tribes and clies have their own rule serelated to le. Id-based paint Check with your local ency to see which have supply to you. Mostagencies can also provide infortion on finding. I lead abatement firm in your. Te., 11 ndon possible sources of fin heid. I'd for reducing et lihal. I'ds Repéveup-to-date addess and phone

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

ThemissionofEPAis to protect human health.1ndthe environment Your Region.11EPAOfficecanprovide further inform.1tionreg.1rding regul.1tionsandle.xiprotection programs.

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Regional Lead Contact U.S. EPA Region 2 2890 Woodbridge Avenue Building 205, Mail Stop 225 Edison, NJ 08837-3679

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Consumer Product Safety Commission (CPS()

The CPSC p rot ects the public against unreason ablerisk of injury from consumerproductsthrough education, safety standards activities and enforcemet. Contact CPSC for further in form ation regarding consumer product safety and regul.ati o ns.

4330 East West Highway Bethe sda, MD 20814-4421 1.800-638-2772

cpsc.govor saferproducts.gov

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

HUO'smission is to createstrong, sustainable, inclusiv e communities and quality affordable homes for all. Contact to Office of LeadHazard Control and HealthyHomesfor furth er information regarding the Lead SafeHousing Rule, which protects familiesin pre-1978assistedhousing, and for the lead hazard control and research grant programs.

451 Seventh Street,SW, Room 8236 Washington, DC 2041 0-3000 (202) 402-7698

hud.gov/lead



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IMPORTANT!

Lead FromPaint, Dust, and Soilin and Around Your Home Can Be Dangerous if Not ManagedProperly

- Children undef 6 vearsold are most at risk for lead poisoningin yourhome.
- · Leadexposure can harm young children and babieseven before they are born.
- Homes, schools, and childcare facilities built before 1978 are likely to contain lead-based paint.
- Even childrenwho seem healthy may have dangerous levels ofleadi n their bodies,
- Dist urbing surfaces with lead-basedpaint or removing lea based paint improperly can in crease the danger to your family.
- Peoplecan ge1 leadinto their bodiesby breathingor swallowing lead dust, or by eating soil or paint chips
- Peoplehave many options for reducing leadhazards. Generally, lead-basedpaint that is in good condition is not a hazard (see page 10).

NYS SMOKE ALARM UPGRADES AS OF 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 Apartment) the lack of yearly battery changes makes them cheaper over the life of the device. As with ALL smoke alarms, manufactures recommends that the 10-year sealed smoke alarms still be tested at least twice each year using the button on the front of the Apartment 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 no 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 Apartment must be replaced, which helps prevent outdated Apartments 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.