



TIME EQUITIES INC.



56 Beaver St.

New York, NY 10004

Resident Information Packet

We are pleased that you have chosen to call Hudson Street your new home. We want to welcome you to the building. The purpose of this handbook is to help you get acquainted with the staff and building protocol. Please retain it for future use.

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WHO MANAGES MY PROPERTY

56 Beaver Street is managed by:

***Time Equities, Inc
55 5th Ave. New York, NY 10003
Website: <http://www.timeequities.com>
Main number: 212-206-6000***

Property Management

Sherri O’Keefe, Property Manager 212-206-6093/sokeefe@timeequities.com
Bill Brad, Super [917-710-2622](tel:917-710-2622)
Sandra Polanco, Administrative Assistant 212-206-6175/spolanco@timeequities.com
Bruce Rittenberg,
Director of Residential Management 212-206-5694/ brittenberg@timeequities.com

Rent Administration

Tom Morgan, Rents Administrator 212-206-6046/tmorgan@timeequities.com
Kfir Mizrahi, Rents Administrator 212-206-6151/kmizrahi@timeequities.com
Raymond Demarco,
Director of Rents Administration 212-206-6191/rdemarco@timeequities.com

Leasing and Lease renewals

Clara Rose Dass, Rentals 212-206-6036/rdass@timeequities.com

After hours Emergency Number 212-439-4189

Police, Fire, Ambulance Etc. 911

Police: 1st Precinct: 16 Ericsson Place 212-334-0611

I. AFTER YOU SIGN YOUR LEASE

KEYS

New tenants will receive 2 sets of keys to the exterior door, apartment mortise lock and mailbox at no cost. Keys are distributed before move-in. If you require additional keys please contact your property manager. The mortise lock should not be altered for any reason. Residents are encouraged to install a secondary lock at their own cost, copies of the keys should be provided to the super in case of an emergency. The secondary lock is the responsibility of the tenant and should be removed upon vacating the apartment. If you choose to leave the lock, please discuss with management.

All keys must be returned upon move- out. If keys are not returned upon move-out, the cost of replacement keys will be deducted from your security deposit.

LOCK-OUTS

If you cannot gain entry into your apartment because you don't have access to your keys; we can only provide access if a staff member is available and we have a key to your unit. You will be referred to a locksmith to gain entrance to your apartment during non-business hours at your cost. Consider giving a spare key to a trusted relative or friend.

Locksmith Service

Speedy Lock and Door-212-475-6840

Island Locksmith- 212-737-7769

UTILITIES & TELECOMMUNICATIONS

The owner will close all accounts once the lease is signed. It is your responsibility to establish an electric and gas account with Con Edison to ensure that your utilities are not interrupted.

CON EDISON- Please find the link to start service

<https://apps.coned.com/cemyaccount/CSOL/accountturnon.aspx?lang=eng> or 1-800-752-6633

TELECOMMUNICATIONS

Satellites are not allowed on the property. Please contact a service provider to arrange your telecommunications needs. Depending on the nature of your space, permission may be required for such items as: drilling for new wiring, access to roof, etc. Please contact your super or property manager.

SPECTRUM

<https://www.spectrum.com/?v=1&cmp=TWC> or 1-855-243-8892

COORDINATING YOUR MOVE/FURNITURE OR SUPPLY DELIVERY

The following rules pertain to moving and deliveries in your building. Any vendors that do not adhere to the following rules will not be allowed to enter the building or will be required to discontinue the service.

- No move into or out of the Building shall interfere with another tenant's quiet enjoyment, use or occupancy of that tenant's premises or the Common Areas.
Residents should schedule all moves and deliveries during normal business hours. This includes Saturday and Sunday.
- Building management must be notified a prior to your proposed moving date.
- All vendors must submit a Certificate of Insurance naming Hudson Street Equities LLC C/o Time Equities, Inc as agent, 55 5th Ave. New York, NY 10003 as the certificate holder and additional insured. The tenant shall secure and present to the building manager a certificate at least twenty-four (24) hours prior to the move/delivery into the building.
Please be sure your vendor meets the requirements so they will be permitted to enter the building. A sample certificate is included in your package.
- All vendor and moving company boxes and cartons are to be removed from the premises by the vendor or moving company. They should not be left in the garbage area.

RENTAL PAYMENTS

- Rental payments should be addressed to: **Beaver Equities Group LP** and submitted via check, money order or via Click Pay before the first of the month.
- New Residents will not be able to access click pay until the second month of their residency. Please refer to the click pay documents in your package for more information. The account number on your monthly billing statement should be used for click pay account information.
- For inquiries regarding missing rent statements, renewal updates, payments and balances, please contact Tom Morgan or Mihai Kelemen.

LEASING

The lease is a contract obligating all parties to the terms and conditions listed. You will receive a copy of your signed lease for your records.

SECURITY DEPOSIT

Your security deposit is not rent but a deposit to ensure the fulfillment of lease conditions and as a contingency against any damages to the apartment. It shall not be applied to your last month's rent. If you fulfill your lease according to its terms, only charges for damages, excluding normal wear and tear, will be deducted from your security deposit.

- You must provide proper written notice, as outlined in your lease agreement.
- The apartment must be left clean with no damage beyond normal wear and tear.
- The entire apartment, including the oven, range, refrigerator, bathrooms, closets, cabinets and floors must be clean.
- All debris and rubbish must be removed. A disposal fee will be deducted if any items are left in the apartment.
- All rent must be paid through the date of the move-out.
- After you have removed all of your belongings from the apartment, the management representative will inspect your apartment. The management representative will contact you to discuss any deductions from your security deposit.
- You must give rents administration a valid forwarding address.
- You are not considered fully vacated until all keys are returned.

RESIDENT INSURANCE

We require that you contact an insurance agent concerning Apartment Renters Insurance or Household Goods and Liability Insurance or other similar policy to cover your personal belongings against vandalism, fire, burglary and certain water damage as well as personal liability. Our insurance does not cover your personal belongs or liability. You will be held liable for any damage or injury caused by you, your family or your guests.

II. BUILDING SERVICES

Heat is provided by radiators connected to a steam system. Please keep in mind:

- Report damaged broken or missing valves. They are a major cause of banging, leaks and other heat related issues.
- Radiator valves are not designed to modulate heat. Having a valve turned halfway off will not regulate the heat. It will cause water to build up and will eventually lead to other issues.
Example: loud banging or leaks.
- Do not turn the radiator off during the heating cycle.
- If you must turn the valves, always wait until the heating cycle has completed.
- If it is too hot in your unit, please contact my office.

PROPER GARBAGE DISPOSAL

Trash containers are on the W. 10th Street side of the building. Please review NYC Sanitation information included in your package.

- All garbage must be taken to the garbage area and disposed in the appropriate bins.
- Please take care to separate regular garbage from recyclable garbage, then separate paper from plastics/glass/metal garbage and dispose of them in the appropriate bins as marked.
- If bins closer to the front are completely full, please take care to utilize the bins toward the back.
- Please take care to completely close the bins by placing the covers back on after disposing your garbage. Please take care not to pile your garbage on top of the bins. Uncontained garbage creates the potential for vermin infestation in the buildings and grounds. Further, placing garbage on top of the covered bins blocks other residents' access to the bins.
- Please take care to break down cardboard boxes, as well as other bulky paper materials, and tie them with twine.
- Please see the super to coordinate disposal of furniture and other bulky refuse. Under no circumstance should residents place furniture or any other refuse directly at the sidewalk curb or in the common areas.

EXTERMINATOR/PEST CONTROL

The exterminator services the building on the **2nd Saturday** of the month per the sign-up sheet in the lobby.

- Reduce pest problems by keeping your apartment free from clutter and garbage. Food should not be left uncovered on counters. Food should be stored in tightly sealed containers or in the refrigerator.
- Keep pests outdoors by blocking points of entry. Please contact management to schedule the closing or any access points in your apartment.

- If a pest problem arises, identify the pest and the extent of the infestation. This should be reported to our office or on the sign-up sheet in the lobby.
- Remove trash on a regular basis and always use trash cans with tight fitting lids. If pests can get in garbage, they will return repeatedly to get food.

BED BUGS

It is extremely important that you notify us immediately if you believe that you have bed bugs. Please contact your property manager.

OCCUPANCY

Please identify and inform management of all people who live in your apartment. Please contact residential sales and rentals to remove or add occupants to the lease.

AIR CONDITIONER POLICY

Please refer to Air Conditioner Installation Sheet included in your package.

III. SERVICE REQUEST/ BUILDING INFORMATION

HALLWAYS, FIRE ESCAPES/ STAIRSWAYS AND ROOFS

Entrances, passages, vestibules, stairways and halls must not be obstructed or used for any purpose other than entering or leaving your apartment.

SAFETY

- Be vigilant in not allowing strangers to enter the building when you enter or exit through the front doors.
- Make sure the doors are completely shut behind you. Please immediately alert the super if you notice any problems with the front doors.
- Do not prop the doors open and leave them unattended. If you find the doors open and unattended, please close them and immediately alert the super.
- Do not buzz anyone into the building unless you can identify who they are and can confirm that they have a legitimate business with you. The assailants are able to gain access to the building because they are buzzed in by a resident.
- If your intercom service does not work, please immediately contact the super or management to arrange repairs as needed.

SMOKE/CARBON MONOXIDE DETECTOR

Your apartment is equipped with one or more smoke/carbon monoxide detectors. You should test each unit on a monthly basis and immediately replace dead or low batteries. Please call the office immediately to report smoke/carbon detector malfunctions or deficiencies.

Smoke/Carbon monoxide detector should not be removed, tampered with or disabled.

LIGHTS

All light fixtures are in working order with new bulbs upon move in. It is your responsibility to replace light bulbs as needed.

PLUMBING

Please report any leaking pipes, faucets or running toilets to management to schedule repairs. If the caulked areas around your bathtub/shower become cracked, broken, or chipped, please contact the office to schedule repair. Paper towels, disposable diapers, baby wipes, sanitary napkins, and other similar items should never be flushed as they can cause clogs. Should your toilet overflow, turn off the water supply by turning the handle located under the sink clockwise. If you do not have a shut off valve, remove the tank cover and push the flapper into the hole. Contact your super or the office for service.

PACKAGES

Packages should never be left in the hallway by the delivery company. The landlord will not be responsible for lost or stolen packages.

SMOKING

Smoking is strictly prohibited in the common areas of the building. If you smoke in your apartment, we ask that you be considerate of your neighbors and refrain from allowing the level of smoke from your apartment to become bothersome to others. Do not dispose of butts by throwing them out the window or down plumbing fixtures.

ROOFS

Access to the roof is strictly prohibited unless in the event of an emergency.



TIME EQUITIES INC.

Tenant Information Sheet

Date: _____

Name: _____

Address: _____

Primary
Phone: _____

Workphone: _____

Email: _____

Additional Residents

Name	Relationship	Phone#	Work #	Email

IN CASE OF EMERGENCY, PLEASE CONTACT:

Name: _____

Relationship: _____

Address: _____

Telephone Number: _____

Email: _____

Please return to:
Rents Administration
55 5th Ave. 14th Floor
New York, NY 10003

timeequities.com

55 FIFTH AVENUE | 14TH FLOOR | NEW YORK, NY 10003 | T: (212) 206-6000 | F: (212) 206-6018

TIME EQUITIES INC. IS A LICENSED REAL ESTATE BROKER



Tenant/Owner Notice
ONLINE PAYMENT REMINDER

Dear Tenant/Owner,

As the managing agent for your property, this is a reminder that we provide a fast, easy, and secure way for you to pay your monthly charges online through our provider, **ClickPay**.

GETTING STARTED

As the **preferred way** of accepting payments, we invite you to get started by clicking the activation link emailed to you or by creating your account below. You can make one-time or automatic recurring payments online with American Express or any other major credit or debit card for a fee or by e-check (ACH) from a bank account for free.

www.ClickPay.com/TimeEquities

- ① Click **Register** and then create your online profile with **ClickPay**
- ② **Connect Your Unit** using the account number found on your monthly statement
- ③ Set up **Automatic Payments** or click **Pay Now** to make one-time payments



You may also access **ClickPay** through www.timeequities.com by selecting **Make a Payment** in the top right corner.

FEATURES & BENEFITS

- | | |
|--------------------------------|---------------------------------------|
| ✓ Set Up Automatic Payments | ✓ Pay by Credit/Debit Card or e-Check |
| ✓ Avoid Late Fees & Save Paper | ✓ View Your Payment History |

ONLINE PAYMENT SUPPORT

For help with your account, visit **ClickPay's** support center at www.ClickPay.com/Help for access to FAQ's, step-by-step walkthroughs, email and phone support, and live chat.

Thank you for your attention to this matter,
Time Equities



TIME EQUITIES INC.

AIR CONDITIONER INSTALLATION POLICY

In an effort to ensure that the building's exterior walls and appurtenances are maintained in a safe condition in accordance with Local Law 10/80 and 11/98, you must adhere to the following guidelines. If you elect to have a window AC unit, it is your responsibility to install it in compliance with building policy as set forth herein, as well as to maintain your AC unit.

1. Make sure that the size and capacity of the AC unit is appropriate to the room for which it is being installed.
2. Make sure the electrical service in your apartment can support your AC unit. If an extension cord is needed, only use 12-gauge extension cords with ground wire.
3. The window and window frame in which the AC unit will be mounted must be in good condition to secure the AC unit. Any defects should be reported to management immediately.
4. It is strongly recommended that an AC unit be professionally installed. Below is a list of contractors¹ who can install your AC unit with required supports:
 - Basic Plus 212-873-7837
 - VB Brad Construction 917-710-2622
 - Air Wave Air Conditioning 212-545-1122

The contractor you hire must submit a certificate of insurance naming the building owner and Time Equities, Inc. as additionally insured parties per the attached sample certificate. No work can be performed on the premises until Time Equities Inc. has a proper COI on file.

5. The AC unit must be braced from underneath with metal brackets, mounting rails or similar supports, or firmly fastened inside with supporting angles. Metal brackets and angles must be strong enough to support the size and weight of the AC unit, and cannot be screwed or bolted into the exterior masonry.
6. Objects such as bricks, wooden blocks, etc. must never be wedged between the AC unit and window sill.
7. The AC unit must be tilted slightly to allow for water drainage, but cannot be overtilted.
8. The AC unit must remain in place when the window is opened, or the window secured so that it cannot be opened accidentally.
9. No objects such as flower pots, satellite dishes, etc. must be placed on top of the AC unit.
10. An AC unit cannot be installed in a window that leads to the fire escape. Open egress to all emergency exits must be maintained at all times.

Should your landlord require access to complete masonry and window repairs and your AC unit is in the way, you are responsible for removing your AC unit in a timely manner upon notice. While some discharge of condensation is expected in humid weather, you are responsible to correct or remove your AC unit in a timely manner upon notice if dripping conditions negatively impact the building masonry, grounds or other apartments. Should you fail to comply with the policy as set forth herein, you will be held liable for any damage incurred to the building and/or any affected apartment, or for any injured persons.

The Department of Buildings also offers guidelines for the safe installation of window air conditioners on its website, http://www.nyc.gov/html/dob/html/homeowners_and_tenants/window_ac_installation.shtml.

¹ The contractors listed herein are for informational purposes only. Time Equities Inc. makes no guarantees of services offered by such contractors

What to Recycle

Mixed Paper

Staples and window envelopes OK.



No *hardcover books; waxed, soiled, or soft paper*

Cardboard

Flatten and bundle or bag cardboard boxes.



Recycling is the law in NYC. Certain items shouldn't go in the trash or recycling; see nyc.gov/sanitation for donations and other disposal options.

nyc.gov/recycle | call 311 | [f](#) [t](#) [@](#) NYCsanitation • NYCzerowaste



sanitation

What To Recycle

Metal



No batteries

Glass

bottles & jars only



Cartons



Rigid Plastic



No plastic bags, squeeze tubes & pouches, or plastic foam

Recycling is the law in NYC. Empty & rinse before you recycle.
Caps & lids are OK. Certain items shouldn't go in the trash or recycling;
see nyc.gov/sanitation for donations and other disposal options.

nyc.gov/recycle | call 311 | [f](#) [t](#) [@](#) NYCsanitation • NYCzerowaste



sanitation

Electronics Recycling

NY State Law bans electronics from the garbage.

It's illegal to set out these items for DSNY collection, subject to a \$100 fine. See inside for acceptable recycling and donation options.



TVs



monitors



computers



laptops



small servers



printers/
scanners



tablets/
e-readers



MP3
players



VCRs/DVRs/
DVD players



fax machines



video game
consoles



satellite boxes



mice



keyboards

What Tenants Should Know About Indoor Allergens (Local Law 55 of 2018)

Allergens are things in the environment that make indoor air quality worse. They can cause asthma attacks or make asthma symptoms worse. Common indoor allergens, or triggers, include cockroaches and mice; mold and mildew; and chemicals with strong smells, like some cleaning products. Environmental and structural conditions, like leaks and cracks in walls often found in poorly maintained housing, lead to higher levels of allergens.

New York City law requires that landlords take steps to keep their tenants' homes free of pests and mold. This includes safely fixing the conditions that cause these problems. Tenants also play a role in preventing indoor allergens.

TENANTS SHOULD:



Keep homes clean and dry



Avoid using pesticides and chemicals with strong smells (e.g., cleaning products, air fresheners, etc.)



Place food in sealed containers, keep counters and sinks clean, and get rid of clutter such as newspapers and paper bags



Tell landlords right away if there are pests, water leaks, or holes or cracks in the walls and floors



Use garbage cans with tight-fitting lids



Let building staff into homes to make any needed repairs



Take garbage and recycling out every day, and tie up garbage bags before putting them in compactor chutes



Call **311** if landlords do not fix the problem or if repair work is being done unsafely

If you are a tenant and you or your child has asthma, and there are pests or mold in your home, your doctor can request a free home environmental inspection for you through the New York City Health Department's Online Registry. Talk to your doctor or call **311 to learn more.**

For more information about building owner and landlord responsibilities and safely fixing indoor allergen hazards, see the reverse side of this fact sheet.

For more information about safely controlling asthma, visit nyc.gov/health/asthma.

Recycling Options

for working & non-working electronics*

- 1 e-cycleNYC.** NYC apartment buildings with 10 or more units can sign up for this free and convenient recycling collection service. Visit nyc.gov/ecycle for more information.
- 2 DSNY Drop-Off.** Bring electronics to a SAFE Disposal Event or any DSNY Household Special Waste Drop-Off Site.
- 3 E-Waste Events.** Attend electronics recycling events. Bring electronics to an upcoming Lower East Side Ecology Center e-waste event.
- 4 Donate.** Donate or sell working electronics. Goodwill, the Salvation Army, and the Gowanus E-Waste Warehouse accept certain electronics. Visit nyc.gov/donate for options.
- 5 Take-Back.** Recycle electronics through retailer programs. Best Buy accepts electronics, including many TVs. Staples accepts electronics other than TVs. Most retailers will take your old TV or computer when they deliver your new one. Restrictions and fees may apply. Visit nyc.gov/electronics for more information.
- 6 Mail-Back.** Many brands offer free mail-back options. Check your brand's website for details.

** These programs are funded by electronics manufacturers in accordance with NY State law.*

Safe Disposal

Seal broken monitors. Before disposal, TVs or computer monitors with broken glass should be placed in separate sealed bags or boxes.

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Recycling Options for Related Items

Mobile phones: Recycle using the options above or through any wireless service provider.

Household appliances & housewares (microwaves, stereos, irons, personal fans, rice cookers, blenders, etc.): These items are mostly metal and/or rigid plastic. Remove batteries and set out with other rigid plastics, metal, glass, and cartons.

Rechargeable batteries (and small items that contain them): Bring to stores in New York State that sell them, such as a pharmacy, office supply, or hardware store (small food stores excepted). To prevent the risk of fire, individually bag each battery or use CLEAR tape to cover the terminals.

For more information, visit nyc.gov/electronics.

TRASH IT. DON'T FLUSH IT.



FATBERGS form when grease, wipes and other stuff get flushed, clogging pipes and draining wallets.

LEARN MORE: FatbergFree.nyc

#FatbergFreeNYC

NYC Environmental Protection

Collection Request for Large Items



nyc.gov/dsny |    NYCsanitation



sanitation

Non-recyclable Objects Larger than

4 x 3 Feet

Schedule an appointment at nyc.gov/bulk for large non-recyclable items such as sofas and wooden furniture.

Donate or Recycle First!

Visit nyc.gov/donate for convenient locations.

Visit nyc.gov/recycle for more information.

Schedule an Appointment

Call **311** or visit nyc.gov/bulk to schedule a collection.

Special Handling

Call **311** or visit nyc.gov/dsny to learn about items such as:

- air conditioners
- refrigerators/freezers
- dehumidifiers
- TVs and other large electronics
- construction material
- wood debris from trees and bushes in Brooklyn and Queens

Missed Pickup

You can file missed collection complaints for any large items that have not been collected starting at 8 AM the day after your appointment.

Not too Heavy!

Make sure items can be lifted by two people and will fit in a garbage truck.

Metal, Glass and Plastic

Put metal and rigid plastic items out after 4pm the night before your recycling day, including:

- bed frames
- patio furniture
- buckets
- baskets
- metal file cabinets

Proper Setout

Do not block foot traffic or place items in the street or in front of another property.

- If you have more than 6 large items for collection, schedule additional appointments.
- Place your large items curbside after 4 pm the night before your appointment.
- Mattresses/box springs should be placed in a plastic bag before setting them curbside to prevent the spread of bed bugs and avoid \$100 fine.





Make the Switch to Reusable Bags!

Save Money • Reduce Waste

Starting March 1, 2020

Plastic Bag Ban (New York State)

Single-use plastic carryout bags are **banned**, with limited exceptions, in New York State.



Paper Bag Fee (New York City)

Businesses will begin collecting a **five-cent fee** on paper carryout bags.

This fee **will not apply** to any customers using SNAP or WIC.



To learn more and get a free reusable bag, visit nyc.gov/bags or call 311.

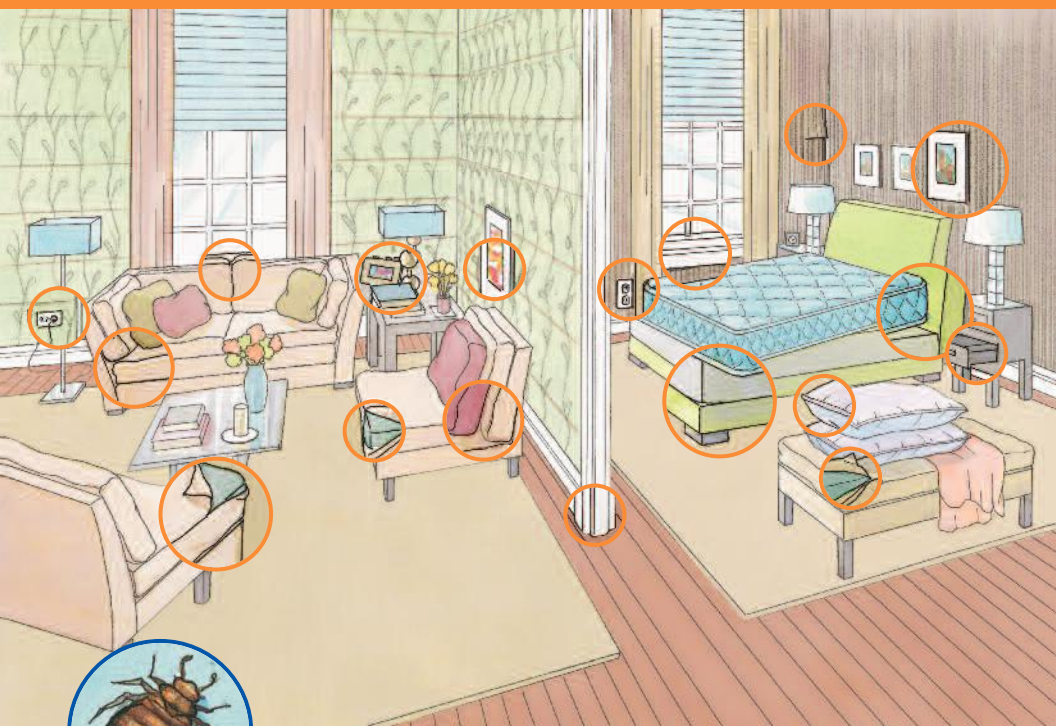
nyc.gov/bags | call 311

   NYCsanitation • NYCzerowaste



sanitation

Preventing and Getting Rid of Bed Bugs Safely



*A Guide for Property Owners,
Managers and Tenants*



A Healthy Homes Guide

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Using This Guide

Bed bug infestations are increasingly common in New York City. There are steps that can be taken to prevent bed bugs from infesting your home. When bed bugs are present, they can be safely controlled.

This guide will help you:

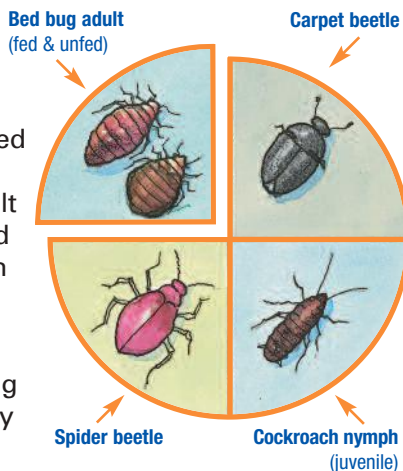
1. Learn more about bed bugs and how they thrive.
2. Prevent bed bugs from infesting your home.
3. Safely rid your home of bed bugs if they do occur.
4. Select and work with a pest control professional.

Recognizing a Bed Bug

From its appearance

Bed bugs are small insects that feed mainly on human blood. A newly hatched bed bug is semi-transparent, light tan in color, and the size of a poppy seed. Adult bed bugs are flat, have rusty-red-colored oval bodies, and are about the size of an apple seed.

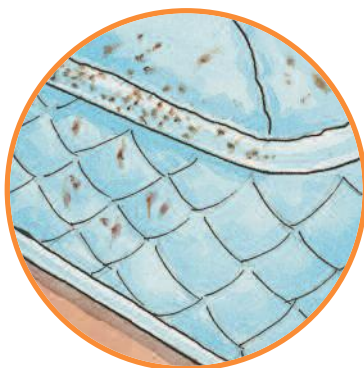
Bed bugs can be easily confused with other small household insects, including carpet beetles, spider beetles and newly hatched cockroaches (nymphs).



From its markings, droppings and eggs

Blood stains, droppings and eggs can be found in several locations including:

- Mattress seams and tufts, sheets, pillow cases and upholstered furniture.
- Crevices and cracks in furniture.
- Baseboards of walls.



From its bite

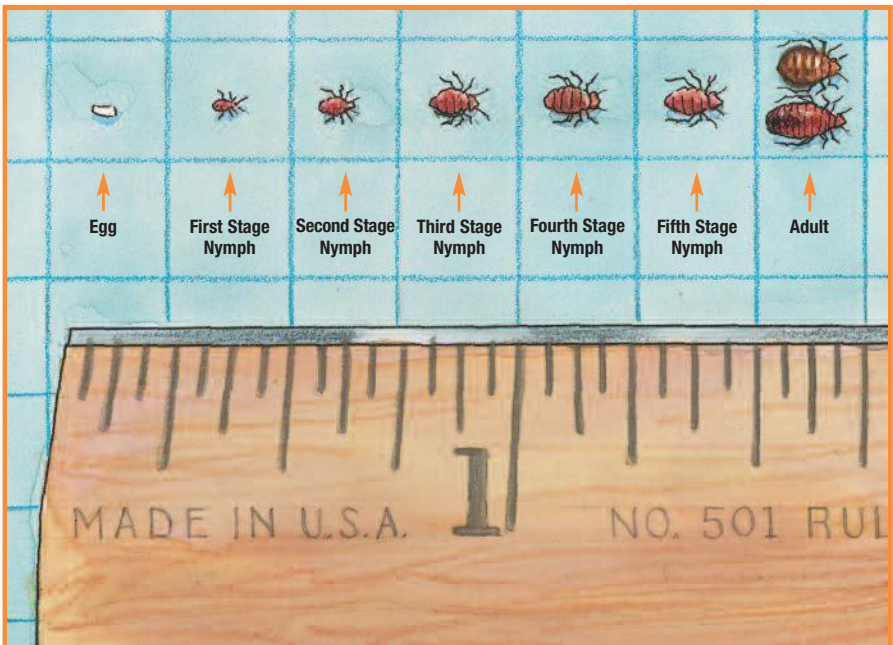
Some people do not react to bed bug bites. But for those who do, bite marks may appear within minutes or days, usually where skin is exposed during sleep. They can be small bumps or large itchy welts. The welts usually go away after a few days. Because the bites may resemble mosquito and other insect bites, a bump or welt alone does not mean there are bed bugs.



How Bed Bugs Grow and Reproduce

Bed bugs are most active when we sleep. They crawl onto exposed skin, inject a mild anesthetic and suck up a small amount of blood. Most people never feel the actual bite.

Bed bugs need a blood meal to grow and lay eggs. A female lays 5-7 eggs per week and if fed, will lay 200-500 eggs in her life. Eggs take about 10 days to hatch. Bed bugs are fully grown in 2 to 4 months and can live as long as a year.



The Health Effects of Bed Bugs

Although bed bugs and their bites are a nuisance, they are not known to spread disease.

- Bed bug bites can be very itchy and irritating. Most welts heal in a few days but in unusual cases, the welt may persist for several weeks. Usually an anti-itching ointment will help, but if bites become infected, people should see their doctor.
- The anxiety about being bitten can lead to sleeplessness, which can affect one's wellbeing. Properly and effectively responding to bed bugs helps to keep anxiety in check.

Some people become so desperate that they use illegal or excessive amounts of pesticides that can lead to poisonings. This guide provides advice on how to get rid of bed bugs safely.

Preventing Bed Bugs from Infesting Your Home

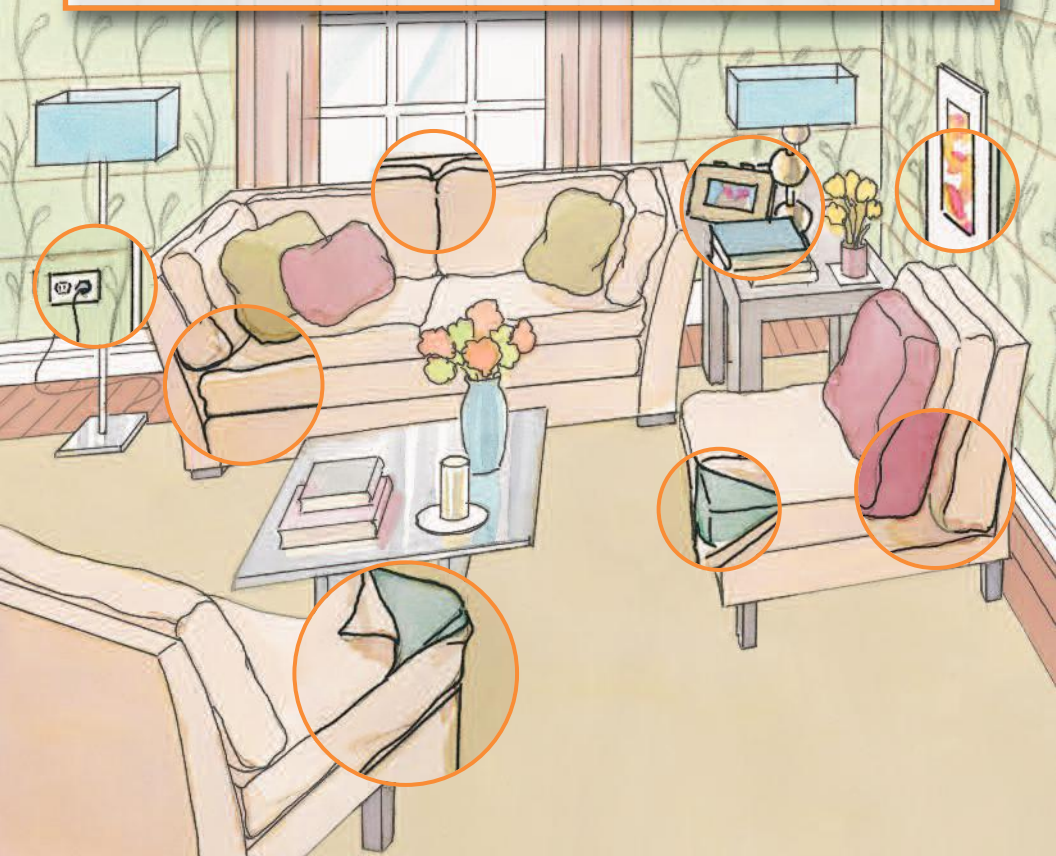
Bed bugs can enter homes by latching onto used furniture, luggage and clothing, and by traveling along connecting pipes and wiring.

- Never bring bed frames, mattresses, box springs or upholstered furniture found on the street into your home.
- Check all used or rented furniture for bed bugs.
- When traveling, inspect the bed and furniture. Keep suitcases off the floor and bed, and inspect them before you leave.
- If you suspect you have been around bed bugs, immediately wash and dry your clothing on hot settings or store it in a sealed plastic bag until you can.
- Seal cracks and crevices with caulk, even if you don't have bed bugs. This will help prevent bed bugs and other pests from coming in.



Inspecting for Bed Bugs

Look for bed bugs, blood stains, droppings and eggs (a flashlight and a magnifying glass will help). Start by looking in an area 10-20 feet around where you sleep or sit. That's the distance a bed bug will usually travel. Keep a written record of every room and location where you find signs of bed bugs. Share this record with a pest control professional.



Check mattresses, box springs, bed frames and bedding

- Check the top and bottom seams, tufts and any rips in the covers of mattresses and box springs.
- Look underneath the bed and along the bed frame and headboards.

Check cracks and crevices in bedroom furniture, floor boards and baseboards, windows and door frames

- Use a flash light to inspect cracks and crevices of furniture, windows and door frames.
- Swipe a putty knife, an old subway or playing card into cracks and crevices to force bed bugs out. A hot blow-dryer on a low setting will

also work. If live bugs do come out, crush them with a paper towel and throw them away outside your building.

- Remove drawers from furniture and check the inside, top and bottom, joints and even screw holes.



Check walls and wall hangings

- Remove and check zippers, seams and tufts in cushions of upholstered furniture, and their frames.
- Using crevice tools, check paintings, posters, pictures and mirrors.
- Check cracks in plaster and peeling wallpaper.
- Inspect the face plates of electrical outlets and light switches (by eye only – do not insert anything into areas with wires). Look in phones, clocks, smoke detectors and toys.

Getting Rid of Bed Bugs

If you have bed bugs, you shouldn't feel ashamed. Anyone can get bed bugs. Notify your landlord and neighbors. The sooner everyone responds, the more successful everyone will be.

Choosing and working with a pest control company

Bed bug infestations usually require the services of well-trained, licensed pest management professionals, also called exterminators. Tenants whose landlords do not promptly respond to bed bug complaints can call 311 and file a complaint with the Department of Housing Preservation and Development, and may also hire their own professionals.

There are many pest control companies and licensed pest professionals in the New York City area. Not all are well trained in managing bed bugs. To get rid of bed bugs, you must choose the right company, be clear about what you want done and monitor performance.

To choose a good professional...

- Find a company through dependable referrals, directories, professional associations and check to make sure they are licensed at www.dec.ny.gov.
- Interview several companies before choosing. Ask about their training, and their approach to controlling bed bugs. Make sure they follow the procedures described in this guide.
- Agree on a service plan and its cost. Expect at least two treatment visits and a third follow-up visit to confirm that bed bugs have been eliminated. Severe infestations or cluttered apartments may take more visits to eliminate bed bugs.

A good company will...

- Inspect your property before giving you a price quote or begin any pesticide application.
- Give you a written inspection report, and an action plan of how to prepare for treatment and prevent further infestation.
- Base quotes on inspection findings, not flat fees. The cheapest services are rarely the best.
- Visit often until the job is done.
- Employ qualified, well-trained pest management professionals.
- Educate you on how to prevent bed bugs.
- Work with you until the bed bugs are gone.
- Treat you with respect.

About the Use of Pesticides

Bed bug infestations usually require the use of pesticides. Only professionals should apply pesticides for bed bugs. Foggers and bug bombs are not effective against them.

Ask the professional to:

- Use the least-toxic pesticide labeled for bed bugs that will be effective.
- Follow all instructions and warnings on product labels.
- Tell you when it's safe to re-enter a treated room.
- Never spray the top of mattresses or sofas, and if needed, to use only small amounts of pesticides on their seams only.

***To report, or ask about pesticide exposures,
call the Poison Control Center 24 hours a day:***

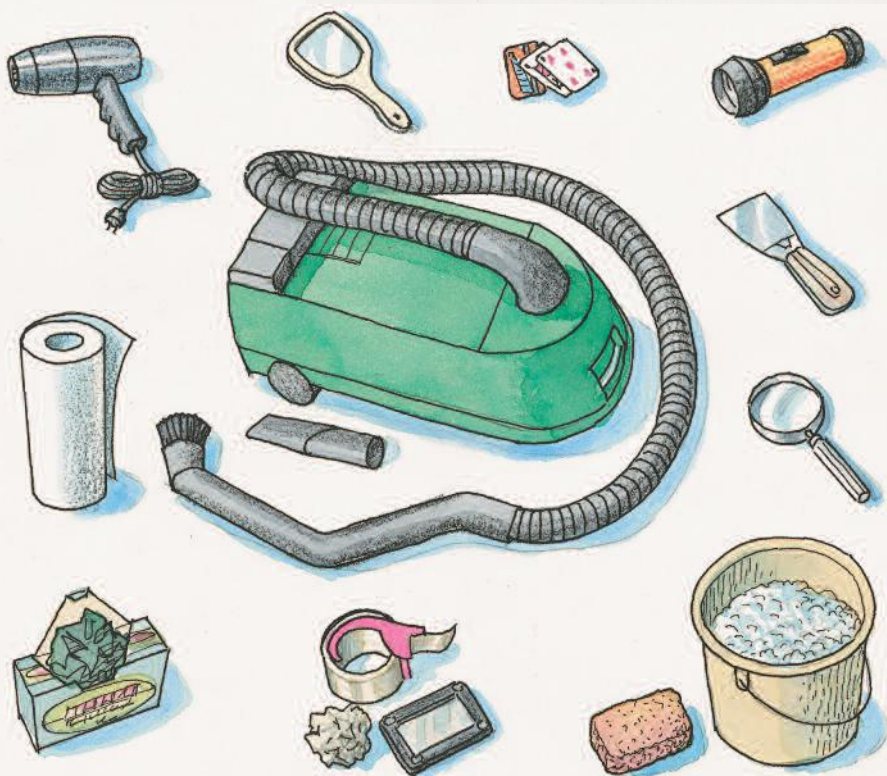
- ***English-speaking callers, call: (212) POISONS (764-7667)***
- ***Spanish-speaking callers, call: (212) VENENOS (836-3667)***

***For more information about pesticide products,
call the National Pesticide Information Center at
(800) 858-7378.***

What Can Be Done to Support the Work of a Professional

Everyone should learn how to identify bed bugs and inspect for them. Cleaning and disinfecting will help to reduce bed bugs and their spread but may not get rid of them totally.

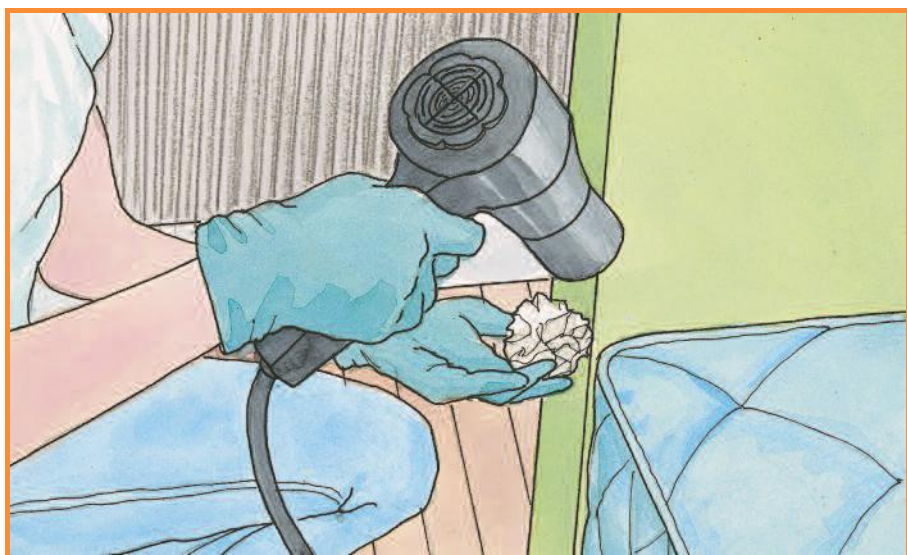
Tools You Can Use



- Bright flashlight
- Small mirror, ideally one with a handle, available from hardware stores
- Magnifying glass
- Blow-dryer
- Paper towels
- Vacuum with crevice tool, brush and plenty of vacuum bags
- Putty knife, playing card or subway card as a crevice tool
- Garbage bags
- Plastic packing tape, cockroach sticky traps or mouse glue boards
- Bucket of soapy water and sponge

Trap and Kill Bed Bugs

- Force bed bugs out of cracks and crevices with a putty knife or an old subway or playing card, or with hot air from a blow-dryer on low setting. Catch them with sticky packing tape or crush them in paper towels. The heat from blow-dryers will kill bed bugs after 30 seconds of continuous contact.



Clean and Disinfect

- Get rid of clutter to reduce places bed bugs can hide. After checking them for bed bugs, consider putting non-essential belongings into storage until the bed bugs are gone from your home. Check all items again before returning.



- Wipe off dead bugs, blood stains, eggs and droppings with hot soapy water.



- Wash all items showing bed bug stains in hot water (140°F) and dry on the highest setting for at least 20 minutes. Other clean items suspected of having bed bugs should be placed in a hot dryer for at least 20 minutes to kill bed bugs. After drying store items in sealed plastic bags until you are sure you have gotten rid of bed bugs.



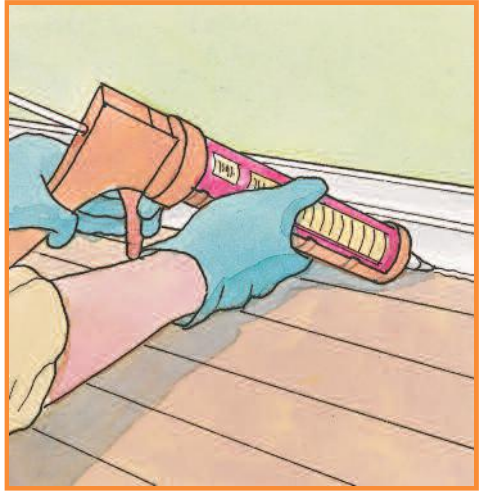
- Vacuum carpets, floors, bed frames, furniture, cracks and crevices daily, using the brush and crevice tools. Empty the vacuum or seal and dispose of its bag outside of your home after each use.



- Enclose infested mattresses and box springs in a cover that is labeled "allergen rated," "for dust mites," or "for bed bugs" for at least a full year. Periodically check for rips or openings and tape these up.

Seal Cracks and Crevices

- Repair cracks in plaster, repair or remove any loose wallpaper and tighten light switch covers.
- Apply caulk to seal crevices and joints in baseboards and gaps on shelving or cabinets.



Getting Rid of Infested Items

- Usually, it is not necessary to get rid of furniture or bedding at the first signs of bed bugs. Cleaning and enclosing is often adequate.
- Box springs should only be discarded if they cannot be covered and are heavily infested.
- Use plastic sheeting (shrink /pallet wrap) or place securely in plastic bags any items to be thrown away. Label with a sign that says "infested with bed bugs."



What Landlords and Building Managers Can Do

- Provide tenants with information about bed bugs. Share this guide.
- Encourage everyone to report bed bugs as soon as they know of a problem.
- Notify tenants, and inspect all units adjacent to, above and below apartments found to have bed bugs.
- Hire a pest management professional to treat for bed bugs. Be wary of companies that make unrealistic claims that bed bugs can be controlled with one visit.
- Help tenants if they cannot move furniture themselves or need help to get rid of clutter.
- Give advance notice of the planned use of pesticides.
- Inspect upon vacancy and if necessary treat units to ensure they have no bed bugs or other pests before renting.



More Information?

For additional copies of this guide,
call 311 and ask for a copy of
“Preventing and Getting Rid of Bed Bugs Safely.”

More information on bed bugs and other pests
is available at <http://nyc.gov/health>.

*To report, or ask about pesticide exposures,
call the New York City Poison Control Center
at (212) Poisons.*



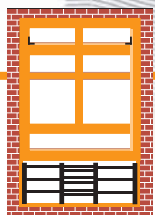
A Healthy Homes Guide



Key Messages about Bed Bugs

- Learn to identify the signs of bed bugs.
- Dirty living conditions do not cause bed bugs but cleaning and removing clutter will help in controlling them.
- Anyone can get bed bugs. Seek help immediately if you find them.
- Sealing cracks and small holes will help to reduce hiding places and prevent bed bugs from crawling between apartments.
- Cooperate with your neighbors, landlord and pest management provider. Getting rid of bed bugs needs to involve everyone.
- Do not use pesticide bombs or foggers to control pests. They can make conditions worse.
- It is hard, but not impossible to get rid of bed bugs. The advice in this guide will help.





Window Guards

They Save Lives. They're the Law.

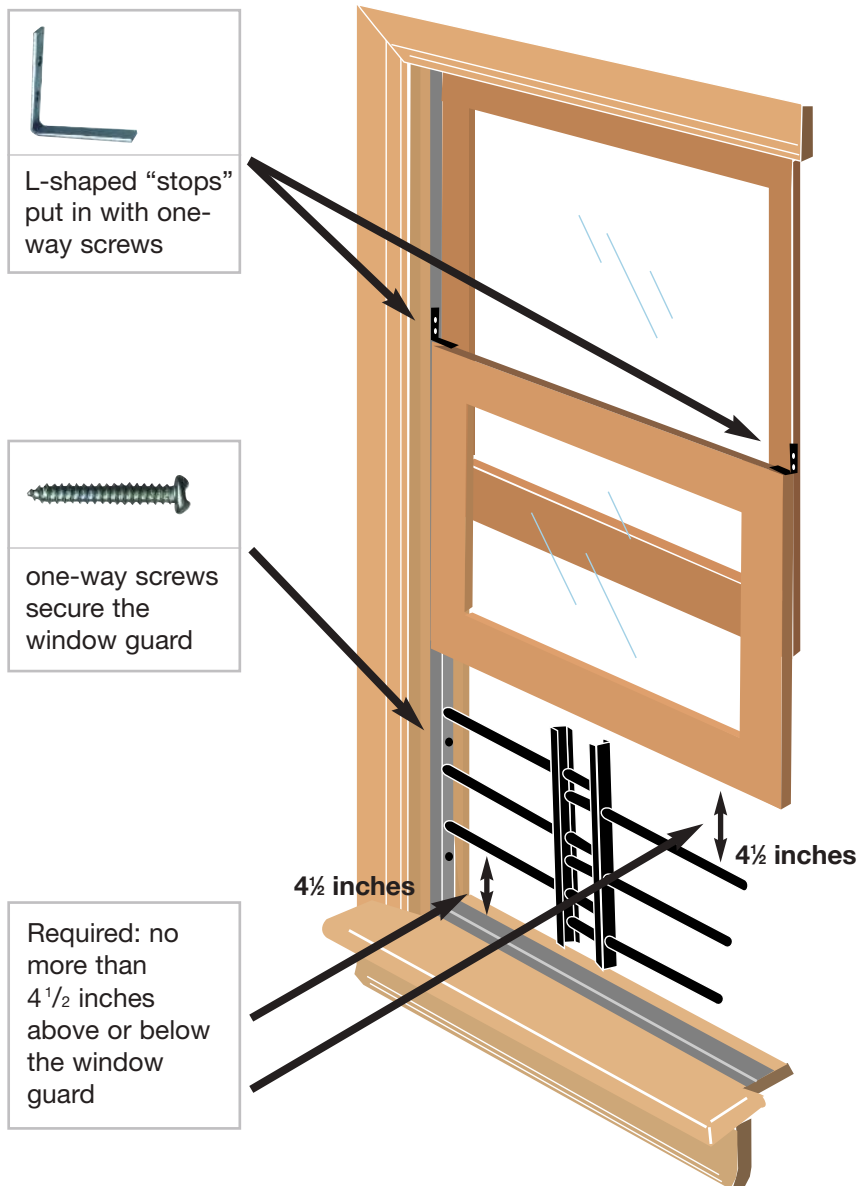


Every year, children fall from windows in New York City. Some die. Others are badly hurt. Even a fall from a first-floor window can kill a child! Window falls can happen in a second. But window guards can prevent them.

Screens keep bugs out, but they do *not* prevent window falls. Only window guards prevent window falls.

All window guards must be approved by the Department of Health and Mental Hygiene.* And every window guard must be *put in right* and *screwed in tight* with one-way or tamperproof screws. *It's the law!* Make sure your window guards are 1) approved, and 2) properly installed.

An approved, properly installed window guard



*All approved Window Guards carry a Department of Health and Mental Hygiene approval number (example: HDWG 03-77-15) and the manufacturer's model number (example: 1123-S). Look for these 2 numbers on one of the bars.

Landlords **MUST** install and maintain window guards



If you live in a building that has 3 or more apartments, and a child age 10 years or younger lives with you, window guards are required (even on the first floor). Every window in the apartment must have a window guard, except windows leading to fire escapes. In buildings with fire escapes, window guards must be left **off one window in each ground-floor apartment so**

the window can be used as an emergency exit. All public hallway windows must have window guards, too.

Even if you do *not* have a child 10 or younger living with you, you still can have window guards if you want them. For example, you might want window guards to protect children who visit or for whom you care, including children with special needs. You don't have to give a reason. If you ask for window guards, they have to be installed. But, remember, if a child 10 years of age or younger lives with you, there is no choice — they **MUST** be installed. *It's the law!*

Landlords — NOT you — must install and repair all window guards.*

If a child age 10 or younger lives in your apartment, the law says you must:

- Tell the landlord
- Allow the landlord to install window guards
- Not take down, change, or remove any part of a window guard

Landlords must also provide window guard notices

Window guard notices tell landlords which apartments require window guards. All tenants who get them have to complete and return them to the landlord. ***It's the law.***

When you sign a lease, your landlord must give you a form that says **WINDOW GUARDS REQUIRED: Lease Notice to Tenant**. Your landlord must give you the lease notice within the first 30 days after you start renting. It is part of your lease.

Every year after that, between January 1 and January 16 (or earlier with your January rent bill), your landlord must give you another notice to fill out and return to let the landlord know if a child 10 years of age or younger lives in your home, or if you want window guards for any other reason. This notice has **ANNUAL NOTICE TO TENANT OR OCCUPANT** on top. You **MUST** return this notice promptly. Both notices may also ask about the ages of the children living with you to determine the need for lead paint inspections.

If you own or live in a co-operative and you need or want window guards, the management — *not you* — must install and maintain them.

If you own a condominium and need or want window guards, *you — the owner* — are responsible for installing and repairing them. (Some condo managers do install window guards in apartments, although it is the owner's responsibility. Check with your manager.) Halls in the condo are always the management's responsibility.

* The New York State Division of Housing and Community Renewal has established the following scale of a pass-along fee for rent controlled and rent stabilized apartments which may be imposed a month after the installation of window guards: a one time \$10.00 per window guard maximum fee which may be pro-rated or amortized over a period of one year, two years, or three years, in equal monthly payments according to the option elected by the tenant. For more information, call the New York State Division of Housing and Community Renewal at 718-739-6400.

Window guards **MUST** be *put in right and screwed in tight*

Only window guards approved by the Department of Health and Mental Hygiene can be installed. They must be made of strong metal. And they must — by law — be *put in right and screwed in tight*. Otherwise they won't work.

- If a window guard feels loose when you push and pull the bars, it could fall out when a child leans or climbs on it.
- A window guard must be screwed in tight on both sides with one-way or tamperproof screws approved by the Department of Health and Mental Hygiene. If it is loose on *either* side, it has not been put in right.
- If the window guard is screwed into a rotting or loose window frame, it could come loose or fall out.
- On regular (double-hung) windows, 2 L-shaped stops should be screwed into the window tracks — one on each side — to keep the bottom window from opening too high. If the 2 L-shaped stops are not there, the window guard is not safe. **It is against the law to take out the L-shaped stops, the screws, or any part of the window guards.**
- When the L-shaped stops are properly installed, there must be no more than 4½ inches of space above or below the window guard, even when the window is all the way open. There should be *no* space big enough for a baby's head to get through. If a 5-inch ball can fit through *any* window opening, the window guard has not been put in right.
- Your apartment might not have regular (double-hung) windows. **If you have a different kind of window**, special window guards or alternative stopping devices approved by the Department of Health and Mental Hygiene must be used.

If you live in a 1- or 2-family house . . .

Owners of 1- and 2-family houses are not required by law to install window guards — even if children 10 years of age or younger live in the house or apartment.

Children fall from windows in 1- and 2-family homes every year. Even falls from the ground floor can badly hurt or kill a child. If you own your house, you can have window guards installed or do it yourself.

If you rent an apartment in a 1- or 2-family house, you can ask the owner or landlord to put in window guards. You can offer to pay for the window guards. And you can ask the landlord to let you have them installed, or to let you do it yourself.

Protect children from window falls

- NEVER leave a child alone in a room where there are open windows that do not have window guards.
- If your window guards aren't installed yet, keep your bottom windows closed. Open only your top windows for fresh air.
- Keep furniture that children can climb on away from all windows.
- NEVER let a child play:
 - On a fire escape
 - On a roof
 - In halls with windows that do not have window guards
 - Near elevator shafts
 - Near steps or stairs

To get window guards installed, call your landlord or management company.

Call 311 or visit nyc.gov/health for more information, including:

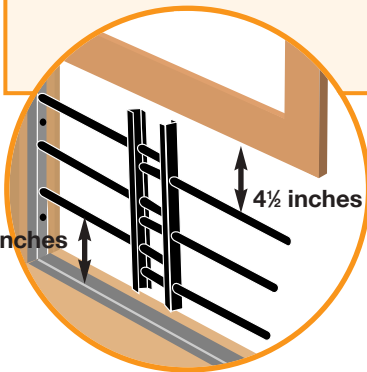
- What to do if a landlord doesn't properly install or maintain window guards
- Help with window guards and stops for sliding, casement, and other non-double-hung windows
- A copy of New York City's laws on window guards



Window Guards

They Save Lives. They're the Law.

Use this line to check for 4½ inch space



ACORDTM CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

PRODUCER	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
	INSURERS AFFORDING COVERAGE	NAIC #
INSURED	INSURER A:	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR	ADD'L LTR	INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
			GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Required			EACH OCCURRENCE \$ 2,000,000. DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000. MED EXP (Any one person) \$ 5,000. PERSONAL & ADV INJURY \$ 2,000,000. GENERAL AGGREGATE \$ 2,000,000. PRODUCTS - COMP/OP AGG \$ 2,000,000.
			AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	*Required-If Applicable			COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000. BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
			GARAGE LIABILITY <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY: EA ACC \$ AGG \$
			EXCESS/UMBRELLA LIABILITY <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE DEDUCTIBLE RETENTION \$	*Required-If applicable			EACH OCCURRENCE \$ 2,000,000. AGGREGATE \$ 2,000,000. \$ \$ \$
			WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	*Required			<input checked="" type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000. E.L. DISEASE - EA EMPLOYEE \$ 1,000,000. DISEASE - POLICY LIMIT \$ 1,000,000.

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

The certificate holders have been named as additional insured and will defend and hold harmless under the above policy for work being performed for them by the insured.

CERTIFICATE HOLDER

Beaver Equities Group LP
 & Time Equities, Inc as agent
 55 5th Ave.
 New York, NY 10003

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE

IMPORTANT

If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

DISCLAIMER

The Certificate of Insurance on the reverse side of this form does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder, nor does it affirmatively or negatively amend, extend or alter the coverage afforded by the policies listed thereon.