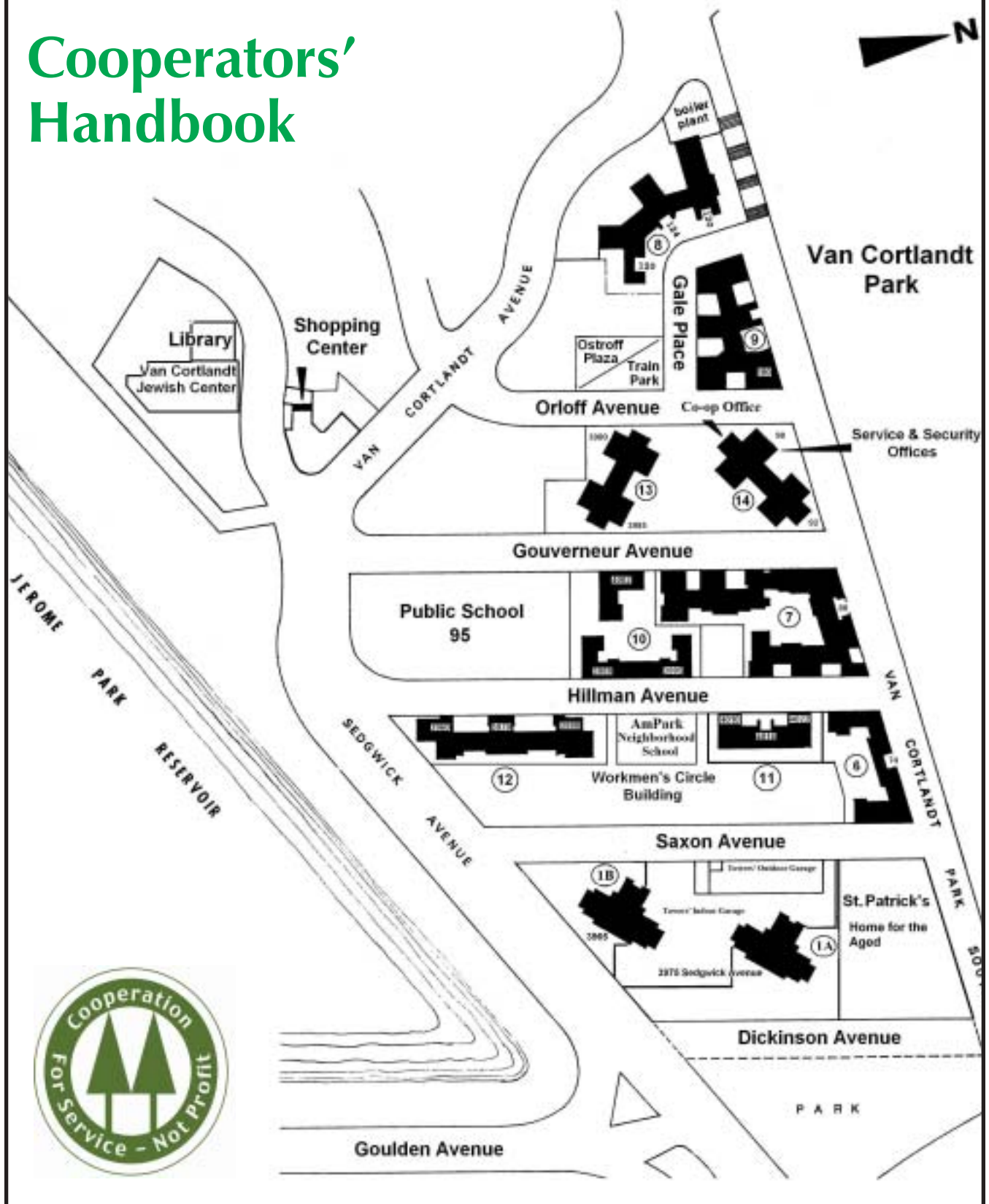


# AMALGAMATED HOUSING COOPERATIVE

98 Van Cortlandt Park South ♦ Bronx, New York 10463 ♦ 718-796-9300

## Cooperators' Handbook



## *Mission Statement*

*To provide quality housing and a strong community for people of moderate income.*

*To operate and live in accordance with the cooperative ideals including democratic governance, shared responsibility, constant education, and mutual respect.*

## INTRODUCTION

In the early days of the cooperative, the community was smaller and people's lives were more centered in the co-op. Word of mouth, co-op meetings, and an occasional notice in the Bulletin were enough for cooperators to know all the details they needed to know. As our world has grown more complex and diffuse, so has our cooperative. Word of mouth no longer suffices to provide essential information. The Amalgamated Cooperator's Handbook was prepared with that understanding.

The Cooperators' Handbook is meant to provide as much information as possible regarding the details of living in the cooperative. It is intended as a reference resource. We hope that when you have a question regarding life in the Amalgamated, you will be able to turn to the Handbook for the answer, or information to help you find the answer.

The first edition of this Handbook was issued in January 1989. Since that time there have been changes in Amalgamated policy and operating procedure. As a result, the Handbook requires updating on a regular basis in order to remain relevant. We invite you to offer your suggestions for how we might improve future editions of this material. Remember, a cooperative is built upon the contributions of all its members.

Cooperatively yours,

Board of Directors  
Amalgamated Housing Corporation  
August 2006

*Policy set by the Board of Directors and various prices (noted throughout this Handbook) are subject to change. Addendums will be distributed as needed; place all addendums in the pockets of this Handbook.*



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## **Living In A Cooperative Environment: OUR HISTORY, PHILOSOPHY, AND IDEALS**

**“Cooperation - For Service, Not Profit.”** This philosophy has been the foundation of the Amalgamated since its inception in 1927, and remains the basis for its future.

Understanding, absorbing, and living by cooperative ideals is the key to the continued success of our community. With the cooperative ideals, all the details will fall into place. Without them, we become just another group of buildings and apartments.

### **Rochdale Principles**

I.C.A.

Statement of Cooperative Identity - Adopted in Manchester, England 1995

The cooperative movement traces its roots to the Rochdale Society of Equitable Pioneers, formed in 1844. The Cooperative Principles follow from the original principles established in Rochdale, England. They have been adapted and brought up to date several times since.

**Definition** - A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

**Values** - Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

**Principles** - The co-operative principles are guidelines by which co-operatives put their values into practice.

**1st Principle: Voluntary and Open Membership:** Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

**2nd Principle: Democratic Member Control:** Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

**3rd Principle: Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the

common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: **Autonomy and Independence:** Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

5th Principle: **Education, Training and Information:** Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: **Co-operation among Co-operatives:** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional, and international structures.

7th Principle: **Concern for Community:** Co-operatives work for the sustainable development of their communities through policies approved by their members.

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## Quotations from our Co-op Leaders

"Amalgamated was born of a dream in the twenties; a dream nurtured by the Amalgamated Clothing Workers of America that working people of moderate income could build good and beautiful homes for themselves, homes they could afford. Abraham E. Kazan, the founder and president for 40 years, had a vision that people could build and manage their own communities without landlords. By working together cooperatively, they could provide themselves with better homes at less cost than could be found in privately-owned housing. At the same time, a community would develop that offered cultural, social, educational, and neighborhood interests to enrich the lives of all members of the family and particularly the children."

*(Abe Bluestein, Manager of Amalgamated, 1973 - 1977, from the Golden Jubilee Journal)*

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"It was offered to us to demonstrate that through cooperative efforts we can better the lot of our co-workers. We have also been given the privilege to show that where all personal gain and benefit is eliminated, greater good can be accomplished for the benefit of all. It remains for the members of our Cooperative Community to exert their efforts to run this cooperative and make it more useful, and

more interesting, for all who live in these apartments. Our members have to remember that unless we create a community embracing the co-op movement, this enterprise of ours, successful as it may be, will eventually lose its value."

*(Abraham E. Kazan - 1929)*

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"What the sponsors of this undertaking wanted to demonstrate once again is that what is impossible for one to accomplish is perfectly possible to attain when a group of people decide to cooperate."

*(Abraham E. Kazan - 1950)*

\*\*\*\*\*

"These splendid cooperative homes of ours, for all their beauty and comfort, are incomplete and inanimate without the spirit of cooperation that must dwell within them.

How is that spirit to be fostered? First and foremost, by a friendliness and mutual respect for each other; by faith and confidence in our various committees and administration; by sincere cooperation, intellectually, artistically, and socially.

...But let us not be silent and passive. Let each one of us contribute a little of our spare time, our ideas and personalities toward building a spiritual community that will reflect glory and joy upon all of us.

...Nothing is impossible! With five hundred families cooperating sincerely and unselfishly, everything is possible. Let us but desire it; desire it strongly! And just as these lovely homes of ours have come into being out of a desire for better things, will our cultural and artistic dreams come true, and then only will the spirit of cooperation find full and lasting realization in our enterprise."

*(Herman Liebman - 1929, before he became  
Education Director for most of the next 50 years)*

\*\*\*\*\*

"The result has been economic benefits of no small order. The monthly carrying charges, compared to rents in the market place, have been extremely low. Moreover, a developing community has yielded nonpecuniary profits by way of additional recreational and social amenities. Sunshine and light permeate the area.

An idea — cooperation — has elevated the lives of generations of families. The community is strong. It is healthy. It has persisted for one half century."

*(Robert Szold, Senior Attorney and an original Amalgamated Director for 45 years,  
from the Golden Jubilee Journal)*

“Cooperatives provide people with more than housing and other goods and services at reasonable prices. As institutions, which are democratically owned by the people who use their services, they provide people with effective methods for participation and control of their own enterprises. In a society in which there is little opportunity for people to have a meaningful voice in their own affairs, this may be one of the most significant contributions cooperatives are making to creating a better society.”

*(Harold Ostroff, President of United Housing Foundation - from the Golden Jubilee Journal)*

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“If cooperation means anything its values must be measured in terms of the progress of people. What has been accomplished in this neighborhood is that cooperation has given people the opportunity to accept the responsibilities and obligations inherent in home ownership as well as to have confidence in one another...”

*(Abraham E. Kazan - 1927)*

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“This community, then, consists of many components, but for those who take an active part in community life, these complexities melt into a unified and rationally constructed whole. Knowledge about the organization helps make better cooperators, and better informed cooperators make for a better cooperative.”

*(Sol Shaviro - 1958, Amalgamated Manager, 1959 to 1966; President from 1966 to 1975)*

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“... In discussing the problems of our house at our last meeting we were certainly glad to hear the topics discussed not from the individual angle, not from the personal point of view, but rather along the lines of what is good or bad for all concerned.”

*(Abraham E. Kazan - 1932)*

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“...The ultimate power of leadership rests with each individual stockholder. By casting a vote for the candidate of your choice, you, the stockholder will play a key role in determining the direction this community will take in the crucial years ahead. That is true democracy. And when you fail to vote, you play a role in the subversion of the cooperative spirit by which we have lived for all the years of our existence.”

*(Judah Goldstein, Education Director, 1979 - 1988)*

“In addition to programs of orientation, cooperative education and the like to my mind it is increasingly evident that if this community does not find a path to bring our new neighbors to positions of participation, responsibility, and leadership in rapid order, the risks of the pot boiling over because of the economic pressures will make it difficult to maintain the stability which is the outstanding manifesto of this cooperative community. On the other hand, I urge my new neighbors to not wait for invitation – you have talents, time and interests — invest them now.”

*(Morris Schechter - 1979, long-time Board Member and Treasurer of Amalgamated)*



## Resolving Interpersonal Conflicts in a Cooperative Environment

Along with many benefits, living in a cooperative environment carries with it a number of responsibilities as well. The co-op life-style is not for everyone. It assumes a high degree of respect for our common property and consideration for our neighbors. The cooperative living experience is enhanced when we are friendly and considerate to those around us and actively participate in the co-op’s daily life. It is diminished when we do not.

Notwithstanding this ideal, we recognize that occasions may arise in which cooperators need the assistance of a neutral third party in order to resolve disputes that involve conflicting life-styles and other matters.

A number of our senior staff are trained in mediation and other conflict resolution techniques. After exhausting every effort to resolve a dispute cooperatively, as neighbors, the parties may wish to involve our staff.

The role Amalgamated personnel play in this regard is strictly as a facilitator of the process. Unless house policy has been clearly and unequivocally violated, or other issues of safety are involved, Amalgamated’s role is not one of advocacy and will take no sides.

To the extent that the problem cannot be resolved satisfactorily with Amalgamated’s assistance, the parties may be referred to civil court for adjudication.

Cooperators may be assured that in all instances where Amalgamated staff are involved, information regarding the matter in dispute is held in complete confidence. If you wish assistance in this regard, please contact the Assistant to the Manager.

## Rights & Responsibilities of Shareholders

As members of the cooperative, each of us has these rights and responsibilities:

### Rights

- To enjoy peaceful possession of our apartment.
- To receive all services and use all common facilities available to all other shareholders in a fair and equitable manner.
- To be charged only our proportionate share of all expenses of our co-op.
- To receive timely notice of all changes in board policies, house rules, and other matters affecting our co-op.
- To receive annual audited financial statements prepared by an independent accountant.
- To be notified in writing of the annual meeting or any special meetings of shareholders.
- To call for special meetings of the shareholders in the manner set forth in our co-op's by-laws.
- To vote in person or by mail on all issues that require a vote of the membership including the election of members of the board.
- To be a candidate for election to the board after a 3-year residency period.
- To participate in our co-op's activities, groups, or clubs.

### Responsibilities

- To do nothing that deprives others of peaceful possession of their apartment.
- To pay all financial charges in a timely manner.
- To comply with our co-op's rules and board policies.
- To become familiar with the provisions of our co-op's basic documents: by-laws, occupancy agreement, and cooperator's handbook.
- To remain a cooperator in good standing.
- To stay informed on issues affecting our cooperative.
- To attend membership meetings called by the board of directors.
- To vote on all issues that come before the membership for decision.
- To treat all public areas of our co-op like our home, which they are.
- To treat our fellow cooperators as equal owners, which they are.
- To act as a cooperator, *not* as a tenant.
- If we cannot help, we should not obstruct!

*(This list is a brief summary. For full details please refer to the by-laws of our cooperative, the co-op's certificate of incorporation, and occupancy agreement.)*

## GOVERNANCE AND OPERATION

### State Law - DHCR

The Amalgamated Housing Corporation was established under the Limited Dividend Housing Companies Law of 1926. Amalgamated was the first to take advantage of this legislation, and became the first government-aided cooperative in the nation. The State Housing Law of 1926 was later amended, and Amalgamated is now covered by Article IV of the Private Housing Finance Law.

Under these laws, Amalgamated is supervised by the New York State Division of Housing & Community Renewal (DHCR). DHCR monitors our compliance with New York State housing rules and regulations. The Commissioner of Housing and Community Renewal appoints one member to the Board of Directors (in addition to the 12 members elected by stockholders). The Commissioner's representative reviews physical and budgetary conditions on a monthly basis. The Commissioner is authorized to supervise and approve carrying charge increases, budgets, certain contracts, apartment allocations, and many other aspects of the co-op's overall administration.

### By-Laws

Governance of the Amalgamated is in accordance with the Amalgamated Housing Corporation By-laws. Shareholders may request a copy from the Co-op Office, either in person or in writing.

### Board of Directors

Responsibility for the ongoing operations of the cooperative is vested in the Board of Directors. The Board consists of twelve Directors, all of whom are resident-cooperators and serve without compensation.

Four Directors are elected each year by the stockholders as part of the Annual Stockholders Meeting. Following the election by stockholders, the Board elects officers, who serve as officers of the Board and of the Housing Corporation. Between meetings of the Board, and subject to the direction of the Board, the President is responsible for the general management of the corporation.

The Board sets policy, determines budget, authorizes contracts, exercises overall supervision of management and carries out other business appropriate to running the cooperative. It meets as a full Board every month, and does some of its work through various Committees.

The Board of Directors represents Amalgamated cooperator-shareholders. Cooperators have a right to petition the Board on policy questions or individual matters which cannot be resolved by management or an appropriate Committee of the Board.

## Committees of the Board

Much of the work of the Board of Directors is done by its appointed Committees. Committees work closely with Department Supervisors or the Manager, but do not directly supervise members of staff. Committees may work to resolve cooperator problems, propose policy changes or recommend projects to be undertaken by the cooperative. Any policy changes or spending outside of the approved budget must be approved by the Board of Directors.

Our present Committees are:

1. Apartment Allocations Committee: Recommends policy on allocation of apartments, including internal transfers, and parking in the Towers' and Gale Place Garages. The Committee also addresses appeals by cooperators or applicants.
2. Finance Committee: Works with management in preparing annual budgets, reviews quarterly and annual financial reports to monitor our financial condition, and makes recommendations regarding how to raise additional funds when they are needed.
3. Service Committee: Reviews and evaluates both operational service needs and capital needs, and adjudicates cooperator grievances with management on service-related matters.
4. Long Range Planning Committee: Evaluates and recommends priorities for our long range capital needs. It also considers the financing for meeting these capital needs.
5. Audit Committee: Initiated in 2002, this committee works with our auditor in planning and reviewing the annual audit of our finances.
6. Incoming Capital Assessment Committee (ICAC): New cooperators are now paying an additional capital assessment, and the funds are dedicated to improvements in apartments upon turnover and in public areas. ICAC advises the Board on priorities for using the new funds.

Additional committees are appointed from time to time as the Board deems appropriate.

Other Committees which are composed of members from our three Boards of Directors, Amalgamated, A. H. Consumers, and Park Reservoir:

7. Joint Community Activities Committee: Since the founding of Amalgamated, education and community activities have been a priority for our co-op. The Joint Community Activities Committee (JCAC) is the social, cultural, and educational arm of our three cooperative organizations: Amalgamated Housing Corporation, Park Reservoir Housing Corporation, and A. H. Consumers Society.

JCAC is composed of Directors appointed by the President of each Board. Each group of appointees reports back to its respective Board. JCAC elects its own officers and sets its own rules and regulations, subject to review and revision by the parent Boards.



JCAC establishes policy for educational and cultural activities, deriving its authority from the three Boards of Directors, and is responsible to them jointly.

JCAC's broad mandate is to provide for cooperative education through publication of the Community News, the weekly Co-op Bulletin, and such other methods as may be appropriate, and to promote community activity, including sponsoring and overseeing various groups and organizations. For that reason, we maintain an Education Office as part of our management staff.

8. Security Committee: Composed of members from the three Boards, this committee reviews the overall security and public safety needs of the cooperative and makes specific policy recommendations designed to address those needs.

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### A. H. Consumers Society, Inc.

During the depths of the Depression, when the number of cooperators moving out was greater than the number of new cooperators moving in, only the careful management of the co-op's funds prevented individual cooperators from losing their investment. This experience, however, prompted Founder-President Abraham Kazan to promote the establishment of a special reserve fund to protect against any future threats to equity investments.

Thus in 1937, the A. H. Consumers Society was created. A. H. Consumers Society, Inc. is a separate corporation with the exact same shareholders as Amalgamated Housing Corporation.

A. H. Consumers serves a dual role. First, it administers the sale and repurchase of Amalgamated Housing Corporation stock. Second, it administers the Reserve Fund, which is made up of a \$120 per room non-interest bearing investment each new cooperator makes when joining the cooperative. The original investment is returned when a cooperator moves out and is replaced by the same amount from a new cooperator. In this manner Amalgamated is always sure of having sufficient funds available to pay outgoing cooperators their equity investment. A. H. Consumers is responsible for managing the investment of all monies in the Reserve Fund.

Additionally, A. H. Consumers owns the shopping center on Sedgwick Avenue, which is sometimes referred to as the Taxpayer.

A. H. Consumers is also owner of a portion of the lovely Kazan Garden located between Buildings 13 and 14. A. H. Consumers purchased the former site of the Van Cortlandt Jewish Center, along Gouverneur Avenue near Building 13B, when the Center was moved to its present location on Sedgwick Avenue, and razed the building to allow for the expansion of the garden.

On occasion, A. H. Consumers acts as a lender to Amalgamated making money available for various special projects and capital needs.

As previously noted, A. H. Consumers also participates in the Joint Community Activities Committee and works with Amalgamated in various other ventures and projects as the need arises.

A. H. Consumers Society is governed by a nine-member Board of Directors. Three seats on the Board are opened for election each year. The Annual Stockholders Meeting is held in conjunction with the Amalgamated Annual Stockholders Meeting. All Amalgamated shareholders are also shareholders of the A. H. Consumers Society.

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### Park Reservoir Housing Cooperative

The Park Reservoir Housing Cooperative and Amalgamated are sister cooperatives. The former was built by Abraham Kazan and the other leaders of the Amalgamated in 1957, and it was the first Mitchell-Lama Housing Cooperative to be occupied.

Park Reservoir consists of three buildings, at 3835 and 3845 Sedgwick Avenue, and 3915 Orloff Avenue. It is home to approximately 274 cooperators families.

Park Reservoir shares management with Amalgamated. It participates in the Joint Community Activities Committee, the Security Committee, and other joint projects with Amalgamated as the need arises.

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### Herman Liebman Memorial Fund, Inc.

The Herman Liebman Memorial Fund, Inc. (HLMF) was established in 1986 by the Boards of Amalgamated Housing, Park Reservoir Housing, and A. H Consumers Society, Inc. The Fund's Directors are appointed by the three Boards, and voluntarily serve to administer the Fund in accordance with its by-laws. It is named in memory of Herman Liebman, Education Director for almost 50 years, who was a teacher and preacher of the cooperative vision. The HLMF promotes educational and cultural programs which are so vital to our community.

The Workmen's Circle Building located at 3990 Hillman Avenue was purchased by the Herman Liebman Memorial Fund in November 2001. The entire building is currently being leased to the New York City Department of Education; it is home to the newly created AmPark Neighborhood School which will open in September 2006. The large public area room in the building is being used for co-op events and private parties.

## Coordinating Council of Cooperatives (“CCC”)

Amalgamated is a member of the Coordinating Council of Cooperatives, made up of sister cooperatives with a common heritage. With a philosophy of “Cooperation Among Cooperatives,” it provides a means by which co-ops can benefit from the exchange of ideas, experience, and support of each other. It also provides a way in which co-ops can take a common stand in lobbying government and promoting cooperative ideals.

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## Van Cortlandt Cooperative Federal Credit Union

The Van Cortlandt Cooperative Federal Credit Union was organized by Amalgamated Cooperators in 1936 to serve the financial needs of Amalgamated Cooperators. Israel Ostroff was the Credit Union’s first president, serving as president from 1936 to 1974. The Van Cortlandt Cooperative Federal Credit Union membership extends beyond Amalgamated. It has over 3800 members and has extended loans of more than \$69,000,000 since its origin. Members’ savings are over \$59,000,000. The Credit Union provides a wide variety of financial services.

The Credit Union is located in the lobby of the Co-op Office at 98 Van Cortlandt Park South (Building 14) and is open on Monday (2:00pm-8:00pm), Wednesday (9:00am-12 noon), and Thursday (2:00pm - 8:00pm). Their telephone number is (718) 549-5858; their website is [www.vccfcu.com](http://www.vccfcu.com). All Amalgamated cooperators are eligible for membership in the Credit Union.

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## Management

The day-to-day operation of the co-op is handled by our management personnel within the policy guidelines established by the Board of Directors. The Board hires the Manager, who is responsible for supervision of the co-op’s staff and its various departments. The Manager attends Board meetings and reports to the Board each month. Between Board meetings, the Manager reports to the President.

Cooperators may call a department directly, such as Service, Security, Finance, Apartment Allocations, etc. Cooperators who call the Manager’s office may be referred to the appropriate department. Cooperators who have been unable to get problems resolved by a Department Supervisor or by the Assistant to the Manager, or who have a problem which directly requires the Manager, may call, write, or request an appointment for an in-person meeting with the Manager. It is the goal of management to provide cooperators with prompt, professional and friendly service.

## NEW APPLICANTS

### Apartment Waiting Lists

Amalgamated consists of approximately 1500 apartments, including studios, 1, 2, 3, and even a few 4-bedroom apartments. Currently, there is a 3-7 year applicant waiting list for apartments. Applicants who reject two apartments will be removed from the waiting list.

### Eligibility

Under the rules of the New York State Division of Housing and Community Renewal (DHCR), families consisting of 1, 2, or 3 persons may not earn more than 7 times the total annual carrying charges (rent) of the apartment for which they are being considered; for families of 4 persons or more, the income formula changes to 8 times the annual carrying charges.

Families of 3 or more persons whose income is greater than standard limits may be admitted by paying up to an additional 25% surcharge (additional carrying charge).

Co-op policy and prudent management practice require new applicants to undergo a thorough background and credit check, including a home visit, before being allowed to join the co-op. There is a nonrefundable investigation fee, for the first adult and for each additional adult.

Upon notification of availability, you will be invited to inspect an apartment. If you accept it, the Division of Housing requires that you fill out an Application for Residency which is then forwarded to that agency for their review and approval.

While the Division processes your paperwork, which often takes several weeks, our staff will meet with you in order to review and discuss the many details involved in taking possession of a cooperative home. We will explain the payment procedure once your application is approved. You will also be asked to consider appliance options, paint colors, and extra coats of floor finishes that are available at a modest additional cost, if you choose to buy them. Our employees are there to help you with all aspects of setting up your new home.

### Orientation Meeting

Before an applicant takes possession of an apartment, he or she must attend an orientation meeting with our Education Director. At this meeting, the history, philosophy, and special guidelines for cooperative living are discussed.

## MOVING IN

If your apartment is still occupied by the outgoing cooperator during your initial inspection, you may be asked by that cooperator to consider accepting or purchasing some customized decorative features or personal property, except any existing paint work. The decision to do so is completely up to you. The cooperative is not involved in these transactions. However, you should be aware that if you accept something that is not considered “standard” by the co-op, you will be responsible for restoring the apartment to its original condition when you move out.

Always check with our Allocations Office if you are not sure about what comes with the apartment and what does not.

By accepting items in an apartment, you assume full responsibility for the condition of the apartment, even those conditions which may not be readily visible, such as damaged floors that are covered with carpeting. If you accept carpeting, you’ve accepted the floor!

When State approval is received, we will ask you to sign the Occupancy Agreement, which will automatically renew every three years. You then pay carrying charges for the two months and pick up your keys.

Cooperators are permitted to move into or transfer apartments between the hours of 8:00am and 10:00pm, 7 days a week. Prior to moving day, you must obtain a Moving Permit from the Apartment Allocations Office, which will indicate your name, the location of the apartment, and the anticipated day and time of the move. You must keep a copy with you at all times during the move and produce it for inspection by any official of the co-op upon request.

In order to receive a moving permit, you will be required to leave a \$300 deposit which will be refunded after you have completed your move. *If, in the sole judgement of the co-op, the provisions of this policy are in any way violated or co-op property is damaged, you may be subject to forfeiture of all or part of the deposit.*

It is your responsibility to advise anyone assisting you in moving to do the following:

1. Use only one elevator to move furniture and personal belongings.
2. Do not impede the use of any elevator when it is not actively in use.
3. Under no circumstances should any vehicles be driven onto co-op property (i.e., directly in front of the building’s entrance).
4. Elevator pads must be used in order to protect the elevators. They are available in the Service Department. The pads may be picked up and returned Monday through Friday between the hours of 8:00am and 4:00pm. Cooperators must sign the log book located in the Service Department when picking up and returning the pads.

## Stock Certificates

Every family receives two stock certificates when they move into the Amalgamated. One certificate is for \$10.00 and represents one share of Class "A" Stock in the A. H. Consumers Society, Inc. (See A. H. Consumers). This stock is refundable upon move-out. The second stock certificate is for the equity investment in your apartment. This is the common stock in Amalgamated Housing Corporation and it is also refundable upon move-out. Both certificates must be turned in at the time of move-out.

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## Occupancy Agreement (Rules & Regulations)

All cooperators should have a copy of their Occupancy Agreement with the cooperative. If you cannot find your copy, you may request one from the Office. We wish to stress the following points:

Subletting is prohibited. The subleasing of rooms or apartments, even for short periods, is a violation of your lease (see lease).

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## No Dogs Policy

**Dogs are not allowed in our cooperative.** The cooperative makes exceptions for sightless cooperators who meet all the legal requirements for possessing a seeing eye dog. There are no other exceptions. Violation of this provision in the lease will bring immediate legal action to have the dog removed. To report dogs, please call Co-op Security at (718) 548-0301. See Appendix 6 for "Rider to Occupancy Agreement Regarding Harboring of Dogs."

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## Cooperator in Good Standing

Each shareholder in a housing cooperative has the right to lease an apartment from the cooperative. Some services of the cooperative, such as parking in a co-op garage, are privileges which are not automatic entitlements for all shareholders.

To distinguish cooperators who meet their responsibilities to fellow cooperators from those who do not, the Board has adopted a policy to define a "Cooperator in Good Standing." Such policies are fairly common in cooperatives, though the details may differ in each co-op. Our policy has been developed in consultation with our attorneys.

A Cooperator in Good Standing is defined as follows:

(i) A person who is not habitually indebted to the Housing Company, which is defined as any cooperator who has failed to pay carrying charges for two consecutive months, or three months in a twelve month period where carrying charges have not been paid by the last day of the month incurred, or by any six months in a twelve month period when payments are late, that is paid after the tenth day of the current month, and

(ii) A person who is not in violation of the Bylaws, rules and regulations, or policies of the Cooperative which constitute a substantial obligation of the tenancy, including but not limited to:

- a) The illegal subletting or occupancy of Apartments;
- b) Structural alterations to Apartments without permission;
- c) Timely and accurate submission of required Income Affidavits;
- d) Granting of access for annual apartment inspections;
- e) Submission of proof of required Homeowner's Insurance;
- f) Submission of all mandated surveys such as window guards, lead-paint and other required government forms.

(iii) A person against whom no legal proceedings have been commenced by the corporation to enforce the By-laws, occupancy agreement or rules and regulations for a period of 12 months for proceedings arising from unpaid carrying charges and 24 months for all other proceedings based on leasehold violations.

Cooperators who are **not** in good standing can be denied amenities available to cooperators in good standing. Such amenities include, but are not limited to:

- 1) Right to park in an Amalgamated parking facility (Gale Place Garage, Towers' indoor garage or outdoor lot);
- 2) Right to rent a storage closet or bin from the Amalgamated;
- 3) Right to rent community rooms;
- 4) Membership in Fitness Center or other JCAC Clubs (Ceramics, Carpentry, etc.).
- 5) Right to transfer to another apartment.

Again, as noted in the text, the responsibilities under the bylaws and the amenities subject to the "good standing" test are not limited to the items specified.

The majority of cooperators meet their obligations to the Cooperative and their fellow cooperators. We expect very few to be directly affected by the policy outlined above.

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## Carrying Charges & Late Fees

Carrying charges are due the first day of each month. Carrying charges received (not postmarked, but received) after the close of business on the 10th of the month are considered late, and a late fee of \$35.00 will be added to your next monthly bill. After regular business hours, you may leave your carrying charge payment in the mail slot on the office door. The Van Cortlandt Cooperative Federal

Credit Union will arrange for automatic payment of carrying charges for members — just contact the Credit Union at (718) 549-5858.

## Carrying Charge Assistance

Some of our senior citizens may be eligible to apply for a Section 8 Program or a New York City Rent Subsidy Program which can assist in paying carrying charges (rent). Any senior citizen paying between 33% and 40% of their income towards rent is presently eligible for either of these programs. The Department of Finance administers a number of tax relief programs for homeowners living in the five boroughs of New York City. Those programs include Basic STAR, Enhanced STAR, Veteran's Property Tax Exemption Program, Senior Citizen Homeowners (SCHE) Property Tax Exemption, Senior Citizen Rent Increase Exemption (SCRIE), and the Disability Rent Increase Exemption (DRIE). Amalgamated cooperators may be eligible for these programs. To find out if you're eligible for any of the above programs, please contact the Finance Office at 796-9300, or the AmPark/NORC Office located in Building 7, Section E (718) 48-4990 (See Community Groups).

## Surcharge

Pursuant to law, the New York State Division of Housing requires the Amalgamated to annually review the income of every co-op household (see Income Affidavits - following section) in order to determine which families must pay an additional surcharge. Surcharges are required whenever the income of a co-op household exceeds the limits imposed by state regulations. Surcharges range from 5% to 50% of monthly carrying charges depending on how much the income exceeds state limits. A maximum surcharge of 50% over the base carrying charge is automatically imposed when no income affidavit is filed. If you have questions, contact the Finance Office at (718) 796-9300.

Cooperators who pay a surcharge are entitled to an income reevaluation, which may remove or reduce the surcharge, under the following conditions:

1. When an income earning member of the family retires.
2. When an income earning member of the family has been unemployed continuously for three months or longer.
3. When an income earning member of the family permanently leaves the household.
4. When a cooperator or family member residing in the apartment is placed on public assistance.
5. When an income earning member of the family passes away.

Cooperators are invited to discuss these matters in strict confidence with our Manager or Assistant to the Manager. Please call the Manager's Office for an appointment at (718) 796-9300.



## Income Affidavits

In April each year, every family must submit a Verification of Income form as required by the New York State Division of Housing & Community Renewal (DHCR). This form must be completed in full and returned to the Finance Office by the date specified in order to avoid an automatic 50% surcharge. All cooperators must file an income affidavit and all members of the household must be listed, regardless of income. If you do not file your affidavit in a timely fashion DHCR assumes you have income in excess of the established limits, and Amalgamated is required by law to impose a full 50% surcharge. Assistance in filling out forms is available in the Management Office. All information regarding your family income is held in the strictest confidence. Also note that failure to submit an annual income affidavit could result in the loss of parking privileges (including your place on the waiting list), cancellation of your fitness club membership, and being barred from renting community rooms and storage spaces.

## Tax Deductions

Near the beginning of each calendar year, the Amalgamated sends every family a Form 1098, as required by the Federal Government, showing the amount of mortgage interest and real estate taxes that may be deducted by cooperators who choose to itemize the deductions on their tax returns.

## TRANSFERRING APARTMENTS

There is an internal waiting list of cooperators who wish to transfer from one apartment to another. This waiting list is kept separately from the waiting list for new applicants. After living in the Amalgamated for a period of 2 years (3 years in the case of a lateral transfer), a cooperator may apply for a different apartment. Applications are kept in date order — separately for 1, 2, or 3-bedroom apartments. Cooperators requesting internal transfers are offered up to 3 apartments per year before being moved to the bottom of the list. Additional funds are required when a cooperator transfers from one apartment to another. This includes payments for additional equity (stock) if moving to a larger apartment, additional capital (Lasher Law, April 1984), restoration deposit for the apartment they are leaving, painting for the new apartment, exchange fee, etc. (See Moving In and Moving Out for additional details.)

## Policy on Transfers

In order to ensure an equitable and uniform procedure applicable to everyone, please be advised of the following rules and regulations affecting cooperators planning to transfer apartments.

### **A. You shall have responsibility for the following:**

1. You are responsible for carrying charges for 15 working days after the keys are turned in regardless of whether or not your former apartment has been allocated.

2. You must pay a restoration deposit of \$500 per room (or more if specified by Management) to have your former apartment restored.

3. You must take the refrigerator from your present apartment with you or purchase a new one.

4. You must have a Pre-Inspection from the Service Department. You will not be allowed to transfer without a Pre-Inspection.

5. Transferees must pick up keys to their new apartment within two days of notification that keys are ready, at which time maintenance charges will commence whether or not keys are picked up. If the apartment is restored upon acceptance, transferees have four weeks to pick up the keys at which time maintenance charges will commence, whether or not keys are picked up.

6. A transferring cooperator who fails to give up an apartment within 30 days of accepting keys to their new apartment will be charged as follows: 1st month - \$1,000; 2nd month - \$1,250; 3rd month - \$1,500, with the amount escalating by \$250 for each month thereafter. These figures will be prorated by day.

7. You shall have financial responsibility for charges for alterations (e.g., removal of wallpaper, paneling, tiles, etc.) and repairs which may be necessary in the judgment of the housing company to restore the apartment to an acceptable condition. In addition, unless the apartment (walls and ceilings) can be repainted to an off-white color with one coat of good quality paint, you will be obligated to reimburse the housing company for the cost of any additional costs required in the judgment of the housing company (i.e., prime coats), with the exception of the final coat.

8. If items are accepted in an apartment by the incoming cooperator, the apartment still requires a mechanical inspection by Management. Management may, at its own discretion, require certain work be done. The incoming cooperator, by accepting items in an apartment assumes full responsibility for the condition of the apartment, whether the condition be obvious or hidden (e.g., the condition of flooring if either cooperator caused damage or water damage). [NOTE: Paint cannot be accepted from a previous cooperator regardless of its condition or how recently the work was done.]

9. New York State Stock Transfer Tax fee is based on vacated apartment sale prices.

10. New York City Transfer Tax fee is \$50.00.

**B. Refund of restoration deposit:**

Once all costs of restoration are totalled, including bills for work done by contractors (if any), these will be deducted along with any carrying and other charges due from your restoration deposit. A refund check will be sent to your new address.

### **C. You agree to the following rules and regulations:**

1. Alterations: If you have made any decorative changes in your former apartment, you may be required to remove them and restore the apartment to its original condition in accordance with the terms of the Occupancy Agreement. However, if the housing company does not exercise the option to have the apartment restored, these alterations may remain and be considered a permanent improvement, regardless of whether the new cooperator moving into your former apartment agrees. Should the vacating cooperator and the incoming cooperator agree between them that certain alterations and decorative changes remain, an appropriate agreement (available in the Management Office) must be signed by both parties, listing the specific items and obligating the incoming cooperator to restore the apartment when same is vacated. The housing company reserves the right to deny the request of an incoming cooperator to accept alterations and decorative changes. [NOTE: Paint cannot be accepted by an incoming cooperator from an outgoing cooperator. Every apartment is repainted by the housing company upon turnover.]

2. Tackless Carpeting: Because of damage normally done to flooring by tackless installation, there may be a charge for repair and/or replacement of flooring or portions thereof.

3. Flooring: If the flooring (regardless of room) is acceptable to the housing company no charge will be made to you for its refinishing or replacement; otherwise, charges will be made in accordance with A7 above.

4. Dishwasher: If you installed a dishwasher or other appliances in your apartment, you may be responsible for the cost of labor and material for the replacement of any kitchen cabinets that were removed or altered in the process.

Amalgamated Housing Corporation assumes no responsibility for any private arrangements you have made with the incoming cooperator regarding improvements or household effects which you leave in your former apartment.

For your benefit, please make an appointment for both a final inspection and to turn in keys to your vacated apartment. Please make sure all apartment, mailbox, and lobby entrance keys are brought to the Co-op Office at 98 Van Cortlandt Park South, immediately after move out.

### **Policy on Move-Outs**

In order to ensure an equitable and uniform procedure applicable to everyone, please be advised of the following rules and regulations affecting cooperators planning to move out.

#### **A. You shall have financial responsibility for the following:**

1. If you are moving out, and have given the required 3 months notice, and you are showing your apartment, carrying charges will continue for 15 working days after the keys are turned in (please refer to item #3 in this section).

2. If the apartment is not shown, your rent responsibility continues up to 3 months after keys are turned in. If the apartment is allocated and the new cooperator commences payment of carrying charges before 3 months, your carrying charge responsibility will end (please refer to item #3).

3. The 15-working day and the 90-day periods for the payment of carrying charges in paragraphs 1 and 2 above are based upon the surrender of the apartment in reasonable condition and may be extended by the cooperative to include an additional period of time required to restore the apartment to sellable condition. Therefore, should the resale of the apartment be delayed due to the need to restore the apartment, the outgoing cooperator will be responsible for paying the carrying charges during that period.

4. Delayed or cancelled move-out. Please see Appendix 3 for a detailed description.

5. Charges for alterations (e.g., removal of wallpaper, paneling, tiles, etc.) and repairs which may be necessary in the judgment of the housing company to restore the apartment to an acceptable condition. In addition, unless the apartment (walls and ceilings) can be repainted to an off-white color with one coat of good quality paint, you will be obligated to reimburse the housing company for the cost of all coats (i.e., prime coats) except the last coat of paint, if, in the judgment of the housing company more than one coat is required.

6. If items are accepted in an apartment by the incoming cooperator, the apartment still requires a mechanical inspection by Management. Management may, at its own discretion, require certain work to be done. The incoming cooperator, by accepting items in an apartment assumes full responsibility for the condition of the apartment, whether the condition be obvious or hidden (e.g., the condition of flooring if either cooperator caused damage or water damage).

7. New York State Stock Transfer Tax fee is based on vacated apartment sale prices.

8. New York City Transfer Tax fee is \$50.00.

#### **B. Payment of proceeds of sale of equity:**

Vacating cooperators will receive the balance of the proceeds of the sale of equity after the apartment shares have been allocated and any carrying and other charges due are deducted, and after all costs of restoration are computed, including bills for work done by contractors (if any) are received and are deducted from the proceeds. A refund check will be sent to the forwarding address in accordance with instructions.

#### **C. You agree to the following rules and regulations:**

1. Alterations: If you have made any decorative changes in your former apartment you may be required to remove them and restore the apartment to its original condition in accordance with the terms of the Occupancy Agreement. However, if the housing company does not exercise the option

to have the apartment restored, these alterations may remain and be considered a permanent improvement, regardless of whether the new cooperator moving into your former apartment agrees. Should the vacating cooperator and the incoming cooperator agree between them that certain alterations and decorative changes remain, an appropriate agreement (available in the Management Office) must be signed by both parties, listing the specific items and obligating the incoming cooperator to restore the apartment when same is vacated.

The housing company reserves the right to deny the request of an incoming cooperator to accept alterations and decorative changes. [NOTE: Paint cannot be accepted by an incoming cooperator from an outgoing cooperator. Every apartment is repainted by the housing company upon turnover.

2. Tackless Carpeting: Because of damage normally done to flooring by tackless installation, there may be a charge for repair and/or replacement of flooring or portions thereof.

3. Flooring: If the flooring (regardless of room) is acceptable to the housing company no charge will be made to you for its refinishing or replacement; otherwise, charges will be made in accordance with #A7 above (Policy on Transfers).

4. Dishwasher: If you installed a dishwasher or other appliances in your apartment you may be responsible for the cost of labor and material for the replacement of any kitchen cabinets that were removed or altered in the process.

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The co-op's move-in/move-out policies and allocation procedures were designed, in part, to ensure a smooth and efficient transition between the cooperator moving out and the new cooperator moving in. Unfortunately, when one party or the other fails to adhere to the schedule numerous problems result, including additional expense for the incoming cooperator.

An outgoing cooperator who fails to give up an apartment by the date specified in the move-out papers or cancels a move-out will be charged as follows: 1st month - \$1,000; 2nd month - \$1,250; 3rd month - \$1,500, with the amount escalating by \$250 for each month thereafter.

For each month a new cooperator is delayed from moving in, that newcomer would receive a credit in an amount equal to one month's carrying charges, to be paid by the outgoing cooperator.

Amalgamated Housing Corporation assumes no responsibility for any private arrangements you have made with the incoming cooperator regarding improvements or household effects which you leave in your former apartment.

For your benefit, please make an appointment for both a final inspection and to turn in keys to your vacated apartment. Please make sure all apartment, mailbox, and lobby entrance keys are brought to the Co-op Office at 98 Van Cortlandt Park South, immediately after move out.

## Pre-Inspection

To make you aware of the conditions in your apartment requiring restoration, the Board of Directors has instructed our Service Department to inspect each apartment prior to move-out to determine the major items for which you will be responsible. Be aware that this initial inspection may not determine all the problems and/or conditions that have to be corrected, and that additional work may be required.

On the day of your appointment, a supervisor from the Service Department will come to your apartment and prepare a list of the major restoration tasks (e.g., priming, floor scraping, etc.) that have to be completed and for which you are responsible. You have the option of hiring someone to do the necessary work privately, as long as it meets the co-op's standards. If you choose to allow the co-op to do the restoration work, the charges will be deducted from your restoration deposit. A written copy of this list is given to you for your information and reference. Our intention with this procedure is to give you ample opportunity to correct any items chargeable to you and/or address any disagreements you may have with the Co-op Office.

You may call the Service Department at 548-0300, Monday through Friday, to schedule a pre-inspection appointment with a Service Department supervisor. It is advisable to schedule the pre-inspection at least two to three weeks prior to your move-out date.

Bear in mind that the completed pre-inspection form must be presented to the Apartment Allocations Office prior to the disbursement of equity proceeds. Pre-inspection may not reveal every restoration problem and it is not binding on the co-op.

## Final Inspection

After you turn in your keys, our staff will perform a final written inspection. By this time, your personal property has been removed and you have repaired or restored whatever you have decided to take care of yourself. The final inspection will compare pre-inspection findings with the condition of the apartment after the furniture and carpeting, if any, have been removed. The final inspection will be comprehensive and serves as the basis for the allocation and apportionment of charges between the outgoing cooperator and the cooperative. You are encouraged to be present at the final inspection.

## Amortization Credit

In addition to receiving a refund of the equity (common stock) investment less any rent and/or restoration charges that may be due, the outgoing cooperator also receives an amortization credit payment (if applicable). This payment is computed from the date the cooperator moved into the co-op and is based upon a prorated share of amortization payments made on the co-op mortgage. A calculation sheet accompanies the check to indicate how the amount was calculated. Amortization credit

is your proportionate share of principal the cooperative paid to reduce its mortgage while you were living here. Throughout our history, the amount of principal amortized each year has varied with our different mortgages and must be calculated on an individual basis.

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## ABOUT YOUR APARTMENT

### Annual Apartment Inspections

The Board of Directors and the New York State Division of Housing & Community Renewal (DHCR) require you to make your home available to our service personnel at least once a year for an apartment inspection. The purpose of the inspection program is to see that co-op property is in safe and habitable condition and to ensure that co-op occupancy rules are not being violated. The inspection also helps us to check on the condition of various fixtures and appliances to make sure that everything is in proper working order. Cooperators are encouraged to bring special service needs or problems to our attention, ask questions about the inspection itself, and give us your suggestions. The purpose of this inspection program is not to invade anyone's privacy. It is to protect the health and safety of all cooperators and to maintain co-op property.

### Improvements and Structural Changes

If you wish to make any improvements or changes to your apartment, install a dishwasher, or do anything affecting the walls, ceilings, floors, windows, doors, electrical wiring, or water/waste systems in your apartment, you are required to have the work pre-approved by the Service Department. A standard form is available for this purpose. Management will review your request and provide you with written approval if the work proposed meets all policy requirements. You will also receive information regarding your future obligation to restore these changes when you move out. If any change is determined by Management to be a permanent improvement to the apartment, it may not require future restoration.

Please direct any questions related to improvements and structural changes to the Service Department.

**Important Note:** Balcony and terrace enclosures are not cooperative property. Cooperators are legally responsible for the maintenance and restoration of balcony and terrace enclosures.

### Mandatory Homeowner's Insurance

It is mandatory that all cooperators have homeowner's insurance. The purpose of such insurance is to protect the cooperative and your neighbors, as well as yourself.

To comply with this policy, the co-op must be named as an “additional interested party” (not as an “additional insured”). Check with your insurance broker to make sure they will notify the co-op of your coverage. The minimum coverage required is: \$100,000 liability; \$20,000 replacement of personal property; and \$10,000 dwelling coverage.

Accidents can and do happen, and the results may be costly. A good homeowner’s insurance policy will pay you if your property is lost or damaged by theft or fire. A reputable insurance company will defend you or pay legal fees if you are sued in connection with accident or injury to others. They will pay legitimate claims for injury or damage to others as a result of accidents in your apartment.

Without the protection of homeowner’s insurance, you may have to pay very large amounts of money for damages or injury. For example, if your co-op apartment is partially damaged by fire or some other catastrophe, you would be responsible for replacing all of your personal possessions at your own expense. The co-op only pays for the repair of structural damage.

Co-op homeowner’s insurance is available for as little as \$150.00 per year. If you do not have an insurance policy, you may contact the Management Office for a list of companies.

Failing to provide proof of insurance coverage could result in the loss of parking privileges (including your place on the waiting list), cancellation of your fitness club membership, and being barred from renting community rooms and storage spaces.

## Service Department

The Service Department is headed by our Service Manager who directs a staff of 50 porters, handymen, tradesmen, and other supervisory and clerical personnel. The department provides a wide range of services to individual cooperators in their homes and to the co-op as a whole. Generally, co-op property (such as light fixtures, cabinets, locks, electric switches, receptacles, window balances and locks, convectors or radiators, faucets, drains, etc.) is the co-op’s responsibility to repair. It is not the co-op’s responsibility to replace or repair items such as appliances, customized plumbing and electrical work, or cabinets that are owned privately. Call the Service Department directly if you have any questions about specific types of repairs or service at (718) 548-0300.

Routine service calls received by the Service Department on weekdays are scheduled for repair no later than the next business day. Specialized service calls (plaster work, carpentry) are generally scheduled several weeks in advance. Some service calls (stove or refrigerator repairs, TV antenna service, exterminating service) require assistance from an outside contractor, which involves coordinating the contractor’s schedule with yours. Service delays sometimes occur, but every effort is made to correct each and every problem as quickly as possible.

The Service Department is centrally located at 98 Van Cortlandt Park South (in Building 14). Use the ramp between the hours of 8:00am and 5:00pm, weekdays. If you would like to meet with the Service Manager directly, please try to schedule an appointment in advance.



Sometimes the services we provide may not be satisfactory to you for one reason or another. The Board of Directors has developed the following procedure as a means of ensuring that all cooperators with service-related requests are guaranteed a fair democratic hearing.

## Service Problem Resolution Procedures

Cooperators with a service problem should first try to resolve the matter with the Service Department directly, either by speaking with one of the staff or with the Service Manager. You may contact the Service Department at 548-0300.

If the Service Manager is unable to resolve a problem to your satisfaction, call the Co-op's Management Office and you will be referred to the Assistant to the Manager. If the problem is still not resolved to your satisfaction, you always have the option of speaking directly to the Manager for assistance.

If you are still not satisfied with the results after following the above steps, you may request to appear before the Service Committee of the Board of Directors. (Note: The committee meets once a month. Notices of the date, time and place are posted on bulletin board in all buildings. Please notify the Assistant to the Manager if you plan to appear at the Service Committee meeting.) If, after this, you wish to appeal the Service Committee's decision, you may request to appear at the full Board.

## Emergency Procedures

We ask that you fill out an Emergency Information Form, even if you do not leave keys stored in the Co-op Office. This information allows us to contact you, another member of your family, or a neighbor in case of an emergency.

In the event of a fire, medical or police emergency **call 911!** If you call the Co-op Service Department first you may lose precious time. If you're not sure that you need one of the City's emergency services or Co-op Service, call both, but call 911 first!

Fire: Fire conditions require fast action to prevent injury and to minimize damage. Please be aware of the following:

1. In case of fire, do not use the elevators!
2. "Low and Go" - Because smoke and heat rise, when you have to get out, drop to the floor and crawl.
3. To exit your home in case of fire:
  - (a) If you live in Buildings 6, 7, or 9, exit through the fire escape window.
  - (b) If you live in Buildings 8, 10, 11, 12, 13, 14, Tower I or Tower II, follow the "low and go" rule and use the hallway stairs.

4. If you leave the apartment, close the door.

If there is a dense smoke condition or fire condition, follow the “low and go” rule and exit the premises as quickly as possible. If a fire condition exists outside of your apartment and your door feels warm to the touch, keep the door closed. Place damp towels at the lower edge of the door to keep smoke out, and stay near the bottom of an open window that is not smoky. (Cooperators in Buildings 6, 7, or 9 should use the fire escape.)

Do not walk up stairs unless directed to do so by Fire Department personnel. Smoke rises and may collect near the upper floors.

Please Note: Our Service Department sells fire extinguishers at cost. These can be used in case of minor household fires and may prevent a small fire from turning into a big one. We strongly recommend that you purchase an extinguisher and become familiar with its use.

Floods and Leaks: Call Co-op Service at (718) 548-0300 (24 hours).

Gas Leaks/Emergencies: Should you detect the smell of gas and are unable to easily correct it yourself (by closing a burner that had not ignited or by relighting your stove’s pilot light), call Co-op Service at (718) 548-0300. Our Service Department provides 24 hour service for emergency conditions, including gas leaks.

**DO NOT CALL CON EDISON!** Although we purchase cooking gas from Con Edison, the co-op is responsible for the stoves, connections and gas pipes, etc. Con Edison provides in-home service to private homeowners and apartment renters and will render assistance to them. However, because we buy gas at a lower master meter rate, Con Edison will not help in our apartments — they will, if necessary, shut off the main basement supply to all apartments in a building. If Con Edison or a city agency shuts off our gas supply regardless of the reason, they can do so without being held responsible for the financial damage to the cooperative caused by an unnecessary shutdown. If a building is shut down, it may take days or even weeks to restore gas service. Our supervisory Maintenance Staff will call Con Edison, and/or an appropriate city agency if it becomes necessary. Our supervisors, as well as mechanics, are “on call” 24 hours a day.

Elevator Service: Call Co-op Service at (718) 548-0300. An elevator service mechanic is on call 24 hours a day to handle both routine calls and emergencies. If you suspect someone is trapped in a stuck elevator call immediately.

### Smoke/Carbon Monoxide Detectors

Every apartment must be equipped with a working smoke/carbon monoxide detector. To see if your unit is in proper working order, press and hold the test button in the center. The alarm will sound for a few moments. If it is not working, it may need a new battery or it may need to be replaced. The Service Department sells the smoke/carbon monoxide detectors at cost, and will install them for no additional fee.

If you hear the smoke/carbon monoxide detector “chirping” intermittently, the low battery signal is telling you it is time for a new 9-volt alkaline-type battery. Cooperators are responsible for replacing batteries. Our local stores stock these batteries for your convenience.

Smoke/carbon monoxide detectors are one of the most important pieces of equipment in your apartment. Make sure your unit works properly. If you do not have a detector or if you need assistance, please contact the Service Department.

## Heat And Hot Water

High pressure steam for heat and hot water is centrally produced in the Co-op’s Boiler Facility located in the lowest level of Building 8, at the bottom of Van Cortlandt Avenue West. From the Boiler Room, steam is sent through an underground distribution system to every building in the co-op. The plant and the entire underground system serving our buildings is under the supervision of a chief engineer. The heating plant is operated and attended 24 hours a day, as required by law.

Our boilers can burn either oil or gas. The fuel we use at any given time depends on various market and weather conditions.

The law requires us to provide heat from October 1 to May 31, as follows:

- ◆ Between the hours of 6:00am and 10:00pm, if the outside temperature falls below 55 degrees, the inside temperature must not go below 68 degrees.
- ◆ Between the hours of 10:00pm and 6:00am, if the outside temperature falls below 40 degrees, the inside temperature must not go below 55 degrees.
- ◆ Regardless of the outside temperature, there is no heat requirement from June 1st to September 30th.

If your convectors or radiators are not working properly, or if you think you are not getting enough heat, contact the Service Department. Because energy costs are one of the co-op’s biggest annual expenses, all cooperators are urged to help conserve its use wherever possible. Although cooperators may purchase and use UL listed high quality electric heaters that do not overload the circuits in their home, HEATERS ARE SOMETIMES DANGEROUS and always wasteful of co-op energy. Use of heaters is not recommended. Merely closing a window or throwing on a sweater may be just as effective and is certainly a lot less expensive for you and your neighbors.

Cooperators should always find a prompt and generous supply of hot water available. If you find your water warms too slowly or not at all, or if your water is too hot, please call the Service Department for assistance.

Occasionally, we are required to shut down the boiler room or sections of the steam distribution system to make either emergency or routine repairs. In such cases, every effort is made to notify

cooperators in advance. However in some instances, advance notice is not possible. If your utility services are interrupted without notice, call the Service Department for more information.

**Important Note:** Never leave your faucets turned on during a water service interruption. Flood damage may result!

## Energy Conservation

Your monthly carrying charges include the cost of gas, electricity, and water. Your help in conserving energy use will help us keep utility bills as low as possible.

Remember: Turn off fans, lights, and air conditioners when you are not home. Operate dishwashers with full loads, set to the energy-saver mode. Operate clothes washing machines with full loads set to cold wash and rinse where practical. Keep windows shut when using air conditioners, and save water by promptly reporting dripping faucets or running toilets to our Service Department.

## Appliances

Cooperators are strongly urged to purchase the most energy efficient appliances available. In some cases, such as new air conditioners or refrigerators, *Energy Star* efficiency is a requirement.

1. Refrigerators: All incoming cooperators are required to purchase a new energy efficient refrigerator (with a specified minimum energy efficiency rating), either from Amalgamated at a reduced price, or on your own. If you do not purchase the refrigerator from Amalgamated, you must produce a paid receipt.

By purchasing a new refrigerator through the co-op's wholesale buying program, you are allowed to choose from among a few different pre-approved energy efficient models, and pay \$100 below the wholesale cost to the co-op. Furthermore, the co-op pays for any service calls, parts and labor, that you may need for ten years. In exchange for these benefits, you must agree to leave the refrigerator behind for the co-op's use when you leave the co-op. However, you may take it with you when transferring to another co-op apartment. The co-op will assume responsibility for servicing refrigerators purchased through the co-op for up to ten years.

If you already have a refrigerator when you move in to the co-op, you may bring it with you provided it meets the co-op's standards for energy efficiency. Furthermore, you, (not the cooperative) are fully responsible for all services, repairs, or replacements which may be required. The co-op's service contractor will not repair privately-owned refrigerators.

2. Stoves: Electric stoves are not permitted. (This refers to fully electric stoves, not electric ignition gas stoves, which are standard today.) A clean, working stove will be provided by the co-op, or you may bring your own with you. The co-op's wholesale buying plan described above also offers

stoves. The discount on this equipment is currently \$50. The co-op will assume responsibility for servicing stoves purchased through the co-op for up to ten years.

3. Dishwashers: You may have a dishwasher installed in your home after filling out the required authorization forms available in the Manager's office or the Service Department. The work must be performed by a licensed plumber.

4. Washing Machines: There is a monthly charge of \$8 for washing machines. The purpose of this fee is to compensate for the burden placed upon our plumbing system and for the use of energy, both hot water and electricity. If you have a washing machine in your apartment, it is important that you notify the Finance Office promptly. An administrative fee will be imposed for failure to report a washing machine and/or for a machine that is installed improperly. In addition, you will be back-billed to April 1, 2002 or to your date of move-in for any machines discovered after that date. No washing machines are permitted in Tower I and Tower II apartments because the plumbing system in these buildings is not suitable for this type of equipment. Washing machines may be installed in other buildings, but only by a licensed plumber. Authorization forms are available by contacting the Manager's office or the Service Department.

5. Dryers: Because of their high energy demands and venting requirements, dryers are **not** permitted in any co-op apartment.

6. Other: We suggest that you call the Service Manager to discuss any questions relative to the electrical service capacity for any large or unusual appliance you may be thinking of buying. There is no charge for this consultation.

## Air Conditioners

In order to maintain their insulating properties, windows and frames in your apartment may not be drilled or modified in any fashion. You are required to contact our Service Department when installing an air conditioner, either to arrange for the installation through the Service Department, or to report a private installation so it can be inspected and billed. Service in turn will notify the Finance Office, where the new charge will be added to your monthly carrying charge bill. To assure proper installation, we strongly urge you to have the air conditioner installed by our Service staff. The cost of installing an air conditioner is \$75.00 per unit, and the charge for removal of an old unit is \$25.00.

Cooperators who install an air conditioner themselves, and do so improperly, will be charged for all repair costs up to and including the full replacement cost of the window as well as water damage due to leaks. Please note that the cost of a damaged window frame can be very expensive. In addition, cooperators who do install air conditioners themselves must call Service to arrange an inspection to assure that the air conditioner is properly installed. Cooperators who install air conditioners themselves and do not promptly notify the Service Department will be subject to an administrative fee and will be back-billed for the full year.

Cooperators who use room air conditioners are required to pay an additional charge of \$144 per year for efficient units. The charge for inefficient air conditioners will be \$300 per unit per year. (In order to qualify as efficient, an air conditioner's EER rating must meet or exceed current *Energy Star* standards.) Cooperators are allowed to pay this charge on a monthly basis (\$12 or \$25 per month for one air conditioner, \$24 or \$50 per month for two air conditioners, and so forth). Please note that the annual charge per air conditioner is actually \$144 or \$300 a year, not \$12 or \$25 a month. The payout option has been developed only as a convenience to cooperators.

The annual charge helps defray the cost of the additional electricity used by air conditioning units, primarily between June and September. While the entire annual charge is due for units installed on or before June 30th, it is prorated for installations after that date. For more information about the prorated schedule, please contact the Finance Office.

Cooperators are **not** permitted to install inefficient units.

Cooperators living in Tower I and Tower II are served by a central air-cooling system in their buildings and are, therefore, prohibited from installing window air conditioners. Exceptions may be approved by the Board of Directors where documented medical need for supplemental air conditioning is demonstrated. The monthly charges and installation requirements will be the obligation of the cooperator who is granted special permission to use a window air conditioner in the Towers.

Air conditioners should be operated on their own electrical circuits. If your apartment does not have a separate outlet and circuit breaker for this purpose, you must hire a licensed electrician capable of installing the wiring. Before hiring an electrician, you must complete a Structural Change form, available in the Service Department in order to get authorization for the work.

Reminder: You are required to contact our Service Department when installing an air conditioner, either to arrange for the installation through the Service Department, or to report a private installation so it can be inspected and billed. Service in turn will notify the Finance Office, where the new charge will be added to your monthly carrying charge bill. To assure proper installation, we strongly urge you to have the air conditioner installed by our Service staff.

## Intercoms

Each apartment has an intercom unit. Under no circumstances should you permit anyone into your building unless you know exactly who they are and the nature of their business. Do not buzz in strangers! Call Co-op Security (718) 548-0301 and the Police (911) to report suspicious persons.

### 1. Use of Intercoms:

(a) Tower I (two-button control): When your intercom buzzes, press (and hold down) the talk/listen button to speak and listen. When you have identified your caller, and wish to let the caller in, press the buzzer to release the lobby door.

(b) Tower II (telephonic): Receiving calls from visitors: The visitor must locate the cooperator's 3-digit code number on the directory; the visitor then presses the # sign on the keypad. A dial tone will then be heard by the visitor. The visitor then presses the 3-digit code which will ring the cooperator's telephone with a distinct double ring. The cooperator can then communicate with the visitor.

To open the door for visitors: When speaking to a visitor, you may open the door by pressing or dialing "9" on your telephone. You will then be disconnected from the visitor and the door will unlock.

Call waiting: If a visitor is attempting to contact a cooperator whose telephone is in use, the cooperator will hear two short beeps to signal that a visitor is calling. If this occurs, the cooperator presses or dials the number "2". The call in progress will automatically be put on hold and you will be speaking to the visitor. By pressing or dialing "9" to open the door as described above, you will automatically be switched back to the call that was in progress.

(c) All other Amalgamated buildings (three-button control): When your intercom buzzes, press the talk button to speak to the caller. Next, let go of the talk button and press the listen button to permit the caller to respond. If you wish to permit the caller to come in, release the listen button and press the door button in order to release the lobby door.

## Windows

All of our apartments are equipped with energy efficient, sound absorbing, easy to clean windows. Window service, adjustments, and replacement parts needed as a result of normal wear and tear are provided at no cost by our Service Department or the manufacturer depending on the nature of the problem. Cooperators are responsible for all repairs resulting from improper air conditioner installation, accidents, or abuse to the window, including but not limited to its frame, hardware, glass, balances, guards, or trim.

Do not tilt windows by yourself unless you are prepared to control the 30 lb. weight of an average sized window sash. Instructions on how to tilt and remove windows for cleaning are available at the Service Department. Read these instructions carefully and completely. Extreme care is required to avoid damage or injury.

You may call the Service Department if you need assistance with the windows. Always keep window keys in a secure place and out of the reach of young children.

## Window Glass Replacement

Breakage due to the acts of outside vandalism, properly reported and verified by our Security Staff, will be repaired by the co-op at no cost to you.

## Window Screens

At the time the windows in the entire cooperative were replaced in 1991, cooperators had the option of purchasing window screens. Unfortunately, if you moved into an apartment which never had screens, they are no longer available through the cooperative. The co-op is not responsible for repair or replacement of window screens. However, the Service Department can provide the name of an independent contractor who can perform this work.

## Window Guards

The law requires that window guards must be installed on all windows in apartments where children under the age of 10 live, except on any window that opens onto a fire escape. Optional window guards are also available to cooperators wishing to have window guards installed because children visit their home.

At the beginning of each year, we are required by law to re-survey every household in the cooperative in order to determine which apartments require window guards. Cooperators are required to respond to this survey. Please do so promptly. Because the co-op is required to follow-up on cooperators who do not respond, failure to respond costs us all money. Failing to submit the form could result in the loss of parking privileges (including your place on the waiting list), cancellation of your fitness club membership, and being barred from renting community rooms and storage spaces (see Cooperator in Good Standing policy).

If you require window guards, or wish to have optional window guards installed, please call the Service Department for an appointment at (718) 548-0300, between 8:00am and 5:00pm. The present charge is \$10.00 per window guard, including installation.

## Keys

1. Apartment Keys: You may provide us with a set of keys to your apartment for authorized Security and/or Service Department emergency entry. You will receive a receipt, and we will code your keys (without names or apartment numbers). Keys will be stored in a locked box in the co-op's vault.

2. Lobby Door Keys: Every building entrance door requires a special key which is available ONLY through the Management Office. It is illegal for a locksmith to duplicate these keys without our authorization. All keys are factory-cut and numbered for security purposes.

When you receive the keys to your new apartment, you will also be assigned two numbered entrance door keys. When you move from your building, you are required to return both of the as-



signed front door keys. Failure to return the keys will result in a fee, charged against your investment, of \$10.00 per unreturned key.

If you need additional keys for members of your household or others such as care-givers, house-keepers, relatives, or friends, a refundable deposit of \$10.00 per key is required.

## Extermination Services

A licensed exterminator is available every Thursday (8am-12noon) to treat problems with insects, mice, and other vermin. The exterminator is also available during early evening hours (3pm - 7pm) on the last Thursday of each month. Please call the Service Department for assistance or to schedule an appointment in advance. Technical information regarding the materials used by our exterminator is available in the Service Department. Cooperators are not charged for these services.

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## BUILDING SERVICES & FACILITIES

### Laundry Rooms

Every building, except Building 10, which shares facilities with Building 12, has its own laundry room. These facilities are operated by an outside contractor who leases the space from us to provide these services. Your building entrance door key will open the door to your laundry room as well. Laundry room hours are from 7:00am through 10:00pm daily.

Laundry Cards: Our machines do not operate with cash. Card machines (VTM's) are located in the vestibule of the Co-op Office, the entryway to our Service and Security Departments, and the C-Town Supermarket on Sedgwick Avenue. If you need a refund due to a mechanical problem, call the number posted in your laundry room. All refunds are sent by mail.

Cards can be purchased at the machines. New cards cost \$3 (e.g., you must insert \$5 in the machine and you will receive a new card worth \$2). Value can be added to cards at the machines as well in increments of \$5, \$10, and \$20. Coins cannot be used. Please note the following fees for the use of laundry facilities:

- \* Large capacity washer - \$1.50
- \* Normal capacity washer - \$1.00
- \* Dryers - \$.25 for 10 minutes

If you have a problem with a washer or dryer, contact the Service Department at (718) 548-0300 as soon as possible. Be sure to note the machine number when you call.

The laundry rooms and the machines are cleaned once a day, usually in the morning, by our Porter staff. Your assistance in keeping these facilities clean and neat throughout the day is important. Instructions on the proper use of all equipment, including the proper use of detergent and other supplies, are posted in each laundry room. You are urged to follow these directions carefully in order to avoid damage to either the equipment or your personal possessions.

## Storage Rooms

Hallway storage closets are available in the Towers; however, there is presently a lengthy waiting list. The charge for a small closet is \$8.50 per month; a medium closet is \$10.50 per month; and a large closet is \$12.50 per month.

A small number of storage bins located in Building 11 are available for \$8.75 per month, for which there is also a waiting list. Storage bins are also located in the basement areas of Tower I and Tower II. The charge for the rental of these bins is \$18 per month. You may place your name on a waiting list by contacting the Receptionist at (718) 796-9300.

Cooperators are only permitted the use of storage closets or bins located in the building in which they live.

## Recycling

Recycling is the right thing to do, and it's the law. Each building has a designated recycling area (noted in the following section). All paper (including newspapers, junk mail, etc.), bottles, cans and plastic containers should be separated and disposed of in the appropriate locations. Sanitation Department officials expect us to recycle approximately 30% of our total trash. Your cooperation in this regard is extremely important.

If we meet their goals, there will be no penalties or fines imposed upon the co-op for any recyclable items that are improperly disposed of. If we do not meet their goals, they may require us to bag all of our trash in clear plastic bags, which quickly reveal improper disposal of recyclables to the Sanitation Police.

Fines levied upon the cooperative for improper recycling or trash disposal increases the cost for all of us, and will be charged to the family causing the violation, if responsibility can be established. If that is not possible, the result is that all cooperators end up paying these fines.

You may refer to Appendix 6 for details on what should be recycled; see the next page for information on where recyclables should be discarded. For further information, contact the Service Department or speak directly to the Porter in your building.

## Garbage Disposal

It is imperative that you dispose of garbage properly. Improper garbage disposal can create a fire hazard and attract vermin or cause injury to our staff. Chutes are provided for garbage disposal in all buildings. They are designed to receive normal household garbage, nothing else! You must put all trash of this type in a bag, preferably in plastic bags. Use paper bags if plastic bags are not available. Be sure to tie and/or close the bags tightly and then push them down the compactor chute.

**DO NOT** use chutes for disposing of flammables, aerosol cans, newspapers, or oversize trash. Every building has a designated area for the disposal of these materials.

**DO NOT** put raw garbage in the bulk garbage disposal areas. Use the chutes instead.

**Important Note:** It is imperative that all garbage and recycling is neatly disposed of for the benefit of other cooperators who will dispose of items and for our staff who will service it.

Place all recycling and bulk garbage in the designated areas listed below for each building:

Building 6: Behind the basement door, in the archway off Van Cortlandt Park South.

Building 7: There are two areas: (i) In the room between Sections C & D; and (ii) behind the door between Sections G & H.

Building 8: There are two areas: (i) On the ground level between Sections 8A & 8B (this is the larger of the two areas); (ii) in Section 8C - on the subground level directly opposite the elevators.

Building 9: In Section B, to the right of the entrance to that section.

Building 10: In the basement area of Section F. You may also use the area behind the gate on Hillman Avenue between Sections C & D. The gate is open on weekdays from 7:00am to 4:00pm. Do not leave items in this area after 4:00pm.

Building 11: In the basement area of Section A.

Building 12: In the basement area of Section B.

Building 13: There are two areas: (i) In the basement area of Section 13A, next to the laundry room; (ii) In the basement area of Section 13B, in the room to the left as you exit the elevator.

Building 14: In the basement area of Building 14A.

Towers I & II: In the basement to the left as you exit the elevators in Tower I; on the right as you exit the elevators in Tower II.

If you have large bulky items, such as old furniture, that need to be discarded, please leave them in the above designated areas on Tuesdays or Thursdays (7:00am-3:00pm). Do not place these items on the street. The Sanitation Department picks these items up only on certain days, and the cooperative can receive a summons if they are on the street at other times.

## TV Antenna, Cable Service & DIRECT TV

Each building is wired to a rooftop master antenna for improved television reception on the broadcast channels from Channel 2 through Channel 13. The fees for installation vary, so please call the Receptionist in the Co-op Office for rates. There is no monthly fee for master antenna service. If you are connected to the master antenna and experience poor reception, you may also contact the Receptionist to schedule a service appointment. It may be the antenna rather than your television set.

Each Amalgamated building is also wired for cable and/or satellite television services. Contact the customer service office at Cablevision (718) 617-7700 directly for assistance. If you're interested in obtaining satellite television service, you must contact Harlem Cable Television at (212) 828-9323. In addition to DIRECT TV monthly programming fees, you will be charged a monthly fee of \$15 per apartment for system maintenance.

**Cooperators are not allowed to install individual satellite dishes on the roof or on the exterior of co-op buildings. However, some cooperators with terraces may be permitted to install satellite dishes. Please contact the Co-op Office for more information.**

## Garages

Two garages and one parking lot are available to cooperators.

1. Towers' Garage & Lot: A 154-car garage and a 39-car outdoor lot serve all cooperators. A waiting list for space is maintained in the Co-op Office. You may contact the office for an application. Present rates are \$115 per month for an indoor space, and \$80.00 per month for a space in the outdoor lot. The present waiting period for a space in this facility is at least 9 years. A few motorcycle spots are also available at \$35 per month.

2. Gale Place Garage: A 262-car garage, staffed 24 hours a day, is located in Building 8. Presently, the rates for this facility are \$95.00 for an unreserved spot (floating spot), and \$115.00 for a reserved (fixed) spot. A waiting list is maintained in the Co-op Office. You may contact the office for an application. The present waiting period is approximately three years for a floating parking space, and 5 years or more for a fixed space. If you have a floating spot, you must call the Gale Place Garage at (718) 549-5931, to get your car out of the garage.

## BUILDINGS & GROUNDS

### Security

Our Security staff patrol the co-op both by car and on foot. Uniformed security staff are on duty 24 hours a day, 7 days a week. An organized civilian patrol, the Van Cortlandt Village Civilian Patrol, supplements security activities in the evenings. Special services, such as a security check of locks, windows, or your entire apartment, are available to cooperators through the Security Chief's office. You may call the Security Office at (718) 548-0301 in order to arrange a full inspection or to discuss your personal security concerns.

To report any emergencies, crimes, or related problems, call the police (911) first, then call Co-op Security at (718) 548-0301. Call Co-op Security first only to report suspicious persons or security-related service concerns such as unlocked doors or lights that are not working. *We are grateful for a call from you, which helps us repair problems faster.*

Auto Security Program. Co-op Auto Security decals are available for all cooperators. These numbered stickers allow our Security staff to identify your car. You must submit a copy of your auto registration for each vehicle listed with the co-op. Decals can only be obtained in person with valid registrations. With the decals affixed in your car window, Security can call you if you have a flat tire, leave your lights on, etc. For information about getting a decal, call the Co-op Office (718) 796-9300.

### Van Cortlandt Village Civilian Patrol

Known as VCVCP, this is an organization of volunteer cooperators who augment Co-op Security efforts. They patrol, on foot and by car, on weeknights. If you have questions or would like to volunteer, please call the Co-op Office.

### Gardens

The co-op takes great pride in its grounds and gardens, and your cooperation is needed to ensure that they continue to flourish. Please follow the designated walkways and avoid shortcuts that will damage grass, flowers, and hedges. Do not pick flowers and plants. The co-op spends thousands of dollars each year maintaining gardens and grounds so that they may be enjoyed by everyone! Parents are urged to teach children their responsibility in caring for our common areas.

### Stray Animals & Birds

*Do not feed any animals or birds!* As kind and generous as it may seem, squirrels and pigeons carry germs that can be harmful to humans. The same is true for stray dogs, cats, and other animals,

particularly wild animals such as raccoons and skunks, all of which will be attracted to our buildings by any food placed out for them.

## Bicycles

Bicycle riding is prohibited on all interior walks and in Ostroff Plaza, the Train Park (located on the corner of Gale Place and Orloff Avenue). Your discretion and care is expected at all times and in all areas where elderly or disabled cooperators may be walking or gathering. Parents, please teach children to obey these rules, which are established for the safety of all. Monthly rental of a bicycle rack is available in the Gale Place Garage. The monthly rate is \$10. You may contact the Co-op Office to rent a spot.

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## COMMUNITY GROUPS AND ORGANIZATIONS

### JCAC-Sponsored Groups

Through the years, the Joint Communities Activities Committee (JCAC) has sponsored many different groups. Some groups have come and gone, while others have endured, as cooperator interest has warranted. All groups are run by elected volunteer committees of cooperators. The policies of the groups are in keeping with the policies of JCAC itself. Currently, JCAC sponsors the groups listed below. If you are interested in any of these activities or would like assistance in starting a new educational or cultural activity in our community, please call the Education Office located in the Management Office. Scheduled activity for JCAC-sponsored groups and activities are included in the Co-op Bulletin, which is distributed weekly on Thursdays to each door except during the summer months.

- ◆ Amalgamated Nursery School: Fully accredited and licensed programs for preschoolers.
- ◆ Book Club: Meets monthly to discuss various books.
- ◆ Broadway Theatre Group: Monthly meetings on the first Wednesday of each month to purchase group tickets to various Broadway and off-Broadway shows.
- ◆ Ceramics Club: The Ceramics Studio is fully equipped with wheels and kilns.
- ◆ Circle Pines Day Camp (preschool and school age): Summer preschool programs are based at the Nursery School; school-age campers attend a day camp upstate.
- ◆ Fitness Club: An up-to-date fitness center with a variety of equipment, including treadmills, incumbent bikes, stair masters, elliptical machines, weights, etc. is available for cooperators.

- ◆ Good Deeds Committee: Organizes annual clothing drive and penny collection.
- ◆ Knitting Group: Meets regularly in the Towers' Community Room.
- ◆ Roundtable Discussion Group: Meets every other week to discuss current events.
- ◆ APRICOT Theater Group: Amateur cooperative theater group produces shows and other productions each year.
- ◆ Van Cortlandt Playgroup (newborn to age 5): Parent-child groups, from birth to nursery age.
- ◆ Visual Arts Committee: Committee of cooperative artists that sponsors exhibits and activities in the cooperative, as well as instructional art classes.
- ◆ Carpentry Club: For skilled craftsmen, located in Building 7F.
- ◆ Tai Chi: Classes for beginners and advanced individuals.
- ◆ Yoga: Classes for beginners and intermediate yoga enthusiasts.
- ◆ International Committee: This committee established and coordinates the annual "International Food & Music Festival" to highlight and celebrate our co-op's cultural diversity.

### **AmPark/NORC Supportive Services Program for Seniors**

Sponsored jointly by the Bronx Jewish Community Council, Inc., and the Amalgamated and Park Reservoir Houses, the AmPark Office provides information and makes referrals regarding public benefits, entitlement programs, and social services, particularly for cooperators on a fixed income or whose income is above the Medicaid level. Services for seniors (see NORC Program below) and the handicapped may also be available, including assistance with laundry, meal preparation, errand running, bill paying, etc.

**NORC Supportive Services Program for Seniors.** Our NORC Program is located in the AmPark Office. A NORC is a Naturally Occurring Retirement Community. Special services, and events and activities, are offered by NORC staff and the Education Office to all seniors. Our NORC Advisory Committee meets monthly to discuss programming for seniors in our cooperative. Our cooperative community is a NORC because a significant number of cooperative households are headed by adults 60 years of age and older. In an effort to enable all older adults to continue to live safely and productively in their community, the New York State Legislature passed legislation in 1995 to establish and fund NORC supportive service programs through the Office for the Aging. Our NORC Program is funded in part by the New York State Office for the Aging and the New York City Department for the Aging. A portion of the funding is provided by the housing community. For more information about the NORC Program, please contact the NORC/AmPark Office, 80 Van Cortlandt Park South, Building 7E at (718) 548-4990.

## THE NEIGHBORHOOD

The Amalgamated Cooperative is located in the northwest Bronx along the southern border of Van Cortlandt Park. The community is commonly known as Van Cortlandt Village, within Kingsbridge, which is adjacent to the communities of Riverdale (west), Bedford Park (east), and Woodlawn (north-east). It is predominantly a residential area of apartment buildings interspersed with one and two-family homes.

The boundaries of the Amalgamated are: Major Deegan Expressway (I-87) (west), Van Cortlandt Park (north), Mosholu Parkway (east), Jerome Park Reservoir (southeast), and Van Cortlandt Avenue West (southwest). (See Appendix 4, Neighborhood Street Map.)

### Amalgamated Buildings

Amalgamated's eleven buildings were constructed in three periods: From 1927 until World War II (Buildings 6, 7, 9, and 10); post-World War II (Buildings 8, 11, 12, 13 and 14); and the latest 20-story centrally air-cooled buildings, Tower I (1968) and Tower II (1970), which are built on the site of the first 1927 building. Three of the buildings are walk-ups: Building 6 (four stories); Building 10 (two stories); and Building 11 (three stories). All other buildings have elevators.

#### Building Numbers and Addresses:

Tower I	3975-3977 Sedgwick Avenue
Tower II	3965-3967 Sedgwick Avenue
Building 6	74 Van Cortlandt Park South
Building 7	80 Van Cortlandt Park South
Building 8A	120 Gale Place
Building 8B	124 Gale Place
Building 8C	130 Gale Place
Building 9	100 Van Cortlandt Park South
Building 10 A,B,C	3995 Hillman Avenue
Building 10 D,E,F	3989 Hillman Avenue
Building 10 G,H,I, J	4002 Gouverneur Avenue
Building 11A	4022 Hillman Avenue
Building 11B	4016 Hillman Avenue
Building 11C	4010 Hillman Avenue
Building 12A	3960 Hillman Avenue
Building 12B	3970 Hillman Avenue
Building 12C	3980 Hillman Avenue
Building 13A	3980 Orloff Avenue
Building 13B	3985 Gouverneur Avenue
Building 14A	92 Van Cortlandt Park South
Building 14B	98 Van Cortlandt Park South



## Shopping

A small shopping center owned by A. H. Consumers Society is located on Sedgwick Avenue at the corner of Van Cortlandt Avenue West. It contains an optical shop, a pharmacy, a pizzeria, a beauty salon, a bank, a supermarket, and a dry cleaner.

Shopping areas can be found along Jerome Avenue between Mosholu Parkway and Gun Hill Road, about one-half mile east of the co-op. Larger shopping centers/areas can also be found along Broadway from 225th to 238th Streets.

## Schools

1. The AmPark Neighborhood School is located in the Workmen's Circle Building on Hillman Avenue, near Building 12.
2. P. S. 95 has its main entrance on Hillman Avenue, across the street from Building 12.
3. J.H.S. 143 is on Sedgwick Avenue, about one mile south of the Amalgamated.
4. DeWitt Clinton High School is on Mosholu Parkway South, about two blocks southeast of Tower II.
5. John F. Kennedy High School is located at Terrace View and West 230th Street.
6. Bronx High School of Science is on 205th Street, between Paul and Goulden Avenues, across the reservoir from our co-op, about a quarter mile south of Tower II.
7. Lehman College (CUNY) is on Goulden Avenue, across the reservoir from our co-op, about a half mile south of Tower II.

## Library

Van Cortlandt Branch of the New York Public Library is on the east side of Sedgwick Avenue, across the street from the A. H. Consumers shopping center.

## Health Facilities

1. Montefiore Medical Center has its entrance on East 210th Street, between one-half mile and one mile east of the cooperative, about two blocks past Jerome Avenue.
2. North Central Bronx Hospital is adjacent to Montefiore, with its entrance on Kossuth Avenue. The two hospitals together are bounded by 210th Street, Kossuth Avenue, Gun Hill Road, and Bainbridge Avenue.

3. Veterans Administration Hospital is on Kingsbridge Road between Sedgwick and University Avenues, about 1.5 miles south of the cooperative.

4. St. Patrick's Home for the Aged is on Van Cortlandt Park South, between Saxon and Dickinson Avenues, adjacent to Tower I.

### Religious, Social and Cultural Organizations

1. Van Cortlandt Jewish Center is on the east side of Sedgwick Avenue, across from the A. H. Consumers shopping center.

2. Church of the Visitation is on Van Cortlandt Park South, between the Major Deegan Highway and Broadway, about one quarter mile west of the cooperative.

3. Veterans of Foreign Wars is on Orloff Avenue, about halfway between Building 13 and Van Cortlandt Avenue West.

### Parks

Van Cortlandt Park establishes our northern border. It contains major recreation facilities including Van Cortlandt Golf Course, Van Cortlandt Lake Boat House, Van Cortlandt Stadium, the Van Cortlandt Mansion, and the Parade Grounds, which includes several ball fields and a cross country running path.

The part of Van Cortlandt Park most used by cooperators is the Classic Playground on Van Cortlandt Park South at the end of Gouverneur Avenue.

Another park/playground in the area is Fort Independence Park, next to the reservoir, with one entrance on Sedgwick Avenue across from P. S. 95, and the other entrance on Sedgwick Avenue at Giles Place.

Mosholu Golf Course has its entrance on Jerome Avenue, north of the Woodlawn train station, and can be seen just northeast of the cooperative bordering on Gun Hill Road and the Mosholu extension of the Henry Hudson Parkway.

The Jerome Park Reservoir is directly across Sedgwick Avenue from Tower II and Building 12, and continues south for about one mile.

## TRANSPORTATION

### Major Roadways

Major automobile routes are convenient to the neighborhood.

1. Major Deegan Expressway: Northbound entrance to the New York Thruway is at the bottom of Van Cortlandt Avenue West and Bailey Avenue (just at the bottom of the back of Building 8). The southbound entrance is about one block further west on Van Cortlandt Park South.

2. Mosholu Extension of the Henry Hudson Parkway: At the top of Van Cortlandt Park South, a left just before Gun Hill Road leads to either the Saw Mill River Parkway northbound or Henry Hudson Parkway (West Side Highway) southbound.

3. Mosholu Parkway: At the top of Van Cortlandt Park South or one block east of the Towers along Sedgwick, Mosholu Parkway leads to the New York Botanical Garden, Bronx River Parkway, and Allerton Avenue, which can be taken east to reach the Hutchinson River Parkway or the New England Thruway.

### Bus Routes

Several New York City bus routes run along Sedgwick Avenue, and have several stops near the cooperative.

1. Bus #1 - Goes to Broadway (at 231st Street) in one direction, and to Grand Concourse in the other direction.

2. Bus #2 - Goes south to Fort Independence, and in the other direction goes along Paul Avenue and then to the Grand Concourse.

3. Bus #10 - Goes to Broadway and then further west to Riverdale. In the other direction, it goes to Jerome Avenue and then stops at Montefiore.

4. Express Bus Service In addition to city buses, there is express bus service to Madison Avenue and 26th Street in Manhattan — NYC Transit operates approximately 30 express bus routes. The express bus stops in our co-op community at Sedgwick Avenue (near Tower I) and in front of the A. H. Consumers shopping center (on Sedgwick Avenue). Most express buses run on a schedule during weekday rush hours only; there is weekend service, too. The express bus fare is \$5. You can pay with Pay-Per-Ride MetroCard, 7-Day Express Bus Plus MetroCard or exact change.

## Train Service

Several MTA lines are within walking distance or a short bus ride away.

1. The #1 IRT Broadway line stops on Broadway at 242nd, 238th, and 231st Streets, about a half-mile from the cooperative.
2. The #4 IRT Lexington Avenue line stops at Jerome Avenue and Mosholu Parkway, about a half mile from the cooperative.
3. The D IND lines stop at Bedford Park Boulevard and the Grand Concourse, a little over a mile from the cooperative.
4. Metro North Trains — You can also get Metro North Trains to Grand Central or points north, at the Marble Hill Station at 225th Street and Broadway, or the Botanical Garden Station, near the end of Mosholu Parkway and Bedford Park Boulevard.

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## Co-op Telephone Numbers

Co-op Management Office (9am - 5pm)	(718) 796-9300
Service Department (8am - 5pm; 24 hour emergency service)	(718) 548-0300
Security Department (24 hours)	(718) 548-0301

## Emergency Numbers

Police-Ambulance-Fire Department	911
50th Police Precinct	(718) 543-5700

## Neighborhood Services

The following numbers are included here as a convenience; this does not imply an endorsement of the services and businesses listed.

Sedgwick Pharmacy	(718) 543-3116
C-Town Supermarket	(718) 884-1190
Albert Cleaners	(718) 432-8892
Sorrento's Restaurant & Pizzeria	(718) 796-4148
Kimerling Optical	(718) 548-7295
City & Surburban Federal Savings Bank	(718) 543-0400
Oggi Beauty Salon	(718) 549-5555

AmPark/NORC Office	(718) 548-4990
Amalgamated Nursery School	(718) 543-8688
Kingsbridge Post Office	(718) 549-6962
Montefiore Medical Center	(718) 920-4321
North Central Bronx Hospital	(718) 519-5000
NYC Public Library	(718) 543-5150

### **Health Professionals**

Gabriel Dugue, MD & Zergabachew Asfaw, MD 3965 Sedgwick Avenue.....	(718) 548-1569
John M. Rinaudo, DDS 3975 Sedgwick Avenue.....	(718) 796-4600
Steven Grenell, MD 3975 Sedgwick Avenue.....	(718) 796-6095
Harold Ginsburg, DDS 3845 Sedgwick Avenue.....	(718) 543-0044
Steven Schwabe, DDS 3898 Sedgwick Avenue.....	(718) 543-0611
Jacqueline Noboa, Podiatrist 3898 Sedgwick Avenue.....	(718) 548-1988
Ernest Smith, MD 3898 Sedgwick Avenue.....	(718) 548-6600
Ilya M. Babeck, DDS 3902 Sedgwick Avenue.....	(718) 543-0066
Sheldon Kupferman, DDS 130 Van Cortlandt Avenue West.....	(718) 796-1500

## Local Government Officials

Community Planning Board 8.....	(718) 884-3959
Senator Efrain Gonzalez, Jr. ....	(718) 299-7905
Assemblywoman Naomi Rivera.....	(718) 409-0109
Assemblyman Jeffrey Dinowitz.....	(718) 796-5345
Borough President Adolfo Carrion.....	(718) 590-3500
Councilman G. Oliver Koppell.....	(718) 549-0158
Congressman Eliot Engel.....	(718) 796-9700

## Schools

Community Education Council 10.....	(718) 741-5836
P. S. 95.....	(718) 796-9200
J. H. S. 143.....	(718) 796-8170
Bronx High School of Science.....	(718) 295-0200
John F. Kennedy High School.....	(718) 562-5500
DeWitt Clinton High School.....	(718) 543-1000
Herbert H. Lehman College.....	(718) 960-8000

## Appendices

### Appendix 1: House Rules

(More complete “house rules” are found in the Co-op’s By-laws and the Occupancy Agreement (lease). These rules are highlighted and violations are subject to specific penalties.

1. No noise is permitted which might impinge on the habitability of other cooperators, particularly between the hours of 10PM and 8AM.
2. There is to be no disfigurement or defacement or other vandalizing of cooperative property.
3. There is to be no trespassing or causing damage to any area designated as a garden.
4. Cooperators are not to use terraces, balconies, building roofs, or other open areas around the co-op for the purposes of drying personal garments, bed linens, etc.
5. The fouling of cooperatively held public areas (hallways, stairwells, lobbies) with dirt and debris conveyed from a private apartment is prohibited.
6. Cooperators may not operate any cooking equipment requiring the use of an open flame, other than a stove or oven, or store said equipment on co-op property.
7. Cooperators are prohibited from roofs.
8. There will be no placing of raw garbage anywhere, except for the compactor chutes.
9. Cooperators shall not remove or permit to be removed, any laundry baskets or other equipment from building laundry rooms.
10. Appliances for which there is a monthly charge (air conditioners and washing machines) should be reported to the Finance Department. If these appliances are not reported or if they are installed improperly, an administrative fee of \$100 will be levied.
11. If a cooperator is observed as deliberately compromising the security of the building, i.e., adjusting the door stops or placing an object in the door to keep it ajar, that cooperator shall receive an administrative fee.

### Appendix 2: Procedures for Handling the Violation of House Rules

The following sanctions have been approved by the Board of Directors against any cooperator found in violation of the list of House Rules:

1st violation: documented warning;  
2nd violation: \$50 administrative charge plus the cost of repairs, if any;  
3rd violation: \$100 administrative charge plus the cost of repairs, if any;  
4th violation: appropriate legal action.

*Please note that with respect to House Rule #2, vandalism, no warnings shall be given. Anyone found in violation of this rule will, at the very least, be held responsible for the costs of repairs, clean-up, etc., as well as a \$50 administrative charge.*

Please note that, depending on the circumstances, the House reserves the right to exercise any and all legal remedies at its disposal any time a house rule is violated. For example, when a violation involves damage to co-op property as a result of vandalism, the Board's policy is zero-tolerance, and the cooperator will be dealt with accordingly.

Furthermore, the Board of Directors invests in the Manager the authority to intervene in this process at any level, and to exercise whatever good and prudent judgment is deemed necessary to resolve the problem. As with any issue, cooperators have the right to meet with the Board of Directors to be heard on the matter.

Finally, these rules apply to cooperators even when the violation is perpetuated by a non-cooperator such as a guest, relative, household employee, contractor, delivery person, etc.

**Step 1:** In order to be considered valid - that is, subject to sanctions - an alleged violation must be observed first hand by a member of the co-op staff, who in turn must report said violation to the Security Department. Based on the first hand observation of any employee, Security will then prepare a standard report regarding the violation.

**Step 2:** Upon preparation of a report, the Chief of Security will contact the cooperator, either in person or by telephone, and attempt to correct the condition in a friendly and cooperative manner.

**Step 3:** In the event the cooperator fails to remedy the violation, or a second violation is recorded, the cooperator will be sent, via registered mail, **A NOTICE OF VIOLATION**, which notes the time, date, place, and nature of the violation, along with a request to remit the appropriate administrative charge (\$50.00 plus any additional costs related to the correction of the violation). In the event a cooperator fails to accept said registered letter, the **NOTICE** will be legally served. The cooperator will be charged all legal fees incurred.

**Step 4:** In the event the cooperator fails to remedy the violation, or a third violation is recorded, the cooperator will be sent, via registered mail a **FINAL NOTICE OF VIOLATION** which notes the time, date, place, and nature of the violations, along with a request to remit the appropriate administrative charges (\$100.00 plus any additional costs related to the correction of the violation). In the event said cooperator fails to accept said registered letter the **NOTICE** will be legally served. The cooperator will be charged all legal fees incurred.



**Please Note:** Though these ten rules have been singled out for attention, all rules remain in effect, whether in the Occupancy Agreement (Lease), By-laws, the Handbook, etc. The cooperative retains the right to take any appropriate measures in response to violation of any cooperative rules.

### Appendix 3: Delayed or Cancelled Move-out

As you know, the co-op's move-in / move-out policies and allocation procedures were designed, in part, to ensure a smooth and efficient transition between the cooperator moving out and the new cooperator moving in. Unfortunately, when one party or the other fails to adhere to the schedule, numerous problems result.

Specifically, it is not usual for us to be advised by a cooperator that they are moving out on a certain date only to be told later that the move has been delayed or cancelled for one reason or another. Meanwhile, a new cooperator, who may have sold a home, terminated a lease, and hired a moving company, is left holding the bag. Now faced with an uncertain future, newcomers become angry at the inconvenience, not to mention the additional expense that may be involved (additional rent, hotel expenses, deposits to the moving company, storage fees, etc.)

It is the opinion of the Board of Directors that this type of situation is not exactly consistent with the kind of cooperative spirit we wish to instill in newcomers. As a result, the Board of Directors has shifted the burden of responsibility to the outgoing cooperator.

Consequently, under this revised policy, an outgoing cooperator who fails to give up an apartment by the date specified in the move-out papers, will be charged for the delay as follows: 1st month - \$1,000, 2nd month - \$1,250, 3rd month - \$1,500 with the amount escalating by \$250 for each month thereafter. This figure will be prorated by day.

Should a move-out be cancelled, the charge for the cancellation is as follows: within the 1st month of turning in the move-out papers - \$1,000, within the 2nd month of turning in the move-out papers - \$1,250, within the 3rd month of turning in the move-out papers - \$1,500. These figures will be prorated by day.

Furthermore, the Board directed that for each month a new cooperator is delayed from moving in, that newcomer would receive a credit in an amount equal to one month's carrying charges, to be paid by the outgoing cooperator.

As you can see, the Board takes this issue very seriously. Although currently under review by legal counsel and DHCR, nonetheless, this policy goes into effect immediately and may be amended at a later date, if required.

## Appendix 4: Windows - Maintenance and Operation

Your windows have been designed with several important features in mind:

- energy efficiency
- sound insulation, and
- ease of accessibility to wall window surfaces for cleaning. The following guidelines and procedures will clarify the operation of the windows.

To clean windows, you must:

1. Raise the lower sash approximately (4) inches.
2. Take two of the small window keys and place one in each keyway (hole) at the top corner of the lower window sash so that it can swing down towards you in to the room. **Important Note:** Do not let go of the window after you have turned the keys.
3. Lower the bottom sash gently and rest it on a support, e.g. a chair or other surface. We recommend that you cover the support surface with a soft towel or rag to minimize any possible damage to the window sash.
4. You may now lower the upper sash and tilt it in for cleaning by simultaneously releasing the two finger operated latches located at each upper corner of the window sash. The upper window sash will swing in and will rest on top of the lower sash that has already been tilted in. Place a towel or a rag between the two sashes to prevent any possible damage.
5. Under no circumstances are you allowed to drill holes in, or modify the sashes or frame of the windows. Please consult with the Service Manager before you attempt to mount a window treatment (e.g. shelf, shade, decoration) that you believe may require any such work.
6. All installations and removals of air conditioners must be performed in accordance with co-op policy.

**Important Note:** If you disregard procedures #5 and/or #6, you will be held liable for any damage done to the windows through such unauthorized or unsupervised work.

If you have any questions or are seeking additional information, please contact the Service Department at 548-0300. If needed, we will arrange to send someone from our staff to your apartment to demonstrate how to operate the windows and answer questions.

## Appendix 5: Frequently Asked Questions (FAQs)

### **1. What is Amalgamated Housing Corporation?**

Amalgamated Housing Corporation is a not-for-profit cooperative community which was started in 1927. We are supervised by the NYS Division of Housing & Community Renewal (DHCR).

### **2. Are there any income requirements to qualify for an apartment?**

Yes. Currently our minimum income limits are:

Studio -	\$12,828 - \$17,105
One-bedroom -	\$17,056 - \$26,965
Two-bedroom -	\$22,218 - \$34,675
Three-bedroom –	\$26,485 - \$44,600

And currently our maximum income allowances are:

Studio -	\$37,220 - \$ 49,530
One-bedroom -	\$50,093 - \$ 75,744
Two-bedroom -	\$65,081 - \$ 110,788
Three-bedroom –	\$142,747

These income limits are subject to change at any time.

### **3. What are the monthly carrying charges?**

Currently the carrying charges are:

Studio -	\$356.34 - \$475.15
One-bedroom -	\$473.78 - \$749.05
Two-bedroom -	\$617.19 - \$963.21
Three-bedroom -	\$735.67 - \$1238.87

These charges are subject to increase at any time

### **4. Now that I have submitted my application, how long do I have to wait to be called for an apartment?**

Our waiting lists are extremely long and our turnover is low. We therefore cannot give any assurances as to when your application will be reached. This will depend on the number of move-outs that occur and we do not know this information in advance. Our applications are kept in date order.

The average waiting time for a 1-bedroom apartment is 2 to 5 years.

The average waiting time for a 2-bedroom apartment is 4 to 6 years.

The average waiting time for a 3-bedroom apartment is 5 to 7 years.

These average waiting times are subject to change at any time.

## **5. How many bedrooms do I qualify for?**

This will depend on your family composition. DHCR has issued specific guidelines that we are required to adhere to. The number of bedrooms you may qualify for is actually based on gender, not on age or the number of people in your family. For example:

- Mother and daughter or father and son - 1 bedroom
- Mother and son or Father and daughter – 2 bedrooms
- Mother, daughter and two sons or father, son and two daughters – 2 bedrooms
- Mother, father and two sons or two daughters – 2 bedrooms
- Mother, son and daughter or father, son and daughter – 2 bedrooms
- Mother, daughter and two sons – 2 bedrooms
- Mother, father, son and daughter – 3 bedrooms

## **6. What should I expect once my application is reached?**

When your application is reached, you will be asked to provide us with a copy of your state income tax return and W-2 for all wage earners or your means of income if you are not working. Once we have determined that you have met income eligibility, we will then mail you the secondary portion of our application process, which is our “Application for Residency.” This is a pre-allocation questionnaire. Prior to our allocating an apartment to you, a credit check (debt must not exceed 1/3 of income as reported on State Income Taxes), criminal investigation and in-home visit with your family will be done by an independent investigation agency. You will be required to pay the fee for this investigation.

## **7. I have had my credit checked and my in-house visit. How soon after this will I be called to see apartments?**

Once your investigation has been completed, we will write to you with the results. If the results are favorable, you will be contacted to view an apartment depending on the number of vacancies we have at that time.

## **8. Can I see as many apartments as I want to?**

No. We are supervised by the New York State Division of Housing and Community Renewal and allowed to offer only 2 apartments. If you refuse both apartments we offer you, you will be removed from our active waiting list.

## **9. What happens after I accept an apartment?**

Once you have accepted an apartment that has been offered to you, you will be required to pay a “good faith” security deposit equivalent to two months maintenance within one week. This security deposit will cover your monthly maintenance for two months once you pick up the keys to your new apartment.

**10. What major appliances come with the apartment?**

All apartments will have a working stove. You will have to purchase your own refrigerator.

**11. Will I have to pay my total investment before I move in?**

Yes. Payment in full is required before picking up the keys. Your investment total will depend on the size your apartment. Apartments run between (Studios \$13,366 - \$17,990) (1bedrooms \$18,928 - \$24, 023) (2 bedrooms \$24,402 - \$30,066) (3 bedrooms \$29,911 - \$39156). These figures are based on calculations through December 2006 and subject to change at any time.

**12. Does Amalgamated Housing Corporation accept mortgages?**

No. Mortgages are not accepted.

**13. What else do you require before I move in?**

You must attend an orientation meeting with our Education Director. This meeting is to help you learn more about our cooperative community. You must purchase Homeowner's Insurance for your apartment. We will need a copy of this for our files prior to you picking up the keys. An active Homeowner's Insurance policy must be maintained at all times.

**14. Does Amalgamated Housing Corporation allow dogs.**

No. Dogs are not allowed .

Appendix 6: Rider to Occupancy Agreement Regarding Harboring of Dogs

I hereby agree that I will comply with the provision in my Occupancy Agreement prohibiting the harboring of dogs. I understand that the harboring of dogs creates a substantial inconvenience for my fellow cooperators and for the Cooperative’s staff. In particular, I recognize that dogs’ waste fouls the Cooperative’s building(s) and grounds, that barking dogs can disturb other cooperators and that large dogs can frighten many children and elderly residents of the Cooperative. I also recognize that the Cooperative has chosen to prohibit all dogs because, if dogs are heard barking or waste is found in the Cooperative’s building(s) or on its grounds, the Cooperative has no means of determining which dogs in particular are responsible.

I hereby further agree that the no-dog provision in my Occupancy Agreement shall be deemed a substantial obligation of my tenancy.

I hereby further agree that the Cooperative shall not be deemed to have waived the no-dog provision in my Occupancy Agreement by reason of having had notice or knowledge of a violation of that provision unless (a) I have personally delivered written notice that I am harboring a dog to the Cooperative’s management office and (b) the Manager or Assistant Manager of the Cooperative has signed and dated a copy of that written notice to signify that he or she has received it. I agree that nothing in this Rider shall be construed as a waiver of any of the cooperative’s rights under the Occupancy Agreement or applicable law.

_____ Cooperator	_____ Bldg/Apt	_____ Date
_____ Cooperator	_____ Bldg/Apt	_____ Date

Appendix 7: What To Recycle

**glass bottles & jars**  
**plastic bottles & jugs**  
**beverage cartons & drink boxes**  
**metal & foil**



Place in **CLEAR** bags or **BLUE**-labeled recycling containers.


Empty and rinse containers before recycling. Place bulk metal next to recycling containers or bags. Continue to return **depress** bottles and cans to the store for refund. Call 311 before discarding appliances that contain **CFC** gas (such as refrigerators and air conditioners). Remove doors from refrigerators and freezers.

only ♻️ plastic screw-neck bottles & jugs



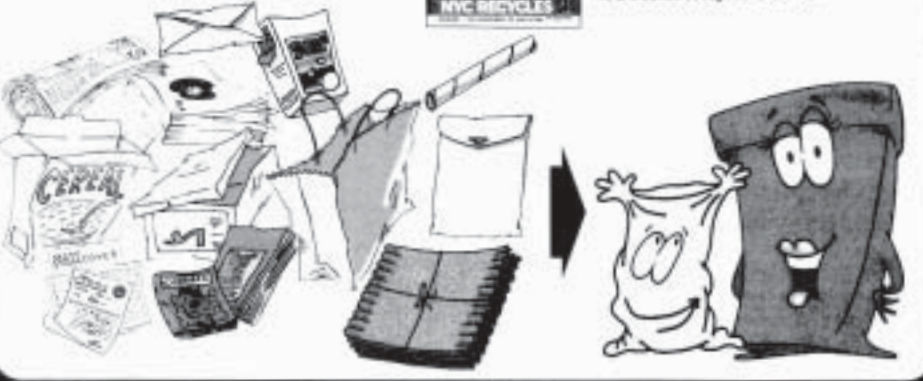
empty & dried out, lids removed

**mixed paper & cardboard**



Place in **CLEAR** bags or **GREEN**-labeled recycling containers.

Flatten and bundle corrugated cardboard.



**ONLY Recycle Designated Materials!**

DO NOT RECYCLE any other plastics or any other types of glass. Place these items with your regular trash.




Call 311 or visit [www.nyc.gov/sanitation](http://www.nyc.gov/sanitation) for recycling decals and flyers. For waste prevention tips, visit [www.nycwasteless.org](http://www.nycwasteless.org).

**Thanks for doing your part, New York!**







Appendix 8: Neighborhood Map

