



33rd Annual Housing Conference

Sunday, November 17, 2013

8:00 am – 5:15 pm

72 Classes / 44 Exhibits

Plus Directory of Products & Services
Professional Education Credit
Presentations by UHAB Experts

Baruch College – Newman Vertical Campus
55 Lexington Avenue at East 24th Street

This conference will help you

- Manage your building at peak efficiency
- Address legal, financial, & “people” issues
- Plan for the present and the future
- Discover new products & services
- Learn from others’ experiences
- Think GREEN!



MORNING CLASSES

PLEASE SELECT **ONE** LONG MORNING CLASS (NUMBERED), OR **TWO** CONSECUTIVE SHORTER MORNING CLASSES (LETTERED), ONE MIDDAY CLASS AND ONE AFTERNOON CLASS (LISTING CONTINUES ON REVERSE SIDE).

3-Hour Classes 8:45 – 11:45

1. CURRENT SIGNIFICANT LEGAL DECISIONS FOR CO-OPS AND CONDOS ★ ❖

Every year, CNYC president Marc Luxemburg, Esq. examines recent legal decisions, providing commentary and insights about how each case affects New York cooperatives and condominiums; he also suggests ways for boards to cope with new challenges that these cases raise. Mr. Luxemburg moves quickly through a great number of court cases in this advanced class, designed for experienced board members familiar with board functioning and for attorneys.

2. RESERVES: Accumulating, Investing & Spending Them ▲

The reserve fund of a cooperative or condominium is the cushion protecting shareholders and unit owners from sudden assessments or unanticipated jumps in carrying charges. It is a vital component of long term plans for maintaining the building and upgrading systems as needed. CPA Abe Kleiman will discuss reasons for establishing reserves, means of accumulating funds, and prudent ways to invest these assets while effectively addressing the needs of your cooperative or condominium. Attention will be paid to pertinent tax rulings and regulations.

3. REPAIRS IN A COOPERATIVE – Who's Responsible for What? ❖

Is it the shareholder or the corporation that is responsible for a particular repair in a cooperative apartment? The answer is not always evident, but attorney Phyllis Weisberg will provide sound guidelines for delving this key issue. References will be made to appropriate portions of the proprietary lease, the by-laws and the law. Specific examples will be cited.

4. THE TREASURER ▲

The treasurer of a cooperative or condominium oversees all financial activities. While the execution can be delegated to management or to investment advisors, the treasurer can never relinquish responsibility for ensuring that all is done. Accountants Jayson Prisant and Robert Mellina will discuss the treasurer's responsibilities, suggesting systems of control and practical, timesaving procedures.

5. YOUR ROOF & EXTERIOR WALLS

Masonry expert Maurice Schickler will discuss preservation of the building envelope, with slides to illustrate both problems and solutions. He will explain why and how leaks occur and what preventive measures are effective in deterring them, and will explain terminology and techniques to be aware of in supervising roof repair and replacement, pointing, masonry repairs and waterproofing. Mr. Schickler will also discuss Local Law 11 and the NYC Building Code and how they apply to facade and roof work.

6. BOARD RESPONSIBILITIES IN CONDOMINIUMS

Attorney Linda Plotnicki will review the laws and legal documents governing a condominium and will discuss issues of general concern – ranging from house rules and their enforcement to protection of the income stream in default situations. What should the board do to ensure efficient day-to-day operation of the building? To effectively amend policies, by-laws and rules and regulations of the condominium? To exercise some control over who lives in the condominium? What does the concept of a board member's fiduciary duty really mean? Here you will find answers to these important condo questions.

7. LEGAL RESPONSIBILITIES OF CO-OP BOARDS

Attorney Dennis Greenstein will discuss the concepts common to the functioning of all cooperatives, focusing on the proprietary lease and bylaws, court cases and the responsibilities of directors, but also providing many practical suggestions and examples to guide participants to be able to function efficiently and to understand both the legal and the practical issues that boards frequently face. The class is packed full of information that you will not want to miss.

8. HOW DOES YOUR BUILDING WORK?

Peter Grech is a past president of the Superintendents' Technical Association and resident manager of a large cooperative. He will explain in clear, non-technical terms, exactly how key building systems work. Mr. Grech's presentation will give board members a better understanding of the elevator, the boiler, the water tank and other building systems. This overview will be interesting to all board members, people considering serving on the board, management personnel and building staff members.

TITLES IN GREEN INDICATE NEW TOPIC

★ Indicates higher level course – background knowledge of the topic will be expected ▲ Accounting CPE class ❖ CLE credit pending ♣ UHAB presentation.

The October 2013 issue of HABITAT magazine previews the 33rd Annual Housing Conference.

90-Minute Morning Classes 9:00 – 10:30

A. A LOVELY LOBBY ON A MODEST BUDGET

Lets talk about fresh, attractive and upbeat interiors that are reasonable in cost, durable in features and easy to maintain. Modest budget doesn't mean boring or having to hold back on impeccable taste and high aesthetic standards. Interior designer Marilyn Sygrove and her team of professionals will offer a variety of economically sound suggestions for bringing modest but highly visible enhancements to public spaces in your building. Two early registrants will be invited to submit digital photos of their lobbies for use as examples for suggested design solutions during the class.

B. FINANCIAL RESPONSIBILITIES OF CONDOMINIUM BOARDS

Accountant Rick Montanye will review all the basic financial responsibilities of condominium boards, including analysis of financial statements and management reports. If time permits, additional issues will be explored – reserves, tax considerations, and exercise of the right of first refusal as units are sold.

C. GREENING THE CITY'S BUILDINGS AND MEETING THE MAYOR'S CARBON CHALLENGE

When Mayor Bloomberg released PlaNYC in 2007, he set an ambitious goal to reduce greenhouse gas emissions in the City 30% by the year 2030. A series of laws were enacted to help achieve this goal by making New York City buildings more energy efficient. These laws include the requirement for buildings greater than 50,000 square feet to benchmark their annual electricity, fuel and water use, and to undergo energy audits and retro-commissioning every 10 years; and, for all buildings of any size, to phase out the use of No. 6 and No. 4 fuel oils. Certain buildings have agreed to be over-achievers and have accepted the Mayor's Carbon Challenge to reduce their own greenhouse gas emissions profile by 30% in just

ten years. Jenna Tatum and John Lee from the Office of Long Term Planning and Sustainability will provide an update on progress toward a greener, greater New York and information on how your cooperative or condominium can help contribute to that goal.

D. WHAT SHOULD BE IN THE MINUTES?

The minutes of your board meetings are the official record of actions taken, policies established and projects planned. Minutes are not the occasion for flowery prose; they are not enhanced by excessive detail. Every board member shares responsibility for ensuring that the minutes they approve accurately reflect the intentions of the board and do not contain any unnecessary information. Attorney Jeffrey Schwartz will help secretaries and aspiring secretaries develop clear, concise minutes for their cooperatives or condominiums.

E. DARE TO ADDRESS ACCUMULATED DEFICITS ★

Far too often, boards are fearful of shareholder/unit owner wrath, therefore they simply will not budget the increases needed to keep their building properly afloat. Instead they invade reserves or bridge shortfalls with last minute assessments. In the long run, this is very detrimental. Darren Newman, CPA, will help you prepare to make the difficult decisions necessary to bring your cooperative or condominium back on sound financial footing. It won't be easy, and the process will take time, but the sooner you begin, the sooner the problem can be solved.

YOU MAY FOLLOW YOUR 9:00 CLASS WITH A LATE MORNING CLASS AT 10:45 LISTED ON THE FOLLOWING PANEL

2-Hour Morning Classes 9:30 – 11:30

10. DEALING WITH DIFFICULT RESIDENTS

Every building is challenged by demands of difficult residents: people who are convinced that they are exempt from all rules; who renovate their apartments without permission, who park in others' spaces, who send unauthorized guests to use the apartment in their absence; or those whose cluttered units invite vermin infestation or fire; or the people who disrupt meetings and bombard the board with angry questions, but refuse to listen to or accept the answers, those whose maintenance is chronically late, but who still expect very prompt service whenever they have a problem, people who think the board is their employee. CNYC Board Chairman Stuart Saft, Esq. will suggest creative and effective ways to deal with difficult resident.

11. CO-OP ADMISSIONS POLICY & PROCEDURES

CNYC co-founder and vice president Arthur I. Weinstein, Esq. will detail the responsibilities of the board of directors and the admissions committee in establishing criteria and reviewing applications for the purchase of shares for units in a cooperative. Various housing discrimination laws will be reviewed in detail. Sublet policy will be touched upon briefly in this session, but it is also the subject of a separate class (#111). CNYC's prototype application form will be distributed and discussed.

12. NEW CODES IN NEW YORK CITY

Laws passed by the City Council and regulations promulgated by City agencies impose new responsibilities on building owners each year. In this annual session, CNYC board members Gregory J. Carlson, who is also the executive director of the Federation of New York Housing Cooperatives & Condominiums, and architect Leon Geoxavier bring participants up to date on the latest City requirements and their deadlines.

13. INSURANCE GUIDELINES FOR BUILDING AND RESIDENTS

Insurance expert Edward Mackoul will present the full range of insurance coverages necessary to a typical building and each of its residents. He will discuss the cost of insurance and will suggest ways a building can maintain appropriate coverage.

Morning Classes Continue ▼

2-Hour Morning Classes 9:30 – 11:30 (continued)

14. BASIC FINANCIAL ASPECTS OF COOPERATIVES

Accountant Mindy Stark will provide a careful analysis of budgets, management reports, and tax issues to help new treasurers and 'non-financial' board members fully understand their responsibilities. Once the basics are covered, if time permits, the discussion will turn to issues such as long range planning, mortgage refinancing, and contingency reserves. This class is designed for the true beginner; with class #204 on Financial Statements it provides a detailed overview of basic financial issues for cooperatives.

15. COORDINATING CAPITAL IMPROVEMENT PROJECTS

Undertaking a major repair or upgrade project for your cooperative or condominium requires planning many steps along the way. Architect Stephen Varone will discuss the various issues involved, including scope of work, budgeting, competitive bids, contract negotiation, payment terms, insurance and bonding, scheduling, project supervision, sub-contractors, site safety, and project sign-off. The class is designed to help boards coordinate the many moving parts of a capital improvement program to achieve successful results.

16. HDFC TRANSFERS AND SALES: PRESERVING AFFORDABILITY ♣

HDFC cooperatives are a resource providing affordable, owner-occupied housing in a city where such housing is increasingly costly and in demand. Andrew Reicher, Executive Director of UHAB (the Urban Homesteading Assistance Board) and Emily Ng, UHAB's Director of Member Services will present policies and procedures to help an HDFC board handle vacancies, including suggestions for the process of setting the sales price, and reaching out to the community.

17. ALL ABOUT HOUSE RULES

Every cooperative and condominiums starts its existence with a set of boiler plate house rules. Over time these can be updated, amended, (or simply ignored!) as new building policies are instituted. Attorney Peter Livingston will discuss the role of House Rules in a cooperative or condominium, their relationship to other corporate documents, how to change House Rules and ways to make sure that everyone knows what the House Rules are. Examples of what belongs or does not belong in the House Rules will also be discussed.

18 . MANAGEMENT FORUM:

What to Expect from Your Managing Agent

The Residential Management Council of the Real Estate Board of New York (REBNY) was founded as a forum for principals and CEOs of management firms to exchange information, to cope collectively with industry issues, and to set standards and recommend practices to maintain high standards in the management field. They have provided transition guidelines; alteration agreements; mortgage applications; and a listing of all of the services which management typically performs. Property manager Harry Smith and colleagues will lead this interactive discussion of the services buildings should expect from their management company.

75-Minute Late Morning Classes 10:45 – 12:00

J. EMERGENCY GENERATORS

Tropical storm Sandy and the hardships it caused were a wake-up call to many buildings that have now installed, or are considering installing, back-up generators to provide electricity in an emergency. To help you decide if an emergency generator is right for your property, join property manager Michael Wolfe and energy engineer David Brijlall for a discussion that includes, types of buildings likely to benefit most from a generator, the size and type of generator best suited to the needs of your building, costs and logistics of installation and maintenance and safety issues.

K. COMMITTEES TO HELP RUN YOUR BUILDING

Anyone who has served on a board knows how time-consuming, even overwhelming, the work load can be. Attorney Theresa Racht will lead a discussion on how the effective use of committees can actually ease the board's work load as well as provide a mechanism to move controversy outside board meetings so that decision-making during board meetings is easier.

L. THE URBAN GARDENER: GROW FLOWERS! GROW FOOD!

Gardening space in New York City cooperatives and condominiums is often limited. But there are many plants that can thrive in tree wells, window boxes, balconies or courtyards. And an increasing number of gardeners are growing fruit and vegetables in the city today; In this class, naturalist Mike DiMezza will suggest a variety of plants – for food or for decoration – that are well suited to the rigors of city life. He will also have practical guidance on how to maintain your urban garden.

M. ADDRESSING OBJECTIONABLE CONDUCT IN CONDOMINIUMS

When unit owners or their guests or tenants engage in conduct that their neighbors find objectionable, the condominium board has fewer ways to deal with this than do their counterparts on the boards of cooperatives. Nevertheless, with patience and determination and a well organized strategy, a condominium can deal effectively with objectionable conduct. Attorney Robert Braverman will offer clear guidelines and will cite appropriate case law.

N. APARTMENT RENOVATIONS & COMBINATIONS

As cooperative and condominium ownership expands, the impulse to make one's home one's castle grows too. New shareholders and unit owners often plan extensive renovations before moving in to their units; others decide that their apartments need a facelift, or they buy an adjacent unit and combine the two. This does bring dust, noise and disruption to the building, which the board must keep under control. Corporate counsel provides guidance. Attorneys Bruce Cholst and Alfred Taffae will share their expertise about renovation rules, time frames, fees, inspections, and compliance with city and federal requirements in a class designed to help the board mitigate the stress of apartment renovations

MIDDAY CLASSES

CHOOSE ONE OF THE 23 CLASSES FROM THE FOLLOWING SELECTION

Special 2-Hour Class For New Attorneys 12:10 – 2:10

100. CONDO ISSUES FOR NEW ATTORNEYS ❖

Condominium law is a specialty of growing importance in New York City today. Attorneys Andrew Brucker and Dale Degenshein will take attorneys new to this field on a swift journey through the basics of condominium law, reviewing the legal documents that form its foundation, applicable statutory law and case law developed over decades of wrangling between boards and unit owners. They will discuss the extent and limits of Board authority, meetings, unit owner rights, the 'right of first refusal', problem residents, and the services expected of counsel in each instance. This fast-paced class is designed exclusively for attorneys, including attorneys who serve on condo boards.

90-Minute Classes 12:15 – 1:45

101. TRUST OWNERSHIP OF CO-OP/CONDO UNITS

CNYC president Marc J. Luxemburg, Esq. and Peter Massa, Esq. will help participants understand the many aspects of ownership of New York cooperative and condominium apartments by trusts or other entities. What are the advantages and disadvantages of trust ownership? What concerns should the board have when an owner seeks to put a unit (or purchase it) in a trust? What restrictions might the board want to consider imposing? What is the typical procedure an individual should follow when establishing trust ownership?

102. LIMITING SMOKING IN CO-OPS AND CONDOS

Certain cooperatives and condominiums have made the decision to be smoke-free. They develop and enact policies with this target in mind. Issues can arise if smokers are in residence or if owners know that their guests may want to smoke. How will resale value be affected? Are there discrimination issues to consider? Stuart M. Saft Esq., who is board chair of CNYC and who implemented the first smoking ban at an Upper West Side building, will provide advice about implementing and enforcing a no smoking policy.

103. CO-OP SHAREHOLDER VS. BOARD: Remedying Issues with Water Penetration, Mold, Bedbugs, Noise and Odors ★ ❖

When costs are incurred because of water penetration, removing mold, eradicating bedbugs or controlling noise and odors in shareholder apartments, the cooperative must walk a careful line in distinguishing its responsibilities from those of the shareholder. Numerous concepts come into play, including City and State laws such as the statutory concept of the warranty of habitability, the building's proprietary lease, principals of common law negligence and the policies in effect in the specific cooperative. Attorney Arthur Weinstein, who is a founder and Vice President of CNYC will explore the complexities of these issues.

104. PROPERTY TAX UPDATE

Home owners in NYC cooperatives and condominiums have benefitted from a property tax abatement program that was put in place in 1997, and was renewed on January 30, 2013, extending the abatement program through June 30, 2015 while instituting major modifications. Now higher abatement percentages go to buildings valued at less than \$60,000 per unit, and the abatement program is limited to individuals' primary residence (plus up to 2 additional units in the same cooperative or condominium as the primary residence). Implementation has caused much stress. CNYC and its Action Committee for Reasonable Real Estate Taxes continue to work for permanent reform of the City's property tax system. Action Committee Chair Jim Rheingrover and certiorari attorney Eric Weiss will provide an update on the abatement program and will answer questions about this and other City tax relief programs.

105. CONTROLLING VARIABLE COSTS

Many of the costs of operating our buildings appear completely beyond our control, but significant savings can be effectuated through a careful review and monitoring of all building expenditures. In this step-by-step class, property manager Mark Hoffman and CNYC board member Ted Procas who is chairman of the Association of Riverdale Cooperatives (ARC), will review typical building expenses and will share secrets for containing runaway budgets.

106. HDFC TRANSFERS & SALES: INTERVIEWS AND SELECTION ♣

HDFC cooperatives are a resource providing affordable, owner-occupied housing in a city where such housing is increasingly costly and in demand. Marina Metalios and Allison van Hee of UHAB (the Urban Homesteading Assistance Board) will describe the role the Shareholder Selection Committee plays in the process of selecting new shareholders for an HDFC cooperative. They will discuss identifying candidates, the interview process, fair housing guidelines, and selection of shareholders.

107. EVALUATING BOARD PERFORMANCE

It is wise for a board to review and evaluate its own performance periodically – with the goal always of improving both the way it functions and the way it is perceived by its 'constituents' in the condominium or cooperative. Some buildings, particularly smaller ones, may bring all shareholders together for a constructive evaluation session of board performance. Join long term board member Ed Yaker, who is also Chair of the Coordinating Council of Cooperatives for an interactive session on evaluating board performance, including a sample evaluation form and board resource material.

108. A GREEN ROOF FOR YOUR BUILDING

Green roofs provide many benefits: They add usable space to the roof, extend the life of roofing membranes, lower heating and cooling costs, reduce storm water runoff, and increase a building's value. Architect Stephen Varone and LEED AP Yessica Marinez will address the issues involved in installing a green roof, including structural and waterproofing considerations, maintenance costs, roofing warranties, code compliance, and zoning restrictions. Green roof specialist Michael DiMezza will discuss which types of systems and plantings are most suitable for green roof installations.

Midday Classes Continue ▼

90-Minute Classes 12:15 – 1:45 (continued)

109. INSURANCE CLAIMS – WHEN AND HOW TO FILE

It is very important that every building be properly insured (see #13, #203, #212 and #216), but it is equally important to know when to alert your insurance company to the possibility of a claim, and how to file your claims. Attorney Bryan Mazzola and insurance professional Greg Curtin will provide clear guidance and will describe pitfalls to avoid if you are hesitant about making claims, large or small.

110. COMMUNICATING WITH SHAREHOLDERS/UNIT OWNERS

In today's information-focused world, shareholders and unit owners expect to be kept informed and to have procedures for bringing their questions to the attention of building staff, management and board members. Communications professional Lloyd Chrein and property manager Gerard Picaso will lead a discussion of ways to maintain open and effective lines of communication.

111. SUBLET ISSUES IN NEW YORK COOPERATIVES

Many cooperatives periodically review their sublet, admissions and 'guest' policies to ensure a consistently balanced approach to the changing needs of the building and its shareholders. Attorney Morton H. Rosen will examine subletting both from the point of view of the board of directors and that of shareholders who may wish to sublet, discussing procedures for reviewing sublet candidates and sublet fees. The class will also explore restrictions and conditions that boards might consider imposing in sublet situations. The law and possible board policies with respect to occupancy by 'guests' and 'roommates' will also be discussed.

112. THE BUILDING SUPER

No individual is more important to the success of your building than your Superintendent. A good super keeps building systems in perfect working order, while also managing the staff, fielding questions from residents, and waking at 3 AM when the boiler doesn't sound quite right. Property manager Michael Wolfe and Howard Rothschild, president of the Realty Advisory Board on Labor Relations, Inc. (the RAB) will lead a discussion of the many issues that can arise relating to the Super. They will help you develop reasonable expectations regarding the super's duties, and will provide guidance regarding compensation, training, hiring and firing.

113. PLANNING STRATEGIES FOR REDECORATING PUBLIC SPACES

The first impression of your building is conveyed by its public space. A welcoming lobby and handsome hallways have a positive effect on the quality of life of every resident. Prospective purchasers react positively, too. Selecting and executing the right new design depend on a strategically planned process, which is the subject of this class. Interior designers Joel M. Ergas, FASID and Steve Stanczyk will guide you through key steps that result in successful renovations of lobbies, hallways, elevator cabs, mail rooms and building entrances. Clear and timely communications to residents at every step of the way are vital to attaining consensus for the lobby design as well as fostering their patience and cooperation with the inevitable inconveniences of construction.

114. TREASURERS FORUM*

Accountants Annette Murray and Ed Wilkin invite building treasurers to discuss their responsibilities, expand their insights, share their concerns and work together to address problem issues such as reserves in an interactive session designed for the experienced building treasurer.

115. DISCUSSION GROUP FOR SMALL SELF-MANAGED BUILDINGS

Here is an opportunity for discussion of topics of general interest to board members of small, self-managed buildings. CNYC board member Marleen Levi will host, and experienced board members of self-managed buildings will have advice to share, but clues to solve your problems could as easily come from a fellow class participant. Bring your questions and be prepared to share your insights. This class is limited to residents of small self-managed building only.

116. IMPROVING RECYCLING IN NYC APARTMENT BUILDINGS

Help make NYC cleaner and greener one building at a time, starting with your own. Eve Martinez, Program Manager of the NYC Department of Sanitation's Apartment Building Recycling Initiative (ABRI), will share state-of-the-art information to help you set up effective recycling areas throughout your building, and will review what your building staff and residents need to know. Participants will have the opportunity the opportunity to sign up for more direct assistance from the DSNY Bureau of Waste Prevention, Reuse and Recycling.

117. DEALING WITH CONSTRUCTION DEFECTS

As owners take possession of their units in newly constructed condominiums and cooperatives and begin to work with their neighbors to get organized, they often discover defects in the construction of their building. Construction defects can also be an issue in existing building when large projects are undertaken. Attorney Robert Braverman will provide advice on assessing both types of situations and making the critical decision of how to proceed in order to achieve the best possible results at the most reasonable cost.

118. MANAGEMENT TRANSITIONS

Accountant Mindy Eisenberg Stark and attorney Jeff Schwartz will lead a full and frank discussion of how to shop for and select the firm and agent that are right for your cooperative or condominium; what contract provisions will help define the expectations of both parties; and how to optimize the possibility that records and documents all reach the new management firm promptly and in good order.

119. THE CONFIDENTIALITY OF THE BOARD ROOM ★

A board member must put personal interest aside when participating in board meetings and must act in the best interest of the cooperative or condominium. Board members also must strictly preserve the confidentiality of the boardroom. How does one balance the representative nature of being a board member with the need to run the business of the cooperative or condominium? Attorney Ronald J. Gold will help participants examine the types of situations that could make it a challenge to meet this essential responsibility and balancing act. He will also suggest ways the board can to censure members who breach confidentiality.

120. RENOVATIONS IN LANDMARKED DISTRICTS AND BUILDINGS

To preserve unique areas in our City, the Landmarks Commission creates landmarked districts. Landmarking enhances the value of a property, but it also increases the cost in time, materials and often in stress, when renovations are proposed. Property manager Neil Davidowitz and architect Dennis Mele will provide guidance for streamlining the processes necessary to do quality renovations – whether in individual apartments or to the building and grounds – where Landmark approval is required and will help you find answers to your questions.

Midday Classes Continue ▼

90-Minute Classes 12:15 – 1:45 (continued)

121. SOLVING NOISE ISSUES – MANAGEMENT ROLE

Noise issues between neighbors are always a challenge. It is difficult to establish reasonable hours for practicing musical instruments, just as it is difficult to control barking dogs, noisy children or televisions played at top volume. There are also other noise issues pertaining to external sources emanating from neighboring buildings and from construction. Property manager Irwin Cohen and attorney David Byrne offer practical advice on noise issues, and specifically, on the role that management can play in bringing about solutions to these diverse problems.

122. CONDO UNIT FINANCING CHALLENGES

The ability of unit owners to finance the purchase of their apartments is vital to the economic health of any condominium. Lenders seek to make loans that conform to Fannie Mae Guidelines. But they are often over-zealous in their interpretation of these guidelines. Join Margaret Walsh, long term board member of Parkchester South Condominium, banker Jerry Niemeier, and accountant Avi Horwitz for a clear discussion of Fannie Mae requirements, how a condominium can become pre-qualified for loans, and advice about establishing budgets and reserves to help give lenders greater comfort when considering loans on units in your condominium.

AFTERNOON CLASSES

CHOOSE ONE AFTERNOON CLASS FROM THE FOLLOWING SELECTION

Special Class For New Attorneys 2:30 – 4:30

200. CO-OP ISSUES FOR NEW ATTORNEYS ❖

Co-op law is an important specialty in New York City today. Attorneys Andrew Brucker and Douglas P. Heller will conduct a swift review of the basics of this challenging discipline for attorneys new to this field. They will examine the key legal documents, applicable statutes and case law. They will discuss admissions issues, corporate meetings, alterations, board authority, shareholder rights and problem shareholders, and the services expected of counsel in each instance. This fast-paced class is designed exclusively for attorneys, including attorneys who serve on co-op boards.

2-Hour Afternoon Classes 2:30 – 4:30

201. CREATING A POLICY MANUAL FOR YOUR CO-OP OR CONDO

How does a coop or condo maintain consistency in its rules and interpretation of its Proprietary Lease, Declaration of Condominium, By-Laws or House Rules when the Board and the managing agent change over time? How do boards make certain that they treat shareholders and unit owners fairly and equally? How can residents know the rules as they have evolved over the years? Coordinate all this information in one place, eliminate the inconsistencies, make certain that the rules still make sense, and you have a Policy Manual specific to your co-op or condo. Present it in a 'user-friendly' format and in easy-to read style and your shareholders or unit owners will have an excellent reference source when questions arise. In this class, attorney Stuart Saft, who is chairman of CNYC, will start you on the road to developing a policy manual for your own co-op or condo.

202. EFFECTIVE INTERFACE BETWEEN BOARD & MANAGEMENT ★

If boards are to enjoy a successful, productive and professional relationship with their property managers, they must establish the foundation to work in concert. Essential components include active communication, common understanding and shared goals. CNYC board members Marleen Levi and Gregory Carlson, will lead a discussion that focuses on identifying, developing, implementing and adapting work styles that yield result-oriented interaction between board and management. Participants will be expected to have a clear understanding of how boards function.

203. EMERGENCY PREPAREDNESS: Lets Prepare for All Eventualities

Emergencies can have many forms: vandalism, natural disasters, fire, mechanical failures, sick or injured residents, acts of terror. Today's co-op and condo boards and the professionals who work with them must consider these possibilities (and more!) as they prepare to cope as swiftly, smoothly and efficiently with whatever problems may befall their community. Advance planning will include adequate insurance coverage, carefully laid plans, and good communication to residents, encouraging them to make their own family plans for emergencies. Mary Fischer is the president of the board of a large cooperative, an emergency room nurse and a CNYC board member. She and property manager Steven Greenbaum will lead a discussion designed to help you expand and perfect the contingency planning in place in your cooperative or condominium.

204. UNDERSTANDING YOUR CO-OP'S AUDITED FINANCIAL STATEMENT

CPA Michael Esposito will walk you through a line-by-line review of financial statements for cooperatives, discussing issues related to each item. This elementary session is designed to introduce new treasurers and interested board members to the basics of co-op financial statements. With #14, it will provide a detailed overview of the financial responsibilities of the co-op board.

Afternoon Classes Continue ▼

2-Hour Afternoon Classes 2:30 – 4:30 (continued)

205. REASONABLE ACCOMMODATIONS:

Ramps, Comfort pets, parking, etc.

WHAT IS YOUR BUILDING REQUIRED TO DO?

Marc H. Schneider, Esq. will discuss what your board should do when it receives a request for an accommodation or modification of the building based upon a medical necessity. His presentation will analyze the various laws applicable to such requests including the Fair Housing Act, the New York State Human Rights Law and the New York City Human Rights Laws. Mr. Schneider will share advice to help your board avoid lawsuits and discrimination claims. He will discuss what to do when the request is first made; what can and what cannot be asked of the person making the request; the circumstances under which such a request must be granted; and when a request can be denied. He will also discuss who pays for any costs related to compliance with the request. Can a fee be charged for an accommodation? What should the board do if a formal complaint is filed? Is the claim covered by insurance? plus other issues that boards face in connection with a request.

206. HDFC RESALE POLICY: LEGAL CONCERNS ★ ♣

Cooperatives developed under Article XI of the Housing Development Fund Corporation law often have specific requirements regarding resales. When these are ignored, the cooperative may deviate from its original purpose of providing affordable housing to deserving individuals and families. Attorney Larry McGaughey will discuss the background of the Article XI requirements, shifting positions by the NYC Dept. of Housing Preservation and Development and proposed legislative initiatives to amend the Article XI statute. The group will explore how HDFC coops can navigate proposed changes while establishing and administering a sound resale policy. This advanced class will expect participants to be familiar with the resale clauses in their HDFC legal documents.

207. ENFORCING THE RULES ❖

Boards' power to impose rules on their community residents is the quintessential feature of cooperative and condominium living. Unfortunately, the exercise of that power often results in acrimony and costly litigation. Attorney Bruce Cholst will discuss strategies for enforcing the rules while minimizing tension and the prospect of litigation. If litigation is unavoidable, he will also explore boards' powers and legal remedies in compelling compliance with their regulations. Bring along your house rules and horror stories to help make this an informative and interactive discussion.

208. ASK THE CONSTRUCTION ATTORNEY

Bring your questions to a seminar with construction Attorney C. Jaye Berger and learn how to avoid having a renovation disaster in your building. Ms. Berger will use real life examples and explain what to look for when selecting a contractor, key provisions in contracts, how to negotiate these provisions, insurance issues, mechanic's liens, subcontractors and managing the construction process. She will discuss keys to successfully completing a project and suggest ways to avoid common legal problems that can arise between the co-op or condo and contractors, shareholders and unit owners.

209. REFINANCING THE COOPERATIVE'S UNDERLYING MORTGAGE

Attorney Theresa Racht will moderate a seminar exploring diverse aspects of refinancing underlying mortgages on cooperative buildings with experts Gregg Winter, David Lipson and Charles Zucker. The session will begin with a careful look at mortgage basics, including guidance about prerequisites, costs, preparation, and obligations, and will include suggestions for maximizing your building's borrowing power.

210. WINDOWS

Architect Douglas Lister and property manager Neil Davidowitz will review window replacement and repair technologies and board policies on the subject of windows. Many window controversies can be avoided if the board has clear guidelines for residents to use when repairing or replacing windows and air conditioners. The class will include advice on preparing these guidelines. It will also explain the difference between a \$300 replacement window and a \$2000 replacement window and will suggest strategies for replacing or repairing windows in historic buildings.

211. CONDO DISCUSSION – BRING ALL YOUR QUESTIONS

After a morning of classes focused in directions that CNYC considers important, here is your opportunity to set the direction of the class. Come with your questions of general interest about condo documents, about the organization (or dysfunction) of your board, about problems with neighbors (see also #M), about construction flaws (see also # 117), about your responsibilities as board members and as unit owners. Attorneys Steven Sladkus and Jeffrey Reich will lead a discussion designed to explore issues of common concern and to help you find answers to your questions.

212. LIABILITY OF BOARD MEMBERS

Volunteers who serve on boards put in long hours and use their best efforts in setting policies for their cooperatives or condominiums. They must ensure that all responsibilities are met, that the buildings are clean, comfortable and well maintained and that the community functions civilly. Instead of thanks, they may be faced with criticism, complaints and legal challenges. Attorneys Walter Goldsmith, Robert Fass and Robert Cantor will discuss instances where individual board members may face liability including actual cases. They will suggest best practices for board conduct, insurance to protect and defend the board and steps to take the moment a liability issue threatens.

213. WORKING EFFECTIVELY WITH BUILDING EMPLOYEES

New York cooperatives and condominiums rely on staff to protect the building and its residents, and to keep the physical plant running smoothly. They set high standards for employee performance. When problems arise, advice and help are available through the Realty Advisory Board on Labor Relations, Inc. (RAB), which represents buildings in their dealings with service employees – both for day-to-day issues and in the negotiation and administration of contracts with unions representing the employees. In this class, Peter Finn, Esq. of the RAB will discuss effective ways to deploy, motivate and, when necessary, discipline building employees. Joining him is Margie Russell, executive director of the New York Association of Realty Managers (NYARM), who will provide insights on training staff and suggestions for enhancing performance while also improving employee satisfaction. Participants will be advised of appropriate preparations for the April 20, 2014 expiration of the present contract with Local 32B].

214. OPPORTUNITIES AND INCENTIVES FOR A GREENER NEW YORK

Energy expert Lewis Kwit will lead a discussion of sustainability as it impacts New York cooperatives and condominiums today and in the foreseeable future, with practical advice to help buildings develop their own sustainability portfolio. Technologies that contribute to a sustainable living environment will be presented as will incentives available from State, City and Federal governments for implementing these protocols. Panelists include Dean Zias of the New York State Energy Research and Development Authority (NYSERDA), Barry Korn of Barrett Capital and a representative of the Multi-Family Energy Efficiency Program at Con Edison.

Afternoon Classes Continue ▼

2-Hour Afternoon Classes 2:30 – 4:30 (continued)

215. THE BUDGET ▲

Every well-run cooperative or condominium develops an annual budget to govern spending and to determine the amount of carrying charges that must be collected from each shareholder or unit owner. The building manager, the accountant and the treasurer should all participate in the development of your budget. Accountant Steven Beer will offer insights to help you establish and monitor a prudent budget and will provide tips to smooth out the impact of large seasonal expenses such as fuel and periodic ones (taxes, insurance, etc).

216. INSURANCE ISSUES FOR HDFC COOPERATIVES ♣

Join Claire Meredith and Ingrid Kaminski learn about all the important facts you need to know about insurance for your HDFC. This seminar will cover the various types of insurance coverage available for HDFCs, best practices and common issues that arise for HDFCs, new information about flood insurance, and what board members and shareholders can do to maintain a healthy HDFC.

217. UNDERSTANDING YOUR HEATING SYSTEM

A clear understanding of how your heating system operates will help you make maximal use of your energy dollars. This class will take an in-depth look at the heating plant of buildings of between 20 and 1,000 apartments and examine their various servicing needs. Attention will be paid to boilers, burners, controls and to inspection requirements. Experts Fredric Goldner and Asit Patel will provide practical facts and figures about the cost of maintaining and upgrading existing systems and advice about replacement of aging equipment.

90-Minute Classes 3:00 – 4:30

W. A CODE OF ETHICS FOR CO-OP/CONDO BOARD MEMBERS

CNYC vice president Arthur I. Weinstein, Esq. has developed a suggested code of ethics for board members of cooperatives and condominiums. This model will form the basis for a discussion of not-so-hypothetical issues that boards may confront. Time will be allotted for questions from participants and topics discussed will include the reasons for establishing and enforcing such a code.

X. WHEN LEGISLATION AFFECTS COOPS & CONDOS

Lawmakers often impose restrictions on cooperatives and condominiums, or they enact laws that require costly building modifications or complicated filings. They also enact laws that can merit our wholehearted support. CNYC frequently present testimony to help law makers understand how their initiatives affect our members. CNYC also appeals to its members for a 'grass roots' campaign of calls, e-mails and letters to promote a measure or to help modify or defeat a misguided proposal. CNYC Board member James Rheingrover who heads the Action Committee for Reasonable Real Estate Taxes and CNYC's advocate Katie Schwab, Esq. will review recent legislative and regulatory developments important to CNYC members and will discuss ways to enhance the effectiveness of CNYC's grass roots lobbying efforts.

Y. DETECTING AND PREVENTING FRAUD & KICKBACKS ★ ▲

Forensic accountant Mindy Eisenberg Stark will offer guidelines for detecting wrongdoing in your building and will suggest preventive measures designed to help maximize the board's effectiveness in overseeing management and supervising building personnel.

Z. CONTROLLING CO-OP ARREARS: ROLE OF THE L & T ATTORNEY

Every board should have a policy in place to ensure that all shareholders pay their maintenance fees each month. While a letter from management (or the treasurer) is appropriate in pursuing a one month lapse, things should not be allowed to slide beyond a second month. At this point a prudent board will bring the landlord/tenant attorney into the picture to ensure collection. Adam Pollack, Esq. will describe the role of the Landlord & Tenant Attorney in helping cooperatives keep all shareholders current.

TITLES IN GREEN INDICATE NEW TOPIC

★ Indicates higher level course – background knowledge of the topic will be expected ▲ Accounting CPE class ❖ CLE credit pending ♣ UHAB presentation.

ABOUT

The Council of New York Cooperatives & Condominiums (CNYC Inc.) is a not-for-profit membership organization for housing cooperatives and condominiums. Founded in 1975, it serves a growing constituency through its *Newsletter*, its advocacy role, its meetings, workshops, and seminars, its studies of aspects of cooperative living, and its affiliation with local, national and international organizations.

CNYC conducts frequent meetings to help make New York cooperators and condominium unit owners aware of legal and tax issues affecting their homes; of maintenance and energy conservation opportunities; of sound management practices and reasonable policies. Each year, CNYC compiles a *Comparative Study of Building Operating Costs* analyzing the various components of building expenditures. Each year, CNYC's HOUSING CONFERENCE brings together hundreds of co-op and condo home owners for a day of learning and networking. CNYC's Website at www.CNYC.coop provides direct access to information and advice.

- CNYC formed the ACTION COMMITTEE FOR REASONABLE REAL ESTATE TAXES in 1990 to work for a fair and predictable property tax structure for New York City; it helped slow tax increases in the early '90s and helped obtain tax abatements for homeowners in cooperatives and condominiums from fiscal 1997 through June 30, 2015. The Action Committee continues to work for a long-term plan for tax equity.
- CNYC helped secure federal legislation modifying the 80/20 Rule of IRC Section 216.
- CNYC is working to ensure that FEMA will provide grants to restore cooperative and condominium building systems damaged by disasters.
- CNYC prompted state legislation which:
 - clarifies the right of housing cooperatives to enact and collect "flip taxes"
 - protects cooperatives and condominiums from taxation of amenities
 - expanded J-51 tax incentive opportunities for qualifying building improvements
 - enables coops and condos to collect rent from tenants of defaulting owners
 - allows condominiums to borrow money
 - acknowledges the home owner status of shareholders and unit owners
- CNYC maintains files on goods and services and encourages its members to contribute to these files.

CNYC maintains an office in Manhattan at 250 West 57 Street, Suite 730, New York, NY 10107.

Contact CNYC by: phone (212) 496-7400, fax (212) 580-7801, e-mail info@CNYC.coop, and visit our website at www.CNYC.coop

AT THE CONFERENCE

CNYC's HOUSING CONFERENCE is the premier educational experience for home owners in New York housing cooperatives and condominiums and the professionals offering services to these buildings. Seventy-two information-packed classes give you the opportunity to find answers to questions of importance to your building. Exhibitors demonstrate state-of-the-art equipment and describe their services in a setting where you can look, touch, ask questions and take home information. The Conference Program contains a directory of advertised products and services that will be useful throughout the year.

The 33rd Annual HOUSING CONFERENCE is held at Baruch College in Manhattan, with classes on the ninth and fourteenth floors of the NEWMAN VERTICAL CAMPUS at 55 Lexington Avenue (East 24th Street). **Registrants should bring photo ID** to facilitate entrance to the NEWMAN VERTICAL CAMPUS. Once inside, proceed to the FOURTEENTH FLOOR REGISTRATION AREA opposite the elevator to show your name badge and receive a badge holder and Conference Packet. Coats can be checked at this location. Late registrants can pick up tickets in Room 14-280 which is labeled CNYC HEADQUARTERS.

The EXHIBIT AREA and snack facilities are on the FOURTEENTH FLOOR at ROOM 14-220. There, complimentary coffee and tea are served throughout the day and snacks, sandwiches and box lunches can be purchased.

Classes are conducted on floors 14 and 9 of the Newman Vertical Campus, tickets for each class are sent to all pre-registrants; each one indicates both the floor and the room where the class is scheduled.

To register at the Conference, please arrive early.

Only checks or cash will be accepted for payment on the day of the Conference.

At the end of the day, there is a **RECEPTION** on the FOURTEENTH FLOOR where CNYC Leaders will highlight recent achievements.

BARUCH COLLEGE NEWMAN VERTICAL CAMPUS IS ACCESSIBLE BY PUBLIC TRANSPORTATION

SUBWAY

The #6 Lexington Avenue Local stops at East 23rd Street and Park Avenue. The N and R trains stop at Broadway and East 23rd Street. The F and M trains stop at 6th Avenue and West 23d Street (transfer to eastbound M23 bus).

BUSES

M1 travels down Fifth Avenue to 40th Street and then down Park Avenue. The M2 and M3 travel down Fifth Avenue and up Park Avenue South. The M5 travels down Fifth Avenue. The M6 and M7 travel down Broadway. The M15 travels down Second Avenue and up First Avenue. The M101, M102 and M103 travel down Lexington Avenue and up Third Avenue. The M23 crosstown travels both east and west on 23rd Street.

If you wish to drive, there are several parking garages near the Newman Vertical Campus and on-street parking can be found nearby on Sundays. **WARNING:** Left turns are not permitted from Third Avenue onto 25th Street.

33rd Annual Housing Conference

Sunday, November 17, 2013

Baruch College – Newman Vertical Campus / 55 Lexington Avenue at East 24th Street

8:00 AM REGISTRATION and EXHIBITS

★ higher level course ▲ accounting CPE credit ❖ CLE credit pending ♣ UHAB presentation

MORNING – Please select one numbered morning class (1-18) or two consecutive lettered morning classes .

8:45 – 11:45 3-HOUR CLASSES

1. Current Significant Legal Decisions ★ ❖
2. Reserves ▲
3. Repairs in a COOPERATIVE: Who's Responsible for What? ❖
4. The Treasurer ▲
5. Your Roof & Exterior Walls
6. Board Responsibilities in CONDOMINIUMS
7. Legal Responsibilities of CO-OP Boards
8. How Does Your Building Work?

9:00 – 10:30 90-MINUTE CLASSES

- A. A Lovely Lobby on a Modest Budget
- B. Financial Responsibilities of CONDO Boards
- C. Greening NYC Buildings and Meeting the Mayor's Carbon Challenge
- D. What Should Be In the Minutes?
- E. Dare to Address Accumulated Deficits ★

10:45 – 12:00 75-MINUTE CLASSES

- J. Emergency Generators
- K. Committees to Help Run Your Building
- L. The Urban Gardener: Grow Flowers! Grow Food!
- M. Addressing Objectionable Conduct in CONDOS
- N. Apartment Renovations & Combinations

9:30 – 11:30 2-HOUR CLASSES

10. Dealing with Difficult Residents
11. CO-OP Admissions Policy
12. New Codes & Rules In New York City
13. Insurance Guidelines for Boards and Residents
14. Basic Financial Aspects of COOPS
15. Coordinating Capital Improvements
16. HDFC Transfers & Sales: Preserving Affordability ♣
17. All About House Rules
18. What to Expect from Your Managing Agent

MIDDAY – Please select one midday class.

12:10 - 2:10 2-HOUR SPECIAL CLASS FOR ATTORNEYS

100. CONDO Issues for New Attorneys ❖

12:15 – 1:45 90-MINUTE CLASSES

101. Trust Ownership of Co-op and Condo Units
102. Limiting Smoking in Co-ops and Condos
103. CO-OP Shareholder v. Board ★ ❖
104. Property Tax Update

105. Controlling Variable Costs
106. HDFC Transfers & Sales: Interviews and Selection ♣
107. Evaluating Board Performance
108. A Green Roof for your Building
109. Insurance Claims – When and How to File
110. Communicating with Shareholders & Unit Owners
111. Sublet Issues in New York COOPERATIVES
112. The Building Super
113. Planning Strategies for Redecorating Public Spaces

114. Treasurers' Forum ★
115. Discussion Group for Small Self-Managed Buildings
116. Improving Recycling in New York City
117. Dealing with Construction Defects
118. Management Transitions
119. Confidentiality of the Boardroom ★
120. Renovations in Landmarked Districts and Buildings
121. Solving Noise Issues: Management Role
122. CONDO Unit Financing Challenges

LUNCH BREAK – VISIT EXHIBITS – You may purchase snacks and box lunches on the Fourteenth Floor.

AFTERNOON – please select one session

2:30 - 4:30 2-HOUR SPECIAL CLASS FOR ATTORNEYS

200. CO-OP Issues for New Attorneys ❖

2:30 – 4:30 2-HOUR CLASSES

201. Creating a Policy Manual for Your Co-op or Condo
202. Effective Interface of Board and Management ★
203. Emergency Preparedness
204. Understanding CO-OP Audited Financial Statements

205. Reasonable Accommodations: Ramps, Comfort Pets, Parking, etc.
206. HDFC Resale Policy – Legal Concerns ★ ♣
207. Enforcing the Rules ❖
208. Ask the Construction Attorney
209. Refinancing CO-OP Underlying Mortgages
210. Windows
211. CONDO Discussion: Bring All Your Questions
212. Liability of Board Members
213. Working Effectively with Your Building Service Employees
214. Opportunities & Incentives for a Greener New York

215. The Budget ▲
216. Insurance Issues for HDFC Cooperatives ♣
217. Understanding Your Heating System

3:00 - 4:30 90-MINUTE CLASSES

- W. A Code of Ethics for Board Members
- X. When Legislation Affects Co-ops and Condos
- Y. Detecting & Preventing Fraud & Kickbacks ★ ▲
- Z. Controlling CO-OP Arrears: The L & T Attorney

4:30 PM – RECEPTION

At the end of the day, all participants are invited to gather in the Exhibit Hall on the fourteenth floor of the Newman Vertical Campus. CYNC leaders will highlight recent successes and introduce special guests. Door prizes will be awarded.

33rd Annual Housing Conference

Sunday, November 17, 2013

Advance registration is required for attendance at all classes. Registrations will be honored in the order received.

Team registration is encouraged. Each registrant may attend up to four classes, one or two in the morning, one at midday and one in the afternoon.

Each CNYC member cooperative and condominium can send one PRE-REGISTERED person to the Conference at no cost.

ALL REGISTRATIONS MUST BE RECEIVED BY CNYC PRIOR TO NOVEMBER 13, 2013

YOUR NAME BADGE AND A TICKET FOR EACH CLASS YOU HAVE SELECTED WILL BE MAILED TO YOU PRIOR TO THE CONFERENCE.

YOUR NAME WILL BE AT SECURITY FOR ADMISSION TO THE CONFERENCE.

PLEASE BRING A PHOTO ID TO FACILITATE ENTRY.

TICKETS ARE REQUIRED FOR ADMISSION TO EACH CLASS. If a class is full when your registration is received, CNYC will contact you to make an alternate choice. You are encouraged to come early to visit the exhibit area (there is no additional charge).

A \$5 TICKET ADMITS THOSE NOT TAKING CLASSES TO THE EXHIBIT AREA FROM THE HOURS OF 8:00 AM TO 2:00 PM.

EXHIBIT AREA TICKETS ARE NOT VALID FOR ADMISSION TO CLASSES.

Registration closes on November 14, 2013 so that tickets can be mailed to each registrant.

FULL REFUND ONLY ON CANCELLATIONS RECEIVED IN WRITING BEFORE NOVEMBER 13, 2013

TO REGISTER ONLINE GO TO www.CNYC.coop. CNYC ACCEPTS CREDIT CARD PAYMENT ONLINE ONLY.

Address _____ CNYC # _____

PARTICIPANTS FROM YOUR CO-OP OR CONDO

Please print clearly. Attach separate sheet for additional names. Please provide mailing address if it differs from the building address above.

**Names
Afternoon**

Email _____ **EACH CNYC MEMBER BUILDING**

Email _____ **IS ALLOWED ONE FREE PARTICIPANT**

Email _____ **WHO MUST PRE-REGISTER**

Email _____ **BY 11/6/13**

SELECT YOUR CLASSES

Registrations will be honored in the order received. Please do not select classes that overlap.

Daytime Phone Morning Midday

_____ **BE SURE TO LIST THE**

_____ **LETTERS AND NUMBERS**

_____ **OF EACH OF YOUR**

_____ **CLASSES HERE**

CONFERENCE FEES	BEFORE 10/17/13	BEFORE 11/13/13	AT DOOR	
CNYC MEMBERS	\$ 60 / 3 for \$150 / addl. \$ 50	\$ 75 / 3 for \$180 / addl. \$ 60	\$100 each	\$ _____ CNYC MEMBERS
CNYC Subscribers	\$ 85 / 3 for \$240 / addl. \$ 80	\$ 110 / 3 for \$270 / addl. \$ 90	\$125 each	\$ _____ Subscribers
Non-affiliates	\$185 / 3 for \$480 / addl. \$160	\$225 / 3 for \$600 / addl. \$200	\$275 each	\$ _____ Non-affiliates
Just one Class	50% applicable full day price	50% applicable full day price	50%	\$ _____ One class
Exhibit Area Only	\$ 5 per person	\$ 5 per person	\$ 5	\$ _____ Exhibit Area

TOTAL ENCLOSED \$ _____

Registrations will be honored in the order received. Full refund only on cancellations received in writing by November 14, 2013. Please send this form and a check payable to the Council of New York Cooperatives & Condominiums (CNYC) to: CNYC, 250 West 57 Street, Suite 730, New York, NY 10107

TO REGISTER ONLINE GO TO www.CNYC.coop. CNYC ACCEPTS CREDIT CARD PAYMENT ONLINE ONLY.