# NEW YORK STATE HOMES AND COMMUNITY RENEWAL BOARD MEETING Rockland County RGB Public Hearing Held Via Teleconference Thursday, June 17, 2021 7:07 p.m. 

[START RECORDING]

MR. PETER STECKER: Okay. Good evening. It's 7:07 on Thursday, June 17th. This is the Rockland County Public Hearing and vote meeting.

Chair, I'll send it over to you.

MS. PATRICIA CALDWELL: Okay. Thank you. Good evening, everyone. Welcome to the Rockland County Rent Guideline Board meeting. Today is Thursday, June 17th, 2021. We're having a regular meeting as well as a hearing.

The rules and guidelines for the hearing are very simple. If you are an individual, you have a maximum of three minutes to speak. If you are representing a corporation or a landlord, you are allowed (audio interference) -- please do not exceed those timeframes -MS. KAREN RODRIGUEZ: Hello?

MS. CALDWELL: -- we have numerous people wishing to be speak --

MS. RODRIGUEZ: I'm sorry?

MS. CALDWELL: -- and we will be starting momentarily.

MS. RODRIGUEZ: Okay. Zoom, just go into meeting
I.D. You want that?

MS. CALDWELL: Okay. And just a moment.

April, are there any other guidelines or information
we need to impart at this time?
MS. APRIL GRAY-HUERTAS: No. The only other thing
is that we do have a couple -- at least one comment that
we'll get read into the record. The way it will work is
that the hearing will be open for all the testimony. For
all intents and purposes, at the end of the hearing, the
meeting will be called into order to set the guidelines
for the Rockland County 2021/'22 guideline increases.
MS. CALDWELL: Okay.
MS. GRAY-HUERTAS: With that, Peter, I guess we can
get started with whoever's first on our list.
MS. CALDWELL: Well, first let -- let's have a roll
call so we know --
MS. GRAY-HUERTAS: Oh, I'm sorry. My mistake.
MS. CALDWELL: -- who's in attendance.
MS. GRAY-HUERTAS: All right.
MS. CALDWELL: Karen?
MS. GRAY-HUERTAS: I'll do that because it appears
Karen's still trying to give directions to somebody.
MS. CALDWELL: Okay.
MS. GRAY-HUERTAS: Alejandra Silva-Exias?
MS. ALEJANDRA SILVA-EXIAS: Present.
MS. GRAY-HUERTAS: Millie (phonetic) Guzman?
MS. MILAGROS GUZMAN: Here.
MS. GRAY-HUERTAS: Kim Foskew?

MS. KIM FOSKEW: Here.
MS. GRAY-HUERTAS: Who am I missing on the list?
Pat Caldwell?
MS. CALDWELL: Here.

MS. GRAY-HUERTAS: Jarrhett -- his last name I don't know --

MS. FOSKEW: Oates.
MS. GRAY-HUERTAS: Oates? Oates. Thank you. Sorry.

Rabbi Horowitz?

And Jain Jacobs?
Okay.
MS. CALDWELL: Okay. Thank you.
And thank you everyone for your patience. We will be starting momentarily.

Shall we take testimony from the people who are here, or should we read into the minutes the testimony sent by others who are unable to attend?

Which would you prefer to -- in what order, April?
MS. GRAY-HUERTAS: It's really up to the board.
MS. CALDWELL: Okay.
MS. FOSKEW: I would say read in. That would just be my vote. Read in, and then give Mr. Jacob a few more minutes to get here?

MS. CALDWELL: Um-hum. That's a very good idea.

Okay.
April, would you like to do that?

MS. GRAY-HUERTAS: Peter, you have that?
MR. STECKER: Yeah, I have it up. I can read it. Okay. This is a letter from Barry J. Arena, who's a CPA. Okay. So Mr. Arena says,
"Dear Rockland County Rent Guidelines Board,

I am writing to you at the request of my client, who owns two residential rental projects in Rockland County, and in accordance with your procedure to submit written comments addressing the Board before the June 17th meeting. I, as a Certified Public Accountant, have direct knowledge of the operating expenses of the projects as I prepare the annual surveys for my clients for both projects. The substance of this email will be short and to the point. The real estate taxes and insurance comprised 35.9 percent of the total operating expenses during the year 2016. Those expenses now comprise 40.8 percent of the operating expenses, with the real estate taxes alone increasing 39.1 percent from 2016 to 2020. These increased costs are likely being experienced universally by Rockland County
residential rental businesses.
As you are aware, the allowable rent increases
have been zero percent for one-year leases from
10/1/16 to 9/30/2021, a six-year period. The
only increase allowable during that same six
year period was . 5 percent for a two-year lease
for the period from 10/1/17 to 9/30/18.
Additionally, the previously allowable 20
percent increase in legal rent upon a vacancy
was eliminated entirely. Prior to that change,
upon a vacancy, the rent could at least be moved
up to a fair market rent (preferential rent)
even if that fair market was below the fully
allowable legal rent. Further, the cost
individual apartment improvements are now
recoverable over 168 months. This newly
implemented regulation causes a cash flow burden
upon the owner and operators of the smaller
apartment owners, as it now requires 14 years to
recover the cost of the individual apartment
improvements.
The increase in the CPI, New York-Newark-Jersey
City, for the period from 10/2016 to 5/2021
(which is the latest available) was 9.92
percent. I have attached the applicable chart
for your reference. And, as we are all aware, energy pricing and general price inflation is showing up very strongly in recent publications of price increases. Those increases, in addition to the increased costs discussed in the second paragraph, will be incurred by the Rockland County residential real estate owners. With these facts stated, and on behalf of my client, we are naturally hopeful for a reasonable rent guideline increase for the coming fiscal year from 10/1/21 to 9/30/22 as a partial offset to the last six years of cost increases and the accelerated cost increases presently.

We thank you for your consideration of this appeal, and should you require anything further from the property owner or my files, please let us know.

Very truly yours,

Barry J. Arena, CPA"

And I will note that Mr. Arena's comments were forwarded to the Board prior to the meeting, as was an attachment that he sent to the Rockland email address related to CPI.

MS. CALDWELL: Okay. Thank you.

MR. STECKER: There was one individual who called in. I don't know.

Karen, did the board member call in?

MS. CALDWELL: Karen?

MR. STECKER: I guess we can allow them to --

MS. GRAY-HUERTAS: Ms. Chairman, it would be Jain Jacobs (sic). I'm not sure how Mr. -- how he would have signed in.

MR. STECKER: Okay. We can --

MS. GRAY-HUERTAS: He may have come in as an attendee?

MR. STECKER: We can allow this person --

MS. GRAY-HUERTAS: He should be here.

MR. STECKER: We're going to allow this person to talk and see who it is.

MR. JAIN JACOB: Hi. This is Jain Jacob.

MR. STECKER: Okay.

MR. JACOB: I was muted, that's why I couldn't be -sorry about that.

MR. STECKER: I'm going to promote you to a panelist now. Actually --

MR. JACOB: Okay. Thank you.

MR. STECKER: Sure.

UNIDENTIFIED SPEAKER: Okay.

MR. STECKER: Actually --

UNIDENTIFIED SPEAKER: I think I lost my video.

MR. STECKER: As a person calling in, I don't believe that they can be moved to a panelist. But he allowed --

MR. JACOB: Yeah. Yeah.

MR. STECKER: -- to talk --

MR. JACOB: I will -- I will -- I'm sorry. I just got home. I will be joining by Zoom in a few minutes, so I should be able to --

MS. GRAY-HUERTAS: Jain, do you need the information again?

MR. JACOB: No, I found it.

MS. GRAY-HUERTAS: Okay.

MR. JACOB: I will be joining. I just got home.

MS. GRAY-HUERTAS: All right. Thank you.

MR. JACOB: Okay. Okay. Thank you.

MS. FOSKEW: Mr. Stecker, did Mr. Arena say who he represents? I know he was a owner of two buildings, or?

MR. STECKER: No, there was no identification other than that his client owns two residential rental projects in Rockland County.

MS. FOSKEW: Thank you.

MR. STECKER: You're welcome.

At the last public hearing, there was also a public comment read into the record from Aryeh Munk, and the
board requested that we get further information as to where his properties are. I do have that information. He advises that the property is Sleepy Hollow Gardens, and is located at 30 Garrison Drive in Spring Valley. There are 42 stabilized units out of 132 units, so Mr. Munk asked that I share that with the board.

MS. CALDWELL: Okay. Thank you. All right. Has Jain called in yet? MS. GRAY-HUERTAS: He's still not on the phone, so we can begin having the testimony provided. MS. CALDWELL: Okay. MR. JACOB: I'm still on the phone. I'll be joining. I'm just signing in to the Zoom meeting. MR. STECKER: Chair, would you like me to promote the first speaker, or? MS. CALDWELL: Please. MR. STECKER: Okay. Promoting Mr. Levy at this point. MS. CALDWELL: Mr. Levy? MR. ERIC LEVY: Yes. Can you hear me? MS. CALDWELL: Yes, we can. MR. E. LEVY: Okay. So I'm a property owner of a -of an apartment building. 66 units. It's called Funston Properties, and it's at 500 East Funston Avenue, Spring Valley.

So I appreciate you guys giving me time to talk tonight, and I know I have three minutes, so I'm going to try and get through my points pretty quickly here.

The first thing $I$ want to mention is that the school tax in Spring Valley is up 13 percent since 2011. The garbage pick-up is up 38 percent since 2016. The various garbage haulers refuse to bid against each other.

As far as snow removal goes, there's a lot of litigation that accompanies snow removal. There's people that slip and fall sometimes on icy walkways. Not our walkways, but just icy walkways throughout the world. And what's happened is, landscapers have trouble getting insurance right now, and so they're paying a lot more money for premiums, and they're passing that cost onto us.

The other thing I want to mention is the economy is going to come out of this post-COVID era, it's going to be coming out roaring. There's going to be a labor squeeze, and tenants are going to be able to market their labor services to employers.

Even if there isn't inflation in wages, there is certainly going to be full employment. And I think that you're going to see -- you're going to see a lot of -inflation's going to be up all over the place. And I think -- I think landlords need to be able to have an increase. If everybody else is going to be getting paid more, we need to be able to get paid more as well.

It's amazing to me what landlords are expected to provide. Garbage pick-up, landscaping, extermination of pests, replacing appliances, bad debts, insurance, repairs, plumbing repairs, all this stuff, we're required to provide, without an increase.

So I'll give you an example of something that happens that we're expected to just cover. A tenant decides they're going to move out. They take all their furniture and their mattresses, and they put it next to the dumpster. And the garbage company shows up, and hauls it away, and they charge us extra.

So you know, that's just one of the things we're expected to do, is just pay extra for a tenant moving out. I mean, there's 100 other examples of things that we have to cover, and it's almost criminal that we haven't been allowed an increase now in three, or four, or five years.

I'm going to give you another example. The other day, I was at my property, at 500 East Funston, and I looked across the street at another landlord's property, right next to mine, and I looked at his roof, and his roof looked terrible. And then I saw this squirrel running along his gutter, and all of a sudden, the
squirrel disappeared. He ducked into a hole in the roof, and he's probably living in the attic somewhere. I said to myself, "My God, this area's becoming a slum."

I mean, if we can't get increases, some of these landlords are not going to repair things. I mean, we're going to take care of our building. I can promise you that. I mean, when we needed to do a new parking lot, we put a new parking lot in. When we needed a build a -put a new roof on, we put it on. But I can't guarantee all the other landlords are going to do the same.

You guys have got to be able to get us an increase. It's been way too long. Way too long.

The other thing I want to mention is the plumber. The plumber -- the plumber is at my place probably every two or three days, there's a drain that needs -- there's a new pipe, there's a hole in the ceiling he's got to make to fix the apartment above. And every year, the plumber -- you think the plumber keeps his hourly rate the same for five years in a row? He's raising his rate every year. I'm paying the plumber more money.

So I'm a little desperate for increase. I think you can tell that from my voice. I think it's time. We got a lot of expenses, and we need to be able to earn some money. So that's my spiel.

MS. CALDWELL: Thank you, Mr. Levy.

MR. LEONARD LEVY: I'm Leonard Levy. I bought the property back in 1995, and was very proud to have a wonderful piece of property in Spring Valley. I --

MS. CALDWELL: Who's speaking?
MR. L. LEVY: -- rent-controlled, but I --

MS. CALDWELL: Who is this, Peter?
MR. L. LEVY: -- well worth it. It was well worth it, because (indiscernible) --

MR. STECKER: I think there was two individuals on this line, and one of them started speaking when the first one --

MR. L. LEVY: -- went there --

MR. STECKER: -- stopped.
MR. L. LEVY: -- it basically meant the rent because

MS. CALDWELL: They have to identify themselves in order to --

MR. L. LEVY: -- the place is kind of a --
MS. CALDWELL: Excuse me, sir. Hello?
MR. L. LEVY: Yes.
MS. CALDWELL: Sir? You have to be recognized, and
you have to identify yourself prior to speaking.
MR. L. LEVY: All right. Let me start again.
I am Leonard Levy. My son, Eric, was on the phone just a minute ago. I was the one that bought the
(973) 406-2250|operations@escribers.net | www.escribers.net apartment house back in 1995, and I was very proud of it at that time because it's a beautiful apartment, and I want to keep it that way. And I have kept it that way. We have gone through all sorts of expenses to make -- we put in new furnitures, and we do a good job, and every body likes the apartment.

We -- it's constantly -- they want to rent there. We have a long list of people who are waiting to move in. Not that that list is ever really good, but it's very well loved by everybody. And I -- and I just feel hurt in the way, for the last three years, that the rent control says, listen, you guys are making too much money, or whatever you want to call it. I think it's wrong that we shouldn't get a rent increase.

And if you want my opinion on it, because we didn't have any for the last two or three years, I think there should be a 3 percent increase in rent, and then go back to 1, 1-and-a-half percent for the following years.

But there's very much needed -- we have one person there, because of rent control, that's paying 773 dollars for a one bedroom in Spring Valley. And it's beautiful there. And we can't do anything to it.

And then we also have a few people that don't pay their rent because the government says, well, you don't have to pay rent now. And so we're absorbing those
losses, too. So it's not always easy at our end to come up with a little bit of a profit at the end of the year.

Right now, our CPA says we're below 2 percent in earning and profit, and I could rent money now or borrow money now or -- at 3.3 percent. So I can't even get above what it should be in the -- in the -- in the value of the property.

So I just want to thank you for listening to me. Many times, I wanted to send you an email, and I always had the wrong address. And I think Eric now, my son, has the right address, and I'll keep you more informed as we go on. Thank you very much for listening to me.

If you have any questions, I would love to answer them right now.

MS. CALDWELL: Okay. Thank you, Mr. Levy.
Peter, who's next?

MR. STECKER: Okay. So I'm going to be moving -the individual was Mr. Loyal, who spoke last week. He's actually not on the line, so Mr. Joseph Kazarnovsky, I'm moving him to a panelist now.

MR. JOSEPH KAZARNOVSKY: Hello?

MS. CALDWELL: Hello, Mr. Kazarnovsky?

MR. J. KAZARNOVSKY: Yes. Hi.

MS. CALDWELL: Hi. How are you?
MR. J. KAZARNOVSKY: This is Joe Kazarnovsky.

Good.

Thank you for permitting me to speak to the board this evening. I'm the principle of Sleepy Hollow Gardens on Old Nyack Turnpike. You heard from my accountant before, whose letter was read into the record, so I'm not going to belabor the point about the increases that are taking place annually that are well in excess of zero percent. We're getting a high percentage increase on almost every expense item, so I'm not going to go back there.

But I want to discuss an issue that I think is fundamental to what's going on here. You know, back in 1974, when the ETPA, when the whole regiment for rent control was passed, it was basically called a tenant protection act, and we need to be concerned about who is to be and who requires protection.

When you go across the board and basically do not permit any increases for anybody, it's one thing if we're going to protect tenants that need protection, tenants that are in need, tenants that have demonstrated a need, but there is no social justice, there's no economic justice to permit the same zero percent to a -- to a tenant that is well-funded, has much money in his bank account, can well afford to pay the increase, has a job, gets increases in his pay every year.
it. That's just not right. It's not fair. It's just plain wrong, and I think it's the duty of this board to do their duty and basically enforce economic justice, social justice, not take money out of the landlord's pocket who has continued to pay increased expenses without compensation, and give it to tenants who do not need that benefit. Thank you very much.

MS. CALDWELL: Thank you, Mr. --
Okay. Number 3, Peter?
MR. STECKER: Okay. I'm going to be moving Mr. McKee.

MS. CALDWELL: Hello? Are you there?

MR. MICHAEL MCKEE: Having some trouble getting unmuted. Please forgive the background. It's not mine, it's my husband's. He was using my computer and forgot to change the background.

Good evening, Chair Caldwell, members of the board. My name is Michael McKee. I'm the treasurer of the Tenants Political Action Committee, and I've -- my testimony -- I have given you some background about Tenants PAC and about myself, which I'm not going to read. I just sent my testimony in this afternoon, which I hope you have seen.

I want to compliment you for freezing rents for the last few years. Members of this board have shown that
you have understood that it is your job to keep rents affordable, rather than enhancing landlords' profits. I urge you to consider a rent freeze again this year. The data provided to you by the DHCR Office of Rent Administration staff, based on income and expense reports filed by landlords, give you all the justification you need for another rent freeze, or even a rent rollback. Whether looking at table 1 with data from Regency Village, or table 1 without Regency Village, net operating income from 2019 to 2020 increased significantly, by 3.05 percent with Regency Village data, and by an astonishing 5.23 percent without Regency Village.

While rental income declined somewhat, two components of operation and maintenance also saw big decreases. Landlords spent significantly less on management, and a lot less on repairs and maintenance. The historic cost to income ratios also tell the story. The first column is invalid methodology, because it includes interest and depreciation, and therefore should be disregarded. I would suggest that you instruct the Office of Rent Administration to eliminate that first column in future years.

The second column properly excludes these two factors as expenses. In 1987, the average cost to income
ratio was 60.3 percent, meaning that net operating income, the inverse, was 39.7 percent. In 2020, net operating income was 44 percent -- 44.5 percent without Regency Village data, and 45.5 percent including Regency Village.

Over the last 34 years, the average landlord of rent-stabilized properties in Rockland County has actually done better in terms of their bottom line, despite the fact that their ability to raise rents is limited by the ETPA.

I want to comment about some methodological things. I've made these same points to the Westchester County Rent Guidelines Board many times, as well as to the Nassau County Rent Guidelines Board. Your table 1 properly puts interest below the line, as that service interest is a capital expense, not an operating expense. The Nassau Rent Guidelines Board also maintains this distinction.

But several years ago, the Westchester board instructed the DHCR ORA staff to include interest as part of operation and maintenance. I was present the evening that Art Schulman (phonetic), who was then the head of research at the Office of Rent Administration, tried to explain to the Westchester board why interest should not be treated as $O$ and $M$, but most of the public members
didn't get it, and the motion passed.
As for depreciation, it is not an expense at all, but merely an accounting device. I question whether this information has any relevance to your function, and think it would be better if ORA did not include it. Most real property appreciates in value over time, whereas our tax code allows real estate investors to pretend that the opposite occurs.

You should remember that there are many benefits to ownership of rental property quite independent of the rent role. First and foremost, an apartment building is an asset that appreciates over time, giving the owner financial security and the ability to borrow capital for other investments.

But also important is that landlords have a stable source of income during periods of economic downturn. During the national recession that began around 2008, the deepest since the Great Depression, tenants experienced job losses and loss of income or stagnating income, but their rents were not reduced.

During the current pandemic, owners no doubt lost some income, but the 2020 INE (phonetic) data clearly show that they are actually doing quite well, certainly better than their tenants that have lost their source of income.

So I think you should, at a minimum, maintain the rent freeze for another year. Many tenants are out of work, or their hours have been reduced. Many tenants are not going to be called back to work. And we are hoping that the State rental assistance -- the Emergency Rental Assistance program is going to be getting money to landlords very soon.

We hope, by July, that the 2.4 billion dollars that the State allocated for rental assistance to tenants who cannot pay their rent will be operational very soon, so that landlords who have lost income should be made whole before the end of the summer. Thank you very much.

MS. CALDWELL: Thank you, Mr. McKee. MS. SILVA-EXIAS: Pat?

MS. CALDWELL: Yes?

MS. SILVA-EXIAS: This is Alejandra Silva-Exias. I just wanted to ask Mr. McKee what organization he represents?

MR. MCKEE: The Tenants Political Action Committee. Tenants PAC -- I don't know if you saw my -- saw my written testimony, which I sent this afternoon. I assumed it would be distributed to the board. But if you haven't received it, I assume you will.

Tenants PAC works to elect pro-tenant candidates to the State legislature and other legislative bodies. We
played a central role in flipping the State senate from red to blue, which is what made the legislative victory of two years ago, the Housing Stability and Tenant Protection Act possible.

We also advocate for stronger rent protections with legislative bodies, and we provide technical assistance to local groups throughout the state. And I've been doing this work for 51 years, since 1970.

MS. CALDWELL: And you're based from where?
MR. MCKEE: I live in Manhattan, and we have board members from all over the downstate region.

MS. CALDWELL: Okay. Alejandra, does that answer your question, or do you have other questions?

MS. SILVA-EXIAS: Yes. Very thoroughly. Thank you.

MS. CALDWELL: Yeah. Thank you. Okay.
Peter, we can go on to number 4.
MR. STECKER: Sure. Just a note, Mr. McKee's written testimony was forwarded to all the board members just after 4 o'clock today, so if you haven't had a chance to look at it, you can look for my email from around 4 o'clock today.

And I will be moving Daniel Kazarnovsky to a panelist right now.

MS. CALDWELL: Hello? Hello? Mr. Kazarnovsky, are you there?

MR. DANIEL KAZARNOVSKY: Hello. I will not be adding further comment --

MR. STECKER: Mr. Kazarnovsky, can you hear us?
MR. D. KAZARNOVSKY: Can you hear me? Hello?
MR. STECKER: Mr. Kazarnovsky, can you hear us?
MR. D. KAZARNOVSKY: I hear you, yes.
MR. STECKER: You sound very low. We can hear you, but it sounds very low.

MR. D. KAZARNOVSKY: I'm not -- I just wanted to ask to speak just in case the board had any questions of me, because our accountant submitted the letter, Mr. Munk. But I think all the questions were addressed, so I have nothing further to add.

MS. CALDWELL: So you're a part of Sleepy Hollow as well?

MR. D. KAZARNOVSKY: Yes.
MS. CALDWELL: Okay. Thank you. I don't believe we have any additional questions at this time.

Does any board member have any questions they'd like to ask of Mr. Kazarnovsky? No. Okay.

Thank you, sir.
MR. STECKER: Okay. I've just moved Alex Bursztein
as the last speaker, and is a panelist.
MS. CALDWELL: Have you moved him already?
Alex?

MR. ALEX BURSZTEIN: Hello. Ms. Caldwell, how are you?

MS. CALDWELL: I'm very well, thank you. How are you?

MR. BURSZTEIN: I'm doing very well. Thank you.
As Ms. Caldwell knows, I'm the executive director of the Legal Aid Society of Rockland County. I've had the job for 35 years. I've represented tenants for about 40 years on thousands of evictions. And my experience, you should know, is limited to Rockland County. The Legal Aid Society of Rockland County only represents people in Rockland County and whatever experience I have had for the past 35 years is limited to Rockland County.

Now, Rockland County is a difficult place to live for low and middle income people. The reason for that, as you well know, is the fact that no real affordable housing is being built for most people in any event, and also the fact that there is just no place to go once you're evicted. It's as simple as that. There is no place for people to go in Rockland County if you're evicted. That's why the Legal Aid Society's job is to preserve shelter for tenants who come to us for representation.

Now, why is Rockland County difficult? It's difficult because, according to the Comptroller, New York

State Comptroller's report in 2019, it is the highest county in the state of both for affordability threshold, which is 30 percent of income for rent. 59.4 percent of tenants in Rockland County are above the threshold. That's 60 percent.

And also, there's at least 17 or 18 percent of people who are in a severe housing burden category. That's 50 percent of one's income being used to pay rent. We see people in those positions all the time.

As I always tell whoever wants to listen, if you have one emergency car repair, and you're not a rich person, you're a middle or low income person, you will not be able to pay your rent in any given month, and then you fall behind to an eviction proceeding and going to court.

Now, I am aware of the fact that some landlords have not gotten paid during the COVID pandemic. I'll second what Mr. McKee said, 9.66 million dollars has come in to Rockland County to pay the rent arrears for tenants who were affected by COVID. And unlike other forms of assistance offered to tenants in Rockland County, by the Department of Social Services, for example, this is focused on the landlord. Anybody who hasn't gotten paid because of COVID will and should get paid if they file the proper forms.

We will offer help to landlords' lawyers, to tenants, anybody who wants to fill out those forms. It's in everybody's interest to get those landlords paid.

Now, ETPA is a very small slice of the rental picture in Rockland County. There is a reason for the fact that it was enacted, and the idea is that there should be limitations on the increases that landlords get.

And very simply, and again, Mr. McKee spoke to this, if you examine the cost -- I am not an economist. I'm not going to get into a discussion of whether deprecation interest should be used, but even if you look at the numbers of cost to income ratio, even those numbers, those numbers for 2020 are better than they were for almost every year on the chart that you have. That number was 91.4 percent in 1987 . It's down to 82 percent. 82 percent in 2020. There is no compelling -there's no reason to increase the rent if the income to -- cost to income ratio keeps going down, as it has done.

You can hear anecdotes, which is what you've heard from the people who testified today about what the expenses have been and how they have increased, but the fact of it is that the money that the landlords are making, at least according to a chart provided by DHCR,
is small and it has been in a very long time. And just
for that reason alone, if for no other reason, you should
not grant any rent increases this year.
If there is some compelling reason to grant that, I
don't believe that has been presented. Just because your
plumber cost goes up, just because your cost for this
event goes up, if the overall picture is that your income
to cost ratio is going down, you're not being hurt at
this point. You're doing better than you were doing for
many, many years.

And for that reason, and because this is the last bastion in Rockland County for affordable housing for people who can't afford to live elsewhere, I would urge you very strongly not to grant any rent increases at this time. So thank you for letting me testify.

MS. CALDWELL: Thank you, Mr. Bursztein.

Does anyone have any questions for him? Any panel or any board members? Okay.

Peter? Who do we have next?
MR. STECKER: That's all of the people who have signed up, and there's no one else waiting to speak, either, Chair. So that's it for the speakers for tonight.

MS. CALDWELL: Okay. Gentleman, I want to thank all of you for your time, for taking time out of your busy
schedules to come before this board tonight. I know it's
difficult doing it on Zoom, because it's much easier and
more effective in person, but we did hear you, and we do
appreciate the fact that you did give us this time.

And we thank you for attending, and at this point, we are going to close the public hearing. And once again, thank all of the public people for having come and having spoken.

April, what else do we have to do before we go into the regular meeting?

MS. GRAY-HUERTAS: That is all we need to do. You can go on to a public meeting. I mean -- I'm sorry. Yeah. Into the public meeting.

MS. CALDWELL: Into the public meeting. But the hearing part is closed.

MS. GRAY-HUERTAS: The hearing -- the hearing part is closed, and while it is a public meeting, it's open to the public for hearing, it is not open for the public to participate at this point with the board.

MS. CALDWELL: Okay. Then the public hearing part ends at 7:45, and we will now start the public meeting. Please, again, call the roll so that we know who's in attendance on the board.

April?
MS. GRAY-HUERTAS: Oh, I was looking to see if Karen
was here. All right.

MS. CALDWELL: (Indiscernible).

MS. GRAY-HUERTAS: Pat Caldwell?

MS. CALDWELL: Here.

MS. GRAY-HUERTAS: Jain Jacobs (sic)?

MR. JACOB: Here.

MS. GRAY-HUERTAS: Millie Guzman?

MS. GUZMAN: Here.

MS. GRAY-HUERTAS: Alejandra Silva-Exias?

MS. SILVA-EXIAS: Here.

MS. GRAY-HUERTAS: Kim Foskew?

MS. FOSKEW: Here.

MS. GRAY-HUERTAS: Jarrhett Oates? Absent.

And Rabbi Hersh Horowitz? Also --

MS. CALDWELL: Also --

MS. GRAY-HUERTAS: The board, there is five members present. There is a quorum, and the board can proceed with determining guideline.

MS. CALDWELL: Okay. Thank you very much, April.

MS. GRAY-HUERTAS: Thanks, Pat.

MS. CALDWELL: Okay. All right. Those of you present, it's now your opportunity to state your position on the issue regarding an increase or lack thereof for a one-year lease. Let's start with that first. Hello?

MS. FOSKEW: Okay. I'm sorry. This is Kim. I
appreciate listening to all the speakers and the owners, and I heard them, but I still would like to propose a zero percent increase. I feel we're still -- we're barely coming out of this pandemic, and I -- that's being optimistic.

Things are so uncertain, and as Mr. McKee said, and Alex Bursztein also, there's still a profit being made, and I still can't erase the memory of -- and I know you can't fault all the owners for maybe the few that are -or the many that are not doing their part, but we also can't dismiss the few that are not doing their part.

So I just think there's too much uncertain as far as people not doing their part, and like I said, with COVID, and -- they will get their money back from the government, as Mr. McKee said, and Mr. Bursztein also said, so I propose a zero percent for one year.

MS. CALDWELL: Does anyone else have an opinion? Agree or disagree?

MS. GUZMAN: I agree with Kim. I will second Kim on a zero percent increase.

MS. SILVA-EXIAS: Hi, Pat. This is Alejandra SilvaExias. I'm one of the tenant representatives on the board.

Having heard all of the testimony that's been presented, I also agree that there should be a freeze on
rents again. I didn't find that the landlords' reasons
were compelling enough. The data clearly shows that they
are still making profits. I think Mr. McKee's testimony
really highlighted that picture, as well as Mr.
Bursztein.

I wanted to focus particularly on the years 2019 and 2020 just as an example. In 2019, the cost to income ratio was 58.9 percent, and in 2020 , it was 55.5 percent, meaning that the net operating income went from 41.1 percent to 44.5 percent, meaning it increased.

And basically, what the net operating income is, just so everyone understands, it's a formula that's used to calculate profitability. And here, it clearly shows that the landlords are still being profitable, whether or not some of their costs have increased. So overall picture, as Mr. Bursztein said, is that landlords are still making profits. And on the contrary, tenants are struggling.

We have to keep in mind that the Tenant Protection Act was enacted for that very reason, to ensure that there was affordable housing for tenants, and there is not much in Spring Valley or in Haverstraw. Some of these rent-stabilized units are some of the only affordable housing units in the county. And we need to really ensure that we preserve that affordable housing in
our county. So I am also going to vote for a rent freeze on one-year leases. Thank you.

MS. CALDWELL: Okay. Jain?
MR. JACOB: Yes. I am in the minority, but I disagree, and I propose a 3 percent increase.

MS. CALDWELL: Okay. Let me just -- well, it's evident that the three out of five will -- but I just want to say this in defense of some of the landlords as well as some of the tenants. There are funds available as we were spoken to by Mr. Bursztein and about Mr. McKee. And the tenant has to apply for these monies. Landlords cannot apply for them. The funds are for the tenants.

They will be paid directly to the landlord, but you would be amazed -- and Alex, I'm going to give you something to think about and to do. Maybe you can reach out to some of the populace just saying to them, it's not going to cost them any money. They don't have to pay this money back. It's free money, but they are not applying.

And I can tell you that there are landlords out here reaching out, sending letters out, sending notices, telling the tenants, hey, look, if you need help filling out these papers, we will help you. If you don't trust us to help you, there are agencies in the county, in the

Village, that can help you. This is free money. But they're not applying. They are simply not applying at the -- nowhere near the level that they should be, and they're behind, and yes, that is a problem for landlords.

I also believe that as landlords, we're not starving, but we do need assistance, and they do need assistance, but I agree with you on the zero percent for the one-year, because $I$ think that given the pandemic, and everything that's occurred, and we're in such a state, that I agreed that a zero percent increase for one-year makes more sense and is more effective -- would be more helpful to the -- for the greater good.

So I'm not going to -- but I do think that you need to know that the tenants are not necessarily carrying their load. They're not necessarily -- they're far from doing what they need to do to have -- because it's a -in the event that none of you know, or maybe some of you do, this is a two-part application. They have to fill it out, and then they have to be truthful about it, and then it has to be -- the landlord has to fill in the balance of it, telling you exactly what the amounts are and showing the documentation of how they got they way and how long they've been that way. But it's the applicant's responsibility to fill out the initial application. So Alex, if you could make them understand that, and
understand that they do not have to pay this money back, that might get them to move a little faster, or move at all. Given that, I'm going to get off my soapbox.

Since we've heard all the board members' positions on a one-year lease increase, or decrease, or nonincrease, is there a motion?

MS. FOSKEW: Motion for a zero percent increase for one year.

MS. CALDWELL: Okay. Is there a second? MS. GUZMAN: Second. MS. SILVA-EXIAS: I second that. MS. CALDWELL: Okay. It's properly moved and second to have a zero percent increase for one year.

On a motion to approve zero percent increase for one year, would the clerk please call the roll? Are you -MS. RODRIGUEZ: Milagros Guzman?

MS. GUZMAN: Yes.
MS. RODRIGUEZ: Jain Jacob?
MR. JACOB: No.
MR. BURSZTEIN: Alejandra Silva-Exias?
MS. SILVA-EXIAS: Yes.
MS. RODRIGUEZ: Kim Foskew?
MS. FOSKEW: Yes.
MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: Yes. So that's four. The motion
carries. Zero percent increase for a one-year, for this year.

MS. GRAY-HUERTAS: The motion does not carry. Unfortunately, you have to have five voting yes --

MS. CALDWELL: Oh.
MS. GRAY-HUERTAS: -- at any point in time on any of these motions. While five is a quorum, the board, by law, is a nine person board, requiring five people to vote for everything and anything this board approves.

MS. CALDWELL: Okay. So Madam Attorney, where are we now?

MS. GRAY-HUERTAS: You need to look for a new motion for a one-year guideline.

MS. CALDWELL: Okay. And if we -- then we are going to have to postpone this to another meeting, because we're not going to reach the quorum that we're going to need, and we're not going to get the votes that we're going to need. Right now, the five people present, and I doubt -- Mr. Jacobs (sic), are you going to change your vote?

MS. GRAY-HUERTAS: Well, why don't you find out if he has a motion that anybody else is willing to vote for before you adjourn your meeting?

MS. CALDWELL: Okay. All right. You're absolutely correct. Thank you.


MS. SILVA-EXIAS: No.

MS. RODRIGUEZ: Kim Foskew?

MS. FOSKEW: No.

MS. RODRIGUEZ: Patricia Caldwell?

MS. CALDWELL: Yes. Once again, we're at the same impasse. It's a two to three vote, and we need a five.

So not having reached a level, I think at this time, we may need to table that and move on to the next item. If we're not going to reach -- if 1 percent is not acceptable, then we're certainly not going to sit here and go for 2 or 3.

April, can we go on now to a two-year lease?

MS. GRAY-HUERTAS: You can do that.
MS. CALDWELL: Okay.

MS. FOSKEW: Can we propose less than a 1 percent?
MS. GUZMAN: For the two-year or for the one-year?

MS. FOSKEW: For the one-year. Back to the oneyear. Sorry.

MS. SILVA-EXIAS: Can we propose a . 01 percent increase?

MS. CALDWELL: No. What is a . 01 percent?

MS. SILVA-EXIAS: He said anything less than 3 percent.

MS. CALDWELL: He said 1 percent, and you voted it down.

MS. GUZMAN: Can we compromise on a two-year lease?
MS. CALDWELL: Well, we're about to -- we're starting a two-year lease right now. So the floor is open for a two-year lease.

Does anyone have a motion or anyone have a recommendation or request for a two-year lease, in a percentage?

MS. FOSKEW: I would still propose a zero percent for the same reasons.

MS. SILVA-EXIAS: I agree.

MS. CALDWELL: Okay. That's two.
Anyone else? Hearing none.
I'm going to make an additional proposal for a twoyear lease. I would like to propose a 2 percent increase for a two-year lease.

MS. GRAY-HUERTAS: Are you moving to amend their motion?

MS. CALDWELL: Well, she said she recommended it. She didn't make a motion.

MS. GRAY-HUERTAS: Oh, okay.
MS. CALDWELL: We're still discussing, although I guess the motion should come before the discussion. Okay. So we should go back to the zero percent?

MS. GRAY-HUERTAS: You should --
MS. CALDWELL: Okay.

MS. GRAY-HUERTAS: -- make a roll call or make an amendment -- a motion to amend.

MS. CALDWELL: Okay. Then let's do a roll call on a zero percent.

MS. RODRIGUEZ: Milagros Guzman?
MS. GUZMAN: Yes.

MS. RODRIGUEZ: Jain Jacob?
MR. JACOB: No.

MS. RODRIGUEZ: Alejandra Silva-Exias?
MS. SILVA-EXIAS: This is on a zero percent?

MS. CALDWELL: Um-hum.
MS. SILVA-EXIAS: Yes.

MS. RODRIGUEZ: Kim Foskew?
MS. FOSKEW: Yes.

MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: No. Okay. We're back at point zero.
MS. RODRIGUEZ: Um-hum.

MS. CALDWELL: All right.

MS. RODRIGUEZ: Three yeas and two nos.
MS. CALDWELL: Yes.
MS. SILVA-EXIAS: Can I make a proposal?
MS. CALDWELL: Yes, you can.

MS. SILVA-EXIAS: . 5 percent on one-year and twoyear leases.

MS. FOSKEW: I would second that, if she made a --

MS. SILVA-EXIAS: Unless you want to split them and make it one-year and then two-year, but that's what I'm suggesting.

MS. CALDWELL: Okay. Let's -- we are presently working on the two-year lease, so let's finish that off, and then you can make your additional proposal for a combination of one and twos.

Is that what you want to do? Because I had already proposed the 2 percent for a two-year lease. I need a second.

MR. JACOB: Yeah, I second.
MS. CALDWELL: It's properly moved and second for a

2 percent increase on a two-year lease.
Will the clerk please call a roll?

MS. RODRIGUEZ: Milagros Guzman?
MS. GUZMAN: No.

MS. RODRIGUEZ: Jain Jacob?

MR. JACOB: Yes.

MS. RODRIGUEZ: Alejandra Silva-Exias? Alejandra
Silva-Exias?

MS. FOSKEW: I think she's froze for a second.

MS. RODRIGUEZ: All right.

Kim Foskew?

MS. FOSKEW: No.
MS. RODRIGUEZ: Patricia Caldwell?

MS. CALDWELL: Yes. Alejandra?
MS. SILVA-EXIAS: I'm sorry. Did you call me?
Because my computer was just frozen.
MS. CALDWELL: Yes.

MS. RODRIGUEZ: Yes.
MS. SILVA-EXIAS: This is on a 2 percent for two-

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year leases?
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MS. CALDWELL: Yes.

MS. SILVA-EXIAS: No.
MS. CALDWELL: Okay. All right. Motion did not carry. We have not -- now the floor is open for any alternate recommendations that you may or may not have.

MS. SILVA-EXIAS: Well, I would like to propose a . 5 (audio interference).

MS. CALDWELL: Excuse me?
MS. SILVA-EXIAS: (Audio interference) can start with a one-year lease, and then move on to two-year leases, if that's how you'd like to do it, or $I$ can just move it all in one.

MS. CALDWELL: I'm hearing bits and pieces of what you're saying.

MS. SILVA-EXIAS: Oh, I'm sorry. Do you hear me now?

MS. CALDWELL: Yes. Thank you.
MS. SILVA-EXIAS: Okay. I'm proposing a . 5 percent
increase for one-year and two-year leases. If you want,
I can move it all together, or I can split it and do it
for one-year leases and then for two-year leases. I
don't know if others would agree to that.
MS. GUZMAN: I will second that.
MS. CALDWELL: What exactly are you seconding? She
didn't make a --
MS. GUZMAN: The .5. Oh, the -- okay.
MS. CALDWELL: I would rather us do it one year by
one year instead of doing it combined.
MS. SILVA-EXIAS: Okay. So then I will move to do a
. }5\mathrm{ percent increase for one-year leases.

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        MS. CALDWELL: Is there a second?
        MS. GUZMAN: Second.
        MS. FOSKEW: Second. Either one.
        MS. CALDWELL: Okay. Please call the roll on a 0.5
percent increase for a one-year lease.
        MS. RODRIGUEZ: Milagros Guzman?
        MS. GUZMAN: Yes.
        MS. RODRIGUEZ: Jain Jacob?
        MR. JACOB: Yes.
        MS. RODRIGUEZ: Alejandra Silva-Exias?
        MS. SILVA-EXIAS: Yes.
        MS. RODRIGUEZ: Kim Foskew?
        MS. FOSKEW: Yes.

MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: Yes.
MS. RODRIGUEZ: Five yeses.
MS. CALDWELL: The motion carries. That's on a oneyear. Approved.

MS. SILVA-EXIAS: I'd like to --

MS. CALDWELL: . 05 (sic) percent. Okay.
For a two-year? Is there a motion -- is there recommendation or a motion for a two-year?

MS. SILVA-EXIAS: I would like to bring a motion. MS. CALDWELL: Okay.

MS. SILVA-EXIAS: Can you hear me?

MS. CALDWELL: Yes.
MS. SILVA-EXIAS: Okay. I would like to make a motion for . 5 percent on two-year leases.

MS. CALDWELL: Are there any other recommendations?

I recommend a 1 percent increase on a two-year lease. MR. JACOB: I second that. MS. CALDWELL: Are there any other recommendations? MS. FOSKEW: Is Alejandra's motion still on the floor, or no? MS. CALDWELL: Well, she made a recommendation. It was not second. And I made an alternate recommendation. MS. FOSKEW: Okay. MS. CALDWELL: And it was just second by Jain.

MS. FOSKEW: Okay.
MS. CALDWELL: Now, if you want -- Alejandra, were you making a recommendation, or you making a motion?

MS. SILVA-EXIAS: A motion.

MS. CALDWELL: Okay. You can --
MS. FOSKEW: I'll second it.

MS. CALDWELL: No, it was not second, but okay, second now. So that's 0.5 percent for a two-year as well?

MS. SILVA-EXIAS: Two-year leases. Yes.
MS. CALDWELL: Okay. All right.
You've heard the motion.
Clerk, please call the roll on a 0.5 percent increase for a two-year lease.

MS. RODRIGUEZ: Milagros Guzman?
MS. GUZMAN: Yes.
MS. RODRIGUEZ: Jain Jacob?
MR. JACOB: No.
MS. RODRIGUEZ: Alejandra Silva-Exias?
MS. SILVA-EXIAS: Yes.
MS. RODRIGUEZ: Kim Foskew?
MS. FOSKEW: Yes.
MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: No.
MS. RODRIGUEZ: Motion did not pass.

MS. CALDWELL: Okay. I would -- I would like to move -- I would like to move a 1 percent increase on a two-year lease.

Is there a second?

MR. JACOB: I second.
MS. CALDWELL: Properly moved and second.
Would the clerk please call -- calling you clerk, I'm sorry.

Could you please call roll, April?
MS. GRAY-HUERTAS: Karen?

MS. RODRIGUEZ: Yes. Milagros Guzman? Milagros Guzman?

MS. GUZMAN: Yes? I'm having trouble hearing. Can you repeat that, please?

MS. RODRIGUEZ: We're taking the roll call for a 1 percent increase on a two-year renewal.

MS. GUZMAN: I can't hear. On a two-year? No.
MS. RODRIGUEZ: No? Jain Jacob?

MR. JACOB: Yes.
MS. RODRIGUEZ: Alejandra Silva-Exias?
MS. SILVA-EXIAS: No.
MS. RODRIGUEZ: Kim Foskew?
MS. FOSKEW: No.

MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: Yes.
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MS. RODRIGUEZ: Motion did not pass.

MS. SILVA-EXIAS: I would like to make an alternate proposal, or a motion?

MS. CALDWELL: Yes?

MS. SILVA-EXIAS: . 75 percent on two-year leases.
MS. FOSKEW: I'll second that.

MS. GRAY-HUERTAS: .75?

MS. CALDWELL: Properly moved and second for a . 75 percent increase on a two-year lease.

Would the -- April, please call the roll.

MS. GRAY-HUERTAS: Karen has it.
MS. RODRIGUEZ: Yes. Milagros Guzman?

MS. GUZMAN: .75? Yes.
MS. RODRIGUEZ: Jain (audio interference)?

MR. JACOB: Hello? Who's calling me?
MS. RODRIGUEZ: Jain?

MR. JACOB: Yes.

MS. RODRIGUEZ: Jacob?

MR. JACOB: Yes.

MS. RODRIGUEZ: Yes?

MS. CALDWELL: You're voting in favor of .75?
MR. JACOB: Yeah. I just want to get something in.
MS. RODRIGUEZ: Alejandra Silva-Exias?
MS. SILVA-EXIAS: Yes.

MS. RODRIGUEZ: Kim Foskew?
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MS. FOSKEW: Yes.

MS. RODRIGUEZ: Patricia Caldwell?

MS. CALDWELL: I'm really torn. If we don't make a determination tonight, we'll have to have another meeting and insist that all board members attend, or try to get all -- get a full compliment of the board so we can have them make a decision? Is that what you're telling us? MS. GRAY-HUERTAS: Only on the -- only on the twoyear lease. You guys have already agreed on a one-year lease.

MS. CALDWELL: Okay. Then let's -- okay.
MS. SILVA-EXIAS: By when do we need to pass?

MS. GRAY-HUERTAS: By the end of this month.
MS. CALDWELL: Okay. Then that's what we will do.

MS. SILVA-EXIAS: So your vote is no?
MS. CALDWELL: Yes. My vote is no.

So April, you're going to have to contact -- do we need --

MS. GRAY-HUERTAS: (Indiscernible) -- we will contact them again, but \(I\) can tell you, we did that today.

MS. CALDWELL: Okay.
MS. GRAY-HUERTAS: We reached out individually to every board member this afternoon.

MS. CALDWELL: Okay. And I'm asking you to do that
one more time, and if we don't get a result -- if we don't hear from them, or we can't get a commitment from them, do they have to participate, or can they just tell you -- we'll tell them what the choices are --

MS. GRAY-HUERTAS: No, they need to be present at the meeting.

MS. CALDWELL: They need to be present to vote?
Okay. All right. Then that's what we'll do.
MS. GRAY-HUERTAS: (Indiscernible) --
MR. STECKER: There's also going to need to be a set date for the meeting --

MS. CALDWELL: Yes.
MR. STECKER: -- so that we can properly notice the meeting as well.

MS. CALDWELL: Okay. What type of --
MS. SILVA-EXIAS: Can we have it in one week? Is
that sufficient time for a notice?
MR. STECKER: Yeah. One week --

MS. GRAY-HUERTAS: If somebody knows that every
board member will show up, but otherwise, I don't know how you're going to be able to do that in one week.

MR. JACOB: Well, we have to vote on the one-year lease again, or no?

MS. RODRIGUEZ: It would just be for a meeting.
MS. CALDWELL: To vote on a two-year lease.

MR. JACOB: Oh. So one-year lease is done, right? MS. GRAY-HUERTAS: Um-hum. MS. CALDWELL: Yes.

MS. SILVA-EXIAS: So Pat, can I ask you, because you would agree to a zero percent, and now you won't agree to it --

MS. CALDWELL: I would agree --
MS. SILVA-EXIAS: -- on a two-year?

MS. CALDWELL: I agreed to a zero percent this year. But a two-year lease, \(I\) just believe they're entitled to at least a 1 percent. And you're going up in increments from a . 5 to a . 75.

Why not just have a 1 percent increase on a two-year lease?

MS. SILVA-EXIAS: Well, that's a compromise. You guys proposed -- when you proposed 1, and we proposed .5, so the -- you split the baby and it's .75. Just don't want to be in the same situation, in, like, in a week from now.

MS. FOSKEW: Um-hum.

MS. CALDWELL: Well, you said "we", like it's already a foregone conclusion that everyone's going to stick to the . 75 that you proposed? Is that what you're --

MS. SILVA-EXIAS: No. I'm saying, like, if we're
the only ones that show up again next week, that \(I\) just don't want to be in the same position again. I don't know what's going to happen. I mean, I don't know if other people are going to show up. If we are going to do this, I wish we would have just tried to do it on the one-year leases as well, and see what others would have proposed, but.

MR. JACOB: Well, in fairness, if you want -- you agreed to a half-year -- a half-year -- a half-percent increase on a one-year, it's fair to be a 1 percent for a two-year. I just agreed because I just wanted to (indiscernible). I think (indiscernible).

MS. CALDWELL: Well, April, you were pretty sure that we're going to have a similar kind of thing no matter when we set the next meeting, and we're still not going to be in a full quorum? We won't have the ample people to be able to make this determination? (Indiscernible) --

MS. GRAY-HUERTAS: If I had a crystal --
MS. CALDWELL: I'm not asking you to look in your crystal ball --

MS. GRAY-HUERTAS: I wish I had a crystal ball, and
if I did, I could --
MS. CALDWELL: Based on the prior board meetings that we've had, it's safe to assume that we will -- we
probably will not have the necessary people?
MS. GRAY-HUERTAS: What I will say is that I can't promise that they will all be here. I can promise that we will contact everybody.

MS. CALDWELL: Okay.
MS. SILVA-EXIAS: I think we need to decide this tonight, because --

MS. FOSKEW: I agree with that. And I also feel that the . 75 is fair. We went from the . 5 for the oneyear, it's -- we're just in such uncertain times right now, and it's proven in all the data that the homeowners are continuing to make money, so it's just, like, a trial basis to see how things go, and in two years, we can look at it again.

MR. JACOB: I just don't want to argue with the -all these people talking about the landlords making a ton of money, but all fairness --

UNIDENTIFIED SPEAKER: (Indiscernible) -- meeting.
MR. JACOB: I'm sorry?
MS. CALDWELL: Excuse me?
MR. JACOB: Can you -- can you hear me?
UNIDENTIFIED SPEAKER: Um-hum.
MR. JACOB: Yes, so basically, I just hear one gentleman saying that the interest and the depreciation doesn't count. I mean, I don't know what world he's
coming from, but these are expenses, real expenses, and when you say people are making 40 percent profit, 35 percent profit, I am a CPA -- I am a practicing CPA, I have never seen any landlords making that kind of money. So just to be fair, there are a lot of expenses, lot of (indiscernible) expenses, and lot of landlords are (indiscernible), but at least for fairness, having a half a percent increase for a one-year and a 1 percent increase for two-year, maybe we could get it today and move on. So there is one side that's not being presented properly here.

MS. GRAY-HUERTAS: As a point of clarification for the board, anybody whose lease comes up between October 1st of this year and September 30th of next year, 2022, has an option of a one-year or a two-year lease. They're not locked into either of those. It's the tenant's choice which lease term they take. I don't know if that helps with your negotiation, but just as a point of clarification.

MS. CALDWELL: Okay. Thank you. So we're back to the .75. Is that where we are? MS. SILVA-EXIAS: Yes. MS. GRAY-HUERTAS: Is there a new motion on the floor, since that motion failed? MS. CALDWELL: No. We're having a discussion before

MS. GRAY-HUERTAS: Oh.
MS. CALDWELL: -- put a motion. We're just asking --

MS. GRAY-HUERTAS: I apologize. I apologize.
MS. SILVA-EXIAS: I mean last year, we were advocating for a decrease. A rollback. And here we are, like, still in the middle of a pandemic, where granted, we are coming out of this, but there's a lot of people struggling still. People who have had tremendous loss of income, and wages are not necessarily going up.

Now, that may be the case that the economy will eventually surge, but right at this moment, in this snapshot, this time frame, that's all I can see right now, and I just don't see how we can pass these increases, given this current situation, especially when the data shows the overall picture is not one of, like, landlords really struggling here.

On the contrary, there is plenty of data to show that tenants have really been hit hard, especially in low income communities, like the ones that these rentstabilized properties are in. So that's why I proposed the . 75 --

MS. CALDWELL: There's quite a bit of money that's now available to these tenants who have been affected by
this, and I'm saying to you that most of them are not
availing themselves of this free money to take care of their past indebtedness.

MS. SILVA-EXIAS: Right, but those are two separate issues, right? Like, one is about arrears and making the landlord whole. We're talking about --

MS. CALDWELL: Arrears are difficult, but what I'm talking about is --

MS. SILVA-EXIAS: -- tenants who very well may be paying their rent --

MS. CALDWELL: (Indiscernible). We have -- there are tenants who have a year plus behind in their rent because when it first came out, and they were told, well, you don't necessarily have to pay your rent if you can't afford it, they interpreted that as to mean we don't have to pay our rent. And there are lots of tenants who absolutely did not pay one dime in over a year. So landlords are bearing the burden of that. They really are.

I mean, you may get it on the outside, but during this time, you have -- the landlord's responsible for the day to day maintenance and upkeep on a promise that maybe down the road, you'll get some of it back. But it's over a year for -- if we were talking a couple of months, I wouldn't have this argument, but we're talking over a
year of indebted.
MS. FOSKEW: I mean, I understand what you're saying, but \(I\) think it's just like, that's not the vast majority of tenants that we're speaking of. I think that they are struggling, and in everything that's happening, and everything's so uncertain right now, and I think a .75 is a fair compromise.

MS. CALDWELL: Okay. Well, if the .75 is the fair compromise you're proposing, put in your motion. Put it into a form of a motion, please.

MS. SILVA-EXIAS: Go ahead, Kim.
MS. FOSKEW: I'll propose a . 75 increase for twoyear leases.

MS. CALDWELL: Is there a second?
MS. GUZMAN: Second.
MS. CALDWELL: Properly moved and second.
April, please call the roll on a .75.
MS. GRAY-HUERTAS: Karen, you got it?
MS. RODRIGUEZ: I do.
Milagros Guzman?
MS. GUZMAN: Yes.
MS. RODRIGUEZ: Jain Jacob?
MR. JACOB: Yes.
MS. RODRIGUEZ: Alejandra Silva-Exias?
MS. SILVA-EXIAS: Yes.

MS. RODRIGUEZ: Kim Foskew?
MS. FOSKEW: Yes.

MS. RODRIGUEZ: Patricia Caldwell?
MS. CALDWELL: Yes.

MS. RODRIGUEZ: Motion has passed.
MS. CALDWELL: Motion carries. Okay. Thank you very much.

Just to make sure we're all on the same page, on a one-year, we have proposed a zero percent increase, and we finally signed off on and agreed to a . 5 percent.

MS. FOSKEW: . 75.
MS. CALDWELL: No, that was for a one-year.

MS. GRAY-HUERTAS: Correct. The guideline for -the guideline set by the board this evening is . 5 for a one-year, and a. 75 for a two-year lease.

MS. CALDWELL: Exactly.
UNIDENTIFIED SPEAKER: Yes, that's correct.
MS. CALDWELL: So I think we're all on the same page.

MR. JACOB: Yes.
UNIDENTIFIED SPEAKER: Yes.
MS. SILVA-EXIAS: I know that the public cannot participate during this portion, but I did want to convey a message from Mr. Bursztein that he -- that Legal Aid will do everything possible to have the landlords paid,
and he believes that for once, the landlord and the tenants' interests are united. So he is a resource and Legal -- he is proposing that Legal Aid will help in this endeavor.

MS. CALDWELL: Thank you. I'm only -- I'm ever hopeful that that is true. I know Alex will put his energy into it. I'm just hoping that the tenants will agree with him, and I think once he convinces them that it is not a loan, it is a grant for them, and they will not have to pay it back, that might be helpful in getting -- in motivating them into filling out the paperwork.

And it's not based on your ethnicity, or your citizenship, or anything. It's just based on the fact that you can prove that you lost income during the pandemic. That's the only requirement. And I think once they understand that, maybe he's right. Maybe he can get them all on board, or get a substantial portion of them on board.

But I'd like to thank everybody for attending tonight.

MS. GRAY-HUERTAS: The certification meeting will be held in September. We'll reach out to the board members to set a date, unless somebody has a date they'd like to propose right now.

MS. CALDWELL: No.
MS. SILVA-EXIAS: Not at the moment.
MS. CALDWELL: (Indiscernible) and we'll choose
together.
MR. JACOB: Okay.
MS. GRAY-HUERTAS: Okay.
MS. CALDWELL: Okay? Thank you, everyone.
MR. JACOB: Thank you.

MS. FOSKEW: Thank you.
MS. GUZMAN: Thank you everyone. Have a great day.
See ya.
MS. CALDWELL: Be safe.

UNIDENTIFIED SPEAKER: Meeting to adjourn? MS. CALDWELL: Okay. Good night, everybody. MR. JACOB: Good night. UNIDENTIFIED SPEAKER: Good night. [END RECORDING]
                C ERTIFICATION
                        The prior proceedings were transcribed from audio files and have been transcribed to the best of my ability. I further certify that I am not connected by blood, marriage or employment with any of the parties herein nor interested directly or indirectly in the matter transcribed.

Signature

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\hline \[
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\] & ```
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\] & \[
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& \text { although (1) } \\
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\end{aligned}
\] & \[
\underset{53: 1}{\operatorname{argue}(1)}
\] & \[
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\end{aligned}
\] \\
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& 56: 1
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\] & \[
\begin{gathered}
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\text { amazing (1) }
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\] & \[
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& \text { 22:1;24:2 } \\
& \text { arrears (3) }
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\] \\
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\] & \[
\begin{aligned}
& 19: 2 ; 23: 2 ; 49: 2 \\
& \text { again (13) }
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\text { ample (1) }
\end{array}
\] & \[
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\text { assistance (7) }
\end{gathered}
\] & \[
\begin{gathered}
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\text { Barry }
\end{gathered}
\] \\
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\] \\
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57: 1 \\
\text { Aid (5) }
\end{array}
\] & \[
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& \text { applicable (1) }
\end{aligned}
\] & \begin{tabular}{l}
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\end{tabular} & bedroom (1) \\
\hline \[
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& \text { act (3) } \\
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\end{aligned}
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\] & \begin{tabular}{l}
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\end{array}
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\hline \[
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\] & \[
16: 1
\] & \[
\begin{gathered}
59: 1 \\
\text { FTPA }
\end{gathered}
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3: 1,1 ; 10: 1 ; 11: 4
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\hline disagree (2) & economic (3) & \[
\begin{array}{|l|}
\text { ETPA (3) } \\
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\end{array}
\] & \[
26: 1,9
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\end{tabular} & \begin{tabular}{l}
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17: 2 ; 19: 3 ; 22: 1
\] \\
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& \text { even (8) }
\end{aligned}
\] & \[
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\] & \begin{tabular}{l}
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56: 1
\] \\
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\end{tabular} \\
\hline \[
\begin{aligned}
& \text { disappeared (1) } \\
& 13: 1
\end{aligned}
\] & \[
\begin{aligned}
& \text { economist (1) } \\
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\end{aligned}
\] & ```
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\end{array}
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26: 1 ; 29: 7 ; 35: 1
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\] & 18:1 \\
\hline \[
28: 1 ; 40: 2 ; 54: 2
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23: 2
\] & \[
55: 1
\] & & \[
\underset{\sim 4 \cdot 1}{\text { flipping (1) }}
\] \\
\hline \[
\begin{gathered}
\text { dismiss (1) } \\
32: 1
\end{gathered}
\] & \[
\begin{aligned}
& \text { eliminate (1) } \\
& 20: 2
\end{aligned}
\] & everybody (5)
\[
12: 1 ; 15: 1 ; 53: 4 ; 59: 2
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\end{gathered}
\] \\
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\hline \[
\begin{aligned}
& \text { interests (1) } \\
& 50 \cdot 2
\end{aligned}
\] & K & lease (30) & \(35: 1\)
\(\operatorname{loan}(1)\) & \[
\begin{aligned}
& 16: 9 ; 21: 1 ; 22: 9 ; 23: 2, \\
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\end{aligned}
\] \\
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\hline 7;16:4;17:1;18:7;20:2, & responsible (1) & 30:1 & 54:1 & 20:1 \\
\hline 3,4,7,7;21:1,1,1,2;22:1; & 56:2 & school (1) & signed (3) & somewhere (1) \\
\hline 23:1,2;24:5;27:1,1,3,8; & result (1) & 11:4 & 8:8;29:2;58:1 & 13:2 \\
\hline 28:1;29:1,3;34:1;56:1, & 50:1 & Schulman (1) & significantly (2) & \[
\text { son }(2)
\] \\
\hline \[
1,1,1
\] & rich (1) & 21:2 & 20:1,1 & \[
14: 2 ; 16: 1
\] \\
\hline rent- (1) & 27:1 & second (33) & signing (1) & soon (2) \\
\hline 55:2 & right (31) & 7:6;20:2;27:1;32:1; & 10:1 & 23:1,7 \\
\hline rental (9) & 3:1;9:1;10:7;11:1; & 36:1,1,1,9;38:1,1;41:2; & Silva- (1) & sorry (12) \\
\hline \[
5: 9 ; 6: 1 ; 9: 2 ; 20: 1
\] & 12:2;14:2;16:1,1,3; & 42:1,1,1,2;44:1,1,1,5; & \[
32: 2
\] & 2:1;3:1;4:9;8:1;9:7; \\
\hline \[
22: 1 ; 23: 5,5,9 ; 28: 4
\] & 18:1;19:1;24:2;31:1,2; & 45:1,2,2;46:6,7,8;47:4, & SILVA-EXIAS (66) & 30:1;31:2;39:1;43:2,2; \\
\hline rent-controlled (1) & 37:1,2;40:3;41:1;42:2; & 5,6;48:6,8;57:1,1,1 & 3:2,2;23:1,1,1;24:1; & 47:8;53:1 \\
\hline 14:5 & 43:1;46:1;50:8;51:1; & seconding (1) & 31:1,9;32:2;36:1,2,2; & sorts (1) \\
\hline rents (5) & 53:1;55:1,1;56:4,5; & 44:6 & 38:2;39:1,1,2;40:1; & 15:4 \\
\hline 19:2;20:1;21:9;22:2; & 57:6;59:1,2 & security (2) & 41:1,1,2,2,9;42:1,1,2; & sound (1) \\
\hline 33:1 & road (1) & 18:1;22:1 & 43:1,1,2,2,2,6,9;44:1,2, & 25:7 \\
\hline rent-stabilized (2) & 56:2 & senate (1) & 2;45:1,1,1,6;46:1,1,2,4; & sounds (1) \\
\hline 21:7;33:2 & roaring (1) & 24:1 & 47:2,2;48:2,2,2,5;49:1, & 25:8 \\
\hline repair (2) & 11:1 & send (2) & 1;50:1;51:1,2,4,8;53:6; & source (2) \\
\hline 13:5;27:1 & Rockland (23) & 2:5;16:9 & 54:2;55:6;56:4,9;57:1, & 22:1,2 \\
\hline repairs (3) & 2:3,7;3:8;5:1,2,7;7:2, & sending (2) & 2,2;58:2;60:2 & speak (5) \\
\hline 12:6,6;20:1 & 7;9:2;21:7;26:1,1,1,1,1, & 34:2,2 & similar (1) & 2:1,1;17:2;25:1;29:2 \\
\hline repeat (1) & 2,2,7;27:1,2,4;28:5; & senior (1) & 52:1 & SPEAKER (10) \\
\hline 47:1 & 29:1 & 18:1 & simple (2) & 8:2;9:1;10:1;25:2; \\
\hline replacing (1) & RODRIGUEZ (59) & sense (1) & 2:1;26:1 & 53:1,2;58:1,2;60:1,1 \\
\hline 12:5 & 2:1,1,2;36:1,1,2,2; & 35:1 & simply (3) & speakers (2) \\
\hline report (1) & 38:2,2,2;39:2,4;41:1,1, & sent (4) & 18:3;28:9;35:2 & 29:2;32:1 \\
\hline 27:1 & 1,1,5,7,9;42:1,1,1,2,2; & 4:1;7:2;19:2;23:2 & sit (1) & speaking (4) \\
\hline reports (1) & 43:5;44:1,2,2,2;45:1,3; & separate (1) & 39:1 & 14:1,2,4;57:4 \\
\hline 20:5 & 46:1,1,1,2,2,2;47:1,1,1, & 56:4 & situation (2) & spent (1) \\
\hline representation (1) & 2,2,2;48:1,1,1,1,1,2,2,2; & September (2) & 51:1;55:1 & 20:1 \\
\hline 26:2 & 49:2;50:2;57:1,2,2; & 54:1;59:2 & \(\boldsymbol{s i x}\) (2) & spiel (1) \\
\hline representatives (1) & 58:1,3,5 & service (1) & 6:5;7:1 & 13:2 \\
\hline 32:2 & role (2) & 21:1 & six-year (1) & spirit (1) \\
\hline represented (1) & 22:1;24:1 & services (2) & 6:4 & 18:4 \\
\hline 26:8 & roll (13) & 11:2;27:2 & Sleepy (3) & split (3) \\
\hline representing (1) & 3:1;30:2;36:1;38:1; & set (5) & 10:3;17:3;25:1 & 42:1;44:2;51:1 \\
\hline 2:1 & 41:1,3;42:1;44:1;46:1; & 3:7;50:1;52:1;58:1; & slice (1) & spoke (2) \\
\hline represents (3) & 47:1,9;48:1;57:1 & 59:2 & 28:4 & 16:1;28:9 \\
\hline 9:1;23:1;26:1 & rollback (2) & several (1) & slip (1) & spoken (2) \\
\hline request (3) & 20:7;55:7 & 21:1 & 11:1 & 30:8;34:1 \\
\hline 5:8;18:6;40:6 & roof (4) & severe (1) & slum (1) & Spring (6) \\
\hline requested (1) & 12:2,2;13:1,9 & 27:7 & 13:3 & \[
10: 2,4 ; 11: 5 ; 14: 3
\] \\
\hline 10:1 & row (1) & Shall (1) & small (2) & \[
15: 2 ; 33: 2
\] \\
\hline require (1) & 13:1 & 4:1 & 28:4;29:1 & squeeze (1) \\
\hline 7:1 & rules (1) & share (1) & smaller (1) & 11:1 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline squirrel (2) & suggest (1) & 24:1 & two- (5) & \\
\hline 12:2;13:1 & \multirow[t]{2}{*}{\[
\begin{gathered}
20: 2 \\
\text { suggesting }(1) \\
42: 3
\end{gathered}
\]} & thousands (1) & \multirow[t]{2}{*}{\[
\begin{aligned}
& 40: 1 ; 41: 2 ; 43: 6 ; 49: 8 \\
& 57: 1
\end{aligned}
\]} & V \\
\hline \multirow[t]{3}{*}{\[
\begin{aligned}
& \text { Stability (1) } \\
& 24: 3 \\
& \text { stabilized (2) }
\end{aligned}
\]} & suggesting (1) & \multirow[t]{2}{*}{\[
\begin{gathered}
26: 9 \\
\text { three }(9)
\end{gathered}
\]} & & \\
\hline & & & two-part (1) & (2) \\
\hline & summer (1) & 2:1;11:2;12:1;13:1; & 35 & 6:1,9 \\
\hline 10:5;55:2 & 23:1 & 15:1,1;34:7;39:6;41:1 & twos (1) & Valley (6) \\
\hline stable (1) & Sure (5) & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { threshold (2) } \\
27: 2,4
\end{gathered}
\]} & \multirow[t]{2}{*}{\[
\begin{gathered}
42: 7 \\
\text { two-year (35) }
\end{gathered}
\]} & 10:2,4;11:5;14:3; \\
\hline 22:1 & 8:2,7;24:1;52:1;58:8 & & & 15:2;33:2 \\
\hline staff (2) & surge (1) & throughout (2) & 6:6;39:1,1;40:1,1,3, & value (2) \\
\hline \multirow[t]{2}{*}{\[
\begin{gathered}
\text { 20:5;21:2 } \\
\text { stagnating (1) }
\end{gathered}
\]} & surveys (1) & 11:1;24:7 & 4,6;42:1,2,5,9;43:1;
44:1,3;45:1,1,8,9;46:1, & 16:6;22:6 \\
\hline & 5:1 & Thursday (2) & 46:1, & various (1) \\
\hline start (4) & \multirow[b]{2}{*}{T} & \[
\begin{gathered}
2: 3,8 \\
\text { timeframes (1) }
\end{gathered}
\] & \[
0: 2 ; 51: 1,1,8 ; 52: 1
\] & \(11: 6\)
vast (1) \\
\hline 14:2;30:2;31:2;43:1 & & \[
2: 1
\] & \[
54: 1,9
\] & \[
\begin{gathered}
\text { vast (1) } \\
57: 3
\end{gathered}
\] \\
\hline started (2) & \multirow[t]{2}{*}{table (4)} & times (3) & \multirow[t]{2}{*}{\[
38: 2 ; 50: 1
\]} & victory (1) \\
\hline 3:1;14:1 & & 16:9;21:1;53:1 & & 24:2 \\
\hline starting (3) & 20:8,9;21:1;39:8 & \multirow[t]{2}{*}{Today (6)
\(2: 8 ; 24: 1,2\)} & \multirow[t]{2}{*}{} & video (1) \\
\hline 2:2;4:1;40 & & & & \multirow[t]{2}{*}{\[
\begin{gathered}
9: 1 \\
\text { Village (7) }
\end{gathered}
\]} \\
\hline 35:6 & \(8 \cdot 1\) & 54.9 & \multirow[t]{2}{*}{Um-hum (6)} & \\
\hline \multirow[t]{2}{*}{State (9)} & talking (5) & together (2) & & 20:1,1,9,9;21:4,5; \\
\hline & \[
\begin{aligned}
& 53: 1 ; 56: 2,2,6,8 \\
& \operatorname{tax}(2)
\end{aligned}
\] & 44:2;60: & 4:2;41:1,1;51:2,2; 53:2 & \[
\begin{gathered}
35: 1 \\
\text { voice }(\mathbf{1})
\end{gathered}
\] \\
\hline 2;31:2;35:1 & 11:5;22:6 & 56. & unable (1) & 13:2 \\
\hline stated (1) & taxes (2) & ton (1) & \multirow[t]{2}{*}{\[
\begin{gathered}
4: 1 \\
\text { uncertain }(4)
\end{gathered}
\]} & voluntarily (1) \\
\hline 7:8 & 5:1,2 & 53:1 & & 18:1 \\
\hline STECKER (31) & technical (1) & tonight (6) & 32:1,6;53:1;57:6 & vote (12) \\
\hline 2:2;5:4;8:1,1,1,1,2,2, & \multirow[t]{2}{*}{\[
\begin{aligned}
& 24: 6 \\
& \text { telling (3) }
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 11: 2 ; 29: 2 ; 30: 1 ; 49: 4 ; \\
& 53: 7 ; 59: 2
\end{aligned}
\]} & \multirow[t]{2}{*}{understands (1)
\(33: 1\)} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 2: 4 ; 4: 2 ; 34: 1 ; 37: 2,2, \\
& 9 ; 39: 6 ; 49: 1,1 ; 50: 2,2,7
\end{aligned}
\]} \\
\hline 2,5,9;9:1,1,2,2,6;10:1, & & & & \\
\hline 1;14:1,9;16:1;19:1; & \[
34: 2 ; 35: 2 ; 49: 7
\] & torn (1) & understood (1) & voted (1) \\
\hline 24:1;25:2,3,5,7;29:2; & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { tenant (10) } \\
& \quad 12: 1,9 ; 17: 1,2 ; 18: 1,2 ;
\end{aligned}
\]} & \(49: 3\)
total (1) & \multirow[t]{2}{*}{\[
\begin{gathered}
20: 1 \\
\text { Unfortunately (1) }
\end{gathered}
\]} & 39:2 \\
\hline 50:1,1,1 & & \multirow[t]{2}{*}{total (1)} & & votes (1) \\
\hline stick (1) & \[
\begin{aligned}
& 12: 1,9 ; 17: 1,2 ; 18: 1,2 ; \\
& 24: 3 ; 32: 2 ; 33: 1 ; 34: 1 \\
& \text { tenants } \mathbf{( 3 6 )}
\end{aligned}
\] & & \multirow[t]{2}{*}{UNIDENTIFIED (8)} & \multirow[t]{2}{*}{\(37: 1\)
voting (2)} \\
\hline 51:2 & tenants (36) & \(5: 1\)
treasurer (1) & & \\
\hline still (16) & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 11:1;17:1,1,2;18:1,7; } \\
& \text { 19:1,2,6;22:1,2;23:1,2, }
\end{aligned}
\]} & \multirow[t]{2}{*}{\(19: 1\)
treated (1)} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 8: 2 ; 9: 1 ; 53: 1,2 ; 58: 1 \\
& 2 ; 60: 1,1
\end{aligned}
\]} & \[
37: 4 ; 48: 2
\] \\
\hline 3:1;10:1,9;32:2,3,7, & & & & \multirow[b]{2}{*}{W} \\
\hline 8;33:1,1,3;40:2,8;45:2; & \multirow[t]{2}{*}{\[
\begin{aligned}
& 2,2,3,9 ; 26: 2,8 ; 27: 1,2,4 \\
& 28: 2 ; 33: 1,2 ; 34: 1,2,9
\end{aligned}
\]} & 21:2 & united (1) & \\
\hline 52:1;55:1,8 & & tremendous (1) & \multirow[t]{2}{*}{59:2} & \multirow[b]{2}{*}{wages (2)} \\
\hline stopped (1) & \[
\begin{aligned}
& 35: 1 ; 55: 2,2 ; 56: 1,1,9 \\
& 57: 4 ; 59: 7
\end{aligned}
\] & \[
\begin{gathered}
55: 1 \\
\text { trial (1) }
\end{gathered}
\] & & \\
\hline 14:1
story (1) & tenants' (1) & \multirow[t]{2}{*}{\[
\begin{gathered}
53: 1 \\
\text { tried }(2)
\end{gathered}
\]} & 10:2,5,5;33:2,2 & 11:2;55:1 \\
\hline 20:1 & \multirow[t]{2}{*}{\(59: 2\)
tenant's (1)} & & 5:2 & \[
\begin{gathered}
\text { vaiting (2) } \\
\text { 15:8;29:2 }
\end{gathered}
\] \\
\hline street (1) & & & Unless (2) & walkways (3) \\
\hline \[
12: 2
\] & \multirow[t]{2}{*}{\[
\begin{gathered}
54: 1 \\
\text { term }(1)
\end{gathered}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
trouble (3) \\
11:1;19:1;47:1
\end{tabular}} & \multirow[t]{2}{*}{( 42:1;59:2} & \multirow[t]{2}{*}{\(11: 1,1,1\)
wants (2)} \\
\hline stronger (1) & & & & \\
\hline 24:5
strongly (2) & \multirow[t]{2}{*}{\(54: 1\)
terms (1)} & true (1) & \[
27: 2
\] & \[
\begin{aligned}
& \text { wants (2) } \\
& 27: 1 ; 28: 2
\end{aligned}
\] \\
\hline strongly (2) & & \multirow[t]{2}{*}{59:6
truly (1)} & \multirow[t]{2}{*}{unmuted (1)} & \multirow[t]{2}{*}{way (8)
\(3 \cdot 4 \cdot 13 \cdot 1,1 \cdot 15 \cdot 13,3\).} \\
\hline 7:3;29:1
struggling (4) & 21:8
terrible (1) & & & \\
\hline struggling (4) & \multirow[t]{2}{*}{\(12: 2\)
testified (1)} & \multirow[t]{2}{*}{trust (1)} & \multirow[t]{4}{*}{\[
\begin{aligned}
& 4: 2 ; 5: 4 ; 6: 1 ; 7: 3 ; 11: 2, \\
& 5,6 ; 12: 1 ; 16: 2 ; 29: 2,6,7 ; \\
& 50: 2 ; 51: 1 ; 52: 1,4 ; 54: 1 \\
& 55: 1
\end{aligned}
\]} & 35:2,2 \\
\hline stuff (1) & & & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { week }(\mathbf{6}) \\
& 16: 1 ; 50: 1,1,2 ; 51: 1 \text {; } \\
& 52: 1
\end{aligned}
\]} \\
\hline 12:6 & 28:2 & truthful (1) & & \\
\hline submit (1) & \multirow[t]{2}{*}{\[
\begin{array}{|c}
\text { testify (1) } \\
29: 1
\end{array}
\]} & \multirow[t]{2}{*}{\[
\begin{array}{r}
35: 1 \\
\operatorname{try}(2)
\end{array}
\]} & & \multirow[t]{2}{*}{\[
\begin{gathered}
\text { Welcome (2) } \\
2: 7 ; 9: 2
\end{gathered}
\]} \\
\hline 5:1 & & & \[
\begin{gathered}
55: 1 \\
\text { upkeep (1) }
\end{gathered}
\] & \\
\hline submitted (1) & testimony (10) & \multirow[t]{2}{*}{\[
\begin{aligned}
& 11: 3 ; 49: 5 \\
& \text { trying (1) }
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{gathered}
56: 2 \\
\text { upon (3) }
\end{gathered}
\]} & \multirow[t]{2}{*}{\begin{tabular}{l}
well-funded (1) \\
17:2
\end{tabular}} \\
\hline 25:1 & 3:5;4:1,1;10:1;19:2, & & & \\
\hline substance (1) & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 2;23:2;24:1;32:2;33:3 } \\
& \text { Thanks (1) }
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 3: 1 \\
& \text { Turnpike (1) }
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{gathered}
6: 1,1,9 \\
\text { urge (2) }
\end{gathered}
\]} & \multirow[t]{2}{*}{Westchester (3)
21:1,1,2} \\
\hline 5:1 & & & & \\
\hline substantial (1)
\(59: 1\) & \[
\begin{gathered}
31: 2 \\
\text { therefore (1) }
\end{gathered}
\] & \multirow[t]{5}{*}{\[
\begin{aligned}
& 17: 4 \\
& \text { two }(\mathbf{1 5 )} \\
& 5: 9 ; 9: 1,2 ; 13: 1 ; 14: 9 ; \\
& 15: 1 ; 20: 1,2 ; 24: 3 ; 38: 1 ; \\
& 39: 6 ; 40: 1 ; 41: 1 ; 53: 1 ; \\
& 56: 4
\end{aligned}
\]} & \multirow[t]{5}{*}{\[
\begin{aligned}
& 20: 3 ; 29: 1 \\
& \text { used (3) } \\
& 27: 8 ; 28: 1 ; 33: 1 \\
& \text { using (1) } \\
& 19: 1
\end{aligned}
\]} & \begin{tabular}{l}
what's (3) \\
\(11 \cdot 1 \cdot 17 \cdot 1 \cdot 52 \cdot 3\)
\end{tabular} \\
\hline \(59: 1\)
sudden (1) & \multirow[t]{4}{*}{\[
\begin{aligned}
& 20: 2 \\
& \text { thereof (1) } \\
& 31: 2 \\
& \text { thoroughly (1) }
\end{aligned}
\]} & & & \begin{tabular}{l}
\[
11: 1 ; 17: 1 ; 52: 3
\] \\
whereas (1)
\end{tabular} \\
\hline 12:2 & & & & \[
\begin{array}{|c}
\text { whereas (1) } \\
22: 6
\end{array}
\] \\
\hline sufficient (1) & & & & whoever's (1) \\
\hline 50:1 & & & & 3:1 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|c|}
\hline \multirow[b]{2}{*}{whole (5)} & \multirow{4}{*}{Z} & \multirow[t]{2}{*}{} & \multirow[b]{3}{*}{\[
\begin{gathered}
6: 8 \\
2008(1)
\end{gathered}
\]} & \multirow[t]{2}{*}{} \\
\hline & & & & \\
\hline 17:1;18:3,4;23:1; & & 6:4 & & \multirow[t]{2}{*}{4} \\
\hline 56:6 & & 10/1/17 (1) & \multirow[t]{2}{*}{\(22: 1\)
2011 (1)} & \\
\hline who's (7) & zero (23) & 6:7 & & 4 (121) \\
\hline 3:1;5:5;14:4;16:1; & 6:3;17:2,7;18:2;32:1, & 10/1/21 (1) & 11:5 & 2:1,2;3:1,2;4:1,2;5:1, \\
\hline 18:2;30:2;48:1 & \[
2,3 ; 35: 1,7 ; 36: 1,1,7
\] & 7:1 & 2016 (3) & 2;6:1,2;7:1,2;8:1,2;9:1, \\
\hline whose (2) & 37:1;38:7,8;40:2,8; & 10/2016 (1) & 5:2,2;11:6 & 2;10:1,2;11:1,2;12:1,2; \\
\hline 17:5;54:1 & 41:1,1,4;51:5,9;58:9 & 6:2 & 2019 (4) & 13:1,2;14:1,2;15:1,2; \\
\hline willing (1) & Zoom (4) & 100 (1) & 20:1;27:1;33:6,7 & 16:1,2;17:1,2;18:1,2; \\
\hline \multirow[t]{2}{*}{windfall (1)} & 2:2;9:8;10:1;30:2 & \multirow[t]{2}{*}{\[
\begin{gathered}
12: 1 \\
\mathbf{1 3}(\mathbf{1})
\end{gathered}
\]} & \multirow[t]{2}{*}{\[
\begin{gathered}
\mathbf{2 0 2 0}(\mathbf{8}) \\
5: 2 ; 20: 1 ; 21: 2 ; 22: 2 \\
28 \cdot 11 \cdot 33 \cdot 78
\end{gathered}
\]} & 19:1,2;20:1,2;21:1,2; \\
\hline & \multirow[b]{2}{*}{0} & & & 22:1,2;23:1,2;24:1,1,1, \\
\hline 18.2
wish (2) & & 132 (1) & 2021(1) \({ }^{28: 1,1 ; 33: 7,8}\) & 2,2;25:1,2;26:1,2;27:1, \\
\hline 52:2,5 & 0 (118) & & & \[
31: 1,2 ; 32: 1,2 ; 33: 1,2
\] \\
\hline wishing (1) & 2:1,2;3:1,2;4:1,2;5:1, & \[
14 \text { (1) }
\] & 2021/'22 (1) & 31:1,2;32:1, \(2 ; 33: 1,2\);, \\
\hline 2:1 & 2;6:1,2;7:1,2;8:1,2;9:1, & \multirow[t]{2}{*}{6:1} & \[
\begin{gathered}
3: 8 \\
2022(\mathbf{1})
\end{gathered}
\] & 37:1,2;38:1,2;39:1,2; \\
\hline without (5) & \multirow[t]{2}{*}{\begin{tabular}{l}
2;10:1,2;11:1,2;12:1,2; \\
13:1,2;14:1,2;15:1,2;
\end{tabular}} & & \multirow[t]{2}{*}{\[
\begin{gathered}
022 \\
54: 1
\end{gathered}
\]} & 40:1,2;41:1,2;42:1,2; \\
\hline 12:7;19:6;20:1,9; & &  & & 43:1,2;44:1,2;45:1,2; \\
\hline 21:3
wonderful (1) & 16:1,2;17:1,2;18:1,2; & \[
17 \text { (1) }
\] & \multirow[t]{2}{*}{3} & 46:1,2;47:1,2;48:1,2; \\
\hline wonderful (1) & 19:1,2;20:1,2;21:1,2; & \[
\begin{gathered}
27: 6 \\
\text { 17th (3) }
\end{gathered}
\] & & 49:1,2;50:1,2;51:1,2; \\
\hline 14:3 & 22:1,2;23:1,2;24:1,2; & 17th (3) & & 52:1,2;53:1,2;54:1,2; \\
\hline work (4) & 25:1,2;26:1,2;27:1,2; & 2:3,8;5:1 & \multirow[t]{2}{*}{\[
\begin{aligned}
& 3(\mathbf{1 2 4}) \\
& 2: 1,2 ; 3: 1,2 ; 4: 1,2 ; 5: 1,
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 55: 1,2 ; 56: 1,2 ; 57: 1,2 \\
& 58: 1,2 ; 59: 1,2 ; 60: 1,2
\end{aligned}
\]} \\
\hline 3:4;23:3,4;24:8 & 28:1,2;29:1,2;30:1,2; & 18 (1) & & \\
\hline working (1) & \multirow[t]{2}{*}{\[
31: 1,2 ; 32: 1,2 ; 33: 1,2
\]
\[
34: 12 \cdot 35: 12: 36: 12
\]} & \multirow[t]{2}{*}{1970 (1)} & \[
2 ; 6: 1,2 ; 7: 1,2 ; 8: 1,2 ; 9: 1,
\] & 40 (2) \\
\hline 42:5 & & & 2;10:1,2;11:1,2;12:1,2; & 26:8;54:2 \\
\hline works (1) & \(34: 1,2 ; 35: 1,2 ; 36: 1,2 ;\)
\(37: 1,2 ; 38: 1,2 ; 39: 1,2 ;\) & & 13:1,2;14:1,2;15:1,1,2; & 40.8 (1) \\
\hline 23:2 & 40:1,2;41:1,2;42:1,2; & 1974 (1) & 16:1,2;17:1,2;18:1,2; & 5:2 \\
\hline world (2) & 43:1,2;44:1,2;45:1,2; & 17:1 & 19:1,2,9;20:1,2;21:1,2; & 41.1 (1) \\
\hline 11:1;53:2 & \multirow[t]{2}{*}{46:1,2;47:1,2;48:1,2;} & \[
\begin{array}{|l|}
\hline 1987 \text { (2) } \\
20: 2 ; 28: 1
\end{array}
\] & 22:1,2;23:1,2;24:1,2; & 33:9 \\
\hline worth (2) & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 20:2;28:1 } \\
& \mathbf{1 9 9 5 ( 2 )}
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{aligned}
& 25: 1,2 ; 26: 1,2 ; 27: 1,2 \\
& 28: 1,2 ; 29: 1,2 ; 30: 1,2
\end{aligned}
\]} & 42 (1) \\
\hline 14:7,7 & \[
\begin{aligned}
& 49: 1,2 ; 50: 1,2 ; 51: 1,2 \\
& 52: 1,2 ; 53: 1,2 ; 54: 1,2
\end{aligned}
\] & & & \multirow[t]{2}{*}{44(1)} \\
\hline writing (1) & \multirow[t]{2}{*}{\[
\begin{aligned}
& 55: 1,2 ; 56: 1,2 ; 57: 1,2 \\
& 58: 1,2 ; 59: 1,2 ; 60: 1,2
\end{aligned}
\]} & \[
14: 2 ; 15: 1
\] & 31:1,2;32:1,2;33:1,2; & \\
\hline 5:8 & & \multirow[t]{2}{*}{\[
\begin{aligned}
& \text { 1-and-a-half (1) } \\
& \text { 15:1 }
\end{aligned}
\]} & 34:1,2,5;35:1,2;36:1,2; & \multirow[t]{2}{*}{\(21: 3\)
\(44.5(2)\)} \\
\hline written (3) & \[
0.5(3)
\] & & \multirow[t]{2}{*}{\[
2,2 ; 40: 1,2 ; 41: 1,2 ; 42: 1
\]} & \\
\hline 5:1;23:2;24:1 & \multirow[t]{2}{*}{44:1;46:1,8
01 (2)} & \multirow[t]{2}{*}{\[
\underset{54 \cdot 1}{\text { 1st (1) }}
\]} & & \[
\begin{aligned}
& 44.5(\mathbf{2}) \\
& 21: 3 ; 33: 1
\end{aligned}
\] \\
\hline wrong (3) & & & \multirow[t]{2}{*}{\[
\begin{aligned}
& 2 ; 43: 1,2 ; 44: 1,2 ; 45: 1,2 \\
& 46: 1,2 ; 47: 1,2 ; 48: 1,2
\end{aligned}
\]} & \multirow[t]{2}{*}{\[
\begin{gathered}
\mathbf{4 5 . 5}(\mathbf{1}) \\
21: 4
\end{gathered}
\]} \\
\hline 15:1;16:1;19:2 & \[
\begin{aligned}
& 01 \text { (2) } \\
& 39: 1,2
\end{aligned}
\] & 2 & & \\
\hline Y & \multirow[t]{2}{*}{\[
\begin{gathered}
\mathbf{0 5}(\mathbf{1}) \\
45: 7
\end{gathered}
\]} & \multirow[t]{2}{*}{} & 52:1,2;53:1,2;54:1,2; & 5 \\
\hline \multirow[b]{2}{*}{ya (1)} & & & 55:1,2;56:1,2;57:1,2; & \\
\hline & \multirow[t]{2}{*}{1} & 2:1,2;3:1,2;4:1,2;5:1, & \multirow[t]{2}{*}{58:1,2;59:1,2;60:1,2
\(\mathbf{3 . 0 5 ( 1 )}\)} & 5 (130) \\
\hline 60:1 & & \multirow[t]{2}{*}{2;6:1,2;7:1,2;8:1,2;9:1,
2;10:1,2;11:1,2;12:1,2;} & & 2:1,2;3:1,2;4:1,2;5:1, \\
\hline year (34) & 1 (136) & & 20:1 & 2;6:1,2,6;7:1,2;8:1,2; \\
\hline 5:2;6:6;7:1;13:1,2; & \multirow[t]{2}{*}{\[
\begin{aligned}
& 2: 1,2 ; 3: 1,2 ; 4: 1,2 ; 5: 1, \\
& 2 ; 6: 1,2 ; 7: 1,2 ; 8: 1,2 ; 9: 1,
\end{aligned}
\]} & \[
\begin{aligned}
& 13: 1,2 ; 14: 1,2 ; 15: 1,2 \\
& 16: 1,2,3 ; 17: 1,2 ; 18: 1,2
\end{aligned}
\] & 3.3 (1) & 9:1,2;10:1,2;11:1,2; \\
\hline 16:2;17:2;20:3;23:2; & & 16:1,2,3;17:1,2;18:1,2; & 16:5 & 12:1,2;13:1,2;14:1,2; \\
\hline 28:1;29:3;32:1;36:1,1,
\(8: 37: 2 \cdot 39: 1: 40: 1: 41: 2\) & 2;10:1,2;11:1,2;12:1,2; & 19:1,2;20:1,2;21:1,2; & 30 (2) & 15:1,2;16:1,2;17:1,2; \\
\hline 8,37:2,39:1,40:1;41:2, & 13:1,2;14:1,2;15:1,1,2; & 25:1,2;26:1,2;27:1,2; & 30th (1) & 18:1,2;19:1,2;20:1,2; \\
\hline 51:9;53:1;54:1,1;55:6; & 19:1,2;20:1,2,8,9;21:1, & 28:1,2;29:1,2;30:1,2; &  & 24:1,2;25:1,2;26:1,2; \\
\hline 56:1,1,2;57:1,1 & 1,2;22:1,2;23:1,2;24:1, & 31:1,2;32:1,2;33:1,2; & 34 (1) & 27:1,2;28:1,2;29:1,2; \\
\hline years (19) & \multirow[t]{2}{*}{2;25:1,2;26:1,2;27:1,2;
28:1,2;29:1,2;30:1,2;} & 34:1,2;35:1,2;36:1,2; & 21:6 & 30:1,2;31:1,2;32:1,2; \\
\hline 6:1;7:1;12:1;13:1; & & 37:1,2;38:1,2;39:1,1,2; & \multirow[t]{2}{*}{35-1,8;54:2} & 33:1,2;34:1,2;35:1,2; \\
\hline 15:1,1,1;19:2;20:2; & 31:1,2;32:1,2;33:1,2; & 40:1,1,2;41:1,2;42:1,1, & & 36:1,2;37:1,2;38:1,2; \\
\hline \[
\begin{aligned}
& \text { 21:1,6;24:3,8;26:1,8,9; } \\
& 29: 1 ; 33: 6 ; 53: 1
\end{aligned}
\] & 34:1,2;35:1,2;36:1,2; & \[
\begin{aligned}
& \text { 2,9;43:1,2,6;44:1,2; } \\
& 45: 1,2 ; 46: 1,2 ; 47: 1,2
\end{aligned}
\] & \[
35.9 \text { (1) }
\] & \(39: 1,2 ; 40: 1,2 ; 41: 1,2,2\)
\(42 \cdot 1,2 \cdot 43: 1,1,2,2 \cdot 44 \cdot 1\) \\
\hline yeas (1) & 37:1,2;38:1,1,1,1,2; & 48:1,2;49:1,2;50:1,2; & 58:1 & \[
42: 1,2 ; 43: 1,1,2,2 ; 44: 1,
\] \\
\hline 41:1 & \[
\begin{aligned}
& 39: 1,1,2,2,9 ; 40: 1,2 \\
& 41: 1,2 ; 42: 1,2 ; 43: 1,2
\end{aligned}
\] & \[
51: 1,2 ; 52: 1,2 ; 53: 1,2
\] & 11:6 & \[
\begin{aligned}
& 1,2,8 ; 4: 1,1,2 ; 46: 1,2 \\
& 47: 1,2 ; 48: 1,2 ; 49: 1,2
\end{aligned}
\] \\
\hline yeses (1) & \[
44: 1,2 ; 45: 1,1,2 ; 46: 1,2
\] & \multirow[t]{2}{*}{\[
\begin{aligned}
& 54: 1,2 ; 55: 1,2 ; 56: 1,2 \\
& 57: 1,2 ; 58: 1,2 ; 59: 1,2
\end{aligned}
\]} & \multirow[t]{2}{*}{} & 50:1,2;51:1,1,1,2;52:1, \\
\hline 45:3 & 47:1,1,2,2;48:1,2;49:1, & & & 2;53:1,2,9;54:1,2;55:1, \\
\hline York (1) & 2;50:1,2;51:1,1,1,1,2; & \(57: 1,2 ; 58: 1,2 ; 59: 1,2 ;\)
\(60: 1,2\) & 39.7 (1) & 2;56:1,2;57:1,2;58:1,1 \\
\hline 26:2 & 52:1,1,2;53:1,2;54:1,2, & 2.4 (1) & \multirow[t]{3}{*}{21:2} & 1,2;59:1,2;60:1,2 \\
\hline York-Newark-Jersey (1)
6:2 & \[
8 ; 55: 1,2 ; 56: 1,2 ; 57: 1,2
\] & \[
\begin{gathered}
23: 8 \\
\mathbf{2 0}(\mathbf{1})
\end{gathered}
\] & & 5.23 (1) \\
\hline 6:2 & \[
58: 1,2 ; 59: 1,2 ; 60: 1,2
\] & \[
20(1)
\] & & 20:1 \\
\hline
\end{tabular}
```

