



UHAB THE URBAN HOMESTEADING ASSISTANCE BOARD
40 PRINCE STREET, 2ND FLOOR, NEW YORK, NY 10012 • (212) 22.

THE URBAN HOMESTEADING ASSISTANCE BOARD'S

**TIL & HDFC TRAINING and
RESOURCE CENTER**

COURSE CATALOG

**FOR RESIDENTS IN TENANT INTERIM LEASE (TIL)
&
HOUSING DEVELOPMENT FUND CORPORATION (HDFC)
BUILDINGS**

Explanatory Note to Attachment 4B: Class Schedule & List of Classes and Descriptions

The course catalog that follows represents the list and descriptions of all proposed classes. The catalog also includes a list of resources which will be available to residents at the UHAB Recourse and Training Center. This catalog is a draft which when finalized will be printed and distributed to TIL and HDFC residents and buildings in addition to monthly training schedule mailings.

The proposed class schedule is as follows:

- ✧ The “Core” TIL and HDFC curriculum (with the exception of the TIL Application and Problem-Solving Clinics, will be offered four times each year, three times in English and once in Spanish.
- ✧ The TIL Application and Problems-Solving Clinics will be offered monthly, including at least four times in Spanish
- ✧ The “Continuing Education” courses will be offered at least twice each year (once in English and once in Spanish), with the exception of the three Manager Training courses, the two sixteen session Boiler and Building Science courses and the Business Development and Entrepreneur course which will be offered at least once.

TABLE OF CONTENTS

PRE-TIL TRAINING

Introduction to TIL

OM100	TIL Application Clinic
OM101	Introduction to Organizational Management: What Is TIL?
FM131	Introduction to Financial Management
MR151	Introduction to Maintenance and Repair Management

TIL TRAINING

Organizational Management

OM110	Organizational Management I: Building Your Tenant Association
OM111	Organizational Management II: Tenant Association Governance and Management
OM112	Organizational Management III: Participation

Financial Management

FM132	Financial Management I: Setting Up the Financial Management System
--------------	--

FM133	Financial Management II: Income
FM134	Financial Management III: Expenses
FM135	Financial Management IV: Budgeting
FM136	Payroll Management: Setting Up Payroll
FM137	Payroll Management II: Quarterly and Annual Payroll Clinics

Maintenance and Repair Management

MR152	Maintenance and Repair Management I: Managing Your Building's Maintenance and Repair Needs
MR153	Maintenance and Repair II: How Your Building Works

Advanced Building Management

Advanced Organizational Management

OM201	Effective Meetings
OM202	Leadership Development
OM203	Problem Solving
OM204	Conflict Resolution

Advanced Maintenance and Repair Management

MR251	Repair Planning
MR252	Hiring and Supervising Contractors

Getting Ready For Sales Series

SS261	Co-op Conversion
SS262	Role of the Future Shareholders in an HDFC Cooperative
SS263	Role of the Future Board of Directors in an HDFC Cooperative
SS264	Co-op Legal Issues I: Introduction to the Low-Income Housing Co-op Structure
SS265	Co-op Legal Issues II: Purchasing and Maintaining a City-Owned Building

CO-OP TRAINING

Cooperative Management/Working Collectively

CM301	Cooperative Governance and Management
CM302	Board Development
CM303	Shareholder Education
CM304	Leadership Development
CM305	Developing Policy
CM306	Consensus Building/Conflict Resolution

Advanced Cooperative Management

- CM401** How Are We Doing?: Assessing Your Strengths And Weaknesses
CM402 Management Options
CM403 Developing Resale/Subletting Policies
CM404 Transferring Apartments: Gifts, Deceased Shareholders and Inheritance
CM405 Government Agencies
CM406 Introduction to Computers: Using Computers As A Management Tool

Advanced Financial Management

- FM431** Co-op Accounting I: Income
FM432 Co-op Accounting II: Expenses
FM433 Co-op Accounting III: Budgeting

Co-op Legal Issues

- LI441** Landlord/Tenant Issues
LI442 Corporate Legal Issues
LI443 Amending The Proprietary Lease and By-Laws
LI444 Fair Housing Seminar
LI445 Legal Audits

CONTINUING EDUCATION CLASSES**Organizational Management**

- OM501** Using Your By-Laws
OM502 Increasing Shareholder Participation
OM503 Keeping Communication Open: Newsletters And Other Tools
OM504 The HDFC Annual Meeting: Electing A Board Every Year
OM505 Filling Vacancies: Tenant/Shareholder Selection
OM506 Commercial Space Issues
OM507 Managing Your Manager
OM508 Managing and Supervising Employees And Professional Consultants
OM509 Dealing With Diversity
OM510 Confronting Criminal Activity
OM 511/2/3 Advanced Leadership Development (3 sessions)

Financial Management

- FM531** Computerized Bookkeeping I: Intro To Computerized Bookkeeping
FM532/533 Computerized Bookkeeping II: Income And Expenses (2 sessions)
FM534/535 Computerized Bookkeeping II: Budgeting
FM536 Insurance: Reducing Costs/Reducing Risks
FM537 Tax Challenge Workshop

FM538 Financial Planning For Your HDFC**Maintenance And Repair**

- MR551** Keeping Warm/Cutting Costs: Operating And Maintaining Your Heating System
- MR552** Heating and Energy Conservation (16 sessions)
- MR553** Building Science: Your Building as a System (16 sessions)
- MR554** Hot Water (Hydronic) Heating Systems (4 sessions)
- MR555** Code Compliance/Violation Removal
- MR556** Recycling/Garbage Management
- MR557** Gardening/Open Spaces
- MR558** Making A House A Home (3 sessions)

Problem Solving Clinics

- PS610** Organizational Problem-Solving
- PS630** Financial Problem-Solving
- PS650** Maintenance And Repair Problem-Solving

Networking

- NW701** Organizing A Neighborhood Network: An Overview
- NW702** The Role Of The Organizer
- NW703** Developing A Core Group: Conducting Initial Contact Meetings
- NW704** Launching The Neighborhood Network: Organizing A Founding Assembly
- NW705** Assessing Your Community's Needs: Conducting A Community Assessment Survey
- NW706** Identifying and Working With Local Resources/Other Buildings
- NW707** Planning A Community Social Event
- NW708** Running A Meeting
- NW709** Developing And Using Network By-Laws
- NW710** Fundraising
- NW711** Direct Action I: Individual Buildings
- NW712** Direct Action II: Community-Wide
- NW713** Direct Action III: CityWide

Advanced Personal/Career Development Courses

- CD801** UHAB's HDFC Mangers Training Course (11 sessions)
- CD802** Registered Cooperative Managers Program (RCM)
- CD803** Managing Affordable Housing Training Program
- CD804** Business Planning and Entrepreneur Development (14 sessions)
- CD805** Personal Financial Management
- CD806** Will Writing
- CD807** So You Want to Live in a TIL Building!
- CD808** So You Want to Live in an HDFC Cooperative!

CORE CURRICULUM

PRE-TIL TRAINING

This series of four classes (listed below) is designed for residents of buildings who have not yet entered the Tenant Interim Lease (TIL) Program. The TIL Application Clinic (OM100) is designed for individuals and tenant association officers whose building's have not yet applied to the TIL program and will serve both as an orientation to TIL as well as a working session to assist a building complete the TIL application. The other three classes are designed for residents who are about to enter the TIL Program. The class called "*What is TIL?*" provides an overview of the TIL Program for residents who have applied or who are thinking about applying to the program. The remaining two classes provide an introduction to financial management and maintenance and repair.

INTRODUCTION TO THE TIL PROGRAM (4 sessions total)

OM100 TIL Application Clinic

This clinic is designed to answer two questions: should a building apply to participate in the TIL program? and how does a building apply? The clinic should be attended by individuals and officers who are considering having their building enter the TIL program. The session will serve as a basic orientation to TIL, how the program works, and be a working session to assist participants in completing the TIL application for their building. Topics in this session include:

- ✍ An explanation of the TIL program
- ✍ advantages of TIL
- ✍ assessing whether your building is right for TIL
- ✍ options other than TIL
- ✍ how to complete the TIL application

OM101 Introduction to Organizational Management: What is TIL?

What is TIL? The Tenant Interim Lease Program offers residents an opportunity to manage and eventually own their building. Before a building enters the TIL program it is important that the residents fully and clearly understand what is ahead of them. The more tenants know about TIL before officially entering the program, the fewer problems they will have because of misunderstandings and false expectations. This class is the introduction to the TIL Program. It is designed to provide the participants with an overview of the TIL Program and a description of residents' roles. Topics in this class include:

- ✍ what the TIL program is and how it works
- ✍ the benefits of TIL
- ✍ the TIL application process
- ✍ the TIL lease
- ✍ the tenant association structure under TIL
- ✍ roles of HPD, UHAB and local technical assistance provider (if any)
- ✍ basic monthly management tasks

- ✧ TIL timeline including preview of sales process

FM131 Introduction to Financial Management

Managing a building takes money. In TIL buildings, the tenant association is responsible for managing its own income and expenses. Since the money in a tenant association's bank account belongs to everyone in the building, financial management in TIL is a significant responsibility. This class will provide participants with an overview of TIL's financial management practices and procedures. Topics in this session include:

- ✧ what is financial management
- ✧ importance of good financial management
- ✧ financial management in TIL
- ✧ tenant financial rights and responsibilities
- ✧ tenant association rights and responsibilities
- ✧ role of HPD in financial management
- ✧ collecting rents
- ✧ paying bills
- ✧ the tenant association bank account

MR151 Introduction to Maintenance and Repair Management

Repairs are one of the main reasons motivating buildings to apply to the TIL Program. At the same time, doing large scale repairs in an occupied building can be hard on residents. Problems are also created by the unrealistic expectations or by a lack of understanding of the repair process. The more residents understand about the TIL repair process and their role in it, the more smoothly the repair process will go. This class will provide an overview of the repair process in the TIL Program. Topics in this class include:

- ✧ the TIL repair process and time line
- ✧ major repairs—HPD role in the process
- ✧ ongoing repairs—TA role in building maintenance and repair
- ✧ the role of the maintenance and repair committee

TIL TRAINING

INTRODUCTION TO BUILDING MANAGEMENT (11 sessions total)

This series of eleven classes (listed below) is designed for officers and residents of buildings that have recently entered the TIL Program. These classes cover the basic knowledge and skills needed for successful management and governance of the tenant association and building. Two of the classes, *FM136 Payroll Management I: Setting Up Payroll* and *FM137 Payroll Management II: Quarterly and Annual Payroll Clinic* are only for those who have a paid superintendent or maintenance worker. A certificate of completion is offered for successful attendance of the series.

ORGANIZATIONAL MANAGEMENT (4 sessions)

OM110 Organizational Management I: Building Your Tenant Association

Tenant associations are really local volunteer membership-based organizations. In learning how to build this kind of organization and develop a strong tenant association, residents need to acquire important skills and knowledge. This new information will help tenants succeed in TIL and prepare for their new role as owners in an HDFC cooperative. This class will introduce the concept of the tenant association as a local volunteer organization and discuss how to build the tenant association into a strong and democratic entity. Topics in this class include:

- ✦ the tenant association as a local, volunteer, membership-based organization
- ✦ introduction to tenant self-management
- ✦ developing democratic decision making practices
- ✦ assessing levels of tenant interest and participation
- ✦ encouraging and building participation
- ✦ communication as a management tool
- ✦ developing leaders

OM111 Organizational Management II: Tenant Association Governance and Management

There are two key components to running a building: "governance" and "management". "Governance" is defined as the decision-making and oversight structures necessary for creating policy and ensuring implementation. "Management" is defined as the daily execution and implementation of these policies as created by a building's governing body. This distinction is critical for a tenant association to understand because of its impact on building management. Many of the problems faced by TIL tenant associations and HDFC cooperatives stem from confusion over this point. In this class several questions will be asked including: How does a decision get made? What happens after a decision is made? The class also reviews how to develop effective policies, and how to develop decision-making and oversight mechanisms to insure the smooth operation of a tenant association. Topics in this class include:

- ✦ what is building governance and management?
- ✦ the critical difference between governance and management: who decides?
- ✦ establishing a clear chain of command
- ✦ role of the officers, committees and tenants in building governance and management
- ✦ developing and implementing policy
- ✦ democratic decision making
- ✦ elections and the annual meeting

OM112 Organizational Management III: Participation

One the most important factors in a successful tenant association (TA) is having good participation by building residents. Strong participation prevents burnout by TA officers and board members and promotes cooperation from residents who feel they are a part of the decision-making process. Building on the topics covered in the Introduction to Organizational Management and Organizational Management I, this session focuses on how to create and maintain a tenant association with a high level of resident participation. Topics in this class include:

- ✦ why people participate in volunteer organizations
- ✦ why people stay active in volunteer organizations over time

- ✦ why people stop participating in volunteer organizations
- ✦ the seven “R’s” of participation (role, responsibility, respect, results, rewards, recognition, reminders)
- ✦ the different levels of participation

FINANCIAL MANAGEMENT (6 sessions)

FM132 Financial Management I: Setting up the Financial Management System

Managing a building is running a small business. The success or failure of any small business is determined in large part by the effectiveness of its financial management. Many of the problems tenant associations face are caused by not having the funds necessary to meet all their building’s needs at one time. Tenants have to make hard choices about whether and how to spend their money. Good financial management provides a tool for making these choices and for helping the TA make its money stretch the farthest. The better the financial management in a building, the better the general management in the building. This class will provide residents with an overview of the tenant association’s financial management responsibilities in the TIL Program. Topics in the class include:

- ✦ responsibilities of the Treasurer/Bookkeeper
- ✦ rent collection policies
- ✦ writing rent receipts
- ✦ completing bank deposit slips
- ✦ writing checks to pay bills
- ✦ creating the filing system
- ✦ initial TA administrative expenses

FM133 Financial Management II: Income

Collecting and keeping track of a building’s income is a critical component of effective financial management. A tenant association needs to develop clear and efficient rent collection policies and procedures, and must maintain accurate and up-to-date records. With both financial policies and a record-keeping system, the tenant association will know how much money it has and be able to accurately track and document tenants who are in arrears. Topics covered in this class include:

- ✦ treasurer’s responsibilities
- ✦ working with the rent roll
- ✦ setting up the rent roll
- ✦ recording bounced checks
- ✦ making adjustments to the rent roll
- ✦ rent receipts

FM134 Financial Management III: Expenses

Disbursing funds and keeping track of all expenses is another critical component of effective financial management. It is particularly critical because the money that a tenant association collects and spends is owned collectively. The tenant association officers and board are responsible for making sure that this money is spent wisely and in the interests of the building as a whole. A tenant association needs

to develop clear and strict procedures for disbursing funds. It also needs to have systems in place to accurately document and track all disbursements. Topics in this class include:

- ✍ using the cash disbursement form (CDF)
- ✍ recording entries (rent deposits, checks to vendors) on the CDF
- ✍ recording a bounced TA check
- ✍ transferring security deposits
- ✍ recording management fees
- ✍ bank reconciliation
- ✍ monthly summary report

FM135 Financial Management IV: Budgeting

Income and expenses are only two-thirds of effective financial management. Budgeting is the critical third component, because dealing with income and expenses in the absence of budgeting leads to big problems. Knowing how to develop and analyze a budget and make accurate financial projections based on that budget are critical skills for the effective management of a tenant association. Topics in this class include:

- ✍ what is a budget?
- ✍ the importance of budgeting and the consequences of not budgeting
- ✍ annual budget preparation
- ✍ making accurate budget projections
- ✍ balancing the budget
- ✍ budget monitoring

FM136 Payroll Management I: Setting Up Payroll

If a building has a superintendent or other maintenance workers, then the tenant association is an employer. Accordingly, there are certain legal requirements a tenant association must follow, including withholding taxes and filing quarterly with the state and IRS. This class is designed to educate the tenant association about their responsibilities as an employer and help them complete all forms necessary to establish a payroll system. Topics in this class include:

- ✍ purpose of payroll bookkeeping
- ✍ the rights and responsibilities of the employer
- ✍ the rights and responsibilities of the employee
- ✍ initial payroll forms
- ✍ the annual payroll forms
- ✍ the difference between employees and independent contractors
- ✍ employee contracts
- ✍ the super's apartment

FM137 Payroll Management II: Quarterly and Annual Payroll Clinics Clinics

As an employer, a tenant association is responsible for submitting a number of tax documents every three months. The quarterly payroll clinics will assist buildings in calculating the taxes due and completing all government-required forms. Topics in this class include:

- ✧ city, state and Federal withholding and employer taxes
- ✧ unemployment insurance
- ✧ workers compensation
- ✧ disability

MAINTENANCE & REPAIR MANAGEMENT (2 sessions)

MR152 Maintenance and Repair Management I: Managing Your Building's Maintenance and Repair Needs

Effectively managing a building's maintenance and repair needs is one of the most important jobs of a tenant association. It is also one of the most challenging, especially since most of the people in the building usually do not have a construction background. How does a tenant association balance the needs of its building as a whole with the individual needs of each resident? And how does it manage its repair needs to minimize costs and problems? This session will introduce the basic components of effective management of the building's maintenance and repair needs. Topics in the class include:

- ✧ forming a maintenance and repair committee
- ✧ duties of the maintenance and repair committee
- ✧ conducting and using building and apartment condition surveys
- ✧ prioritizing repairs
- ✧ handling emergencies
- ✧ security and fire safety

MR153 Maintenance and Repair Management II: How Your Building Works

This class is designed to give residents a basic understanding of how their building systems work. By knowing how their building works, residents will become "educated consumers" who are much better equipped to hire maintenance and repair people and to supervise work being done in the building. Topics in this class include:

- ✧ the difference between maintenance and repair
- ✧ the benefits of regular maintenance
- ✧ the major building systems (structural, heating, electrical, plumbing, gas, weatherization): how they work and how to maintain them

ADVANCED BUILDING MANAGEMENT (6 sessions total)

Advanced Organizational Management (4 sessions)

OM201 Effective Meetings

Meetings are essential to a tenant association's cycle of activities. Productive meetings will help insure active resident participation, good lines of communication between tenants and the elected officers, and the timely accomplishment of tasks. This class is designed to teach participants the theory behind running effective meetings and provide them with practical skills and tools for making

their meetings more effective. Topics in this class include:

- ✦ the purpose of meetings and why they are important
- ✦ different kinds of meetings (full TA, officers, committees, one-on-ones)
- ✦ theory and techniques of effective meetings
- ✦ the three phase approach to meetings (planning and preparation before the meeting, running the meeting, follow-up after the meeting)
- ✦ preparing an agenda
- ✦ running a meeting: chairing and facilitation
- ✦ outreach
- ✦ the importance of taking minutes

OM202 Leadership Development

Often volunteer organizations, including tenant associations, struggle with the problem of a few people running the show. When this problem prevails, a building is run like a dictatorship instead of a democracy. Often in these situations, there are a few leaders in the building who take on all of the responsibilities for managing the tenant association and do so for years. While this situation creates many problems, one of the most serious occurs when existing leaders burn-out, move or die and there is no one else in the building who has the experience to step in. This class will focus on the concepts and practices of leadership development that emphasize the transfer of skills and knowledge as a key aspect of being a leader. Topics in this class include:

- ✦ what are the characteristics of a leader?
- ✦ different kinds of leaders and the importance of shared leadership
- ✦ leadership as mentoring others
- ✦ assessing people's leadership potential
- ✦ how to develop new leaders
- ✦ building your tenant association around rotating leadership

OM203 Problem-Solving

TIL tenant associations (and HDFC cooperatives) face many problems over time. Having the knowledge, skills and tools to effectively confront these problems is essential for the long term success of a resident-owned building. Since most of the organizational problems faced by a TA are group rather than individual problems, they need group solutions. Understanding how to problem-solve in a genuinely collaborative way is an invaluable tool for a tenant association. This class will provide participants with a concrete problem-solving method that they can use to address most organizational problems. Topics in this class include:

- ✦ identifying the problem and
- ✦ identifying the underlying cause of the problem
- ✦ assessing resources needed to solve the problem
- ✦ identifying who can help solve the problem
- ✦ constructing ideal roles for people
- ✦ identifying the barriers to solving the problem
- ✦ developing an action plan to overcome the barriers

OM204 Conflict Resolution

Tenant associations sometimes face serious conflicts that arise between individuals or factions in the building. Resolving these conflicts quickly and early can save a building much hardship, and prevent the building from losing its ability to make decisions. This class is designed to provide residents with a methodology for resolving conflicts. Topics in this class include:

- ✍ how to manage conflicts
- ✍ how to get positive results
- ✍ what to do when negotiation fails

Advanced Maintenance and Repair Management (2 sessions)

MR251 Repair Planning

Effective short and long term planning is one of the best ways a TA can improve building maintenance and save money. Knowing how to plan for a building's future repair needs is not an easy task, especially for people who do not have a technical background in building systems. This class is designed to educate the participants in how to assess their short and long-term repair needs, and how to develop a plan to meet these needs. Topics in this class include:

- ✍ assessing short and long-term repair needs
- ✍ developing a repair plan
- ✍ budgeting for repairs
- ✍ repair or replace?

MR252 Hiring and Supervising Contractors and Building Employees

Hiring and supervising contractors and employees is one the most important responsibilities of the tenant association. Yet because of a lack of technical knowledge it is often one of the most difficult. One doesn't have to have a background in construction to hire the right person at the right price and get good quality work. This class is designed to teach participants, regardless of previous construction knowledge, how to find, hire and supervise contractors and maintenance employees. In addition this class also includes a discussion of specific issues connected to hiring a superintendent. Topics in this class include:

- ✍ how to identify potential contractors and maintenance employees
- ✍ getting estimates
- ✍ developing a scope of work
- ✍ hiring contractors (payment schedule, insurance requirements, contract)
- ✍ supervising contractors
- ✍ the super's job description and employment contract

Getting Ready For Sales Series (5 sessions)

SS261 Co-op Conversion

A lot of changes take place when a building is converted from a rental building to an HDFC

cooperative. Tenants become shareholders, with very different rights and responsibilities from their previous status as renters. The cooperative corporation takes on new legal and financial responsibilities and is governed by a new set of documents. The more that residents understand the conversion process, the more smooth this process will be. This class is an introductory session to begin to prepare residents for their co-op conversion. Topics in this class include:

- ✍ what is a co-op?
- ✍ how is a cooperative different from a rental building or a condominium?
- ✍ introduction to the co-op governing documents (by-laws, proprietary lease, certificate of incorporation)
- ✍ who can buy?
- ✍ tenants on Public Assistance as purchasers
- ✍ subscription agreements
- ✍ Before and After closing checklists
- ✍ the HPD sales process

SS262 Role of the Future Shareholders in an HDFC Cooperative

Shareholders are owners, not renters. As owners in an HDFC cooperative they will have very different rights and responsibilities than they do now as renters in a TIL building. It is important that residents understand these responsibilities before owning shares in a new co-op corporation. This class is designed to help prepare tenants and their association for its life after TIL as an HDFC co-op. Topics in this session include:

- ✍ tenant association vs. HDFC cooperative
- ✍ using your governing documents
- ✍ advantages of being a shareholder
- ✍ shareholder rights and responsibilities

SS263 Role of the Future Board of Directors in an HDFC Cooperative

Who is responsible for running a building after it becomes an HDFC co-op? In HDFCs the board of directors runs the building for the year they are elected to serve. This means that in addition to being responsible for the maintenance and operation of the building, the board also has important legal responsibilities as the legal governing body of the co-op corporation. Understanding these responsibilities before tenants buy their building will help prepare them for life in a co-op and perhaps become board members. Even if they are not considering becoming a board member now, they are still voters in the building who need to know about the board's responsibilities, vote regularly, and elect an effective board. This class will provide an overview of the responsibilities of the board of directors in an HDFC. Topics in this class include:

- ✍ what is a board of directors
- ✍ HDFC board of directors vs. TIL tenant association officers
- ✍ relationship between the board of directors and the manager
- ✍ roles and responsibilities of an HDFC board of directors
- ✍ board's use of the governing documents

SS264 Co-op Legal Issues I: Intro to the Low-Income Housing Co-op Structure

Purchasing a building from the City is the culmination of a building's life in the TIL. It is also a big

step in the life of a tenant association, which brings up many issues which require consideration by individual residents and the tenant association as a whole. This seminar will focus on preparing building residents for home ownership. The seminar will describe the legal characteristics and structure of the new HDFC as well as the legal steps necessary to purchase a building from the City. Topics in five areas are covered in this class:

1. Purchasing issues
 - ✧ who is eligible to purchase?
 - ✧ what is being purchased?
 - ✧ terms of purchase
 - ✧ do I have to purchase?
 - ✧ can I be evicted if I don't purchase?
 - ✧ the "no action" letter
 - ✧ disposition of unsold apartments (shares)
 - ✧ resale restrictions
 - ✧ federal restrictions and liens
 - ✧ assignment and renting
2. HDFC: the cooperative entity
 - ✧ HDFC statutory requirements
 - ✧ advantages to forming an HDFC
3. Your attorney's representation of the tenant association as the purchaser
 - ✧ initial meeting with the tenants
 - ✧ organization of your cooperative corporation
 - ✧ advantages of co-oping
 - ✧ maintenance charges
 - ✧ other obligations of the shareholders
 - ✧ building repairs
 - ✧ voting rights of shareholders
4. Title closing
5. Issuance of Shares and Proprietary Leases
 - ✧ shares and corporate seal
 - ✧ taxes
 - ✧ first annual meeting of the shareholders and the board
 - ✧ rental/maintenance assistance

SS265 Co-op Legal II: Purchasing and Maintaining a City-Owned Building

There are important legal considerations in any real estate transaction. This seminar will review the legal aspects involved in acquiring a City-owned building, including closing a real estate transaction with the City. Topics in this seminar include:

- ✧ the legal aspects of acquiring a City-owned building
- ✧ real estate transactions with the City
- ✧ skills needed for effective HDFC cooperative
- ✧ legal maintenance required to operate the cooperative
- ✧ role of the board and shareholders in an effective HDFC cooperative

CO-OP TRAINING

Cooperative Management/Working Collectively (6 sessions)

This six-class series is designed for residents of HDFCs who have recently purchased their buildings, for residents who have recently gotten elected to the board, or for residents who are interested in getting more involved. These classes provide an overview of cooperative management and in-depth training on issues such as board and policy development critical to the long term success of a cooperative.

CM301 Cooperative Governance and Management

One of the most confusing aspects of running an HDFC cooperative is clearly delineating who is responsible for what and who has the authority to make what decisions. To a great extent this involves the relationship between the co-op board of directors, the officers and the manager. This class is designed to clarify the relationship between the different players in the co-op, focusing on who is responsible for governance and who is responsible for management. Topics in this class include:

- ✦ the difference between governance and management
- ✦ the board's role in governance and management
- ✦ the officers role in governance and management
- ✦ the role of the manager

CM302 Board Development

The board of directors in an HDFC is the legal governing body of the corporation. The board must therefore clearly understand their role and responsibilities as fiduciaries of the corporation. All too often however, shareholders are elected to the board without any prior experience in running a building. This pattern makes it essential that there be a board development plan in place, both for ongoing education of the current board and as development of future board members. Topics in this class include:

- ✦ the board's role in governance and management
- ✦ committees as a tool for developing future boards
- ✦ increasing shareholder participation
- ✦ creating a board development plan
- ✦ developing future board members

CM303 Shareholder Education

Being an owner is very different from being a renter, and many shareholders don't initially understand this difference. When shareholders understand their rights and responsibilities as owners, the co-op runs much more smoothly. When problems do develop, educated shareholders are in much better positions to problem-solve than uninformed shareholders. This class is designed to educate shareholders about their rights and responsibilities as owners in an HDFC cooperative. Topics in this class include:

- ✍ purpose of HDFC's
- ✍ legal structure of HDFC's including co-op principles, Business Corporation Law, Private Housing Finance Law, income guidelines, resale restrictions and profit-split
- ✍ HDFC governing documents (by-laws, proprietary lease and house rules, certificate of incorporation and the stock certificate)
- ✍ shareholder rights and responsibilities
- ✍ the role of committees in an HDFC co-op
- ✍ advantages of being a shareholder
- ✍ healthy co-op checklist

CM304 Leadership Development

Developing new building leaders is an important way to insure that there will be turnover on the board of directors, and that when new board members are elected they have the knowledge and skills to run the co-op well. However, it is not always easy to identify new leaders and develop them into effective board members. This class is designed to tackle the difficult task of leadership development. Topics in this class include:

- ✍ what is leadership?
- ✍ different types of leaders
- ✍ leadership as mentorship
- ✍ identifying future leaders
- ✍ developing new leaders

CM305 Developing Policy

The old adage “never mix business with friendship” has a special meaning when applied to the business of running an HDFC. Since this business is also home to its owners, and a shareholder's business partners are also their friends and neighbors (and sometimes family) it is very important that an HDFC have policies to insure that business is done in a businesslike way, and that everyone in the building is treated equally and fairly. Having clear and fair policies on rent/maintenance fee collection, arrears, resale and subletting etc., can help prevent many conflicts from developing in the building and ultimately save the building from costly lawsuits and legal fees. This class is designed to teach participants the kinds of policies they should have in their building, and how to develop and implement them if they're not yet in place. Topics in this class include:

- ✍ what are policies and what is their purpose?
- ✍ policies that an HDFC should have
- ✍ developing and implementing policy
- ✍ committees as a tool for developing policies
- ✍ getting the support of the shareholders for new policies

CM306 Consensus Building/Conflict Resolution

Building consensus is a powerful prophylactic measure against conflict and can similarly be used to resolve them when they do come up. But building consensus is not always easy, and it often takes time, patience and good negotiating skills. Reaching consensus is ultimately about compromise, and compromise is part of what it means to live together in a cooperative. This class is designed to deal with the issues of what it means to build consensus and how to build it. Topics in this class include:

- ✧ what is consensus?
- ✧ why is building consensus important in an HDFC?
- ✧ decision making by consensus
- ✧ consensus as a method of avoiding conflict
- ✧ consensus as a method of conflict resolution

Advanced/HDFC Cooperative Management (7 sessions)

This series of seven classes is designed for the residents of new co-ops that are finished with their conversion and start-up issues and have their basic operating systems in place. This series reviews several more technical aspects of building management.

CM401 How Are We Doing?: Assessing Your HDFCs Strengths And Weaknesses

How does a building know how it is doing? How can an HDFC accurately assess its management and use this assessment to improve? Surveying a cooperative's management practices on an annual basis is an effective way to identify problems and often find their solution. It is also a way to track the ongoing development of an HDFC. This class is designed to give boards a concrete assessment tool—the management survey—and teach them how to complete, interpret and use it as an important management tool. Topics in this class include:

- ✧ the purpose of self-assessment
- ✧ the purpose of the management survey
- ✧ the management survey and how to use it
- ✧ assessing organizational management
- ✧ assessing financial management
- ✧ assessing maintenance and repair management

CM402 Management Options

Good management is key to having a healthy co-op. But many questions arise in the pursuit of good management, including whether a building should self-manage, whether it should hire a manager, whether the manager should live in the building, and how the right type of management is decided for a building. This class is designed to explore the range of management options open to HDFCs, their pros and cons, and give boards the tools they need to determine the right kind of management for them. Topics in this class include:

- ✧ what is management?
- ✧ management responsibilities in an HDFC co-op
- ✧ the self-management option
- ✧ hiring an outside manager
- ✧ the management contract

CM403 Developing Resale/Subletting Policies

The sale or sublet of an apartment present complex issues that when not handled properly damage the management of an HDFC. What are the board's responsibilities when it comes to the sale or sublet of an apartment? What is the process when someone wants to sell an apartment? What can they charge?

Can anyone move in? Should shareholders be allowed to sublet, and if so, under what circumstances? This class will begin with the legal requirements regarding resale and subletting as they are defined in the HDFC governing documents (proprietary lease and certificate of incorporation) and then deal with developing effective resale and subletting policies. Topics in this class include:

- ✦ who can sell their apartment?
- ✦ how much can I sell my apartment for and who gets the profits?
- ✦ determining profit splits
- ✦ developing a resale policy
- ✦ subletting

CM404 Transferring Apartments: Deceased Shareholders, Inheritance, Wills and Gifts

What happens when a shareholder dies and leaves their apartment (shares) to someone? Does the inheritor automatically gain control of the shares and have the right to move into the building? Does the co-op board have any say? What happens when a shareholder dies leaving no will to indicate their wishes for what happens with their shares? Who is responsible for paying the maintenance fee while the estate is settled? No one likes to think about the issues confronting an HDFC when a shareholder dies, but this can be a mistake that ties up the apartment for months in court and costs the HDFC thousands of dollars in lost income and legal fees. Knowing how to prepare for this sad but unavoidable situation can save the building from costly and aggravating problems. Topics in this class include:

- ✦ the legal status of a deceased shareholder's apartment when they leave a will
- ✦ the legal status of a deceased shareholder's apartment when they leave no will
- ✦ probate court—how an HDFC gains legal possession of a deceased shareholder's unit
- ✦ the rights of the inheritor—rights of ownership but not necessarily occupancy
- ✦ the corporation's role

CM405 Government Agencies

An HDFC has numerous legal obligations as a corporation. Part of the board's responsibility is to insure that the HDFC is conducting its business in a legal manner, and this means complying with rules and regulations of several government agencies. Therefore, board members need to have a good understanding of the government agencies that regularly monitor and require reports from the HDFC. This class is designed to review the relevant government agencies for an HDFC and their reporting requirements. Topics in this class include:

- ✦ tax agency requirements (DoF, IRS, etc.)
- ✦ fire department rules and regulations
- ✦ building department rules and regulations
- ✦ HPD building requirements, including registration, code violations, etc.
- ✦ boiler registration
- ✦ elevator inspections
- ✦ DEP requirements.

CM406 Introduction to Computers: Using Computers as a Management Tool

Keeping current and accurate records is critical for the smooth operation of an HDFC. In this new hi-tech information age there is no reason for anyone to labor long over handwritten records. Computers

can make it much much easier to organize and keep a building's vital records accurately and up-to-date, and in far less time than the longhand way. Computers also allow almost instantaneous back-up copies of important documents, preventing records from being lost. This can also make it easier to get records from the old leadership after an election. Topics in this class include:

- ✍ computers as a management tool
- ✍ the advantages of computerized record keeping
- ✍ evaluating software
- ✍ how to computerize HDFC records
- ✍ computerized bookkeeping

Advanced Financial Management (3 sessions)

FM431 Co-op Financial Management I: Income

Collecting and keeping track of income is just as important for an HDFC cooperative as it is for a TIL tenant association, if not more so—there is no one to fall back on if an HDFC gets behind in its bills. As the governing body of the co-op corporation, the board of directors has important legal responsibilities related to the corporation's finances. This class is designed to educate treasurers and the board on how to establish and implement effective policies and record keeping systems for the corporation's income. Topics in this class include:

- ✍ the difference between rent and maintenance fees
- ✍ establishing rent/maintenance collection policies
- ✍ dealing with arrears
- ✍ setting up the rent/maintenance roll
- ✍ working with the rent/maintenance roll
- ✍ recording bounced checks
- ✍ making adjustments to the rent/maintenance roll
- ✍ rent receipts

FM432 Co-op Accounting II: Expenses

How are effective financial practices established to protect an HDFC's money and insure that it is spent wisely and in the interest of the shareholders as a whole? This class is designed to teach HDFCs how to manage their expenses and how to put systems in place that fully and accurately track all disbursements. Topics in this class include:

- ✍ using the cash disbursement from (CDF)
- ✍ recording entries (rent deposits, checks to vendors) on the CDF
- ✍ recording a bounced check
- ✍ transferring security deposits
- ✍ recording management fees
- ✍ bank reconciliation
- ✍ monthly summary report

FM433 Co-op Accounting III: Budgeting

Running a business without any financial planning is foolish at best. When that business is also your home (and the home of your friends, family and neighbors) the stakes are just too high. No business is successful that doesn't budget, and an HDFC is no exception. This class is designed to teach the importance of preparing an annual budget, how to prepare a budget and how to use it as an effective management tool. Topics in this class include:

- ✧ what is a budget?
- ✧ why is annual budgeting important and what are the consequences of not doing one?
- ✧ how to prepare an annual budget
- ✧ how to use the annual budget as a cost-cutting management tool
- ✧ making accurate budget projections
- ✧ balancing the budget
- ✧ setting maintenance fees and rents
- ✧ budgeting monitoring

CO-OP Legal Issues (7 sessions)

LI441 Landlord/Tenant Issues

The most common legal problems faced by HDFCs involve landlord/tenant issues and housing court. How can a building minimize the amount of time they spend in court and the amount of money they spend on legal fees? What are the do's and don'ts of housing court? What are the HDFCs legal obligations as the landlord to all the renters in the building? And what are the HDFCs legal obligations when it comes to the shareholders? This class is designed to educate HDFCs about their rights and responsibilities regarding landlord/tenant issues and housing court. Topics in this class include:

- ✧ the ABC's of housing court
- ✧ when to go to court and when not to go
- ✧ going to court for non-payment
- ✧ going to court because of "bad behavior" (a holdover action)
- ✧ building your case: document it, document it, document it
- ✧ finding the right attorney
- ✧ building a good working relationship with your attorney

LI442 Corporate Legal Issues

In addition to its responsibilities relating to landlord/tenant issues, the HDFC corporation also has certain legal responsibilities as a business corporation. An HDFC board must be aware of its corporate legal responsibilities and have a system in place to be in compliance. This class is designed to demystify the world of corporate law as it applies to HDFCs. The class will inform participants about what they need to know and how to assure their responsibilities are being met. Topics in this class include:

- ✧ explanation of HDFC corporate tax obligations
- ✧ tax exemptions
- ✧ HDFC payroll responsibilities
- ✧ the annual corporation financial statement and audit

LI443 Amending The Proprietary Lease and By-Laws

The Proprietary Lease and By-laws are two of an HDFC's key governing documents and are useful tools in the daily governance of an HDFC. These documents can be changed to help clarify and resolve recurring issues and problems. The subject of this seminar is how shareholders can use and change these documents to improve the quality of life in their HDFCs. Topics in this seminar include:

- ✍ amending the proprietary lease and by-laws
- ✍ voting eligibility
- ✍ quorums
- ✍ subletting
- ✍ chronic nonpayments
- ✍ repairs
- ✍ meeting notices
- ✍ election procedures
- ✍ disposition of vacant apartments

LI444 Fair Housing Seminar

HDFCs are subject to all of New York City's Fair Housing Laws, the same as any other NYC landlord. To ignore and violate these regulations is to invite a costly lawsuit. When it comes to the renting or selling of apartments the HDFC may not discriminate on the basis of race, gender, ethnicity, age, marital status, sexual orientation or disability. But what does this actually mean? Can you deny someone an apartment because they have children, or because a couple isn't married, or because they are on public assistance, or because they are not a citizen of the United States? This class is designed to review New York City's Fair Housing Law and educate HDFCs about what they must do to comply with this law, as well as the consequences of non-compliance. Topics in this class include:

- ✍ what is the Fair Housing Law?
- ✍ the purpose of the Fair Housing Law?
- ✍ terms and conditions of the law
- ✍ legal and illegal interview questions for prospective renters/shareholders
- ✍ most frequently asked questions about fair housing

LI445 Legal Audits

Audits can happen to an HDFC at any time. Being prepared for an audit is an important responsibility of an HDFC's board of directors, and requires keeping complete and accurate records. But how does an HDFC prepare for an audit? What documents are needed, and how should an HDFC organize its recordkeeping system so that it will pass the audit with flying colors? This seminar will give an HDFC the information and tools it needs to make an audit easy and painless. Topics in this seminar include:

- ✍ what is a audit?
- ✍ why it's important to be prepared for an audit
- ✍ the consequences of not being prepared for an audit
- ✍ recordkeeping and the audit
- ✍ legal documents and records you must have for an audit
- ✍ being prepared

"CONTINUING EDUCATION" COURSES

These continuing education classes, seminars and clinics are designed for residents of TIL buildings and HDFCs who want further training on specific issues relevant to the daily management of their buildings. Most of the courses address topics that are useful to both TIL and HDFC building residents. They include courses in organizational management, financial management and maintenance and repair. Special problem-solving clinics are offered to assist residents resolve real problems they are facing in their buildings. A series of thirteen networking sessions are designed to help buildings establish and strengthen ties with other buildings in their neighborhood and address common concerns. Finally, a number of personal/career development courses are offered for individuals who are interested in developing career skills that build on what they have learned through self-management.

ORGANIZATIONAL MANAGEMENT

OM501 Using Your By-Laws

HDFCs are legal businesses and as such subject to all of the laws contained in the New York State Business Corporation Law. One of these laws requires that the corporation conduct its business according to an established set of by-laws. Knowing what's in the HDFC by-laws and how to use them will help insure that a cooperative is conducting its business legally. It will also dramatically improve the quality of co-op governance and management as a whole. Topics in this class include:

- ✍ what are by-laws?
- ✍ why are by-laws important?
- ✍ by-laws contents
- ✍ using your by-laws
- ✍ amending your by-laws
- ✍ consequences of not adhering to the by-laws

OM502 Increasing Shareholder Participation

A lack of participation on the part of shareholders can create real problems for an HDFC. It can mean that the same people get stuck doing the work year after year. Lack of participation can cause confusion and conflict when people don't know what's going on. If problem gets too big, poor participation can cripple an HDFC's ability to make decisions because the HDFC can't get the required number of shareholders or board members (known as quorum) to attend and vote at meetings. This class is designed to teach officers and board members how they can build and maintain a high degree of participation in their HDFC. Topics to be covered in this class include:

- ✍ why people participate
- ✍ why people stay active in volunteer organizations and why they don't
- ✍ the 7 "r"s of participation (role, respect, reward, recognition, results, relationships, reminders)
- ✍ committees as a tool for building participation
- ✍ the participation of renters in an HDFC

OM503 Keeping The Lines Of Communication Open: Newsletters And Other Tools

Many problems that HDFCS face are caused by poor communication between the different players in the building (shareholders, board of directors and their officers, the manager and other maintenance employees). This can lead to misunderstandings and bad feelings that ultimately poison the atmosphere in the building. Developing good communication mechanisms is an important preventive step in keeping a co-op healthy and can also help resolve many conflicts once they develop. This class will emphasize the importance of communication and the many ways in which this can be accomplished, including conducting periodic informational meetings with residents in the building, circulating or posting minutes of meetings, social events, and producing a newsletter. Topics in this class include:

- ✍ the importance of good communication
- ✍ communication mechanisms
- ✍ producing a newsletter step by step

OM504 The HDFC Annual Meeting: Electing A Board Every Year

One of the most important events in the life of an HDFC is its annual meeting; a sort of birthday party for the co-op. But the annual meeting is more than just the marking of another year in the life of a co-op. The annual meeting is also mandated for corporations in New York State as required by law. Because shareholders own stock in their HDFC corporation, this means that every shareholder is entitled by law to an annual meeting at which the yearly election of a new board of directors occurs. Old board members can be reelected, but they should never serve more than a one-year term without being subject to the election process. This class is designed to teach HDFCs how to conduct their annual election. Topics in this class include:

- ✍ review of UHAB's "Guide to annual election meetings"
- ✍ time line for preparing for an annual meeting
- ✍ election checklist
- ✍ election forms (notice, proxy forms, attendance sheet, new nomination sheet, ballot)
- ✍ holding an election when there is no quorum
- ✍ meeting skills, taking minutes
- ✍ parliamentary procedures

OM505 Filling Vacancies: Tenant/Shareholder Selection

People moving out, people moving in; it's bound to happen at some point in the life of an HDFC. This process can either be smooth and easy and adds to the quality of life in the building, or it can be aggravating and destructive. How does an HDFC insure that new people coming into the building are going to be an asset and not a liability? Knowing how to select new residents is a skill that every HDFC must have. This class is designed to review methods for selection tenants or shareholders. Topics in this class include:

- ✍ developing tenant/shareholder selection criteria
- ✍ developing a tenant/shareholder selection committee
- ✍ responsibilities of the tenant/shareholder selection committee
- ✍ compliance with fair housing laws: the interview process

OM506 Commercial Space Issues

Selecting a commercial tenant, while similar to selecting a residential tenant or shareholder, has its own set of issues to consider. Just as with residential tenants/shareholders, the right commercial tenant can be a real asset for the HDFC, while the wrong commercial tenant can cost the building dearly. How does an HDFC choose the right commercial tenant? How do you negotiate a good commercial lease? This class is designed to walk people through the issues relating to commercial spaces. Topics in this class include:

- ✍ rules and regulations regarding the use of commercial spaces
- ✍ the HDFCs role as the landlord for commercial tenants
- ✍ selecting the right commercial tenant
- ✍ negotiating the commercial lease
- ✍ the attorney's role in lease discussions

OM507 Managing Your Manager

Every HDFC must have a manager, and it should be clear to everyone what their duties and responsibilities are. The board of directors, as the governing body of the HDFC, is responsible for the development and implementation of policy and compliance with all legal requirements. Separating these functions from those of day-to-day management can be a difficult and confusing task—and it is precisely this confusion that often leads to breakdowns in the building. Having a clear understanding of what the management of a building really means is the first step to effectively choosing and supervising a manager. This class is designed to educate participants on the role of the manager in an HDFC and then how to develop systems to effectively supervise them. Topics in this class include:

- ✍ why do we need a manager?
- ✍ the role of the manager
- ✍ inside vs. outside management
- ✍ the role of the board of directors in management
- ✍ the management contract
- ✍ supervising the manager

OM508 Managing and Supervising Employees And Professional Consultants

Effective supervision of building employees and professional consultants like lawyers and accountants will improve the quality of life for all residents in a building. It will also save the building money. But effective supervision is not always easy and requires specific skills. This class is designed to give HDFCs the tools they need for effective supervision. Topics in this class include:

- ✍ the rights and responsibilities of the HDFC as the employer
- ✍ the rights and responsibilities of the employee or consultant
- ✍ job descriptions
- ✍ employee contracts
- ✍ consultant agreements
- ✍ effective supervision techniques

OM509 Dealing With Diversity

New York city is famous for its diversity. While this diversity helps make New York great, it also involves different languages and cultures that sometimes lead to misunderstandings and division. TIL and HDFC buildings are no exceptions to this rule. Some of the problems that come up in TIL and HDFC buildings stem from the diversity of people living in the building. Problems can arise between age groups, or because of racial, ethnic, religious, language and cultural differences. Learning about how to be sensitive to, how to come to respect, and how to celebrate these differences can help an HDFC begin to bring people together. This class is designed to explore the issues of diversity and how they affect the management of the building and the quality of life for the residents. Topics in this class include:

- ✧ Diversity as an asset: making the most of difference
- ✧ language differences—how do we talk to each other?
- ✧ “respect your elders”—young people and the elderly working together
- ✧ racial and ethnic differences and conflicts
- ✧ different ways of working: men and women in the workplace

OM510 Confronting Criminal Activity

Criminal activity in or around a building is something no one wants, yet it is all too often a constant presence for TIL buildings and HDFCs. It is one of the single most difficult problems for buildings to deal with effectively. It can also be quite dangerous for residents if not confronted in a safe manner. This class is designed to inform residents about the resources and tools available so they can confront illegal activity safely. Topics in this class include:

- ✧ identifying the crime problem
- ✧ documenting the case
- ✧ assessing resident strength
- ✧ the do’s and don’ts or confronting criminal activity: organizing safely
- ✧ tapping community resources (other tenant patrols, police, community board)
- ✧ developing a neighborhood crime abatement strategy

OM511/12/13 Advanced Leadership Development (3 sessions)

Ongoing leadership development is crucial for the long term success of a tenant association or HDFC cooperative. It is a process that includes continually finding new leaders as well as deepening the leadership skills of existing leaders. This series of classes is designed for one of the most important skills of leadership—identifying and developing other leaders. The class will review and expand on material covered in OM202 Leadership Development. Topics in this class include:

- ✧ qualities of leaders
- ✧ the importance of shared leadership
- ✧ setting goals
- ✧ time management
- ✧ assessing peoples leadership potential
- ✧ recruiting and developing new leaders
- ✧ leadership techniques: motivating, delegating, communicating, coordinating, celebrate

FINANCIAL MANAGEMENT (8 sessions total)

Computerized bookkeeping (5 sessions)**FM531 Computerized Bookkeeping I: Intro to Computerized Bookkeeping (1 session)**

Computers are redefining the way the world works, and that includes the way we do business. Computerizing a building's bookkeeping will save time, money and help to insure accurate and up-to-date financial records. This class is an introduction to the world of computerized financial record keeping. It requires a basic working knowledge of computers. Topics in this class include:

- ✦ the importance of good financial record keeping
- ✦ computerized bookkeeping as a management tool
- ✦ how the computer can be used—income, expenses, budgeting, rent receipts, late rent notices
- ✦ choosing a computer—hardware and software
- ✦ getting set up to computerize financial recordkeeping system

FM532/533 Computerized Bookkeeping II: Income and Expenses (2 sessions)

This two session class will review how to computerize a building's income and expense records. The first session will teach building's how to set up their income and expense records on the computer, and the second session will teach the applications of the software package. Topics in this class include:

- ✦ setting up the rent/maintenance fee roll
- ✦ working with the rent/maintenance fee roll
- ✦ recording bounced checks
- ✦ rent/maintenance fee receipts
- ✦ making adjustments to the rent/maintenance fee roll
- ✦ reviewing common rent roll errors
- ✦ using the CDF
- ✦ recording entries (rent/maintenance fee deposits, checks to vendors)
- ✦ recording a bounced TA/HDFC check
- ✦ making payroll tax expenses
- ✦ transferring security deposits
- ✦ recording management fees
- ✦ bank reconciliation
- ✦ monthly summary report

FM534/535 Computerized Bookkeeping III: Budgeting (2 sessions)

A computer is one of the easiest and best ways available for developing and monitoring an annual budget for a building. This budget is a financial management tool that can help lower costs, and the lower costs are the lower the rents/maintenance fees have to be. Using computers, several annual budgets based on different financial assumptions can be developed, and provide the co-op with several spending options. (One budget can include the new roof the building needs, a second can include a low-interest loan to pay off back taxes, a third present different rent/maintenance fee increases, etc.) This two session class will teach participants how to use computers to develop annual budgets and how to use those budgets as a tool for effective financial management. Topics in this class include:

- ✧ annual budget preparation
- ✧ budget projections and balancing
- ✧ budget monitoring

FM532 Insurance: Reducing Costs/Reducing Risks

HDFCs are required by law to carry both Fire and Liability insurance, and it is one of the corporation's biggest expenses. Is there anything that an HDFC can do to reduce its insurance costs? And, what can a building do to cut down on the risks of having a claim filed against the corporation? This class is designed to educate HDFCs regarding their insurance requirements and to provide practical steps for lowering insurance costs and risks. Topics in this class include:

- ✧ insurance requirements for HDFCs: fire and liability
- ✧ how much insurance coverage should we have?
- ✧ selecting an insurance company
- ✧ reducing your insurance costs
- ✧ reducing risks

FM537 Tax Challenge Workshop

Many HDFC shareholders feel their building is paying too much in real estate taxes. How do they find out if their corporation is being overcharged? Often they do not know there is a tax cap for HDFCs that limits the amount of real estate taxes an HDFC is legally required to pay. They also don't know that the HDFC always has the right to challenge its real estate assessment and ask for a reduction. This class is designed to educate HDFCs about their tax obligations, what to do if they believe they are being overcharged, and how to officially lodge a tax challenge to request a tax decrease. Topics in this class include:

- ✧ HDFC tax obligations
- ✧ HDFC tax cap, how to calculate taxes that exceed the cap and nonresidential portion
- ✧ the tax challenge process
- ✧ completing the tax challenge form
- ✧ J-51 tax benefits

FM538 Financial Planning (8a loans, credit union, developing reserves, etc.)

HDFCs often run on a financial shoestring and don't have the monetary resources to cover larger expenses that come up periodically, such as major repairs or building improvements. There are a variety of financing mechanisms available to HDFCs, many of them at lower than market interest rates. Additionally, the building has a constant opportunity to develop its reserve account. This class is designed to educate HDFCs about the different sources of financing available and how to plan and fund a viable reserve account. Topics in this class include:

- ✧ taking out a loan: should the HDFC and if so when?
- ✧ assessing the costs and benefits of taking out a loan
- ✧ loans available to HDFCs (8a, credit union)
- ✧ determining reserve goals
- ✧ funding and investing reserves
- ✧ personal financing available to HDFC shareholders
- ✧ the HDFC as a financing institution (i.e., financing the sale of apartments)

MAINTENANCE AND REPAIR MANAGEMENT

MR551 Keeping Warm/Cutting Costs: Operating and Maintaining Your Heating System (1 Session)

Heating a building and its water is one of the most expensive costs in an HDFC. It is also one of the costs that can be most easily controlled. Many buildings can cut their fuel bills by 10-40% or more with proper maintenance and an understanding of how the heating system works. This one-session class is an introduction to the heating system, how it works, how to maintain it and how to cut a building's fuel bills. Topics in this class include:

- ✍ one-pipe steam—how your heating system works
- ✍ the boiler
- ✍ the burner
- ✍ the brains of the operation—the heat timer
- ✍ heat distribution—keeping everyone comfortable
- ✍ tracking fuel consumption
- ✍ maintaining your heating system
- ✍ cost cutting measures

MR552 Boiler and Energy Conservation (16 Sessions)

Heating and energy costs are some of an HDFC's biggest expenses. They are also expenses that can be greatly reduced through the education of the board, shareholders and renters, and management and building maintenance personnel. This comprehensive course is designed to teach everything needed to know about how a heating system works, and how to operate and maintain it. This course will also enable participants to analyze their own building's heating system and fuel consumption and make corrective measures that could **save thousands of dollars each year** while keeping the building warm and toasty. Two of the 16 sessions will be held off-site in the boiler room of a building of one of the participants. Topics in this series include:

- ✍ heating system vocabulary and physical terms
- ✍ the basics of steam heating
- ✍ how a steam boiler works
- ✍ burners
- ✍ burner controls and troubleshooting
- ✍ the heat timer, thermostats and other controls
- ✍ fuel types
- ✍ keeping records
- ✍ analyzing your fuel consumption
- ✍ fuel system piping
- ✍ steam distribution and venting
- ✍ insulation—problems and solutions
- ✍ electricity—your largest building fuel cost
- ✍ energy conservation and weatherization
- ✍ hot water
- ✍ health and safety issues

MR553 Building Science: Your Building as a System (16 sessions)

Is a building using too much fuel? What is a building's biggest energy cost? How much of this cost is for fuel, hot water or electricity? Understanding how a building works as a system can have a dramatic impact on its operation and can create considerable savings. This series focuses on how to analyze a building as a system. The goal of the course is to provide participants with the knowledge and tools they need to analyze their own building's problems and be able to determine the proper course of action to correct them. It is also geared to help buildings effectively deal with the difficult job of managing the maintenance and repair of their building systems, including the issues of hiring and supervising maintenance and repair employees and contractors.

This course covers many of the same topics covered in MR552, but the emphasis of this series is very different. These two series complement one another. MR552 provides a more hands-on, nuts and bolts opportunity to learn how a heating system works and how it is maintained. The building science course provides the theory of how a building works as a complete system, and how to use this information to more effectively manage the operation and maintenance of these systems. Topics in this course include:

- ✍ introduction to building science; fuel and fuel types
- ✍ how a steam system works; basis parts and solutions
- ✍ getting the heat upstairs; distribution problems and solutions
- ✍ boiler piping; problems that few can identify
- ✍ timing devices
- ✍ electricity—the largest building fuel cost
- ✍ how a steam boiler works
- ✍ diagnoses of a steam boiler
- ✍ combustion science and combustion efficiency
- ✍ burners and burner controls
- ✍ domestic hot water usage and conservation
- ✍ energy efficiency
- ✍ health and safety issues

MR554 Hot Water (Hydronic) Heating Systems (4 sessions)

Most buildings in New York City have one pipe steam heat systems. However, there are also buildings with hot water systems. These systems have their own operating and maintenance needs and their own set of potential problems. This course is designed specifically for buildings with hot water systems and is meant to supplement MR552 and MR553. Topics in this course include:

- ✍ steam vs. hot water heating systems
- ✍ how a hot water boiler works
- ✍ hydronics, controls and distribution
- ✍ balancing the system
- ✍ thermostatic zone controls
- ✍ basic maintenance of a hot water system

MR555 Code Compliance/Violation Removal

HDFCs are subject to the same building codes as every other building in New York City. Having a basic understanding of what the codes are and knowing whether an HDFC is compliance is an

important part of the board's responsibilities. Violations can cost the building a lot of money in fines (or lawsuits if someone gets hurt due to a serious violation in the building). They can also indicate that there are problems in the building that are potential threats to the life, health and safety of building residents. This class is designed to educate HDFCs on some of the key aspects of code compliance and how to get violations removed once the building has been cited. Topics in this class include:

- ✍ An introduction to the Buildings Department and New York City building codes
- ✍ Fire Codes
- ✍ Health Department Codes
- ✍ obtaining a printout of your building from the Buildings Department
- ✍ code compliance (a,b and c violations)
- ✍ lead paint removal
- ✍ how to remove violations once the building has been cited

MR556 Recycling/Garbage Management

Recycling is the law all over New York, and the program continues to expand. HDFCs need to be aware of the current recycling regulations in their neighborhood to insure that they comply with the law and avoid fines. In addition, proper garbage management can dramatically improve the quality of life for people in the building and minimize insect, rodent and other potential health problems. Topics in this class include:

- ✍ New York City's recycling laws
- ✍ managing garbage problems
- ✍ from garbage to gardens: an introduction to composting
- ✍ recycling for profit: how to use recycling to generate income for an HDFC

MR557 Gardening/Open Space

Many HDFCs have open spaces in front of, behind, alongside and on the roof of their building. These spaces are valuable resources that can be used to develop gardens, recreational areas and many other beautification projects. This class is designed to help HDFCs think creatively about how to better utilize their open spaces to add to the quality of life for residents in and around the HDFC. Topics in this class include:

- ✍ assessing a co-op's open space and its potential uses
- ✍ the benefits of gardening and other beautification projects for an HDFC
- ✍ greening the front of your building: planting trees, shrubs, flowers
- ✍ developing building and community gardens
- ✍ creating recreational areas: backyards and roofs

MR558 Making A House A Home (3 sessions)

There are many things one can do to lower the costs of operating and maintaining an apartment. At the same time, there are many things that can make an apartment more comfortable and safe. This three session series is designed to teach residents how to do many of their own small repairs while at the same time dealing with issues of apartment/building safety. This series is offered through the Cornell Cooperative Extension. Topics in this course include:

Household safety/maintenance

- household wiring
- use/upkeep of smoke detectors
- kitchen/bathroom
- stains and windows
- childproofing (window guards, electrical outlets, proper storage of cleansers)
- toxins in your apartment
- use of nontoxic "healthy house" materials
- summary of basic tool set each resident should have or get

Basic repairs and space changes

- identifying problems
- how to design and build a study corner for children
- patching wall/ceiling holes
- proper maintenance of surfaces
- generic and low cost alternatives to expensive "name brand" cleansers and materials

Operating costs/utility issues

- dangers of gas stoves and kerosene for heat
- preventing drafts and heat loss
- weatherstripping windows and doors
- good lighting with lower bills
- how and where to buy lights and lighting, fixtures and appliances
- summertime comfort and ventilation tips

PROBLEM-SOLVING CLINICS (3 sessions)

These three sessions on problem-solving are working sessions designed to teach the participants practical skills and provide them with concrete tools to help them solve real problems they are facing in their buildings. The sessions will also be designed to have participants bring their problems and share experiences in order to learn from each other, reinforcing the idea that residents of TIL and HDFC buildings can rely on each other as a network of support.

PS610 Organizational Management Problem-Solving

Running a successful co-op with active participation from the shareholders and a board dedicated to democratic cooperative principles is no easy task. There are many organizational problems that can plague a TIL building or an HDFC, like resident demoralization and building deterioration. This workshop is designed to provide building leaders with a forum in which to discuss the problems they are having and come away with practical solutions. Problems that can be addressed in this workshop include:

- ✍ lack of shareholder participation
- ✍ lack of board participation
- ✍ lack of clear decision-making policies and procedures
- ✍ lack of clear responsibilities for the board, officers and manager

- ✧ problem tenants/shareholders

PS630 Financial Management Problem-Solving

Managing the finances of a business sometimes calls for outside guidance and advice. This can be especially true when there is a financial management problem. This workshop is designed to provide TIL buildings and HDFCs with assistance in helping them deal with their financial management problems. The workshop is also designed to give participants the tools to solve these problems and regain control of the financial management of their building. Problems that can be addressed in this workshop include:

- ✧ dealing with arrears
- ✧ controlling costs
- ✧ record keeping
- ✧ budgeting
- ✧ rent/maintenance fee increases

PS650 Maintenance and Repair Problem-Solving

Maintenance and repair problems are some of the most common and most difficult for-HDFCs to effectively address. This problem-solving workshop is designed as a working session to help TIL buildings and HDFCs with maintenance and repair issues. This workshop will include:

- ✧ maintenance/repair employee problems
- ✧ hiring and supervising contractors
- ✧ prioritizing repair needs
- ✧ developing a repair plan
- ✧ the maintenance and repair committee

NETWORKING (12 sessions total)

NW701 Organizing A Neighborhood Network: An Overview

TIL and HDFC buildings are great resources for one another in the community. Establishing an effective neighborhood network of TIL and HDFC buildings can provide a local support system and help break the isolation that buildings can feel. Networking with other buildings in the neighborhood can also save money, such as when buildings join together to purchase materials and services which takes advantage of economies of scale. This class is designed to introduce the concept of neighborhood networks and how to make the leap from organizing within one's own building to organizing between buildings. Topics in this class include:

- ✧ what is a neighborhood network?
- ✧ the benefits of organizing and participating in a neighborhood network
- ✧ organizing as a vehicle for change in the local community
- ✧ networking as a tool for cutting costs
- ✧ the steps to establishing a neighborhood network

NW702 The Role of the Organizer

Organizing can be a powerful tool for social change. When people organize effectively they can have a dramatic impact on the quality of life in their building and community. Yet, very often people know what they want but don't know how to make it happen. Working with a skilled organizer can help people turn their ideas into actions and their dreams into reality. This makes the role of the organizer a unique and invaluable one. But, in practical terms, what does it mean to be an organizer, and how should organizers do their jobs? This session is an introduction to the world of organizing and role of the organizer. Topics in this class include:

- ✦ what is organizing?
- ✦ why organizing is important
- ✦ the advantages of organizing
- ✦ tenant organizing (organizing your own building) vs. community organizing
- ✦ the difference between being an organizer and a leader
- ✦ relationship between the organizer and their constituents
- ✦ the role of the organizer in a democratic society
- ✦ the role of the organizer: organizing yourself out of a job
- ✦ who can be an organizer?
- ✦ history of tenant and community organizing in the US

NW703 Developing a Core Group: Conducting Initial Contact Meetings

One of the first steps to organizing a neighborhood network is identifying a core group of leaders who are going to work to establish the network. This core group will serve as the initiators of the network, but not necessarily as the leaders of the network once it has been established. How does one begin to identify this core group? What should be done once the core has been identified? This class is designed to teach residents how to develop an initial core group as the first important step to organizing a neighborhood network. Topics in this class include:

- ✦ identifying the core group
- ✦ the role of the core group
- ✦ conducting initial one-on-one meetings with prospective core group members
- ✦ first steps of the core group
- ✦ next steps

NW704 Launching the Neighborhood Network: Organizing a Founding Assembly

To a large extent, the role of the network's initial core group is to organize an open meeting to formally establish the network and bring in an entirely new set of network leaders and members. How does one go from a small core group to an open membership-based community organization? How does one insure that the new organization is inclusive and democratic and not an exclusive dictatorship of "leaders"? How does one insure that an organization really involves the community and is not just a few people speaking in the name of the community? This class is designed to walk the participants through the steps from the identification of the core group to the establishment of the neighborhood network. Topics in this class include:

- ✦ preparing for the founding assembly
- ✦ setting the agenda
- ✦ conducting effective outreach
- ✦ running the meeting
- ✦ evaluating the meeting

- ✧ follow-up and next steps

NW705 Assessing Your Community's Needs: Conducting a Community Assessment Survey

Many community-based organizations make the mistake of presuming they know what the community needs without ever asking the very people who are “the community.” Conducting a community assessment survey is a critical step in building a neighborhood network. With a community assessment, the network can better establish itself as a representative voice of the community rather than simply speaking in the community’s name. This class is designed to teach residents how to develop and conduct a comprehensive community assessment as part of an overall participatory planning process. The class will emphasize the inclusion of an organization’s constituents in the setting of the organization’s agenda. Topics in this class include:

- ✧ the purpose of assessing the community’s needs
- ✧ developing and implementing a community assessment survey
- ✧ analyzing and using the results of the survey to set the agenda for the network

NW706 Identifying and Working with Local Resources/Other Buildings

How can a building go beyond itself to join with other TILs and HDFCs in organizing around issues of common interest? And how can TIL and HDFC buildings work together with other local organizations and access resources to help them improve the quality of life in their community? This class is designed to teach participants how to identify the resources available to them on the local, city, state and federal level and how to work with others in the community to fight for positive change. Topics in this class include:

- ✧ local assets—identifying resources in the community
- ✧ resources available at the city, state and federal level
- ✧ common issues for TIL and HDFC buildings
- ✧ working with others in the community

NW707 Planning a Community Social Event

Community-wide social events are excellent outreach tools. There are many different types of events such as block parties, banquets, indoor celebrations, poetry readings, or talent showcases that can be organized. While the social aspect of the event is the draw for attendance, the organizers can have keynote speakers, speakouts, question and answer sessions, leaflets, petitions or announcements that can also make the event educational. This session will cover tips and tricks for planning and conducting a successful community social event. Topics in this session include:

- ✧ different kinds of social events
- ✧ setting goals and selecting the right event
- ✧ assessing resources and having realistic expectations
- ✧ publicizing the event—effective outreach
- ✧ structuring the event—balancing the serious and the social
- ✧ using a social event as a tool for mobilizing people to action

NW708 Running a Meeting

Running good, tight and productive meetings are key to the ongoing growth and development of a network. No one enjoys going to long, boring meetings with a lot of talk, no action, and no progress. But if planned and well run, meetings can be exciting events where things really happen and progress is visible from meeting to meeting. This class is designed to teach the participants the basic skills and techniques for conducting successful meetings. Topics in this session include:

- ✦ the purpose of meetings
- ✦ preparing for a meeting
- ✦ developing an agenda
- ✦ parliamentary procedures
- ✦ outreach
- ✦ running the meeting—parliamentary procedures
- ✦ chairing and facilitation techniques
- ✦ after the meeting—follow-up

NW709 Developing and Utilizing Network By-Laws

Developing an effective neighborhood network to work in the interest of the TIL and HDFC buildings in the community requires systems of decision making and management. Developing a coherent set of by-laws for a neighborhood network will provide the organization with a set of rules and regulations; a framework by which it conducts its business. This class is designed to provide participants with the information they will need to develop and use their own set of network by-laws. Topics in this session include:

- ✦ what are by-laws?
- ✦ why by-laws are important for the growth of the network
- ✦ developing network by-laws
- ✦ using network by-laws

NW710 Fundraising

Organizations need money to function and grow. There are many ways that a neighborhood network can raise money, from holding fundraising events to soliciting funds from private foundations. Fundraising can also serve as an effective organizing tool to build and strengthen the network itself. This session is designed to teach participants about the many fundraising possibilities available to neighborhood networks. Topics in this class include:

- ✦ an introduction to fundraising and the different sources for funds
- ✦ researching funding sources
- ✦ organizing fundraising events
- ✦ fundraising from local businesses
- ✦ fundraising from banks and financial institutions
- ✦ fundraising from private foundations
- ✦ writing grant proposals

NW711 Direct Action I: Individual Buildings

The first focus of a Neighborhood Network is developing supports to aid each building in the Network in its co-op maintenance and operation. Once the Network has established its ability to do this, it can begin to expand its actions to influence the larger geographic and political community.

This session focuses on the role of the Network Organizer when working with Networks at the initial stage. Topics in this class include:

- ✦ emphasizing participation in the community-based management training
- ✦ facilitating the cooperation of HDFCs in resolving common problems
- ✦ focusing on stabilizing the building instead of developing the infrastructure of the Network
- ✦ training sessions to increase tenant involvement and participation
- ✦ sharing contractor lists
- ✦ sharing managers
- ✦ negotiating special arrangements with local merchants (hardware stores, etc.)
- ✦ purchasing awnings that identify buildings as HDFCs

NW712 Direct Action II: Community Wide Wide

The second focus of the Neighborhood Network is on identifying community projects which can improve the quality of life and increase the availability of services for Network participants and HDFC residents. While HDFCs at this level are considered to need some building management assistance, they have developed the capacity to work on small local projects. This session focuses on the role of the Network Organizer for networks organized beyond the initial stage. Topics in this session include:

- ✦ identifying a local project (such as community gardens in a vacant lot, after-school youth programs in basements, crime prevention patrols, petitioning for more school crossing guards, block clean ups, street light repairs, child-care, community businesses, parent associations, public housing tenant associations, senior citizen organizations, garbage incinerator, more cops, housing court, and many more).
- ✦ from abstract idea to concrete project
- ✦ developing and delivering training relevant to the project
- ✦ organizational development of the Network
- ✦ development of network by-laws
- ✦ process of incorporation

NW713 Direct Action III: City-Wide

At the third level of development, the Neighborhood Network is in its most advanced stage and requires minimal assistance. Here the focus is on creating a citywide link among networks to address issues of common concern that are beyond the scope of locally organized groups. This session will focus on the role of the Network organizer when working with Networks that are capable to respond to city-wide initiatives. Topics in this class include:

- ✦ conducting training on operations in the public sphere or how to negotiate with political structures
- ✦ how to assist a Network to “fine tune” its issues
- ✦ strategic planning

ADVANCED PERSONAL & CAREER DEVELOPMENT COURSES

CD801 UHAB’s TIL & HDFC Manager Training Course (11 sessions)

Good managers are like gold. A good manager keeps the building running smoothly and saves the building money through effective financial management. Good managers are also few and far between. Knowing how to be a good manager can be a real service not only to one's own building but also to the many other TIL and HDFC buildings in need of quality management. This comprehensive eleven session course is designed to teach effective management of TIL buildings and HDFCs from the manager's perspective. In addition, participants are encouraged to take CM406 Introduction to Computers and FM531 Computerized Bookkeeping classes and the two 16-session boiler and building science classes to supplement this course and improve their management skills. Topics in this course include:

Organizational Management

- ✦ manager's responsibilities
- ✦ manager/building communication
- ✦ resale and rent-up

Financial Management

- ✦ rent and maintenance collection and eviction procedures
- ✦ bookkeeping and recordkeeping—monthly reporting & building filing system
- ✦ payroll
- ✦ budgeting and monitoring
- ✦ shareholder equity
- ✦ business planning

Maintenance and Repair Management

- ✦ how your building works
- ✦ water and energy conservation
- ✦ repair vs. replacement
- ✦ cutting costs

Government Requirements

- ✦ identifying government agencies
- ✦ manager calendar

CD802 Registered Cooperative Manager Program (RCM)

The Registered Cooperative Manager program, sponsored by the National Association of Housing Cooperatives (NAHC), was established in 1992 to give co-op residents a foundation in cooperative housing management upon which to build a successful career. The RCM credential recognizes the designers' cooperative housing property management skills in the job market. The RCM Board of Governors includes distinguished professional in the cooperative housing management field, many of whom began their careers as cooperative members.

The National Association of Housing Cooperatives, organized in 1950, is the only nationwide housing cooperative organization. Its membership brings together professionals, organizations, individuals and residents who are committed to the concept of resident homeownership. The NAHC Board includes housing professionals responsible for the development and management of cooperative housing as well as resident owners who are members of their co-op boards of directors.

The course consists of 6 required courses, passing a final exam and successful completion of project.

Each course is a full day with an exam at the end of the course. The project is approved by the RCM Board of Governors and can take up to one year to complete. Eligible RCM candidates must agree to abide by the RCM Code of Ethics and must demonstrate meritorious character and reputation. The Designation is effective for a three year period and is renewable upon completion of a minimum of 24 hours of accredited RCM instruction and activity. The course consists of:

- ⌘ **Course 1: Housing Cooperatives: Their History, Organization, Characteristics and Administration**
- ⌘ **Course 2: Duties, Responsibilities and Skill of Successful Manager of Housing Cooperatives**
- ⌘ **Course 3: The Marketing and Sale of Cooperative Memberships**
- ⌘ **Course 4: Purchase, Quality Control and Maintenance Systems for Effective Cooperative Management**
- ⌘ **Course 5: Human Resources: The Work Place Challenges Faced by Manager of Housing Cooperatives**
- ⌘ **Course 6: Cooperative Housing Finance and Accounting**

CD803 Managing Affordable Housing Training Program (four 14 session courses)

This comprehensive manager training program will prepare individuals to manage low-income, publicly-subsidized and/or regulated **rental** housing in New York City. The program is comprised of four 14 session classes, and offered by the Association for Neighborhood and Housing Development (ANHD). Topics to be covered in this course include:

Managing Affordable Housing I: A Course For Property Managers

- ⌘ history of non-profit management
- ⌘ marketing & lease-up
- ⌘ financial management
- ⌘ managing maintenance
- ⌘ tenant and community relations
- ⌘ building the management team

Managing Affordable Housing II: Managing Maintenance

- ⌘ building science
- ⌘ construction issues
- ⌘ the building envelope
- ⌘ heating and domestic hot water
- ⌘ plumbing and electrical systems
- ⌘ sanitation system
- ⌘ preventive maintenance

Managing Affordable Housing III: Financial Management & Compliance

- ⌘ process and options for non-profit development/management/ownership
- ⌘ requirements of successful compliance
- ⌘ maintenance of financial and social responsibility

Managing Affordable Housing IV: Tenant Relations And Social Services

- ⌘ roles of organization, management, tenant, social services and the community
- ⌘ models of non-profit organizations, communication, tenant involvement, community building, support and management

CD804 Business Planning and Entrepreneur Development (14 sessions)

Always wanted to start your own business but didn't know how? Want to use your building's commercial space(s) to provide economic opportunities for people in the building? Want this space to also bring needed services into the community? An HDFC provides unique economic development opportunities for individuals and the cooperative as a whole. And, while starting a business may seem out of reach, with the right knowledge and skills developing a business through an HDFC is quite possible. In addition, an HDFC's commercial space is a valuable commodity that be used to develop a cooperatively owned business which provides economic opportunity for shareholders as well as needed services to the community. How an HDFC is used as an engine for local economic development is important, since its use can help keep resources in the community. This comprehensive series will explore the steps necessary to take a business from initial idea to reality. It is offered through the Pratt Institute Center for Community and Environmental Development (PICCED). Topics in this course include:

- Introduction to community economic development (CED)
- Nature of entrepreneurship
- Cooperative businesses: principles and practices
- Methods of identifying a business opportunity
- Choosing the right business
- Writing the concept paper and business description
- Carrying out a feasibility study
- Market analysis
- Preparing the financial strategy
- Accounting: balance sheet analysis and cash flow statements
- Cash management and record keeping
- Financial analysis: profit and loss statements, key business ratios and break even Analysis
- Preparing the marketing plan
- Structuring the business
- Preparing and completing the business plan

CD805 Personal Financial Management

Managing one's own finances can often seem as difficult as managing a whole building's. Making the most of a paycheck by getting control of one's personal finances will make that money go further and reduce the stress caused by fears of affordability. This class is designed to teach participants the basics of personal financial management. Topics in this class include:

- ✍ assessing the personal financial situation
- ✍ managing personal income and expenses
- ✍ putting money aside—building a savings account
- ✍ developing a realistic personal budget
- ✍ the pros and cons of credit
- ✍ developing good credit
- ✍ undoing a bad credit rating

CD806 Will Writing Clinic

None of us like to think about preparing a will. But, shareholders in HDFCs co-ops are property owners, and as such have the right to leave shares to anyone they choose. However, there are great problems created when someone dies without leaving a will, and there is no legal guarantee that the shares left behind by a deceased shareholder will go to the person they "had in mind." This clinic will teach participants about the issues that arise when preparing a will, and will provide "will kits" for use during the clinic. Topics in this clinic include:

- ✧ what is a will and what does it do?
- ✧ the importance of shareholders' preparing a will
- ✧ the consequences of not preparing a will
- ✧ who can I leave my shares to?
- ✧ willing shares to a minor

CD807 So, You Want to Live in a TIL Building!

Moving into a TIL building is very different from moving into any other kind of rental building. Tenants in TIL have different rights and responsibilities than those in privately owned rental buildings. Understanding these differences can influence prospective tenants' decisions about whether or not to move into a TIL building, and help insure that new tenants add to the strength and character of the tenant association. This class is designed for people who are either thinking about moving into or have recently moved into a TIL building and will also serve as an orientation to the TIL program. Topics in this class include:

- ✧ what is TIL?
- ✧ the difference between renting and owning
- ✧ the basics of TIL and the Tenant Association Structure
- ✧ tenant association needs
- ✧ tenant responsibilities and opportunities in TIL
- ✧ the ideal housing cooperative

CD808 So, You Want to Live in an HDFC Cooperative!

Moving into an HDFC cooperative is an important decision. Whether one is moving in as a renter or shareholder brings with it very different rights and responsibilities. What does it mean to be a renter in a cooperative? What is the difference between being a renter and being an shareholder? Before a new resident moves into an HDFC, whether as an owner or a renter, it is important that they understand what they are getting themselves into. This class is designed for people who are either considering or have recently moved into an HDFC and will serve as an orientation session for living in an HDFC cooperative. Topics in this class include:

- ✧ what is an HDFC?
- ✧ what is a cooperative?
- ✧ the difference between being a renter and owner
- ✧ rights and responsibilities of renters in HDFC co-ops
- ✧ rights and responsibilities of owners (shareholders) in HDFC co-ops
- ✧ role of the board of directors in an HDFC cooperative
- ✧ HDFC needs
- ✧ HDFC income guidelines
- ✧ HDFC primary residency
- ✧ HDFC resale restrictions

RESOURCES

A variety of Equipment, Materials and Services will be available at the Training and Resource Center to support TIL and HDFC residents. Primary goals of the Center are to encourage the application of skills and information acquired through the training and to improve the operation of the buildings. Resources are also available to support the creation of Neighborhood Networks and their ongoing activities, support local economic development initiatives, help individual building residents with financial issues, and promote skills building and job opportunities. These resources will be replicated in UHAB's central office in lower Manhattan, for easy access for people working outside their neighborhood or for whom transportation is easier to lower Manhattan.

Equipment:

- ✂ Computers (2) equipped for multi-media, communications tasks and document production
- ✂ Laser Printer
- ✂ Computer scanner
- ✂ Copier
- ✂ FAX machine
- ✂ Video player

Materials:

- ✂ Newsletters, magazines, periodicals including: *ANHD Weekly Reader*, *City Limits*, *City Limits Weekly*, *Habitat*, *The New York Cooperator*, *Cooperative Housing Bulletin*, *Cost Cuts and Self-Help Update*.
- ✂ Training Manuals including UHAB's books and pamphlets: **A Guide for Tenants Who Manage Their Own Buildings**, **A Guide to Cooperative Ownership**, **A Guide to Maintenance and Repair**, **Managing Money and Keeping Records**, **The A,B,C's of Code Violation Removal**, **Inside TIL**, **Managing Your Lawyer**, **Managing Your Manager**, **Where You Stand: A Shareholder's Guide to Cooperative Ownership**, and the "Homesteader's Handbook" series. Also included are training manuals from the National Association of Housing Cooperatives, the National Cooperative Bank and the Center for Cooperatives.
- ✂ Directories and resource material including: **The Official Directory of the City of New York (Greenbook)**, **New York City Apartment Management Check List**, *They Represent You*, **Limited Equity Cooperatives: A Legal Handbook**, **Stay Warm (and save money)**, **Contractors Register (Blue Book)**, **Rehab Guide**, sample scopes of work and specifications, sample contractor and super contracts, repair manuals and how-to books.
- ✂ Video tapes including technical how-to repair, construction, running meetings, using computers and software tapes, informational tapes from government agencies and banks and other lenders, videos from non-profits about neighborhood groups and their neighborhoods and services and training tapes.
- ✂ Tool Lending Library including: a boiler test kit, other specialized tools that buildings or individuals might not possess and regular power tools, hand tools and safety equipment that might

be useful for self-help construction. Users manuals for the tools would also be included.

- ✧ Computer software including: standard word processing, spreadsheet and data base programs, personal finance software like "Quicken", will writing and other legal software, resume writing, desk top publishing and newsletter software, building management software such as "CAMS", computer tutorials and learning programs for both adults and young people.

Services:

- ✧ Building management related services including: fire and liability insurance, computerized bookkeeping, low cost legal services, apartment waiting list, newsletter and a 24 hour "Help Line".
- ✧ Financial services including: The Homesteaders Credit Union and loan packaging services.
- ✧ Notary Public services.
- ✧ Electronic communication services including fax, e-mail and access to the Internet and the World Wide Web.
- ✧ Bulletin boards' listings including: schedules and calendars of events, meetings and training, neighborhood information job notices, apartment listings, help wanted and for sale notices.

TIL/CSP RESOURCE FILES

A

- ✧ Absentee Ballots
- ✧ Accounting/Accounting Info.
- ✧ Agenda Forms
- ✧ Annual Meeting Announcement (Spanish/English)
- ✧ Apartment Alteration Agreement
- ✧ Apartment Condition Form
- ✧ Apartment Application (CSP)
- ✧ Apartment Application (TIL)
- ✧ Apartment Management Checklist - 1995
- ✧ Apartment Survey
- ✧ Arrears Collection Tips
- ✧ Arrears Repayment Agreement (CSP)
- ✧ Arrears Repayment Agreement (TIL)
- ✧ Asbestos Info
- ✧ Attendance Sheets

B

- ✧ Banks
- ✧ Board Improvement Tips (Spanish)
- ✧ Board Resolution
- ✧ Board Responsibilities - Performance Checklist

- ✂ Board Questionnaire (Spanish)
- ✂ Budget Projection Sheets
- ✂ Building/Apartment Condition Survey
- ✂ Building Information Forms
- ✂ Building Registration
- ✂ Building Safety & Security Info
- ✂ Boiler Info
- ✂ Boiler/Heating System
- ✂ Boiler Registration
- ✂ Boiler Registration

C

- ✂ Certificate of Incorporation (Spanish & English)
- ✂ City Charges Directory
- ✂ Code Violation Info
- ✂ Commercial Rent Increase Notice
- ✂ Commercial Tenants - Managing Guide
- ✂ Commercial Tenant Rent Abatement for Repair & Imp.
- ✂ Committees
- ✂ Committees - How to set up
- ✂ Committee Job Description
- ✂ Conflict Resolution
- ✂ Contractors
- ✂ Co-op General Info
- ✂ Co-op Legal Issues
- ✂ Credit Checking Services
- ✂ CSP Bylaws

D

- ✂ Deceased Shareholder Info
- ✂ Delegation Tips/Delegation Sign up Sheet
- ✂ Department of Buildings
- ✂ Department of Finance 3rd Party Notification
- ✂ DHCR Forms/Info/Owners Registration Cards
- ✂ Drugs
- ✂ Dumpsters

E

- ✂ 8A Loan Info
- ✂ 8A Loan/J51 Package
- ✂ Election Ballot (TIL)
- ✂ Election Ballot (CSP)
- ✂ Election Ballot (CSP-Spanish)
- ✂ Election Info
- ✂ Election Procedure (TIL)
- ✂ Election Proxy Form (CSP)

- ≈ Election Quorum Violation (CSP)
- ≈ Emergency Repairs
- ≈ Energy Conservation
- ≈ Energy Saving Tips
- ≈ Equity Schedule
- ≈ Expired Contract Notice (CSP)

F

- ≈ Fair Housing Info
- ≈ Filing System
- ≈ Financial Policies (TIL)
- ≈ Financial Report Summary
- ≈ Fire Dept. Info
- ≈ Foreclosure Procedure
- ≈ Fuel Cooperatives
- ≈ Fuel Survey Form (TIL/CSP)

G

- ≈ Green Thumb/Guerillas/Gardens
- ≈ Governing Documents (CSP)
- ≈ Governmental Agencies (3)

H

- ≈ Housing Court Info
- ≈ Housing Court/Legal Procedures
- ≈ Housing Court/Tenant Evictions (English/Spanish)
- ≈ House Rules (English)
- ≈ House Rules (Spanish)
- ≈ HPD Notices

I

- ≈ In-Rem Agreement Info
- ≈ Insurance Companies/Insurance Info
- ≈ Introduction Letter - CSP Coordinator
- ≈ Interim Payment Agreement (IPA) Application

J

- ≈ J-51 Expenditures

L

- ≈ Late Maintenance Notice (Spanish)

- ≈ Late Maintenance Notice & Second Notice (English)
- ≈ Late Rent Notice (CSP)
- ≈ Late Rent Notice (TIL)
- ≈ Lead Info.
- ≈ Leases: Standard/Commercial
- ≈ Legal Retainer Agreement

M

- ≈ Maintenance Charge Info
- ≈ Maintenance Increase Letter (Spanish)
- ≈ Maintenance Increase Letter (English)
- ≈ Maintenance and Repair Info
- ≈ Maintenance and Repair Site Visit
- ≈ Managing Agents list
- ≈ Management Agreement
- ≈ Management Info
- ≈ Management Plan (TIL)
- ≈ Management Survey
- ≈ Meeting-Guidelines for running effectively
- ≈ Meetings - How to plan effective ones (Spanish)
- ≈ Meeting Info: Quorum, Proxies, Voting
- ≈ Meeting Notice (Tenant Association)
- ≈ Meeting - Tips on Implementing Decisions
- ≈ Minutes Summary
- ≈ Monthly Rent Bill
- ≈ Multiple Dwelling Registration Forms

N

- ≈ Notice of Intent to Sell
- ≈ Notice of Special Meeting
- ≈ Notice: Three Day Notices
- ≈ NYS Business Corporation Law

O

- ≈ Occupancy Survey
- ≈ Oil Tank Registration

P

- ≈ Parliamentary Procedures
- ≈ Participation: How to increase
- ≈ Payroll - Tax Forms
- ≈ Petroleum Bulk Storage
- ≈ Policies - "A Checklist"
- ≈ Probation Guidelines

- ✂ Proprietary Lease
- ✂ Public Assistance Info
- ✂ Purchase Grants Info

R

- ✂ Real Property Tax Info
- ✂ Referral Forms
- ✂ Rent Collection Policy
- ✂ Rent Regulation Info
- ✂ Rent Stabilization Rider
- ✂ Repair Plan Steps
- ✂ Repair Policy and Procedure
- ✂ Repair Report (Spanish & English)
- ✂ Resale Info (Spanish & English)
- ✂ Resale: Background on 60/40
- ✂ Resale Restrictions/Article XV By Laws
- ✂ Rooftop use Survey

S

- ✂ Scie
- ✂ Section 8
- ✂ Section 17
- ✂ Self Help Update
- ✂ 7A Info
- ✂ Sidewalks
- ✂ 60/40 Glossary
- ✂ Shareholder Request Form
- ✂ Squatter Eviction Notice
- ✂ Super's Contract
- ✂ Super's Employment Agreement/Responsibilities
- ✂ Super's Work Order Form

T

- ✂ Task Sign-up Sheet
- ✂ Tax Arrears Tip Sheet
- ✂ Tax Challenge Site Visit
- ✂ Tax Challenge Seminar
- ✂ Tax Crisis Questionnaire
- ✂ Tax Department Letter (Quarterly Billing)
- ✂ Tax Info: Corporate/Dept of Finance
- ✂ Tax Exemption: Application for Exempt Organization
- ✂ Tax Exempt Letter
- ✂ Tax Refund Forms
- ✂ Tenant Organizing
- ✂ Tenant's Rights
- ✂ Tenant Selection Guidelines

- ≈ TIL Applications
- ≈ TIL Lease (Spanish & English)
- ≈ TIL Program Training Goals
- ≈ Timeline of UHAB Services (TIL)

V

- ≈ Vendor's Work Order Form

W

- ≈ Water Billing Info and Refund Application
- ≈ Water Conservation (4)
- ≈ Weatherization
- ≈ Weatherization Guide
- ≈ Window Guard Laws
- ≈ Worker's Compensation Board Forms
- ≈ Write-off Forms