



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

PMA CORP.

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

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

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APPLICATION TO PURCHASE SHARES OF THE CORPORATION

NOTICE

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

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

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

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SUGGESTED MINIMUM REQUIREMENTS

THE FOLLOWING CRITERIA ARE ONLY SOME OF THE FACTORS THE BOARD TAKES INTO CONSIDERATION WHEN REVIEWING APPLICATIONS. THIS IS NOT A COMPLETE LIST.

IN REACHING A DECISION, THE WEIGHT GIVEN BY THE BOARD TO EACH OF THE CRITERIA MAY VARY.

1. Credit Score: Satisfactory credit score of minimum 650.
2. Percentage of Purchase Price to be financed: Maximum 90%.
3. Good personal and business references (if applicable) is required.
4. Approved commitment letter (if there is financing involved in the purchase) from a reputable financial institution.
5. Satisfactory criminal background check.

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UNIT BEING PURCHASED _____ SHARES _____

MONTHLY MAINTENANCE _____

PARTIES INVOLVED IN THE PURCHASE OF THE APARTMENT

PURCHASER(S)

Name

Name

Soc. Sec. No.

Soc. Sec. No.

Present Address

Present Address

Telephone No. (personal)

Telephone No. (personal)

Telephone No. (business)

Telephone No. (business)

PURCHASER'S ATTORNEY

Attorney Responsible

Name of Law Firm

Telephone Number

Address

PURCHASER'S REAL ESTATE BROKER

Agent Responsible

Name of Real Estate Firm

Telephone Number

SELLER(S)

Name

Name

Present Address

Present Address

Telephone No. (personal)

Telephone No. (personal)

Telephone No. (business)

Telephone No. (business)

SELLER'S ATTORNEY

Attorney Responsible

Name of Law Firm

Telephone Number

Address

SELLER'S REAL ESTATE BROKER

Agent Responsible

Name of Real Estate Firm

Telephone Number

PERSONAL INFORMATION

Please provide the name(s) and relationship(s) to the purchaser(s) of all individuals expected to occupy the apartment. With respect to minor children only, please provide their present age(s).

<u>NAME</u>	<u>RELATIONSHIP</u>	<u>AGE (MINOR CHILDREN)</u>
-------------	---------------------	-----------------------------

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Unless expressly waived by the Board of Directors in writing, all individuals expected to occupy the apartment must be present at the prospective purchaser(s) interview.

NO DOGS ALLOWED

CURRENT STATUS

Check One: ☐ Rent ☐ Home/Coop ☐ Condo Owner ☐ Other ☐ Explain _____

No. of Rooms _____ No. of Bedrooms _____ Monthly Rent/Carrying Charges \$ _____

If Rent: Landlord Name _____ Tel. # _____

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

AUTOMOBILE(S) OWNED:

#1

#2

Type _____

Year _____

Model _____

Plate No./State _____

I(We) are interested in a garage space ☐ Yes ☐ No

EMPLOYMENT

PURCHASER

Name of Employer

Address

Position or Title

Number of Years Employed*

Annual Gross Wages

Annual Income

Additional Income**

Supervisor's Name

Telephone Number

CO-PURCHASER

Name of Employer

Address

Position or Title

Number of Years Employed*

Annual Gross Wages

Annual Income

Additional Income**

Supervisor's Name

Telephone Number

*In the event you have been employed at your present position for less than five (5) years, please provide the information requested for prior employment.

**Provide this information only if you desire this income to be considered.

PURCHASE DETAILS

Purchase Price _____

Payment on Contract _____

Balance Due at Closing _____

FINANCING

Amount of Financing _____

Is your Loan a Fixed Rate Loan? _____

If "no" please explain _____

Name of Lending Institution _____

Address of Lending Institution _____

Name of Representative of Lending
Institution Responsible for Application _____

Telephone Number of Lending Institution _____

STATE THE SOURCE OF ANY FUNDS USED IN THE PURCHASE OF THE APARTMENT
OTHER THAN YOUR OWN PERSONAL FUNDS OR THE FUNDS TO BE OBTAINED
FROM THE LENDING INSTITUTION SET FORTH ABOVE.

Estimated Closing Date: _____

PERSONAL FINANCIAL STATEMENT

ASSETS

	Applicant 1	Applicant 2
Cash Deposit (for this transaction)	_____	_____
Other Cash Assets	_____	_____
Savings/Money Market	_____	_____
Total Securities	_____	_____
Real Estate Owned	_____	_____
IRA/401K	_____	_____
Other Financial Assets*	_____	_____
Total Assets	_____	_____

LIABILITIES

Credit Cards/Installment Loans	_____	_____
Auto Loans/Leases	_____	_____
Mortgage/Coop Loans	_____	_____
Total Student Loans	_____	_____
Other Liabilities	_____	_____
Total Liabilities	_____	_____

*Evidence of all asset values stated above for consideration must be submitted.

PERSONAL FINANCIAL STATEMENT (Monthly Income Statement)

	Applicant 1	Applicant 2
Gross Monthly Wages	_____	_____
Gross Monthly Other Income	_____	_____
Total Monthly Income	_____	_____
Total Monthly Net Income	_____	_____
<u>MONTHLY EXPENSES</u>	<u>CURRENT</u>	<u>PROPOSED</u>
Credit Cards/Loans	_____	_____
Auto Loans/Leases	_____	_____
Homeowners Insurance	_____	_____
Monthly Maintenance	_____	_____
Mortgage Payments/Rent	_____	_____
Auto Insurance	_____	_____
Alimony	_____	_____
Child Support	_____	_____
Liens/Judgments	_____	_____
Tuition/School Loans	_____	_____
Travel/Commuting expenses	_____	_____
Utilities/Phone/Cable	_____	_____
Other Monthly Payments	_____	_____
Total Monthly Payments	_____	_____

1. Are you obligated to pay alimony, child support or separation maintenance?

_____ Yes _____ No If Yes, Amount \$ _____

2. Are you a party to any lawsuit?

_____ Yes _____ No

3. Has an eviction proceeding been brought against you within the past five (5) years?

_____ Yes _____ No

4. Have you filed for bankruptcy, had your assets attached or your salary garnished within the past five (5) years?

_____ Yes _____ No

5. Are there any outstanding judgments or liens against you?

_____ Yes _____ No

If you answered "yes" to any of the five (5) preceding questions, please set provide the details on a separate piece of paper.

THE UNDERSIGNED UNDERSTANDS THAT THE INFORMATION REQUESTED HEREIN IS ESSENTIAL TO THIS APPLICATION BECAUSE OF THE SPECIAL CHARACTER OF A COOPERATIVE APARTMENT COMPLEX AND THE NATURE AND CHARACTER OF THE COMMUNITY IT FORMS. THE UNDERSIGNED AGREES TO SUBMIT TO THORNYCROFT TENANTS' CORP. ALL FURTHER DOCUMENTS AND INFORMATION REQUIRED BY THE CORPORATION PRIOR TO ITS CONSIDERATION OF THIS PROPOSED SALE, INCLUDING FINANCIAL STATEMENTS.

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 PMA Corp. to consent to the assignment of this apartment to me.

Purchaser's Signature

Date

Co-Purchaser's Signature

Date

THE PELHAM BILTMORE MOVING PROCEDURES

1. Moving is allowed Monday through Saturday between the hours of 9:00am and 5:00pm. There will be no exceptions. If your move occurs on Saturday the superintendent must be compensated for his time.
2. 7 days advance notice is required with confirmation 48 hours prior to any move.
3. No moving is allowed on legal holidays.
4. Elevator pads must be in place before moving starts. See superintendent upon arrival. Entrance doors are not to be left open.
5. Movers must take all reasonable precautions to insure that no damage occurs to any portion of the building.
6. A moving deposit of \$500 will be collected at closing to secure performance of the above rules and regulations. Within a reasonable time after the move is completed, an inspection of the building will be made. Provided there has been no damage the moving deposit will be returned. In the event of damage to the building, the deposit will be used towards the repairs. If the cost of repairs exceeds the deposit, the shareholder will be responsible for the additional cost.

I (we) have read and understand the above rules and regulations.

Name_____

Date_____

Name_____

Apt#_____

**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 1681 ET 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: _____

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

Lead Warning Statement

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

Seller's Disclosure

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

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

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

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

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

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

Purchaser's Acknowledgment (initial)

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

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

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

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

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

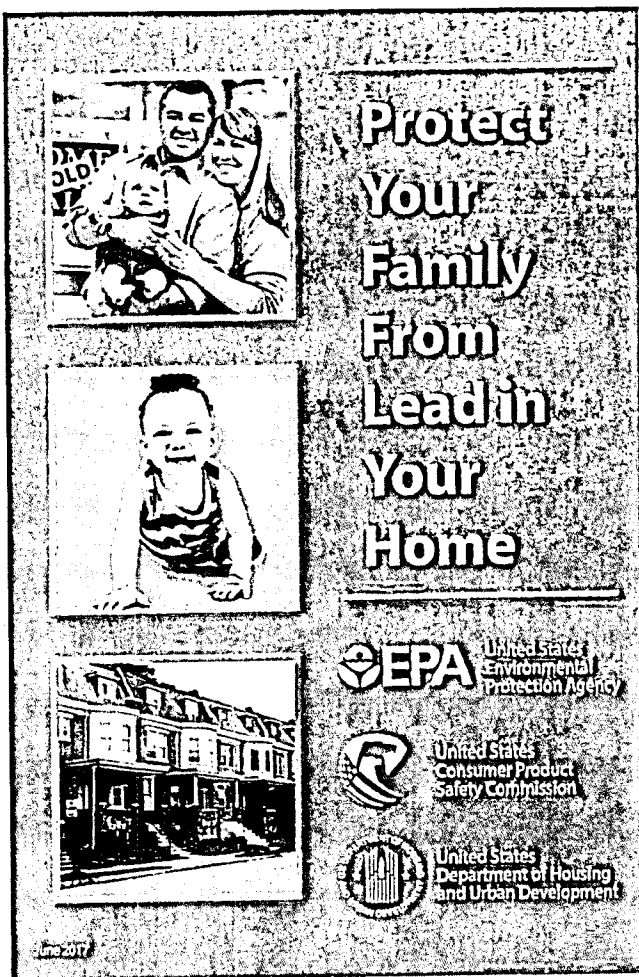
Agent's Acknowledgment (initial)

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

Certification of Accuracy

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

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



Simple Steps to Protect Your Family from Lead Hazards

If you think your home has lead-based paint:

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

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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.

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.



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Checking Your Home for Lead, continued

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

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

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

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

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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Reducing Lead Hazards

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

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

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

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

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



Reducing Lead Hazards, continued

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

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

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

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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

Lead in Drinking Water

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

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

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

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

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

Important Steps You Can Take to Reduce Lead in Drinking Water

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

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

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

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

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

Other Sources of Lead, continued

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

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

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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.

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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) 502-8998

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)

Regional Lead Contact
U.S. EPA Region 5 (ITF-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
1395 Wymkoop 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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Consumer Product Safety Commission (CPSC)

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

CPSC

4330 East West Highway
Bethesda, MD 20814-4421
1-800-638-2772
cpsc.gov or saferproducts.gov

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

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

HUD

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

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

EPA-747-G-12-001
June 2017

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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).

The Pelham Biltmore

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PMA HOUSE RULES

1. The public halls and stairways of the building shall not be obstructed or used for any purpose other than entrance to and exit from the apartments in the building. Nor shall they be decorated or furnished by any resident in any manner. Fire laws prohibit doormats in the halls.
2. No business may be operated on the premises except as permitted by law.
3. For purposes of noise abatement, the floor areas of each apartment must be covered with area rugs, carpeting, or equally effective noise-reducing material to the extent of at least 80% of the apartment square footage, excluding the kitchens, bathrooms, and closets. The floor covering must be supported by carpet padding, either jute or a similar type of padding and must be at least 3/8" thick.
4. Children shall not play in the public halls, laundry room, walkways, courts, stairways, elevators, or parking areas. No one is permitted on the roof.
5. No resident or guest shall make or permit any disturbing noises in the building or do or permit anything to be done which will interfere with the rights, comfort or convenience of other residents. No resident shall play any musical instrument or operate audio equipment between the hours of 11:00 p.m. and the following 8:00 a.m. No construction or other installation involving noise shall be conducted in any apartment except on weekdays between the hours of 9:00 a.m. and 5:00 p.m. pursuant to attached alteration instructions.
6. The use of marijuana is not permitted anywhere on the premises or in the residential units and is a violation of these House Rules. Any shareholder's unit that is positively identified as permitting or causing the use of marijuana will be fined \$1,200.00 for the first offense. Repeated violations will result in increased fines at the discretion of the Board, but in no event less than \$1,500.00. The Board and Management take the use of this illicit substance very seriously and continued violations will subject the Shareholder to termination of their Proprietary Lease and eviction.
7. No article shall be placed in the halls or on the staircase landing, nor shall anything be hung or shaken from the doors, windows or placed upon the exterior windowsills of the building. No tricycles, bicycles, scooters or similar vehicles, baby carriages or shoes shall be allowed to stand in the public areas of the building.

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8. No awnings, window air-conditioning units or other items that project from the windows shall be used in or about the building except such as have been expressly approved by the board or the Managing Agent.
9. No sign, notice, advertisement, or illumination shall be inscribed or exposed on or at any window or other part of the building or property.
10. The following rules shall be observed with respect to refuse disposal:
 - a) Ordinary household refuse (such as paper products, diapers and kitchen waste products) is to be placed in plastic bags and deposited in the designated refuse containers in the basement. The plastic bags must be securely wrapped. In addition, small cartons and boxes should be crushed.
 - b) Wet debris is to be securely wrapped or bagged, and must be completely drip-free before it leaves the apartment.
 - c) Glass containers, cans and #1 and #2 plastic containers must be properly rinsed and placed in the designated containers in the basement in accordance with town recycling policy.
 - d) Newspapers must be placed in a neat manner in the designated refuse areas of the basement.
 - e) Bulky items (such as cartons, boxes, crates, sticks of wood, or other bulky solid matter) should not be stuffed into the garbage barrels. Items of this nature must be left in a neat manner in the refuse areas of the basement.
 - f) Under no circumstances should carpet sweepings containing naphthalene, camphor balls or flakes, floor scrapings, oil soaked rugs, empty paint or aerosol cans, or any other flammable, explosive highly combustible or noxious substances be placed in garbage containers. These items should be properly wrapped in a plastic garbage bag, labeled, and left in a neat manner in the refuse area of the basement.
 - g) Under no circumstances should lighted cigarettes or cigar stubs be thrown in the refuse areas.
 - h) The superintendent must be notified of any drippings or moist refuse around the refuse areas.

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11. Messengers and tradespeople shall use such means of entry as shall be designated by the Board of Directors.
12. All deliveries and removal of large articles (i.e. appliances, furniture, and cabinets) shall be handled only at such times and in such manner as the superintendent or the Managing agent of the building may direct. Any related costs incurred shall be the responsibility of the resident.
13. Toilets and drains shall not be used for any purposes other than those for which they were constructed; nor shall any sweeping, rubbish, rags, or any other article be thrown into them. The resident responsible will pay for the cost of repairing damage resulting from misuse.
14. No employee of the PMA Corporation maybe used by any resident for private business without the prior written consent of the Board of Directors.
15. There is a no dog's policy. Any existing dogs have been grandfathered in, once deceased Shareholder cannot replace with new dog.
16. No radio or television antenna shall be attached to or hung from the exterior of the building without the prior written approval of the Board or the Managing Agent.
17. No vehicle belonging to a resident, a member of the resident's family, guest or employee of a resident shall be parked in such a manner as to impede or prevent ready access to any entrance of the building.
18. Any resident wishing to entertain in the lobby or on the terrace must secure permission from the Managing Agent. Such activity must end by 10:00 p.m. and the area must be properly cleaned.
19. Any resident wishing to use the gas grills on the terrace must inform the Superintendent. Food must be carefully transported so that the public areas of the building are not soiled. Grills must be thoroughly clean after each use.
20. The resident may be available laundry facilities only during such hours as designated by the Board or the Managing Agent, currently 8:00 a.m. to 10:00 p.m.
21. The Board shall have the right to curtail or relocate any space devoted to storage or laundry purposes.

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22. No group tour or exhibition of any apartment or its contents shall be conducted, nor shall any auction sale be held in any apartment.
23. The resident shall keep the windows of the apartment clean. If the resident fails to clean the windows within 10 days after having received written notice from the Board or the Managing Agent, the board or its authorized agents will have the right to enter the apartment to clean the windows at the resident's sole cost and expense.
24. Complaints regarding the services of the building must be made in writing to the Managing Agent.
25. Parking regulations are detailed in the addendum entitled "PARKING REGULATIONS".
26. Any consent or approval given under these House Rules by the board shall be revocable at any time.
27. No resident shall install any plantings on the terrace, balcony, or roof without the prior written approval of Board. Plantings shall be maintained in containers impervious to dampness and raised above the floor surface to prevent damage to the floor surface, and if adjoining a wall, at least three inches from such wall. It shall be the responsibility of the resident to maintain the containers in good condition, and to insure proper drainage.
28. Agents of the board and fire and law enforcement officials may enter any apartment at any time for the purpose of extinguishing a fire, responding to a burglar alarm, or shutting off gas, electricity, or water in the event of an emergency. Therefore, it is required that a set of keys be left with the superintendent.
29. Agents of the Board, and any contractor or workman authorized by the Board, may enter any apartment at any reasonable hour off the day for determining if measures are necessary to control or exterminate any vermin, insects or other pests. If the board takes measures to control or exterminate pests, the cost will be payable by the resident as additional maintenance.
30. Any Shareholder wishing to sell an apartment must make such intention know to the Board of Directors, by notifying the Managing Agent in writing. All sales and sublets are subject to the procedures set forth in the addendum entitled "Sales Regulations."
31. As stated in the Proprietary Lease, subletting is not permitted unless approved by the Board of Directors.

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32. No apartment may be sold until such time as it has been owner occupied for a minimum of two years.

33. These House Rules may be amended or repealed at any time by resolution of the Board.

PENALTIES FOR VIOLATION OF HOUSE RULES

If any of the house rules are violated, the resident will be advised in writing. Thereafter, the following penalties will be imposed:

\$75.00 – 1st Violation \$150.00 – 2nd Violation \$250.00 – 3rd Violation

Penalties may be adjusted according to the severity of the violation AND/OR at the discretion of the Board of Directors or the Managing Agent further violations may result in legal action.

Penalties for parking situations may be adjusted at any time by the Board of Directors AND/OR managing agent, if need be they will be compounded by the number of days that that the violation continues to exist. The Board and/or Managing agent has the right to tow, boot or fine an improperly parked car at any given time as per the "Parking Rules Addendum."

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PARKING REGULATIONS ADDENDUM

All parking spaces are assigned by the PMA Corporation Board of Directors. No resident shall use or occupy a garage or outdoor space on corporate property except upon the following terms and conditions:

1. Charges for parking shall be set by the Board and are payable monthly in advance.
2. Parking must be in assigned spaces only.
3. All vehicles must display a valid parking sticker.
4. Parking stickers are to be displayed inside car's rear window, left side.
5. A parking space shall be issued only to a vehicle or vehicles that are registered to a designated resident of a unit.
6. No owner, or owners of a unit collectively, shall be permitted to have more than one (1) garage (indoor) parking space.
7. Vehicles parked in designated *no standing*, *no parking*, or fire zones, are subject to summons by the Police Department and will be towed away immediately.
8. No vehicle is permitted on the property unless it is legally registered and inspected in accordance with the Department of Motor Vehicles.
9. Storage or long term parking of motor vehicles is not permitted in any area of the property.
10. Owners of cars that are towed as a result of violations of these parking rules and regulations must contact the towing company at the location listed on the sign at the end of the driveway.
11. All visitors parking on the property are the responsibility of the resident and are expected to follow all parking and traffic regulations while on the property,
12. No repairs or any kind are permitted on the property (including washing and waxing).
13. There will be no "piggyback" permitted behind any vehicle in an assigned space except in specially designated areas.
14. The Board reserves the right to reassign any space as needed to facilitate proper parking patterns on the property.
15. Any individual that is found to be blocking or tampering with the security system or door in any part of the garage area will lose parking privileges.

PMA Corporation House Rules and Addendums Revised August 27, 2018

PMA House Rules -- Parking Regulations Addendum

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16. Oil leaks from any vehicle on the property must be corrected by the tenant of the parking space.
17. Parking is permitted only between the lines of the designated space.
18. Residents requesting changes in their parking space designation or applying for a new space must do so in writing to the Managing Agent. A Vehicle Registration Form must accompany this request.
19. The speed limit anywhere on this property (garage, ramps, and driveways) shall not exceed five (5) miles per hour.
20. Residents are to observe posted traffic and parking signs.
21. Residents are responsible for updating vehicle information by notifying the Managing Agent / Board, as it becomes necessary.
22. Any non-resident owner of a vehicle violating proper parking and traffic regulations will be considered a trespasser on the property and will be subject to arrest.
23. No subletting or reassignment of any parking spot is permitted.

Any resident not in compliance with the above stated rules and regulations is subject to revocation of parking privileges.

Furthermore, you MUST remain current with your maintenance account or you may be subject to the revocation of your parking privilege and/or being removed from the waiting list.

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SALES REGULATION ADDENDUM

1. Any Shareholder wishing to sell an apartment must make such intention known to the Managing Agent in writing.
 - This notice must include:
 - Real Estate Agents Name
 - Sale Price
 - Market Value Appraisal of the Unit or Market Comparison Analysis.
 - Lawyers Name
2. The Board has the right to obtain an independent valuation of the unit either through an Appraisal or a Market Comparison, and if it feels the unit is not adequately priced refuse the sale until the price has been adjusted.
3. Existing parking spaces cannot be passed on to new buyers. Please inquire with the managing agent and board about the availability of parking. All requests must be in writing to the Managing Agent.
4. All sublets must be approved by the board or managing agent, as per proprietary lease. (See Rule 31.)