

High Meadow Cooperative No. 1, Inc.
Purchase Application Package

Section 1: Application Checklist

All applications must be submitted via BoardCorner or directly to the Managing Agent office. All required items must be included unless marked “if applicable.”

Core Application Documents

- ☐ Cover Letter
- ☐ Submission Certification & Completeness Attestation
- ☐ Tenant Data Verification Form (one per application and all occupants 18+)
- ☐ Detailed Purchase Application
- ☐ Financial Statement / Net Worth Statement
- ☐ Debt-to-Income (DTI) Calculation Worksheet

Authorizations & Background

- ☐ Applicant(s) Authorization & Release
- ☐ Credit & Background Check Authorization (each applicant 18+)
- ☐ County-Wide Authorization Forms (for all applicants and occupants 18+)

Financial & Employment Documentation

- ☐ Verification of Employment (completed by employer)
- ☐ Letter of Employment (on company letterhead, if possible)
- ☐ Pay Stubs (1 month)
- ☐ Tax Returns & W-2s (last 2 years)
- ☐ Bank Statements (last 2 months, all pages - no summaries permitted)
- ☐ Verification of Deposits
- ☐ Gift Letter (if applicable; must include donor affidavit and proof of transfer)

References

- ☐ Landlord / Managing Agent Reference Form
- ☐ Statement of Housing History (if applicant is an owner or no landlord reference is available)
- ☐ Personal Reference Letters (2)
- ☐ Business Reference Letters (2)

Transaction Documents

- ☐ Fully Executed Contract of Sale
- ☐ Contract Deposit Check (copy)
- ☐ Mortgage Commitment (if applicable)

Building & Compliance Documents

- ☐ House Rules Acknowledgment
- ☐ Lead-Based Paint Disclosure
- ☐ Carbon Monoxide Detector Acknowledgment
- ☐ Purchaser / Board Acknowledgment
- ☐ Waiver / Release
- ☐ Move-In Agreement
- ☐ Proof of Cooperative Insurance (required prior to closing; not at submission)

Section 2: Submission Requirements

Submission Standards

- Applications must be complete at time of submission
- All documents must be legible and current
- Use “N/A” where not applicable (do not leave blanks)
- Provide explanations for any incomplete or unusual items

Consistency Requirement

All financial information must reconcile across documents submitted (application, financial statement, and supporting documents must align).

Review Standard

Applications that are incomplete, inconsistent, or require clarification of standard financial information will not be accepted for Board Review.

Privacy Notice

Redact Social Security Numbers on all documents except:

- Credit Authorization Forms
- Background Check Authorizations

Final Determination

Once the Board of Directors has rendered a decision on an application, such decision shall be final. The Cooperative will not reconsider applications or decisions based on subsequent changes to an applicant’s financial condition, documentation, or other circumstances.

Section 3: Fees

Application Fees

- \$450 Application Fee (Garthchester Realty Associates)
- \$175 per applicant (credit/background screening)

Deposits

- \$500 Move-In Deposit (refundable)
- Move-in deposit is payable upon Board approval and prior to scheduling the move-in date.

Make payable to: Garthchester Realty Associates

Section 4: Process Timeline

Per Westchester County Board of Legislature:

- Managing agent has 15 days to determine application completeness after receipt of a complete submission package
- Applicant will be notified in writing of the deficiencies
- Resubmission resets the review timeline
- Cooperative Board has 60 days to render decision after complete submission

The Managing Agent performs completeness and financial threshold screening. The Board retains sole discretion for final approval.

Section 5: Purchase Requirements (Underwriting Standards)

- Minimum 10% down payment
- Maximum 90% financing
- Maximum 35% Debt-to-Income (DTI)
 - DTI includes recurring debt obligations, including proposed housing costs (mortgage and maintenance), loans, and minimum credit payment.
- Minimum credit score: 675
- Minimum 2 years stable employment
- No late payments within past 6 months
- No bankruptcy within past 7 years
- Minimum 12 months post-closing liquidity

* Meeting these requirements does not guarantee approval.

Section 6: Submission Certification & Completeness Attestation

Applicant Name(s): _____ Unit #: _____

- ☐ Application is complete
- ☐ Financial disclosures are accurate
- ☐ No liabilities omitted
- ☐ Documents reflect current financial condition

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 7: Tenant Data Verification

(Each Adult 18+)

Applicant Name: _____

Unit #: _____

Current address: _____

Length of Residence: _____

Phone: _____

Email: _____

Employment Summary

Employer: _____

Position: _____

Length of Employment: _____

Annual Salary: \$_____

If <1 year:

Previous Employer: _____

Length: _____

Additional Occupants (Not on Title)

Name | Age | Relationship

Emergency Contact

Name: _____

Phone: _____

Address: _____

Authorization

I authorize verification of the information provided above in connection with this application.

Applicant Signature: _____ Date: _____

Section 8: Purchase Summary

Property Details

Address: _____ Unit #: _____

Purchase Price: \$ _____

Down Payment: \$ _____

Source: ☐ Savings ☐ Gift ☐ Loan ☐ Sale of Asset ☐ Investment Account ☐ Other _____

Monthly Mortgage: \$ _____ Monthly Maintenance: \$ _____

Occupancy

Primary Residence? ☐ Yes ☐ No

Post-Closing Liquidity

Liquidity Confirmation:

☐ Applicant confirms minimum 12-month liquidity requirement is met

Background Disclosures

- | | |
|---|--|
| 1. Outstanding judgments? | ☐ Yes ☐ No |
| 2. Bankruptcy (past 7 years)? | ☐ Yes ☐ No |
| 3. Foreclosure history? | ☐ Yes ☐ No |
| 4. Party to litigation? | ☐ Yes ☐ No |
| 5. Delinquent on financial obligations? | ☐ Yes ☐ No |
| 6. Criminal convictions?* | ☐ Yes ☐ No |

*Disclosure required for review; any criminal history will be evaluated in accordance with applicable law and based on relevance to the applicant's ability to reside in the community.

If yes to any, provide explanation including dates and resolutions:

Section 9: Financial Underwriting Standards

All financial information must be complete, accurate, and consistent across all submissions.

Income Documentation Requirements

- W-2 income: pay stubs + W-2s
- Variable income: 2-3 years tax returns
- Business income: financial statements required

DTI Requirement

- Maximum DTI: 35%
- Includes all recurring debt obligations (mortgage, maintenance, loans, credit cards)

Liquidity Requirement

Applicants must demonstrate 12 months of total living expenses post-closing in liquid assets only. Liquid assets include cash, checking, savings, marketable securities.

Retirement accounts excluded unless accessible without penalty.

Section 10: Debt- to-Income (DTI) Worksheet

Applicants must complete this section. Incomplete or inconsistent calculations may delay review.

1. Annual Income

Total Annual Household Income: \$ _____

Gross Monthly Income (Annual ÷ 12): \$ _____

2. Monthly Debt Obligations

List all monthly payments:

- Mortgage: \$ _____
- Cooperative Maintenance: \$ _____
- Auto Loans: \$ _____
- Student Loans: \$ _____
- Credit Card Minimum Payments: \$ _____
- Other Debt: \$ _____

Total Monthly Debt Obligations: \$ _____

3. DTI Calculation

Monthly Debt		Monthly Income		DTI Ratio
\$ _____	÷	\$ _____	=	_____ %

*Monthly Debt (include mortgage, maintenance, and all recurring monthly debt)

☐ Meets Requirements (≤ 35%) ☐ Does not meet requirement

The Board reserves the right to recalculate DTI using verified documentation.

Applicant Certification

I/We certify that the information above is complete and consistent with the supporting documentation submitted in this application.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 11: Verification of Employment

Applicant Authorization

Employee Name: _____

Employee address: _____

Employer Name: _____

Employer address: _____

I hereby authorize this employer to release information requested below and to forward such information to the Managing Agent.

Applicant Signature: _____ Date: _____

Employer Verification (To Be Completed by Employer)

Date Hired: _____

Current Position / Title: _____

Employment Status: ☐ FT ☐ PT ☐ Contract

Base Salary: \$_____

Overtime (Annual): \$_____

Bonus / Commission: \$_____

Is overtime, bonus, or commission a regular component of compensation? ☐ Yes ☐ No

Probability of Continued Employment: ☐ High ☐ Moderate ☐ Uncertain

Comments (optional):

Employer Name: _____

Authorized Representative Name & Title: _____

Signature: _____ Date: _____

Confidentiality Notice:

The confidentiality of the information will be preserved except where disclosure is required by law.

Section 12: Verification of Deposits

Applicant Authorization (To Be Completed by Applicant)

Applicant Name: _____ Current Address: _____

Financial Institution Name: _____ Address: _____

I hereby authorize the above-named financial institution to verify the information request below.

Applicant Signature: _____ Date: _____

Financial Institution Verification (To Be Completed by Bank)

Account Holder Name (s): _____

Type of Account: ☐ Checking ☐ Savings ☐ Money Market ☐ Brokerage ☐ Other:

Account Number (last 4 digits only): _____

Current Balance: \$ _____

Average Balance (last 6-12 months): \$ _____

Date Account Opened: _____

Loans / Obligations with Institution (if applicable)

Does the applicant have any outstanding loans or obligations with this institution? ☐ Yes ☐ No

If yes, provide details:

Type of Loan: _____

Current Balance: \$ _____

Monthly Payment: \$ _____

Bank Representative Certification

Name of Financial Institution: _____

Authorized Representative Name & Title: _____

Signature: _____ Date: _____

Confidentiality Notice:

The confidentiality of the information provided will be preserved except where disclosure is required by law.

Section 13: Landlord Reference

To Be Completed by Current or Most Recent Landlord / Managing Agent

Tenant Name: _____

Property Address: _____

Length of Tenancy: _____

Monthly Rent / Maintenance: \$_____

Payment History

☐ Always On Time

☐ Occasionally Late (1-2 times per year)

☐ Frequently Late (more than 2 times per year)

If late payments occurred, please provide details (frequency, recency)

Tenancy Conduct

Any complaints, violations, or legal actions? ☐ Yes ☐ No

If yes, please describe:

Condition of Unit

Any damage beyond normal wear and tear? ☐ Yes ☐ No ☐ N/A

Move-Out Status

Was proper notice given? ☐ Yes ☐ No ☐ N/A

Was the security deposit returned in full? ☐ Yes ☐ No ☐ N/A

Recommendation

Would you re-rent to this tenant? ☐ Yes ☐ No

Additional Comments (optional but encouraged):

Landlord / Managing Agent Certification

Name: _____

Company (if applicable): _____

Phone: _____

Email: _____

Signature: _____

Date: _____

Section 14: House Rules Acknowledgement

The undersigned applicant(s) acknowledge that they have received, reviewed, and understand the Occupancy Agreement, House Rules, and By-Laws of High Meadow Cooperative No. 1, Inc.

The undersigned further agree:

- To comply with all current and future rules, policies, and regulations adopted by the Board of Directors.
- To occupy the unit in accordance with cooperative policies, including restrictions on subletting, pets, business use, and alterations.
- To maintain the unit in good condition and comply with all building requirements, including insurance obligations.
- That failure to comply with the House Rules and governing documents may result in enforcement action, including fines, legal action, or termination of occupancy rights.

The undersigned acknowledge that the House Rules may be amended from time to time by the Board of Directors.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 15: Lead-Based Paint Disclosure

Lead-Based Paint Disclosure Acknowledgement

The undersigned applicant (s) acknowledge that they have received the Lead-Based Paint Disclosure of the unit, in accordance with federal, state, and local laws.

The undersigned further acknowledge that:

- The unit may contain lead-based paint or lead-based paint hazards if constructed prior to 1978.
- Any known information regarding lead-based paint has been disclosed by the seller, as required.
- The applicant(s) have been provided the opportunity to review all records and reports related to lead-based paint.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 16: Carbon Monoxide Detector Acknowledgement

The undersigned applicant (s)acknowledge that the unit is required to be equipped with operable carbon monoxide detectors in accordance with applicable laws and building requirements.

The undersigned further acknowledge that:

- Carbon monoxide detectors must be properly installed and maintained at all times.
- The responsibility for maintaining and replacing batteries (or units, if applicable) after closing will be that of the shareholder.
- The applicant(s) agree to comply with all applicable safety requirements related to carbon monoxide detection.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 17: Applicant Authorization & Release

Applicant Information:

Full Name: _____

Date of Birth: _____

Social Security Number: _____

Current Address: _____

Authorization

In connection with my application to purchase and/or occupy a unit at High Meadow Cooperative No. 1, Inc., I hereby authorize the Cooperative, its Board of Directors, the Managing Agents, and their authorized representatives to:

- Verify all information contained in this application and all supporting documents.
 - Contact employers (past and present), landlords, financial institutions, references, accountants, and any other relevant parties.
 - Obtain and review credit reports.
 - Conduct background investigations, including criminal, civil, and litigation history.
 - Verify income, employment status, assets, liabilities, and housing history.
 - Request additional documentation as reasonably necessary to evaluate this application.
 - Share relevant portions of this application with the Board members and professional advisors for the purposes of review and decision-making.
-

Fair Credit Reporting Act Disclosure

I understand that this authorization is provided in compliance with the Fair Credit Reporting Act (FCRA), and that a consumer report and/or investigative consumer report may be obtained in connection with my application.

Such reports may include information regarding my creditworthiness, credit standing, character, general reputation, personal characteristics, and mode of living.

This authorization shall apply to the initial valuation of my application and to any updates or additional reports that may be requested in connection with this application.

Certifications & Release

I certify that all information provided in this application is true, complete, and accurate to the best of my knowledge.

I understand that any misrepresentation, omission, or falsification may result in denial of the application or revocation of approval.

I hereby release High Meadow Cooperative No. 1, Inc., the Managing Agent, the Board of Directors, and all third parties providing information from any liability arising out of the verification and investigation of this application, except as prohibited by law.

Acknowledgement

I acknowledge that this authorization is a material part of the application review process and that failure to provide complete and accurate information may delay or prevent processing of my application.

Signature:

Applicant Name: _____

Signature: _____

Date: _____

Section 18: Purchaser / Board Acknowledgement

The undersigned acknowledge and agree to the following:

- Purchase of the unit is subject to approval by the Board of Directors in its sole discretion.
- The Board may require a personal interview with all applicants and any adult occupants prior to rendering a decision.
- The unit must be owner-occupied, and no non-owner may occupy the unit independently.
- Subletting, business use and other restricted activities are subject to the governing documents and Board approval.
- No occupancy or move-in is permitted prior to closing and formal Board approval.
- The Board and Managing Agent are not responsible for any costs, expenses, or losses incurred in connection with this application, regardless of outcome.

The undersigned acknowledge that they will be required to execute the Occupancy Agreement (Proprietary Lease) at or prior to closing and agree to be bound by its terms, as well as the By-Laws and House Rules of the Cooperative.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 19: Waiver / Release

The undersigned acknowledge that:

- The Board of Directors has the unrestricted right to approve or reject any application in its sole discretion, subject to applicable law.
- No representation or guarantee of approval has been made by the Cooperative, Managing Agent, or any third party.
- The Cooperative, Board, and Managing Agent shall not be liable for any costs, damages, or losses incurred as a result of delays, additional information requests, or denial of this application.

The undersigned hereby waive any claims against the Cooperative, Board of Directors, Managing Agent, and their agents arising out of the application review process, except as prohibited by law.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 20: Move-In Agreement

Proposed Move-In Date: _____

The undersigned agree to the following conditions:

- Move-in will be scheduled in accordance with building rules and approved hours.
- A refundable move-in deposit of \$_____ is required and will be returned provided no damage is caused to common areas.
- The applicant is responsible for any damage to building property, including hallways, elevators, and common areas during move-in.
- All moving activities must comply with building procedures.
- All contractors, movers, and vendors must be properly insured and comply with building requirements.
- No items may be moved in the unit prior to closing and Board approval.

The undersigned acknowledge that the occupancy of the unit is subject to the prior occupant vacating the apartment and the Cooperative determining that the unit is ready for occupancy.

The Cooperative shall not be responsible for any delays in possession due to the actions or timing of the seller or prior occupant, or due to required inspections or turnover conditions.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Section 21: Final Certification

The undersigned hereby certify that:

- All information provided in this application and supporting documentation is true, accurate, and complete.
- No material information has been omitted.
- All financial disclosures accurately reflect current financial conditions.
- All documents submitted are authentic and unaltered.

The undersigned understand that:

- Any misrepresentation or omission may result in denial of the application or revocation of approval.
- The Board and Managing Agent may rely on the information and supporting documentation submitted.

Applicant Name: _____

Co-Applicant Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Final Note

The board reserves the right to request additional documentation reasonably necessary to complete its review. All decisions are made in the sole discretion of the Board of Directors, subject to applicable law.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

High Meadow Cooperative No.1 Inc.

Rules & Regulations

Ossining, New York, 10562

May 1, 2026

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Preface

The following Rules & Regulations were adopted at a meeting of the Board of Directors held on October 8, 1965, and amended, updated and/or revised on October 10, 1966; July 10, 1967; May 16, 1973; April 1, 1979; January 1986; January 1989; November 1993; January 24, 1995; January 12, 1999; June 10, 2003; October 1, 2005; June 1, 2006; October 1, 2006; July 1, 2008; October 10, 2010; June 10, 2013; November 19, 2016; February 21, 2017; July 31, 2017; January 22, 2018; March 20, 2018; July 20, 2020; December 10, 2021; October 29, 2022; May 1, 2025; February 1, 2026; March 19, 2026; May 1, 2026.

These Rules & Regulations will remain in effect until rescinded or amended by this Board of Directors or any subsequent Board of Directors.

Rules & Regulations are the natural outgrowth of living together in High Meadow. Their aim is to maintain a high standard in home and community living.

The Shareholders and Shareholders' families, agents, employees, visitors, and licensees shall observe faithfully and comply strictly with the Rules & Regulations herein contained and set forth, and such other and further reasonable Rules & Regulations as may be adopted by the Cooperative, and by their acts of cooperation bring about for themselves and their co-Shareholders, high standards of occupancy in their home and community.

Infractions of these Rules & Regulations may lead to processing fees and/or may be sufficient cause for eviction. Toward this end, your Board of Directors has set forth the Rules & Regulations contained herein.

Please check High Meadow Cooperative's website for updated information.

Board of Directors

May 1, 2026

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Contents

Terminology & Application	5
Violation of Rules & Regulations and Damage to Property	5
Monthly Carrying Charges	5
Cable/FiOS, Satellite & Aerials, etc.	6
Subletting	6
Roommate Occupancy	6
Temporary Occupancy in the Physical Absence of the Shareholder	6
Pets	7
Unit Upkeep and Access	7
Maintenance Responsibility	7
Snow Removal	8
Service Requests	8
Emergencies	9
Structural Changes	9
Structural Repairs and Replacements	9
Plumbing	10
Water Usage/Abuse	10
Electric/Wiring	10
Smoke & Carbon Monoxide Detectors	11
Entrances	11
Keys	12
Cooperative Employees	12
Board Meetings	12
Appliance Installation	13
Home Appliances	13
Carpeting	14
Garages	15
Laundry Rooms	15
Storage Rooms	16
Community Room	16
Parking Areas	17
Play Areas	18
Garbage and Recycling	19
Bulk Garbage White Shed	19
Blue Dumpster	20
Red Dumpsters	20
Black / Large Dark Green Dumpsters	20

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Outdoor Items	20
Bicycles and Motorized Vehicles	21
Speed Limit	21
Landscaping	22
Littering	22
Noise & Odors	22
Holiday Lighting & Decorating	23
Outdoor Advertising & Soliciting	23
Reporting Violations	24
Violation Processing Fees	24
Stock Transfer/Sale of Stock	24
Waiver Fee	24
Move in/Move Out Process	25
Transfer of Keys	26
Insurance	26
Equity Loans/Mortgage Refinancing	26
Amendments to the Rules & Regulations	27
Addendum A	28
Index	30

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Terminology & Application

The term "Shareholder" shall replace all other terms used in previous Rules & Regulations and shall be the sole term that will apply to tenant-Shareholder, Cooperator, tenant-stockholder, etc. These Rules & Regulations shall apply to all Shareholders and shall include their family, guests, visitors, agents, employees, licensees, and invitees.

Violation of Rules & Regulations and Damage to Property

The Shareholder shall be held liable for the violation of these Rules & Regulations and/or damage to Cooperative property caused by the Shareholder and/or Shareholder(s) family, guests, visitors, agents, employees, licensees, and invitees. In addition, any Shareholder who notices such physical damage is requested to notify the Managing Agent or Facilities Manager immediately, especially if the damage represents a hazard to other Shareholders. Any Shareholder and/or Shareholder(s) family, guests, visitors, agents, employees, licensees, and invitees who violate any of these Rules & Regulations will be subject to, among other things, to a processing fee noted in Addendum A.

Monthly Carrying Charges

Monthly carrying charges (including maintenance fees, assessments, and surcharges), as determined by the Board of Directors, are due and payable by the first day of every month and are to be paid by check or money order, made payable to High Meadow Cooperative No. 1, Inc. or via electronic payment. To pay electronically, Shareholders can go on the Managing Agent's website and click on "Pay Online." There is a ten-day (10) grace period for payment to be made in full. If full payment is not received by the 10th of the month, after the first of the month, a late processing fee will be added to the delinquent Shareholder's account.

*Any Shareholder who is in arrears for two (2) consecutive months, or who has an outstanding balance equal to 1 1/2 times their total monthly fees, or who owes arrears in any amount for three (3) consecutive months, will have their files turned over to the Cooperative's attorney for the commencement of legal action. All processing charges and legal fees charged by the attorney will be added to the delinquent Shareholder's account. The Managing Agent, under the direction of the Board of Directors will strictly enforce this. If any Shareholder has a financial or personal problem, they must contact the Board before legal proceedings begin, so an attempt can be made to work out an acceptable solution.

If any Shareholder will at any time default in complying with the terms and conditions of the Articles of Incorporation, By-laws, Occupancy Agreement, or Rules & Regulations, as same may be amended from time to time, and the Corporation shall institute legal action because of such default against the Shareholder, the Shareholder shall pay to the

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Corporation any and all expenses incurred, including costs, disbursements, and attorney fees, and the Corporation shall have the right to collect the same as if it were a part of the maintenance fees for the unit occupied by the Shareholder.

Cable/FiOS, Satellite & Aerials, etc.

The Cooperative has been wired for Cable/FiOS reception. Aerials, antennas, wire, satellite dishes and the like may not be installed or attached to any common areas of the building or the grounds of the premises. The use of any instrument that causes interference with the operation of television and radios is strictly forbidden. Repair costs resulting from misuse or abuse of cable or FiOS equipment will be the responsibility of the Shareholder. The Shareholder can arrange for Optimum or Verizon FiOS service on an individual basis during normal business hours, which are Monday thru Friday between 7:30 a.m. and 3:30 p.m. Outside of those hours, the technician will not be able to gain access.

Subletting

The National Cooperative Bank (NCB), the Corporation's mortgage holder, and High Meadows By-Laws do not allow subletting.

Roommate Occupancy

A Roommate requires physical occupancy contemporaneously with the Shareholder of record and as permitted under New York State Real Property Law § 235-f, regardless of any restriction contained in your Occupancy Agreement. Anyone who is living with the Shareholder for more than thirty (30) days is no longer considered a guest but rather a roommate and that person should be required to complete the demographic portion of the purchase application with all the ID and contact info involved. If the roommate will require a parking sticker, once the vehicle is registered to the Shareholder's High Meadow address, they can complete the application and follow the instructions. The application can be found on the High Meadow website.

Temporary Occupancy in the Physical Absence of the Shareholder

When the Shareholder is not physically present and in occupancy for an extended period of time and wishes to allow another person to occupy their unit for that period of time, the Shareholder must submit a written request at least thirty (30) days prior to leaving. The request should provide the person's name and personal information (primary address, phone number) the reason for the occupancy and the dates of the occupancy. Management will send an approval or denial letter. If this person will be parking in the Shareholder's assigned parking space the Shareholder must apply for a temporary parking tag.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Pets

No Shareholder may own, keep and/or harbor dogs, outdoor cats, or any other outdoor pets on or in any portion of the Cooperative premises. Visitors' pets are prohibited.

Shareholders may own, keep, or harbor other indoor pets, including cats, within the confines of their units, providing they are not a nuisance or unreasonably disturbing other residents. The Board of Directors reserves the right in its reasonable discretion to limit the nature and number of indoor pets. When the indoor pet is removed from the Shareholder's unit, it must be carried beyond the limit of the Cooperative premises. The same shall apply when returning to the premises. A violation of this rule may result in the termination of the offending Shareholder's right to retain the pet or the termination of the offending Shareholder's Occupancy Agreement and the commencement of legal proceedings.

Any Shareholder who requires an accommodation to this no pet policy must submit information to Management in compliance with applicable law for consideration. Please provide Management with documents to evidence the need for the accommodation and if the documents are acceptable, they will provide you with the required documents.

Unit Upkeep and Access

Each Shareholder shall maintain their unit in a neat, orderly, and sanitary condition free from the accumulation of unreasonable debris and clutter or any condition that may create a danger to the health, safety, or welfare of the Shareholder or other residents of the cooperative. No room or hallway within the unit shall be cluttered with property, items, or debris of any sort of the same shall prevent full use of the room or hallway for its intended use or impede entrance to or exit from any room, hallway, or the unit.

In addition to the right of inspection provided in Article 15 of the Occupancy Agreement, the Board, its agents and employees may, on reasonable notice (except in the case of an emergency, for which no notice is required) access any unit in order to inspect its condition or to make any repairs to correct any condition causing damage to the unit, another unit or the property of the cooperative.

Maintenance Responsibility

In general, the Cooperative is responsible for repairs and maintenance to the structure of the buildings, the common walkways and hallways, parking lots, driveways, and grounds and those areas of the unit inside the walls, below the floors, and above the ceilings. Shareholders are responsible for repairs and maintenance within their unit from the time of purchase. Responsibility for repairs and maintenance is determined according to the Occupancy Agreement, except as specified in this document.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

To clarify, any replacement of original wiring, electrical panels, plumbing fixtures, equipment, attachments, connections, or any other original items within the Shareholder's unit—whether done by the Cooperative or the current or previous Shareholder—becomes the responsibility of the Shareholder for any future required replacements, repairs, or service. This includes structural changes, performed by the current and/or previous Shareholder.

All necessary maintenance repairs must be reported to the maintenance and/or proper authority. Failure to timely report maintenance needs will be deemed neglect on the part of the Shareholder, and any cost incurred due to such neglect will be the responsibility of the Shareholder.

Snow Removal

Prior to the start of a predicted snowstorm, the staff will place barricades and/or cones in some of the unnumbered parking spaces. These spaces are needed to facilitate the clearing of snow. Any resident who removes any of these barricades and parks their vehicles in the spot will automatically be assessed a \$100 processing fee and may risk having the vehicle towed at the Shareholder's expense.

All main areas of the parking lots will be cleared first and then clearing of parking spaces will begin. Residents are responsible for shoveling out and moving their own vehicles to facilitate the clearing of the spaces. When shoveling the snow from around your car, shovel the snow toward the front of your vehicle, not behind your neighbor's vehicle or in areas of the parking lot that have already been plowed. Parking lots will be salted after the snow has been cleared.

Snow will be removed from sidewalks, walkway entrances, stairways, and stoops once the snow has stopped. The staff will de-ice wherever necessary. Calcium Chloride, sand and grit are the only approved materials to be used by the Shareholders for de-icing purposes.

If you need Calcium Chloride, please leave a message on the Maintenance answering machine (914-941-6208). Place a small bucket between your doors and the staff will come around and provide you with Calcium Chloride.

Notify the Managing Agent or the Maintenance staff of any icing conditions. Please use caution when moving around the complex during snow/icing conditions! Residents are responsible for their own care during snow and icing conditions.

Service Requests

Service requests are to be directed to the appropriate department of the Corporation. Emergency requests for maintenance service are to be directed to the office of the Managing Agent. Routine maintenance requests can be submitted through High Meadow's website (www.highmeadowcooperative.com), or can be directed to the Maintenance Liaison via email (hmmaintslip@gmail.com). If the service request is of a nature such that it does not fall under

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

the umbrella of the Facilities Manager, the Managing Agent is to be contacted. If any Shareholder has concerns about the completion of work, contact Maintenance Liaison and the Managing Agent for assistance.

Emergencies

For emergencies, after hours, weekends, and holidays, Shareholders must contact the Managing Agent's Emergency Number. Shareholders should never contact or visit a staff member's home for High Meadow issues; doing so will result in a processing fee being assessed.

Emergencies include, but are not limited to: flooding, no heat or hot water, no electricity, and fire. In the event of a fire, you must call 911 first.

Common repairs such as a slow draining sink or tub or a lockout are not considered emergencies and will be addressed during regular business hours. Common repairs include but are not limited to: as a slow draining sink or tub or a lockout. These issues will be deferred to the next business day.

Structural Changes

No change in the structure, including cabinets, plumbing and electrical wiring, of the corporate premises shall be made by, for, or on behalf of any Shareholder inside or outside the unit without the prior written consent of the Board of Directors. Application for renovations can be found on High Meadow's website or requested from the Maintenance Department Office (behind 98CC). The Guidelines for Alterations Application shall govern changes. No change in the appearance of the exterior shall be made without the prior written consent of the Board of Directors. Erecting any structure on community property, for example, but not limited to fences, sheds, patios, storage room partitions is prohibited without approval of the Board.

Work hours for all alterations/construction within a unit must occur Monday thru Friday 8:00 a.m. to 6:00 p.m., Saturday & Sunday 9:00 a.m. to 5:00 p.m.

Any approved work involving plumbing, electrical wiring or alterations that include common areas (hallways, front sidewalks, exterior of the buildings, etc.) must occur Monday thru Friday 7:00 a.m. to 4:00 p.m. and must be coordinated with the Facilities Manager.

Structural Repairs and Replacements

The Cooperative is responsible for repairs to and maintenance of the building foundations, the structural frame, the sub floor and floor slabs, sidewalks, exterior walls, exterior doors, and windows (excluding storm doors and sliding doors), roofs and roof structures, cellars, fences, chimneys, common stairways, entrance ways, main entrances, and other public spaces as well as any painting needed for the above areas.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

The Shareholder is responsible for the repair and maintenance, within their unit, of all interior walls, ceilings, floors above the subfloor (hardwood floors, parquet floors, tile, linoleum, carpet, and the like), interior doors, trim and hardware and the normal painting and decorating work within the unit. The Shareholder is responsible for all interior wall coverings, including grout, caulking and tile, wallpaper, paneling, and paint. The Shareholder is responsible for all cabinets and counters and any appliances located in the unit. Replacement glass broken and/or damaged by the Shareholder or their guests, including storm doors, sliding doors and window/door screens are the Shareholders responsibility to replace or pay for replacement. The Shareholder is responsible for any damages, including but not limited to, the Shareholders unit or any adjacent unit.

Plumbing

The Cooperative is responsible for repairs to, and the maintenance of the water supply and drainage piping and all pumps, tanks and plumbing fixtures located in public spaces. It is responsible for the entire heating system, including radiators, installed by the Cooperative. The Cooperative is also responsible for the proper functioning of original Cooperative installed faucets, toilets, sinks and tubs, including the pipes connected to these fixtures.

The Shareholder is responsible for the repair, maintenance and replacement of all piping, fixtures and other equipment installed by the Shareholder or by a previous Shareholder, whether installed with or without the approval of the Cooperative. The Shareholder is responsible for any damages, including but not limited to those affecting their own unit or any unit impacted by the damage.

Water Usage/Abuse

To ensure the responsible use of water and maintain sustainability within the Cooperative community, residents are expected to adhere to the following guidelines regarding water usage in an effort to prevent water abuse:

- Reporting leaking of original faucets, toilets, pipes, etc. to maintenance staff.
 - Shareholders are responsible for obtaining an insured and licensed professional to promptly address leaking of non-original faucets, toilets, pipes, etc.
- Follow NY State and/or local restrictions during a drought (avoid watering gardens/plants, washing cars, etc).

Electric/Wiring

The Cooperative is responsible for repairing, maintaining, and replacing all original wiring from the junction box to the wall outlets inside the unit.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

The Shareholder is responsible for all outlets, switches, and any new wiring or fixtures that were installed by them or by a previous Shareholder—regardless of whether the work was approved by the Cooperative or not.

Smoke & Carbon Monoxide Detectors

Effective April 1, 2019, a New York State law went into effect banning the sale or installation of any smoke detecting device that has a battery that can be replaced or removed. The new law requires that smoke detectors in New York State must be powered by a non-removable battery that lasts a minimum of ten (10) years, or it must be hardwired to the home's electricity. Shareholders are responsible for knowing the expiration dates of their devices and replacing them accordingly.

All Shareholders are responsible for installing and maintaining smoke and carbon monoxide detectors within your unit:

- One (1) smoke detector is required in each bedroom.
- One (1) combination smoke and one (1) CO detector in the hallway outside of a bedroom.
- One (1) smoke detector on the lower level of a duplex.

Management has the right to inspect all units to confirm the required detectors are in place.

Entrances

Entrance doors to each unit are Cooperative property and no changes are to be made to the entrance doors without written permission from the Board of Directors.

- Nothing is to be nailed and/or screwed into the trim around the entrance.
- If you wish to hang a decoration on your door, please use either a very thin over-the-door hanger or the damage-free hooks (e.g., Command hooks). These hooks can be removed without causing any damage to the paint/door. Nothing is to be nailed and/or screwed into the door.
- The Shareholder is responsible for all keys; replacement and additional keys are at the Shareholder's expense. Any Shareholder, who replaces the lock of the doorknob, must have that lock keyed to the corporation's Master Key.
- The Shareholder is responsible for the maintenance and repairs of the storm door.
- Any damages caused to either door or its paint are the responsibility of the Shareholder.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Keys

At the time that a unit is being sold, the Shareholder who is moving out must transfer the two (2) entrance door keys & a storm door keys, Laundry/Storage Room, and Mailbox (if applicable) keys to the incoming Shareholder at the closing and, if appropriate, two (2) keys for the exterior door to the one (1) bedroom units. Failure to do so will result in a processing fee as listed in Addendum A.

The common area keys are the property of the Cooperative and are provided to the Shareholders as a convenience solely for Shareholder use of the Laundry and Storage Rooms and garages (where appropriate). If a key is lost by a Shareholder, and a new key must be provided, that request must be submitted in writing to the Board of Directors, after which a new key will be provided. A processing fee as listed in Addendum A will be charged to any Shareholder requiring a replacement key.

Cooperative Employees

High Meadow employs three (3) full time employees who work during standard work hours: Monday through Friday between 7:00 a.m. and 4:00 p.m. Shareholders are prohibited from directly contacting or going to the home of the High Meadow staff. Violators will be subject to a \$100 processing fee.

The hiring of Cooperative employees for personal business during working hours is prohibited. Any arrangement for services between a Shareholder and Cooperative employee, for personal business must be made during the employees off hours and is not covered by Cooperative insurance. It is the responsibility of the Shareholder and/or the employees to obtain appropriate liability insurance having the Cooperative as named insured in that event and provide that documentation in the Renovation Package.

If work is to be performed by the Cooperative in any areas that have been altered, replaced, or installed by the current or previous Shareholder(s) or in any way are not original, those items must be disconnected and/or removed by the Shareholder before work can commence by the Cooperative.

If the work to be performed by the Cooperative is of an emergency nature, the Cooperative will not be responsible for damages that may occur to Shareholder's belongings or installations associated in any way with the area in which the emergency repairs are to be performed.

Board Meetings

Board meetings are conducted to address the business of the Cooperative in an efficient, respectful, and orderly manner. All attendees are expected to conduct themselves with courtesy

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

and professionalism. The Board serves on a volunteer basis and appreciates cooperation in maintaining productive meetings.

Meeting Procedures

- Meetings begin promptly at 7:00 PM and are generally expected to conclude by 9:00 PM. Unfinished business may be deferred to a future meeting.
- All electronic devices must be silenced.
- Attendees must wait to be recognized by the Chair before speaking. Interruptions are not permitted.
- Comments must remain relevant to the topic being discussed, and repetition of previously addressed questions or comments should be avoided.
- A 15-minute Shareholder comment period will be held following open agenda items. Written questions are encouraged to help ensure timely and organized responses.
- The Board retains the authority to manage disruptions and may request that any individual engaging in disruptive conduct leave the meeting.

Code of Conduct

All individuals attending Board meetings must treat others with dignity and respect. The following conduct is prohibited:

- Harassment (verbal, physical, written, or electronic)
- Intimidation or threats
- Bullying or aggressive behavior
- Disruptive conduct directed at any member of the High Meadow community

These standards apply to all interactions, whether in person, in writing, electronically, or during meetings.

The Board reserves the right to take appropriate action in response to violations of these rules, in accordance with the Cooperative's governing documents and applicable law.

Appliance Installation

The Cooperative has no responsibility for the installation, repair, maintenance, or replacement of any household appliances, including stoves, refrigerators, freezers, dishwashers, washers, dryers, or air conditioners. All window air conditioners must be installed with the recommended window bracket for support and drip kit if installed over a doorway.

Home Appliances

Written permission must be obtained from the Board of Directors prior to the installation of any major appliance, including air conditioners, washing machines, clothes dryers, dishwashers and/or freezers, if plumbing and/or electrical work is required.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Shareholders will permanently connect any approved dishwasher or washing machine to the existing plumbing at their own expense. All piping and connectors must be made of copper or approved polyvinyl chloride (PVC) material.

All washing machines and dishwashers must have check valves installed and maintained by the residing Shareholder. All washing machines must be installed with reinforced hoses to the hot and cold-water lines. All water using appliances must have shutoff valves installed within the unit, which shutoff and installation shall be inspected and approved by Management.

Licensed and insured contractors must complete all installations. Licenses shall include proof of compliance with the home improvement contractor provisions of the Westchester County Consumer Protection Code. Management has the right to inspect all units and installations to confirm that all regulations were followed. Non-conforming installations will be subject to removal.

All dryers must be properly vented. They may not be vented into any portion of the unit including closets, through the ceiling, into the attic, or into the basement. All venting installations must be reviewed and approved in writing by the Board of Directors prior to any work being performed. It is the Shareholder's responsibility to ensure that clothes dryers installed in their units undergo regular duct cleaning to prevent fires. Any damage to the cooperative or neighboring units resulting from non-compliance with this requirement will be the sole responsibility of the Shareholder.

Garbage disposals are prohibited.

Carpeting

All units which are located above another unit must have floor coverings, rugs, or carpeting with pad/underlay or equally effective noise reducing material to the extent that neighbors are not disturbed by reasonable activities conducted therein. At least 80% of the entire floor space except for the kitchen, bathroom and closets must be covered on the main floor.

Any noise complaints received from residents will prompt a carpet inspection by the Managing Agent to confirm compliance with the above; failure to comply will result in the commencement of legal action to compel compliance. In addition, the non-compliant Shareholder will be liable for the imposition of a charge in the amount of \$150 per month or part thereof that the unit is not in compliance and all legal fees in connection with such action.

Installation of a new flooring, floor, or similar installation, on top of the existing hardwood floors may be deemed acceptable, as an alternative to carpet/rugs and padding underlay, providing that an adequate noise-reducing underlay, such as 1/4" cork, is used and prior approval by the Board of Directors has been given to such installation.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Garages

High Meadow has thirty (30) available garages for rent. Any Shareholder wishing to rent a garage must submit a written, dated request to the Garage Rental Liaison. Any Shareholder who is in arrears is not eligible for garage rental or placement on the garage waitlist. A waitlist may apply. Shareholders will be added to the waitlist in the order requests are received and notified when a garage becomes available. Shareholders will have five (5) business days to respond to an availability notice. Failure to respond will be deemed a forfeiture, and the Shareholder will be moved to the bottom of the waitlist. Shareholders who decline an available garage may request to remain on the waitlist but will be moved to the bottom of the list or removed, as per the Shareholder's request.

Only one (1) garage per unit is permitted. At the start of rental, the Shareholders will receive one (1) key to the assigned garage. Upon relinquishing a garage or vacating a unit, the Shareholder must fully empty the garage and return the key to the Maintenance Staff. After inspection and approval, the garage rental fee will be removed from the Shareholder's maintenance charges. Failure to follow this process will result in a processing fee as set forth in Addendum A.

If a Shareholder renting a garage becomes delinquent in payment of any monthly carrying charges for three (3) months within a twelve (12)-month period, the Corporation may revoke the Shareholder's privilege to use the garage. Upon notice, the Shareholder must immediately vacate the garage and return the key.

Upon written notice to the Board, two Shareholders who each rent a garage may mutually agree to exchange garages. The Board's involvement is limited to acknowledgement of the exchange and record updates. Any existing conditions of the garages become the responsibility of the new occupants.

Shareholders are responsible for properly maintaining their garages. Staff must have access to the garages in the event of an emergency. The Corporation reserves the right to enter any garage, remove and dispose of property, including vehicles, as necessary. All costs incurred by the Corporation related to entry, lock or key replacement, removal, towing, storage, or disposal or property will be charged back to the Shareholder. Any vehicle towed will be stored at the Corporation's contracted towing facility, and all retrieval and associated fees will be the responsibility of the Shareholder.

Any Shareholder who is in arrears is not eligible for garage rentals.

Laundry Rooms

The laundry rooms and equipment contained therein shall be used by Shareholders/residents only, and only during the hours of 8:00 a.m. through 10:00 p.m., daily solely for the purpose intended. Shareholders are reminded to clean machines, leave the washing machine doors open when not in use, remove dryer lint, lock doors, and to turn off lights in the laundry room before

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

leaving. The washing and drying of pet items, such as beds and blankets, is not permitted. Drying lines are provided near all laundry rooms, please use these if you want to dry outdoors. Children are not permitted in the laundry rooms unless accompanied by an adult. Smoking is prohibited in all laundry rooms.

Storage Rooms

The Corporation provides the use of designated space for storage or for placement of property or items within the buildings as an accommodation to Shareholders only and without charge. The use of these areas shall be at the sole risk of the person using them, and the Corporation and its Agents shall not be liable for any injury to the person, damage to the property or loss by theft, or otherwise, except the extent caused by the gross negligence or willful misconduct of the Corporation or its Agents. Shareholders are encouraged to confirm with their insurance company that their homeowner's policy covers such "off premises" property.

Shareholders should be considerate of storage space and try to contain items to a maximum 6 x 8 space. Personal property placed in the storage rooms must be properly placed and tagged with the name and address of the Shareholder. Cages or border structures are not allowed in these areas. The storage of upholstered furniture, bedding material, carpets, propane tanks or other types of fuel, flammable materials, loose papers, or any items of a commercial or business-related nature is prohibited by both these Rules & Regulations and the Ossining Fire Code and subject to removal and disposal without notice and without liability on the part of the Corporation.

All storage rooms are to be used in compliance with all laws and edicts, promulgations, rules, and regulations of all governmental agencies. Current law forbids any storage that is less than two feet below the ceiling.

Children are forbidden to play, nor should anyone congregate in storage rooms or laundry rooms. Shareholders are responsible for any damage they may cause. Smoking is prohibited in all storage rooms.

Community Room

The Community Room is available for rent to Shareholders between the hours of 8:00 am and 9:00 pm daily. The process to rent and rules of use can be reviewed on the High Meadow website. Shareholders are responsible to review and acknowledge these rules prior to rental approval. Room capacity is limited to 60 people.

The rental fee is \$150.00, which will be added to the renter's next monthly maintenance bill. The room will be inspected before and after the event. If damage is found, the cost of repairs will be added to the following maintenance bill.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

The Shareholder using the room is responsible for the conduct of their guests. The Shareholder is responsible to see that all activities are maintained within the confines of the Community Room. Guests should not use resident parking spaces and must comply with all parking rules. The Shareholder must see that guests respect the rights of fellow Shareholders. The Shareholder must ensure that noise of all kinds is always kept at a moderate level. Shareholders must notify all guests of the co-ops smoking policy and ensure all guests smoking on the premises do so at least 20 feet from all buildings.

Guests should be mindful of conversations and volume outside of the community room and between buildings and avoid congregating outside the buildings. It is the Shareholders' responsibility to ensure all guests leave the community room and surrounding premises promptly at the conclusion of the event. Any decoration or signage placed outside the community room must be removed after Community Room usage.

Live music and excessive noise are always prohibited. Please see the Community Room Rules on the website for the start and end times. The Community Room must be left in broom clean condition by 9:00 a.m. the morning following the rental date. Keys must also be returned to the Maintenance Office mailbox/mail slot by 9:00 a.m. of the next day.

Shareholders will be assessed a processing fee, as in Addendum A, (or such other sum as deemed appropriate by the Board of Directors) for violation of any of the above Rules & Regulations governing the use of the community room which may be deducted from the refundable deposit.

Violators of these Rules & Regulations may be barred from further use of the community room, unless otherwise given permission by the Board of Directors. Costs incurred to cure abuse and/or damage to the community room or to any Cooperative property caused by the Shareholder or his/her guests will be deducted from the refundable deposit and/or charged to the account of the Shareholder.

Parking Areas

All vehicles parked in the parking lots MUST have either a permanent parking sticker or a temporary pass. Applications are available on the Cooperative's website: highmeadowcooperative.com.

Designated parking areas are for the sole use of automobiles, non-commercial vehicles, small vans, and motorcycles owned by Shareholders. Any vehicle parked in the parking lots must fit and be parked within the lines of the individual parking space. Designated spaces are provided to Shareholders as a courtesy. If a Shareholder fails to abide by the rules pertaining to parking, parking privileges may be rescinded and vehicles may be towed at the owner's expense without liability on the part of the Board or Cooperative.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Automobiles parked in designated parking spaces must be kept in proper working condition. If a vehicle is determined to be causing damage to a parking space because of dripping fluids such as oil, transmission fluid, etc., that individual will be required to pay for the repairs of the damaged area(s) as determined by the Board to correct the problem. In addition, the Shareholder may be asked to remove the vehicle from the premises until written proof of repair is provided. Any costs incurred by the Cooperative to perform cleaning, repair, or replacement because of damages, will be the responsibility of the Shareholder. No vehicle repairs of any sort may be performed on Cooperative property.

Inoperable, uninsured and/or unregistered vehicles may not remain for more than five (5) days in the parking areas. After such time, the vehicle shall be deemed abandoned and may be towed at the owner's expense without liability on the part of the Cooperative.

Parking in fire lanes, driveways, right-of-ways, grass, sidewalks, or anywhere in the parking lot except in a marked parking space is prohibited. Non-residents are subject to tow-a-way at their expense, as the Cooperative property is private. All vehicles must park such that the front of the vehicle points toward the curb and at least two (2) feet back from any shrubbery or sidewalk. Visitors may not park in numbered spots at any time whatsoever.

Unmarked parking spots are for the use of Shareholders only, on a first-come, first-served basis, and may only be used by Shareholders when their numbered space is occupied. Any vehicle that remains in an unmarked spot without being moved for seven (7) days will be towed at the owner's expense without liability on the part of the Cooperative.

Play Areas

Parents are responsible for the supervision and conduct of their children at all times, everywhere on the Cooperative grounds. There are several designated Play Areas in High Meadow:

- Toddler Playground behind Building No. 7
- Toddler Playground behind Building No. 16
- Basketball Court behind Building No. 20
- Recreation Area behind Building No. 14

Organized ball playing is permitted only in the areas designated for such use. No ball playing of any form whatsoever is permitted in the parking areas.

Pets are not permitted in play areas.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Personal property may not be left in the Play Areas. Any items left in these areas, and/or which create an obstruction or danger to the use of the corporate premises, will be removed by the Corporation.

Bicycle riding, rollerblading, skating, skateboarding or other vehicular toys, except tricycles, are prohibited from being driven or used in the playground areas, clothesline areas or interior sidewalks.

Adults should only be in or around playground areas when supervising a child. No loitering in these areas is permitted.

The use of playground areas after dusk is prohibited.

Garbage and Recycling

Garbage must be placed in bags and shall be deposited in receptacles provided by the Cooperative for that purpose. Lids are to be kept closed. Refuse may not be burned or buried on Cooperative property. Containers in the laundry rooms may not be used for disposal of garbage.

Bulk Garbage White Shed

The bulk garbage shed located in parking lot I may be used for larger items to be picked up as 'bulk garbage' (large pieces of furniture, carpets, etc.) Appliances (including, but not limited to, stoves, air conditioners, refrigerators (with the doors removed), dishwashers, clothes washers, and dryers) must be brought to the bulk garbage shed located in Parking Lot 'I.' Shareholders are required by law to obtain stickers from the Village for all items containing Freon or any other designated product. The sticker(s) must be affixed to any appliance requiring them (e.g., air conditioners and refrigerators) prior to disposal. It is the responsibility of the Shareholder to comply with all laws and environmental and safety regulations. This includes the removal of doors, etc. Anyone abandoning any item of this type on Cooperative grounds other than in the designated area will be subject to a processing fee as in Addendum A plus any costs incurred by the Cooperative for removing the item to the proper location. A violation of this rule may also result in the termination of the offending Shareholder's Occupancy Agreement and the commencement of eviction proceedings.

The bulk garbage shed in Parking Lot I is locked at all times. Residents must contact the Maintenance Office at 914-941-6208 to make an appointment to dispose of bulk items.

Construction debris, paint cans, propane tanks, tires with or without rims, may not be disposed of on High Meadow Property.

The Cooperative recommends that when purchasing new appliances, mattresses, and box springs that you arrange for the vendor to remove these old items from the Cooperative's property.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Blue Dumpster

Located in Parking Lot I is the only dumpster that is for paper recycling. Paper recycling must be placed inside the dumpster via the slot. All cardboard boxes must be flattened before being placed inside. No paper recycling may be left outside of the dumpster.

Improper disposal of garbage will be assessed a \$100 processing fee.

Red Dumpsters

Red Dumpsters are for recycling only:

- Numbered plastics containers numbered 1-7, tin cans, glass jars (clear, brown, blue, green) and food containers (clear, brown, and green all included).
- All recycling items must be cleaned before discarding and otherwise must conform to Village regulations.
- The following items may not be placed in Red Dumpsters:
 - Foam, film plastics, paper or plastic bags, cardboard/paper, vinyl containers used for hazardous waste, petroleum-based products. Windows, mirrors, drinking glasses, light bulbs, non-food/beverage containers. Aluminum siding, paint cans, scrap metal wire, pipes, tubing motors, computers, printers, dirty aluminum foil or automobile parts.

Black / Large Dark Green Dumpsters

Black and large Dark Green dumpsters are for non-recyclable garbage.

Anyone found to be violating these Garbage and Recycling Rules will be charged \$100 per incident by the Cooperative.

Outdoor Items

1. Outdoor furniture, toys, grills and any other personal items should not impede landscaping and should not block walkways and entrances.
2. Common areas and the space outside your unit may not be used for storage, and no personal items should be left on community property overnight or when not in use. Additionally, railings and fences may not be used for drying items—please use the designated clotheslines available within the co-op.
3. Barbeque grills should not be used under any soffits or left unattended when in use.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

4. Lawn ornaments should be kept to a minimum in respect of your neighbors and should not impede landscaping work.
5. Only kiddie/wading pools are permitted. These pools must be inflatable or made of rigid plastic, with a maximum depth of 4"-6" and a diameter of 36"-48". An adult must always supervise the pool while in use, and it must be emptied when not in use. After each use, the pool must be removed from the grounds and properly stored in your unit or the designated storage room. Any pool found in common areas and/or improperly stored will be removed and disposed of by the Cooperative, at the Shareholders expense.
6. Bird baths or feeding wildlife is prohibited.
7. Trellises to support vines and plants against the buildings are prohibited.

By December 1st, all Shareholders should:

- Put away or secure outdoor furniture that is in front or the rear of your unit.
- Gardening tools must be stored inside your unit or in the storage room.
- Move grills, when not in use, and any other items close to the building to facilitate lawn care and snow removal.

Bicycles and Motorized Vehicles

Bicycle riding on interior sidewalks and all lawn areas is prohibited. Motorized vehicles, except those medically necessary, and maintenance equipment, are prohibited on all lawn areas and inside sidewalks.

Electric bikes ("e-bikes") and all battery operated vehicles are only permitted to be stored indoors if the battery is removed and stored in a lithium safe box outside of the building. Charging of battery operated vehicles e-bikes shall not take place indoors and must occur outside of any High Meadow units, storage rooms, garages, laundry rooms, etc. lithium batteries should not be left to charge unattended. Any damage caused to co-operative property as a result of battery charging will be the owner's responsibility. Proof of purchase for the battery storage box and the location for storage of the e-bike should be sent to the Managing Agent. Failure to comply may result in removal of the item and assessment of applicable fees.

Speed Limit

The parking lot speed limit is 10 miles per hour. Please be mindful of pedestrians in the parking lots.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Landscaping

High Meadow lawns and gardens are maintained by professional landscapers.

Walking through shrubs and bushes or climbing trees or the committing of any act which injures or damages any plant life on the Cooperative premises, including but not limited to digging on lawns, around shrubs, trees or bushes is prohibited. Any damage caused by a Shareholder, family, or guests thereof, will be repaired by the Cooperative's landscaping vendor and the cost charged to the account of the offending Shareholder will be charged a processing fee. No tree climbing is permitted.

Personal gardens are permitted in the immediate area of your unit. Plants should be non-invasive. Gardens may not encumber designated Cooperative property and require prior Board approval. Prior to any planting, the Shareholder must submit a written request to the Board of Directors detailing the specification, size, and location, etc. of the garden. No work shall be performed prior to approval. After approval, any tree or shrubbery planted by the Shareholder will become the property of and will be retained by the Cooperative.

The Shareholder must maintain the approved personal gardens. Weeding, watering, and pest control is the sole responsibility of the Shareholder. If the Shareholder fails to do so, the Cooperative will withdraw the rights to a personal garden and resume landscaping responsibility of the area.

Vegetable gardens are restricted to an area not to exceed 6'x6', placed solely behind the Shareholder's building or unit. Written approval by the Board of Directors is required prior to the creation of such a garden. Such a garden must be neatly maintained, may not impede free access to pathways within the Cooperative property, nor obscure the windows of any other Shareholder or Cooperative property. No Shareholder may erect fences of any sort, including, but is not limited to picket fencing, wire fencing, decorative edgings, etc., without prior written permission of the Board of Directors.

Littering

Littering on the premises, buildings or grounds is prohibited.

Noise & Odors

No Shareholder shall make or permit any unreasonable disturbing noises or odors in their unit, the building or on the grounds by himself/herself, or by said Shareholder's family, guests, visitors if same shall unreasonably disturb or interfere with the rights or convenience of other Shareholders and their families, at any time of the day or night.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

There shall be no smoking or vaping of tobacco, marijuana, or other material in any of the common areas, (Community Room, Laundry and Storage Rooms and common hallways). There shall be no smoking or vaping of any substance containing tobacco or marijuana or other material allowed within twenty (20) feet of the exterior perimeter of any building.

The Shareholder is responsible for adhering to the building's quiet hours. There shall be no excessive disturbing noise between the hours of 10:00 p.m. and 8:00 a.m. Please be considerate of your neighbors and keep all noise at a reasonable level to ensure it is not disruptive or heard outside your unit.

If the Shareholder violates the aforementioned rules regarding quiet hours, noise, or odor policy and/or the above stated rules on two separate, documented occasions, the Shareholder shall be deemed to be in violation of the Rules and Regulations. The Corporation reserves the right to charge the Shareholder a processing fee as noted in Addendum A of the Rules and Regulations. Shareholders with multiple similar violations of these rules may result in termination of the Occupancy Agreement and commencement of legal proceedings against the Shareholder, the decision of which shall be at the sole discretion of the Board of Directors, for the second or each subsequent violation.

Holiday Lighting & Decorating

Outdoor holiday lighting must be plugged into outlets within your unit or operated by solar lighting or batteries. No outdoor lighting shall be plugged into an outside outlet. Outdoor holiday lighting should be installed and removed timely.

Fresh Christmas trees can be disposed of in Parking Lot I and should be placed alongside the bulk trash shed. If you are disposing of an artificial tree, please contact the maintenance staff and arrange to place it inside the bulk trash shed.

Shareholders are responsible for ensuring the safety of all holiday decorations. All holiday lighting must have UL-approved wiring. If reusing lights, carefully inspect them, and do not use any with cracked or frayed wiring. If you have a fresh Christmas tree, you must keep it well-watered to reduce fire risk.

Outdoor Advertising & Soliciting

No signs, flags, or displays, including but not limited to: advertisements, political messages, solicitations, or advocacy signs may be placed in unit windows, on balconies, or anywhere visible from the exterior without prior approval from the Board of Directors. Additionally, no signs or flags may be posted on any Cooperative premises without Board permission. Soliciting is strictly prohibited.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Reporting Violations

All Shareholders reporting violations of the Rules & Regulations, By-laws, or other governing documents must submit their reports in writing. Reports can be sent via email or through the Co-op website, with copies provided to both the Board of Directors and the Managing Agent. Violations may also be reported by mail to the Board at 98 Charter Circle.

Mailed reports should be addressed to the Board President in a sealed envelope and must be signed and dated. Oral complaints will not be accepted or acted upon.

For the Board or Managing Agent to take appropriate action, all reports must include the Shareholder's signature and the date of submission.

In case of an emergency, Shareholders may report the issue by phone or in person to the Managing Agent, an appropriate Cooperative staff member, or a Board member. The reporting party should also provide their name.

Violation Processing Fees

All Shareholders who have been notified that they have committed a violation or breach of the contents of the Articles of Incorporation, By-laws, Occupancy Agreement, and/or these Rules & Regulations of the Cooperative, may be subject to a processing fee as provided in Addendum A.

Any unpaid processing fees will incur an additional late fee.

Stock Transfer/Sale of Stock

The sale of any stock in High Meadow Cooperative No. 1 Inc., without prior written notification of the Board of Directors shall be deemed null and void.

The selling Shareholder remains responsible for all maintenance, assessments, utility charges, and any applicable late or legal fees until the closing is completed. All outstanding obligations must be satisfied at or prior to closing. The Corporation will not recognize any transfer of shares until all required payments have been made in full, including applicable fees and deposits.

Waiver Fee

At the closing, the transferring Shareholder shall remit to the Corporation a waiver fee, payable by certified check, bank check, or attorney escrow, as collected by the Transfer Agent.

This fee is paid in consideration of the Corporation waiving its rights of first refusal to purchase the shares at par value and permitting the Shareholder to sell at a negotiated price.

The Board of Directors may adjust the waiver fee from time to time. Any increase will:

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

- Not apply to a Shareholder who has submitted a valid notice of intent to sell prior to the effective date of the increase
- Become effective no sooner than six (6) months after adoption

A notice of intent to sell shall remain valid for six (6) months.

A Shareholder who sells a unit and simultaneously purchases another unit within the Cooperative will not be subject to a waiver fee on the sale of the original unit.

Move in/Move Out Process

Move-Out Requirements (Seller)

The Seller must submit a \$1,000 refundable move-out deposit, payable to the Managing Agent, in the form of a certified or bank check at the time of closing.

The Seller must notify the Maintenance Staff once all personal belongings have been removed from the apartment and any assigned Storage Room(s) and garage (if applicable).

If the move-out occurs prior to closing, the Seller must coordinate with the Superintendent and Managing Agent to complete the inspection before closing. The Managing Agent will notify counsel of any damages or violations so that appropriate adjustments may be made at closing.

The deposit will be refunded within two (2) weeks following the inspection, provided no damage to common areas or storage spaces is identified and no personal property remains. Any costs for damage, cleaning, or removal will be deducted from the deposit.

Move-In Requirements (Buyer)

The Purchaser must submit a \$500 refundable move-in deposit, payable to the Managing Agent, in the form of a certified or bank check at the time of closing.

Following completion of the move-in, the Purchaser must contact the Managing Agent or Maintenance Staff to schedule an inspection of common areas and any assigned Storage Room(s).

The deposit will be refunded within two (2) weeks after inspection, provided no damage to Cooperative property is identified. Any associated costs will be deducted from the deposit.

General Moving Requirements

All move-in and move-out deposits must be delivered at closing directly to the Managing Agent

Under no circumstances should checks be provided to the Superintendent or building staff

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Moving is permitted during the following hours:

- Monday – Friday: 8:00 a.m. – 5:00 p.m.
- Saturday: 9:00 a.m. – 4:00 p.m.

Transfer of Keys

At closing, the Seller must provide to the Purchaser or Transfer Agent all keys, including but not limited to: unit door(s), common doors, storage/laundry areas, and mailbox (if applicable).

Garage keys, if applicable, must be returned to the Maintenance Department.

Lost keys will incur a replacement fee of \$75 per key, except for mailbox keys, which must be obtained through the United States Postal Service.

The Purchaser is responsible for confirming receipt of all keys at closing. The Cooperative is not responsible for missing keys after closing.

Insurance

The Corporation's master insurance policy covers structural damage only and does not cover personal property, temporary housing, or related expenses.

All Shareholders are required to maintain comprehensive personal liability and casualty insurance for their unit. Proof of insurance must be provided to the Managing Agent upon policy renewal each year and must include:

- Insurance carrier name and address
- Policy number
- Broker contact information (if applicable)

Failure to maintain or provide proof of insurance constitutes a material breach of the Occupancy Agreement.

Equity Loans/Mortgage Refinancing

Shareholders seeking a home equity loan or refinancing must submit a written request to the Transfer Agent including:

- Current lender
- Proposed lender
- Original mortgage amount
- Proposed loan amount
- Current and proposed monthly payments

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

- Copy of loan commitment (when available)
- Current lien search

The Board may request additional financial information, including credit review.

Shareholders are responsible for all associated costs, including credit reports, legal fees, and document preparation (e.g., Recognition Agreements, Consents, Indemnities, Insurance Certificates).

Shareholders must be current on all maintenance obligations to be eligible. The Board may require financial qualification for loans that significantly increase monthly obligations.

Amendments to the Rules & Regulations

The Board of Directors reserves its right to rescind, amend, or change any of the Rules & Regulations, by a majority vote of the directors in attendance at any meeting of the Board of Directors, as it may deem necessary for the welfare of High Meadow Cooperative No. 1 Inc. and its Shareholders.

Violation of these Rules and Regulations relating to parking shall be deemed a material breach of the Occupancy Agreement and may subject the offender to a processing fee and may lead up to termination if not resolved in a timely manner, including termination of the Occupancy Agreement and the commencement of summary (eviction) proceedings and/or foreclosure.

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Addendum A

Current Fees, As of May 1, 2026

The Board of Directors deems all fees mentioned below proper and necessary. The Board of Directors, at its discretion, will adjust such fees periodically. Shareholders are urged to keep this list with their current copy of the Rules & Regulations, and all other significant documents and papers concerning High Meadow Cooperative No. 1 Inc., and which shall be published periodically.

Garage Rental per month \$100.00		
Community Room		
	Usage Fee	\$150.00
	Key Replacement	\$75.00
	Violation Processing Fee	\$100.00 plus, cost of repairs
Late Maintenance Fees & Surcharges		
	1st Month	\$25.00
	2nd Month	\$50.00
	3rd Month and All Ensuing Months	\$75.00
Processing Fee Assessment		
	1st Letter	WARNING
	2nd Letter	\$50.00
	3rd Letter	\$75.00
	4th Letter & Summary Proceedings	\$100.00
Charges for going directly to the staff's home \$100, plus, staff's overtime		
	Lost Storage room or Laundry Room Key	\$50.00
	Lost Garage or Entrance Key	\$50.00
	Water Abuse Processing Fee	\$25.00
	Appliance Disposal Violation	\$100.00
Non-Surrender of Entrance, Laundry Room, Storage room, or Garage Keys at Time of Stock Transfer,		
Per Key \$75.00		
Improper Abandonment or Placement of Appliances or Bulk Garbage or		

High Meadow Cooperative No. 1, Inc.
 440 Mamaroneck Avenue, S 512
 Harrison, New York 10528
 914-813-1900/fax 914 813-1919

Recyclable items		
	Per occurrence	\$150.00 Plus Actual Cost of Removal and/or Any Fines Incurred by The Corporation.
Waiver Fees		
	One Bedroom Unit	\$2,200.00
	Two Bedroom Maisonette Units	\$2,450.00
	Two Bedroom Duplex Units	\$2,800.00
	Three Bedroom Duplex Units	\$3,200.00
	Move Out Deposit	\$1,000.00
	Move In Deposit	\$500.00

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Index

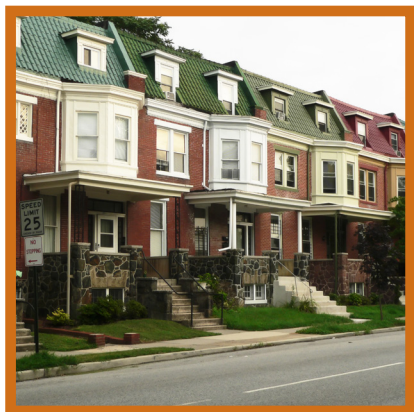
Section	Title	Page
Addendum A	Fees & Charges	28
Advertising	Outdoor Advertising & Soliciting	23
Amendments	Amendments to the Rules & Regulations	27
Appliances	Appliance Installation	13
Appliances	Home Appliances	13
Appliances	Appliance Disposal Violation	28
Arrears	Monthly Charges / Legal Action Threshold	5
Bicycles	Bicycles and Motorized Vehicles	21
Board	Board Meetings & Conduct	12
Cable	Cable/FiOS, Satellite & Aerials	6
Carpeting	Carpeting Requirements	14
Charges	Charges & Processing Fees	24, 28
Community Room	Rental & Rules	16
Electric	Electric / Wiring	10
Emergencies	Emergency Procedures	9
Employees	Cooperative Employees	12
Entrance	Unit Entrances & Doors	11
Fees	Fee Schedule (Addendum A)	28
Financial Standards	DTI / Prospective Purchasers	26
Garages	Rental & Waitlist	15
Garbage	Garbage & Recycling	19
Garbage	Bulk Garbage White Shed	19

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Garbage	Blue Dumpsters (Paper Recycling)	20
Garbage	Red Dumpsters (Recycling)	20
Garbage	Black / Dark Green Dumpsters	20
Holiday	Holiday Lighting & Decorating	23
Insurance	Insurance Requirements	26
Keys	General Use & Replacement	12
Keys	Transfer	25
Landscaping	Landscaping & Personal Gardens	22
Laundry	Laundry Rooms	15
Littering	Littering	22
Loans	Equity Loans / Mortgage Refinancing	26
Maintenance	Maintenance Responsibility	7
Monthly Charges	Monthly Carrying Charges & Late Fees	5
Move in/Out Process	General Moving Requirements	25
Move in/Out Process	Move-Out Requirements	25
Move in/Out Process	Move-In Requirements	25
Move in/Out Process	Transfer of Keys	26
Noise	Noise & Odors & Smoking	22
Occupancy	Roommate Occupancy	6
Occupancy	Temporary Occupancy	6
Outdoor Items	Outdoor Items / Storage	20
Parking	Parking Areas & Stickers	17
Pets	Pets Policy	7
Play Areas	Play Areas & Supervision	18

High Meadow Cooperative No. 1, Inc.
440 Mamaroneck Avenue, S 512
Harrison, New York 10528
914-813-1900/fax 914 813-1919

Plumbing	Plumbing	10
Purchasers	Prospective Purchasers	26
Reporting	Reporting Violations	24
Service Requests	Service Requests	8
Smoke	Smoke & Carbon Monoxide Detectors	11
Snow	Snow Removal	8
Speed	Speed Limit	21
Structural	Structural Changes	9
Structural	Structural Repairs and Replacements	9
Storage Rooms	Storage Rooms	16
Subletting	Subletting Policy	6
Terminology	Terminology & Application	5
Transfers	Stock Transfer / Sale of Stock	24
Unit	Unit Upkeep & Access	7
Violations	Violations & Damage	5
Violations	Violations Processing Fees	24
Waiver	Waiver Fee	24
Water	Water Usage / Abuse	10



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

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, landlords, agents and rental property managers to:

- Disclose known information about the presence of lead-based paint or lead-based paint hazards (or state there is none)
- Provide all available records and reports on lead-based paint and lead-based paint hazards (or state there are none)
- Include a specific warning statement about lead-based paint
- Give buyers up to 10 days to have a certified inspector or risk assessor check for lead.

If undertaking renovation, repair 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](#)).



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 risk assessor at cdxapps.epa.gov/leadpro.
- Talk to your landlord about fixing surfaces with peeling or chipping paint.
- Regularly clean floors, window sills and other surfaces using wet methods.
- Take precautions to avoid exposure to lead dust when remodeling.
- Hire only EPA-, Tribal- or state-approved Lead-Safe Certified renovation firms when renovating, repairing or painting. Find an EPA-certified firm using cdxapps.epa.gov/leadpro.
- Have your home checked for lead-based paint by a certified inspector or risk assessor before buying, renting or renovating your home.
- 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 a well-balanced diet with foods high in iron, calcium and vitamin C as these nutrients may help prevent the absorption of lead.
- Remove shoes or wipe soil and other dirt off shoes before entering your house.

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 dust that may contain lead on them.



Lead is dangerous to a developing fetus.

- Lead can build up in the body over time, settling in the bones. This stored lead can be transferred during pregnancy to a fetus or after birth to an infant through breast milk.

Please [see pages 13 and 14](#) for more information on sources of lead exposure.

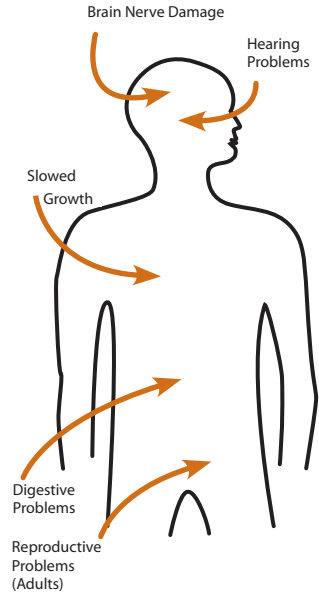
Health Effects of Lead

Lead affects the body in many ways. It is important to know that no safe blood lead level has been identified and even exposure to low levels of lead can 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.



In adults, exposure to lead can cause an increased risk of:

- Miscarriage during pregnancy
- The baby being born too early or too small
- Harm to a developing fetus' brain, kidneys and nervous system
- Fertility problems (in men and women)
- High blood pressure
- Digestive problems
- Nerve disorders
- Memory and concentration problems
- Muscle and joint pain

Check Your Family for Lead

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

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

A simple blood test is the best way to find out if a child has been exposed to lead. A child who has been exposed to lead may not have visible signs or symptoms and may look and act healthy. Consult your doctor for advice on getting your children tested.

Blood lead tests are required for the following groups:

- Children at 12 and 24 months enrolled in Medicaid
- Children between 24 and 72 months enrolled in Medicaid with no record of a previous blood lead test
- Children who should be tested under your Tribal, state or local health testing plan

Blood lead tests are recommended for the following groups:

- Children at 12 and 24 months living in areas that are at higher risk* or who belong to populations that are at higher risk*
- Children or other family members who have been exposed to lead

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

* Some children are more likely to be exposed to lead than others. These include children who live or spend time in a house or building built before 1978, are from low-income households, live or spend time with someone who works with lead or are immigrants, refugees or recently adopted from less developed countries.

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 and childcare facilities built before 1978 may 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
- 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](https://www.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/cm²), 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.

Identifying Lead-Based Paint and Lead-Based Paint Hazards

Deteriorated 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 (intact) 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 any reportable level of lead dust measured by an EPA-recognized lead laboratory as hazardous.

If you suspect your home has lead-based paint, you should clean regularly to minimize dust using the information on [pages 9 and 11](#), especially when young children live in the home. EPA does not recommend lead abatements based on lead dust unless the lead dust is at or above the action levels listed on [page 11](#).

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 in dust or soil—which you may not be able to see—can both 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

Hire a certified lead professional to 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 or how to deal with them. A trained and certified lead-based paint inspector will inspect the paint using:
 - A portable x-ray fluorescence (XRF) machine
 - Lab tests of paint samples collected by the inspector to be tested in an EPA-recognized lead laboratory
- A **risk assessment** tells you if your home currently has any lead hazards from paint, dust or soil, and what actions to take to address any hazards. A trained and certified lead-based paint 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, if it 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. Closely monitor areas that are known to have lead-based paint.

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 do any of the following:

- 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
- Use EPA-recognized tests kits to determine if lead-based paint is absent
- Presume that lead-based paint is present and use lead-safe work practices

There are state, Tribal and federal programs in place to ensure that testing is done safely, reliably and effectively. Contact your state, Tribal or local agency for more information, visit epa.gov/lead, or call toll-free **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 711.

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 bedtime.
- 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-, Tribal- 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 a well-balanced diet of fruits, vegetables, grains, dairy and protein-rich foods. Foods that are higher in iron, calcium and vitamin C may help reduce the body's absorption of lead. Children with empty stomachs absorb more lead than children with food in their stomachs.

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-, Tribal- 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, you should hire a certified lead abatement contractor. Abatement methods (which are designed to permanently address lead-based paint hazards) include removing, sealing or enclosing lead-based paint with special materials. Just painting over the hazard with regular paint will not permanently address the lead-based paint hazards.

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.
- Hire a certified lead abatement contractor to permanently address lead hazards. 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 set by their state or Tribe or by the federal government.

Reducing Lead Hazards, continued

If your home has had a lead abatement, dust cleanup activities must be conducted once the work is completed. Dust cleanup activities must be conducted until clearance testing indicates that lead dust levels are below the following action levels:

- 5 micrograms per square foot ($\mu\text{g}/\text{ft}^2$) for floors, including carpeted floors
- 40 $\mu\text{g}/\text{ft}^2$ for interior window sills
- 100 $\mu\text{g}/\text{ft}^2$ for window troughs

Abatement is designed to permanently address lead-based paint hazards. However, when an abatement is complete, lead dust may still remain above reportable levels ([see page 6](#)) and can also be reintroduced into an abated area. Steps to keep lead dust low after an abatement include:

- Using a HEPA vacuum on all furniture and other items returned to the area
- Regularly cleaning floors, window sills, troughs and other hard surfaces with a damp cloth or sponge and a general all-purpose cleaner

Please [see page 9](#) for more information on steps you can take to protect your home after the abatement. For help in locating certified lead abatement professionals in your area, call your state, Tribal or local agency ([see pages 15 and 16](#)), visit cdxapps.epa.gov/leadpro, or call toll-free 1-800-424-LEAD [5323].

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 or Tribal 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. These prohibited methods 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 and then checked to confirm adequate cleanup.
- **Dispose of waste properly.** Collect and seal waste in a heavy-duty bag or sheeting. When transported, ensure that waste is contained to prevent release of dust and debris.

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

Other Sources of Lead

Lead in Drinking Water

The most common sources of lead in drinking water in homes are lead pipes, fixtures, brass or chrome-plated brass faucets and plumbing with lead solder.

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 (See below).

Remember that 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. 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, 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 use EPA's Safe Drinking Water online form at [epa.gov/safewaterhotline](https://www.epa.gov/safewaterhotline).

Call your local health department or water company to find out about testing your water, or visit [epa.gov/safewater](https://www.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.

Other Sources of Lead, continued

- **Lead smelters** or other industries that release lead into the air.
- **Your job.** Working in certain jobs may increase adults' potential exposure to lead, such as: renovation or repair of older homes and buildings, painting, construction, refinishing furniture, smelting, mining, auto repair, handling firearms and working at hazardous waste sites. If you work with lead, lead dust or soil could get onto your skin, in your hair and clothes, which can be transferred to the inside of your car or home. 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, fishing, shooting at a gun range or refinishing furniture that has lead-containing paint or varnish. 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 or varnish. Older toys and other children's products may have parts that contain lead.⁴
- Food and liquids cooked or stored in **lead crystal** or **lead-glazed pottery or porcelain** may contain lead.
- Items made in other countries and imported into the United States may have lead including toys, painted furniture, metal or plastic jewelry, health remedies, foods, spices, candies, cosmetics, powders, make-up used in religious and cultural practices and folk remedies, such as "**greta**" and "**azarcon**," used to treat an upset stomach.
- **Older playground equipment** can contain old lead-based paint, and **artificial turf and playground surfaces** made from shredded rubber can contain lead. Take precautions to ensure young children do not eat shredded rubber or put their hands in their mouth before washing them.

⁴ In 1978, the federal government banned toys, other children's products, and furniture with lead-containing paint. In 2008, the federal government banned lead in most children's products. The federal government currently bans lead above 100 ppm by weight in most children's products.

For More Information

The National Lead Information Center

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

EPA's Safe Drinking Water Hotline

For information about lead in drinking water visit epa.gov/safewater or use EPA's Safe Drinking Water online form at epa.gov/safewaterhotline.

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 toll-free **1-800-638-2772**, or visit CPSC's website at cpsc.gov or saferproducts.gov.

Food and Drug Administration

For information on lead in food and foodwares visit www.fda.gov/food/environmental-contaminants-food/lead-food-and-foodwares.

Centers for Disease Control and Prevention

For information on childhood lead poisoning prevention visit: www.cdc.gov/lead

State and Local Health and Environmental Agencies

Some states, Tribes, counties 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, Tribal or local contacts on the Web at epa.gov/lead, or contact the National Lead Information Center toll-free at **1-800-424-LEAD [5323]**.

Hearing- or speech-challenged individuals may access any of the phone numbers in this brochure through TTY by calling **711**.

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: epa.gov/lead/contacts.

Region 1 (Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont and 10 federally recognized Tribes)

Regional Lead Contact
U.S. EPA Region 1
5 Post Office Square, Suite 100
Boston, MA 02109-3912
(888) 372-7341

Region 2 (New Jersey, New York, Puerto Rico, Virgin Islands and 8 Tribes)

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

Region 3 (Delaware, Maryland, Pennsylvania, Virginia, DC, West Virginia and 7 Tribes)

Regional Lead Contact
U.S. EPA Region 3
Four Penn Center
1600 JFK Blvd
Philadelphia, PA 19103-2029

Region 4 (Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee and 6 Tribes)

Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303

Region 5 (Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin and 37 Tribes)

Regional Lead Contact
U.S. EPA Region 5 (LL-17J)
77 West Jackson Boulevard
Chicago, IL 60604
(312) 353-3808

Region 6 (Arkansas, Louisiana, New Mexico, Oklahoma, Texas, and 66 Tribes)

Regional Lead Contact
U.S. EPA Region 6
1201 Elm Street, Suite 500
Dallas, TX 75270
(214) 665-7577

Region 7 (Iowa, Kansas, Missouri, Nebraska and 9 Tribes)

Regional Lead Contact
U.S. EPA Region 7
11201 Renner Blvd.
LCRD/TTPB
Lenexa, KS 66219
(800) 223-0425

Region 8 (Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming and 28 Tribes)

Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop St.
Denver, CO 80202
(303) 312-6169

Region 9 (Arizona, California, Hawaii, Nevada, Guam, American Samoa, Northern Marianas, Palau, Micronesia, Marshall Islands and 148 Tribes)

Regional Lead Contact
U.S. EPA Region 9 (LNC-2-2)
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8000

Region 10 (Alaska, Idaho, Oregon, Washington and 271 Tribes)

Regional Lead Contact
U.S. EPA Region 10 (20-C04)
1200 Sixth Avenue, Suite 155
Seattle, WA 98101
(206) 553-1200

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. Its Office of Lead Hazard Control and Healthy Homes' (OLHCHH's) lead hazard reduction grants, healthy homes grants, and guidance and enforcement of the Lead Disclosure Rule and Lead Safe Housing Rule, protect families from lead and other housing hazards.

HUD OLHCHH

lead.regulations@hud.gov

hud.gov/lead

This document is in the public domain. It may be produced by an individual or organization without permission. Information provided in this booklet is based upon current scientific and technical understanding of the issues presented and is reflective of the jurisdictional boundaries established by the statutes governing the co-authoring agencies. Following the advice given will not necessarily provide complete protection in all situations or against all health hazards that can be caused by lead exposure.

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.
- Lead exposure can harm young children and babies even before they are born.
- Homes, schools and childcare 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](#)).