

KYROUS REALTY GROUP, INC.

263 West 38th Street ♦ Suite 15E ♦ New York, NY 10018

Phone: 212.302.1500 ♦ Fax: 212.302.3855

Harriet Tubman Gardens Apt. Corp. – Purchase Application and Required Documents

NOTICE: The following is a list of the items you are required to submit for the board to review your application. All the required documents must be e-mailed to carine@kyrousrealtygroup.com. **DO NOT DUPLICATE HOUSE RULES.** Please retain the copy included in this package for your information.

* Copies of all Financial Materials furnished will be returned to the applicant or destroyed *

Upon receipt of a completed package and after verification of all financial data and references, the application will be submitted to the Board of Directors for review.

1. Purchase Application (enclosed)
2. Executed Contract of Sale
3. Net Worth Statement. Provide supportive documentation
4. Authorization to Release form
5. Request for Transcript of Tax Return
6. Last two (2) year's Income tax Returns (include W-2's)
7. Tax Information Authorization Form (8821) attached.
8. Signed Credit Report Release
9. Letter from current landlord/management agent verifying status of tenancy
10. Letter from current employer verifying salary, position length of employment and likelihood of continued employment.
11. Two (2) personal letters of recommendation for each person to be named on the proprietary lease.
12. Copies of last six (6) consecutive pay stubs for purchaser(s)
13. Letter of financial reference
14. If financing is involved, copies of the loan application, commitment letter and three (3) original AZTECH Recognition Agreements signed by the lender. The Recognition Agreements **MUST** include the bank's address and telephone number of loan department for notices. (Any information not provided will hold up Refinancing process.)
15. Copies of Checking & Savings Account Statement for past three (3) months
16. New York City (HDC) Resale Profit Worksheet
17. New York City Housing Development Corporation Purchaser's Affidavit (Exhibit B)
18. Reaffirmation Form
19. New York City Housing Development Corporation Purchaser's Income Eligibility Worksheet (Exhibit C)
20. New York City Housing Development Corporation Seller's Affidavit (Exhibit D)
21. Two signed 4506-T tax forms, one made out to HDC and one made out to Harriet Tubman Gardens
22. New York City: Window Guard/Lead Paint Notice

Schedule of Fees-Due with Application

1. **Move-out Deposit: \$500 Check**, payable to Harriet Tubman Gardens Apt. Corp. from the seller. This check will be returned to the seller after the move-out is complete. In case of damage to the building, the cost of repairs will be deducted from this deposit. This check must be in the form of a certified check or money order.

Application: Harriet Tubman Gardens Apt. Corp.

2. Move-in Deposit: \$500 Check, payable to Harriet Tubman Gardens Apt. Corp. from the purchaser. This check will be returned to the purchaser after the move-in is complete. In case of damage to the building, the cost of repairs will be deducted from this deposit. This check must be in the form of a certified check or money order.
3. Application Processing Fee: \$800 certified check or money order payable to Kyrour Realty Group, Inc.
4. Administrative Fee: \$500 certified check or money order payable to Harriet Tubman Gardens Apt. Corp.

*Please note that application packages must contain all required documentation. Items missing will only delay the Managing Agent's review and submission to the Board.

*All Applications will be acted upon within 60 days of compliance of all rules and submission of all required paperwork.

Move In Procedures

1. Move- ins/move-outs are permitted on Monday thru Friday between the hours of 9:00 a.m. until 4:00 p.m. only, and must be coordinated with the managing agent at least three days before your scheduled move in date.
2. No weekend or Holiday move- ins or move-outs are permitted. Moving in or out during unapproved times may result in the forfeiture of your deposit.
3. On the day of move-in or move-out, the unit owner or movers must contact the building superintendent in person prior to starting the move, and must contact the superintendent again in person at the conclusion of the move.
4. To determine if any damage occurs during a Move/in or Move/out, the common areas must be inspected by the superintendent with the shareholder, purchaser, sub-tenant before and after the move. An inspection form will list any existing damages prior to the move and any new damages will be posted after the move. The Superintendent will review these damage with you, the form will be signed by you and the superintendent. If there is any damage, the cost to repair will be deducted from your move-in/out deposit.
5. At the conclusion of the move-in or move-out, the superintendent will conduct an inspection of all common areas used during the move including, but not limited to the foyer, the lobby, the stairwells, the elevator, and any and all floor hallways used during the move-in or move-out to assess any damages. The superintendent will note down, or a designated form any and all new damage caused by the move. The unit owner, mover or representative of either may accompany the superintendent for this purpose, and may sign the inspection form to indicate acknowledgment of the conditions at the conclusion of the move. At its sole discretion, the Board or the Managing Agent will price the cost of repair to any damages that occur during the move, and will charge the cost of those repairs to the unit owner. The unit owner shall pay the cost of the repairs promptly when they are charged. If the costs of the repairs are less than the amount of the move-in, move-out deposit, the unit owner may elect to pay for them from the deposit, but must replenish the deposit within 30 days.
6. Movers must be informed of and use the service elevator located at the garage ramp entrance. All moves must be started and completed from this entrance only. No moves are permitted via the front door located on Frederick Douglas Blvd

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Closing Fees

- All fees must be paid by Certified Check, Money Order, or Attorney Escrow Check.
- All closings take place at the office of the building's attorney: Novitt & Sahr:

Novitt & Sahr.
118-35 Queens Blvd, Ste 1515
Forest Hills, NY 11375
718-544-8665 (P)
718-544-5703 (F)

Please note that there are additional fees for messenger service, etc.

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IMPORTANT NOTICE

Please Read Carefully

Kyrous Realty Group, Inc. realizes that this application contains sensitive personal information. We require the social security number for each applicant (and each other adult occupant of the apartment) on the authorization to obtain Credit Report Information (see Credit Report Release). This is the only place on the application requiring a social security number, but social security numbers may be contained on other documents that you are submitting (e.g. tax returns, contracts of sale). Before submitting these documents, please blacken out or otherwise obliterate the social security number as Kyrous Realty Group, Inc. cannot be responsible for the security of this information if it is included in these documents.

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Applicant Information

Name(s): _____

SS#: _____

SS#: _____

Present

Address: _____

Apartment to be occupied by:

Applicant(s) ☐ Yes ☐ No

Occupants _____

Years at this address: _____

Do you own your present residence?

Yes ☐ No ☐

CURRENT EMPLOYER INFORMATION:

Relationship _____

Employer: _____

Business

Address: _____

Office Phone: _____

Nature of Business: _____

Position: _____

PREVIOUS EMPLOYER INFORMATION:

Annual Salary: \$ _____

Employer: _____

Length of Employment: _____

Business

Address: _____

Office Phone: _____

SPOUSE'S EMPLOYER INFORMATION:

Length of Employment: _____

Employer: _____

Office Phone: _____

Business

Address: _____

Position: _____

Nature of Business: _____

Annual Salary: \$ _____

Length of Employment: _____

BROKER INFORMATION:

Name: _____

ATTORNEY INFORMATION:

Address: _____

Name: _____

Phone: _____

Address: _____

Phone: _____

Application: Harriet Tubman Gardens Apt. Corp.

-continued

Are there any outstanding judgments against you? Yes ☐ No ☐

If Yes, please explain: _____

Do you have any diplomatic immunity or other special status? Yes ☐ No ☐

If Yes, please explain: _____

Have you ever declared bankruptcy or are involved in a bankruptcy procedure? Yes ☐ No ☐

If Yes, please explain: _____

Names of all clubs and society memberships, fraternities and honorary societies to which applicant belongs: _____

Schools and colleges attended by husband, wife and children: _____

Names of all residents in the building known by the applicant: _____

Does applicant wish to maintain any pets in the apartment, and if so, please specify with full information: _____

Do you own or rent another residence, and if so, where? _____

PERSONAL & BUSINESS REFERENCES

PERSONAL REFERENCE#1:

Name: _____

Address: _____

Phone: _____

Relationship: _____

BUSINESS REFERENCES

Name: _____

Address: _____

Phone: _____

PERSONAL REFERENCE#2:

Name: _____

Address: _____

Phone: _____

Relationship: _____

Person to verify Applicant's Employment or
Applicant's Supervisor

Name: _____

Address: _____

Phone: _____

Application: Harriet Tubman Gardens Apt. Corp.

FINANCIAL REFERENCES

PERSONAL ACCOUNTS: CHECKING

Bank Name: _____

Account No: _____

Address: _____

PERSONAL ACCOUNTS: CHARGE CARD#1

Account Name: _____

Account No: _____

Exp. Date: _____

PERSONAL ACCOUNTS: CHARGE CARD#3

Account Name: _____

Account No: _____

Exp. Date: _____

BUSINESS ACCOUNTS: CHECKING

Bank Name: _____

Account No: _____

Address: _____

Applicant Signature

Applicant Signature

PERSONAL ACCOUNTS: SAVINGS

Bank Name: _____

Account No: _____

Address: _____

PERSONAL ACCOUNTS: CHARGE CARD#2

Account Name: _____

Account No: _____

Exp. Date: _____

PERSONAL ACCOUNTS: CHARGE CARD#4

Account Name: _____

Account No: _____

Exp. Date: _____

CLOSEST LIVING ADULT RELATIVE

(Not intending to reside with Applicant)

Name: _____

Address: _____

Phone: _____

Relationship: _____

Date: _____

Date: _____

EMERGENCY CONTACT INFORMATION

APPLICANT INFORMATION:

Person to call in the event of an emergency

Contact Name: _____

Residence Phone: _____

Relationship: _____

Office Phone: _____

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The following is submitted as being a true and accurate statement of the financial condition of the undersigned on _____ day of _____, 20____

Applicant Name

Applicant Name

Applicant Signature

Applicant Signature

Address: _____

Address: _____

Attach additional pages if necessary.

ASSETS	Applicant	Co-Applicant	LIABILITIES	Applicant	Co-Applicant
Cash in banks			Notes Payable:		
Money Market Funds			To Banks		
Contract Deposit			To Relatives		
Investments: Bonds & Stocks (See schedule)			To Others		
Investment in Own Business			Installment Accounts Payable:		
Accounts and Notes Receivables			Automobile		
Real Estate Owned (See schedule)			Other		
Automobiles: Year: Make:			Other Accounts Payable		
Personal Property & Furniture			Mortgages Payable on Real Estate (see schedule)		
Life Insurance Cash Surrender Value			Unpaid Real Estate Taxes		
Retirement Funds/IRA			Unpaid Income Taxes		
401K			Chattel Mortgages		
KEOGH					
Profit Sharing/Pension Plan			Outstanding Credit Card Loans		
Other Assets			Other Debts (itemize)		
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH		
COMBINED ASSETS			COMBINED NET WORTH		

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SOURCE OF INCOME	Applicant	Co-Applicant	CONTINGENT LIABILITIES	Applicant	Co-Applicant
Base Salary			Endorser or Co-maker on Notes		
Overtime Wages			Alimony Payments (Annual)		
\$Bonus & Commissions			Child Support		
\$Dividends and Interest Income			Defendant in any legal action?	Yes ☐ No ☐	Yes ☐ No ☐
Other Income (<i>itemize</i>)			Any unsatisfied judgments	Yes ☐ No ☐	Yes ☐ No ☐
TOTAL			Ever filed for bankruptcy	Yes ☐ No ☐	
COMBINED TOTAL			Explain		

PROJECTED COMBINED MONTHLY EXPENSES	Applicants
Maintenance	
Apartment Financing	
Other Mortgages	
Bank Loans	
Auto Loan	
TOTAL	

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SCHEDULE OF STOCKS AND BONDS

Amount Of Shares	Description (Extended Valuation in Column)	Marketable Value	Non-Marketable Value

SCHEDULE OF REAL ESTATE

Description	Cost	Actual Value	Mortgage Amount	Maturity Date

SCHEDULE OF NOTES PAYABLE

Specify any assets pledged as collateral, including the liabilities they secure:

To Whom Payable	Date	Amount	Due	Interest	Pledged As Security

The foregoing statements and details pertaining thereto, both printed and written, have been carefully read and the undersigned hereby solemnly declares and certifies that the same is a full and correct exhibit of my/our financial condition.

Applicant Signature

Date: _____

Applicant Signature

Date: _____

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CREDIT REPORT RELEASE

I (we) hereby authorize Kyrous Realty Group, Inc., on behalf of Harriet Tubman Gardens Apt. Corp. to request and receive any and all information from any credit bureaus, previous employers, law enforcement agencies, and references.

I (we) will hold harmless and/or release Kyrous Realty Group, Inc. and Harriet Tubman Gardens Apt. Corp. from any and all claims and liability which may arise now or in the future with regard to the obtaining or the releasing of the above stated information for the purpose of doing credit checks, and criminal activity checks.

Each Applicant and all adults who will reside in the Unit must complete Credit Report Release.

PLEASE PROVIDE THE FOLLOWING INFORMATION:

Name: _____

Date of Birth: _____

Social Security #: _____

Age: _____

Address: _____

Employer's Company Name

Address: _____

Applicant Signature

Date: _____

*Duplicate for Additional Applicants

Application: Harriet Tubman Gardens Apt. Corp.

Request for Transcript of Tax Return

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

NYC DOI - INSPECTOR GENERAL FOR NYCHDC - ATTN: CLARE FARNEN; 110 WILLIAM STREET - 10TH FLOOR; NEW YORK, NY 10038

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . . . ☐
- c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days ☐
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here		Phone number of taxpayer on line 1a or 2a
	Signature (see instructions)	Date
	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506-T at www.irs.gov/form4506. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301 512-460-2272
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888 559-456-5876
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999 816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W:CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Copy of Tax Return

OMB No. 1545-0429

► Request may be rejected if the form is incomplete or illegible.

Tip. You may be able to get your tax return or return information from other sources. If you had your tax return completed by a paid preparer, they should be able to provide you a copy of the return. The IRS can provide a **Tax Return Transcript** for many returns free of charge. The transcript provides most of the line entries from the original tax return and usually contains the information that a third party (such as a mortgage company) requires. See **Form 4506-T, Request for Transcript of Tax Return**, or you can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
**NYC DEPARTMENT OF INVESTIGATION - INSPECTOR GENERAL FOR NYC HOUSING DEVELOPMENT CORPORATION -ATTN: C. FARNEN;
 110 WILLIAM STREET - 10TH FLOOR, NEW YORK, NY 10038
 (212) 227-8475**

Caution. If the tax return is being mailed to a third party, ensure that you have filled in lines 6 and 7 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS return to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your return information, you can specify this limitation in your written agreement with the third party.

6 **Tax return requested.** Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506. ►

Note. If the copies must be certified for court or administrative proceedings, check here ☒

7 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than eight years or periods, you must attach another Form 4506.

_____	_____	_____	_____
_____	_____	_____	_____

8 **Fee.** There is a \$57 fee for each return requested. **Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN or EIN and "Form 4506 request" on your check or money order.**

a Cost for each return	\$ 57.00
b Number of returns requested on line 7	
c Total cost. Multiply line 8a by line 8b	\$

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here ☒

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506 on behalf of the taxpayer. **Note.** For tax returns being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	_____		Phone number of taxpayer on line 1a or 2a
	Signature (see instructions)		

	Date		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		

	Spouse's signature		Date

Section references are to the Internal Revenue Code unless otherwise noted.

What's New

The IRS has created a page on IRS.gov for information about Form 4506 and its instructions, at www.irs.gov/form4506. Information about any recent developments affecting Form 4506, Form 4506T and Form 4506T-EZ will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506 to request a copy of your tax return. You can also designate (on line 5) a third party to receive the tax return.

How long will it take? It may take up to 60 calendar days for us to process your request.

Tip. Use Form 4506-T, Request for Transcript of Tax Return, to request tax return transcripts, tax account information, W-2 information, 1099 information, verification of non-filing, and record of account.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

If you are requesting a return for more than one year and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:	Mail to the "Internal Revenue Service" at:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	RAIVS Team Stop 6705 P-6 Kansas City, MO 64999

Chart for all other returns

If you lived in or your business was in:	Mail to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250

Specific Instructions

Line 1b. Enter your employer identification number (EIN) if you are requesting a copy of a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on Lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the return be sent to a third party, the IRS must receive Form 4506 within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5. Form 2848 showing the delegation must be attached to Form 4506.

Privacy Act and Paperwork Reduction Act

Notice. We ask for the information on this form to establish your right to gain access to the requested return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. If you request a copy of a tax return, sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506 simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Products Coordinating Committee
SE:W-CAR:MP:T:M:S
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224.

Do not send the form to this address. Instead, see *Where to file* on this page.

ATTACHMENT T: ASSET CERTIFICATION

PROJECT NAME: _____

LOG # _____

APPLICANT NAME: _____

UNIT # _____

I. SAVINGS ACCOUNT(S)

Banking Institution	Account Name	Account Number	Current Balance	Interest Rate
1)				
2)				
3)				
4)				

II. CHECKING ACCOUNT(S)

Banking Institution	Account Name	Account Number	Average Balance (last 6 months)	Interest Rate
1)				
2)				
3)				
4)				

III. INVESTMENT ASSETS (stocks, bonds, vested retirement funds, etc.)

Financial Institution	Account Name	Account Number	Account Value	Cash Value	Interest Rate
1)					
2)					
3)					
4)					

IV. REAL ESTATE (include the location and value of any real estate holdings sold within the last two years)

Description/Location	Value	Income
1)		
2)		

V. CASH SAVINGS

I have \$ _____ in cash savings.

VI. OTHER INVESTMENT HOLDINGS (Gems, Coin Collections, Etc.)

Description	Value
1)	
2)	

VII. LIST ANY ASSET DISPOSITIONS

ATTACHMENT R-6

Authorization to Release Information

Date: _____

RE: Applicant _____

Federal regulations require that we verify the program eligibility of all members of families applying for an apartment. To comply with this requirement, your cooperation is needed in supplying any information that may be requested. This information will be held in strict confidence for use in determining eligibility status and income for this family. A signed authorization for your release of such information appears below. Thank you for your assistance.

Sincerely,
New York City Housing Development Corporation
New York City Department of Housing Preservation and Development

Release by Applicant/Tenant

I hereby authorize you to furnish all requested information. I understand that by signing this release form, I am authorizing the New York City Housing Development Corporation, the New York City Department of Housing Preservation and Development and the New York City Department of Investigation to contact my current and previous landlords as well as my current and previous employers to verify the information provided with my application.

Applicant's Name (PRINTED)

Applicant's Social Security Number

Applicant's Signature

Date



**Authorization for Release of Photocopies
of Tax Returns and/or Tax Information**

DTF-505
(5/05)

To: Disclosure Officer
NYS Tax Department
Office of Budget and Management Analysis
Disclosure & Government Exchange
W A Harriman Campus
Albany NY 12227
Telephone number: (518) 485-8594
Fax number: (518) 485-0243

I, _____ (Print name of taxpayer) _____ (Social security or employer identification number) of

(Address)

hereby authorize and request the New York State Tax Department to release a photocopy / information

of my [_____ tax return for _____] to:
(Type of tax) (Tax period(s))

(The area within the brackets on the line above may be altered to suit your request for information or copies.)

INSPECTOR GENERAL, NYCHDC

(Print name of authorized representative/person/company)

NYC DOI C/O NYCHDC - ATTN: CLARE FARNEN

(Print firm name, if applicable)

110 WILLIAM STREET, 10TH FLOOR

(Print address of authorized representative/person/company)

NEW YORK, NY 10038

(Taxpayer signature)

(212) 227-8475

(Telephone number of authorized representative/person/company)

(Taxpayer telephone number)

Please note: There will be a charge of twenty-five cents per page for copies unless you are a participating member in a reciprocal agreement.

5061050094

**Please file this original scannable
form with the Tax Department.**



KYROUS REALTY GROUP, INC.
Real Estate Management

December 8, 2016

All Shareholders
Harriet Tubman Gardens Corp.
2235 Frederick Douglas Boulevard
New York, NY 10027

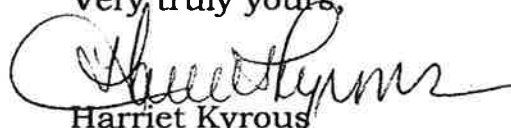
Dear Shareholders:

As the result of some recent complaints received at and prior to our recent annual meeting, the Board has reconsidered its Holiday Decoration Policy, which was based upon the Co-op's House Rules numbers 3 and 4.

The Board has resolved, in the furtherance of community spirit, to approve the replacement of the former House Rule #4 with a new House Rule #4, the text of which is below:

No sign, hanging, drawing, notice, advertisement, decoration or illustration shall be hung, exposed, inscribed or exhibited upon any common area or door/doorway facing a common area without the prior consent of the Board of Directors except that non-illuminating Holiday decorations may be hung upon the front entrance doors of apartments, so long as (a) they do not cover more than twenty five (25%) percent of the face area of the door, (b) are hung in such a manner as to be easily removed without damage to the door, and (c) are displayed no earlier than twenty (20) days preceding the commencement of the Holiday and are removed no later than one (1) week following the conclusion of the Holiday.

Please note that the new House Rule takes effect immediately. Please keep this letter with your important Cooperative documents.

Very truly yours,

Harriet Kyrour
Kyrour Realty Group

House Rules

Updated as of March 2026

Any reference to Lessee used herein includes shareholders, their subtenants, occupants of their units and their visitors and guests. Please be advised that these House Rules are deemed incorporated as part of the Proprietary Lease between Lessor and Lessee and any violation of these House Rules constitutes a default under the Proprietary Lease and/or may subject the violator to monetary penalties.

1. No one shall be permitted on the roof unless accompanied by a representative of the Lessor.
2. No Lessee shall make or permit any disturbing noises in the Residential Unit or do or permit anything to be done therein, which will interfere with the rights, comfort, or convenience of other Lessees. No Lessee shall play upon or suffer to be played upon any musical instrument or permit to be operated on a phonograph or a radio or a television loudspeaker in Lessee's apartment between the hours of eleven o'clock p.m. and the following eight o'clock a.m. if the same shall disturb or annoy other occupants of the Residential Unit. No construction or repair work or other installation shall be conducted in any apartment except on weekdays (not including legal holidays) and only between the hours of 9:00 a.m. and 5:00 p.m.
3. The public halls and stairways of the Residential Unit shall not be obstructed and must be kept free and clear of personal objects, including but not limited to bicycles, skates, strollers, doormats, umbrellas, boots, etc. The public halls and stairways of the Residential Unit shall not be used for any purpose other than to ingress to and egress from the apartments in the Residential Unit. Nothing shall be hung or shaken from the doors, windows, terraces, or balconies or placed upon the windows sills of the Residential Unit.
4. No sign, hanging, drawing, notice, advertisement, decoration or illustration shall be hung, exposed, inscribed or exhibited upon any common area or door/doorway facing a common area without the prior consent of the Board of Directors except that non-illuminating Holiday decorations may be hung upon the front entrance doors of apartments, so long as (a) they do not cover more than twenty five (25%) percent of the face area of the door, (b) are hung in such a manner as to be easily removed without damage to the door, and (c) are displayed no earlier than twenty (20) days preceding the commencement of the Holiday and

are removed no later than one (1) week following the conclusion of the Holiday.

5. No awnings, window air-conditioning units or ventilators shall be used in or around the Residential Unit except such as shall 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.

6. No sign, notice, advertisement, or illumination shall be inscribed or exposed on or at any window or other part of the Residential Unit, except such as shall have been approved in writing by the Lessor or the managing agent.

7. No bicycles, Skateboarding and/or ramps of any kind, scooters or similar vehicles or baby carriages shall be allowed to stand in the public halls, passageways, common areas or courts of the Residential Unit.

8. Messengers and trades people shall use such means of ingress and egress as shall be designated by Lessor.

9. Trunks, motorbikes, and heavy baggage etc., shall not be left in public halls, passageways, common areas or courts of the Residential Unit, and shall be taken in and out of the building through the service entrance.

10. Garbage, refuse, and composting from the apartments shall be disposed of only at such times and in such manner as the superintendent or the managing agent of the Residential Unit may direct. The Lessee shall comply with all requirements and regulations of the Lessor regarding the disposal of refuse and composting. All lessees shall separate their trash into "recyclable" and "non-recyclable" materials, or into other categories, as the Lessor may require. The Lessor may designate, from time to time, the types of materials, which must be separated for recycling, the types of containers or binding materials to be used by the Lessee for the disposal of designated materials and the locations where designated materials shall be deposited. The Lessee is required to separate organic waste (food scraps, food-soiled paper, yard waste etc.,) from trash and recycling. Composting must be placed in secure, lidded brown bins located in the courtyard, in the manner designated by the Lessor from time to time. The Lessor may also establish other regulations regarding the disposal of refuse. Any costs or expenses incurred by the Lessor due to the Lessee's failure to comply with the requirements imposed by law or by the Lessor, including but not limited to fees, fines, or penalties imposed on the Lessor or the building by any governmental agency and

reasonable attorneys' fees and disbursements shall be payable by the Lessee as additional rent under the Lease.

11. The Lessor shall have the right from time to time to curtail or relocate any space devoted to storage purposes.

12. Bathrooms and other water apparatus in the Residential Unit 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 misuse of any water closets or other apparatus shall be paid for the Lessee in whose apartment it shall have been caused.

13. No Lessee shall send any employee of the Lessor out of the Residential Unit on any private business of a Lessee.

14. No bird or animal shall be kept or harbored in the Residential Unit unless the same in each instance is expressly permitted in writing by the Lessor; such permission shall be revocable by the Lessor. In no event shall dogs be permitted in any of the public portions of the Residential Unit or Building unless carried or on leash.

15. No radio, citizens' band or television aerial shall be attached to or hung from the exterior of the Residential Unit without the prior written approval of Lessor or the managing agent.

16. No vehicle belonging to a Lessee or to a member of the family or guest, subtenant or employee of the Lessee shall be parked in such manner as to impede or prevent ready access to any entrance of the Residential Unit or the Building by another vehicle.

17. Unless expressly authorized by the Board of Directors in each case, the floors of each upper floor apartment must be covered with rugs or carpeting or equally effective noise-reducing material, to the extent of at least 80% of the floor area of each room excepting only kitchens, bathrooms, closets, and foyer.

18. 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 its managing agent.

19. The Lessee shall keep the windows of the apartment clean. In case of refusal or neglect of the Lessee during 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 agents, to enter the apartment for the purpose and to charge the cost of such cleaning to the Lessee.

20. Complaints regarding the services provided to the Residential Unit shall be made in writing to the managing agent of the Lessor.

21. Any consent or approval given under these House Rules by the Lessor shall be revocable at any time.

22. No Lessee shall install any planting on any terrace, balcony, or roof without prior written approval of the Lessor. Plantings shall be contained in boxes of wood lined with metal or other material impervious to dampness and standing on supports at least two inches from the terrace, balcony, or roof surface, and if adjoining a wall, at least three inches from such wall. Suitable weep holes shall be provided in the boxes to draw off water. In special locations, such as a corner abutting a parapet wall, plantings may be contained in masonry or hollow tile walls which shall be at least three inches from the parapet and flashing, with the floor of drainage tiles and suitable weep holes at the sides to draw off water. It shall be the responsibility of the Lessee to maintain the containers in good condition, and the drainage tiles and weep holes in operating condition. Any damage caused to the Residential Unit or Building or any portion thereof as a result of the placement of plantings shall be repaired at the sole cost and expense of the Lessee.

23. 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.

24. No Lessee shall add any lock to the apartment door without giving the Board of Directors or managing agent a duplicate key. . In the event a key is not provided, Lessee will be held responsible for any damage caused to the door, unit, common areas, etc. when getting access in emergency situations.

25. Smoking and/or vaping, including, but not limited to, the inhaling, exhaling or carrying of any lit or lighted tobacco or other smoke producing product (ie. cigarette, cigar, pipe or other device used for the smoking of tobacco or other smoke producing products, and electronic cigarettes) is prohibited in all common areas of the building (including limited common areas). Common areas shall include, but not be limited to:

- a) All lobby areas
- b) All public/common hallways, basements, cellars and stairways
- c) Mailroom, if any
- d) Laundry facilities
- e) Exercise rooms
- f) Party, common or meeting rooms
- g) Rooftops
- h) Elevators
- i) Patios, terraces and balconies
- j) In the twenty-five (25) foot perimeter space measured from the exterior surfaces of the building outward

The Lessor reserves the right to take appropriate action in any case where smoking within an apartment is creating a nuisance or health hazard as determined by the Lessor.

Smoking illegal substances is prohibited in all areas of the building.

26. Lessee shall complete an Occupant Registration Form with a list of all occupants of the unit, including guests who will reside in the unit for a period of more than thirty (30) days. Completed forms must be provided to management upon occupancy.

27. Courtyard - No private functions or parties are permitted in the courtyard. Please observe quiet hours before 9:00 a.m. and after 10pm. Personal items including toys should not be left in the courtyard overnight. Noise that disturbs the rights of Lessees who are using the space or live adjacent to the area is prohibited. No radios, music or musical instrument may be used without earphones. No pets permitted, no ball playing group exercise, or any activity that may interfere with the quiet enjoyment of the garden is permitted. Any use of the common areas of the Coop is done at the shareholder's own risk.

28. Shareholders shall secure homeowners' insurance (HO6 policy) with a minimum liability coverage of \$300,000. Lessee shall provide proof of such insurance coverage to managing agent annually.

30. No non-governmental business may be conducted in common areas, including, but not limited to hallways, lobby, gym, courtyard, garage, etc.

31. Lessees use of the gym shall be subject to management's acceptance of a fully executed Indemnity Agreement (as provided by Lessor). Lessees shall comply with all gym rules as amended from time to time. The gym rules can be obtained from Lessor's managing agent and may be posted in the gym.

32. Lessees shall not use hallways, lobbies, common areas as play areas.

33. Personal items shall not be left in common areas, including the lobby, hallways, courtyard, gym, and storage areas -outside bins, etc. Any items may be removed and discarded without notice.

34. All units must have working smoke and carbon monoxide detectors.

35. Loitering or soliciting is not allowed anywhere in or adjacent to the building. Door-to Door or under-the-door solicitation by outsiders, shareholders or their guests is not permitted. This includes, but is not limited to, those who may be involved in political campaigns, fund-raising or sale of products or services, subject to applicable law.

36. All large furniture's, oversized deliveries and movers, must be made through the outside service entrance/garage door, utilizing elevator from the garage level. Prior arrangements should be made with the Super at least 48 hours in advance.

Ensure the elevator is padded, the ceiling light covers are removed and a COI is secured.

37. Maintenance & Repairs Process as described hereto. (see pg.7)

38. Alterations & Renovations as described hereto (see pg. 8)

39. Subleasing as described hereto (see pg. 9)

40. Composting as described hereto (see pg. 10)

41. Move In & Move Out hereto (see pg. 10-11)

42. Fines as described hereto (see pg. 12)

43. Gym Rules as described (see standalone amended terms)

44.—Subject to the provisions of Paragraph 38(e) of the Proprietary Lease, these House Rules may be added to, amended or repealed at any time by resolution of the Board of Directors of the Lessor.

Maintenance & Repairs Process

- A *Work Order* must be completed to have repairs made in a unit by Coop staff. Work orders must be confirmed by Kyrour prior to commencing.
- Shareholders are not charged for repairs that are the responsibility of the Corporation as described in the Proprietary Lease.
- If the repair is the responsibility of the Shareholder, the cost of parts and labor for repairs performed by Coop or outside contractor hired by the Coop will be billed back to shareholders through monthly bill.
- It is recommended that unless there is an emergency, a written estimate be requested and there be complete understanding between shareholders and Managing Agent /Super/Porter as to who is responsible for the cost.
- Staff members are not permitted to conduct private business during their building working hours. The Coop is not responsible for the quality of the work or any damage that might be caused by staff members when hired privately during their off-hours. Outside contractor rules apply.
- All built-ins are considered personal property. If repairs are to be performed on air-conditioning units or inside walls blocked by built-ins, the Shareholder is responsible for the cost of the removal and replacements of built ins.
- Shareholders whose apartments have balconies, or terraces are responsible for the upkeep and maintenance of those areas.

Alterations & Renovations Process

- Written approval from the Managing Agent and Board is required for alteration/ renovation before an alteration / renovation may be made, including but not limited to removal or installation of interior walls, floors, pipes, wires, plumbing, or electrical fixtures. Anyone planning renovations should contact the Managing Agent (cc Board for alteration) to request an Alteration Agreement which details the obligations, outlines the scope of work, assigns liability, and stipulates insurance requirements of the Shareholder. Failure to comply may result in fines.
- Renovations compromising the structural integrity or shared building systems (HVAC, plumbing, electrical risers.) shall not be permitted
- The appropriate fees must be paid before approval is granted for the commencement of work. Board may require security deposits and fees for review of plans.
- All contractors must be licensed and insured. Contractors and workers must receive prior permission from the Managing Agent to enter the building to perform work. All contractors and their workers must carry adequate insurance policies, provide proof of insurance as delineated in the Alteration Agreement.
- Construction, installation, and repair work are allowed during weekdays between 9:00 A.M. and 5:00 P.M., except holidays.
- Upon completion, the Board may require a final inspection to confirm work matches the submitted plans and that all work has been signed off.

Subleasing

- Shareholders must request permission to sublet from the Board of Directors prior to obtaining a sublet application.
- No apartment may be sublet without the approval of the Board of Directors, and HDC (where applicable) which may be withheld in the Board's sole and absolute discretion.
- A standard sublease package includes a review by the Board, who may be required to waive their ROFR before the subtenant can move in. In such case Board President or an Officer must sign.
- If deemed applicable by the Board, an interview of the prospective subtenant is required before final approval of the sublet is granted.
- Sublets are for a period of one year and may be renewed for a second year with Board approval. If a subtenant is approved for two consecutive years, a third year for that subtenant may be requested under certain circumstances.
- Shareholders must send a written request for approval for a renewal of the sublet. Once approval is obtained, an application may be obtained from the Managing Agent. Once completed, the application is to be returned to the Managing Agent with the required forms.
- No guests are permitted to use a sublet apartment without the subtenant's presence.
- Unauthorized sublets will incur a penalty of twice the sublet fee then in effect, in addition to any other available remedies of Lessor.
- Appropriate non-refundable fees and deposits may apply.

HTG Coop Composting Rules & Practices

- Separation: All food scraps (meat, bones, dairy, produce), food-soiled paper (napkins, pizza boxes), and yard waste must be separated from trash.
- Bin Requirements: Use official brown composting bins with secure, latched lids to prevent pests.
- Liners: Use clear plastic bags, paper bags, or no bag at all; do not use opaque, black, or white plastic bags for composting.
- Shareholders must prepare compost by draining liquids from food waste before placing it in the bin.
- Store scraps in the freezer to minimize odors.
- Food may be discarded in compostable bags (made from plant starch) or plain paper bags /newspaper. In NY clear plastic bags are also accepted.
- Bags to avoid:
 - Black or Opaque Plastic Bags – they contaminate the final compost.
 - Standard Kitchen Trash Bags – regular plastic will not breakdown.
 - Bags Labeled Only Biodegradable – Many municipal composting programs reject these because they don't guarantee the bag will decompose.
- Keep the lid shut and tightly secured. Please close the bin after every use.
- Super will collect and place bins at the curb the night before the scheduled weekly recycling/compost collection.
- Compost Prohibited Items: Trash, plastic, glass, metal, diapers, hygiene products, and pet waste/litter must not be included.
- From April through September, residents can pick up finished compost from
 - NYC Compost Pick-up Sites (2442 1st Ave NY NY 10035
 - Wednesday 5-7pm / Saturday 9-12pm

HARRIET TUBMAN GARDENS APT. CORP.
MOVE IN/MOVE OUT PROCEDURES
Effective March 2026

The following procedures apply to shareholders, purchasers, sub-tenants and tenants:

Section 1: Scheduling

Move In / Move Out are allowed Monday through Friday (non-holidays only) between the hours of 9:00 A.M. and 4:00 P.M. All moving activities must be completed during these hours. No exceptions will be permitted.

The managing agent must be notified in writing, no less than one week prior to the Move / In or Move / Out date. The notice should be addressed to Harriet Tubman Apt. Corp. c/o Kyrour Realty Group, Inc., 262 West 38th Street, Suite 305, New York, New York 10018 and must include the date of your move, the expected time of your arrival or departure and the name, address and phone number of the moving company. At this time, you must also provide a Certificate of Liability Insurance naming the coop corporation as additional insured.

You must confirm your move with the superintendent two days prior to the actual move. You must notify the superintendent immediately upon arrival of the movers. No one may move in or out until you have seen the superintendent, the elevator is padded and the ceiling light covers are removed. A COI is secured. The Superintendent's apartment is 1A.

Section 2: Inspection

To determine if any damage occurs during a Move / In or Move / Out, the common areas must be inspected by the superintendent with the shareholder, purchaser, sub-tenant or tenant before and after the move. An inspection form will list any existing damage prior to the move, and any new damages will be posted after the move. The Superintendent will review these damages with you; the form will be signed by you and the superintendent.

If there is any damage done during the Move In / Move Out, the cost to repair the damage will be reduced from the Move In / Move Out Fee of the party responsible for causing the damage.

General:

1. Movers must be informed of and use the service elevator located at the garage ramp entrance. All moves must be started and completed from this entrance only. No moves are permitted via the front door located on Frederick Douglass Blvd.
2. During the move, instructions of the Managing Agent, Board of Directors or the building employees must be complied with.
3. The shareholder will be held responsible for the actions of and compliance with these rules by their residents, sub-tenants, tenants, guests, their agents, movers and delivery people.
4. Failure to comply with any of the Move In / Move Out procedures will result in the forfeiture of the applicable Move In / Move Out Fee.

Section 3: Move In / Move Out Fee

A refundable Move In / Move Out Fee of Five Hundred (\$500.00) Dollars, payable to Harriet Tubman Apt. Corp., must be paid by each shareholder, purchaser, sub-tenant or tenant to the managing agent at the time that the application to sell/purchase or rent is submitted.

If a successful Move In / Move Out takes place, (proper scheduling and notification, proper date and time of Move In / Move Out without damage to the common elements of the cooperative), the managing agent will refund the \$500.00 fee to the appropriate party who successfully moves in or out in compliance with these procedures.

**HARRIET TUBMAN GARDENS
HOUSE RULE VIOLATION FEE SCHEDULE**

1) Noise nuisance 11 pm – 8 am (Super to verify if possible)	\$50.00 per event
2) Construction outside of approved hours	\$100.00 per event
3) Items on exterior windowsills/ledges	\$10.00 per day
4) Unauthorized decorations and/or personal belongings outside apartment hall including apt doors.	\$25.00 per day
5) Awnings, window units, ventilators in apartment windows	\$25.00 per day
6) Posting signs, notices or advertisements in public areas	\$25.00 per day
7) Bicycles, scooters baby carriages, items, etc. left in Public areas	\$25.00 per day
8) Recycling/ Garbage/Composting Violations	\$50.00 per event
9) Storage (outside bins)/Garage obstruction	\$25.00 per day
10) Improper / illegally parked vehicle	TOWED AT OWNERS EXPENSE
11) Unauthorized Group tour or exhibition	\$500.00 per event
12) Denial of extermination to a deterrent	\$50.00 per day after 7 days' notice
13) 80% Floor Covering Rule	\$10.00 per day after 7 days' notice
14) Altering the common elements of the building	\$50.00 - \$250.00 p/day
16) Miscellaneous violations – to be determined	\$10.00 - \$50.00 per day after notice

This Violation Fee Schedule may be added to or amended at any time by a Resolution of the Board of Directors. The above fees are in addition to any other remedies available to Lessor, including but not limited to the chargeback of Lessor's attorney's fees in connection with gaining the shareholder's compliance with Lessor's Rules and Regulations.

KYROUS REALTY GROUP, INC.

263 West 38th Street ♦ Suite 15E ♦ New York, NY 10018

Phone: 212.302.1500 ♦ Fax: 212.302.3855

Harriet Tubman Gardens Apt. Corp. -Letter to Board of Directors

The Board of Directors
Harriet Tubman Gardens Apt. Corp.
New York, NY 10003

Re: Harriet Tubman Gardens Apt. Corp.
Unit #: _____

Dear Board of Directors:

I (We) have received, read, understand and agree to abide by the House Rules for
Harriet Tubman Gardens Apt. Corp.

Signature of Applicant

Date

Signature of Applicant

Date

Application: Harriet Tubman Gardens Apt. Corp.

HARRIET TUBMAN GARDENS COOPERATIVE: HDC-HPD RESALE AND REFINANCING RESTRICTIONS & PROCEDURES

NOTE: THIS OUTLINE SUMMARIZES THE HDC-HPD RESALE AND MORTGAGE REFINANCING RESTRICTIONS AND PROCEDURES. THIS IS ONLY A SUMMARY. THE HDC REGULATORY AGREEMENT AND THE HPD REGULATORY AGREEMENT, NOTE AND MORTGAGE CONTAIN A COMPLETE DESCRIPTION OF HDC AND HPD REQUIREMENTS. THE COOPERATIVE CORPORATION OR A BANK THAT PROVIDES AN INDIVIDUAL CO-OP LOAN TO A PURCHASER MAY HAVE FURTHER RESALE AND REFINANCING RESTRICTIONS AND PROCEDURES.

THIS OUTLINE MAY BE PROVIDED TO CURRENT UNIT OWNERS, PROSPECTIVE PURCHASERS AND LENDERS.

RESALE:

A subsidized unit owner seeking to sell his/her co-op shares should advise the Co-op Board/Managing Agent in writing PRIOR to attempting to sell the co-op shares, so that the Co-op Board/Managing Agent may explain all resale procedures to be followed (including the HDC-HPD resale procedures set forth below).

PROSPECTIVE PURCHASERS OF ALL SUBSIDIZED UNITS ARE SUBJECT TO THE PRIOR WRITTEN APPROVAL OF THE CO-OP BOARD AND HDC.

A unit owner may sell his/her co-op shares, subject to the following requirements:

- a. Primary Residence: The Co-op Corporation shall require all shareholders to occupy their units as their primary residences and shall preclude such shareholders from using their units as vacation homes or investment properties. (HDC Regulatory Agreement, Sec. 4)
- b. Maximum Household Income of Prospective Purchasers: Until the HDC Mortgage is paid in full, a Purchaser's household income may not exceed 250% of the current area median income (AMI), as adjusted for family size; provided, however, that there shall be no restriction on a Purchaser's income with respect to the following Units: 2L, 3L, 4L, 5L, 6L, 7L, 8B, 8C, 8D, 8E, 8G (the "Exempt Units"). (HDC Regulatory Agreement, Sec. 7).
- c. Resale Procedures (Applies to Resales of all Units, except Exempt Units):
 - i. HDC:
 1. Required Forms/Submissions (HDC Regulatory Agreement, Sec. 6): Not more than fourteen (14) days prior to execution of a contract of sale, the Co-op Corporation will require the submission to HDC of the following forms:
 - a. Purchaser's Affidavit (see Exhibit B). All of the prospective Purchasers must sign this affidavit, which must be notarized. If the closing occurs more than 6 months after the date of the Purchaser's Affidavit, then the Purchaser(s) must sign (and have notarized) the Reaffirmation included in Exhibit B.

- b. Purchaser Income Eligibility Worksheet (see Exhibit C). All of the prospective Purchasers must sign this worksheet, which must be notarized and accompanied by appropriate back-up documentation. The Co-op Board/Managing Agent should assist the prospective Purchasers in completing this form and verify all information. (**Note:** The NYC Housing Connect Income Guide included in the attached Appendix may be used for guidance.)
- c. Seller's Affidavit (see Exhibit D). All individuals listed on the certificate of shares must sign this affidavit, which must be notarized.

2. HDC Review of Forms and Back-up Documentation: After submission of the required documents, HDC will review the material. Any incomplete or incorrect information must be furnished or corrected, as the case may be. If the prospective Purchaser is confirmed as meeting the applicable household income restrictions, then the Seller and prospective Purchaser may seek the Co-op Board's approval and thereafter schedule a closing date.

ii. HPD:

1. Required Forms/Submissions: Following HDC's approval of the prospective Purchaser and prior to closing, the Seller must submit a service request to HPD's Homeowner Mortgage Servicing Unit. The necessary forms and instructions for submitting a service request are updated regularly and the current versions may be found under "Mortgage Servicing" on the "Property Owners" page of HPD's website:
<http://www1.nyc.gov/site/hpd/owners/homeowner-mortgage-servicing.page>
2. HPD Pay-off Letter: The HPD Mortgage entitles HPD to collect 100% of Resale Profits until the 3rd anniversary of the HPD Mortgage date and 50% of Resale Profits from the 3rd anniversary to the 25th anniversary of the HPD Mortgage date (up to the balance of the HPD unit debt - see Exhibit A for HPD subsidy details). Following the receipt of a complete service request, HPD will issue a pay-off letter confirming the current unit debt balance.
3. Attachment to Stock Certificate: Upon receipt of the payment of the HPD unit debt, HPD will issue an Attachment to Stock Certificate confirming its consent to the transfer of the shares in connection with the sale of the unit.
4. Unit Debt Exceeding 50% of Resale Profits: If 50% of resale profits is less than the HPD unit debt balance, then the Seller may pay only 50% of Resale Profits (with the Purchaser then taking subject to the remaining debt balance). In such a case, the Co-op Corporation/Managing Agent must submit to HPD for its approval a worksheet setting forth the calculation of Resale Profits, and

HPD's approval of such worksheet must be obtained prior to closing.

- a. Remittance of Pay-off Amount/Resale Profits to HPD: The pay-off amount/Resale Profits are to be collected from the Seller at closing and remitted to HPD within two (2) business days after closing.
- b. Reduction of Unit Debt: The HPD Mortgage unit debt is reduced by 1/25th for each full year during which the shareholder continuously occupies the unit as a primary residence.

REFINANCING:

A unit owner who desires to refinance the share loan on his/her co-op should advise the Co-op Board/Managing Agent in writing PRIOR to attempting to refinance such loan, so that the Co-op Board/Managing Agent can explain the refinancing procedures to be followed.

- a. Refinancing Procedures (Applies to Refinancings relating to All Units):
 - i. HDC: No notice or service request is required to be submitted to HDC in connection with a proposed refinancing of a share loan on a unit.
 - ii. HPD:
 1. Required Forms/Submissions: The unit owner must submit a service request to HPD's Homeowner Mortgage Servicing Unit. The necessary forms and instructions for submitting a service request are updated regularly and the current versions may be found under "Mortgage Servicing" on the "Property Owners" page of HPD's website:
<http://www1.nyc.gov/site/hpd/owners/homeowner-mortgage-servicing.page>
 2. Refinancing Profits Payment: HPD will collect Refinancing Profits (up to the balance of the HPD unit debt). Accordingly, the Co-op Corporation/Managing Agent should direct the unit owner to submit to HPD the documents required for refinancing approval, as indicated on the HPD website. HPD's approval of the refinancing must be obtained prior to closing.
 - a. Refinancing Profits Payable to HPD: During the first 3 years after the date of the HPD Mortgage, unit owners are required to pay 100% of Refinancing Profits (up to the balance of the HPD unit debt); from the 3rd anniversary through the Maturity Date of the HPD Mortgage, unit owners are required to pay 50% of Refinancing Profits (up to the balance of the HPD unit debt).
 - b. Remittance of Refinancing Profits to HPD: Refinancing Profits are to be collected at the refinancing closing and remitted to HPD within two (2) business days after closing.

- c. Reduction of Unit Debt: The HPD Mortgage unit debt is reduced by 1/25th for each full year during which the shareholder continuously occupies the unit as a primary residence.
3. Attachment to Stock Certificate: Upon receipt of the payment of the Refinancing Profits (together with a copy of the signed settlement statement evidencing the amount of the new share loan), HPD will issue an Attachment to Stock Certificate confirming its consent to the pledge of the shares in connection with the refinancing of the share loan.

CONTACT INFORMATION: The current contact information for HDC and HPD is set forth below.

HDC:

Samantha Garcia
NYC Housing Development Corp.
110 William St., 10th floor
New York, NY 10038
P: 212-227-9315
sgarcia@nychdc.com

HPD:

Peter Donohue
NYC Dept. of Housing Preservation & Development
100 Gold St., Room 7-U1
New York, NY 10038
P: 212-863-7615
donohuep@hpd.nyc.gov

EXHIBIT A

Unit Debt (Schedule A from Offering Plan)

Revised SCHEDULE A
Purchase Prices and Share Allocation
Harriet Tubman Gardens Apartment Corporation
2235 Frederick Douglass Boulevard
New York, New York

Unit	No. of Rooms	No. of Baths	No. of Shares	Cash Purchase Price at \$747.1071 Per Share	Total Amt. of NYS & NYC Real Property Transfer Tax based on Offering Price	Appx. Amt. of HDC Mortgage at \$394.6667 Per Share	Appx. Amt. of HPD Land Subsidy Mortgage at \$56.8375 Per Share	Estimated Annual Maintenance at \$43.0760 Per Share	Estimated Monthly Maintenance at \$3.5897 Per Share	Projected 1st Yr's Tax Deduction at \$18.5484 Per Share
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
4G	4.5	1.5	168	\$125,514	\$2,842	\$68,304	\$9,549	\$7,237	\$603	\$3,116
4H	4.5	1.5	177	\$132,238	\$2,995	\$69,856	\$10,060	\$7,624	\$635	\$3,283
4J	5.5	2	221	\$165,113	\$3,739	\$87,221	\$12,561	\$9,520	\$793	\$4,099
4K	4.5	1.5	182	\$135,976	\$3,079	\$71,829	\$10,344	\$7,840	\$653	\$3,376
4L**	5.5	2	237	\$177,064	\$4,010	\$93,536	\$13,470	\$10,209	\$851	\$4,396
5A	4.5	1.5	177	\$132,238	\$2,995	\$69,856	\$10,060	\$7,624	\$635	\$3,283
5B	5.5	2	218	\$162,872	\$3,689	\$86,037	\$12,391	\$9,391	\$783	\$4,044
5C	5.5	2	230	\$171,837	\$3,892	\$90,773	\$13,073	\$9,907	\$826	\$4,266
5D	4.5	1.5	178	\$132,983	\$3,012	\$70,251	\$10,117	\$7,668	\$639	\$3,302
5E	4.5	1.5	175	\$130,741	\$2,961	\$69,087	\$9,947	\$7,538	\$628	\$3,246
5F	4.5	1.5	176	\$131,493	\$2,978	\$69,461	\$10,003	\$7,581	\$632	\$3,265
5G	4.5	1.5	169	\$126,259	\$2,859	\$66,699	\$9,606	\$7,280	\$607	\$3,135
5H	4.5	1.5	179	\$133,734	\$3,029	\$70,645	\$10,174	\$7,711	\$643	\$3,320
5J	5.5	2	223	\$166,602	\$3,773	\$88,011	\$12,675	\$9,606	\$800	\$4,136
5K	4.5	1.5	183	\$136,721	\$3,096	\$72,224	\$10,401	\$7,883	\$657	\$3,394
5L**	5.5	2	239	\$178,561	\$4,044	\$94,325	\$13,584	\$10,295	\$858	\$4,433
6A	4.5	1.5	179	\$133,734	\$3,029	\$70,645	\$10,174	\$7,711	\$643	\$3,320
6B	5.5	2	220	\$164,361	\$3,722	\$88,827	\$12,504	\$9,477	\$790	\$4,081
6C	5.5	2	232	\$173,326	\$3,925	\$91,563	\$13,186	\$9,994	\$833	\$4,303
6D	4.5	1.5	180	\$134,479	\$3,046	\$71,040	\$10,231	\$7,754	\$646	\$3,339
6E	4.5	1.5	177	\$132,238	\$2,995	\$69,856	\$10,060	\$7,624	\$635	\$3,283
6F	4.5	1.5	177	\$132,238	\$2,995	\$69,856	\$10,060	\$7,624	\$635	\$3,283
6G	4.5	1.5	171	\$127,755	\$2,893	\$67,488	\$9,719	\$7,366	\$614	\$3,172
6H	4.5	1.5	180	\$134,479	\$3,046	\$71,040	\$10,231	\$7,754	\$646	\$3,339
6J	5.5	2	225	\$168,099	\$3,807	\$88,800	\$12,788	\$9,692	\$808	\$4,173
6K	4.5	1.5	185	\$138,217	\$3,130	\$73,013	\$10,515	\$7,969	\$664	\$3,431
6L**	5.5	2	241	\$180,050	\$4,078	\$95,115	\$13,698	\$10,381	\$865	\$4,470
7A	4.5	1.5	181	\$135,224	\$3,062	\$71,435	\$10,288	\$7,797	\$650	\$3,357
7B	5.5	2	222	\$165,858	\$3,756	\$87,616	\$12,618	\$9,563	\$797	\$4,118

All projected maintenance charges and income tax deduction estimates are for the period October 1, 2003 to September 30, 2004
Assumes project will receive tax exemption benefits under RPTL 421-a

Revised SCHEDULE A
Purchase Prices and Share Allocation
Harriet Tubman Gardens Apartment Corporation
2235-Frederick Douglass Boulevard

New York, New York

Unit	No. of Rooms (2)	No. of Baths (3)	No. of Shares (4)	Cash Purchase Price at \$747.1071 Per Share	Total Amt. of NYS & NYC Real Property Transfer Tax based on Offering Price	Appx. Amt. of HDC Mortgage at Per Share	Appx. Amt. of HPD Land Subsidy Mortgage at Per Share	Estimated Annual Maintenance at Per Share	Estimated Monthly Maintenance at Per Share	Projected 1st Yr's Tax Deduction at Per Share
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1A*	4.5	1.5	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2A	4.5	1.5	172	\$128,500	\$2,910	\$67,883	\$9,776	\$7,409	\$617	\$3,190
2B	5.5	2	213	\$159,134	\$3,604	\$84,064	\$12,106	\$9,175	\$765	\$3,951
2C	5.5	2	225	\$168,099	\$3,807	\$88,800	\$12,788	\$9,692	\$808	\$4,173
2D	4.5	1.5	173	\$129,252	\$2,927	\$68,277	\$9,833	\$7,452	\$621	\$3,209
2E	4.5	1.5	170	\$127,010	\$2,876	\$67,093	\$9,662	\$7,323	\$610	\$3,153
2F	4.5	1.5	170	\$127,010	\$2,876	\$67,093	\$9,662	\$7,323	\$610	\$3,153
2G	4.5	1.5	164	\$122,528	\$2,775	\$64,725	\$9,321	\$7,064	\$589	\$3,042
2H	4.5	1.5	173	\$129,252	\$2,927	\$68,277	\$9,833	\$7,452	\$621	\$3,209
2J	5.5	2	218	\$162,872	\$3,689	\$86,037	\$12,391	\$9,391	\$783	\$4,044
2K	4.5	1.5	178	\$132,983	\$3,012	\$70,251	\$10,117	\$7,668	\$639	\$3,302
2L**	5.5	2	234	\$174,823	\$3,959	\$92,352	\$13,300	\$10,080	\$840	\$4,340
3A	4.5	1.5	174	\$129,997	\$2,944	\$68,672	\$9,890	\$7,495	\$625	\$3,227
3B	5.5	2	215	\$160,630	\$3,638	\$84,853	\$12,220	\$9,261	\$772	\$3,988
3C	5.5	2	227	\$169,596	\$3,841	\$89,589	\$12,902	\$9,778	\$815	\$4,210
3D	4.5	1.5	175	\$130,741	\$2,961	\$69,067	\$9,947	\$7,538	\$628	\$3,246
3E	4.5	1.5	171	\$127,755	\$2,893	\$67,488	\$9,719	\$7,366	\$614	\$3,172
3F	4.5	1.5	172	\$128,500	\$2,910	\$67,883	\$9,776	\$7,409	\$617	\$3,190
3G	4.5	1.5	166	\$124,017	\$2,809	\$65,515	\$9,435	\$7,151	\$596	\$3,079
3H	4.5	1.5	175	\$130,741	\$2,961	\$69,067	\$9,947	\$7,538	\$628	\$3,246
3J	5.5	2	220	\$164,361	\$3,722	\$86,827	\$12,504	\$9,477	\$790	\$4,081
3K	4.5	1.5	180	\$134,479	\$3,046	\$71,040	\$10,231	\$7,754	\$646	\$3,339
3L**	5.5	2	235	\$175,568	\$3,976	\$92,747	\$13,357	\$10,123	\$844	\$4,359
4A	4.5	1.5	175	\$130,741	\$2,961	\$69,067	\$9,947	\$7,538	\$628	\$3,246
4B	5.5	2	216	\$161,375	\$3,655	\$85,248	\$12,277	\$9,304	\$775	\$4,006
4C	5.5	2	229	\$171,085	\$3,875	\$90,379	\$13,016	\$9,864	\$822	\$4,248
4D	4.5	1.5	177	\$132,238	\$2,995	\$69,856	\$10,080	\$7,624	\$635	\$3,283
4E	4.5	1.5	173	\$129,252	\$2,927	\$68,277	\$9,833	\$7,452	\$621	\$3,209
4F	4.5	1.5	174	\$129,997	\$2,944	\$68,672	\$9,890	\$7,495	\$625	\$3,227

All projected maintenance charges and income tax deduction estimates are for the period October 1, 2003 to September 30, 2004
Assumes project will receive tax exemption benefits under RPTL 421-a

Revised SCHEDULE A
Purchase Prices and Share Allocation
Harriet Tubman Gardens Apartment Corporation
2235 Frederick Douglass Boulevard
New York, New York

Unit	No. of Rooms	No. of Baths	No. of Shares	Cash Purchase Price at \$747,1071 Per Share	Total Amt. of NYS & NYC Real Property Transfer Tax based on Offering Price	Appx. Amt. of HDC Mortgage at \$394,6667 Per Share	Appx. Amt. of HPD Land Subsidy Mortgage at \$56,8375 Per Share	Estimated Annual Maintenance at \$43,0760 Per Share	Estimated Monthly Maintenance at \$3,5897 Per Share	Projected 1st Yr's Tax Deduction at \$18,5434 Per Share
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
7C	5.5	2	234	\$174,823	\$3,959	\$92,352	\$13,300	\$10,080	\$840	\$4,340
7D	4.5	1.5	182	\$135,976	\$3,079	\$71,829	\$10,344	\$7,840	\$653	\$3,375
7E	4.5	1.5	178	\$132,983	\$3,012	\$70,251	\$10,117	\$7,668	\$639	\$3,302
7F	4.5	1.5	179	\$133,734	\$3,029	\$70,645	\$10,174	\$7,711	\$643	\$3,329
7G	4.5	1.5	173	\$129,252	\$2,927	\$68,277	\$9,833	\$7,452	\$621	\$3,209
7H	4.5	1.5	182	\$135,976	\$3,079	\$71,829	\$10,344	\$7,840	\$653	\$3,375
7J	5.5	2	227	\$169,596	\$3,841	\$89,589	\$12,902	\$9,778	\$815	\$4,210
7K	4.5	1.5	187	\$139,707	\$3,164	\$73,803	\$10,629	\$8,055	\$671	\$3,459
7L**	5.5	2	243	\$181,547	\$4,111	\$95,904	\$13,812	\$10,467	\$872	\$4,507
8A	4.5	1.5	184	\$137,465	\$3,113	\$72,819	\$10,458	\$7,926	\$660	\$3,413
8B***	5.5 - T	2	404	\$301,833	\$6,836	\$159,445	\$22,962	\$17,403	\$1,450	\$7,494
8C***	5.5 - T	2	373	\$278,668	\$6,311	\$147,211	\$21,200	\$16,067	\$1,339	\$6,919
8D***	5.5 - T	2	351	\$262,234	\$5,939	\$138,528	\$19,950	\$15,120	\$1,260	\$6,510
8E***	5.5 - T	2	416	\$310,799	\$7,039	\$164,181	\$23,644	\$17,920	\$1,493	\$7,715
8F	4.5	1.5	187	\$139,707	\$3,164	\$73,803	\$10,629	\$8,055	\$671	\$3,469
8G**	5.5	2	254	\$189,767	\$4,298	\$100,245	\$14,437	\$10,941	\$912	\$4,711
Total shares:			15,000	\$11,205,606	\$253,794	\$5,920,000	\$852,552	\$646,139	\$53,845	\$278,275

T = Terrace

* 1A is reserved for building superintendent

** Restriction on purchaser's income is 250% of median for these apartments

***Purchasers of these apartments are not limited by income restrictions

All projected maintenance charges and income tax deduction estimates are for the period October 1, 2003 to September 30, 2004
Assumes project will receive tax exemption benefits under RPTL 421-a

EXHIBIT B

NEW YORK CITY HOUSING DEVELOPMENT CORPORATION PURCHASER'S AFFIDAVIT

I/We, _____ [insert names of all purchasers to be listed on proprietary lease] as purchaser(s) ("Purchaser") of _____ [insert number of shares] shares ("Shares") of Corporation ("Cooperative Corporation") which Shares are allocable to a proprietary lease ("Proprietary Lease") for Apt. ("Residence") located at _____, New York ("Project"), understanding and acknowledging that a portion of the construction and all of the permanent financing of the Project is provided by the New York City Housing Development Corporation ("HDC") which has entered into a regulatory agreement concerning the Project with the Cooperative Corporation ("Regulatory Agreement") governing the occupancy of my Residence, do hereby represent and warrant to the Cooperative Corporation as follows:

1. The information in this Affidavit, (my/our) cooperative apartment application and (my/our) Purchaser Income Eligibility Worksheet is true, accurate, complete and correct.

2. (I/We) intend to occupy the Residence as (my/our) principal place of residence within 60 days after (I/we) acquire (my/our) Shares and execute (my/our) Propriety Lease and will not use the Residence as an investment property or vacation home.

3. Other than as described in this Affidavit, (I/we) have no present intent, understanding or agreement (i.e. other than a mere expectation or possibility) to lease, sell, assign or transfer any interest in the Residence to another party and have not entered into any agreement, understanding or other arrangement to lease, sell, assign or transfer the Residence.

4. Purchase Price.

A. The Purchase Price of the Shares allocable to the Residence is \$ _____ which consists of the amount paid in cash or in kind by the Purchaser(s) to or for the benefit of the Seller(s) or a related party to the Seller(s) for the Shares and does not include the items listed in the next sentence. Purchase Price does not include: reasonable attorney's fees and disbursements, reasonable brokerage fees, title insurance fees, reasonable processing fees of the cooperative corporation and its agents and attorneys related to such acquisition, recording fees, State and local transfer taxes, stamp taxes and the usual and reasonable fees and expenses in connection with the financing without limitation, credit report, fees, legal fees, appraisal fees and origination fees. Such amounts described in the foregoing sentence must not exceed the usual and reasonable fees and expenses for these services.

B. (I/We) hereby certify that a true and correct copy of the purchase contract representing the terms of the entire transaction for the purchase of the Shares allocable to the Residence from the seller, and all other contracts, agreements and understandings between (me/us) or anyone acting on (my/our) behalf, directly or indirectly, and the seller or anyone acting on behalf of the seller, directly or indirectly, or any other person, relating to the purchase

of the Shares allocable to the Residence and any related real or personal property or fixtures has been provided to the Cooperative Corporation.

C. Neither (I/We) nor anyone on (my/our) behalf has made any payment other than the amount indicated in item 4A above to the seller or to any person on behalf of the seller, nor have (I/we) canceled any debt of the seller or any related person to the seller.

5. Within the last five years, (I,We) have not purchased any Shares or any other residential unit in any HPD or HDC financed home ownership project listed as a Restricted Project on the attached Schedule of Currently Restricted Projects.
6. (I/We) understand that if (I/We) have made any material misstatements in the foregoing representations or have omitted to state any of the information requested such misstatement or omission will be considered an event of default under the Regulatory Agreement and the proprietary lease for the Residence and will be grounds for (a) termination of (my/our) proprietary lease, (b) eviction from (my/our) Residence and (c) forfeiture of the Shares allocable to (my/our) Residence.

NOTE TO SPONSOR AND/OR COOPERATIVE CORPORATION: This document must be executed not more than fourteen (14) days prior to execution of the sales contract by the Purchaser.

Date: _____, 20____
L.S. _____
Purchaser

Date: _____, 20____
L.S. _____
Purchaser

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came to me personally known and known to me to be the same person described in and who executed the foregoing instrument, and he acknowledged to me the he executed the same.

Notary Public

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20 _____, before me personally came to me personally known and known to me to be the same person described in and who executed the foregoing instrument, and he acknowledged to me the he executed the same.

Notary Public

REAFFIRMATION

NOTE TO SPONSOR AND/OR COOPERATIVE CORPORATION: Purchaser(s) must execute this reaffirmation if title closing is expected to occur or actually occurs, more than six (6) months subsequent to the date the Purchaser(s) executed their Purchaser Income Eligibility Worksheet. The reaffirmation must be submitted to HDC at least five (5) business days prior to the expected date of title closing (or earlier if there has been a change in family composition, assets or liabilities).

(I/We) as Purchaser(s) of the Residence have reviewed all of the foregoing representations and warranties made by (me/us) including information set forth on my/our Purchaser Income Eligibility Worksheet as of this ____ day of _____, 20__.

(I/We) do hereby reaffirm all of the foregoing representations and warranties previously made except as otherwise provided in the space below (e.g. list changes in family composition or income):

L.S. _____
Purchaser

L.S. _____
Purchaser

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came
, to me known and known to be the same person described in and who executed the foregoing
instrument, and he acknowledged to me that he executed the same.

Notary Public

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came
, to me known and known to be the same person described in and who executed the foregoing
instrument, and he acknowledged to me that he executed the same.

Notary Public

EXHIBIT C

NEW YORK CITY HOUSING DEVELOPMENT CORPORATION PURCHASER INCOME ELIGIBILITY WORKSHEET

Cooperative Corporation:

Residence: _____

(Address)

(Apartment No.)

The financial information requested on this worksheet must be provided by all purchasers and any other persons who (a) are expected to reside in the Residence located in the Cooperative development financed by a mortgage provided by the New York City Housing Development Corporation ("HDC") and (b) receive income ("Other Household Members"). The information requested below must be provided in order to determine eligibility under certain income limits. These limits have been established principally in response to HDC's programmatic requirements.

**THIS DOCUMENT MUST BE COMPLETED PRIOR TO THE EXECUTION OF A SALES
CONTRACT BY THE SPONSOR AND/OR COOPERATIVE CORPORATION**

Part 1 - General Information (Names and Social Security Numbers)

A. Purchasers	1.	_____	Soc Sec No: _____
	2.	_____	Soc Sec No: _____
	3.	_____	Soc Sec No: _____
B. Other Household Members	1.	_____	Soc Sec No: _____
	2.	_____	Soc Sec No: _____
	3.	_____	Soc Sec No: _____
	4.	_____	Soc Sec No: _____

Purchasers execute the Reaffirmation on the Purchaser's Affidavit and list all information changes, if any.

PURCHASERS' AFFIDAVIT: I/We, being duly sworn, (1) certify that the information in this Purchaser Income Eligibility Worksheet is true and complete to the best of my/our knowledge and belief; (2) understand and agree that all of the above information is being relied upon by the Sponsor and/or the Cooperative Corporation in order to determine my/our eligibility as a purchaser of the Residence and that any false, misleading or incomplete information in this Purchaser Income Eligibility Worksheet will be considered an event of default under the HDC mortgage, the proprietary lease for the Residence and the By-laws of the Cooperative Corporation and will be grounds for (a) termination of my/our proprietary lease (b) eviction from my/our Residence and (c) forfeiture of the shares allocable to my/our Residence; and (3) consent to disclosure of all of the above information and any verification materials to HDC.

L.S. _____ Purchaser

L.S. _____ Purchaser

STATE OF NEW YORK)
) ss.:
COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came _____, to me personally known and known to me to be the same person described in and who executed the foregoing instrument, and (s)he acknowledged to me that (s)he executed the same.

Notary Public

STATE OF NEW YORK)
) ss.:
COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came _____, to me personally known and known to me to be the same person described in and who executed the foregoing instrument, and (s)he acknowledged to me that (s)he executed the same.

Notary Public

EXHIBIT D

**NEW YORK CITY HOUSING DEVELOPMENT CORPORATION COOPERATIVE
APARTMENT SELLER'S AFFIDAVIT**

In order to comply with the requirements of the New York City Housing Development Corporation, as mortgagee of the Project (as hereinafter defined), in connection with the acquisition of shares of _____ ("Cooperative Corporation") by **[insert name of Purchaser(s)]** (the "Purchaser" whether one or more) from the undersigned, which shares are allocable to a proprietary lease for Apt. _____ (including fixtures) ("Residence") at the following address: _____ ("Project"), the undersigned does hereby depose and say:

1. The Purchase Price of the Shares allocable to the Residence is \$_____ which consists of the amount paid in cash or in kind by the Purchaser(s) to or for the benefit of the Seller(s) or a related party to the Seller(s) for the Shares and does not include the items listed in the next sentence). Purchase Price does not include: reasonable attorney's fees and disbursements, reasonable brokerage fees, title insurance fees, reasonable processing fees of the cooperative corporation and its agents and attorneys related to such acquisition, recording fees, State and local transfer taxes, stamp taxes and the usual and reasonable fees and expenses in connection with the financing without limitation, credit report, fees, legal fees, appraisal fees and origination fees. Such amounts described in the foregoing sentence must not exceed the usual and reasonable fees and expenses for these services.
2. This information is true, correct and complete to the best of (my/our) knowledge and belief. A true and correct copy of the sales contract representing the terms of the entire transaction for the acquisition of the shares for the Residence has been provided to the Cooperative Corporation.
3. In connection with the sale of shares for the Residence, neither (I/we) nor anyone acting on (my/our) behalf (directly or indirectly) has entered into any contract, arrangement or understanding to make any payment to any persons other than as included in the Purchase Price stated above.

This document must be executed not more than fourteen (14) days prior to the execution of the sales contract by the Purchaser.

L.S. _____

Seller

L.S. _____

Seller

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came
, to me known and known to be the same person described in and who executed the foregoing
instrument, and he acknowledged to me that he executed the same.

Notary Public

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF NEW YORK)

) ss.:

COUNTY OF _____)

On this _____ day of _____, 20____, before me personally came
, to me known and known to be the same person described in and who executed the foregoing
instrument, and he acknowledged to me that he executed the same.

Notary Public

APPENDIX



NYC
Housing
Connect

Income Guide

Applying for Affordable Housing:

Applicant Income Guide

ABOUT THIS GUIDE

Your *income* is an important part of your affordable housing application.

This guide shows you how your income is calculated for affordable housing.

This is not a housing application. It will not tell you if you will get an apartment. But it can help you give accurate answers about your income.

If you are invited to an *interview*, you will need to bring documents to confirm all of the information on your application.

Words in *bold italics* are explained on page 10, "Helpful Terms."

INSIDE:

WHAT IS INCOME?	2
WHAT INCOME IS INCLUDED?	3
INCOME FROM EMPLOYMENT	4
INCOME FROM SELF-EMPLOYMENT	5
INCOME FROM OTHER SOURCES	7
INCOME NOT INCLUDED	8
FREQUENTLY ASKED QUESTIONS	9
HELPFUL TERMS	10

What is Income?

Do you receive money from...

- A job, or more than one job?
- Working for yourself?

Examples: Taxi driver, hair stylist, freelance artist

- Other sources, on a *regular basis*?

Examples: Child support, unemployment benefits, supplemental security income (SSI), pension

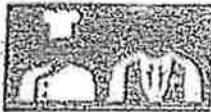


This money is your *income*. You will need to know how much income you receive in order to apply for *affordable housing*.

STEPS TO CALCULATE INCOME:



Identify all of your sources of income.



Income from employment (p.4)



Income from self-employment (p.5)



Income from other sources (p.7)



Convert wages into yearly totals.*



Hourly wages from an employer before taxes and other deductions are taken out



Gross Income on a pay stub (paid weekly, every two weeks, etc.)

*Money earned from self-employment should be calculated as *NET income*, which is the amount after business and other expenses are taken out.

There are different ways you might receive income.

Some examples:

- A paycheck every 2 weeks
- Tips in cash at each shift
- Any kind of weekly or monthly payment, such as child support, pension, or unemployment benefits
- Holiday bonus every year

Income might be called different things.

Some examples:

- Salary
- Wages
- Earnings
- Payments

All of this money is *income*. You will need to include it on your affordable housing application. If you go to an *interview* for affordable housing, you will need to bring documents to confirm your income.



Add income from all sources together to get your total *annual income*.

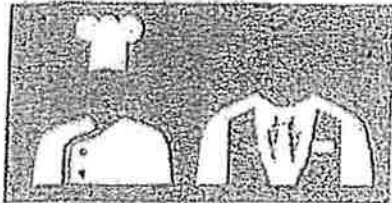
REMEMBER

Throughout this guide, you find can more information about words in *bold italics* on p.10, "Helpful Terms."

What Income is Included?

There are 3 main kinds of income on the affordable housing application.

1. INCOME FROM EMPLOYMENT



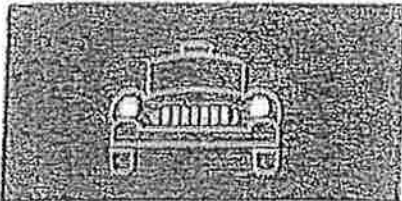
Money you are paid by an employer. This includes tips, bonuses, overtime, and other kinds of pay. If you receive a W-2 tax form, that money is *income from employment*.

On the application, include the amount before taxes or other money is taken out (*gross income*).

For example:

- Annual salary
- Wages, including cash, paid on a *regular basis*
Examples: Weekly • Every 2 weeks • Twice a month • Monthly
- Occasional or episodic work for an employer
Examples: Weekend jobs for a catering company • Per diem (daily) healthcare jobs for a hospital or agency
- Seasonal work
Examples: Holiday season retail • Summer work for a roofing company
- Tips
- Vacation pay
- Overtime
- Bonuses and commissions you receive on a regular basis

2. INCOME FROM SELF-EMPLOYMENT



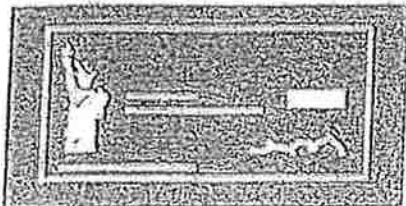
All of the money you receive in a year from working for yourself, freelancing, or being an independent contractor.

On the application, include the amount after taking out business expenses and other deductions (*net income*).

For example:

- "Business income (or loss)" on your tax return
- Income from owning your own business
- Freelancing
Examples: Writer or artist paid directly by clients
- Being an independent contractor or consultant
- Being an independent service provider
Examples: Taxi driver who owns/rents cab • Hair stylist who rents space in a salon
- Seasonal or occasional work for yourself
Examples: House cleaner paid directly by owner • Running your own catering business in the summer

3. INCOME FROM OTHER SOURCES



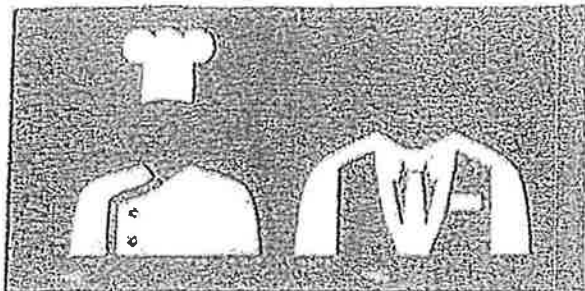
All of the money you receive in a year that is paid on a regular basis, but not from working. For example: child support, social security, unemployment insurance, or interest payments.

On the application, include income from other sources only if you receive it on a *regular basis* (weekly, monthly, yearly, etc.).

For example:

- Alimony
- Annuity Payments
- Armed Forces Reserves
- Child Support
- Dividends
- Disability Insurance
- Gift Income
- Interest from Assets
- Pension
- Public Assistance (PA)
- Rental Property Income
- Social Security or SSI
- Unemployment Benefits
- Welfare Assistance
- Worker's Compensation

1. Income from Employment



Income from employment is the money you earn from a job. It is what an employer pays you, before taxes or other deductions are taken out (*gross income*). On your application, include the amount for an entire year (*annual income*). To learn about including income from owning your own business, go to p. 5, "Income from Self-Employment."

Do you, or any of the people you will live with, have income from...?

- ☐ An annual salary
- ☐ Hourly, daily, or weekly wages
- ☐ Getting paid in cash
- ☐ Tips
- ☐ Occasional or episodic work for an employer
Examples: Work for a catering company • Per diem (daily) healthcare jobs for a hospital or agency
- ☐ Seasonal work
Examples: Holiday season retail • Summer work for a roofing company
- ☐ Vacation pay, overtime, bonuses, or commissions



These are sources of *income from employment*. If you said yes to any of these, include the amounts in the "Income from Employment" part of your application.

HOW TO CALCULATE ANNUAL INCOME

It is important to add all of your income into a yearly, or annual, total. If you are paid regularly (such as weekly, every 2 weeks, twice a month, etc.), you must take these important steps to figure out your annual income.

Note: If you are applying online in NYC Housing Connect, you do not need to do this calculation. It happens automatically as you fill out the income information in your profile.



Option 1: Convert hourly wages to annual income:

\$ you get paid for 1 hour

hours you usually work in 1 week

X # weeks you usually work in 1 year

= annual income

Option 2: Convert wages paid on a regular basis to annual income.

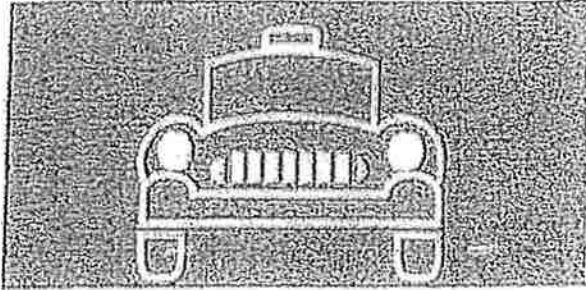
How often do you get paid?

- Every week:
\$ paid each week x 52 = annual income
- Every 2 weeks:
\$ paid every 2 weeks x 26 = annual income
- Twice a month:
\$ paid twice a month x 24 = annual income
- Once a month:
\$ paid each month x 12 = annual income

REMEMBER

Income from employment should be before taxes and other money or deductions are taken out. (This is called *gross income*). You must include gross income for each employer for the entire year.

2. Income from Self-Employment



Income from self-employment is all of the money you earn in a year from working for yourself, freelancing, or being an independent contractor. On your application, include the amount for the entire year, minus business expenses (*net income*). If you don't earn the same amount every year, also go to the next page, "Estimating Annual Income from Self-Employment."

Do you, or any of the people you will live with...?

- ☐ Receive 1099 tax forms
- ☐ Own your own business
- ☐ Work as an independent service provider
Examples: Taxi driver who owns/rents cab
• Hair stylist who rents space in a salon
- ☐ Do freelance work
Examples: Artist, writer, or graphic designer paid directly by clients
- ☐ Work as a consultant or independent contractor
Example below
- ☐ Work for yourself on an occasional or seasonal basis?
Examples: House cleaner paid directly by owner
• Babysitter paid directly by the family • Running your own catering business in the summer



These are sources of *income from self-employment*. If you said yes to any of these, enter "self" in the employer part of the application and report the net income amounts.

HOW TO CALCULATE NET INCOME FROM SELF-EMPLOYMENT

1. Start with the total amount of money that comes into your business in a year. (On your 1099 tax form, this is "gross receipts.")
2. Subtract business expenses and any other deductions.
3. This is your *net income from self-employment*.

What is an Independent contractor?

An *independent contractor* is someone other people hire to do a certain kind of job when needed. Usually the contractor and the person hiring them have an agreement or contract.

Example: Nicole the Painter

Nicole is a painter and works as an *independent contractor*. She has all of her own paintbrushes, ladders, and other supplies, and people hire her to paint their apartments. Before she begins a painting project for anyone, they agree on how much money she will be paid per hour and sign an agreement. When Nicole is finished painting, she tells the person how many hours she worked, and the person writes her a check or gives her cash.

REMEMBER

On the application, the income from self-employment amount should be after business and other expenses are taken out. This is called *net income*.

ESTIMATING ANNUAL INCOME FROM SELF-EMPLOYMENT

You might not make the exact same amount of money from self-employment every year. That's okay. Use these steps to estimate your annual income from self-employment.

1. You will need the last 3 years in a row of tax returns for this type of self-employment work.
 - If you do not have information for 3 years, use the last 2 years in a row.
2. Look at the net profit amounts on the tax returns.
 - On a tax return, see line 12, "Business income (or loss)."
 - On a Schedule C form, see line 31, "Net profit (or loss)."
3. Do you think you will make about the same amount of money this year as you did in past years? If yes, calculate the average and include that amount on the application. (See below for how to calculate the average)
4. Do you expect the amount of money this year to be different from past years? If yes, include the amount you expect to make this year.
5. If you lost money one year, use \$0.00 for that year. Do not use a negative number. See "About Averages" below for more information.
6. Make sure that you have documents to show the amount you have made in the past (such as tax returns) and the income you think you will make this year (such as a letter from your accountant or business manager, financial statements, budgets, receipts, or other information).

Example: David's Catering

David works for the government during the week, but a few years ago he also started a catering business on summer weekends to make extra money. The business is growing.

Every year David's business makes a little more money than the year before:

- 3 years ago, the business made \$5,000.
- 2 years ago, it made \$7,000.
- Last year, it made \$9,000.

Based on the trend of the past 3 years, David expects to make \$11,000 this year from catering. He should put \$11,000 on the application where he enters his self-employment income. This is in addition to the salary he earns in his government job.

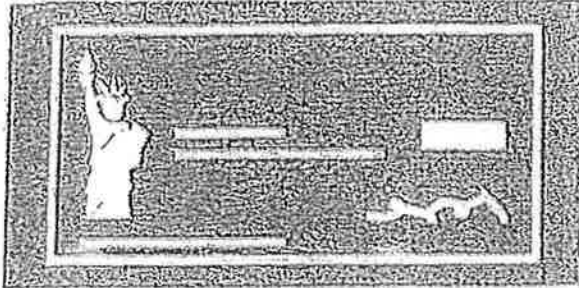
ABOUT AVERAGES

If you think that this year you will make about the same amount as you did the last 3 years, calculate the average of those years and enter it on your application.

Here's how:

1. Find the net profit amounts on your tax returns from the last 2 or 3 years in a row.
2. Add up all of those amounts.
 - Are any of the amounts negative (Example: \$ - 924.00)? If yes, use \$0.00 for that year instead.
3. Divide that number by how many income amounts you started with.
 - If you had amounts from 3 years, divide the number by 3 to get the average.
 - If you had amounts from 2 years, divide the number by 2 to get the average.
4. Enter the average in the "Income from Self-Employment" part of your application.

3. Income from Other Sources



You or the people you will live with may have income that doesn't come from a job or self-employment. If you receive this *Income from other sources* on a *regular basis*, you must also include it on your application.

Do you, or any of the people you will live with, receive income on a regular basis from...?

Note: Include income from children under 18.

- | | |
|---|---|
| ☐ Alimony | ☐ Interest from Assets (such as bank accounts or other investments)
➤ More details on p 10, "Helpful Terms" |
| ☐ Annuity Payments | ☐ Pension |
| ☐ Armed Forces Reserves | ☐ Public Assistance (PA)** |
| ☐ Child Support* | ☐ Rental Property
➤ Use <u>net</u> income from rental property |
| ☐ Disability Insurance | ☐ Social Security or SSI
➤ Use the full amount for each month, <u>before</u> deductions |
| ☐ Distributions | ☐ Unemployment Benefits |
| ☐ Dividends | ☐ Worker's Compensation |
| ☐ Gifts
➤ Examples on next page | |



These are examples of *Income from other sources*. If you said "yes" to any of these, include the amounts in the "Income from Other Sources" part of your application.

REMEMBER

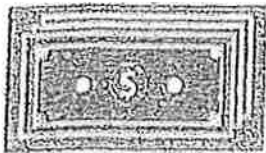
- Include *income from other sources* only if you receive it on a *regular basis* (such as weekly, every two weeks, monthly, or yearly). Do not include *one-time payments*.
- On the application, include the amount of money you would receive in a full year from each source. Do this even if you are not receiving the payment for a full year.
For example: You receive unemployment payments every week, but you know that the payments will end in a few months. Include the total amount you would receive in one year if the payments were not going to end. Go to p.4 to learn how to calculate annual income from regular payments.

* Do you receive court-ordered child support and public assistance (PA)? Make sure to include the full amount of child support paid. For example, if you get "pass-through" payments, the full amount of child support paid could be different than what you get each month.

** Your public assistance income will be calculated according to rules for "as paid" localities. If you go to an interview, the interviewer will ask you for documentation to make this calculation.

What Is gift Income?

If people who you do not live with give you money or help pay your bills on a *regular basis*, this is *gift Income*. You must include it in your income calculation.



Examples:

- Your parents pay your electric bill every month, and the average is about \$100 per month. You must include the \$100 per month in your income on your application.
- A friend or relative gives you \$20 in cash every week to help with your expenses. You must include the \$20 per week in your income on your application.

If you are invited for a housing *interview*, you will need documents to prove that you receive this gift income on a regular basis. For example, make sure that you deposit cash payments right away in your bank account so that your bank statements show that you are paid regularly. You can prove that someone else pays bills for you with copies of their cancelled checks.

Note: The following are not gift income and should not be included in your income calculation: (1) gifts of groceries for children in your household, (2) the value of free or reduced school lunch, or (3) the value of meals provided to the elderly or needy.

Income Not Included



There are some exceptions to what is included as income:

- Income from employment for children under 18 years old
- Any income over \$480 earned by a full-time dependent *student* over 18 years old
- Lump-sum payments
Examples: Insurance payouts • Inheritance
- One-time, non-recurring, or sporadic income (including *one-time gifts*)
- Payments or reimbursements for medical expenses
- Payments for caring for foster children
- Student assistance paid to student or educational institution
- Dollar value of food stamps or SNAP
- Gifts of groceries for children in your household
- Value of free or reduced school lunch
- Value of meals provided to elderly or needy

Do not include these items in your income calculation.

Frequently Asked Questions

INCOME FROM EMPLOYMENT

Why do I need to figure out my annual income? Can't I just put what I made last year?

You and the people you live with will be *eligible* based on how much money you make in the future. It is a good idea to look at tax documents from last year, but this is not enough. Every year is different. This is why you must enter the amount you currently make, and how often you get paid. It is also why you must include bonuses that you receive or expect to receive *on a regular basis*, and *income from other sources*.

My adult daughter is a full-time student who works after school. Is her income included?

If a full-time student over 18 years old is claimed as a dependent by parents or guardians, only \$480 of his or her *income from employment* is included as income.

I get paid in cash. How can I prove this is my income?

It is important to keep a record of your cash income. Every time you get paid in cash, write down the amount of money, date, and who paid you. Keep this record of cash payments in a safe place.

If you have a bank account, deposit the cash right away. This is so that the bank will have a record that you were paid regularly. It's okay if you need to take the money out of the bank again. Your bank statement will still show the deposit.

Remember: If you make more than a certain amount of cash income, you must also report it on your tax return. Your tax forms will say what that amount is.

I get paid on an occasional or episodic basis. How do I calculate my income?

It can be difficult to calculate your annual income if you do not get paid on a *regular basis*. Working for a caterer some weekends to make extra money, per diem (daily) healthcare jobs, temp jobs, and acting work can be examples of occasional or episodic work you do for an employer.

Have you earned income on an occasional or episodic basis over the last 3 years? If yes, add the amount you made for all three years together and divide by 3. This number is your average annual income from that work. Then estimate how much you will earn this year from that same type of work. Compare that number to your annual average. Which is higher? Use the higher number in the "Income from Employment" section of your application.

What happens if my income changes after I apply, and then I get invited to an interview for housing?

Keep all of the documents and records that confirm your income now. If your income changes (for example, a new job or a raise), also bring documents showing how much you will be earning in the future. The interviewer will recalculate your income.

INCOME FROM SELF-EMPLOYMENT

I have been invited to interview for affordable housing. What documents do I need to confirm my self-employment income?

You will need to confirm how much you have made in the past from this type of work, and how much you expect to make this year.

To confirm past income, bring your last 3 years in a row of tax returns for self-employment in this type of work. You may bring information from the past 2 years in a row if you do not have 3.

To confirm the income you expect to make this year, bring a letter from your accountant or business manager, financial statements, budgets, receipts, or other information that supports the amount of money you expect to make.

What if I have been self-employed in a certain type of work for less than 2 years?

You will need documents showing that, as of the date of your interview, you have been self-employed in this type of work for 2 years or more. If you are unable to provide this information from the past 2 years in a row, it is likely that you will not be eligible.

Even if you think this may be the case, you must still include your *net income from self-employment* on the application. Don't leave out any income. It can take several months until you hear about an interview, so it may be possible that you will have 2 years of self-employment income at that point. Be sure to bring documents to the interview that show how much you have already made from this type of self-employment, and how much you will make this year.

Helpful Terms

Affordable Housing: Housing in New York City for people with incomes under a certain amount. Typically, housing is called "affordable" if a person pays up to approximately one-third of his or her income for rent or housing costs.

Annual Income: The amount of money you are paid in one year, calculated from gross income from employment, net income from self-employment, and income from other sources.

Assets: Assets are items of value that may be turned into cash. A savings account is a cash asset. The bank pays interest on the asset. The interest is the income from that asset. Other examples: stocks, bonds, mutual funds, money market accounts. See **Interest from Assets**, below, for more information.

Eligible/Eligibility: Your income must fall between certain limits and meet other application requirements to qualify for affordable housing. Other requirements include providing documents to prove your income and passing a credit and background check. If you and the people you will live with meet all of the requirements, you are eligible.

Gift Income: Income you receive on a regular basis from someone who does not live with you. For example: Your parents pay your utilities every month, or a friend or relative sends you a check to help with groceries and other expenses on a regular basis. Gift income can be in cash, but does not have to be.

Gross Income: Your annual (yearly) total earnings, wages, payments, or other money you receive from jobs and other sources, before any taxes are taken out. This is usually more than your take-home pay. Most people will report gross income on their applications. People who are self-employed report net income from self-employment instead.

Income: Earnings, wages, payments, or other money you receive.

Income from Employment: Income for work you do for an employer (not yourself). Gross income is used to report income from employment.

Income from Other Sources: Income you receive on a regular basis that does not come from a job. For example, Social Security or veterans' benefits, public assistance, or child support.

Income from Self-Employment: Income you earn working for yourself, owning a business, or providing services. This includes freelancing, independent contracting, and other work-for-hire. Net income is used

for income from self-employment on the application. If your net income is \$400 or more in a year, you must report that income on your application. *Note: if your business is an S-corporation, gross business income reported on Schedule K-1 is used in addition to gross W-2 wages earned.*

Independent Contractor: A person or business whom other people hire to do a certain kind of job when needed. Usually the contractor and the person hiring him or her have an agreement or contract.

Interest from Assets: If you go to an interview, the people interviewing you will calculate your interest income from assets like bank accounts and other investments. If all of your assets are worth less than \$5,000, the interest they earn is added to your income. If all of your assets are worth more than \$5,000, either the interest they earn or 0.06% of their value is added to your income, whichever amount is greater.

Interview: After the application deadline, all applications are put into a random order. Starting at the top of the list, applications are reviewed and if they appear eligible, applicants are called for an interview to continue the screening process. If you are invited for an interview, you will need to bring documentation that confirms your income.

Net Income: The amount of income received after subtracting taxes, expenses, and other deductions. Net income is used to calculate income from self-employment.

Occasional or Episodic Income: Recurring income that is not paid at a consistent or expected time interval. Temp jobs, seasonal work, or acting jobs can be examples of recurring work paid on occasional or episodic basis.

One-time Payment: Income not received on a regular basis in the past and that you do not expect to receive again in the future. This money is not included in the income calculation.

Regular Basis/Regularly: If you receive income from any source on a regular basis, or "regularly," this means you are paid at a consistent or expected time interval. Income paid every day, every week, every 2 weeks, twice a month, once a month, every quarter, or every year are examples of income paid on a regular basis.

Student: A person with full-time student status (according to the person's school) for 5 months of the calendar year. The 5 months do not need to be consecutive. Only \$480 of a full-time dependent student's income from employment is included in the income calculation.



www.nyc.gov/housingconnect

Find and Apply for



facebook.com/NYCHPO

Greyhound

www.nyc.gov/housingconnect

When applying for affordable housing, please refer to the following information on the application.

This document is for informational purposes only. It is not intended to be used as a legal document. For more information, please contact the Department of Social Services.

Date: _____

Harriet Tubman Gardens Apt. Corp.
c/o Kyrous Realty Group, Inc.
263 West 38th Street, Suite 15E
New York, NY 10018

To Whom it May Concern:

I have read the Proprietary Lease of Harriet Tubman Gardens Apt. Corp., and will abide by all rules and regulations as set forth. Specifically, any apartment construction renovation plans will be submitted to the cooperative's managing agent for the approval prior to the commencement of any work.

Signed by:

Harriet Tubman Gardens Apt. Corp.
Occupant Information Form

Date: _____

Apt. No.: _____

Lessee: _____

Social Security No.: _____

Lessee: _____

Social Security No.: _____

Lessee: _____

Social Security No.: _____

Please list all other occupants who will reside in apartment:

Relationship: _____

Relationship: _____

Relationship: _____

Lessee Contact Information:

Name: _____

Name: _____

Work Number: _____

Work Number: _____

Cell Phone: _____

Cell Phone: _____

E-mail: _____

E-mail: _____

Other: _____

Other: _____

Person to notify in the event of an emergency: _____

Emergency Daytime Number: _____

Emergency Evening Number: _____

Date: _____

Harriet Tubman Gardens Apt. Corp.
c/o Kyrous Realty Group, Inc.
263 West 38th Street, Suite 15E
New York, NY 10018

Re: Move In/Move Out Procedures

To Whom it May Concern:

I understand that I must notify Kyrous Realty Group, Inc., in writing, not less than one week prior to my actual move. Notices should be addressed to Kyrous Realty Group, Inc., 263 West 38th Street, Suite 15E, New York, NY 10018.

NO MOVING WILL BE PERMITTED ON WEEKENDS OR HOLIDAYS. MOVING IS ONLY ALLOWED MONDAY THROUGH FRIDAY BETWEEN THE HOURS OF 9:00 A.M. AND 4:00 P.M.

Further, the party or parties moving in or out must notify the superintendent two days prior to the actual move. The superintendent's telephone number is (212) 864-6939

ANNUAL NOTICE

PROTECT YOUR CHILD FROM LEAD POISONING AND WINDOW FALLS

New York City law requires that tenants living in buildings with 3 or more apartments complete this form and return it to their landlord before February 15, each year. If you do not return this form, your landlord is required to visit your apartment to determine if children live in your apartment.

Peeling Lead Paint

By law, your landlord is required to inspect your apartment for peeling paint and other lead paint hazards at least once a year if a child under 6 years of age (5 years or younger) lives with you.

- You must notify your landlord in writing if a child under 6 comes to live with you during the year.
- If a child under 6 lives with you, your landlord must inspect your apartment and provide you with the results of these paint inspections.
- ***Always report peeling paint to your landlord. Call 311 if your landlord does not respond.***
- Your landlord must use safe work practices to repair all peeling paint and other lead paint hazards.

These requirements apply to buildings with 3 or more apartments built before 1960. They also apply to buildings to buildings built between 1960 and 1978 if the landlord knows that lead paint is present.

Window Guards

By law, your landlord is required to install window guards in all your windows if a child under 11 years of age (10 years or younger) lives with you, OR if you request them (even if no children live with you).

- ONLY windows that open to fire escapes, and one window in each first floor apartment when there is a fire escape on the outside of the building, are legally exempt from this requirement.
- It is against the law for you to interfere with installation, or remove window guards where they are required. Air conditioners in windows must be permanently installed.
- Window guards must be installed so there is no space greater than 4 $\frac{1}{2}$ inches above or below the guard, on the side of the guard, or between the bars.

These requirements apply to all buildings with 3 or more apartments, regardless of when they were built.

Fill Out and Detach the bottom part of this form.

Please check all boxes that apply

- ☐ A child age under 6 years of age (5 years or younger) lives in my apartment.
- ☐ A child under 11 years of age (10 years or younger) lives in my apartment and:
 - ☐ Window guards are installed in all windows as required.
 - ☐ Window guards need repair.
 - ☐ Window guards are NOT installed in all windows as required.
- ☐ No child under 11 years of age (10 years or younger) lives in my apartment:
 - ☐ I want window guards installed anyway.
 - ☐ I have window guards, but they need repair.

Last Name

First Name

Middle Initial

Street Address

Apt. #

City

State

Zip Code

Signature

Date

Telephone Number

Deadline for return: February 15, 2011

Return form to: Name and address of landlord or managing agent. Call 311 for more information on preventing lead poisoning and window falls.

DOHMH-approved: November 05, 2010

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- It is against the law for you to interfere with installation, or remove window guards where they are required. Air conditioners in windows must be permanently installed.
- Window guards must be installed so there is no space greater than 4¹/₂ inches above or below the guard, on the side of the guard, or between the bars.

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Street Address	Apt. #	City	State	Zip Code
Signature	Date	Telephone Number		

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NEW YORK CITY Residential Recycling Guide

Full recycling is back in America's largest city! Here are some simple pointers on what to recycle and how.

Paper & Cardboard

YES

Newspapers, magazines & catalogs

White or colored paper

All mail (even envelopes with plastic windows), wrapping paper, etc.

Smooth cardboard

Cereal and other dry-food boxes, etc.

Paper bags

Flattened cardboard

Place paper and cardboard recyclables in a clear bag or green-labeled container. Note that paper milk and juice cartons (rinsed) should be placed in the container with metal, glass and plastic.

NO

Plastic- or wax- coated paper

Candy wrappers, take-out containers, etc.

Carbon paper

Heavily soiled paper or cardboard

Hardcover books

Metal, Glass & Plastic

YES

Metal cans

Food, aerosol (empty), etc.

Foil wrap & trays

Plastic bottles & jugs

For detergent, soda, milk, juice, water, etc.

-any bottle where the neck is smaller than the body

Glass bottles & jars

Milk and other beverage cartons

Household metal including:

- Wire hangers
- All metal appliances (from washing machines and stoves to toasters and irons)*
- All indoor and outdoor metal furniture, including cabinets and window screens
- Metal pots and pans, cutlery and utensils

*Call 311 before discarding appliances that contain CFC gas, such as refrigerators and air conditioners.

NO

Motor oil or chemical containers

Styrofoam

Cups, egg cartons, etc.

Food containers

For yogurt, margarine, take-out, salad bar, etc.

Plastic bags, wrap or film

Sandwich wrap, grocery or dry cleaning bags, etc.

Plastic trays or tubs

For microwave, etc.

Plastic utensils, plates, cups, bowls

Plastic appliances, toys, furniture

Lightbulbs

Pane glass

Pump spray nozzles

Caps or lids

Household batteries

Rinse metal, glass and plastic items and place them in a clear bag or blue-labeled container. Throw away caps and lids with your regular trash. To collect the 5-cent deposit on beverage containers such as beer and soda bottles and cans, redeem them at a neighborhood store instead of putting them in with your recycling.

For more information, call the city Information line at 311 or visit the New York City Recycles website at www.ci.nyc.ny.us/html/dos/html/bw_home/index.html

To find this guide online, go to www.nrdc.org/cities/recycling/

Natural Resources Defense Council
40 West 20th Street, New York, NY 10011 | 212 727-2700
www.nrdc.org