



Empowering Businesses. Inspiring Growth.

APPLICATION FOR FINANCIAL ASSISTANCE

Wallkill Owner LLC or its affiliate

(Applicant Name)

02/10/2020

(Date of Application)

Orange County Business Accelerator
4 Crotty Lane, Suite 100
New Windsor, NY 12553
Phone: 845-234-4192 Fax: 845-220-2228
www.ocnyida.com
business@ocnyida.com

Updated April 11, 2019



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Edward Januszkiewicz
Chief Financial Officer

Kelly Reilly
Project Manager

Kevin Dowd
IDA Attorney

Harris Beach PLLC
IDA Bond Counsel



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MISSION STATEMENT

“The mission of the Orange County Industrial Development Agency is to **promote economic growth** through a program of incentives-based allocations that assist in the construction, equipping and maintenance of specific types of projects and facilities. The IDA works to advance the health, prosperity and economic welfare of our County’s citizens by **retaining and creating jobs and attracting new businesses.**”



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The sections below make up the information and documents that must be completed and submitted to the OCIDA for a project application to be considered. Failure to provide the required information may cause a delay in the project being considered in a timely manner.

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Fill in all blanks, using “none” or “not applicable” or “N/A” where the question does not pertain to the applicant’s project.

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APPLICATION FOR FINANCIAL ASSISTANCE

I. **APPLICANT INFORMATION**

A) **APPLICANT**

Company Name: Wallkill Owner LLC

Mailing Address: 401 Wishire Blvd. Suite 1070 Santa Monica, CA 90401

Phone No.: (424) 222-8399

Fax No.: _____

Fed Id. No.: 85-2547333

Contact Person: Ryan Withall

Title: Director

Contact Phone No.: (760) 525-4940

Contact Email: ryan@lincolnavecap.com

IDA Management must be able to reach the Applicant's Contact throughout the duration of the Agreement. Should this information change at any time IDA Management should be notified immediately. Please initial stating you understand and consent to the above RW

B) **INDIVIDUAL COMPLETING APPLICATION**

Name: Ryan Withall

Company Name: Lincoln Avenue Capital

Title: Director

Address: 401 Wilshire Blvd. Suite 1070 Santa Monica, CA 90401

Phone No.: (760) 525-4940 Fax No.: _____

Email: ryan@lincolnavecap.com

C) APPLICANT'S COUNSEL

Name: Eleor Cohen, Levitt & Boccio, LLP

Address: 423 W 55th Street, 8th Floor New York, NY 10019

Phone No.: (212) 801-3936

Fax No.: _____

Email: ecohen@levittboccio.com

IDA Management must be able to reach the Applicant's Counsel throughout the duration of the Agreement. Should this information change at any time IDA Management should be notified immediately. Please initial stating you understand and consent to the above RW

D) APPLICANT'S AUDIT CONTACT

Name: Brandon Valvo

Address: 4 Tower Place, Executive Park, 7th Floor, Albany, NY 12203

Phone No.: (518) 694-5940

Fax No.: (518) 449-5832

Contact Email: bvalvo@uhy-us.com

The IDA is legally required to submit an annual PARIS report to the state that requires information from each project. Applicant participation is **NOT OPTIONAL**. **ALL INFORMATION** must be submitted in a **COMPLETE** and **TIMELY** manner. Failure to comply with this request **WILL RESULT** in a **LOSS/RECAPTURE** of **ALL OR SOME** of your benefits. Please initial stating you understand and consent to the above RW

E) APPLICANT'S GENERAL CONTRACTOR/CONSTRUCTION MANAGER

Name/Contact: Brandon Sand

Address: 401 Wilshire Blvd Suite 1070 Santa Monica, CA 90401

Phone No.: _____

Fax No.: _____

Email: brandon@lincolnavecap.com

Note: We have not selected a General Contractor yet, so Brandon Sand will be the construction manager until that point.

F) Principal Owners/Officers/Directors (list owners with 15% or more in equity holdings with percentage ownership):

Name	Office Held	% of Ownership	% of Voting Rights
SJB Management LLC	General Partner	37.9%	37.9%
ENB Family LLC	General Partner	25.26%	25.26%
Matthew Bronfman Family EMBT	General Partner	20.00%	20.00%
Red Rocks 90 LLC	General Partner	16.84%	16.84%

**Please attach chart if space provided is not sufficient.

G) Corporate Structure (attach schematic if applicant is a subsidiary or otherwise affiliated with another entity)

Form of Entity

☐ Corporation

Date of Incorporation: _____
State of Incorporation: _____

☐ Partnership

General _____ or Limited _____
Number of general partners _____
If applicable, number of limited partners _____

Date of formation _____
Jurisdiction of Formation _____

☒ Limited Liability Company/Partnership (number of members 1 _____)

Date of organization: 10/06/2020
State of Organization: New York

☐ Sole Proprietorship

H) If a foreign organization, is the applicant authorized to do business in the State of New York?

☐ Yes or ☒ No

If no, please explain below:

N/A

**Please attach narrative if space provided is not sufficient.

I) If any of the above persons, or a group of them, owns more than a 50% interest in the company, list all other organizations which are related to the company by such persons having more than a 50% interest in such organizations.

N/A

****Please attach chart if space provided is not sufficient.**

J) Is the company related to any other organization by reason of more than 50% common ownership? If so, indicate name of related organization and relationship.

N/A

****Please attach narrative if space provided is not sufficient.**

K) Has the Applicant or any of its affiliated organizations ever received OCIDA benefits? ☐ Yes or ☒ No

If yes, please describe the assisted project below:

N/A

****Please attach narrative if space provided is not sufficient.**

L) Legal Questions:

1. Is the Company presently the subject of any litigation, or is any litigation threatened, which would have a material adverse effect on the Company's financial condition?

☐ Yes or ☒ No

2. Has the company or any of its affiliates ever been involved in bankruptcy, a creditor's rights or receivership proceeding, or sought protection from creditors?

☐ Yes or ☒ No

3. Has the Company ever settled a debt with a lending institution for less than the full amount outstanding?

☐ Yes or ☒ No

4. Has any senior manager or principal of the Company ever been convicted of any felony or misdemeanor, other than a minor traffic violation, or are any such charges pending?

☐ Yes or ☒ No

5. Has the Company or any of its affiliates, been cited for a violation of federal, State or local laws or regulations with respect to labor practices, hazardous wastes, environmental pollution or operating practices?

☐ Yes or ☒ No

6. Are there any outstanding judgments or liens pending against the Company other than liens in the normal course of business?

☐ Yes or ☒ No

7. Is the Company delinquent on any New York State, federal or local tax obligations?

☐ Yes or ☒ No

If your answer is "YES" for any of the above questions, please provide an explanation:

N/A

****Please attach narrative if space provided is not sufficient.**

M) Has the company (or any related corporation or person) made a public offering or private placement of its stock within the last year? ☐ Yes or ☒ No

If yes, please attach offering statement used.

N) Brief description of Company History (formation, growth, transitions, location):

Wallkill Owner LLC was created on October 6, 2020 for the sole purpose of acquiring, owning, and operating the elderly, low-income residential apartment project Wallkill Living Center in Middletown, NY.

****Please attach narrative if space provided is not sufficient.**

Estimated % of sales within the County:

100%

Estimated % of sales outside the County but within NYS:

Estimated % of sales outside NYS but within the U.S.:

Estimated % of sales outside the U.S.:

P) Sales and income projection or a project pro forma for proposed project for the next 3 to 5 years.

(See attached income and expense summary.)

**Please attach chart if space provided is not sufficient

O) Is the applicant (Company) party in compliance with local, state, and federal taxes, workers' protection, and environmental laws? ☒ Yes or ☐ No

If no, please describe below:

N/A

**Please attach narrative if space provided is not sufficient

FINANCIAL INFORMATION OF THE COMPANY

A. For existing businesses:

- The Applicant must submit three (3) years of accountant prepared financial statements.
- The Applicant must submit a current Certificate of Good Standing from the Department of State for the business.

B. For new businesses:

- The Applicant must submit three (3) years of personal tax returns for the owner(s).
- The Applicant must submit three (3) years of tax returns for the related businesses as well as Certificates of Good Standing from the Department of State.

The requested Financial Information of the Company is to be kept confidential and is not subject to the Freedom of Information Law (FOIL).

II. PROJECT INFORMATION

A) Project Address: 455 Schutt Road Extension Middletown, NY 109

Tax Map Number 50-2-49.22
(Section/Block/Lot)

Located in City of _____

Located in Town of Wallkill

Located in Village of _____

School District of Middletown

B) Are utilities on site?

Water Yes Electric Yes

Gas Yes Sanitary/Storm Sewer Yes

C) Present legal owner of the site Wallkill Owner LLC (subject to installment sale
If other than from applicant, by what means will the site be acquired for this project?

D) Zoning of Project Site: Current: TC- Town C Proposed: TC- Towr

E) Are any variances needed? N/A

F) Furnish a copy of any environmental application presently in process of completion concerning this project, providing name and address of the agency, and copy all pending or completed documentation and determinations.

G) Attach copies of preliminary plans or sketches of proposed construction or rehabilitation or both.

H) Statement describing project (i.e. land acquisition, construction of manufacturing facility, etc.):

Acquisition and rehabilitation of existing affordable housing property. Extension of affordability restrictions.

(See attached project summary for more detail)

**Please attach narrative if space provided is not sufficient.

I) Statement describing the impact of incentives on this project, should they be granted:

(See attached project summary for more detail)

**Please attach narrative if space provided is not sufficient.

J) Statement describing the economic benefit to the surrounding community resulting from this project:

(See attached project summary for more detail)

**Please attach narrative if space provided is not sufficient.

K) Anticipated Date of Operation: 12/15/2022

L) Principal use of project upon completion:

- | | | | |
|--|---------------------------------------|-----------------------------------|---|
| <input type="checkbox"/> manufacturing | <input type="checkbox"/> warehousing | <input type="checkbox"/> research | <input type="checkbox"/> offices |
| <input type="checkbox"/> industrial | <input type="checkbox"/> recreation | <input type="checkbox"/> retail | <input checked="" type="checkbox"/> residential |
| <input type="checkbox"/> training | <input type="checkbox"/> data process | <input type="checkbox"/> other | |

If other, explain: _____

M) NAICS Code: _____

N) Estimated Project Costs, including: Please reference development budget included as an appendix.

Value of property to be acquired: \$ _____

Value of improvements: \$ _____

Value of equipment to be purchased: \$⁰ _____

Estimated cost of engineering/architectural services: \$ _____

Other: \$ _____

Total Capital Costs: \$ _____

Project refinancing; estimated amount
(for refinancing of existing debt only) \$ _____

Sources of Funds for Project Costs:

Bank Financing: \$ _____

Equity (excluding equity that is attributed to grants/tax credits) \$ _____

Tax Exempt Bond Issuance (if applicable) \$ _____

Taxable Bond Issuance (if applicable) \$ _____

Public Sources (Include sum total of all state and federal
grants and tax credits) \$ _____

Identify each state and federal grant/credit:

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Total Sources of Funds for Project Costs:	\$ _____

O) Inter-Municipal Move Determination

Will the project result in the removal of a plant or facility of the applicant from one area of the State of New York to another?

☐ Yes or ☒ No

Will the project result in the removal of a plant or facility of another proposed occupant of the project from one area of the State of New York to another area of the State of New York?

☐ Yes or ☒ No

Will the project result in the abandonment of one or more plants or facilities located in the State of New York?

☐ Yes or ☒ No

If Yes to any of the questions above, explain how, notwithstanding the aforementioned closing or activity reduction, the Agency's Financial Assistance is required to prevent the Project from relocating out of the State, or is reasonably necessary to preserve the Project occupant's competitive position in its respective industry:

N/A

Project Data

1. Project site (land)

(a) Indicate approximate size (in acres or square feet) of project site.

14.10

(b) Are there buildings now on the project site? ☒ Yes ☐ No

(c) Indicate the present use of the project site.

Affordable Elderly Housing

(d) Indicate relationship to present user of project.

Owner

2. Does the project involve acquisition of an existing building or buildings?

If yes, indicate number, size and approximate age of buildings:

Yes, 1 building constructed in 2003. 160,000 GSF

3. Does the project consist of the construction of a new building or buildings?

If yes, indicate number and size of new buildings:

N/A

4. Does the project consist of additions and/or renovations to existing buildings?

If yes, indicate nature of expansion and/or renovation:

Yes, substantial rehab of property

5. Estimated Start Date of Construction: 12/15/2021

6. Estimated End Date of Construction: 12/15/2022

7. What will the building or buildings to be acquired, constructed or expanded be used for by the company?
(Include description of products to be manufactured, assembled or processed, and services to be rendered. . .

Affordable Elderly Housing

. . .including the percentage of building(s) to be used for office space and an estimate of the percentage of the functions to be performed at such office not related to the day-to-day operations of the facilities being financed.)

8. If any space in the project is to be leased to third parties, indicate total square footage of the project amount to be leased to each tenant and proposed use by each tenant.

Residential units subject to customary leases.

9. List principal items or categories of equipment to be acquired as part of the project.

Land, improvements, furniture, fixtures, and equipment

10. Has construction work on this project begun? ☐ Yes or ☒ No

Complete the following

(a) site clearance	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete
(b) foundation	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete
(c) footings	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete
(d) steel	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete
(e) masonry work	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete
(f) other (describe below)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	_____ % complete

III. FINANCIAL ASSISTANCE REQUESTED

A) Benefits Requested:

- ☒ Sales Tax Exemption ☒ Tax-Exempt/ Taxable Revenue Bond
☒ Mortgage Recording Tax Exemption ☒ Real Property Tax Agreement

B.) Value of Incentives:

IDA PILOT Benefit: Agency staff will indicate the amount of PILOT Benefit based on estimated Project Costs as contained herein and anticipated tax rates and assessed valuation, including the annual PILOT Benefit abatement amount for each year of the PILOT benefit year and the sum total of PILOT Benefit abatement amount for the term of the PILOT as depicted under the heading "Real Property Tax Benefit (Detailed)" of the Application.

Sales and Use Tax:

Estimated value of Sales Tax exemption for facility construction:

\$ 2,720,000 X .08125 = \$ 221,000

(Amount of Project Cost Subject to Tax X Sales Tax Rate = Total)

Estimated Sales Tax exemption for fixtures and equipment:

\$ _____ X .08125 = \$ _____

(Amount of Project Cost Subject to Tax X Sales Tax Rate = Total)

Estimated duration of Sales Tax exemption: 12/15/2021-12/15/2022

***Should coincide with construction timeline.*

Mortgage Recording Tax Exemption Benefit:

Estimated value of Mortgage: \$ 25,000,000

Estimated value of Mortgage Recording Tax exemption:

\$ 25,000,000 X .0075 = \$ 187,500

(Projected Amount of Mortgage X Mortgage Recording Tax = Total)

Tax-Exempt/ Taxable Revenue Bond Benefit:

☒ Amount of Bonds, if requested: \$ 18,000,000

Is a purchaser for the Bonds in place?

☒ Yes or ☐ No

Percentage of Project Costs financed from Public Sector sources:

Agency staff will calculate the percentage of Project Costs financed from Public Sector sources based upon Sources of Funds for Project Costs as depicted above under the heading "Estimated Project Costs" (Section II(I)) of the Application.

C.) Likelihood of Undertaking Project without Receiving Financial Assistance

Please confirm by checking the box below, will this project move forward without the requested incentives?

☐ Yes or ☒ No

If the Project will be undertaken without Financial Assistance provided by the Agency, then provide a statement in the space provided below indicating why the Project should be given economic incentives by the Agency:

N/A

IV. EMPLOYMENT PLAN

A) Current Employee Headcount:

	Current # of jobs at proposed project location or to be relocated to project location	IF FINANCIAL ASSISTANCE IS GRANTED – project the number of FTE and PTE jobs to be RETAINED	IF FINANCIAL ASSISTANCE IS GRANTED – project the number of FTE and PTE jobs to be CREATED upon THREE Years after Project completion	Estimate number of residents of the Labor Market Area in which the Project is located that will fill the FTE and PTE jobs to be created upon THREE Years after Project Completion **
Full time (FTE)	2	2	0	N/A
Part Time (PTE)	2	2	0	N/A
Total	4	4	0	N/A

Full-time Employee Definition: (i) a full-time, permanent, private-sector employee on the Company's payroll, who has worked at the Project Location for a minimum of 35 hours per week for more than six months of a year and who is entitled to receive the usual and customary fringe benefits extended by Recipient to other employees with comparable rank and duties; or (ii) two part-time, permanent, private sector employees on Recipient's payroll, who have worked at the Project Location for a combined minimum of 35 hours per week for more than six months of a year and who are entitled to receive the usual and customary fringe benefits extended by Recipient to other employees with comparable rank and duties.

**For the purposes of this question, please estimate the number of FTE and PTE jobs that will be filled, as indicated in the third column, by residents of the Labor Market Area, in the fourth column. The Labor Market Area includes Orange County and the surrounding region (or six other contiguous counties, including Orange County, chosen at the Agency's discretion).

B) Salary and Fringe Benefits for Jobs to be Created:

Category of Jobs to be Created	Number of Jobs Year 1	Number of Jobs Year 2	Number of Jobs Year 3	Average Salary or Salary Range	Average Fringe Benefit or Range of Fringe Benefits
Management	N/A				
Professional	N/A				
Administrative	N/A				
Sales	N/A				
Production/ Manufacturing	N/A				
Independent Contractor	N/A				
Other (specify)	N/A				

If there is a salary range larger than \$20,000 in a category above please provide additional breakdown information below:

N/A

**Please attach breakdown if space provided is not sufficient.

C) Salary and Fringe Benefits for Jobs to be Retained:

Category of Jobs to be Retained	Current Number of Jobs	Average Salary or Salary Range	Average Fringe Benefit or Range of Fringe Benefits
Management	4	\$36.5k to \$56k	\$11,500
Professional			
Administrative			
Sales			
Production/ Manufacturing			
Independent Contractor			
Other (specify)			

If there is a salary range larger than \$20,000 in a category above please provide additional breakdown information below:

N/A

**Please attach breakdown if space provided is not sufficient.

D) Please attach a projected hiring plan if conducted on a monthly time frame and not conducted on an annual basis as broken down in the charts above.

E) Describe the benefits or benefits package offered to employees:

See attached.

****Please attach narrative if space provided is not sufficient.**

F) Describe internal training and advancement opportunities offered to employees:

UPPM offers a comprehensive training program called United University which provides online education with courses in key developmental areas such as Human Resources, Leasing/Marketing, Leadership, Accounting and Management. We are also active members in IREM (Institute of Real Estate Management)

****Please attach narrative if space provided is not sufficient.**

V. REPRESENTATIONS BY THE APPLICANT

The Applicant understands and agrees with the Agency as follows:

- A. Job Listings In accordance with Section 858-b(2) of the New York General Municipal Law, the applicant understands and agrees that, if the proposed project receives any Financial Assistance from the Agency, except as otherwise provided by collective bargaining agreements, new employment opportunities created as a result of the proposed project must be listed with the New York State Department of Labor Community Services Division (the "DOL") and with the administrative entity (collectively with the DOL, the "JTPA Entitle") of the service delivery area created by the federal job training partnership act (Public Law 97-300) ("JTPA") in which the project is located.
- B. First Consideration for Employment In accordance with Section 858-b(2) of the General Municipal Law, the applicant understands and agrees that, if the proposed project receives any Financial Assistance from the Agency, except as otherwise provided by collective bargaining agreements, where practicable, the applicant must first consider persons eligible to participate in JTPA programs who shall be referred by the JTPA Entities for new employment opportunities created as a result of the proposed project.
- C. A liability and contract liability policy for a minimum of three million dollars will be furnished by the Applicant insuring the Agency.
- D. Annual Sales Tax Filings In accordance with Section 874(8) of the General Municipal Law, the Applicant understands and agrees that, if the proposed project receives any sales tax exemptions as part of the Financial Assistance from the Agency, in accordance with Section 874(8) of the General Municipal Law, the applicant agrees to file, or cause to be filed, with the New York State Department of Taxation and Finance, the annual form prescribed by the Department of Taxation and Finance, describing the value of all sales tax exemptions claimed by the applicant and all consultants or subcontractors retained by the Applicant.
- E. Annual Employment Reports: The applicant understands and agrees that, if the proposed project receives any Financial Assistance from the Agency, the applicant agrees to file, or cause to be filed, with the Agency, on an annual basis, reports regarding the number of people employed at the project site. The applicant will receive a request for information in the fourth quarter of each year that Financial Assistance is utilized and agrees to return the information by the end of January the following year.
- F. Compliance with N.Y. GML Sec. 862(1): Applicant understands and agrees that the provisions of Section 862(1) of the New York General Municipal Law, as provided below, will not be violated if Financial Assistance is provided for the proposed Project:

§ 862. Restrictions on funds of the agency. (1) No funds of the agency shall be used in respect of any project if the completion thereof would result in the removal of an industrial or manufacturing plant of the project occupant from one area of the state to another area of the state or in the abandonment of one or more plants or facilities of the project occupant located within the state, provided, however, that neither restriction shall apply if the agency shall determine on the basis of the application before it that the project is reasonably necessary to discourage the project occupant from removing such other plant or facility to a location outside the state or is reasonably necessary to preserve the competitive position of the project occupant in its respective industry.
- G. Compliance with Applicable Laws: The Applicant confirms and acknowledges that the owner, occupant, or operator receiving Financial Assistance for the proposed Project is in substantial compliance with applicable local, state and federal tax, worker protection and environmental laws, rules and regulations.
- H. False and Misleading Information: The Applicant confirms and acknowledges that the submission of any knowingly false or knowingly misleading information may lead to the immediate termination of any

Financial Assistance and the reimbursement of an amount equal to all or part of any tax exemption claimed by reason of the Agency's involvement the Project.

- I. Recapture: Should the Applicant not expend, hire as presented, or violates Sales Tax Exemption regulations, the Agency may view such information/status as failing to meet the established standards of economic performance. In such events, some or all of the benefits taken by the Applicant will be subject to recapture.
- J. Rescission of Benefits Conferred: Applicant understands and agrees that in the event that (a) the Applicant does not proceed to final Agency approval within six (6) months of the date the Agency adopts its initial approval resolution and/or (b) close with the Agency on the requested financial assistance within twelve (12) months of the date the Agency adopts its initial resolution, the Agency reserves its right to rescind and cancel all prior approvals. In the event the Agency rescinds its approvals and the Applicant re-applies to the Agency, the Applicant understands and agrees that its re-application will be subject to any and all changes in law, Agency policies or fees imposed by the Agency that are in effect as of the date of re-application.
- K. Absence of Conflicts of Interest: The applicant has received from the Agency a list of the members, officers, and employees of the Agency. No member, officers or employee of the Agency has an interest, whether direct or indirect, in any transaction contemplated by this Application, except as hereinafter described:
- L. Freedom of Information Law (FOIL): The applicant acknowledges that the OCIDA is subject to New York State's Freedom of Information Law (FOIL). Applicants understand that all project information and records related to this application are potentially subject to disclosure under FOIL subject to limited statutory exclusions.

The Applicant and the individual executing this Application on behalf of applicant acknowledge that the Agency and its counsel will rely on the representations made in this Application when acting hereon and hereby represents that the statements made herein do not contain any untrue statement of a material fact and do not omit to state a material fact necessary to make the statements contained herein not misleading.

California
STATE OF NEW YORK)
COUNTY OF ORANGE *LA*) ss.:
angeles

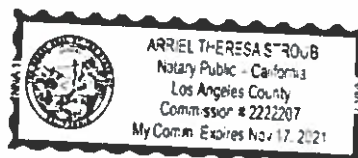
Jeremy Bronfman, being first duly sworn, deposes and says:

1. That I am the President (Corporate Office) of Wallkill Owner LLC (Applicant) and that I am duly authorized on behalf of the Applicant to bind the Applicant.
2. That I have read the attached Application, I know the contents thereof, and that to the best of my knowledge and belief, this Application and the contents of this Application are true, accurate and complete.

[Signature]
(Signature of Officer)

Subscribed and affirmed to me under penalties of perjury
this 10th day of February, 2021.

[Signature]
(Notary Public)



This Application should be submitted to:

Orange County Industrial Development Agency
c/o Mary Ellen Rogulski, Chairman
Orange County Business Accelerator
4 Crotty Lane, Suite 100
New Windsor, NY 12553.

The Agency will collect an administrative fee at the time of closing.

SEE ATTACHED FEE SCHEDULE

Transaction Counsel
RUSSELL GAENZLE, ESQ.
Harris Beach PLLC
99 Garnsey Road
Pittsford, New York 14534
Tel: (585) 419-8633
Fax: (585) 419-8817



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HOLD HARMLESS AGREEMENT

Applicant hereby releases the ORANGE COUNTY INDUSTRIAL DEVELOPMENT AGENCY and the members, officers, servants, agents and employees thereof (the "Agency") from, agrees that the Agency shall not be liable for and agrees to indemnify, defend and hold the Agency harmless from and against any and all liability arising from or expense incurred by (A) the Agency's examination and processing of, and action pursuant to or upon, the attached Application, regardless of whether or not the Application or the Project described therein or the tax exemptions and other assistance requested therein are favorably acted upon by the Agency, (B) the Agency's acquisition, construction and/or installation of the Project described therein and (C) any further action taken by the Agency with respect to the Project; including without limiting the generality of the foregoing, all causes of action and attorneys' fees and any other expenses incurred in defending any suits or actions which may arise as a result of any of the foregoing. If, for any reason, the Applicant fails to conclude or consummate necessary negotiations, or fails, within a reasonable or specified period of time, to take reasonable, proper or requested action, or withdraws, abandons, cancels or neglects the Application, or if the Agency or the Applicant are unable to reach final agreement with respect to the Project, then, and in the event, upon presentation of an invoice itemizing the same, the Applicant shall pay to the Agency, its agents or assigns, all costs incurred by the Agency in processing of the Application, including attorneys' fees, if any.

(Applicant Signature)

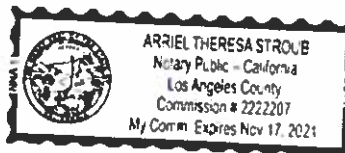
By: Wallkill Owner LLC

Name: Jeremy Bronfman

Title: President

(Notary Public)

Sworn to before me this 10th day
of February, 2021





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To be completed/calculated by AGENCY

Real Property Tax Benefits (Detailed):

** This section of this Application will be: (i) completed by IDA Staff based upon information contained within the Application, and (ii) provided to the Applicant for ultimate inclusion as part of this completed Application.

PILOT Estimate Table Worksheet

Dollar Value of New Construction and Renovation Costs	Estimated New Assessed Value of Property Subject to IDA*	County Tax Rate/1000	Local Tax Rate (Town/City/Village)/1000	School Tax Rate/1000

*Apply equalization rate to value

PILOT Year	% Payment	County PILOT Amount	Local PILOT Amount	School PILOT Amount	Total PILOT	Full Tax Payment w/o PILOT	Net Exemption
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
TOTAL							

*Estimates provided are based on current property tax rates and assessment values

Cost Benefit Analysis:

To be completed/calculated by AGENCY

	<u>Costs =</u> <u>Financial Assistance</u>	<u>Benefits =</u> <u>Economic Development</u>
*Estimated Sales Tax Exemption	\$ _____	New Jobs Created Permanent _____ Temporary _____ Existing Jobs Retained Permanent _____ Temporary _____
Estimated Mortgage Tax Exemption	\$ _____	Expected Yearly Payroll \$ _____
Estimated Property Tax Abatement	\$ _____	Expected Gross Receipts \$ _____
		Additional Revenues to School Districts _____ _____ _____
		Additional Revenues to Municipalities _____ _____ _____
		Other Benefits _____
Estimated Interest Savings IRB Issue	\$ _____	Private Funds invested \$ _____
		Likelihood of accomplishing proposed project within three (3) years <input type="checkbox"/> Likely or <input type="checkbox"/> Unlikely

* Estimated Value of Goods and Services to be exempt from sales and use tax as a result of the Agency's involvement in the Project. PLEASE NOTE: These amounts will be verified and there is a potential for a recapture of sales tax exemptions (see "Recapture" on page 10).

\$ _____ (to be used on the NYS ST-60)



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Fill out when instructed by Agency

RETAIL QUESTIONNAIRE

To ensure compliance with Section 862 of the New York General Municipal Law, the Agency requires additional information if the proposed Project is one where customers personally visit the Project site to undertake either a retail sale transaction or purchase services.

- A) Will any portion of the Project consist of facilities or property that will be primarily used in making sales of goods or services to customers who personally visit the Project site? ☐ Yes ☐ No
- B) What percentage of the cost of the Project will be expended on such facilities or property primarily used in making sales of goods or services to customers who personally visit the Project? _____ %
- C) Is the Project location or facility likely to attract a significant number of visitors from outside the Mid-Hudson Economic Development Region (i.e.: Orange, Dutchess, Putnam, Rockland, Sullivan, Ulster, and Westchester counties)? ☐ Yes ☐ No
- D) Will the Project make available goods or services which are not currently reasonably accessible to the residents of the municipality within which the proposed Project would be located? ☐ Yes ☐ No
- E) Will the Project preserve permanent, private sector jobs or increase the overall number of permanent, private sector jobs in the State of New York? ☐ Yes ☐ No

If yes, explain:

****Please attach narrative if space provided is not sufficient.**

- F) Will the Project be located in an area designated as an economic development zone pursuant to Article 18-B of the General Municipal Law (Source: <https://esd.ny.gov/empire-zones-program>)? ☐ Yes ☐ No

If yes, explain:

****Please attach narrative if space provided is not sufficient.**

- G) Will the Project be in a census tract or block numbering area (or census tract or block numbering area contiguous thereto) which, according to the most recent census data, has (i) a poverty rate of at least 20% for the year in which the data relates, or at least 20% of households receiving public assistance, and (ii) an unemployment rate of at least 1.25 times the statewide unemployment rate for the year to which the data relates? (Source: United States Census Bureau <https://factfinder.census.gov/>)

☐ Yes ☐ No

If yes, explain:

****Please attach narrative if space provided is not sufficient.**



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FEE SCHEDULE

Application Fee:

\$5,000 non-refundable, due at application, broken down as follows:

IDA Administrative Fee: \$2,500

IDA Transaction Counsel Fee: \$2,500

Labor Policy Monitoring Fee (based on project cost):

This fee will be deposited into a non-interest bearing escrow account and will fund the ongoing audit of Labor Policy compliance throughout construction. Any unused funds on deposit with the IDA will be returned to the company upon project completion.

Projects less than \$5M:	\$5,000.00
Projects greater than \$5M but less than \$15M:	\$10,000.00
Projects greater than \$15M but less than \$25M:	\$20,000.00
Projects greater than \$25M but less than \$50M:	\$30,000.00
Projects greater than \$50M but less than \$100M:	\$45,000.00
Projects greater than \$100M but less than \$500M:	\$55,000.00
Projects greater than \$500M:	To be determined

Closing Fee:

IDA Fee

*****Per OCIDA scoring criteria. See Attached.***

Manufacturing Sector

1% of the first \$2,000,000 of the project cost (as identified on page 12 of this application), plus .5% of amount above that, due at closing (total project cost includes land acquisition costs).*

Distribution/Warehouse Sector

1% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

Retail Sector - Stores

485B: 2% of the first \$2,000,000 of the project cost (as identified on page 12 of this application), plus 1% of amount above that, due at closing (total project cost includes land acquisition costs).*

Retail Sector – Back Office/Medical

10 year PILOT: 1% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

Hotel Sector (Per Scoring Criteria)

10 year PILOT: 1% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

4 year PILOT: 1% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

Tourism Sector

\$0-\$30M Capital Cost: 1% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

\$30-\$100M Capital Cost: .75% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

Over \$100M Capital Cost: .50% of the project cost (as identified on page 12 of this application), due at closing (total project cost includes land acquisition costs).*

“Special Projects”

TBD per project

IDA Transaction Counsel Fee:

One-third (1/3) of IDA fee (minimum of \$30,000 – to be reduced for smaller projects on case by case basis - plus out of pocket expenditures).

Local Labor Policy Monitoring:

The IDA will use a third-party firm or firms to monitor compliance with the Local Labor Policy (attached hereto). All costs incurred by the IDA in connection with such monitoring, should they exceed the amount collected at application, shall be the responsibility of the Company.

NOTE: IDA reserves the right to seek additional IDA and Transaction Counsel fees for exceptionally complex/large transactions.

Please make all Checks payable to:

Orange County Industrial Development Agency

Mail to:
4 Crotty Lane
New Windsor, NY 12553

*In the event that an applicant does not seek or does not qualify for an OCIDA PILOT or the equivalent of the State's 485-b program, the fee will be a straight one-half percent (0.5%) of the project cost.

The OCIDA Fee Schedule is the standard used when calculating all project fees. These fees are not open for negotiation. Please initial stating you understand and consent to the above RW

Closing Fee:

Please be advised should the Orange County IDA act to adopt the Final Resolution for your project a fee will be due at closing.

If at any time the project costs change prior to the Final Resolution, please inform management immediately for closing fee recalculation purposes.

Please initial stating you understand the foregoing, have provided accurate project costs, and consent to the estimated closing fee provided above RW



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PROJECT SCORING CRITERIA
To be completed/calculated by AGENCY

Project Name:

Score:

1. Strategic Vision (0 OR 5)*:

- a. Does the project fit into preferred industry categories (manufacturing, industrial, medical, office, tourism)?
- b. Capitalizes upon un-or-under-employed, available talent pool?

2. Ratable Value (Capital Expenditure) (0 – 5):

- a. Investment in property resulting in increased ratables in municipality.
- b. Utilizes brownfield or otherwise “undesirable” parcel
- c. Return non-taxable property tax rolls
- d. “Brownfield remediation” would receive a 5

3. Number of Jobs (1 – 5):

- a. NOT sliding scale; relative to industry

4. Quality of Jobs (0 – 5):

- a. Defined as
 - 0 = ANY jobs at minimum wage
 - 1 = ALL jobs over \$15/hour
 - 2 = 25% over \$25/hr plus benefits
 - 3 = 50% over \$25/hr plus benefits
 - 4 = 75% over \$25/hr plus benefits
 - 5 = ALL jobs over \$25/hr plus benefits

5. Location (1 OR 5):

- a. 1 = In Orange County
- b. 5 = Designated growth zone, as identified by IDA (ex. Port Jervis, Highland Falls)

6. Desirability (0 – 5)*:

- a. Does the project have local political support?
 - i. Support letter from Supervisor/Mayor
- b. Is there favor, locally, for the project?
- c. Is the project remediating a brownfield or repurposing a zombie property?
- d. Is the parcel located in federally distressed area?
- e. Has project construction already begun?

TOTAL

** Speculative Buildings - identified as a project built with no end-user committed - results in an automatic 0 in these categories*

2-10 - Low/No PILOT

11-20 - Medium/Sector-based PILOT

21-30 - High/Qualifies for "Goliath" PILOT



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LABOR POLICY

Adopted 01-12-17

The Orange County Industrial Development Agency (IDA) was established for the purpose of creating employment opportunities for, and to promote the general prosperity and economic welfare of the residents of Orange County. The IDA offers economic incentives and benefits to qualified applicants who wish to locate or expand their businesses or facilities in Orange County. When the IDA approves a project, it enters into agreements to extend these incentives and benefits to the applicant.

Construction jobs, though limited in time duration, are vital to the overall employment opportunities and economic growth in Orange County. The IDA believes that companies benefiting from its incentive programs should employ local laborers, mechanics, craft persons, journey workers, equipment operators, truck drivers and apprentices (hereinafter "construction workers"), including those who have returned from military service, during the construction phase of projects. In this way, the IDA can generate significant benefits to advance the County's general prosperity. It is, therefore, the policy of the IDA that firms benefiting from its programs shall employ workers from Orange County and the "local labor" market during all project phases, including the construction phase.

For the purpose of this policy, the "local labor" market for construction workers shall be defined as those individuals living in Orange, Ulster, Sullivan, Dutchess, Putnam, Rockland and Westchester Counties. Applicants receiving IDA benefits shall ensure the contractor/developer hire at least 85% from the "local labor" market for their approved projects. The 85% shall be by contractor and in total at the time of completion of the project. The contractor/developer is mandated to keep daily log sheets of all field workers, commencing on the date of application. Any work performed after application shall be included in the determination of overall compliance with the 85% hiring requirements of this policy. A third-party auditing firm will be engaged to monitor construction work commencing on the date benefits are granted by resolution of the IDA Board.

However, the IDA recognizes that the use of local labor may not be possible for the following reasons and the applicant may request an exemption on a particular contract or trade scope for the following reasons:

1. Warranty issues related to installation of specialized equipment whereby the manufacturer requires installation by only approved installers;
2. Specialized construction is required and no local contractors or local construction workers have the required skills, certifications or training to perform the work;
3. Cost Differentials:
 - a. For projects whose project cost exceeds \$15M, significant cost differentials in bid prices whereby the use of local labor and materials significantly increases the sub contract or contract of a particular trade or work scope by at least 20%. Every reasonable effort should be made by the applicant and or the applicant's contractor to get below the 20% cost differential including, but not limited to, communicating and meeting with local construction

- trade organizations, such as the Hudson Valley Building and Construction Trades Council and other local Contractor Associations;
 - b. For projects whose project cost is less than \$15M, significant cost differentials in bid prices whereby the use of local labor and materials significantly increases the sub contract or contract of a particular trade or work scope by 10% or more. Every reasonable effort should be made by the applicant and or the applicant's contractor to get below the 10% cost differential including, but not limited to, communicating and meeting with local construction trade organizations, such as the Hudson Valley Building and Construction Trades Council and other local Contractor Associations;
4. No labor is available for the project; and
 5. The contractor requires key or core persons such as supervisors, foreman or "construction workers" having special skills that are not available in the "local labor" market.

The request to secure an exemption for the use of non-local labor must be received from the applicant on the exemption form provided by the IDA or the 3rd party monitor and received in advance of work commencing. The request will be reviewed by the 3rd party monitor and forwarded to the IDA, at which time the IDA's Audit Committee shall have the authority to approve or disapprove the exemption. The 3rd party monitor shall report each authorized exemption to the Board of Directors at its monthly meeting.

In addition, applicants receiving IDA benefits and Contractors on the project shall make every reasonable effort to utilize vendors, material suppliers, subcontractors and professional services from Orange County and the surrounding counties. Applicants and contractors shall be required to keep records of those local vendors, material suppliers, contractors and professional services whom they have solicited and with whom they have contracted with or awarded. This shall be stored in a binder on site and shall be easily available for review by an authorized representative of the IDA, such as the IDA's 3rd party monitor. It shall include any documents for solicitation and contracts. It is the goal of the County of Orange and the IDA to promote the use of local veterans on projects receiving IDA benefits. By partnering with local contractors, local contractor groups, local trade unions and contractors awarded work on IDA projects, there are opportunities for veterans to gain both short-term and long-term careers in the construction industry.

Once approved for IDA benefits, all applicants will be required to provide to IDA staff the following information:

1. Contact information for the applicant's representative who will be responsible and accountable for providing information about the bidding and awarding of construction contracts relative to the applicant's project;
2. Description of the nature of construction jobs created by the project, including in as much detail as possible, the number, type and duration of construction positions;
3. The names, contact information, certificate of authorization to do business in the State of New York and copies of current Certificates of NYS Workers' Compensation Insurance, NYS Disability Insurance, General Liability Insurance and proof of current OSHA training certification from all contractors' employees performing work on the site; and
4. A Construction Completion Report listing the names and business locations of prime contractors, subcontractors and vendors who have been engaged in the construction phase of the project.

All Orange County IDA projects are subject to local monitoring by the IDA and any 3rd party monitor. The applicant and/or the Construction Manager or General Contractor acting as agent for the applicant on the project, shall keep a log book on site detailing the number of workers, hours worked and counties and states in which they reside. Proof of residency or copy of drivers' license shall be included in the log book, along with evidence of necessary OSHA certifications. Reports will be on forms provided by the IDA or weekly payroll reports which contain the same information as required on the IDA issued form. The applicant and contractors are subject to periodic inspection or monitoring by the IDA or 3rd party monitor.

The 3rd party monitor shall issue a report to the IDA staff immediately when an applicant or applicant's contractor is not in compliance with this labor policy. IDA staff shall advise the Audit Committee and/or IDA Board of non-compliance by email or at the next scheduled meeting. If a violation of policy has occurred, IDA staff shall notify the applicant and contractor in writing of non-compliance and give applicant a warning of violation and 72 hours in which to correct such violation. Upon evidence of continued non-compliance or additional violations, the IDA and/or its 3rd party monitor shall notify the applicant that the project is in violation of the Orange County IDA Labor Policy and is subject to IDA Board action which may result in the revocation, termination and/or recapture of any or all benefits conferred by the IDA.

The IDA will use a third party firm or firms to monitor and audit compliance with this local labor policy, the cost of which shall be paid for by the Company in advance of the audits and held in a non-interest bearing escrow account until audits are complete.

The applicant of an IDA approved project shall be required to maintain a 4' X 8' bulletin board on the project site containing the following information:

1. Contact information of the applicant;
2. Summary of the IDA benefits received;
3. Contractors names and contact information on IDA provided form;
4. Copies of proof of exemption from labor policy;
5. Copies of any warnings or violations of policy;
6. Copy of the Executed Labor Policy.

The bulletin board shall be located in an area that is accessible to onsite workers and visitors, which should be clear and legible at least 10 feet from said board.

The applicant has read the OCIDA Labor Policy and agrees to adhere to it without changes and shall require its construction manager, general contractor and sub-contractors who are not exempt to acknowledge the same. The Applicant understands and agrees that it is responsible for all third-party auditing and monitoring costs.



Applicant Signature
Walkill Owner LLC

Company Name
Jeremy Bronfman

Print Name of above signer
jeremy@lincolnavcap.com

Email/phone of Applicant
2/10/2021

Date

Brandon Sand

Signature of CM, GC or SC
Lincoln Avenue Capital, LLC

Company Name
Brandon Sand

Print Name of above signer
brandon@lincolnavcap.com

Email/phone of CM/GC/SC
2/16/2021

Date

Wallkill Living Center - Amherst, NY

455 Schutt Road Middletown, NY 10940

Project Description

Wallkill Living Center ("the Project"), is located in Middletown, New York approximately 1 mile west of the Interstate 84/Route 17 interchange. The elderly property consists of 136 residential rental units housed in a single mid-rise building. The property was originally constructed in 2003. Currently 116 units are set aside at 60% AMI, consisting of 58 one-bedroom units and 58 two-bedroom units. The remaining 20 two-bedroom units are not restricted and rented at market rate. As part of the resyndication, all units will be set aside at 60% AMI for 30 years.

Unit Mix

Bedrooms	Bathrooms	AMI % / Type	Units	Square Feet
1	1.0	60%	58	600
2	1.0	60%	58	860
2	2.0	60%	20	1210
Total / Weighted Average			136	—

Construction Scope of Work

Wallkill Living Center is a low-income elderly apartment complex in Amherst, NY. The 4% Bond/LIHTC transaction will feature a full site renovation of approximately \$40,000 per unit (\$5.44M). This renovation, which will be completed within twelve months of closing, will focus on improving tenant quality of life and improving the physical condition and operational efficiency of the Project. Operational efficiencies will be created through investments in renewable energy and energy efficiency features. The specific scope of work will be determined through a rigorous design process and tailored to meet the capital needs of the property; however, the typical scope of work includes the following. All lighting fixtures in the units and common areas will be upgraded to energy efficient LED fixtures; all external windows and sliding doors will be replaced with double glazed units further improving the building envelope's insulation; all apartment electrical appliances will be upgraded to Energy Star rated appliances; water fixtures will be replaced with more efficient low-flow toilets, showerheads, and aerators. Further rehab work will include interior door hardware replacement; replacement of kitchen cabinets/vanities; replacement of kitchen countertops with laminated units; and installation of resilient vinyl flooring. Additional external work will include painting of all exterior walls and sidings; parking lot and pavement trip hazard repairs; exterior lights replacement with LED light fixtures; and cleaning/repairing of all storm drainage systems to ensure highest efficiency operation.

Sources and Uses of Funds

The sources of funds for the acquisition and rehabilitation of the Project will be a combination of a tax-exempt loan from Citi Community Capital ("Citi") through their "Back-to-Back" program, a Citi taxable

construction loan, four percent (4%) low-income housing tax credit equity ("LIHTC"), a subordinate loan from the State of New York Low-Income Housing Trust Fund Program, and deferred developer fee. Multifamily housing bonds will be issued by the Orange County Industrial Development Agency ("OCIDA") in the approximate amount of \$14,500,000, which will be purchased directly by Citi. Citi will also arrange a construction-only taxable loan in the amount of \$8,000,000, funded on a drawdown basis, in order to bridge tax credit equity funds. The Project expects to generate annual tax credits allocated by NYSHCR in the amount of approximately \$960,000 that will be sold to a tax credit investor to raise LIHTC equity in the approximate amount of \$8,830,000.

Impact of Incentives on Project

In order for the project to proceed, Tax Exempt Bonds must be issued by an authorized bond issuer. Without the issuance of TE Bonds, tax credits cannot be claimed for the project and the project will not be possible. A Payment in Lieu of Taxes Agreement (PILOT) with the Orange County IDA will provide adequate tax abatement to allow for the financial feasibility of the project and long-term operating performance of the property. In addition to the PILOT, a sales and mortgage recording tax exemption will further support the project's feasibility.

Economic Impact and Job Retention/Creation

According to a study completed in 2015 by the National Association of Home Builders¹, \$1M of residential remodeling/rehab has significant impacts of the local economy and job support. The graphic below shows the impact to local income, local business owners' income, local wages and salaries, taxes, and jobs through an investment of \$1M in a rehabilitation of a multifamily residential apartment complex.

Total One-Year Impact: Sum of Phase I and Phase II:

Local Income	Local Business Owners' Income	Local Wages and Salaries	Local Taxes ¹	Local Jobs Supported
\$840,800	\$254,800	\$585,500	\$70,700	11.5

The benefits from a project of this kind come in two phases. Phase I constitutes the direct and indirect impact of construction activity,

Phase I: Direct and Indirect Impact of Construction Activity:

Local Income	Business Owners' Income	Local Wages and Salaries	Local Taxes ⁵	Local Jobs Supported
\$577,200	\$194,500	\$382,400	\$36,000	7.2

¹"The Economic Impact of Home Building in a Typical Local Area: Income, Jobs, and Taxes Generated". *National Association of Home Builders, Housing Policy Department*. 2015 April.

And Phase II constitutes the induced, or ripple, effect of spending of income and taxes from Phase I,

Phase II: Induced (Ripple) Effect of Spending the Income and Taxes from Phase I:

Local Income	Business Owners' Income	Local Wages and Salaries	Local Taxes ¹	Local Jobs Supported
\$263,600	\$60,300	\$203,100	\$34,700	4.4

The current total construction budget for the proposed Wallkill Living Center rehab is **\$5.44M**. Using the figures above that results in an economic and job impact of:

	Local Income	Local Business Owner's Income	Local Wages and Salaries	Local Taxes	Local Jobs Supported
per \$1M rehab	\$840,800	\$254,800	\$585,500	\$70,700	11.5
Wallkill	\$4,573,952	\$1,386,112	\$3,185,120	\$384,608	62.56

Retained Jobs

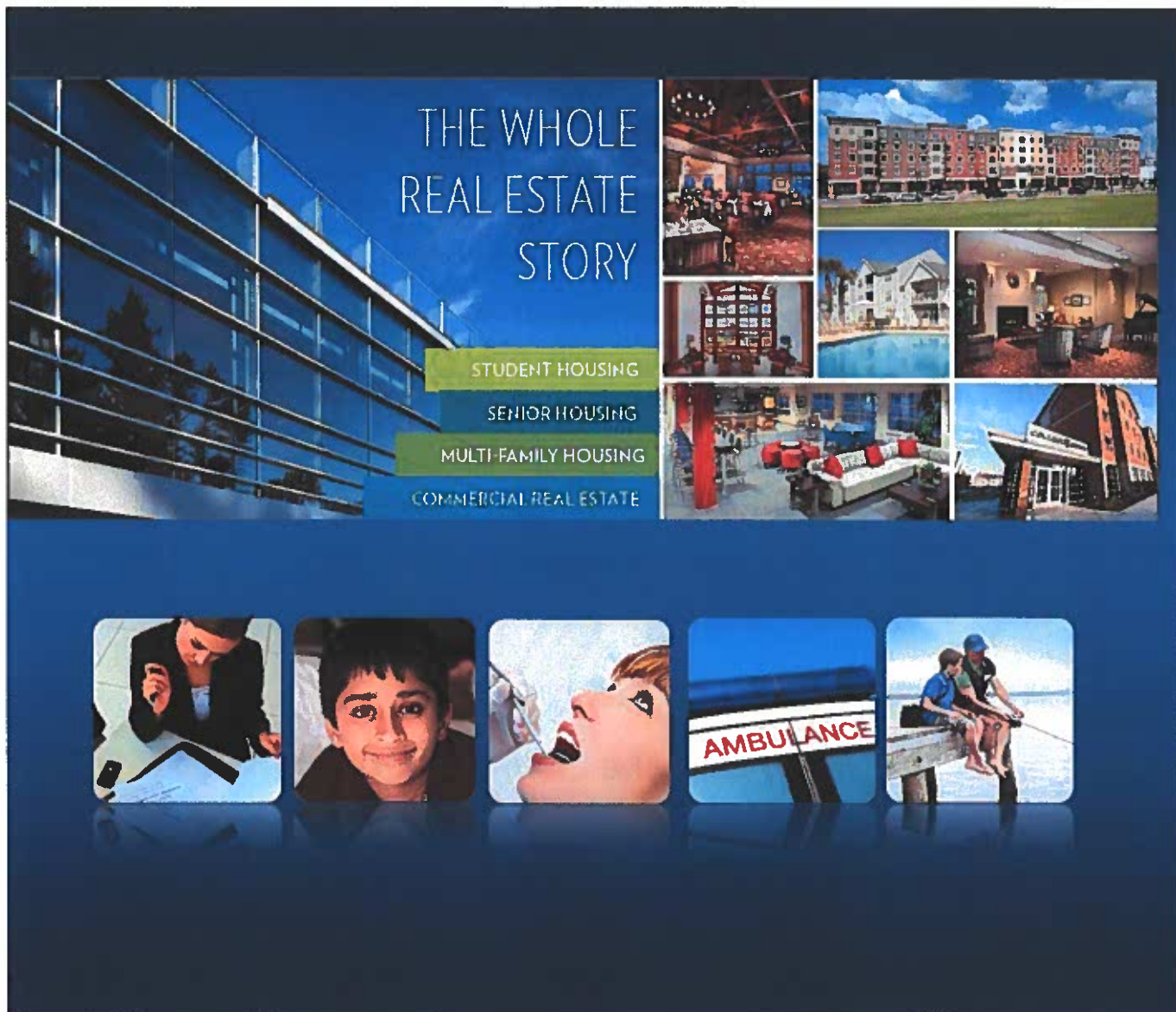
Wallkill Living Center currently has **2** full time and **2** part-time employees working at the site. Additionally, through the various service contractor(s) who provide the site maintenance and repairs, an additional **8** jobs are supported by the site's operations. These jobs are expected to be retained through the completion of this project.





Employee Benefits Enrollment Guide

Plan Year: October 1, 2020 to September 30, 2021



Welcome to Benefits Enrollment

United Group offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Elections you make during your new hire benefits enrollment will be effective until **September 30, 2021.**



Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide.

How to Enroll

The first step is to review your current benefit elections; or waive particular coverage as desired. Verify your personal information and make any changes if necessary. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.

Employees are required to access the ADP Workforce Now Portal to either confirm their continuation of benefits or make changes to their current plans. To do this, please access ADP Workforce Now at: workforcenow.adp.com - for assistance with password resets/access to the site, contact Bekah Hebert at 518-687-7340.



When to Enroll

Please enroll by a week before you effective date



How to Make Changes- Qualifying Events

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include, for example: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan.

Contact Bekah Hebert at 518-687-7340 in HR to open your life event enrollment change access in your ADP Workforce Now Portal





What's New in 2020 – 2021



United Group will continue to partner with **Blue Shield of Northeastern New York (BSNENY)** for our health insurance plans. The National Blue Cross Blue Shield BlueCard network is offered on both plans.



BSNENY HDPPO 6324 Hybrid. NEW- Increased Deductible and ER Copay

- No Premium Increase
- Deductible is: \$2,000 / \$4,000 (Aggregate)
- Out of Pocket Maximum is: \$6,600 / \$13,200 (Embedded)
- Emergency Room: Deductible then \$250 Copay

BSNENY EPO 5024 Hybrid. NEW-Increased Deductible and ER Copay

- Slight Premium Increase
- Deductible is: \$1,000 / \$2,000 (Embedded)
- Out of Pocket Maximum is: \$6,600 / \$13,200 (Embedded)
- Emergency Room: \$250 Copay

United Group will remain with **The Guardian** for the employee benefit plans below;



Voluntary Life– Guarantee Issue increase to \$140,000 for you, \$50,000 for your Spouse
SPECIAL ONE-TIME Voluntary Life RE-ENROLLMENT OPPORTUNITY (Enroll without Evidence of insurability!)

Vision – No increase in premiums; no plan design change

Dental – No increase in premiums; no plan design change

Short + Long Term Disability – No increase in premiums; no plan design change

Specified Disease – No increase in premiums; no plan design change

Accident Insurance – No increase in premiums; no plan design change

United Group will continue to offer **Telemedicine** coverage through **United Concierge Medicine (UCM)** at no cost to you!





Helpful Terms and Definitions:

Copay: A fixed dollar amount that you pay for a covered health care service (for example \$30), usually paid when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance: Is a percentage of your share of the costs for services that you must pay out of your own pocket.

Deductible: An upfront amount you are responsible for during your plan year for covered health care services before your plan begins to pay anything on your behalf. There are 2 types of deductibles...

- **Aggregate Deductible:** The entire family deductible must be met before coinsurance/ copays will apply. It can be met by one person or by all family members combined.
- **Embedded Deductible:** Ensures protection where one person within the family contract will never pay more than the individual deductible exposure before coinsurance/copays will apply.

Out-of-Pocket Maximum: An annual amount the federal government sets as the maximum each individual or family can be required to pay in cost sharing for covered services during the plan year.

Embedded Out-of-Pocket Maximum: When a family member meets his or her individual Out-of-Pocket Maximum, the insurance company will begin paying for that individual in full. The rest of the family will have to meet the remaining Out-of-Pocket Maximum. Once the total family Out-of-Pocket Maximum has been met the entire family will be covered in full. An Embedded Out-of-Pocket Maximum is protection where one person within the family contract will never pay more than the individual Out-of-Pocket Maximum exposure.

Medical and Prescription Drugs – BSNENY – HDPPO 6324

The following chart highlights the medical benefits for the new plan year. Detailed benefit information is located on the benefit summary. To locate a provider, log on to: www.bsneny.com

BENEFIT HIGHLIGHTS	BSNENY HD PPO 6324 – National Network	
	In Network	Out of Network
In Network Deductible (Ind/Fam)	\$2,000 / \$3,000	\$2,000 / \$4,000
Deductible Type	Aggregate	Aggregate
Out-of-Pocket Max (Ind/Fam)	\$6,600 / \$13,200 (Embedded)	Unlimited
OFFICE VISITS		
Preventive Care Adult Annual Physical, Well baby / child care, Mammogram, Pap Smear, Prostate Cancer screening, etc.	Covered in Full	Deductible then 30% Coinsurance
PCP Office Visits	Pediatric: Deductible then \$0 Copay Adult: Deductible then \$30 Copay	Deductible then 30% Coinsurance
Specialist Office Visits	Deductible then \$50 Copay	Deductible then 30% Coinsurance
Chiropractic Visits	PCP: Deductible then \$30 Copay SPC: Deductible then \$50 Copay	Deductible then 30% Coinsurance
Rehabilitative Physical, Speech and Occupational Therapy	PCP: Deductible then \$30 Copay SPC: Deductible then \$50 Copay (60 aggregate visits)	Deductible then 30% Coinsurance
Lab	Deductible then \$50 Copay	Deductible then 30% Coinsurance
X-Rays	PCP: Deductible then \$30 Copay SPC: Deductible then \$50 Copay	Deductible then 30% Coinsurance
HOSPITAL BENEFITS		
Inpatient Hospitalization (Includes Skilled Nursing, Mental Health & Substance Use)	Deductible then \$500 Copay	Deductible then 30% Coinsurance
Outpatient Surgery	Deductible then \$200 Copay	Deductible then 30% Coinsurance
Emergency Care	Deductible then \$250 Copay	Deductible then \$250 Copay
Ambulance	Deductible then \$150 Copay	Deductible then \$150 Copay
Urgent Care	Deductible then \$50 Copay	Deductible then \$50 Copay
PRESCRIPTION DRUG BENEFITS Tier 1 / Tier 2/ Tier 3		
Prescription Drugs – Retail Mail Order: 90 Day Supply	Deductible then \$15 / \$30 / \$50 Copay – (Mandatory Mail Order) Deductible then 2 Copays	Not Covered
MENTAL HEALTH & SUBSTANCE ABUSE		
Outpatient Mental Health Services	Deductible then Covered in Full	Deductible then 30% Coinsurance
Outpatient Substance Use Services	Deductible then Covered in Full	Deductible then 30% Coinsurance
OTHER		
Durable Medical Equipment	Deductible then Covered in Full	Deductible then 50% Coinsurance
Dependent/Student	26 / 26	

Your Cost in 2020 - 2021

	BSNENY HD PPO 6322		
	Employee Only	EE + Spouse	Family
Employee Bi-Weekly Contributions	\$59.69	\$383.89	\$590.49
United Group Contribution to your HSA	\$57.59	\$115.38	\$115.38



High Deductible PPO 6324 with Health Savings Account (HSA) – HSA Bank

The PPO 6324 with HSA Plan represents a very different and innovative approach to health care. United Group will set aside a portion of your contribution in a Health Savings Account to be available to pay for eligible medical, dental and vision expenses. The plan is designed to give you:

- More control over how your benefit dollars are spent.
- An HSA is similar to an FSA in that you are eligible to pay for health care expenses with pre-tax dollars.
- Money can be invested much like 401(k) funds.
- Unused money is not forfeited at the end of the year and is carried forward.
- The account is yours to keep so that you can take it with you if you change jobs or retire.
- If you have any money remaining after your retirement, you may withdraw it as cash.

A **Welcome Kit** will be sent to new plan participants for PPO 6322 with HSA. It will include everything you will need to log on to the **HSA Bank** website and set up your account where you can track your balance.



Health Savings Accounts (HSA)

Is an H.S.A.
Right for Me?

- **It saves you money.** High Deductible plans have lower monthly premiums, meaning less money is being taken out of your paycheck.
- **It is Portable.** The money in your H.S.A. is carried over from year to year and is yours to keep, even if you leave the company.
- **Retirement Account.** Disbursements are allowed for non-medical expenses after age 65.

Triple Tax
Savings

- All Contributions are tax-free; so they reduce your federal income taxes owed.
- Distributions to pay for Qualified Medical Expenses are tax-free
- Interest and Earnings grow tax-free.

Who is
Eligible?

- Anyone who is
- Enrolled in a **QUALIFIED** High Deductible plan
- Not covered by another medical plan
- Not entitled to nor eligible AND enrolled in Medicare or Medicaid
- Not eligible to be claimed on another person's tax return

2020
Maximum
Contribution

- Individual \$3,550
- Family \$7,100
- Age 55+ are allowed an additional "Catch-Up" Contribution up to \$1,000 annually for Individual or Family coverage

What is an
Eligible
Expense?

- Qualified Medical care expense incurred by you, your spouse or dependent(s).
- Deductibles, Copays and Coinsurance including but not limited to Medical, Dental & Vision benefits
- COBRA and Health insurance premiums; if receiving unemployment benefits
- Medicare and other Healthcare coverage if you are age 65+ (other than Medicare supplemental policy such as Medigap)



*Individuals can cash out their HSAs for purposes other than medical expenses, but these distributions are subject to both **income tax** and a **20 percent penalty tax** if received before age 65 (except in cases of disability or death). Unused amounts in one year can be carried over to following years and added to subsequent contributions.*

Medical and Prescription Drugs – BSNENY – EPO 5024 Hybrid

The following chart highlights the medical benefits for the new plan year. Detailed benefit information is located on the benefit summary. To locate a provider, log on to: www.bsneny.com. As a reminder, the EPO plans do not provide coverage when you use out-of-network providers.

BENEFIT HIGHLIGHTS	BSNENY EPO 5024 Hybrid – National Network
	In Network ONLY
In Network Deductible (Ind/Fam)	\$1000 / \$2,000
Deductible Type	(Embedded)
Out-of-Pocket Max (Ind/Fam)	\$6,600 / \$13,200 (Embedded)
OFFICE VISITS	
Preventive Care Adult Annual Physical, Well baby / child care, Mammogram, Pap Smear, Prostate Cancer screening, etc.	Covered in Full
PCP Office Visits	Pediatric: \$0 Copay Adult: \$30 Copay
Specialist Office Visits	\$50 Copay
Chiropractic Visits	PCP: Deductible then \$30 Copay SPC: Deductible then \$50 Copay
Rehabilitative Physical, Speech and Occupational Therapy	Deductible then 10% Coinsurance (60 aggregate visits)
Lab	Deductible then 10% Coinsurance
X-Rays	Deductible then 10% Coinsurance
HOSPITAL BENEFITS	
Inpatient Hospitalization (Includes Skilled Nursing, Mental Health & Substance Use)	Deductible then 10% Coinsurance
Outpatient Surgery	\$200 Copay
Emergency Care	\$250 Copay
Ambulance	Deductible then 10% Coinsurance
Urgent Care	\$50 Copay
PRESCRIPTION DRUG BENEFITS (Tier 1 / Tier 2/ Tier 3)	
Prescription Drugs – Retail	\$15 / \$30 / \$50 Copay - (Mandatory Mail Order)
Mail Order: 90 Day Supply	2 Copays
MENTAL HEALTH & SUBSTANCE ABUSE	
Outpatient Mental Health Services	Covered in Full
Outpatient Substance Use Services	Covered in Full
OTHER	
Durable Medical Equipment	50% Coinsurance
Dependent/Student	26 / 26

Your Cost in 2020 - 2021

	BSNENY EPO 5024		
	Employee Only	EE + Spouse	Family
Employee Bi-Weekly Contributions	\$108.15	\$499.18	\$748.07



Provider Network

To Search for Providers, log on to www.bsneny.com and click Find a Doctor

Blue Shield of NENY - National BlueCard®

The BlueCard® and BlueCard® Worldwide programs enable employees to access doctors and hospitals throughout the U.S. and nearly 200 other countries and territories when they travel or live away from home. Employees can use the Blue National Doctor & Hospital® finder online search tool or call BlueCard Access at 1-800-810-BLUE (2583) to find a provider.



With BlueCard, employees have access to:

- Worldwide inpatient, outpatient, and professional services
- Doctor or hospital referrals
- Verbal translations

Note: Coverage may be limited to urgent and emergency care based on the plan. Employees should contact customer service for specific benefit information.

BSNENY Healthy Life Rewards

Earn up to **\$500** during the plan year.

Express Scripts Mail Order and Prescriptions Savings

Make the most of your prescription drug benefits^{*}.

Your member ID card gives you access to more than 350 local retail pharmacies, and nearly 70,000 Pharmacies nationwide. Visit bsneny.com to locate a pharmacy near you.



Mail order prescriptions

We partner with Express Scripts®, the largest mail-order pharmacy in the country, to deliver prescriptions right to your door.

Our partnership gives you access to savings such as:

- 90-day prescriptions (pay less than you would filling monthly prescriptions at your local pharmacy)
- More than 400 generic medication alternatives for \$10 or less for a 90-day supply
- Tablet-splitting program that makes 15-day prescriptions last 30 days, and 45-day scripts last 90 days

Identifying lower-cost alternatives

My Rx Choices is an online resource that helps you and your doctors find available lower-cost alternatives for medications you take on an ongoing basis. Access the site through bsneny.com and get side-by-side comparisons of lower-cost options. My Rx Choices will help you identify more than 400 generic and tablet-splitting alternatives.

Specialty medications

Specialty medications are prescription drugs used to treat complex conditions, including cancer, multiple sclerosis, and rheumatoid arthritis. BlueShield works with Walgreens Pharmacy to administer this service. For more information, please call 1-877-917-4400 or visit bsneny.com.

BSNENY Price a Medication

Price a Medication is an online resource that helps you compare prices for all brand-name and generic medications as well as identify lower cost alternatives. Access the site through www.bsneny.com and click *Manage my prescriptions*. Select *Price a Medication* from the Prescriptions drop down menu to get started. Your member benefits are automatically applied (such as deductibles, copays or coinsurance) so that you can easily find out how much your medication will cost. Enter a location to compare pricing among pharmacies. You may also compare pricing using the Express Scripts app.

BSNENY Mail Order Prescription Savings

BlueShield of Northeastern New York partners with Express Scripts®, the largest mail-order pharmacy in the country, so you can save time and money on your prescriptions. More than **400 generic medications are available for \$10 or less for a 90-day supply through mail order**. Talk to your doctor about a generic alternative that might be right for you.

Prescription Discounts

How GoodRx Works

In less than 90 seconds, see how GoodRx provides prices and discounts for prescription drugs to save you up to 80%.

Why do I need GoodRx?

Prescription drug prices are not regulated. The cost of a prescription may differ by more than \$100 between pharmacies across the street from each other! Insurance isn't helping like it used to. In the past 10 years, insurance companies have passed 25-80% more of the cost of drugs onto patients.

How can GoodRx help me?

GoodRx gathers current prices and discounts to help you find the lowest cost pharmacy for your prescriptions. The average GoodRx customer saves \$276 a year on their prescriptions. GoodRx is 100% free. No personal information required.

How do I find discounts for my drug?

It's easy. Just go to the home page, type in your drug's name in the search field, and click the "Find the Lowest Price" button. We'll even help you spell the name of your prescription.

What are GoodRx coupons?

GoodRx coupons will help you pay less than the cash price for your prescription. They're free to use and are accepted at virtually every U.S. pharmacy.

Your pharmacist will know how to enter the codes on the coupon to pull up the lowest discount available.

How do I use a GoodRx coupon?

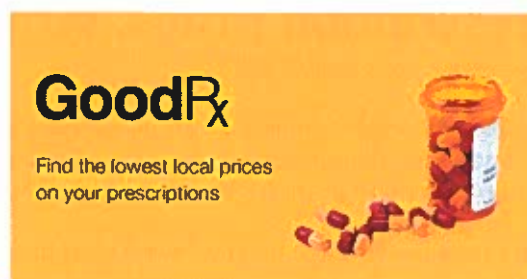
It's similar to using a coupon at a grocery store. Simply print the coupon and bring it with you to the pharmacy when you pick up your prescription. The pharmacist will enter the numbers on the coupon into their system to find the discount.

Don't have a printer or want to save paper & ink cartridges? You can show the coupon on your phone by:

- A) Sending the coupon to yourself via email or text
- B) Or using our mobile app
- C) Or visiting our mobile website <https://www.goodrx.com/>

What if I have insurance or Medicare?

Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need. GoodRx may be able to find you a lower price than your insurance copay. Hundreds of generic medications are available for \$4 or even free without insurance.



Prescription Drugs, Why It Pays to Shop Around

Consumer Reports April, 5, 2018

Shopping around for drugs is clearly important if you're among the 9 percent of U.S. adults, or roughly 28 million people, who don't have health insurance and must pay all of their drug costs and other healthcare expenses, says Orly Avitzur, M.D., Consumer Reports' medical director. But it can be worth the effort even when you are insured.

That's because we found that the lowest retail prices in pharmacies can sometimes be a better deal than using insurance, especially in the case of drugs that aren't covered well.

Yet many people seem unaware of how effective shopping around can be. In a recent CR survey, only 22 percent of current prescription drug takers who had paid more for their medication in the previous year said they comparison shopped for a better deal.

A caveat: If you have insurance but opt not to use it for your prescription drugs, the money you spend won't count toward your deductible or your out-of-pocket maximum.

Save on Meds in 3 Easy Steps

Step 1: Find and use online discounts.

Start by trying GoodRx, Blink Health, or WeRx.org. They will ask for the name of the drug, the dose, the number of pills, and where you live. Then they will show what you can expect to pay at various pharmacies if you use their discount coupons or vouchers, which you can print out or download to your phone to show a pharmacist.

Step 2: Widen your scope of where to shop for drugs.

HealthWarehouse.com, an online pharmacy, had the lowest prices for our market basket of meds. Keep in mind that it won't fill certain prescriptions, including Adderall and opioids like Vicodin.

Costco and Sam's Club consistently had low overall prices and could be even cheaper with online coupons. (You don't have to be a member to get those low prices, but if you do join—\$60 at Costco and \$100 at Sam's Club—you could save even more.)

Also consider independent and grocery-store pharmacies. Prescription drug prices do vary greatly there, with some being very expensive. But the absolute lowest prices we found in each city we called were almost always at these kinds of stores.

Step 3: Ask a pharmacy directly whether it will honor discount online coupons.

Our shoppers learned that pharmacies will almost always honor them—but you may need to be persistent. Pharmacists tend to run prescriptions through insurance automatically, even when paying the retail cash price and using discount coupons would cost less.

There are in-store discounts, but they're rarely applied unless you ask for them specifically. Third-party online discount coupons tend to be even deeper and more attractive. So ask for "all available" discounts, and then make sure to get the best option. Otherwise, pharmacists may simply use your insurance or, if you don't have insurance, offer you a smaller in-store discount or even charge you the full retail price.

We found that it's probably not worth asking if they will match the low prices offered at another store. None of the stores our secret shoppers contacted agreed to do that.

Once you settle on a pharmacy that consistently offers good deals on medication, fill all your prescriptions there. That makes it easier for pharmacists to spot potentially dangerous interactions and other safety concerns. But if you find that your drug costs start rising noticeably, it may be time to start the process all over again and find another primary retailer.

Telemedicine Benefits –

United Concierge Medicine (UCM)

United Group Pays the full cost of this benefit for ALL employees!

Members have **24/7/365 access to an MD/PA by telephone, videoconference, text messaging and email**. UCM is composed of local health care providers because they believe that those that understand the local healthcare environment provide the best care.

UCM can **provide diagnosis and treatment** of many common disorders such as pink eye, colds/flu, allergies, urinary tract infections, rashes and mild asthma to name a few.

UCM can **send prescriptions** directly to a pharmacy when appropriate.

UCM can **order lab tests and x-rays** if needed. If they believe a condition is beyond their scope they can refer the patient to a Specialist that they would feel comfortable sending their family members to.

UCM can answer simple to complex medical questions and are committed to following up with patients after the initial consultation.

CONTACT INFORMATION

Phone	844-4-VIP-DOC / (844-484-7362)
Email	customersupport@UCMnow.com
Web	www.UCMnow.com

Download our free mobile apps:



Child Health Plus

United Groups Employees may wish to consider enrolling their children in this coverage instead of the employee plan. This is private insurance and will not be payroll deducted by your employer.

New York State has a health insurance plan for kids, called Child Health Plus. Depending on your family's income, your child may be eligible to join either Children's Medicaid or Child Health Plus. Both Children's Medicaid and Child Health Plus are available through dozens of providers throughout the state.

Who is eligible?

To be eligible for either Children's Medicaid or Child Health Plus, children must be under the age of 19 reside in New York State. Whether a child qualifies for Children's Medicaid or Child Health Plus depends on gross family income. Children who are not eligible for Medicaid can enroll in Child Health Plus if they do not already have health insurance and are not eligible for coverage under the public employees' state health benefits plan. Some children who were covered by employer-based health insurance within the past six months may be subject to a waiting period before they can be enrolled in Child Health Plus. Determining whether your child is subject to a waiting period will depend on your household income and the reason your child(ren) lost employer-based coverage, the Marketplace will indicate during enrollment.

What Does It Cost?

There is no monthly premium for families whose income is less than 1.6 times the poverty level. That is about \$639 a week for a three-person family, about \$772 a week for a family of four. Families with somewhat higher incomes pay a monthly premium of \$9, \$15, \$30, \$45, or \$60 per child per month, depending on their income and family size. For larger families, the monthly fee is capped at three children. If the family's income is more than 4 times the poverty level, they pay the full monthly premium charged by the health plan. There are no co-payments for services under Child Health Plus, so you do not have to pay anything when your child receives care through these plans. To see whether you would have to pay a premium for coverage, consult the Child Health Plus eligibility tables below.

How to enroll?

You must apply for Child Health Plus coverage through the New York State of Health Marketplace: <https://nystateofhealth.ny.gov/> all enrollments must be completed by the 15th of the month for an effective date of the first of the following month.

Child Health Plus									
2020 Family Contributions by Income and Household Size									
Family Contributions	Monthly Income by Family Size*								Each Additional Person, Add:
	1	2	3	4	5	6	7	8	
Free Insurance	\$1,701	\$2,298	\$2,895	\$3,493	\$4,090	\$4,687	\$5,285	\$5,882	\$598
\$9 / Child / Month (Max / \$27 / Family)	\$2,361	\$3,190	\$4,019	\$4,847	\$5,676	\$6,505	\$7,334	\$8,163	\$829
\$15 / Child / Month (Max / \$45 / Family)	\$2,659	\$3,592	\$4,525	\$5,459	\$6,392	\$7,325	\$8,259	\$9,192	\$934
\$30 / Child / Month (Max / \$90 / Family)	\$3,190	\$4,310	\$5,430	\$6,550	\$7,670	\$8,790	\$9,910	\$11,030	\$1,120
\$45 / Child / Month (Max / \$135 / Family)	\$3,722	\$5,092	\$6,335	\$7,642	\$8,949	\$10,255	\$11,562	\$12,869	\$1,307
\$60 / Child / Month (Max / \$180 / Family)	\$4,254	\$5,747	\$7,240	\$8,734	\$10,227	\$11,720	\$13,214	\$14,707	\$1,494
Full Premium *	Over	Over	Over	Over	Over	Over	Over	Over	Over
Child / Month	\$4,254	\$5,747	\$7,240	\$8,734	\$10,227	\$11,720	\$13,214	\$14,707	\$1,494

*The full premium varies, depending on the health plan chosen by the family.

Children's Medicaid 2019 Income Eligibility Levels									
Age Categories For Children	Monthly Income by Family Size								Each Additional Person, Add:
	1	2	3	4	5	6	7	8	
Children under 1yr; Pregnant Women	\$2,372	\$3,204	\$4,037	\$4,869	\$5,702	\$6,534	\$7,367	\$8,199	\$833
Children 1-18 yrs	\$1,638	\$2,213	\$2,788	\$3,363	\$3,938	\$4,513	\$5,088	\$5,663	\$575

Call this toll-free number: 1-800-698-4KIDS (1-800-698-4543) and ask about Child Health Plus and Children's Medicaid.

If you are hearing impaired call the TTY number, 1-877-898-5849.

Voluntary Dental – Guardian PPO- DentalGuard Preferred

The following chart includes highlights of the dental benefits being offered this year, see the benefit summary for additional plan information. With your PPO plan, you can visit any dentist; but you pay less out-of-pocket when you choose a PPO dentist. To locate a provider, you can log onto www.guardiananytime.com.

Benefit Highlights	Voluntary Dental	
	PPO	
	In Network	Out of Network
Network	DentalGuard Preferred	
Deductible <ul style="list-style-type: none"> Individual Family Limit Waived for 	\$50 Individual \$150 Family Preventive	\$50 Individual \$150 Family Preventive
Annual Maximum Benefit	\$1,500 Per Person	
Diagnostic & Preventive Services <ul style="list-style-type: none"> Exams, Cleanings X-rays Sealants 	100%	100%
Basic Restorative <ul style="list-style-type: none"> Fillings Root Canals Periodontics Simple Extractions 	80%	80%
Major Restorative <ul style="list-style-type: none"> Crowns Bridges Dentures 	50%	50%
Orthodontic Benefits Appliance needs to be place prior to age 19	50%	
Orthodontic Lifetime Max	\$1,500 Per Person	
Dependent Age	26 / 26	

Your Cost in 2020- 2021

	Employee Only	EE + Spouse	Family
Employee Bi-Weekly Contributions	\$15.23	\$24.36	\$41.29



College Tuition Benefit® Rewards

Overview

www.Guardian.CollegeTuitionBenefit.com

Employees earn free Tuition Rewards for participation in the Guardian Dental Plan.

Employees participating in the Guardian Dental Plan will earn Tuition Rewards that can be used to pay for up to one year's tuition at a SAGE Scholar college. There are over 340 private colleges and universities across the nation in the SAGE Consortium. That's one third of the National Association of Colleges and Universities, NAICU. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Report. One Tuition Reward point = \$1.

What can employees expect from the College Tuition Benefit?

- ⌚ 2,000 Tuition Rewards® are given to each **dental plan subscriber** when they register an eligible student or students. Subscriber Tuition Rewards® can be allocated to any registered student.
- ⌚ 500 Tuition Rewards are given to each **student registered**. Student Tuition Rewards® can only be used by the specific registered student.
- ⌚ 2,000 additional Tuition Rewards® are given to the **subscriber**, annually in the month following the Dental Plan's renewal.
- ⌚ 2,500 **bonus** Tuition Rewards® are given to the **subscriber** the month following the Dental Plan's third renewal (**4th year**), for a total reward of 4,500 for that year.

Policy Year	Subscriber Reward*	Subscriber's Reward Balance (balance does not accrue interest)
Initial Registration, Subscriber & Student Rewards		2,500 (2,000 + 500)
2	2,000	4,500
3	2,000	6,500
4	4,500 (Bonus Year)	11,000
5	2,000	13,000
6	2,000	15,000
7	2,000	17,000

This example shows how the program would help a 12 year old in the family of a Guardian dental subscriber. If the registered student attends a participating SAGE Scholar College, the tuition will be reduced by \$17,000 spread evenly over the first four years of attendance.

Important Information:

- ⌚ In order to be registered for the College Tuition Benefit, each employee must provide a valid email address.
- ⌚ Following enrollment, subscribers receive a Welcome email. **Please check your spam folder.** If a welcome email is not received, contact Admin@CollegeTuitionBenefit.com.
- ⌚ The welcome email is notification that an online account is established. Subscribers can log in to see the points posted to their account, and add additional eligible students as they wish. **If an employee does not log into the account in the first 6 months, the Tuition Reward may be reduced.**
- ⌚ Eligible students include children, grandchildren, nieces, and nephews.
- ⌚ The maximum rewards that can be used, per registered student, cannot exceed one year's tuition at a participating school.
- ⌚ Families do not select a college ahead of time.
- ⌚ Each Tuesday, registered employees receive **Market Cap and Gown**, an e-newsletter that details events and topics related to college financing, and notifies employees of new colleges in the network.

Deadline dates:

- ⌚ To use Tuition Rewards, a child must be registered by August 24th of the year they enter 11th grade.
- ⌚ The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if they want to pledge some or all of their Tuition Rewards to the Registered Student. If the subscriber wants to use their Tuition Rewards, they must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

***** Please remember that you are also eligible for an additional College Tuition Benefit program through your 401K benefit match *****

Voluntary Vision Insurance- Guardian

Your benefits include an annual vision exam and preferred pricing on a large selection of brand-name, designer frames, lenses, and lens options if you utilize the services of an In-Network Provider. To locate a provider you can log on to www.guardiananytime.com and select Davis Vision. Visiting a Davis Vision network location or a participating retail center such as Wal-Mart, JCPenny, Target, Sam's Club, Pearle Vision or Visionworks offers a significant out-of-pocket savings.

Benefit Highlights	Voluntary Vision	
	In Network Benefit	Out-of-Network Benefit
Network	Davis Vision - Designer	
Vision Exam Every 12 months • Eye Exam	\$10 Copay	\$10 Copay then up to \$50 allowance
Lenses: Every 12 months • Single Vision Lenses • Lined Bifocal Lenses • Lined Trifocal Lenses • Lenticular Lenses	\$10 Copay	\$10 Copay then up to \$48 Allowance \$10 Copay then up to \$67 Allowance \$10 Copay then up to \$86 Allowance \$10 Copay then up to \$126 Allowance
Contact Lenses: <i>(in lieu of complete set of glasses)</i> Every 12 months • Elective / Disposable • Medically Necessary Contact Lenses	\$10 Copay, \$135 allowance then 15% off remaining balance Covered in Full (Copay waived) (with approved authorization)	\$10 Copay then \$105 allowance \$10 Copay then \$210 Allowance
Frames:* Every 12 months • In Collection • Non Collection	\$10 Copay, \$135 allowance then 20% off remaining balance \$10 Copay, \$135 allowance then 20% off remaining balance	\$10 Copay then up to \$48 Allowance \$10 Copay then up to \$48 Allowance
Dependent Age Limits (Non-Student / Student)	26 / 26	

Your Cost in 2020 - 2021

	Employee Only	EE + Spouse	Family
Employee Bi-Weekly Contributions	\$3.46	\$5.24	\$9.22

Basic Life Insurance and AD&D – Guardian

United Group provides full-time employees with Basic Life and Accidental Death and Dismemberment (AD&D) coverage in the amount of 100% of your annual salary to a maximum of \$100,000 with a minimum of \$10,000 insurance. United Group pays the full cost of this benefit. Please remember to update / verify your beneficiaries in ADP.

Voluntary Life Insurance – Guardian

United Group employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through bi-weekly payroll deductions.

Voluntary Term Life			
	Increments Of:	Maximum Benefit	Guarantee Issue
Employee Benefit	\$20,000	\$140,000	\$140,000
Spouse Benefit (is based on employee age and terminates at age 70)	50% of EE's amount in increments of \$10,000	\$70,000	\$50,000
Child Benefit (age 14 days to 26 years)	10% of EE's amount in increments of \$2,000	\$10,000	\$10,000
A Health Statement will be required if you waive coverage for yourself or your dependents at initial eligibility & if you increase your elected amount once enrolled. 2020 SPECIAL ONE TIME OPEN ENROLLMENT OFFER AVAILABLE!			

Benefit Reductions: 35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

Bi-weekly premiums displayed.

Policy Election Cost Per Age Bracket

		< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69 ¹
\$20,000 Policy Election Amount										
Employee	\$20,000	\$.65	\$.74	\$1.02	\$1.57	\$2.49	\$3.79	\$6.46	\$10.62	\$17.08
Spouse	\$10,000	\$.32	\$.37	\$.51	\$.79	\$1.25	\$1.89	\$3.23	\$5.31	\$8.54
Child	\$2,000	\$.16	\$.16	\$.16	\$.16	\$.16	\$.16	\$.16	\$.16	\$.16
\$40,000 Policy Election Amount										
Employee	\$40,000	\$1.29	\$1.48	\$2.03	\$3.14	\$4.99	\$7.57	\$12.92	\$21.23	\$34.15
Spouse	\$20,000	\$.65	\$.74	\$1.02	\$1.57	\$2.49	\$3.79	\$6.46	\$10.62	\$17.08
Child	\$4,000	\$.31	\$.31	\$.31	\$.31	\$.31	\$.31	\$.31	\$.31	\$.31
\$60,000 Policy Election Amount										
Employee	\$60,000	\$1.94	\$2.22	\$3.05	\$4.71	\$7.48	\$11.35	\$19.39	\$31.85	\$51.23
Spouse	\$30,000	\$.97	\$1.11	\$1.52	\$2.35	\$3.74	\$5.68	\$9.69	\$15.92	\$25.62
Child	\$6,000	\$.47	\$.47	\$.47	\$.47	\$.47	\$.47	\$.47	\$.47	\$.47
\$80,000 Policy Election Amount										
Employee	\$80,000	\$2.59	\$2.95	\$4.06	\$6.28	\$9.97	\$15.14	\$25.85	\$42.46	\$68.31
Spouse	\$40,000	\$1.29	\$1.48	\$2.03	\$3.14	\$4.99	\$7.57	\$12.92	\$21.23	\$34.15
Child	\$8,000	\$.63	\$.63	\$.63	\$.63	\$.63	\$.63	\$.63	\$.63	\$.63
\$100,000 Policy Election Amount										
Employee	\$100,000	\$3.23	\$3.69	\$5.08	\$7.85	\$12.46	\$18.92	\$32.31	\$53.08	\$85.39
Spouse	\$50,000	\$1.62	\$1.85	\$2.54	\$3.92	\$6.23	\$9.46	\$16.15	\$26.54	\$42.69
Child	\$10,000	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79
\$120,000 Policy Election Amount										
Employee	\$120,000	\$3.88	\$4.43	\$6.09	\$9.42	\$14.95	\$22.71	\$38.77	\$63.69	\$102.46
Spouse	\$60,000	\$1.94	\$2.22	\$3.05	\$4.71	\$7.48	\$11.35	\$19.39	\$31.85	\$51.23
Child	\$10,000	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79
\$140,000 Policy Election Amount										
Employee	\$140,000	\$4.52	\$5.17	\$7.11	\$10.99	\$17.45	\$26.49	\$45.23	\$74.31	\$119.54
Spouse	\$70,000	\$2.26	\$2.59	\$3.55	\$5.49	\$8.72	\$13.25	\$22.62	\$37.15	\$59.77
Child	\$10,000	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79	\$.79

Details with cost and benefits specific you will be found when you access your ADP Workforce Now Open Enrollment portal

Voluntary Short Term Disability – Guardian

Employees who want to supplement their income may purchase this coverage. When you enroll in this benefit, you pay the full cost through semi-monthly payroll deductions. See your Certificate of Coverage for detailed benefit information.

Benefit Highlights	
Benefit Percentage	60% of Salary to Maximum of \$1,000 weekly
Beginning Date: Accident & Sickness	8 th Day
Maximum Benefit Period	26 Weeks
A <u>Health Statement</u> will be required if you waive coverage at initial eligibility	

Short Term Disability Bi-Weekly Cost Illustration	
Policy amounts shown based on sample salary amounts only. * Salary excludes Bonuses & Commission	
Your premium rate	\$0.860
\$20,000 Annual Salary (\$231 Weekly Benefit)	\$9.17 Deduction
\$35,00 Annual Salary (\$404 Weekly Benefit)	\$16.04 Deduction
\$45,000 Annual Salary (\$519 Weekly Benefit)	\$20.60 Deduction
\$55,000 Annual Salary (\$635 Weekly Benefit)	\$25.21 Deduction
\$65,000 Annual Salary (\$750 Weekly Benefit)	\$29.77 Deduction
\$80,000 Annual Salary (\$923 Weekly Benefit)	\$36.64 Deduction
\$100,000 Annual Salary (\$1,000 Weekly Benefit)	\$39.69 Deduction

Details with cost and benefits specific you will be found when you access your ADP Workforce Now Open Enrollment portal

Voluntary Long Term Disability – Guardian

Employees who want to supplement their income may purchase this coverage. When you enroll in this benefit, you pay the full cost through semi-monthly payroll deductions. See your Certificate of Coverage for detailed benefit information.

Benefit Highlights	
Benefit Percentage	60% of Salary to a Maximum of \$5,000 monthly
Beginning Date: Accident & Sickness	181 st Day
Maximum Benefit Period	SSNRA – age 65
A Health Statement will be required if you waive coverage at initial eligibility	

Long Term Disability Bi-Weekly Cost Illustration									
Policy amounts shown based on sample salary amounts only. * Salary excludes Bonuses & Commission									
	Election Amounts								
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+
Your Premium Rate	\$0.180	\$0.250	\$0.290	\$0.380	\$0.640	\$1.180	\$1.680	\$1.900	\$1.260
\$20,000 Annual Salary \$1,000 Monthly Benefit	\$1.39	\$1.92	\$2.23	\$2.92	\$4.92	\$9.08	\$12.93	\$14.62	\$9.69
\$35,000 Annual Salary \$1,750 Monthly Benefit	\$2.42	\$3.37	\$3.90	\$5.12	\$8.62	\$15.89	\$22.62	\$25.58	\$16.96
\$50,000 Annual Salary \$2,500 Monthly Benefit	\$3.46	\$4.81	\$5.58	\$7.31	\$12.31	\$22.69	\$32.31	\$36.54	\$24.23
\$65,000 Annual Salary \$3,250 Monthly Benefit	\$4.50	\$6.25	\$7.25	\$9.50	\$16.00	\$29.50	\$42.00	\$47.50	\$31.25
\$80,000 Annual Salary \$4,000 Monthly Benefit	\$5.54	\$7.69	\$8.92	\$11.69	\$19.69	\$36.31	\$51.70	\$58.46	\$38.77
\$90,000 Annual Salary \$4,500 Monthly Benefit	\$6.23	\$8.65	\$10.04	\$13.15	\$22.15	\$40.85	\$58.15	\$65.77	\$43.62
\$100,000 Annual Salary \$5,000 Monthly Benefit	\$6.92	\$9.62	\$11.15	\$14.62	\$24.62	\$45.39	\$64.62	\$73.08	\$48.46

Details with cost and benefits specific you will be found when you access your ADP Workforce Now Open Enrollment portal

Guardian Value Added Services

WorkLife Matters/ EAP

Your Confidential Employee Assistance Program – Guardian

WorkLifeMatters provides guidance for personal issues that you might be facing and information about other concerns that affect your life, whether it's a life event or on a day-to-day basis.

- Unlimited telephonic consultation with an EAP counselor available 24/7 at **800-386-7055**. Identify yourself as a United Payroll, LLC employee
- Referrals to local counselors – up to three sessions free of charge
- State-of-the-art website featuring over 3,400 helpful articles on topics like wellness, training courses, and a legal and financial center

WorkLifeMatters can offer help with:		
Education <ul style="list-style-type: none"> • Admissions testing & procedures • Adult re-entry programs • College Planning • Financial aid resources • Finding a pre-school Lifestyle & Fitness Management <ul style="list-style-type: none"> • Anxiety & Depression • Divorce & Separation • Drugs & Alcohol 	Dependent Care & Care Giving <ul style="list-style-type: none"> • Adoption Assistance • Before / After School Programs • Day Care / Elder Care • Elder Care • In-home Services Working Smarter <ul style="list-style-type: none"> • Career Development • Effective Managing • Relocation 	Legal and Financial <ul style="list-style-type: none"> • Basic Tax Planning • Credit & Collections • Debt Counseling • Home Buying • Immigration

For more information about WorkLifeMatters,
go to www.ibhworklife.com; User Name: Matters; Password: wlm70101

Will Preparation Services

Access to estate planning professionals, online planning documents, and a resource library including: <ul style="list-style-type: none"> • Estate Planning Documents Access to Estate Planners <ul style="list-style-type: none"> • -up to 3 telephonic consultations Resource Library <ul style="list-style-type: none"> • -Unlimited access • -Glossaries/terminology • -Legal articles and guides • -Frequently asked questions • -Attorney assisted will preparation available 	Assistance with issues related to: <ul style="list-style-type: none"> • Advanced health care directives • Estate taxes • Executors and probate • Financial power of attorney • Getting organized • Guardianship and conservatorship • Healthcare power of attorney • Living wills • Trusts • Wills
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Voluntary Specified Disease – Critical Illness Insurance – Guardian

United Group employees may supplement their benefits with this Voluntary coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through Bi-Weekly payroll deductions.

BENEFIT AMOUNTS		Voluntary Specified Disease – Critical Illness	
Employee Benefit - Guarantee Issue up to age 70		Lump sum of \$5,000 to \$25,000 in increments of \$5,000 GI: \$20,000	
Spouse Benefit (based on employee's age) - Guarantee Issue up to age 70		\$2,500 to \$12,500 in increments of \$2,500 increments GI: \$10,000 ▪ <i>Benefit is not to exceed 50% of the employee's benefit amount</i>	
Child Benefit (birth to 26 years) - Guarantee Issue		Included w/ the Employee enrollment at 25% of the employee's benefit GI: All Amounts	
CONDITIONS		1 st OCCURRENCE	2 nd OCCURRENCE
Cancer - Invasive Cancer - Carcinoma In Situ - Skin Cancer		100% 30% \$250 per lifetime	100% 0% Not Covered
Vascular - Heart Attack - Stroke - Heart Failure - Coronary Arteriosclerosis		100% 100% 100% 30%	100% 100% 100% 0%
Other - Organ Failure - Kidney Failure		100% 100%	100% 100%
Pre-Existing Condition Limitation		6 months prior, 6 months after	
Cancer Vaccine Benefit		\$50 per lifetime for receiving a cancer vaccine	
Wellness Benefit		\$100 per year - per enrolled Employee, Spouse, Child	
A <u>Health Statement</u> will be required if... 1. If you elect an amount that exceeds the Guarantee Issue, 2. For all applicants age 70+ regardless of elected amount. 3. If you waive coverage for yourself or your dependents at your initial eligibility			

**Details with cost and benefits specific you will be found when you access your
ADP Workforce Now Open Enrollment portal**

Policy Election Amounts		Bi-Weekly premiums displayed Election Cost per Age Bracket					
Employee	Child	<30	30-39	40-49	50-59	60-69	70+
\$5,000	\$1,250	\$2.01	\$2.56	\$4.06	\$6.69	\$9.78	\$17.11
\$10,000	\$2,500	\$2.66	\$3.69	\$6.53	\$11.47	\$17.25	\$31.33
\$15,000	\$3,750	\$3.31	\$4.82	\$9.00	\$16.25	\$24.73	\$45.54
\$20,000	\$5,000	\$3.95	\$5.95	\$11.47	\$21.02	\$32.21	\$59.76
\$25,000	\$6,250	\$4.60	\$7.08	\$13.94	\$25.80	\$39.68	\$73.97
Spouse (based on EE age)		<30	30-39	40-49	50-59	60-69	70+
\$2,500		\$1.36	\$1.67	\$2.50	\$3.98	\$5.71	\$9.67
\$5,000		\$1.69	\$2.23	\$3.73	\$6.37	\$9.45	\$16.78
\$7,500		\$2.01	\$2.80	\$4.97	\$8.75	\$13.19	\$23.89
\$10,000		\$2.33	\$3.36	\$6.20	\$11.14	\$16.93	\$31.00
\$12,500		\$2.65	\$3.93	\$7.44	\$13.53	\$20.66	\$38.11

**Your premium will not increase as you age. Your rate is locked in based on the age at the time of enrollment.
Child cost is included with the employee election**

Voluntary Accident Insurance - Guardian

United Group employees may supplement their benefits with this Voluntary coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through Bi-Weekly payroll deductions.

Voluntary Accident Insurance	
Accident Coverage Type	On and Off Job
ACCIDENTAL DEATH & DISMEMBERMENT	
Death Benefit Amount	Employee: \$50,000 Spouse: \$25,000 Child: \$5,000
Catastrophic Loss- - Quadriplegia - Paraplegia - Loss of Speech and Hearing (both ears) - Dismemberment – - Single Loss Hand/ Foot/ Sight - Thumb/ Index Finger same hand, 4 Fingers same hand, All toes same foot	100% of AD&D benefit 50% of AD&D benefit 100% of AD&D benefit 50% of AD&D benefit 25% of AD&D benefit
Common Carrier- (if insureds death occurs due to an accident as a Fare Paying Passenger on a public conveyance)	200% of AD&D benefit
Common Disaster – (if both you and your spouse die in a covered accident or separate covered accidents within 24hrs)	200% of Spouse AD&D benefit
Seatbelts and Airbags	Seatbelt: \$10,000 & Airbags: \$15,000
REIMBURSEMENTS	
Accident Emergency Treatment	\$200
Accident Follow Up Treatment	\$75 up to 6 treatments
Ambulance	\$200 (Air Ambulance \$1,500)
Appliance	\$125
Child Organized Sport	20% increase to child benefits
Concussions	\$100
Dislocation or Fracture	Dislocation: schedule up to \$4,800 Fracture; schedule up to \$6,000
Emergency Dental Work	\$400 Crown/ \$100 Extraction
Hospital Admission	\$1,250
ICU Confinement	\$165 per day up to 1 year
Physical Therapy	\$35/ day up to 10 days
Prosthesis	\$750 / 2 or more: \$1,500
Urgent Care Visit/ Initial Injury PCP Visit	\$100
X-Ray	\$40
Child(ren) Age Limits	Children age birth to 26 years

Employee Bi-Weekly Premiums	Employee Only	Employee & Spouse	Employee & Child	Family
	\$4.80	\$7.57	\$7.49	\$10.25

Questions & Answers

Who do I contact with any questions?

Contact: Bekah Hebert
Phone: 518-687-7340
Email: rebekah.hebert@ugoc.com

If you do not elect coverage at this open enrollment, then you cannot elect coverage until the next open enrollment period unless you have a Qualifying Event.

Contact Information	Group #	Member Services Contact:	Website:
Blue Shield of NENY	970170	800-888-1238	www.bsneny.com
Guardian	364865	888-600-1600	www.guardiananytime.com
College Tuition Benefit	-----	215-839-0119 Email: admin@collegetuitionbenefit.com	www.collegetuitionbenefit.com
Work Life Matters (EAP)	364865	800-386-7055	www.ibhworklife.com
United Concierge Medicine	----	844-484-7362	www.ucmnow.com
Claims and benefits Support	Client Service Representative	Jennifer Rocque	www.hmsagency.com
		518-690-0360 ext 102	
		jrocque@hmsagency.com	
Benefit Consultants	401K Financial Advisor and Benefit Consultants	Carol Rappaport, CLU, ChFC, CLTC Financial Advisor	www.carolrappaport@nm.com
		carol.rappaport@nm.com	
		518-690-7710	
		Renee LiBritz Associate Financial Representative	
		renee.libritz@nm.com 518-690-7990	

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources



Associate Degree | Core

376 CREDITS

After earning an Associate Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely.

DEGREE REQUIREMENTS

To earn an Associate Degree students must:

- Complete all orientation and on-boarding requirements
- Complete all Beyond the Basics (BtB) requirements
- Complete all assigned general coursework as outlined
- Be employed at United Group for a minimum of one year
- Have the title of Leasing Consultant or above

DEGREE OPTIONS

There are four Associate Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Multi-Family Focus
- Senior Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

ORIENTATION / ON-BOARDING REQUIREMENTS (62 CREDITS)

Students will complete the following coursework as part of their orientation and on-boarding experience:

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing I 12 credits	OP-001 Success Model 4 credits	OP-002 Success Model Knowledge Quiz 2 credits
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DUE: 2 DAYS

HR-002 Fair Housing II 12 credits	OP-105 Move-Out and Related Functions . 1 credit	OP-217 Payscan Overview 1 credit
MK-001 Socially FIT 4 credits	OP-106 Processing Deposit Accounting . 1 credit	OP-218 Payscan Invoice Registers 1 credit
MK-105 Fair Housing and Social Media . 1 credit	OP-210 Creating a One-Time Charge . . 1 credit	
OP-104 Working With Expiring Leases . 1 credit	OP-211 Reading Resident Reports 1 credit	

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits	OP-202 Intro to Charges 1 credit
HR-004 Sexual Harassment (Supervisory) 4 credits	OP-205 Intro to Receipts 1 credit

DUE: 4 DAYS

HR-005 Workplace Diversity 4 credits	HR-006 Workplace Diversity (Supervisory) 4 credits
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DUE: 1 MONTH

OP-219 Using Maintenance Mobile App . 1 credit
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BEYOND THE BASICS REQUIREMENTS (68 CREDITS - *Managers only*)

DUE: 1 MONTH

HR-318 Talent Management: Recruitment, Hiring + Retention	8 credits	HR-322 Pure Safety + Liability Insurance	8 credits	HR-325 Management 101	8 credits
HR-319 Interviewing + Selection	8 credits	HR-323 Payroll Administration: Wage + Hour Requirements	8 credits	HR-327 Performance Management	8 credits
HR-320 Coaching, Counseling + Progressive Discipline	8 credits	HR-324 Accounting 101	8 credits	HR-329 Delivering the Promise	4 credits

GENERAL COURSEWORK REQUIREMENTS (246 CREDITS)

DUE: 5 DAYS

MK-102 Intro to Social Media	4 credits	MK-105 Fair Housing for Social Media	1 credit
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DUE: 1 MONTH

HR-101 Stress Management	4 credits	HR-102 Time Management	4 credits
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DUE: 2 MONTHS

OP-213 Functions of the CHECKscan	1 credit	LS-250 School of Leasing	32 credits
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DUE: 3 MONTHS

HR-104 Conflict Resolution	8 credits	LS-101 Advanced Leasing	8 credits	LS-113 Advanced Closing	6 credits
HR-105 Dealing with Difficult People	4 credits	LS-112 Follow-Up Techniques	4 credits		

DUE: 4 MONTHS

LS-103 Curb Appeal	4 credits	LS-105 Leasing Series II	4 credits	LS-107 Leasing Series IV	2 credits
LS-104 Leasing Series I	2 credits	LS-106 Leasing Series III	1 credit	LS-108 Follow Up Techniques	4 credits

DUE: 5 MONTHS

HR-103 Business Ethics	4 credits	LS-111 Resident Retention	6 credits	MK-101 Traffic Generation	4 credits
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DUE: 6 MONTHS

MK-103 Marketing Principles for MF Housing	8 credits	MK-104 Preparing a Market Ready Apartment	8 credits	MK-106 Creative Marketing Promotions	4 credits
				MK-401 Field Work: Marketing Events	32 credits

DUE: 12 MONTHS

OP-401 Field Work: Resident Retention Event	32 credits	OP-402 Field Work: Move Out Inspections	4 credits	OP-406 Field Work: Training Events	24 credits
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Associate Degree | Affordable Focus

595 CREDITS

After earning an Associate Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely.

DEGREE REQUIREMENTS

To earn an Associate Degree students must:

- Complete all orientation and on-boarding requirements
- Complete all Beyond the Basics (BtB) requirements
- Complete all assigned general coursework as outlined
- Be employed at United Group for a minimum of one year
- Have the title of Leasing Consultant or above

DEGREE OPTIONS

There are four Associate Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Multi-Family Focus
- Senior Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

ORIENTATION / ON-BOARDING REQUIREMENTS (67 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing I 12 credits	OP-001 Success Model 4 credits	OP-002 Success Model Knowledge Quiz 2 credits
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DUE: 2 DAYS

HR-002 Fair Housing II 12 credits	OP-105 Move-Out and Related Functions . 1 credit	OP-217 Payscan Overview 1 credit
MK-001 Socially FIT 4 credits	OP-106 Processing Deposit Accounting . 1 credit	OP-218 Payscan Invoice Registers 1 credit
MK-105 Fair Housing and Social Media . 1 credit	OP-210 Creating a One-Time Charge . . 1 credit	
OP-104 Working With Expiring Leases . 1 credit	OP-211 Reading Resident Reports . . . 1 credit	

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits	OP-202 Intro to Charges 1 credit	LS-204* Rental Application and Charges 1 credit
HR-004 Sexual Harassment (Supervisory) 4 credits	OP-205 Intro to Receipts 1 credit	LS-205* Processing a Rental Application 1 credit
LS-201* Adding a Guest Card 1 credit	LS-203* Adding / Removing from Waitlist 1 credit	

DUE: 4 DAYS

HR-005 Workplace Diversity 4 credits	HR-006 Workplace Diversity (Supervisory) 4 credits
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DUE: 6 DAYS

LS-206* Collecting Payment of Application Fees 1 credit
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DUE: 1 MONTH

OP-219 Using Maintenance Mobile App . 1 credit
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*Course is in addition to Core program

BEYOND THE BASICS REQUIREMENTS (68 CREDITS - *Managers only*)

DUE: 1 MONTH

HR-318 Talent Management: Recruitment, Hiring + Retention	8 credits	HR-322 Pure Safety + Liability Insurance	8 credits	HR-325 Management 101	8 credits
HR-319 Interviewing + Selection	8 credits	HR-323 Payroll Administration: Wage + Hour Requirements	8 credits	HR-327 Performance Management	8 credits
HR-320 Coaching, Counseling + Progressive Discipline	8 credits	HR-324 Accounting 101	8 credits	HR-329 Delivering the Promise	4 credits

GENERAL COURSEWORK REQUIREMENTS (460 CREDITS)

DUE: 5 DAYS

MK-102 Intro to Social Media	4 credits	MK-105 Fair Housing for Social Media	1 credit
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DUE: 1 MONTH

HR-101 Stress Management	4 credits	OP-207* Creating Non-Person Receipts	1 credit	OP-222* Annual Recertification Qualifications	1 credit
HR-102 Time Management	4 credits	OP-208* Reversing Receipts	1 credit	OP-223* Annual Recertification Verifications	1 credit
OP-101* Move In Related Functions	1 credit	OP-209* Reapplying Receipts	1 credit	OP-224* Annual Recertification Completion	1 credit
OP-102* Adding and Removing Roommates	1 credit	OP-212* Intro to Payment Processing	1 credit	OP-225* Rent + HAP	1 credit
OP-103* Transferring to Another Home	1 credit	OP-213 Functions of the CHECKScan	1 credit	OP-226* Rent + HAPY w/ Retro Adjustments	1 credit
OP-203* Writing-Off Charges	1 credit	OP-220* Affordable Gross Potential Rent in 7s	2 credits	OP-227* HAP Receipts	1 credit
OP-204* Reversing Charges	1 credit	OP-221* Annual Recertification	1 credit		
OP-206* Receipt Features	1 credit				

DUE: 2 MONTHS

OP-312* Affordable Monthly Posting	1 credit	LS-250 School of Leasing	32 credits
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DUE: 3 MONTHS

HR-104 Conflict Resolution	8 credits	LS-101 Advanced Leasing	8 credits	LS-113 Advanced Closing	6 credits
HR-105 Dealing with Difficult People	4 credits	LS-112 Follow-Up Techniques	4 credits		

DUE: 4 MONTHS

LS-103 Curb Appeal	4 credits	LS-105 Leasing Series II	4 credits	LS-107 Leasing Series IV	2 credits
LS-104 Leasing Series I	2 credits	LS-106 Leasing Series III	1 credit	LS-108 Follow Up Techniques	4 credits

DUE: 5 MONTHS

HR-103 Business Ethics	4 credits	LS-111 Resident Retention	6 credits	MK-101 Traffic Generation	4 credits
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DUE: 6 MONTHS

MK-103 Marketing Principles for MF Housing	8 credits	MK-104 Preparing a Market Ready Apartment	8 credits	MK-106 Creative Marketing Promotions	4 credits
				MK-401 Field Work: Marketing Events	32 credits

DUE: 12 MONTHS

OP-401 Field Work: Resident Retention Event	32 credits	OP-406 Field Work: Training Events	24 credits	OP-409* Certified Occupancy Specialist Course	96 credits
OP-402 Field Work: Move Out Inspections	4 credits	OP-407 Field Work: Community Events	24 credits	OP-410* Tax Credit Course	96 credits
		OP-408 Field Work: New Business Leads	8 credits		



Associate Degree | Multi-Family Focus

427 CREDITS

After earning an Associate Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely.

DEGREE REQUIREMENTS

To earn an Associate Degree students must:

- Complete all orientation and on-boarding requirements
- Complete all Beyond the Basics (BtB) requirements
- Complete all assigned general coursework as outlined
- Be employed at United Group for a minimum of one year
- Have the title of Leasing Consultant or above

DEGREE OPTIONS

There are four Associate Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Multi-Family Focus
- Senior Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

ORIENTATION / ON-BOARDING REQUIREMENTS (72 CREDITS)

Students will complete the following coursework as part of their orientation and on-boarding experience:

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing I 12 credits	OP-001 Success Model 4 credits	OP-002 Success Model Knowledge Quiz 2 credits
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DUE: 2 DAYS

HR-002 Fair Housing II 12 credits	OP-105 Move-Out and Related Functions . 1 credit	OP-217 Payscan Overview 1 credit
MK-001 Socially FIT 4 credits	OP-106 Processing Deposit Accounting . 1 credit	OP-218 Payscan Invoice Registers 1 credit
MK-105 Fair Housing and Social Media . 1 credit	OP-210 Creating a One-Time Charge . . 1 credit	
OP-104 Working With Expiring Leases . 1 credit	OP-211 Reading Resident Reports 1 credit	

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits	OP-202 Intro to Charges 1 credit
HR-004 Sexual Harassment (Supervisory) 4 credits	OP-205 Intro to Receipts 1 credit

DUE: 4 DAYS

HR-005 Workplace Diversity 4 credits	HR-006 Workplace Diversity (Supervisory) 4 credits
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DUE: 1 MONTH

OP-219 Using Maintenance Mobile App . 1 credit
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BEYOND THE BASICS REQUIREMENTS (68 CREDITS - *Managers only*)

DUE: 1 MONTH

HR-318 Talent Management: Recruitment, Hiring + Retention	8 credits	HR-322 Pure Safety + Liability Insurance	8 credits	HR-325 Management 101	8 credits
HR-319 Interviewing + Selection	8 credits	HR-323 Payroll Administration: Wage + Hour Requirements	8 credits	HR-327 Performance Management	8 credits
HR-320 Coaching, Counseling + Progressive Discipline	8 credits	HR-324 Accounting 101	8 credits	HR-329 Delivering the Promise	4 credits

GENERAL COURSEWORK REQUIREMENTS (287 CREDITS)

DUE: 5 DAYS

MK-102 Intro to Social Media	4 credits	MK-105 Fair Housing for Social Media	1 credit
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DUE: 1 MONTH

HR-101 Stress Management	4 credits	OP-213 Functions of the CHECKscan	1 credit	OP-236* Rent Café CRM: Queue	4 credits
HR-102 Time Management	4 credits	OP-229* Rent Café: Setting Up One-Time Payments	4 credits	OP-237* Rent Café CRM: Leasing Workflow Overview	2 credits
OP-101* Move In Related Functions	1 credit	OP-230* Rent Café: Making One-Time Payment as Resident	1 credit	OP-238* Rent Café CRM: Adding a Guest	1 credit
OP-102* Adding and Removing Roommates	1 credit	OP-231* Rent Café: Setting Up Recurring Payments	1 credit	OP-239* Rent Café CRM: Merge Guest Cards / Group Apps	1 credit
OP-103* Transferring to Another Home	1 credit	OP-232* Rent Café: Setting Up Recurring Payment as Residents	1 credit	OP-240* Rent Café CRM: Adding a Service Request	1 credit
OP-203* Writing-Off Charges	1 credit	OP-233* Rent Café: Resident Services Payments Screen Resident View	1 credit	OP-241* Rent Café CRM: Managing Follow-Ups	4 credits
OP-204* Reversing Charges	1 credit	OP-234* Rent Café CRM: Access + Navigation	4 credits	OP-242* Rent Café CRM: Creating + Completing Appointments	2 credits
OP-206* Receipt Features	1 credit	OP-235* Rent Café CRM: Search	4 credits		
OP-207* Creating Non-Person Receipts	1 credit				
OP-208* Reversing Receipts	1 credit				
OP-209* Reapplying Receipts	1 credit				
OP-212* Intro to Payment Processing	1 credit				

DUE: 2 MONTHS

LS-250 School of Leasing	32 credits
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DUE: 3 MONTHS

HR-104 Conflict Resolution	8 credits	LS-101 Advanced Leasing	8 credits	LS-113 Advanced Closing	6 credits
HR-105 Dealing with Difficult People	4 credits	LS-112 Follow-Up Techniques	4 credits		

DUE: 4 MONTHS

LS-103 Curb Appeal	4 credits	LS-105 Leasing Series II	4 credits	LS-107 Leasing Series IV	2 credits
LS-104 Leasing Series I	2 credits	LS-106 Leasing Series III	1 credit	LS-108 Follow Up Techniques	4 credits

DUE: 5 MONTHS

HR-103 Business Ethics	4 credits	LS-111 Resident Retention	6 credits	MK-101 Traffic Generation	4 credits
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DUE: 6 MONTHS

MK-103 Marketing Principles for MF Housing	8 credits	MK-104 Preparing a Market Ready Apartment	8 credits	MK-106 Creative Marketing Promotions	4 credits
				MK-401 Field Work: Marketing Events	32 credits

DUE: 12 MONTHS

OP-401 Field Work: Resident Retention Event	32 credits	OP-402 Field Work: Move Out Inspections	4 credits	OP-407 Field Work: Community Events	24 credits
		OP-406 Field Work: Training Events	24 credits	OP-408 Field Work: New Business Leads	8 credits



Associate Degree | Senior Focus

427 CREDITS

After earning an Associate Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely.

DEGREE REQUIREMENTS

To earn an Associate Degree students must:

- Complete all orientation and on-boarding requirements
- Complete all Beyond the Basics (BtB) requirements
- Complete all assigned general coursework as outlined
- Be employed at United Group for a minimum of one year
- Have the title of Leasing Consultant or above

DEGREE OPTIONS

There are four Associate Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Multi-Family Focus
- Senior Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

ORIENTATION / ON-BOARDING REQUIREMENTS (72 CREDITS)

Students will complete the following coursework as part of their orientation and on-boarding experience:

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing I	12 credits	OP-001 Success Model	4 credits	OP-002 Success Model Knowledge Quiz 2 credits
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DUE: 2 DAYS

HR-002 Fair Housing II	12 credits	OP-105 Move-Out and Related Functions	1 credit	OP-217 Payscan Overview	1 credit
MK-001 Socially FIT	4 credits	OP-106 Processing Deposit Accounting	1 credit	OP-218 Payscan Invoice Registers	1 credit
MK-105 Fair Housing and Social Media	1 credit	OP-210 Creating a One-Time Charge	1 credit		
OP-104 Working With Expiring Leases	1 credit	OP-211 Reading Resident Reports	1 credit		

DUE: 3 DAYS

HR-003 Sexual Harassment	4 credits	OP-202 Intro to Charges	1 credit
HR-004 Sexual Harassment (Supervisory)	4 credits	OP-205 Intro to Receipts	1 credit

DUE: 4 DAYS

HR-005 Workplace Diversity	4 credits	HR-006 Workplace Diversity (Supervisory)	4 credits
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DUE: 1 MONTH

OP-219 Using Maintenance Mobile App	1 credit
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BEYOND THE BASICS REQUIREMENTS (68 CREDITS - *Managers only*)

DUE: 1 MONTH

HR-318 Talent Management: Recruitment, Hiring + Retention	8 credits	HR-322 Pure Safety + Liability Insurance	8 credits	HR-325 Management 101	8 credits
HR-319 Interviewing + Selection	8 credits	HR-323 Payroll Administration: Wage + Hour Requirements	8 credits	HR-327 Performance Management	8 credits
HR-320 Coaching, Counseling + Progressive Discipline	8 credits	HR-324 Accounting 101	8 credits	HR-329 Delivering the Promise	4 credits

GENERAL COURSEWORK REQUIREMENTS (287 CREDITS)

DUE: 5 DAYS

MK-102 Intro to Social Media	4 credits	MK-105 Fair Housing for Social Media	1 credit
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DUE: 1 MONTH

HR-101 Stress Management	4 credits	OP-213 Functions of the CHECKscan	1 credit	OP-236* Rent Café CRM: Queue	4 credits
HR-102 Time Management	4 credits	OP-229* Rent Café: Setting Up One-Time Payments	4 credits	OP-237* Rent Café CRM: Leasing Workflow Overview	2 credits
OP-101* Move In Related Functions	1 credit	OP-230* Rent Café: Making One-Time Payment as Resident	1 credit	OP-238* Rent Café CRM: Adding a Guest	1 credit
OP-102* Adding and Removing Roommates	1 credit	OP-231* Rent Café: Setting Up Recurring Payments	1 credit	OP-239* Rent Café CRM: Merge Guest Cards / Group Apps	1 credit
OP-103* Transferring to Another Home	1 credit	OP-232* Rent Café: Setting Up Recurring Payment as Residents	1 credit	OP-240* Rent Café CRM: Adding a Service Request	1 credit
OP-203* Writing-Off Charges	1 credit	OP-233* Rent Café: Resident Services Payments Screen Resident View	1 credit	OP-241* Rent Café CRM: Managing Follow-Ups	4 credits
OP-204* Reversing Charges	1 credit	OP-234* Rent Café CRM: Access + Navigation	4 credits	OP-242* Rent Café CRM: Creating + Completing Appointments	2 credits
OP-206* Receipt Features	1 credit	OP-235* Rent Café CRM: Search	4 credits		
OP-207* Creating Non-Person Receipts	1 credit				
OP-208* Reversing Receipts	1 credit				
OP-209* Reapplying Receipts	1 credit				
OP-212* Intro to Payment Processing	1 credit				

DUE: 2 MONTHS

LS-250 School of Leasing	32 credits
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DUE: 3 MONTHS

HR-104 Conflict Resolution	8 credits	LS-101 Advanced Leasing	8 credits	LS-113 Advanced Closing	6 credits
HR-105 Dealing with Difficult People	4 credits	LS-112 Follow-Up Techniques	4 credits		

DUE: 4 MONTHS

LS-103 Curb Appeal	4 credits	LS-105 Leasing Series II	4 credits	LS-107 Leasing Series IV	2 credits
LS-104 Leasing Series I	2 credits	LS-106 Leasing Series III	1 credit	LS-108 Follow Up Techniques	4 credits

DUE: 5 MONTHS

HR-103 Business Ethics	4 credits	LS-111 Resident Retention	6 credits	MK-101 Traffic Generation	4 credits
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DUE: 6 MONTHS

MK-103 Marketing Principles for MF Housing	8 credits	MK-104 Preparing a Market Ready Apartment	8 credits	MK-106 Creative Marketing Promotions	4 credits
				MK-401 Field Work: Marketing Events	32 credits

DUE: 12 MONTHS

OP-401 Field Work: Resident Retention Event	32 credits	OP-402 Field Work: Move Out Inspections	4 credits	OP-407 Field Work: Community Events	24 credits
		OP-406 Field Work: Training Events	24 credits	OP-408 Field Work: New Business Leads	8 credits



Associate Degree | Student Focus

405 CREDITS

After earning an Associate Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely.

DEGREE REQUIREMENTS

To earn an Associate Degree students must:

- Complete all orientation and on-boarding requirements
- Complete all Beyond the Basics (BtB) requirements
- Complete all assigned general coursework as outlined
- Be employed at United Group for a minimum of one year
- Have the title of Leasing Consultant or above

DEGREE OPTIONS

There are four Associate Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Multi-Family Focus
- Senior Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

ORIENTATION / ON-BOARDING REQUIREMENTS (91 CREDITS)

Students will complete the following coursework as part of their orientation and on-boarding experience:

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing I	12 credits	OP-001 Success Model	4 credits	OP-002 Success Model Knowledge Quiz	2 credits
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DUE: 2 DAYS

HR-002 Fair Housing II	12 credits	OP-105 Move-Out and Related Functions .	1 credit	OP-217 Payscan Overview	1 credit
MK-001 Socially FIT	4 credits	OP-106 Processing Deposit Accounting .	1 credit	OP-218 Payscan Invoice Registers	1 credit
MK-105 Fair Housing and Social Media .	1 credit	OP-210 Creating a One-Time Charge . .	1 credit		
OP-104 Working With Expiring Leases .	1 credit	OP-211 Reading Resident Reports	1 credit		

DUE: 3 DAYS

HR-003 Sexual Harassment	4 credits	LS-203 Adding / Removing Person from Waitlist	1 credit	LS-205 Processing a Rental Application	1 credit
HR-004 Sexual Harassment (Supervisory)	4 credits	LS-204 Rental Application and Charges	1 credit	OP-202 Intro to Charges	1 credit
LS-201 Adding a Guest Card	1 credit			OP-205 Intro to Receipts	1 credit
LS-202 Locating a Guest Card	1 credit				

DUE: 4 DAYS

HR-005 Workplace Diversity	4 credits	OP-003* Student Housing Module	12 credits
HR-006 Workplace Diversity (Supervisory)	4 credits	OP-004* Student Café + CRM	12 credits

DUE: 6 DAYS

LS-206 Collecting Payment of
Application Fees 1 credit

DUE: 1 MONTH

OP-219 Using Maintenance Mobile App 1 credit

BEYOND THE BASICS REQUIREMENTS (68 CREDITS - *Managers only*)

DUE: 1 MONTH

HR-318 Talent Management: Recruitment, Hiring + Retention 8 credits	HR-322 Pure Safety + Liability Insurance 8 credits	HR-325 Management 101 8 credits
HR-319 Interviewing + Selection 8 credits	HR-323 Payroll Administration: Wage + Hour Requirements 8 credits	HR-327 Performance Management 8 credits
HR-320 Coaching, Counseling + Progressive Discipline 8 credits	HR-324 Accounting 101 8 credits	HR-329 Delivering the Promise 4 credits

GENERAL COURSEWORK REQUIREMENTS (246 CREDITS)

DUE: 5 DAYS

MK-102 Intro to Social Media 4 credits MK-105 Fair Housing for Social Media 1 credit

DUE: 1 MONTH

HR-101 Stress Management 4 credits HR-102 Time Management 4 credits

DUE: 2 MONTHS

OP-213 Functions of the CHECKscan 1 credit LS-250 School of Leasing 32 credits

DUE: 3 MONTHS

HR-104 Conflict Resolution 8 credits	LS-101 Advanced Leasing 8 credits	LS-113 Advanced Closing 6 credits
HR-105 Dealing with Difficult People 4 credits	LS-112 Follow-Up Techniques 4 credits	

DUE: 4 MONTHS

LS-103 Curb Appeal 4 credits	LS-105 Leasing Series II 4 credits	LS-107 Leasing Series IV 2 credits
LS-104 Leasing Series I 2 credits	LS-106 Leasing Series III 1 credit	LS-108 Follow Up Techniques 4 credits

DUE: 5 MONTHS

HR-103 Business Ethics 4 credits	LS-111 Resident Retention 6 credits	MK-101 Traffic Generation 4 credits
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DUE: 6 MONTHS

MK-103 Marketing Principles for MF Housing 8 credits	MK-104 Preparing a Market Ready Apartment 8 credits	MK-106 Creative Marketing Promotions 4 credits
		MK-401 Field Work: Marketing Events 32 credits



Bachelor's Degree | Core

303 CREDITS

After earning a Bachelor's Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely. Students will have a better understanding on how to run a property.

DEGREE REQUIREMENTS

To earn a Bachelor's Degree students must:

- Have earned a United University Associate Degree
- Complete all orientation and on-boarding requirements (if applicable)
- Complete all Beyond the Basics (BtB) requirements (if applicable)
- Complete all assigned general coursework as outlined in this catalog
- Be employed at United Group for a minimum of two years
- Have the title of Assistant Property Manager or above

DEGREE OPTIONS

There are two Bachelor's Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

GENERAL COURSEWORK REQUIREMENTS (303 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing Refresher 2 credits

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits

HR-004 Sexual Harassment (Supervisory) 4 credits

DUE: 1 MONTH

HR-301 Crisis Management I:
Prevention & Preparation 4 credits

HR-303 Crisis Management II:
Response 1 credit

HR-317 Workplace Harassment
(Supervisory) 4 credits

HR-302 Crisis Management II:
Emergency Preparation 2 credits

HR-304 Crisis Management IV:
Crime Awareness and
Prevention 1 credit

DUE: 2 MONTHS

HR-305 Building a Team Culture 4 credits

HR-307 Employee Engagement 4 credits

HR-309 Essential Skills for the
New Supervisor 4 credits

HR-306 Employee Coaching 4 credits

DUE: 3 MONTHS

HR-310	Interviewing Skills	4 credits	HR-312	Risk Management II: Protecting People	1 credit	HR-314	Risk Management IV: OSHA Compliance	1 credit
HR-311	Risk Management I: Risk Assessment	1 credit	HR-313	Risk Management III: Protecting Property	1 credit			

DUE: 4 MONTHS

LD-304	Employee Motivation	4 credits	LD-310	Customer Service I: Be Proactive	2 credits	LD-313	Customer Service IV: Be Personal	1 credit
LD-305	Leadership: Profiles in Multi Family Housing	4 credits	LD-311	Customer Service II: Be Professional	2 credits	OP-304	Property Management Financials	8 credits
LD-306	Customer Relationship Management	8 credits	LD-312	Customer Service III: Be Prompt	1 credit	OP-305	Accounts Receivable Marking Non Sufficient Funds	1 credit

DUE: 5 MONTHS

LD-307	Performance Management	4 credits	LD-316	Business Writing	8 credits	LD-314	Advanced Telephone Techniques	8 credits
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DUE: 6 MONTHS

LD-35	Business Etiquette	4 credits	LD-317	Being a Team Player	4 credits
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DUE: 12 MONTHS

HR-401	Field Work: Team Building Event	24 credits	OP-602	Field Work: IREM's ARM Certification	56 credits
MK-501	Field Work: Socially FIT	4 credits			
OP-404	Field Work: Work Orders	4 credits			
OP-405	Field Work: NOI	56 credits			
OP-501	Field Work: Outreach Plan	32 credits			



Bachelor's Degree | Affordable Focus

316 CREDITS

After earning a Bachelor's Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely. Students will have a better understanding on how to run a property.

DEGREE REQUIREMENTS

To earn a Bachelor's Degree students must:

- Have earned a United University Associate Degree
- Complete all orientation and on-boarding requirements (if applicable)
- Complete all Beyond the Basics (BtB) requirements (if applicable)
- Complete all assigned general coursework as outlined in this catalog
- Be employed at United Group for a minimum of two years
- Have the title of Assistant Property Manager or above

DEGREE OPTIONS

There are two Bachelor's Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

GENERAL COURSEWORK REQUIREMENTS (316 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing Refresher 2 credits

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits

HR-004 Sexual Harassment (Supervisory) 4 credits

DUE: 1 MONTH

HR-301 Crisis Management I:
Prevention & Preparation 4 credits

HR-303 Crisis Management II:
Response 1 credit

HR-317 Workplace Harassment
(Supervisory) 4 credits

HR-302 Crisis Management II:
Emergency Preparation 2 credits

HR-304 Crisis Management IV:
Crime Awareness and
Prevention 1 credit

DUE: 2 MONTHS

HR-305 Building a Team Culture 4 credits

HR-307 Employee Engagement 4 credits

HR-309 Essential Skills for the
New Supervisor 4 credits

HR-306 Employee Coaching 4 credits

DUE: 3 MONTHS

HR-310	Interviewing Skills	4 credits	LS-301	Applicant Handling Signing the Lease Contract	1 credit	LS-304	Affordable Adding Prospect + Residents to Waiting Lists	1 credit
HR-311	Risk Management I: Risk Assessment	1 credit	LS-302	Affordable Community Manager Dashboard and Menus	1 credit	OP-301	Resident Handling Add Service Request	1 credit
HR-312	Risk Management II: Protecting People	1 credit	LS-303	Affordable Using Add Guest for an LIHTC Prospect	1 credit	OP-302	Resident Handling Make Ready Work Orders	1 credit
HR-313	Risk Management III: Protecting Property	1 credit	LS-305	Affordable Denying Prospects + Removing Households from Waiting Lists	1 credit			
HR-314	Risk Management IV: OSHA Compliance	1 credit						

DUE: 4 MONTHS

LD-304	Employee Motivation	4 credits	LD-310	Customer Service I: Be Proactive	2 credits	LD-313	Customer Service IV: Be Personal	1 credit
LD-305	Leadership: Profiles in Multi Family Housing	4 credits	LD-311	Customer Service II: Be Professional	2 credits	OP-304	Property Management Financials	8 credits
LD-306	Customer Relationship Management	8 credits	LD-312	Customer Service III: Be Prompt	1 credit	OP-305	Accounts Receivable Marking Non Sufficient Funds	1 credit

DUE: 5 MONTHS

LD-307	Performance Management	4 credits	OP-306	Resident Screening Changing Applicant's Information	1 credit	OP-309	Affordable Household Move-Out Notices	1 credit
LD-316	Business Writing	8 credits	OP-307	Resident Screening Adding Occupants to Guest Cards	1 credit	OP-310	Affordable Household Move-Out	1 credit
LD-314	Advanced Telephone Techniques	8 credits	OP-308	Prospect Handling Selecting Rental Options	1 credit	OP-311	Affordable Household Move-Out Accounting	1 credit

DUE: 6 MONTHS

LD-35	Business Etiquette	4 credits	LD-317	Being a Team Player	4 credits
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DUE: 12 MONTHS

HR-401	Field Work: Team Building Event	24 credits	OP-602	Field Work: IREM's ARM Certification	56 credits
MK-501	Field Work: Socially FIT	4 credits			
OP-404	Field Work: Work Orders	4 credits			
OP-405	Field Work: NOI	56 credits			
OP-501	Field Work: Outreach Plan	32 credits			



Bachelor's Degree | Student Focus

308 CREDITS

After earning a Bachelor's Degree, students will be well-versed to handle the daily tasks of leasing and marketing to prospective residents. They will be able to handle and manage conflict and operate efficiently and safely. Students will have a better understanding on how to run a property.

DEGREE REQUIREMENTS

To earn a Bachelor's Degree students must:

- Have earned a United University Associate Degree
- Complete all orientation and on-boarding requirements (if applicable)
- Complete all Beyond the Basics (BtB) requirements (if applicable)
- Complete all assigned general coursework as outlined in this catalog
- Be employed at United Group for a minimum of two years
- Have the title of Assistant Property Manager or above

DEGREE OPTIONS

There are two Bachelor's Degree Focus areas, depending on the type of property students work at:

- Affordable Focus
- Student Focus

Human Resources and/or the United University administration team will determine which degree focus option, if any, that students will follow. In the event a student transfers to a different property there may be additional coursework required.

GENERAL COURSEWORK REQUIREMENTS (308 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing Refresher 2 credits

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits

HR-004 Sexual Harassment (Supervisory) 4 credits

DUE: 1 MONTH

HR-301 Crisis Management I:
Prevention & Preparation 4 credits

HR-303 Crisis Management II:
Response 1 credit

HR-317 Workplace Harassment
(Supervisory) 4 credits

HR-302 Crisis Management II:
Emergency Preparation 2 credits

HR-304 Crisis Management IV:
Crime Awareness and
Prevention 1 credit

DUE: 2 MONTHS

HR-305 Building a Team Culture 4 credits

HR-307 Employee Engagement 4 credits

HR-309 Essential Skills for the
New Supervisor 4 credits

HR-306 Employee Coaching 4 credits

DUE: 3 MONTHS

HR-310	Interviewing Skills	4 credits	HR-313	Risk Management III: Protecting Property	1 credit	OP-301	Resident Handling Add Service Request	1 credit
HR-311	Risk Management I: Risk Assessment	1 credit	HR-314	Risk Management IV: OSHA Compliance	1 credit	OP-302	Resident Handling Make Ready Work Orders	1 credit
HR-312	Risk Management II: Protecting People	1 credit						

DUE: 4 MONTHS

LD-304	Employee Motivation	4 credits	LD-310	Customer Service I: Be Proactive	2 credits	LD-313	Customer Service IV: Be Personal	1 credit
LD-305	Leadership: Profiles in Multi Family Housing	4 credits	LD-311	Customer Service II: Be Professional	2 credits	OP-304	Property Management Financials	8 credits
LD-306	Customer Relationship Management	8 credits	LD-312	Customer Service III: Be Prompt	1 credit	OP-305	Accounts Receivable Marking Non Sufficient Funds	1 credit

DUE: 5 MONTHS

LD-307	Performance Management	4 credits	LD-314	Advanced Telephone Techniques	8 credits	OP-307	Resident Screening Adding Occupants to Guest Cards	1 credit
LD-316	Business Writing	8 credits	OP-306	Resident Screening Changing Applicant's Information	1 credit	OP-308	Prospect Handling Selecting Rental Options	1 credit

DUE: 6 MONTHS

LD-35	Business Etiquette	4 credits	LD-317	Being a Team Player	4 credits
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DUE: 12 MONTHS

HR-401	Field Work: Team Building Event	24 credits	OP-602	Field Work: IREM's ARM Certification	56 credits
MK-501	Field Work: Socially FIT	4 credits			
OP-404	Field Work: Work Orders	4 credits			
OP-405	Field Work: NOI	56 credits			
OP-501	Field Work: Outreach Plan	32 credits			



Master's Degree | Core

302 CREDITS

After earning a Master's Degree, students will be able to effectively market and lease to prospective residents and operate a property. They will have an understanding of property financials, capable leadership skills, and knowledge of the greater-real estate industry.

DEGREE REQUIREMENTS

To earn a Master's Degree students must:

- Have earned a United University Bachelor's Degree
- Complete all orientation and on-boarding requirements (if applicable)
- Complete all Beyond the Basics (BtB) requirements (if applicable)
- Complete all assigned general coursework as outlined in course requirements
- Be employed at United Group for a minimum of three years
- Have the title of Property Manager or above

DEGREE OPTIONS

There is one Master's Degree option for students to pursue.

Human Resources and/or the United University administration team may add additional coursework to a student's degree program as warranted. This is especially the case if a student transfers to a different property portfolio or operation style.

GENERAL COURSEWORK REQUIREMENTS (302 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing Refresher 2 credits

DUE: 3 DAYS

HR-003 Sexual Harassment 4 credits

HR-004 Sexual Harassment
(Supervisory) 4 credits

DUE: 12 MONTHS

HR-601 Field Work: Recruitment 32 credits

HR-602 Field Work: Participate in
a Wellness Fair / Safety
Programming 32 credits

LD-601 Field Work: Financials /
Leadership Exam 6 credits

LD-602 Field Work: Leadership 1.0 0 credits

OP-601 Field Work: Cross Training 200 credits



PhD Degree | Core

28 CREDITS

After earning a PhD students will be experts in marketing, leasing, and operating a property. Students' financial knowledge will be significant, leadership skills will be excellent, and they will be prepared to further advance within the real estate industry.

DEGREE REQUIREMENTS

To earn a PhD Degree students must:

- Have earned a United University Master's Degree
- Complete all orientation and on-boarding requirements (if applicable)
- Complete all Beyond the Basics (BtB) requirements (if applicable)
- Complete all assigned general coursework as outlined in course requirements
- Be employed at United Group for a minimum of four years
- Have the title of Property Manager or above

DEGREE OPTIONS

There is one PhD Degree option for students to pursue.

Human Resources and/or the United University administration team may add additional coursework to a student's degree program as warranted. This is especially the case if a student transfers to a different property portfolio or operation style.

GENERAL COURSEWORK REQUIREMENTS (28 CREDITS)

DUE: 1 DAY FROM PROGRAM START

HR-001 Fair Housing Refresher 2 credits

DUE: 3 DAYS

HR-004 Sexual Harassment
(Supervisory) 4 credits

DUE: 12 MONTHS

LD-701 Field Work: Leadership 2.0 0 credits

OP-701 Field Work: Create a
Business Plan 0 credits

OP-702 Field Work: IREM's
CPM Designation 0 credits