



50 West 17th Street  
New York, NY 10011  
Tel: 212 896 8600  
Fax: 212 896 8666

RE: 111-127 Cabrini Apartment Corp.

Apartment#: \_\_\_\_\_

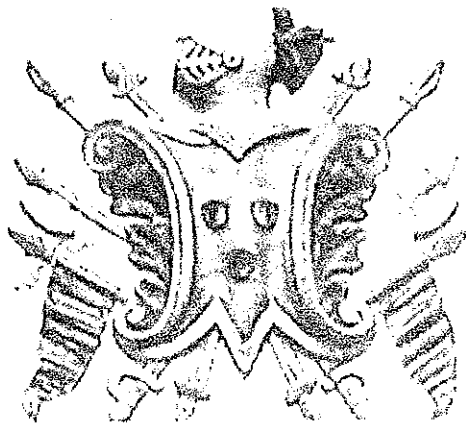
This is to advise that I have read the house rules of 111-127 Cabrini Apartment Corp. and agree to abide by same.

\_\_\_\_\_  
Purchaser/Tenant

\_\_\_\_\_  
Purchaser/Tenant

Date: \_\_\_\_\_

Hudson



Gables

*Hudson Gables  
Shareholder Handbook  
2004*



# Whom to Contact for Services

## Managing agent:

Alan Pearlstein , Argo Corporation (212) 896-8621, Fax: (212) 896-8666,  
e-mail – [AlanP@argo.com](mailto:AlanP@argo.com)

Argo also has a 24 hour emergency hotline: (212) 896-8600.

**Superintendent:** Ignacio Sanchez - (212) 568-1623. Emergency Beeper – (917) 296-0063

Use the following table to find out, at a glance, whom you may contact for a variety of services or further instruction on proper procedure. For more details on the division of responsibility regarding services, read the relevant sections in the Co-op Handbook.

<b>Alterations and renovations:</b> apartment remodeling or construction must be arranged with managing agent prior to beginning work.	Managing agent
<b>Bathroom leaks, clogged drains, etc.</b>	Super
<b>Complaints about neighbors, building services</b>	Managing agent
<b>Complaints about the managing agent</b>	Co-op board (via the Suggestion Box)
<b>Elevator problems:</b> especially if someone is trapped inside	1. Super 2. Managing agent 3. Dynamic Elevator
<b>Emergencies (building):</b> floods, gas odors, elevator breakdown with passenger inside, etc.	Super
<b>Emergencies (life-threatening):</b> fire, smoke, medical emergency	911 first, then the super
<b>Garbage disposal:</b> for assistance disposing of furniture, appliances, and large quantities of garbage	Super
<b>Grounds maintenance, cleaning of common areas</b>	Super
<b>Hallways and stairs:</b> dirty hallways, burned-out lights	Super
<b>Installing major appliances:</b> air conditioners, stoves, or appliances that involve gas pipes, plumbing fixtures, or electrical rewiring	Managing agent
<b>Keys:</b> extra or replacement keys (\$10 charge for front door, bike room keys)	Super
<b>Laundry facilities:</b> malfunctioning or broken machines, refunds, dirty room	1. Super 2. Managing Agent
<b>Maintenance and rent payments</b>	Managing agent
<b>Moving in or out</b>	Managing agent
<b>No hot water, no heat</b>	Super
<b>Noise (short-lived):</b> loud party, fight in the hallway, or disturbances outside the co-op	34th Precinct (212) 927-9711
<b>Noise (ongoing):</b> ongoing problems with noisy neighbors in the co-op	Managing agent
<b>Repairs and maintenance:</b> common areas, building systems, radiators, plumbing lines in walls, no hot water	Super
<b>Subletting or selling your apartment</b>	Managing agent

# House Rules

Reproduced here for your convenience are the updated House Rules, which form part of the Proprietary Lease. Shareholders, tenants, and sublessees ("Lessees") are bound by these rules. Failure to follow them constitutes a violation of the Proprietary Lease.

In the House Rules, "Lessor" refers to the co-op corporation as represented by the Board of Directors. If you want to request approval for an activity listed in the House Rules, submit your request to the Board of Directors via the managing agent.

These House Rules *are not the only* rules that shareholders, tenants, and sublessees must abide by; additional rules and regulations are instituted occasionally during meetings of the Board of Directors and/or the annual shareholders' meeting. Additional rules and regulations are summarized in the Co-Op Handbook.

1. The Lessee shall provide the Lessor and its managing agent a telephone number where the Lessee may be reached at home and at the Lessee's place of business and also shall provide the Lessor an emergency contact name and telephone number.
2. The Lessee shall place with the superintendent a set of keys for the Lessee's apartment, to be used only in emergencies. The keys are stored in a special locked key box which does not indicate the number of the apartments to which the keys belong.
3. The Lessee shall purchase and maintain adequate homeowners insurance coverage. The insurance policy must include personal property loss and liability coverage. The Lessee must provide the Lessor with documentation of compliance with the requirements of this house rule. It is recommended that tenants purchase renters' insurance for their own protection.
4. The public hallways and stairways of the building shall not be obstructed or used for any purpose other than the ingress to and egress from the apartments in the building.
5. Children shall not play in the public halls, stairways, or elevators. They may play in the rear courtyard only if accompanied by a responsible adult.
6. No one may smoke in the public halls, stairways, elevators, laundry rooms or other public areas of the building.
7. No public hall of the building above the ground floor shall be decorated or furnished by any lessee in any manner without the prior consent of all the lessees to whose apartments such hall serves as a means of ingress and egress; in the event of disagreement among such lessees, the Board of Directors shall decide.
8. No tricycles, bicycles, scooters or similar vehicles, or baby carriages shall be allowed to stand in the public halls, passageways, areas or courts of the building.
9. No one is allowed on the roof at any time, except in the case of fire or other serious emergency. The doors have alarms which will sound if the doors are opened. If you require access to the roof because of repairs by Time Warner Cable or other authorized service personnel, please contact the Super ahead of time to make arrangements.
10. Nothing is to be stored or placed on the fire escapes at any time. The fire escapes must remain clear at all times.
11. Garbage and refuse from the apartments shall be disposed of only at times and in such manner as the superintendent or the managing agent of the building shall direct.
12. All paper, plastic, glass, metal and foil deemed appropriate by city ordinance for recycling shall be disposed of in the appropriate containers.
13. The Lessee shall use the available laundry facilities only upon such days and during such hours as may be designated by the Lessor or the managing agent.
14. The lessor shall have the right from time to time to curtail or relocate any space devoted to storage or laundry purposes. Storing hazardous or flammable material, such as paint, in a storage bin is not permitted.
15. No lessee shall make or permit any disturbing noises in the building or do or permit anything which will interfere with the rights, comfort or convenience of other lessees.
16. No lessee shall play upon or allow to be played upon any musical instrument or permit to be operated a stereo, radio, television or computer in their apartment between the hours of 10 p.m. and 8:00 a.m. if the noise disturbs other occupants of the building.

17. The floors of each apartment must be covered with rugs or carpeting or equally effective noise-reducing material, to the extent of at least eighty (80%) percent of the floor area of each room excepting only kitchens, pantries, bathrooms, maid's rooms, closets and foyer.
18. No construction or repair work or other installation involving noise shall be conducted in any apartment except on weekdays (not including legal holidays) and only between the hours of 8:30 a.m. and 5:00 p.m.
19. Cats, dogs, and other pets are permitted in the building only if the pets do not create a nuisance or a threat to other residents or their pets. Dogs must be licensed by the New York City Department of Health. Cats must be spayed or neutered and must have received all customary immunizations. In no event shall dogs or cats be permitted on elevators or in any of the public portions of the building unless carried or on a leash. No pigeons or other birds or animals shall be fed from the window sills, or in the yard, court spaces or other public portions of the building, or on the sidewalk or street adjacent to the building. Pet owners are responsible for eliminating any odor or other byproducts of their pets.
20. No awnings, window air-conditioning units or ventilators shall be used in or about the building except such as have been expressly approved by the lessor or the managing agent, nor shall anything be projected out of any window of the building without similar approval. All air conditioning units shall be installed in compliance with New York City regulations and shall be maintained in good working order to avoid leaks.
21. No sign, notice, advertisement or illumination shall be inscribed or exposed on or at any window or other part of the building, except such as shall have been approved in writing by the Lessor or managing agent.
22. No radio or television aerial or satellite dish shall be attached to or hung from the exterior of the building.
23. The Lessee shall keep the windows of the apartment clean. In case of refusal or neglect of the Lessee during ten (10) days after notice in writing from the Lessor or the managing agent to clean the windows, such cleaning may be done by the Lessor, which shall have the right, by its officers or authorized agent, to enter the apartment for the purpose of such cleaning and to charge the cost of the cleaning to the Lessee.
24. Water closets and other water apparatus in the building shall not be used for any purposes other than those for which they were constructed, nor shall any sweepings, rubbish, rags or any other article be thrown into the water closets. The cost of repairing any damage resulting from any misuse of any water closets or other apparatus shall be paid for the Lessee in whose apartment it shall have been caused.
25. All nonresidents seeking entrance to the building must be either heard on the voice intercom before being permitted to enter.
26. Deliveries of large items or contractors with heavy tools or equipment shall enter the building via the basement entrance.
27. No Lessee shall send any employee of the Lessor out of the building on any private business of a Lessee.
28. No group tour or exhibition of any apartment or its contents shall be conducted, nor shall any auction sale be held in any apartment without the consent of the Lessor or the managing agent.
29. The agents of the lessor, and any contractor or workman authorized by the Lessor, may enter any apartment at any reasonable hour of the day for the purpose of inspecting such apartment to ascertain whether measures are necessary or desirable to control or exterminate any vermin, insects or other pests and for the purpose of taking such measures as may be necessary to control or exterminate any such vermin, insects or other pests. If the lessor takes measure to control or exterminate carpet beetles, the cost thereof shall be payable by the Lessee, as additional rent.
30. Complaints regarding the service of the building shall be made in writing to the managing agent of the Lessor.
31. Any consent or approval given under these House Rules by the Lessor shall be revocable at any time.
32. These House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors of the Lessor.

# Co-op Handbook

## Introduction

This handbook was created to make it easy for you to find answers to the most common questions you might have as a resident of 111-127 Cabrini Apartment Corp., also known as Hudson Gables. This information was compiled from the Proprietary Lease, including the House Rules; from the minutes of Board of Directors meetings over the years, whenever there have been new co-op policies or policy changes; from the procedures followed by our managing agent; and from New York City and New York State laws pertaining to residential cooperative buildings.

This handbook mentions many of the legal rights and responsibilities of our co-op, its shareholders, and its sublessees and renters, which are governed by the terms of the Proprietary Lease and by city and state laws. However, the handbook is not exhaustive, and it is therefore not intended to replace those rights and responsibilities. Instead, the handbook is offered as a collection of guidelines that will help preserve a degree of excellence in our residents' lifestyles and ensure that our co-op is run in an efficient and effective manner.

If you have any comments or suggestions, send them to the Board of Directors using the Suggestion Box in the basement.

## Managing Agent

Our management company is The Argo Corporation, located at 50 West 17th Street. Our property manager is Alan Pearlstein. Any non-emergency requests, complaints, etc., you have relating to the management of the co-op or relations with your neighbors should be addressed to Alan at:

The Argo Corporation  
50 W. 17th Street  
New York, NY 10011  
Tel: (212) 896-8621  
Fax: (212) 896-8666  
E-mail: [AlanP@Argo.com](mailto:AlanP@Argo.com)

If your requests relate to grounds keeping or the maintenance of common areas, please contact the super. In case of a serious emergency (such as fire or smoke), call 911 first and then notify the super.

In case of emergency after business hours or on weekends, and you are unable to get hold of the superintendent, call Argo's 24-hour emergency line, (212) 896-8600, and they will locate someone to help.

## Superintendent

Our co-op has one full-time employee: our superintendent Ignacio Sanchez. If you have any requests or complaints relating to grounds keeping or the maintenance of our co-op's common areas or our co-op's property (such as windows, entrance doors, elevators), please call Mr. Sanchez at (212) 568-1623. You may leave a message on his answering machine if he is not available, or call his beeper at (917) 296-0063. Mr. Sanchez's working hours are 8 a.m. to 4 p.m. Monday to Friday. On weekends, he takes care of the trash and in the winter, shovels snow as needed. Please call him only during working hours, unless there is an emergency, when you can call his beeper and/or contact Argo's emergency number. You may also leave a message on the blackboard outside of his apartment.

You are also required to make arrangements with Mr. Sanchez if you are planning to move into or out of your apartment, have furniture delivered, dispose of large quantities of garbage, or perform any other act that has the potential to affect the corporation's property or create a nuisance or problem for your neighbors.

Mr. Sanchez can also provide you with replacement keys for the front doors, bike room or mailboxes, and he keeps copies of all your apartment's keys in a safe, locked key box for your convenience and in the event of emergencies.

## **Board of Directors**

Like most business corporations, our co-op relies on a Board of Directors to oversee operations and make decisions for the benefit of all shareholders. The Board keeps track of regular expenses, prioritizes extraordinary expenses, and hires contractors to maintain the building or make capital improvements.

However, the Board is not only responsible for the corporation's finances, but also for the quality of life in our buildings. It interviews and approves or rejects prospective shareholders and sublessees, formulates rules and regulations and other policies, and decides whether to install new amenities that will improve our residents' quality of life.

Our Board consists of seven members. The 2003-2004 Board members are:

Kathleen Dooley (A33), Secretary  
Scott Fiaschetti (A32)  
Jaime Garcia (A1)  
Jesus Hernandez (B1)  
Irene Kovich (B32), Vice President  
Dan Leeds (A52), Treasure  
Deirdre O'Shea (A53), President

The Board meets once a month to analyze operations during the preceding month and to discuss and make policy decisions. A representative of the Argo Corporation, usually Alan Pearlstein, attends every meeting. Board members are elected once a year during the co-op's annual shareholders' meeting held in June. If you are interested in being a Board member or volunteering for the co-op in another capacity, contact the Board for more information.

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## **Board Meetings**

Meetings of the Board of Directors are held once a month.

If you wish to have a particular subject addressed at a Board meeting, you may request that the subject be added to the agenda for an upcoming meeting by sending a written request to the managing agent. If the matter can be handled through other venues not requiring a full hearing by the Board of Directors, the managing agent will notify the shareholder of how to resolve the situation. If the matter merits a hearing during a Board meeting, it will be added to the agenda for discussion as soon as possible at a future meeting.

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## **Cable and Satellite TV Service**

Our buildings are wired for cable television service provided by Time Warner Cable. To request service, call their 24-hour customer service line, (212) 674-9100. If the serviceman requires access to the roof, please contact the Super for access.

The Board does not permit the installation of satellite dishes.

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## **Carpeting and Rugs**

New York City law requires that every apartment with wooden floors have carpeting or rugs covering at least 80 percent of the floor area of each room within the apartment (except the kitchen, bathroom, foyer, and closets), unless there is no apartment underneath.

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## **Comments and Suggestions**

If you have any comments or suggestions for changes or improvements in the management of the co-op, please place them in the suggestion box located in the basement near the B-elevator entrance. You may also submit them to the managing agent by e-mail ([AlanP@Argo.com](mailto:AlanP@Argo.com)), fax (212-896-8666), or mail (Alan Pearlstein, The Argo Corporation, 50 W. 17th Street, New York, N.Y. 10011).

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## **Complaints and Resolution of Problems**

If you have any complaints about or are involved in disputes with your neighbors or employees of the co-op, the proper procedure is to contact our managing agent. Dealing with such complaints or disputes is part of the managing agent's job.

However, if you are not satisfied with the managing agent's resolution of your problem or you have a complaint about the managing agent or the management company, please notify the Board of Directors in writing, explaining the situation fully. You may either use the suggestion box in the basement or give your letter to a member of the Board.

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## **Elevators**

Please treat the elevators kindly. Try to be careful with any bulky items that could potentially damage the interior and clean up anything that should spill or leak.

Here is what to do if the elevator breaks down with a person inside:

- Tell the person inside to remain calm and that help is on the way.
- Call the superintendent at (212) 568-1623. If he is not in, call his beeper: (917) 296-0063.



## **Access to Apartments**

The corporation must have access to every apartment in the event of an emergency. Residents must leave a full set of keys with the superintendent. These keys will be kept in a safe, locked key box. They will be used only in the event of an emergency (for example, if there is flood in the bathroom that leaks into a lower floor). Residents who fail to provide keys to the super will be liable for any expenses incurred in the course of gaining entry to their apartments in the event of emergencies.

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## **Air Conditioners**

If you are planning to install an air conditioner, you must contact the managing agent to obtain approval and you must inform the superintendent. All air conditioners must be properly installed in compliance with New York City regulations, and must be maintained in good working order to avoid leaks and dripping.

Only casement-type air conditioners will be allowed: you may not modify or destroy a window frame to install a standard-size or larger air conditioner. (Windows are the property of the corporation.)

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## **Alterations and Renovations**

In general, the Board encourages shareholders to make improvements in their apartments. It only aims to make sure that alterations and renovations are not unduly disruptive to other residents or damaging to the structural integrity of the building. For this reason, if you wish to make an alteration in your apartment — including installation of any appliance that involves water or gas pipes, plumbing fixtures, or rewiring or other electrical work — you must contact our managing agent who will inform you of any required approval, permits, or procedures. Larger projects may require Board approval, so please contact the managing agent well in advance.

Depending on the difficulty of the work and the potential for damage, you will be asked to fill out an Alteration Agreement, which spells out the co-op's policies and requirements. Generally, these specify that all contractors used must be licensed and insured, a \$2,500 security deposit (refundable) is required, and work can only take place between the hours of 8:30 a.m. and 5 p.m. Monday-Friday. Work is not permitted on legal holidays.

The co-op will not be responsible for disposal of any debris or other materials resulting from shareholders' alterations. Please check with the Super ahead of time to find out what can be disposed of through normal trash collections and what requires the services of a private trash removal service.

When structural work is involved, the managing agent may need to have the plans inspected by an engineer or architect, in which case a fee will apply.

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## **Bathroom Maintenance**

Shareholders are responsible for maintaining and repairing visible plumbing fixtures in their bathrooms. If the drains in your bathroom are slow, please do not use a commercial drain-cleaning product. Call the superintendent and he will use a snake to unclog your drain. Products like Drano and Liquid Plumber can make matters worse and will eventually eat through the pipes and cause a leak.

Periodically, give the tiles in your shower or bathtub a visual inspection to make sure they are in good repair. You should inspect the grouting between tiles. Gaps in the grouting can result in leaks and damaged walls and can require a costly tile job in the future, which will be the shareholder's responsibility.

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## **Bicycle Storage**

Bicycle racks have been installed in the basement storage room. Storage spaces on these racks are available to tenant-shareholders only, on a first-come, first-served basis. The annual rental fee for a space is \$25 per year, plus a \$10 key charge (per key). If you are interested, please contact our managing agent.

self-releasing locks that are approved. For more information and to get the names of approved gate manufacturers, contact the superintendent or the fire department. Gates may be installed only with the superintendent's guidance.

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## **Fire Safety and Smoke Detectors**

By law, every apartment must have at least one electric or battery-operated ionization or photoelectric smoke detector installed properly. The smoke detectors must carry the seal of approval of Underwriters' Laboratories, Inc., Canadian Standards Associates, or Underwriters' Laboratories of Canada.

Shareholders are responsible for installing and maintaining their own smoke detectors. The co-op is responsible for installing smoke detectors in rental apartments, but tenants are responsible for changing the batteries.

Smoke detectors may be mounted on the wall or the ceiling. If mounted on the wall, they must be placed between 4 and 12 inches from the ceiling. If mounted on the ceiling, they must be at least 4 inches from the wall. Mounting a smoke detector on the ceiling of small alcoves between rooms, where there is little airflow, is not recommended.

Please replace batteries in smoke detectors once a year.

For further fire protection, we recommend that you install a small, "dry chemical"-type fire extinguisher in your kitchen. They cost about \$25 and can be very handy when you least expect it. Note, however, that these fire extinguishers have a limited shelf life and should be replaced periodically. Follow manufacturer's instructions.

In the event of a fire, please take the following steps:

### ***If the fire is in your apartment ...***

- Close the door to the room where the fire is and leave the apartment.
- Make sure **everyone** leaves the apartment with you.
- Take your keys.
- Close, but do not lock, the apartment door.
- Alert people on your floor by knocking on their doors on your way to the exit.
- Use the stairs to leave the building.
- **DO NOT USE THE ELEVATOR.**
- Call 911 once you reach a safe location. Do not assume the fire has been reported unless firefighters are on the scene.
- Call the superintendent at (212) 568-1623.
- Meet the members of your household at a pre-determined location outside the building. Notify the firefighters if anyone is unaccounted for.
- Avoid panic — staying calm can be life-saving.

### ***If the fire is not in your apartment ...***

- Feel your apartment door and doorknob for heat. If they are not hot, open the door slightly and check the hallway for smoke, heat or fire.
- Exit the apartment and building if you can safely do so, following the instructions above for a fire in your apartment.
- If the hallway or stairwell is not safe because of smoke, heat, or fire and you have access to a fire escape, use it to exit the building. Proceed cautiously on the fire escape and always carry or hold onto small children.
- If you cannot use the stairs or the fire escape, call 911 and tell them your address, floor, apartment number and the number of people in your apartment.
- Seal the doors to your apartment with wet towels or sheets, and seal air ducts or other openings where smoke may enter.
- Open windows a few inches at top and bottom unless flames and smoke are coming from below.
- Do not break any windows.
- If conditions in the apartment appear life-threatening, open a window and wave a towel or sheet to attract the attention of firefighters.
- If smoke conditions worsen before help arrives, get down on the floor and take short breaths through your nose. If possible, retreat to a balcony or terrace away from the source of the flames, heat or smoke.
- Avoid panic — staying calm can be life-saving.

- Also if the super is not in, call the management company's emergency line at (212) 896-8600. Inform the person who answers of the emergency and they will contact Dynamic Elevator. You may also contact Dynamic directly, at (212) 481-9333.
  - Return to the elevator and assure the person inside that help is on the way. Please stay with the person until help arrives.
  - Under NO circumstances are residents to enter the basement rooms where the elevator equipment is housed, or to touch that equipment in any way.
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## **Emergencies**

An emergency is defined as an extreme condition that threatens the building or its residents. Our superintendent is on call after hours (after 4 p.m. Monday through Friday and on weekends) for building emergencies and can be called at (212) 568-1623 or (917) 296-0063 (beeper). If he does not respond, call the Argo 24-hour emergency line at (212) 896-8600, and they will locate someone to help. If the emergency is life-threatening, such as an apartment fire or a medical emergency, always call 911 first.

Emergencies include water leaks through walls or ceilings, gas odors, elevator breakdown with a passenger inside, smoke, or fire. Obviously, there are other situations that might be considered emergencies. Please use good judgment before calling the superintendent after hours. For example, a brown water stain on your bathroom ceiling is not an emergency; water leaking through is.

If an emergency requires that building enter an apartment, access must be granted at all costs.

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## **Emergency Contact Information**

Please provide the managing agent with emergency contact information, including your daytime phone number and the name and phone number of a person who should be contacted in case of a medical emergency. This information will be used only in case of emergency or if management needs to have access to your apartment to conduct immediate repairs (for example, if a leak in your pipe is causing damage to the building or to the apartment below).

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## **Extermination Services**

The co-op provides free extermination services once a month, usually between 10 a.m. and 12 p.m. on the third Tuesday of each month. To request extermination services, please place your name on the sign-up sheet near the blackboard in front of the super's apartment. Indicate whether you will be home to let the exterminator in or whether you wish the superintendent to let the exterminator into your apartment. For security's sake in your absence, the superintendent will accompany the exterminator.

For best results, remove items from cabinets and cupboards on the day you have scheduled for a visit by the exterminator.

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## **Feeding Stray and Wild Animals**

Please do not feed stray cats, birds, or other animals on the property. Food attracts vermin, including rats, mice, and roaches. And stray animals can be a source of disease.

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## **Fire Escapes and Window Gates**

Obstructing fire escapes is against the law; they must be kept absolutely clear. No radio or TV wires or antennas, plants, storage containers, or anything else may be kept on fire escapes.

For security, residents are allowed to install window gates on windows that lead to a fire escape. However, only gates approved by the Fire Department are permitted on these windows. No padlocks may be used. Some gates have

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## **Garbage Disposal**

Non-recyclable household garbage should be placed in a bag and tied securely before disposal in the black garbage cans in the basement.

If you need to dispose of furniture, appliances, or excessive amounts of garbage, please make arrangements with the super. He will know how to prepare these items for disposal and will assist you.

See "Alterations and Renovations" for further information on disposal of large amounts of non-household debris. For information on recyclables, please refer to Recyclables.

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## **Guests**

You are permitted to have guests in your apartment from time to time. A guest is anyone staying with you who is not a member of your immediate family (that is, not your spouse, partner, child, grandchild, parent, grandparent, brother or sister) or who is not your roommate. You must be residing in your apartment when your guests are visiting. If you're living elsewhere and there are people occupying your apartment without the consent of the Board of Directors, this will be considered an unauthorized sublet and a violation of your Proprietary Lease. (See also Sublet Policy.)

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## **Insurance**

Shareholders are required to carry adequate homeowner's insurance coverage of their apartments, fixtures and furnishings, and personal possessions. Shareholders may be responsible for damage to other apartments caused by leakage from plumbing, basin, or other fixtures in their apartments; we therefore require that the insurance policy cover such eventualities as well. If you have not already done so, please provide the managing agent with a copy of your current insurance policy.

If you're in the process of purchasing a new insurance policy, comparison shop for the best rates and coverage, which will vary widely from company to company, so contact several different agencies. Look under "Insurance (Homeowners)" in the yellow pages.

Consider the following when comparing policies:

*Type of Coverage.* Damage to personal property from fire, smoke, vandalism, wind, hail, and water (caused by damaged plumbing); theft of personal property on and off the premises; personal liability for lawsuits if, for example, your bathtub overflows and damages the apartment below, or your dog bites a neighbor, or someone slips and falls in your apartment due to negligence.

*Amount of Coverage.* (1) Cost and deductibles — The cost of a policy will depend on your living situation and is based on such factors as the number of apartments in the building, the construction of the building, whether you live alone or with others and your relationship to them. (2) Non-insurable items — Some insurance companies will not insure certain items, such as stereo systems.

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## **Keys to Entrances and Mailboxes**

One key to the entrance and one key for the mailbox are provided to each shareholder or renter when s/he first takes possession of an apartment. If the shareholder or his/her sublessee/renter loses any of these keys, s/he must notify the superintendent and/or managing agent.

Duplicate keys for the entrances, bike room and mailboxes for others who share the household are available for a fee of \$10 each as well. Talk to the superintendent and/or managing agent to get additional keys.

If you sell your apartment, you must return all keys.

Entrance locks will be replaced occasionally for security's sake. Announcements to shareholders and sublessees/renters will be made in such instances. When this happens, shareholders (or sublessees/renters) should turn in the old keys to the superintendent for replacement.

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## **Laundry Facilities**

Laundry facilities are located in the basement and are available 8:00 a.m. – 10:00 p.m. daily. If you encounter a problem in the laundry room, please alert the superintendent and/or managing agent immediately. If there are ongoing difficulties that have not been resolved adequately, please bring them to the attention of the board. (See also Washing Machines and Dryers.)

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## **Lead Paint Notification**

Lead poisoning is a serious condition that most often affects children between infancy and six years of age. The source of lead is often the original paint in older apartments (those built before 1960), which may contain lead. Children can be exposed to lead when paint peels and the children breathe in the dust or eat paint flakes. The co-op is required to notify residents of the possibility that there is lead in the old paint of our apartments and inform them of how to protect their children. For this reason, residents of record — tenant shareholders and sublessees/renters alike — are required to complete and return a lead paint notification form indicating whether there are any children residing in the apartment. This form is sent by the management company to residents every January or February.

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## **Maintenance (and Rent) Payments and Late Fees**

Maintenance is due on or before the first day of each month. (If you rent a co-op-owned apartment, your rent is also due on or before the first day of the month.) Maintenance (and rent for co-op-owned apartments) should be mailed to the managing agent. Make your check payable to “111-127 Cabrini Apartments Corp.” and send it to The Argo Corporation, 50 West 17<sup>th</sup> Street, New York, NY 10011. Don’t forget to write your account number on the check, include the payment stub, and make sure the address shows through the envelope window. Argo also has an automatic payment facility under which you can arrange to have your maintenance and all other charges debited from your bank account each month. A late fee of \$25 will be assessed if your full maintenance (or rent) payment is not received and credited by the 10th day of the month. If you do not pay your maintenance (or rent) on time, you will receive notices from the managing agent. The managing agent will be happy to meet or speak with you by phone to discuss and resolve the problem. If you do not pay your maintenance (or rent) for two months, and do not meet with the managing agent to resolve the problem, eviction proceedings will be initiated.

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## **Mortgage Loan Refinancing**

One of the main reasons homeowners refinance their mortgages is to take advantage of lower interest rates. If rates have lowered since the time of the original mortgage loan you obtained to purchase your shares in the co-op (known as a “share loan”) you might refinance your mortgage at a better rate and therefore reduce your monthly payments. A general rule of thumb states that if rates drop by two percentage points, then it’s worth it to refinance. However, it might be worth it to refinance with only a one-percent drop in interest rates if you find a good deal on refinancing costs. A new lender may be willing to negotiate a reduction of points or a waiver of the title search, application, credit check or other fees.

To determine whether it’s worth it for you to refinance your share loan, you should do a break-even analysis. This analysis will help you figure out how many months it will take before you break even, after taking into consideration all the up-front refinancing costs, any prepayment penalty on your current loan, and the savings in interest payments.

Some lenders offer a zero point/zero fee loan, which means that you do not have to pay most of the fees generally required; however, your monthly payments may be somewhat higher (lenders generally will charge a higher interest rate for this type of loan). The zero point/zero fee loan eliminates the need to do a "break-even analysis" since there is no up-front expense that needs to be recovered.

**If you decide to refinance, you should understand that you will not only have to fill out the paperwork required by your financial institution and meet their requirements, you will also have to fill out paperwork and gather materials for the co-op because the Board must approve the refinancing.**

*You must therefore contact our managing agent as soon as you are ready to begin refinancing, and you will be sent guidelines listing the requirements. Among these are: maximum financing allowed, copy of loan commitment letter, proof of current debt service, proof of current income, financial statement, credit release authorization, all obligations to the co-op must be current.*

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## **Moving**

Before moving in or out of the co-op, you must notify the managing agent and make arrangements with the superintendent. Your mover must provide insurance details to the managing agent prior to the move. You will also have to make a refundable deposit of \$200 to cover expenses of the co-op in the event that there are any damages or necessary clean-up resulting from the moving process. If there are no damages or additional clean-up required, you will get back your \$200 deposit.

Moving should be scheduled between the hours of 8:30 a.m. and 5 p.m. on weekdays (or by special arrangement through the managing agent). Please be considerate of your neighbors and avoid making excessive noise when you move.

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## **Noise and Other Disturbances**

All residents of our co-op have the right to the "quiet enjoyment" of their apartments. This means that we should all take care not to make excessive noises or create disturbances that interfere with the comfort and convenience of other residents. Furthermore, no one is allowed to play musical instruments, stereos, television sets, or other sources of amplified sound between the hours of 10 p.m. and 8 a.m. the following morning, if it annoys or disturbs other residents. At other times, please be reasonable in the level of noise you produce.

Similarly, major construction or repair work and other noisy activities should be done only between the hours of 8:30 a.m. and 5 p.m., Monday through Friday. No such work is permitted on the weekends.

If you have a complaint about ongoing noise from a neighbor, please contact the managing agent, who will try to resolve the problem through negotiation with the parties concerned. If you have a complaint about a disturbance or noise that is likely to be short lived — such as a noisy party, a fight in the hallway, or a disturbance in the street — call the 34th Police Precinct at (212) 927-9711.

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## **Notices and Building News**

Official notices from the managing agent or the Board of Directors and other news about the building will be posted on the bulletin board located in the basement, as well as, inside the elevators and by the mailboxes. They may also be distributed under apartment doors or by mail.

Residents are encouraged to use the bulletin boards for announcements and information. However, they are not to be used by individuals or businesses outside our co-op. Residents are also asked not to remove other peoples' notices from the bulletin board. The Super will remove outdated notices.

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## Painting

Shareholders do not need to get the Board's permission to paint their apartment. The Board's concern is that the painting be done in such a way as to be minimally disruptive to other residents. If you hire a contractor to do the painting, the contractor must be insured and must provide a certificate of insurance naming the co-op, the shareholder, and the managing agent as insureds.

Shareholders are responsible to make sure that contractors dispose of materials properly and do not damage to any common areas. Additionally, it is the shareholder's responsibility to make sure that hallways and public areas are kept clean and free of dust and debris resulting from sanding, plastering, etc.

If you need suggestions on hiring good, inexpensive contractors, contact the superintendent or managing agent.

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## Pets

Cats, dogs, and other pets are permitted in the co-op only if the pets do not create a nuisance or a threat to other residents or their pets. You should ensure that your pet does not interfere with the right of other residents to the "quiet enjoyment" of their apartments. In addition, you must be certain that your pet does not pose a threat to the safety of any person and that you eliminate any odor or other byproducts of your pet.

Dogs in our co-op must be licensed by the New York City Department of Health. Cats must be spayed or neutered and must have received all customary immunizations. If there are complaints about a pet that is said to be interfering with other residents, the burden of proof will always be on the pet owner, and the decision of the Board regarding resolution of any such disputes is final.

Pets should always be carried or on a leash in the public areas of the co-op, and, as a matter of courtesy, pet owners should inquire before entering an elevator with a pet whether other passengers object to riding with the pet. Please do not feed pigeons, cats, and other stray animals anywhere around the co-op.

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## Recycling

Please help our super and the co-op in our recycling efforts. When we recycle, we help protect the environment by reusing materials that would otherwise end up in waste dumps here in New York State and throughout the world. Besides, recycling is the law in New York City. Every time we don't recycle properly, our building is subject to a fine. These fines could translate into higher maintenance and rent charges to you in the future.

You can dispose of your recyclable items in the recycling bins located in the basement of your building, by the laundry room. Please sort your recyclables as follows:

***In the blue bins with blue (or clear) plastic bags ...***

- Plastic bottles and jugs, including milk, juice, soap containers with narrow necks
- Beverage cartons and drink boxes
- Glass bottles
- Aluminum products, including foil and disposable pans
- Metal cans
- Household metal scraps, such as old metal pans, irons, and wire hangers
- Empty aerosol cans
- Paint cans (remove the lids and recycle them as well)

***In the bin next to the garbage cans...***

- Magazines, newspapers, catalogs, phone books
- Paper and envelopes, computer paper
- Paper bags
- Cardboard products (remove and discard inside wrappers from cardboard boxes)
- Cardboard/paper egg cartons (no Styrofoam)
- Pizza boxes (discard food scraps)
- Corrugated cardboard boxes should be broken down and placed next to the recycling bins

***Do not recycle anything else: do not recycle other kinds of plastics like deli and yogurt containers, styrofoam, plastic toys, etc. Discard these items in the regular trash cans (with black plastic bags).***

For information on discarding regular garbage, see Garbage Disposal.

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## **Repairs and Maintenance**

The questions most frequently asked by shareholders involve whose responsibility it is to repair and maintain facilities in their apartments. Basically, the standard is the difference between inside and out. The shareholder is responsible for everything inside the apartment. This includes interior walls, floors, visible plumbing fixtures and gas lines, electrical wiring inside the apartment up to and including the breaker/fuse box, dripping faucets, running toilets, appliances, etc.

The co-op is responsible for everything outside the apartment, including the common areas and building systems. Among these are heating equipment, water supply, plumbing lines within the walls, electrical risers up to but not including the breaker/fuse box in each apartment, etc.

If you need to have something repaired for which the co-op bears responsibility, please call the superintendent and/or managing agent, or place a written request on the blackboard outside of the superintendent's apartment. Renters/sublessees should contact their landlords for repairs inside their apartments.

For a more detailed discussion of the obligations of the shareholder and the co-op regarding maintenance and repairs, please refer to your Proprietary Lease. (See also Alterations and Renovations, Bathroom Maintenance and Window Maintenance.)

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## **Roof**

No one is permitted on the roof, except in the case of fire. The doors have alarms which will sound if the doors are opened. Even in a fire emergency, you should try to go down below the fire, not up to the roof (See Fire Safety and Smoke Detectors.)

If you require access to the roof because of repairs by Time Warner Cable or other authorized service personnel, please contact the Super ahead of time to make arrangements.

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## **Roommates**

The New York State Roommate Law allows an apartment tenant or owner-occupant to have a roommate, but only if the tenant or owner-occupant is the only person who signed the lease (or the Proprietary Lease in the case of owner-occupants). If two or more people signed the lease, they are not entitled to have any roommates. A roommate is a person who lives with you who is not a member of your immediate family (that is, not your spouse, partner, child, grandchild, parent, grandparent, brother or sister), is not a guest (see Guests), and pays part of the rent or maintenance.

If you're eligible to have a roommate and choose to do so, the Roommate Law requires you to inform the Co-op Board of the existence of your roommate within 30 days of the roommate's having moved in. You will need to notify the Board in writing via the managing agent about your intentions. In your letter, include the name and contact information of your roommate.

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## **Security**

The co-op has done several things to help ensure the security of its residents. Our front door keys are expensive and may not be duplicated. The elevators do not return to the basement after 10:00pm. We have an intercom system so that you know who you're buzzing into the building. And we have installed security cameras by each bank of mailboxes. We also hold several parties and meetings throughout the year so that neighbors may meet neighbors. However, we need your cooperation as well. Here is what you can do for security:

- Get to know your neighbors.



- Never buzz anyone in without first hearing their voice on the intercom .
  - Install a safety gate (approved by the NY Fire Department) on the window leading to the fire escape (see Fire Escapes and Window Gates for more information).
  - Always make sure the front door closes behind you when you enter or exit the building.
  - Do not enter the building behind someone who pushed in front of you. Turn around, walk down the sidewalk, and seek assistance.
  - If someone pushes in behind you, shout for help immediately.
  - Do not be shy about calling the 34th Precinct (212-927-9711) or 911 if you see someone acting suspicious.
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## **Selling Your Shares in the Co-op**

As soon as you are thinking of putting your apartment shares on the market (whether with a broker or privately), you should contact the managing agent to obtain a resale application package. The package includes an application and instructions on other documentation that has to be submitted by the prospective shareholder, such as income verification, credit authorization, reference letters, a mortgage commitment letter (if applicable). Once all of the materials are complete, the Board will review the application and schedule an interview with the prospective purchaser(s).

There are some points to keep in mind when showing your apartment for sale. If you are using a broker who will have keys to the building and the apartment, you must notify the managing agent and the superintendent. Open houses are not permitted without the consent of the Board of Directors. Signs on the building or in windows are not permitted.

If you are marketing the apartment yourself, remember that you will be inviting strangers into your home to see your apartment. Get as much information as is reasonably possible about the prospective purchaser. Remember that visitors to the building should not be buzzed in without first identifying themselves to you.

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## **Storage Facilities**

The Board plans to install a limited number of storage lockers in the basement in the coming months. The managing agent will advise shareholders as to the status of the project.

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## **Smoking in Public Areas**

Smoking is prohibited by law in the common areas inside our building. These areas include lobbies, elevators, hallways, stairways, and basement.

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## **Sublet Policy**

The primary purpose of the Corporation is to provide residences for shareholders. To ensure that the Corporation meets its primary obligation to its shareholders, the Board of Directors has formulated, adopted, and will enforce a fair sublet policy that balances the needs of the co-op community with the rights and desires of individual shareholders.

Sublet approval is an extraordinary accommodation provided to the shareholder; it is not a right derived from ownership. Excessive subletting has a detrimental effect on the ability of potential buyers, existing shareholders, and the co-op itself to obtain financing from lending institutions. It also has a negative impact on residents' quality of life. For these reasons, subletting is generally discouraged.

However, there are circumstances that may justify individual shareholders' subletting their apartments for a limited period of time. Examples of such circumstances include a sudden temporary transfer overseas or an appointment as a visiting professor. The Board is open to individual needs and considerations and will evaluate requests for permission to sublet on a case-by-case basis.

The co-op's sublet policy ensures a safe, quiet, and owner-oriented quality of life, while protecting the financial investments and ability to obtain financing of all shareholders.

Subject to the limitations of the Proprietary Lease, which specifies the rights of holders of unsold shares, the Board of Directors has adopted the following regulations to guide the administration of all future sublets:

1. *Right to Sublet.* The right to sublet is contingent on a history of current maintenance payments and of residence in the building.

2. *Length of Sublease.* The term of a sublease may not be for a period of less than six (6) months or more than twelve (12) months. No sublease may be renewed without the express prior written consent of the Board of Directors.

3. *Maximum Subletting Period.* A shareholder may be allowed to sublet his/her apartment for a cumulative maximum of two (2) years out of every six (6)-year period. The six-year period begins on the date the first sublease period starts.

4. *Exceptions.* Exceptions to Paragraphs 1-3 will be considered on a case-by-case basis. The Board will hear the request and grant an exception by a majority vote of all Board members (4 out of 7 votes in favor).

5. *Request for Consent to Sublet.* To obtain consent to a sublet or to renew, a shareholder must submit a written, signed request to the Board of Directors, via the Managing Agent at least 60 days in advance of the proposed starting date of the sublease. The request must include reasons for the proposed sublet, details including the proposed term of the sublease, and the shareholder's residence or location during the term of the sublease. Consent will be granted or denied by a majority vote of the Board of Directors.

6. *Sublet Application and Approval.* If consent is granted:

The following must be submitted to the Board of Directors via the Managing Agent:

— a completed and signed sublet application,

— a copy of a completed and signed sublease agreement, with applicable fees,

— an affidavit signed by the prospective sublessee stating that they have received a copy of the house rules and that they agree to abide by them.

The proposed subtenant must be interviewed and approved at the following Board meeting or at a special Board meeting scheduled specifically for that purpose.

7. *Sublet Fee.* The shareholder will be charged a sublet fee equal to 10% of the annual maintenance, to be billed monthly as a surcharge on the maintenance bill.

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## **Supervision of Children**

Children are not allowed to play in the public halls, stairways, elevators or laundry area. All children in public areas must be supervised by an adult at all times.

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## **Washing Machines and Dryers**

Washing machines and dryers are permitted in apartments only upon approval of the Board so as not to overburden apartment and apartment line plumbing. Laundry facilities are available in the basement. (See Laundry Facilities for more information.)

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## **Window Guards**

Window guards are safety devices intended to keep young children from falling out of apartment windows. By law, every apartment with children 10 years of age or younger must have them. For this reason, residents of record — tenant shareholders and sublessees/renters alike — are required to complete and return a window guard notification form. This form is sent by the management company to residents every January. You must return the completed form by February 15th. The co-op will install window guards for you at no charge if children 10 years of age or younger reside in your apartment. Please note that window guards are designed only to prevent falls, not to protect you from intruders.

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## **Window Maintenance**

Shareholders are responsible for cleaning their apartments' windows periodically. You are required to clean them or have them cleaned at the very least once every six months. You or any contractors you hire to clean your windows from the outside must abide by any laws pertaining to window cleaning. The cooperative corporation is not liable for any injuries resulting from window cleaning.

If there are any cracked or broken window panes in your apartment, please call the superintendent to schedule a replacement.

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