NEW YORK STATE HOMES AND COMMUNITY RENEWAL Nassau County RGB Public Hearing Held Via Teleconference Tuesday, June 22, 2021 7:32 P.M.
[START RECORDING]

MR. MICHAEL MILLER: Good evening, ladies and gentlemen. Welcome to the presentation hearing of the Nassau County Rent Guidelines Board. I'd like to go ahead and introduce the members.

But just before doing that, there is a statement that needs to be read into the minutes. I'm going to turn over to counsel briefly.

Go ahead.

MR. JAMES FERRARA: This is James Ferrara. In response to the Governor's directive to take every effort to keep New Yorkers safe and mitigate the spread of COVID-19, and pursuant to Executive Order 202-1 and its updates, which allows for the suspension of the open public meetings law, the Nassau County Rent Guidelines Board will be conducting public hearings to determine the guideline rates of rent adjustments for housing accommodations within its jurisdiction subject to the Emergency Tenant Protection Act of 1974 for leases commencing between October 1st, 2021 and September 30th, 2022, via Zoom video teleconference.

Please note that all meetings will be livestreamed via YouTube, starting at the designated time of the meeting. Instructions for members of the public to simultaneously listen to the hearings are posted on DHCRs
website for the Office of Rent Administration, under the public hearings section, prior to the hearings. The hearings will also later be transcribed, and the public will have the ability to view the transcript.

The YouTube livestream can be viewed on the Nassau County Rent Guidelines Board YouTube channel. All live meetings will be recorded and will remain on the Nassau County Rent Guideline Board YouTube channel for future viewing.

MR. MILLER: Thank you. Members of the board, I'd like you to introduce yourselves in an alphabetical order.

MS. JEANNETTA ALEXANDER: Good evening. Jeannetta Alexander, public member.

MR. ANDREW M. COHEN: Andy Cohen, landlord member. MR. GARRETT L. GRAY: Garrett Gray, public member. MS. CATHRYN HARRIS-MARCHESI: Cathryn HarrisMarchesi, tenant member.

MR. ADAM MAHONEY: Adam Mahoney, public member. MR. MILLER: Martin?

UNIDENTIFIED SPEAKER: He's muted. You're muted, Marty.

MR. BARRY STEIN: Barry Stein, landlord member.
MR. MARTIN MELKONIAN: Marty Melkonian, public member. Sorry.

MR. ROBERT RYCHLOWSKI: Robert Rychlowski, tenant member.

MR. MILLER: My name is Mike Miller, and I'm a public member. We'll turn over to DHCR.

Go ahead, please.

MR. FERRARA: This James Ferrara, associate counsel.

MR. MICHAEL GUTTENTAG: Michael Guttentag, senior attorney.

MR. GUY ALBA: Guy Alba, assistant commissioner.

MR. MICHAEL LANGIULLI: Mike Langiulli, research and analysis unit.

MR. MILLER: Thank you very much.

Members of the board, have you had a chance to review the minutes for the last meeting?

MR. GRAY: Yes.

MR. MILLER: Do I have a motion for acceptance?

MR. GRAY: So moved.

MR. MILLER: Garrett.

MS. HARRIS-MARCHESI: Second.

MR. MILLER: Cathryn seconded.

All in favor? Aye, raise your hands for the camera.
(Indiscernible). Thank you very much.

All right, folks. We're going to move right into the presentation section. Do we have -- we do have some written statements, or we're going to have open
testimony.

Go ahead. I'll turn back over to you.

MR. FERRARA: Yes, we have our first speaker. It's Mr. Richard Rush.

MR. MILLER: Mr. Rush, good evening. Go ahead, sir.

MR. GUTTENTAG: I'm promoting him now.

Mr. Rush?

MR. RICHARD RUSH: Hello. Can I be heard, Mr. Guttentag?

MR. GUTTENTAG: Yes. Let's see. I do not see you yet. I unpinned you. Okay. Let's --

MR. RUSH: Thank you.

MR. GUTTENTAG: There you go.

MR. RUSH: Okay.

MR. GUTTENTAG: Perfect.

MR. RUSH: Good evening, Chairman Miller, and members of the board. The prior year and a half was difficult for everyone, tenants and landlords alike. Thankfully, we are clearly emerging from the depths of the COVID pandemic, both in terms of health and the economy.

Last year, the board enacted zero and zero guidelines, and as our nation's economy improves, it's time to consider what needs to be done for next year. Increases are in order for the guidelines that will take
effect in a little over three months from now, in October.

Tenants benefitted tremendously from no increases last year, while for landlords, this served as an added burden to an already challenging year. Many rents were not paid, there was a lull in renting vacant apartments, and there were no real increases in nonstabilized apartments. Landlords also were saddled with increased cleaning expenses due to trying to keep their buildings safe for all residents.

The big -- the big economic news during the past several months is the rise in inflation rates, the likes of which we have not seen for a long time in this country.

The DHCR survey shows that rent specifically, not overall income, but rent, is down two-tenths of a percent. While perhaps not a significant number, it still shows that the Housing Stability and Tenant Protection Act of 2019, or the HSTPA, is succeeding in what it was designed to do, lower rents, following its first full year in operation. We can expect more of this in the future.

Accordingly, so now it's time for the Board to demonstrate more even-handedness in its difficult task of balancing the needs of tenants and landlords. This year, there must be a raise.

If you are following the news these days, you have no doubt heard about this rise in inflation. The New York Post article entitled Inflation Worries Soar, with 85 percent of Americans are more concerned from today's paper. The article cites a Harvard CAPS/Harris poll which reports that 45 percent of people surveyed said they were very concerned about inflation. The article goes on to say, "The Labor Department's consumer price index showed that inflation has risen five percent since last May, a 13-year high."

Landlords fully expect this inflation explosion to negatively impact our expenses and cause them to rise. Concerned some of the most major expenses, all indications are that they will be increasing. Real estate taxes are our biggest expense. A March 24, 2021 Newsday article entitled, Long Island School Property Taxes Projected to Rise an Average of 1.8 Percent, this article indicates that there will be an increase.

While it may not be as big of an increase in past years, it is still an increase, and when a building's largest expense goes up that much without being able to raise rents, no matter how modest they may be, it squeezes cash flow.

Based on my experience with insurance renewals this
year, I've been -- I have been advised by many insurance brokers that I deal with that the market is hardening, and to expect high, single-digit increases in the range of five to nine percent. In several buildings where I've renewed insurance already, this has been borne out.

We also all know that the price of oil and gas are increasing quickly. This impacts many expenses landlords face, including heating costs, and costs of just about everything else included in repairs and supplies.

I know that every year, I beat the drum of concern about two-year leases, because there is no rent increase in year two of the lease, when expenses do typically rise. This year in particular, this will have a worse impact than usual. Now I'm talking about last year's guidelines.

So tenants who took a two-year lease last year will get no rent increase this year when their leases renew in the second term. This will be the case in this high inflation environment $I$ was just discussing a minute ago. They are unfairly benefiting from that ill-advised guideline. The two-year guideline should be fair.

I also want to make sure -- I also want to ask the Board to make sure it authorizes the guideline it puts into effect to apply to vacancy leases. This is something called for under the new rent laws. Without
this, a landlord is not allowed to change -- charge any
increase for a vacant apartment, meaning the increase, if
you do pass one, that you have passed for occupied
apartments. I'm sure if you have any questions, DHCR
counsel can delve into more detail on that.
Thank you very much for this opportunity to address
the Board, and have a good evening.
MR. MILLER: Thank you, Mr. Rush.
Next speaker?
MR. GRAY: James, you're muted.
MR. GUTTENTAG: I'm unmuting him right now, and we
will pin the next speaker.
MR. FERRERA: All right. Yes. Next, we have Mr.
McKee.
MR. MILLER: Good evening, Michael McKee. Go ahead,
please.
MR. GUTTENTAG: Mr. McKee, one second, please, while
I pin you. And let me unpin James.
Mr. McKee, you ready to go?
MR. MICHAEL MCKEE: Thank you. Good evening, Chair
Miller, and members of the Board. Thank you for this
opportunity to testify. I'm Michael McKee, testifying on
behalf of the Tenants Political Action Committee.
I want to first commend you for freezing rents last
year. I think it was a very necessary and effective

thing to do, considering the pandemic. I want to urge
you to do so again this year, both for one and two-year
lease renewals. And I believe that the data that you
have before you, in table 1, gives you all the
information you need to justify a rent freeze for one and
two-year lease renewals.
Essentially, what table 1 shows -- I believe, by the
way, that the rest of the information -- all the other
tables are pretty much irrelevant, except for the cost to
income ratio, a historic table, which is very relevant --
show that net operating incomes have increased every year
of the last three years.

And the other thing that's very interesting about this year's data is that rental income has held pretty steady. I would have expected a much bigger drop in rental income, based on the pandemic and the fact that so many people are out of work, and either -- or if they still have a job, they had their hours reduced.

I know many people personally in all sorts of locations, including Nassau County, who have indicated that they've had great difficulty paying the rent. They've tried to pay some of it, but they have some arrears. I know other people who've been able to pay nothing.

And furthermore, I would have expected, given some
of the restrictions that were put into effect in the Housing Stability and Tenant Protection Act -- I seem to be having an echo here. I don't know what's going on -would have also diminished income. And then, of course, three months of a rent freeze in 2020, beginning on October 1st. But it's really kind of striking that rental income from 2019 to 2020 held pretty steady, with a very slight decline.

By the way, I'm not reading my statement, which was sent earlier to Mr. Ferrara. I assume it was sent to you, but I'm just going to talk extemporaneously, but I would urge you to read my statement.

Bottom line, a 36 percent net operating income gives you a picture of a residential real estate industry in Nassau County that's doing pretty good. When you consider how supermarkets operate on a net of 3 to 5 percent, a 36 percent net is pretty good any way you slice it.

I'm not going to get into the methodology stuff. I've talked about this virtually every year that I've testified in front of this board. I think it's well overdue that the members of this board, especially the public members, take some kind of responsibility for correcting some of the bad methodology in the income and expense reports that are given to you. Some of this
methodology dates back to 1974. It's that -- it's that crazy. But I'm not going to dwell on that.

I do want to talk about ERAP, the Emergency Rental Protection -- Emergency Rental Assistance Act -- Program, ERAP, Emergency Rental Assistance Program, that was enacted by the State legislature a couple of months ago, and appropriated 2.4 billion dollars to help pay back rent for people who have been unable to pay rent or have fallen behind in their rent because of the pandemic.

Unlike last year's 100 million dollar program, which we told our friends in the legislature would never work, this time, the legislature listened to advocates and designed a program that we think is going to be much more successful.

We've been working with the Office of Temporary and Disability Assistance, OTDA, which is the agency that was chosen to distribute this money, which makes much more sense than what the State legislature did last year, where they had the State Division of Housing on Community Renewal supposedly having to distribute this money, which DHCR has no history of doing this, whereas OTDA, what they do is they write checks for public assistance and things like that, so this is a much more logical agency to administer the program. I'm not dissing DHCR, I'm just saying it was not a -- not a smart choice that the

This is a much more liberal program. The one from a year ago, the legislature inserted all sorts of restrictions, punitive restrictions, to the point where most people who applied were ineligible on their face. In this case, the new eligibility requirements are very, very liberal. There's no immigration status required, so that undocumented people who are tenants can qualify for this money.

And we understand that as of last week, some 81,000 tenants throughout the state had applied online for this program, and what we're being told is that OTDA expects to start distributing money sometime in the next couple of weeks. They've told us specifically early July. This is going to make it possible for many tenants to avoid eviction, and it's going to make it possible for landlords to catch up and pay their bills. So it's a very important thing, and it's a very big deal.

I want to point out that there is a part of this program that we don't know how it's going to play out. The legislature -- 2.3 billion dollars of what ERAP consists of is federal money, which is limited to households with incomes below 80 percent of median income, area median income. The legislature put in 100 million dollars of state money, which is supposed to go
to help tenants who are above 80 percent of AMI. We don't know how that's going to play out. OTDA has not said anything about it. Everything they've done so far is directed at households that have incomes below 80 percent of AMI.

One final thing about ERAP. Landlords who accept this program, who accept payments under ERAP, are supposed to freeze rents for 12 months. That would apply, in my -- the way I read the law, I'm not sure that is the way OTDA is going to interpret it, or the courts, but I believe that would apply to both rent-stabilized and rent-controlled tenants who are otherwise facing rent increases.

But I think you need to, before you come to the collusion that if you pass a rent increase this year, it's not going to affect anyone except more affluent tenants, I think you need to come to grips with the fact that we have virtually no proactive enforcement of our rent laws in New York State, and I predict that many landlords, not all, but I predict that many landlords will ignore that requirement for a 12-month rent freeze, and will continue to raise rents when they're not allowed to do so, and that tenants -- many tenants will not know that they are supposed to be protected from 12 months of rent increases.

So in summary, I'm urging you to enact a one-year and two-year lease renewal rent freeze again this year. I do want to point out to you that many tenants who would have benefited from last year's guideline of zero and zero have leases that don't come up for renewal until after October 1st. So if you enact another rent increase this year, those tenants will be left out. They will not benefit from what you did last year. So to me, it's a matter of equity that you should do this again for another year. Thank you very much.

MR. MILLER: Thank you, Mr. McKee.
MR. GUTTENTAG: Okay. Next, we have Mr. Steve Padyk -- oh, go ahead.

MR. MILLER: I have one question for Mr. McKee. Is there something that would preclude a tenant under 80 AMI from accessing the funds with a back point or current (indiscernible) either landlord? Is there something that would prevent them from accessing those funds?

MR. MCKEE: The funds are paid directly to the landlord, and it's -- the landlord has to be part of this process. Once the tenant applies, the landlord is required to produce certain information to OTDA. So -but once the tenant applies and is accepted, and the landlord provides the confirmation -- confirming information, the money is then to be paid directly to the

The same thing with utility payments. The ERAP can cover back utility payments where people are in arrears. Those are going to be paid directly to the utility.

Where a landlord does not cooperate, or can't be found, and I speak to tenants all the time who say, "I have no idea who my landlord is. I write them, I call them, I can't get anyone to respond to me." There are landlords who are hard to find.

If the landlord doesn't cooperate, and does not apply -- does not supply the information to OTDA that is required, and the landlord then tries to take the tenant in to court to sue them for nonpayment of rent, those funds are held in reserve by the State for six months, and the fact that the tenant has been approved for funds is an absolute defense in a nonpayment proceeding.

Furthermore, after six months, the debt is cancelled. Meaning, the rent is cancelled. So we've been pushing for cancelling rent in Albany for a year and a half now. And this is one case where, in an extreme situation where a landlord fails to cooperate, there will actually be a cancelling of rent, the debt will be erased, and the tenant cannot be sued for the back rent. That is covered by ERAP.

So there's a very good incentive for landlords to
cooperate, and in fact, $I$ have encountered situations where landlords are actually actively reaching out to their tenants to help them fill out these forms and to apply. You can only apply online. This is especially a problem for elderly people, or people who don't have a new computer. A smart landlord is going to reach out to tenants in arrears and help them apply for these funds.

And I've heard landlords -- and I've testified recently at the Rockland County Rent Guidelines Board hearing, and last night I testified at the Westchester County Rent Guidelines Board hearing, and there were landlords who testified, saying, we are reaching out to our tenants and offering them help to fill out these forms, and where people especially don't have computer ability, or don't have a computer, or might not be computer literate, people like me, who I struggle to do basics, that's a smart landlord.

I'm not sure I answered your question, Mr. Miller.

MR. MILLER: Oh, you answered my question perfectly well.

My concern is if -- I've heard many times, when government money's available, but hoops are too high to jump or it's -- there's no procedure in place to deliver the money. This -- from what I'm getting, there's nothing that would preclude someone, a tenant, from
accessing the money, but it's in fact paid to the
landlord. The tenant doesn't get the money so they can
just disappear with the money and still -- although they
can't be evicted, they still don't pay their rent.
Unless I'm misunderstanding it, that's how I seem to get
it; am I correct?

MR. MCKEE: Yes, you're correct. The program will pay up to 12 months rent for rent that accrued on or after March 13th, 2020.

MR. MILLER: Okay.

MR. MCKEE: It won't cover back rent that was due before that.

And in some cases, where the tenant can show that they are rent-burdened, meaning they are going to be paying more than 30 percent of their income for rent, they can get an additional 3 months, so it would be a total of 15 months back rent.

Now, we have to recognize that for some people, that may help pay the arrears, but if you have been laid off from your job, or you are having -- you have reduced hours, and you don't have an income going forward, there's going to be continual problems in terms of paying the rent going forward. But this will certainly be a very big help.

And honestly, I think for once, the State
legislature pretty much got it right. We had direct input into how this law was written, and I think because the program that they enacted last year turned out to be such a disaster -- I mean, they only appropriated 100 million dollars, and in two different rounds, they were only to distribute 60 million dollars of the 40 million dollars. And here, we're talking about almost 2 and a half billion dollars. I think the legislature took to heart -- I think they learned from their mistake.

So I have very good feelings about ERAP, and I think it's going to be a success. I don't often say government's doing the right thing, but I think in this case, they have actually done the right thing.

MR. MILLER: By the way, I'm not knocking government, but I just want to be clear.

Any other comments or questions?
Mr. MELKONIAN: I do have a question about -- ERAP is a State program, I take it.

MR. MCKEE: Yes.
MR. MELKONIAN: Are there other programs, as well, that have been beneficial to either tenants or landlords?

MR. MCKEE: Yes. Well, I mean, let's not forget that -- and we don't know how this is going to be implemented, but another thing that the State legislature did this year was appropriate two billion dollars for
undocumented workers. People who lost their jobs, or had their hours cut, but who don't have a social security number, don't have a green card, might not even have a driver's license. Although, now with the Green Light Bill in effect, undocumented people can apply for a driver's license.

But if you're undocumented, you're not eligible for unemployment or things like that, and it was great, in my view, that the legislature actually did this this year, and had the courage to put up 2 billion dollars to provide income to undocumented workers who did not qualify for other benefits, including unemployment.

We don't know how -- there's not any -- they're not moving as fast to implement this as they are with ERAP, although ERAP has been a little bit slow. I mean, this was adopted as part of the budget on April 1st, but there is 2 billion dollars out there that is going to provide income to a lot of people who are not eligible for other incomes -- for other assistance.

MR. MELKONIAN: Thank you.

MR. MILLER: Anyone else? No.
Thank you, Mr. McKee.

MR. MCKEE: Thank you, Mr. Miller, and good evening, everyone.

MR. MILLER: Our next speaker?

MR. GUTTENTAG: One second.

MR. FERRERA: Yeah. Our next speaker will be Steven (phonetic) Padyk.

MR. MILLER: Good evening, Mr. Padyk.

Is he unmuted?

MR. GUTTENTAG: He will be.

Mr. Padyk?

MR. STEVEN PADYK: Yeah, I'm here.

MR. MILLER: Thank you.

MR. GUTTENTAG: Your video -- I don't see your
video. Is your video on?

MR. PADYK: It is.

MR. GUTTENTAG: Yeah. It's not giving us the option for a video. I think we had this problem last time as well.

MR. PADYK: We did. All right. But you can hear me?

MR. GUTTENTAG: I could hear you.

MR. PADYK: All right. That's good enough. I'll just go on. All right. So good evening. Just as a side note, regarding the ERAP website, it is nonetheless very intimidating. It is -- I personally know tenants who have given up, and I have stayed with them, because it's intimidating. You can only load one document at a time. Get out, reload it, get out, reload
it. It is not streamlined by any means. It is a long, long, process, and for --

MR. MILLER: Mr. Padyk, your signal seems to be weak. You might want to repeat what you said after "long process".

MR. PADYK: Can you hear me?
MR. MILLER: We can hear you now.
MR. PADYK: I'm sorry. Where was I cut off?
MR. MILLER: You were cut off after "long, long process." That was the last --

MR. PADYK: Oh, it's a long, long process. Again, my tenants, the ones that I'm working with, basically have given up, and I've gone back to them, and I sit with them to do it. The people that you call to get somebody on the phone at the office is like calling the IRS. You'll sit on hold for hours. So it's not as streamlined as the prior gentleman said, and it's swift, and the money comes to you right away. It is -- it is difficult, to say the least.

That being said, $I$ just want to quickly recap items that we know. The City of Long Beach adopted that budget of a 6.33 homestead real estate tax increase and a 12.26 nonhomestead tax -- real estate tax increase, and a city water rate increase of 4 percent. We know that the Village of Rockville Centre increased their village tax
3.9 percent.

We know, in May, oil that costed 65 dollars a barrel in May, which is now over 70 dollars a barrel, was up 35 percent. That heats the buildings and all the water.

We know, as Richard had said, that inflation is at 5 percent last month. It was, in April, it was at 4.2 percent.

Regarding insurance, I just renewed my insurance policy, and my increase was 16 percent with no claims, and the bulk of the increase came from the umbrella premium because the umbrella underwriters are pulling out of the State of New York. They are pulling out simply because of the court system and the lack of law enforcement, so you are left with only a handful of underwriters, at their mercy.

Lastly, regarding the presentation, rents decrease. Now, the rent number of 83,169 , we all know includes nonrent-stabilized apartments.

So I sent over a schedule, I don't know if people are looking at it, but I sent over a schedule of what HUDS rates are for Nassau and Suffolk County for 2021. A studio, according to them, is 1,343. A one-bedroom is 1,659, and a two-bedroom is 2,035 dollars.

My building in Rockville Centre, which is 100 percent rent-stabilized, has 12 units. 4 studios. The
average rent is 1,090 dollars compared to HUD's rent of 1,343. Those units, with a zero percent rent increase, are 253 dollars below HUD's number, and HUD's number is below the fair market value.

A one-bedroom average rate -- rent in this building is 1,511. HUD's rate -- or rent, is 1,659 , which is 148 dollars below HUD's rent. So I'm not even close, with a zero percent rent increase, to what HUD's numbers are.

In Freeport, for a 64-unit, fully rent-stabilized unit, studio apartment's average rent is 1,132. Again, HUD's is 1,343, 211 dollars below HUD's rates. Onebedroom, 1,334. HUD's is 1,659, 325 dollars monthly below HUD's rent. A two-bedroom in this building, one and a half bath, with a balcony, the average rent is -well, I'll round up, 1,600 dollars. HUD's number is 2,035 dollars, 435 dollars below. And none of these units received a rent increase.

In total, a 64-unit building, if I was at HUD's rent, I have lost 234,000 dollars in rental revenue at that building, and 26,300 in the other with a zero percent rent increase.

So my point being, when you look at this schedule of rents that actually decrease include nonrent-stabilized apartments, that is not the true picture. And the task of this board is for rent-stabilized apartments.

Also, under Schedule Number IV, Roman Numeral Number IV, cash flow after depreciation, from '19 to 2020, went down 1.6 percent. Now, that's a -- that's a really misleading number, because cash flow is defined as actual dollars spent on capital improvements, not itemized over 27.5 years. But even their way, it decreased. And that's with nonrent-stabilized units.

So I am asking, given the reality of the rentstabilized environment, how low the rents actually are, not what this schedule says, for a 3 and half percent rent increase for a one-year lease, and a 5.5 percent rent increase for a two-year lease. Thank you.

MR. MILLER: Thank you, Mr. Padyk. Just to back up a little bit, you mentioned the 64-unit in Freeport. Is that -- did you say it was 100 percent rent-stabilized? MR. PADYK: Yup.

MR. MILLER: Okay. Any other comments, questions from anyone? No? All right.

Thank you, Mr. Padyk.
MR. PADYK: You're welcome. Thank you.
MR. STEIN: I have one -- hello, Michael? I just have one --

MR. MILLER: Yeah. Go ahead, Barry.
MR. STEIN: Well, I just wanted to say, I mentioned it to the -- to the Board before, and the -- and DHCR,
that when we discuss profits, some of the tenants tend to represent profits before the debt service. Most of the -- most of the clients that $I$ do business with, most people that $I$ know in the -- in the real estate business have debt. There are some that don't, but most, a very, very high portion of borrowers carry a mortgage. And there is debt service. And so a profit should be determined, really, after the debt service, not before. If you're -- if you want to put value to a property, I understand that you can capitalize it before the debt service. So I just want to make sure -- clarify. And in my judgement, it seems to be that a profit -- because some of the tenants represent that the profit is high, double-digit numbers, and that's really not a true reflection, because after you make your mortgage payment, which is a large -- is large most of the time, it reduces that profit substantially. And I just wanted to note for clarification and accuracy. That's all.

MR. MILLER: Thanks, Barry. Any other comments? MR. RYCHLOWSKI: Yes. I'd like to make something. MR. MILLER: Go ahead, Robert. MR. RYCHLOWSKI: I'm curious about Mr. Padyk's numbers. I know some of the numbers came from HUD. I don't know where he got the other numbers from, though. Is that his personal property?

MR. PADYK: Yeah. Those are my properties.

MR. RYCHLOWSKI: Okay.

MR. PADYK: Those are my -- those are -- those are what rent-stabilized average rents for a studio, a onebedroom, and a two-bedroom renting in my properties.

MR. RYCHLOWSKI: Okay. Your properties. Because it's an anomaly, from what I've seen in Long Beach, I don't see rents that low over here at all.

MR. PADYK: Well, they are. They are. I mean, they are, in these buildings, in most buildings, rentstabilized rents -- because they -- these people have been in these apartments for a long time, okay? So even if they move today or tomorrow, there's no vacancy rent increase or anything. You know? You could do 15,000 dollars' worth of work and get an 83 dollar rent increase. So a studio that's renting for 705 dollars, 83 dollar rent increase is meaningless. To get to even HUD rates.

MR. RYCHLOWSKI: I can tell you, based on what I've observed in Long Beach, and I know a lot of people, I used to be the president of Long Beach Tenants Coalition, even the people who have been there for years are not paying the numbers that you're showing over there.

Also, I'd like to say about -- you mentioned about the ERAP, that there is help available. They can call a

to be a long, drawn-out process. It's not an easy system to work.

MR. MILLER: Okay. Anyone else?
MR. MELKONIAN: Let me just add something to what Barry had to say.

Namely, it's true, debt service is an important burden, but interest rates, as you probably know, have been going down. In fact, they're down to record low levels. And that probably will continue for a while, so long as Powell is in charge of the Federal Reserve.

The other point is that if debt service is there, the flip side of debts is assets. And clearly, asset prices have continued to rise. There's been a housing increase and most of it is in private, single-family homes, and so I'm -- but there's also been a rise in multiple-family homes, in terms of the asset.

So we should not forget that even though the return are not returns in terms of net operating income may not be what many landlords are hoping for, at the same time, the value of their assets continue to rise as building prices go up and as interest rates continue to remain quite low.

MR. STEIN: Can I just respond?
MR. MILLER: Go ahead, Barry.
MR. MELKONIAN: Unmute.

MR. GUTTENTAG: Barry, you're muted. Barry, you're muted.

MR. STEIN: How's it now.

MR. GUTTENTAG: Start over. Yes, good. Now you're muted again, Barry.

MR. STEIN: Okay. How's that?

MR. GUTTENTAG: Perfect. Now you're unmuted.

MR. STEIN: Am I all right, or not yet? I unmuted.

MR. MILLER: You're clear, Barry. No. You just
muted yourself again.

MR. GUTTENTAG: You muted yourself again. I'm
asking to unmute. Unmute?

MR. STEIN: Wait a second.

MR. GUTTENTAG: You were unmuted. I'm unmuting you.

You're still muted, Barry. Barry, wait. Don't waste your breath. You're muted. I'm asking to unmute.

MR. MILLER: Can you unmute him?

MR. GUTTENTAG: All $I$ could do is ask to unmute.

There you go. You're unmuted.

MR. GRAY: Don't touch the computer.

MR. STEIN: I'm not going to touch it.

MR. GUTTENTAG: Hands up.

MR. STEIN: Okay. I'm not touching anything.

MR. GUTTENTAG: You're good. You could continue.

MR. STEIN: Okay. Regarding Martin's comment, first
of all, I don't know what's going to happen with interest rates. They are low.

But I do want to say, regarding stabilized, multifamily apartment houses, values have not gone up the way people think they have, for reasons, because of the particular regulations that were put into effect the other year or so, which affects a landlord's ability to be locked in to stabilized apartments, not get any kind of a increase in return for cap backs or increasing their property.

But I want to make a comment that if an asset goes up, that has nothing to do with paying the cash flow, which pays the bills.

And I've said this to you before, Martin, and I always say, I always have a interesting comment that, and I know you're going to know what I'm going to say, if your value of your house goes up, should I call the (indiscernible) and say I don't give you a raise? What the heck does that have to do with the price of rent?

MR. MELKONIAN: They were overpaid, anyway, right?
MR. STEIN: So but the point is, the way the assets may be going up, it's very, very unclear for stabilized apartments, particularly what we're coming out of, what the lack of incentives that landlords may have to pay higher prices for apartments because of the restrictions.
The restrictions are -- the restrictions on income but
not expenses. The restrictions are, you invest in the property, how do you get your money out if you can't increase your rent? Et cetera, et cetera.

But on a more important point, if an asset goes up, that may happen, that may not happen, but it doesn't affect the landlord's ability to pay the debt service. And there is a debt service. There is a cost to carry that mortgage, and all I'm saying is, it does affect the returns, the cash flow, the ability to pay expenses, and that's -- I just want to address that. That's all. MR. MILLER: Thanks, Barry. Moving along. Next speaker? MS. HARRIS-MARCHESI: Can I say something? MR. MILLER: I'm sorry. MS. HARRIS-MARCHESI: Can I say something, Michael? MR. MILLER: Absolutely, Cathryn. Go ahead, please. MS. HARRIS-MARCHESI: Thank you. There's a couple of things I wanted to say. My landlord has many rentstabilized buildings in Hempstead and otherwise. I am not in one of his. He very nicely raised our rent six percent in the middle of COVID because there were no rent guidelines in place or that sort of thing. And we paid our rent. My husband and I were fortunate enough to be in a position where we could pay our rent through, and we
did not miss one payment.
At the same time, with money being cheap, he also expanded the other businesses he had, and built huge factories for the other business he's in, too.

So when you're also talking about money being cheap, if you can mortgage a property that you have and take that money and use it for something else as well, that's an advantage that you have. There are landlords who choose to have debt on their property, because they can make money off of having debt by investing on other things. That's something else that I just wanted to raise.

MR. STEIN: And I do want to make one comment about that. Because, first of all, there are restrictions in financing today, all financing, but particularly multifamily stabilized apartments, and if anyone doesn't know what a COVID reserve is, for the past year, it -- most lenders that I know, and I know a lot of them, require six months to a year of debt service to be put up. That's a cost.

And they're doing that as an abundance of caution until the landlord makes sure that the landlord pays their mortgage payment, because there are difficulties.

And as far as choosing to put debt on, I don't know too many -- I do know some people, but most people that
are buying an apartment house that's a million, two, five
million, whatever it is, there aren't a lot of people
that have five million dollars in the till that they just
can go buy a -- could buy an apartment house or a piece
of real estate. So you might say choosing, for the most
part, it's a necessity, not a choosing. They may choose,
but it's a necessity to choose, in order to get financing
to buy the particular property, because of the expense of
the amounts of capital that's required. That's all.
MR. MILLER: Anyone else? All right.
Thanks, Barry, Cathryn.
Next speaker, please?
MR. GUTTENTAG: Please give me one second to remove
all the pins. Sorry, guys.
James?
MR. FERRARA: Okay. Our next speaker is Michael
Schnier.
MR. GUTTENTAG: Okay. I'm going to promote him.
Give me one second. I'm going to pin him. There he is.
MR. MICHAEL SCHNIER: Okay. Are we ready?
MR. GUTTENTAG: Ready.
MR. SCHNIER: Okay. My name is Michael Schnier. I
live at 25 Franklin Boulevard in Long Beach, and I am the
president of the Long Beach Tenants Association, and I've
been attending meetings of the Nassau County Rent

Guidelines Board since the late 90s.
It is important to note, as I have in previous testimonies, that the number of rent-stabilized units in Nassau County over the years have been greatly reduced by a number of factors. According to statistics I have collected from HCR, in 2001, there were 11,940 ETPA units in Nassau County. By 2017, that number reduces to 7,953, and by 2020, that number reduces to 7,508.

That calculates to a 39 percent reduction in the housing stock of rent-stabilized units over a 19-year period. There has been no effort to increase this number, and the 2019 rent laws did nothing to re-regulate the many apartments that were deregulated, nor is anyone building new affordable units.

Just to use my own building, 25 Franklin Boulevard in Long Beach as an example, as recently as 2001, all 126 apartments were under ETPA regulation. According to HDR statistics from 2020, that number now stands at 37 . The remaining units are free market units, which the landlord is free to charge whatever the market will bear.

For many years now, it has been almost impossible to rent a stabilized apartment in my building. I know many tenants living here for 10 to 15 years in free market apartments that are offered lease renewals with annual increases of 100 dollars per month or more. These
tenants have no protection against this.
Meanwhile, a large number of remaining regulated apartments have legal regulated rents which exceed what are considered to be current fair market rates. Many of these tenants are offered preferential rents which are lower than the legally regulated rents.

Upon examining HCR's 2020 Office of Rent Administration Annual Report, it should be noted that out of a total of 910,767 registered rent-stabilized units state-wide, 296,518 are classified as having preferential rents. That's nearly 1 out of every 3 rent-stabilized units in the state. Those figures are for 2019, which is the last year in the report.

Unfortunately, while $H C R$ does break down the total number of rent-stabilized units by county, they do not break down the number of preferential rents by county. This information can be found on page 13 of this report, which is accessible from HCR's website.

What are current fair market rates? According to rentdata.org, for a studio in Nassau County, it's 1,298. For a one-bedroom apartment, it's 1,624. For a twobedroom, it's 1,992. All the free market apartments, and most of the remaining ETPA apartments in my building already have monthly rents that exceed these numbers. It doesn't seem fair to grant the landlords additional
guideline increases on top of these rents.
Most of you probably received the Nassau County vacancy tables in the last few days. According to the previous rent by current rent, with lease terms of one year for vacancy units for the years 2018 to 2020, the median previous rent was 2,053 in 2018, and increased to 2,092 by 2020. Accordingly, the mean rent increased from 2,174 in 2018 to 2,189 in 2020. It should also be noted that of the 154 total vacancies, 83 of those vacancies had stabilized rents between 2,000 and 3,500 and up.

The next page, which covers two-year leases, shows an increase in the median rent from 1,570 in 2018 to 1,738 in 2020, and an increase in the mean rent from 1,578 in 2018 to 1,671 in 2020. Further, of 45 total vacancies, 30 show rents between 1,500 and 2,099. Seem to me -- it seems to me that these numbers meet or exceed what rentdata.org calculates as fair market.

An examination of the income and expense reports covering the past three years seems to show the profit margin for landlords remains consistent and healthy, no doubt in part, at least, to the factors I've previously mentioned. I know what some tenants in my building are earning from Social Security because many of them have volunteered this information to me. I am continuously amazed as to how some of these seniors on fixed incomes
manage to survive paying 1,700 dollars a month or more,
while receiving a check from Social Security for 1,400
dollars a month.
In conclusion, it should be noted that any number
higher than a zero percent increase would only serve to
hurt tenants that can afford it the least, especially at
the current time, with so many tenants struggling to keep
up with their rent due to COVID-related issues. The
evidence shows that landlords continue to profit from
their buildings, and does not support the high guideline
increases they no doubt will lobby for.
MR. MILLER: Thank you, Mr. Schnier.
Any question or comments for Mr. Schnier? Going,
going.
Thank you, Michael.
MR. SCHNIER: Thank you.
MR. MILLER: Mr. Ferrara, do you have another
speaker?
MR. FERRARA: Oh, that concludes the speakers.
MR. GUTTENTAG: One second.
MR. RYCHLOWSKI: Could I make a comment?
MR. MILLER: Go ahead. There's a echo.
Are you close to your wife's speaker?
MR. RYCHLOWSKI: No, she doesn't have another
speaker on.

MR. MILLER: All right. Go ahead, Robert.
MR. RYCHLOWSKI: Okay. This is to address Mr. Rush's comments about inflation. There was an article in the New York Times yesterday that's saying the Fed has been arguing that recent price rises are transitory. That they're not coming from food and energy so much as from pandemic-related disruptions that caused surging prices of used cars, lumbers, and other nontraditional sources of inflation. But the Fed feels that this episode, like the inflation blip of 2010/2011, will soon be over. That's it.

MR. COHEN: You see the price of lumber, you see the price of oil? I mean, I know what you're -- I know where they get the information from. I heard what Powell said, but he also said there's going be two interest rate increases during the year as well.

MR. RYCHLOWSKI: Yeah, but if you look at the price of oil if we look back a few years, it was probably higher than it is now.

MR. COHEN: The Times have been wrong in the past, also.

MR. RYCHLOWSKI: Right now it's up, but I'm sure it'll be down soon again, also.

MR. COHEN: We'll see.
I have questions for --

MR. MILLER: More questions, comment?
MR. COHEN: I have questions for DHCR.

MR. MILLER: Go ahead. Go ahead, Adam.
MR. COHEN: Adam?

MR. MILLER: I'm sorry.
MR. COHEN: So my question is --
MR. MILLER: I apologize.
MR. COHEN: -- I'm looking at the two pages called Nassau or EPTA (indiscernible) Schedule Survey 2021. It says the total notices mailed out were 242. And then when I look at the next page, it says the total buildings were 334. What happened to the other 98? How do we get from 334 to 298? Or 7,554 apartments to 4,597? What am I missing here?

MR. GUY ALBA: Okay. So before we get to discuss the tables, I just want to say thank you very much to everyone. Throughout this entire COVID period, it's been very difficult, and the entire research and analysis, we have Sal Haughie here, and Mike Langiulli, and the entire team, really a big thank you to them for making this happen. It's a -- it's a very, very tedious and very, very difficult job in making sure that we compute everything, and that we reach out to owners and make sure that they fill in the information.

So on this note, I just want to let either Mike or
Sal -- Mike are you taking the lead on this?

MR. MICHAEL LANGIULLI: Yeah. Okay. Well, the registration numbers also contain buildings that are coop, that have converted -- they have alerted us that they've converted to co-op, which we do not mail in the survey. So the registration numbers may be higher than the tabulated results for that matter.

Also, the 2020 registration is still an ongoing process, so we expect the numbers -- that 7,508 number for 2020 for total rent-stabilized registered apartments in Nassau County, we expect that number to increase slowly but steadily over the next few months, as owners continue to register for the year 2020.

Would that answer your question, Mr. Cohen?

MR. COHEN: Not really. Not really.
MR. LANGIULLI: What number are you alluding to, then?

MR. COHEN: I mentioned, if you look at page 2, that is says there's total buildings of 334 buildings for 2020, yet you only sent out 242 schedules, of which you got --

MR. LANGIULLI: Those are the co-op buildings that we do not mail to.

MR. COHEN: There's 98 co-op buildings?
MR. LANGIULLI: Very possibly, yeah.

MR. COHEN: So there could be a lot of co-op buildings that have just enough units to close, they could have 15, 20,30 percent, and they could have 70 percent of stabilized apartments. I'm not sure I -- I'm not really sure I understand.

MR. LANGIULLI: I would -- I would probably think that most co-op buildings are very highly de-regulated, and that's the reason why we don't mail to them anymore, because they would just be deemed not comparable, anyway.

MR. SALVATORE HAUGHIE: Also, Mike, I believe the Board -- it's in the instructions to the Board that Nassau County does not want, or the Board at a previous time, did not want to include co-op buildings, so that was something that the Board probably decided at a previous time that we do not mail out to co-op buildings.

MR. COHEN: Well, I don't recall that, and I've been on the Board for a long time.

MR. ALBA: Well, this is probably one of the initial votes of the Board, which was established already during the time of the manual survey. So we're talking about something over a 35-year period.

MR. LANGIULLI: And we have a few co-op buildings that I know from the building records that we examine, some of them may only have one or two rent-stabilized units left, so that's why we don't even use them, we
don't mail to them, because they would never be included in the tabulations, anyway. Especially, there are quite a few in Great Neck, off the top of my head. Great Neck, Great Neck Plaza.

MR. MILLER: Does that answer your question, Andy? MR. COHEN: I'm just having trouble understanding that there are 98 buildings that are not included. They're all co-ops? There's 98 co-op buildings? Do you know that for a fact?

MR. LANGIULLI: I can't say $I$ know that for a fact. I can only attest to who responded to the survey.

And the registration, like I said, that's still ongoing. So we might have some more buildings coming in throughout the next few months. That number is going to go up.

MR. COHEN: Which number's going up?
MR. LANGIULLI: The 2020 registration numbers, where I have -- okay, total buildings 334. That's probably going to go up. 7,508 units, that's probably going to go up. Again, we don't mail to co-ops or condos.

MR. RYCHLOWSKI: I don't know if it helps, Andy, but there are a lot of co-op buildings in Long Beach, and I know Marilyn Topper (phonetic) had bought a few units years ago as an investment, and they did have rentregulated tenants in them at the time. Now it's just
that all the apartments occupied by owner, or rented and de-regulated, and she'd been complaining about this one woman who had been living there 30 years and how little she paid and everything, but it's a very, very small minority in the co-ops.

MR. COHEN: Well, I know Long Beach and Great Neck have co-op buildings. I'm not -- and I think Rockville Centre has, also.

MR. LANGIULLI: Again, also, another reason can also be, we only mail to buildings that pretty much consistently register, because we need a valid owner's mailing address, email address, and a lot of buildings haven't registered in years. We don't hear from the owners for years, so sometimes, they get dropped as well. I mean, if we don't hear from you for 20 years, we're not going to -- we're not going to mail you a notice anymore.

I mean, we still -- we still -- we do email -- we email out three of four times throughout February, March, April, as a reminder to owners to please file your survey.

MR. COHEN: Okay.
MR. LANGIULLI: We send out one round of notices in February. Those are mailed through U.S. Post Office.

MR. COHEN: Generally, a survey, if you get 40 percent, that's pretty good, but this is more than a
survey. This is -- this determines what rents should be.
So 40 percent on 242 is not --

MR. LANGIULLI: We did get a -- we got a 51 percent response rate --

MR. COHEN: Yeah, but you're only using --
MR. LANGIULLI: -- which is pretty good.
MR. COHEN: No. You sent out 242 and you're tabulating 98. That's 40 percent.

MR. LANGIULLI: Well, we received 124.
MR. COHEN: I understand, but the --
MR. LANGIULLI: We excluded -- we excluded 26 --
MR. COHEN: I see that.

MR. LANGIULLI: -- for various reason.
MR. COHEN: I see. I see.

MR. LANGIULLI: Right. So we mailed out -- 242 were mailed out. I mean, 242 buildings are included in our survey, and we got 124 responses, which is a 51 percent response rate.

MR. COHEN: What are the 16 that are noncomparable?
MR. LANGIULLI: They're excluded for, usually, a high number of de-regulated units, or maybe a building had an MCI, and it was reported, and we confirmed that an MCI was granted, and they received a rent increase based on the expenditures of the MCI, which would have been maybe a million dollar expense.

That we can't really use, because that would skew the tables, so we do exclude a few like that. We do -we do exclude a few which had high vacancy. I think we had two or three buildings that were close to 50 percent vacant, which we excluded as well.

MR. COHEN: Why would those be excluded?
MR. LANGIULLI: Maybe one or two building had fire damage. Things like that.

MR. COHEN: If the vacancies are due to --
MR. LANGIULLI: Those are some of the ones that are noncomparable.

MR. COHEN: If the vacancies are due that they can't rent them, why would that be excluded?

MR. LANGIULLI: Well, if the building's half vacant, that's not really a comparable building. If I have a 25 unit building with 16 vacant units, that's not really a usable building for us around the survey.

MR. ALBA: So keep in mind that they cannot provide information for the three years, some of them --

MR. COHEN: Well, that's something else. That's something else.

MR. LANGIULLI: And sometimes we'll -- we have the ability to send the survey back and ask the owner for an explanation of what's going on. Why are you not rerenting? And if we don't get a response, or he never
sends it back, then it's not a usable schedule.
By no means are we going out of our way to exclude buildings. We want as many as we can. We try to use as many as we can. That's for sure.

MR. MILLER: Thank you, Michael, Guy, Salvatore.
Andy, are you good now, sir?
MR. COHEN: I got the -- I heard their answer.
MR. MILLER: Okay. All right. Let me move along, then.

Andy, I've been -- I don't know why, I just can't seem to hear from Adam tonight, to the point where I'm giving him credit for you.

Adam, any comments, any questions? You've been quiet tonight.

MR. MAHONEY: I'm just listening to all the presentations.

Mr. McKee did mention the table 1, and I was a little bit surprised at the net operating income going up this year. I would -- I would have anticipated it going down. But there were also a lot of stimulus by federal government, local, State, in other areas. Extended unemployment, other pieces of the CARES Act, which would benefit individuals.

I know right now with the -- there's a lot of tenants, I think, are coming up to be evicted, or at
least that rule is going to come into effect soon. I don't know what the results of that will be. But I am curious of some of the other types of government funding that was available for tenants, and was that helpful in the rent-stabilized market for those type -- for those tenants? Did that help more tenants pay their rents over the past year or 15 months compared to previous years? I'm definitely curious about that.

MR. MILLER: Specifically as it has resulted in an increase of the rental income; is that what you're saying, Adam?

MR. MAHONEY: Yeah. I mean, also maybe an accounting question for Andy.

These tables are -- they're on a cash basis, I would assume, as compared to the accrual basis? You're muted, Andy.

MR. COHEN: Got it. So they're not necessarily on the cash basis, because most companies report based on how they file their tax returns, so some companies are accrual basis, some are cash basis.

Just to follow-up on the stimulus, a married couple, especially couples Mr. Schnier was talking about, should have gotten 6,400 dollars in stimulus checks.

MR. MAHONEY: So is that a reasonable influence to the positive in net operating income in the last period?

Or is that mainly an accrual type of a number, where there may be some outstanding collections on those -- on those revenues for these -- for these companies?

MR. COHEN: Well, if they're on the accrual basis, they may have recorded the income with some reserve. If they're on the cash basis, it's just what they got. So you don't -- we'll never -- we'll never know that.

MR. MAHONEY: Sure.

MR. COHEN: Actually, I think the reports ask you what your basis is. Isn't there a box that you check what your accounting basis is? I haven't seen one in a while, but I thought there was a box, or there used to be a box.

MR. MAHONEY: Yeah. So Michael, those were just some of my thoughts on it.

And then anticipating inflation, obviously, is -you could argue many points of it, but I think it was, what, CPI was 5 percent year over year, so that's pretty high.

And then moving forward, there may be some -- I don't know what the case will be 12 months from now, but definitely, it's an issue at this point. It's an issue for the end of this year, and we'll see how we -hopefully, everyone can kind of get back to where normalized situation with hopefully COVID getting behind
us at some point, and then get back to more of a
normalized economics.
MR. MILLER: (Indiscernible).
MR. COHEN: I understand there are 9 point something
million dollar jobs available.

MR. MELKONIAN: Yeah. There's more than that. I have a job to pick the crabgrass from my lawn. A dollar a day, I'm paying.

MR. MILLER: All right. Jeannetta, any comments?
MS. ALEXANDER: Yeah. I was interested, I didn't see it on the survey, but I may have missed it, if we know what buildings received any of the PPP loans. Do we have that information?

MR. COHEN: Should be zero. Real estate's not allowed to get them.

MS. ALEXANDER: Really? Even if they're in -- not for their properties, but I mean, just their operating costs for administrative needs or anything like that? MR. MELKONIAN: I think that's not quite correct. I think there are -- there is a PPP program by the SBA that allows certain payroll costs to be -MS. ALEXANDER: Right. MR. MELKONIAN: -- met for property managers and other employees.

MS. ALEXANDER: That's exactly what I'm thinking.

MR. COHEN: No PPP. There is no PPP for rental real estate.

MS. ALEXANDER: All right. So then let me back it up. My question is, do you know if any of the -- anyone received any monies from the federal government as a result of the pandemic?

MR. COHEN: I don't know if they got the -- there was the employee retention credit that's possible, but there wasn't -- there was not a lot of money.

MS. ALEXANDER: And I guess we didn't ask that or anything like that on our survey, I presume, this year?

MR. LANGIULLI: No, the survey does not specifically ask that question, nor did $I$ see any mention of $P P P$ in any of the comment boxes from the owners' responses.

MS. ALEXANDER: Okay. Okay.
MR. LANGIULLI: In all three counties, including the other -- Westchester or Rockland. We look at all of them. I didn't see anything.

MS. ALEXANDER: Got it. Okay. Thank you.
MR. MILLER: Thanks, Jeannetta.

Garrett?
MR. GRAY: Yeah. Actually, it's the flip side of Adam's question and building on what Jeannetta was saying.

Was there any monies stimulus, loans, et cetera made
available to landlords from either the state or the federal government to assist them during the pandemic? And also, what percentage of rents weren't paid from tenants that got the benefit of not being evicted during the time?

Barry? Andy? Anyone?
MR. COHEN: There's no way to know that about the rents. And the stimulus to landlords, I represent a bunch of landlords, and I think it was not much of anything.

MR. MELKONIAN: I kind of googled it myself, and I saw that there was something called Economic Injury Disaster Loan, EIDL, which apparently was available up until 10,000 dollars, and it's a small addition, I think, but it's something. I think there was something. How many landlords took advantage of it, I don't know. I don't have that statistic.

MR. MILLER: Thank you. Am I missing anybody?

Cathryn, any closing comments?
Barry?
All right. Well, that being said, no other comments from anyone? Going, going. All right.

MR. FERRARA: Michael I --

MR. MILLER: Go ahead.
MR. FERRARA: Michael, it's James Ferrara. I just
want to let you know that $I$ received an email from Mr. McKee, who would like me to forward everyone an article that he attached regarding inflation. So after we end, I'll forward it to the Board.

MR. MILLER: Okay. Okay. Thank you. Thank you very much.

All right. Our next meeting's this Thursday -- I'm getting a bad echo. Thursday. This Thursday, June 24th, at 7:30. That will be our deliberation and voting night. I encourage everybody to attend promptly like you did today.

I want to thank you for your time. I want to thank also James, Michael, Michael, Guy, Salvatore, everybody, all members of the Board, we appreciate your service, and those members of the public also. All the speakers tonight.

Do I have a motion for adjournment?
MR. GRAY: Motion to adjourn.
MR. MILLER: Garrett. Seconded by?
MS. HARRIS-MARCHESI: I second.
MR. STEIN: Barry?
MR. MILLER: Oh, seconded by Cathryn. All right.
All in favor? Aye, raise your hands.
Thank you very much, folks. Again, have a wonderful night. Be safe, and I will look forward to seeing you on

C E R T I F I C A T I O N
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
 Date June 27, 2021


| 13:2;14:4;24:1,1,1,3, | building (18) | capitalize (1) | choosing (3) | companies (3) |
| :---: | :---: | :---: | :---: | :---: |
| 4,7 | 23:2;24:1,1,2,5;29:2; | 26:1 | 33:2;34:5,6 | 48:1,1;49:3 |
| beneficial (1) | 35:1,1,2;36:2;37:2; | CAPS/Harris (1) | chosen (1) | comparable (2) |
| 19:2 | 42:2;45:2;46:1,1,1,7; | 7:6 | 12:1 | 42:9;46:1 |
| benefit (3) | 51:2 | card (1) | cites (1) | compared (3) |
| 15:8;47:2;52:4 | buildings (30) | 20:3 | 7:6 | 24:1;48:1,7 |
| benefited (1) | 6:9;8:4;23:4;27:1,1; | CARES (1) | City (2) | complaining (1) |
| 15:4 | 32:2;38:1;40:1;41:1,1, | 47:2 | 22:2,2 | 44:2 |
| benefiting (1) | 2,2,3;42:1,1,2,2,7;43:1, | carry (2) | claims (1) | compute (1) |
| 8:2 | 1,2,7,8;44:1,1,7;45:1; | 26:6;32:8 | 23:9 | 40:2 |
| benefits (1) | 46:4;47:3;50:1 | cars (1) | clarification (1) | computer (6) |
| 20:1 | building's (2) | 39:8 | 26:1 | 17:1,1,1,6;28:1;30:2 |
| benefitted (1) | 7:2;46:1 | case (5) | clarify (1) | concern (2) |
| 6:3 | built (1) | 8:1;13:6;16:2;19:1; | 26:1 | 8:1;17:2 |
| big (6) | 33:3 | 49:2 | classified (1) | Concerned (3) |
| 6:1,1;7:2;13:1;18:2; | bulk (1) | cases (1) | 36:1 | 7:1,5,8 |
| $40: 2$ | 23:1 | 18:1 | cleaning (1) | concludes (1) |
| bigger (1) | bunch (1) | $\boldsymbol{\operatorname { c a s h }}$ (9) | 6:9 | 38:1 |
| 10:1 | 52:9 | 7:2;25:2,4;31:1; | clear (2) | conclusion (1) |
| biggest (1) | burden (2) | 32:1;48:1,1,2;49:6 | 19:1;30:9 | $38: 4$ |
| $7: 1$ | 6:5;29:7 | catch (1) | clearly (2) | condos (1) |
| Bill (1) | business (3) | 13:1 | 5:1;29:1 | 43:2 |
| 20:5 | 26:3,4;33:4 | Cathryn (7) | clients (1) | conducting (1) |
| billion (6) | businesses (1) | 3:1,1;4:2;32:1;34:1; | 26:3 | 2:1 |
| $12: 7 ; 13: 2 ; 19: 2,8$ | $33: 3$ | 52:1;53:2 | close (4) | confirmation (1) |
| $20: 1,1$ | busy (1) | cause (1) | $24: 7 ; 38: 2 ; 42: 2 ; 46: 4$ | $15: 2$ |
| bills (2) | 28:1 | 7:1 | closing (1) | confirmed (1) |
| 13:1;31:1 | buy (3) | caused (1) | 52:1 | 45:2 |
| bit (3) | 34:4,4,8 | 39:7 | co- (1) | confirming (1) |
| 20:1;25:1;47:1 | buying (1) | caution (1) | $41: 3$ | $15: 2$ |
| blip (1) | $34: 1$ | 33:2 | Coalition (3) | connection (1) |
| 39:1 |  | Centre (3) | 27:2;28:1,2 | $28: 2$ |
| Board (27) | C | 22:2;23:2;44:8 | Cohen (39) | consider (2) |
| 2:1,4;3:1,6,8;4:1;5:1, |  | certain (2) | $3: 1,1 ; 39: 1,2,2 ; 40: 2$, | 5:2;11:1 |
| 2;6:2;8:2;9:2,7;11:2,2; | calculates (2) | 15:2;50:2 | 4,6,8;41:1,1,1,2;42:1,1; | considered (1) |
| 17:1,9;24:2;25:2;35:1; | 35:9;37:1 | certainly (1) | 43:1,6;44:2,2,6;45:1,1, | $36: 4$ |
| 42:1,1,1,1,1,1;53:1,4 | call (6) | 18:2 | 1,1,5,7;46:1,2,6,9;47:7; | considering (1) |
| borne (1) | 16:7;22:1;27:2;28:1, | cetera (3) | 48:1;49:4,9;50:1,4; | 10:1 |
| 8:5 | 4;31:1 | 32:4,4;51:2 | 51:1,7;52:7 | consistent (1) |
| borrowers (1) | called (3) | Chair (1) | collected (1) | $37: 2$ |
| 26:6 | 8:2;40:8;52:1 | 9:2 | 35:6 | consistently (1) |
| both (3) | calling (2) | Chairman (1) | collections (1) | 44:1 |
| 5:2;10:2;14:1 | 22:1;28:1 | 5:1 | 49:2 | consists (1) |
| Bottom (1) | came (2) | challenging (1) | collusion (1) | 13:2 |
| $11: 1$ | 23:1;26:2 | 6:5 | 14:1 | consumer (1) |
| bought (1) | camera (1) | chance (1) | coming (4) | 7:9 |
| 43:2 | 4:2 | 4:1 | 31:2;39:6;43:1;47:2 | contain (1) |
| Boulevard (2) | can (37) | change (1) | commencing (1) | 41:3 |
| 34:2;35:1 | 3:5;5:8;6:2;9:5;13:8; | 9:1 | 2:2 | continual (1) |
| box (3) | 16:2;17:4;18:1,1,2; | channel (2) | commend (1) | 18:2 |
| 49:1,1,1 | 20:5;21:1,2;22:6,7; | 3:6,8 | 9:2 | continue (7) |
| boxes (1) | 26:1;27:1,2;28:1,1,1,1, | charge (3) | comment (7) | 14:2;29:2,2,9;30:2; |
| 51:1 | 3;29:2;30:1;32:1,1; | 9:1;29:1;35:2 | $30: 2 ; 31: 1,1 ; 33: 1$ | 38:9;41:1 |
| break (2) | 33:6,9;34:4;36:1;38:6; | cheap (2) | 38:2;40:1;51:1 | continued (1) |
| $36: 1,1$ | 43:1;44:9;47:3,4;49:2 | 33:2,5 | comments (9) | $29: 1$ |
| breath (1) | cancelled (2) | check (2) | 19:1;25:1;26:1;38:1; | continuously (1) |
| 30:1 | 16:1,1 | 38:2;49:1 | 39:3;47:1;50:9;52:1,2 | 37:2 |
| briefly (1) | cancelling (2) | checks (2) | commissioner (1) | converted (2) |
| 2:8 | 16:1,2 | 12:2;48:2 | 4:9 | 41:4,5 |
| brokers (1) | $\mathbf{c a p}(1)$ | choice (1) | Committee (1) | co-op (11) |
| 8:2 | 31:9 | 12:2 | 9:2 | 41:2,2,5;42:1,1,1,2,7; |
| budget (2) | capital (2) | choose (3) | Community (1) | 43:2,8;44:7 |
| 20:1;22:2 | 25:5;34:9 | 33:9;34:6,7 | 12:1 | cooperate (4) |


| 16:1,2,5;17:1 | 38:7 | 9:5 | dollars' (1) | 17:5;28:1 |
| :---: | :---: | :---: | :---: | :---: |
| co-ops (3) | cut (4) | determine (1) | 27:1 | elected (1) |
| 43:2,8;44:5 | 20:2;22:8,9;28:3 | 2:1 | don't (1) | 28:1 |
| correcting (1) |  | determined (1) | 26:5 | eligibility (1) |
| 11:2 | D | 26:8 | done (4) | 13:6 |
| $\boldsymbol{\operatorname { c o s t }}$ (3) |  | determines (1) | 5:2;14:3;19:1;28:8 | eligible (2) |
| 10:9;32:8;33:2 | damage (1) | 45:1 | double-digit (1) | 20:1,7 |
| costed (1) | 46:8 | DHCR (7) | 26:1 | else (8) |
| 23:2 | data (2) | 4:4;6:1;9:4;12:2,2; | doubt (3) | 8:9;20:2;29:3;33:1, |
| costs (4) | 10:1,3 | 25:2;40:2 | 7:3;37:2;38:1 | 7;34:1;46:2,2 |
| 8:8,8;50:1,2 | dates (1) | DHCRs (1) | down (9) | email (4) |
| Council (2) | 12:1 | 2:2 | 6:1;25:3;28:2;29:8, | 44:1,1,1;53:1 |
| 28:1,1 | day (1) | different (1) | 8;36:1,1;39:2;47:2 | Emergency (4) |
| counsel (3) | 50:8 | 19:5 | drawn-out (1) | 2:1;12:3,4,5 |
| 2:8;4:6;9:5 | days (2) | difficult (5) | 29:1 | emerging (1) |
| counties (1) | 7:2;37:3 | 5:1;6:2;22:1;40:1,2 | driver's (2) | 5:1 |
| 51:1 | deal (2) | difficulties (1) | 20:4,6 | employee (1) |
| country (1) | 8:2;13:1 | 33:2 | drop (1) | 51:8 |
| 6:1 | debt (15) | difficulty (1) | 10:1 | employees (1) |
| County (18) | 16:1,2;26:1,2,5,7,8; | 10:2 | dropped (1) | 50:2 |
| 2:1,4;3:6,8;10:2; | 29:1,6;32:7,8;33:1,1,2, | diminished (1) | 44:1 | enact (2) |
| 11:1;17:1,9;23:2;34:2; | 9 | 11:4 | drum (1) | 15:1,6 |
| 35:4,7;36:1,1,2;37:2; | debts (1) | direct (1) | 8:1 | enacted (3) |
| 41:1;42:1 | 29:1 | 19:1 | DSS (1) | 5:2;12:6;19:3 |
| couple (4) | decided (1) | directed (1) | 28:2 | encountered (1) |
| 12:6;13:1;32:1;48:2 | 42:1 | 14:4 | due (5) | 17:1 |
| couples (1) | decline (1) | direction (1) | 6:9;18:1;38:8;46:1,9 | encourage (1) |
| 48:2 | 11:8 | 28:1 | during (5) | 53:1 |
| courage (1) | decrease (2) | directive (1) | 6:1;39:1;42:1;52:2,4 | end (2) |
| 20:1 | 23:1;24:2 | 2:1 | dwell (1) | 49:2;53:3 |
| course (1) | decreased (1) | directly (3) | 12:2 | energy (1) |
| 11:4 | 25:6 | 15:1,2;16:4 |  | 39:6 |
| court (2) | deemed (1) | Disability (1) | E | enforcement (2) |
| 16:1;23:1 | 42:9 | 12:1 |  | 14:1;23:1 |
| courts (1) | defense (1) | disappear (1) | earlier (1) | enough (3) |
| 14:1 | 16:1 | 18:3 | 11:1 | 21:1;32:2;42:2 |
| cover (2) | defined (1) | disaster (2) | early (1) | entire (3) |
| 16:3;18:1 | 25:4 | 19:4;52:1 | 13:1 | 40:1,1,1 |
| covered (1) | definitely (2) | discuss (2) | earning (1) | entitled (2) |
| 16:2 | 48:8;49:2 | 26:1;40:1 | 37:2 | 7:1,4 |
| covering (1) | deliberation (1) | discussing (1) | easy (1) | environment (2) |
| 37:1 | 53:9 | 8:1 | 29:1 | 8:1;25:9 |
| covers (1) | deliver (1) | disruptions (1) | echo (3) | episode (1) |
| 37:1 | 17:2 | 39:7 | 11:3;38:2;53:8 | 39:1 |
| COVID (5) | delve (1) | dissing (1) | economic (2) | EPTA (1) |
| 5:2;32:2;33:1;40:1; | $9: 5$ | $12: 2$ | $6: 1 ; 52: 1$ | $40: 9$ |
| $49: 2$ | demonstrate (1) | distribute (3) | economics (1) | equity (1) |
| COVID-19 (1) | 6:2 | 12:1,2;19:6 | 50:2 | 15:9 |
| 2:1 | Department's (1) | distributing (1) | economy (2) | ERAP (14) |
| COVID-related (1) | 7:9 | 13:1 | 5:2,2 | 12:3,5;13:2;14:6,7; |
| 38:8 | depreciation (1) | Division (1) | effect (6) | 16:2,2;19:1,1;20:1,1; |
| CPI (1) | 25:2 | 12:1 | $6: 1 ; 8: 2 ; 11: 1 ; 20: 5$ | 21:2;27:2;28:1 |
| 49:1 | depths (1) | document (1) | $31: 6 ; 48: 1$ | erased (1) |
| crabgrass (1) | 5:1 | 21:2 | effective (1) | 16:2 |
| 50:7 | deregulated (1) | dollar (6) | 9:2 | especially (6) |
| crazy (1) | $35: 1$ | 12:1;27:1,1;45:2; | effort (2) | 11:2;17:1,4;38:6; |
| 12:2 | de-regulated (3) | 50:5,7 | 2:1;35:1 | $43: 2 ; 48: 2$ |
| credit (2) | 42:7;44:2;45:2 | dollars (30) | EIDL (1) | Essentially (1) |
| 47:1;51:8 | designated (1) | $12: 7 ; 13: 2,2 ; 19: 2,5,6$ | 52:1 | 10:7 |
| curious (3) | $2: 2$ | 7,8;20:1,1;23:2,2,3; | either (5) | established (1) |
| 26:2;48:3,8 | designed (2) | 24:1,1,1,1,1,1,1,3,7; | 10:1;15:1;19:2;40:2; | 42:1 |
| current (5) | 6:2;12:1 | 25:5;27:1;34:3;35:2; | 52:1 | estate (7) |
| 15:1;36:1,4;37:4; | detail (1) | 38:1,3;48:2;52:1 | elderly (2) | 7:1;11:1;22:2,2; |


| 26:4;34:5;51:2 | experience (1) | 44:1;48:1 | funding (1) | 51:1 |
| :---: | :---: | :---: | :---: | :---: |
| estate's (1) | 7:2 | fill (3) | 48:3 | guideline (9) |
| 50:1 | explanation (1) | 17:1,3;40:2 | funds (6) | 2:1;3:8;8:2,2,2;15:4; |
| et (3) | 46:2 | final (1) | 15:1,1,1;16:1,1;17:7 | 28:2;37:1;38:1 |
| 32:4,4;51:2 | explosion (1) | 14:6 | Further (1) | Guidelines (10) |
| ETPA (3) | 7:1 | financing (3) | 37:1 | 2:1,4;3:6;5:2,2;8:1; |
| 35:1,6;36:2 | extemporaneously (1) | 33:1,1;34:7 | furthermore (2) | 17:1,9;32:2;35:1 |
| even (11) | 11:1 | find (1) | 10:2;16:1 | GUTTENTAG (27) |
| 20:3;24:7;25:6;27:1, | Extended (1) | 16:9 | future (2) | 4:7,7;5:1,1,1,6,9;9:1, |
| 1,2;28:2,2;29:1;42:2; | 47:2 | fire (1) | 3:8;6:2 | 1;15:1;21:1,1,1,1,6; |
| $50: 1$ | $\begin{gathered} \text { extreme (1) } \\ 16: 2 \end{gathered}$ | $46: 7$ first (5) | G | $\begin{aligned} & 30: 1,1,1,1,2,2,4,7 ; 34: 1, \\ & 1,2 ; 38: 2 \end{aligned}$ |
| 6:2 |  | $5: 3 ; 6: 2 ; 9: 2 ; 30: 2$ | G | Guy (5) |
| evening (10) | F | 33:1 | Garrett (5) | 4:9,9;40:1;47:5;53:1 |
| 2:2;3:1;5:1,5;9:1,2,7; |  | five (4) | 3:1,1;4:1;51:2;53:1 | guys (1) |
| $20: 2 ; 21: 2,4$ | face (2) | 7:1;8:4;34:1,3 | gas (1) | $34: 1$ |
| everybody (2) | 8:8;13:5 | fixed (1) | 8:6 |  |
| 53:1,1 | facing (1) | 37:2 | Generally (1) | H |
| everyone (5) | 14:1 | flip (2) | 44:2 |  |
| 5:1;20:2;40:1;49:2; | fact (8) | 29:1;51:2 | gentleman (1) | half (6) |
| $53: 2$ | 10:1;14:1;16:1;17:1; | flow (5) | $22: 1$ | $5: 1 ; 16: 2 ; 19: 8 ; 24: 1 ;$ |
| evicted (3) | 18:1;29:8;43:1,9 | 7:2;25:2,4;31:1;32:1 | gentlemen (1) | 25:1;46:1 |
| 18:4;47:2;52:4 | factories (1) | folks (2) | 2:3 | handful (1) |
| eviction (1) | 33:4 | 4:2;53:2 | given (5) | 23:1 |
| 13:1 | factors (2) | following (2) | 10:2;11:2;21:2;22:1; | hands (3) |
| evidence (1) | 35:5;37:2 | 6:2;7:2 | 25:8 | 4:2;30:2;53:2 |
| 38:9 | fails (1) | follow-up (1) | gives (2) | happen (4) |
| exactly (1) | 16:2 | 48:2 | 10:4;11:1 | 31:1;32:6,6;40:2 |
| 50:2 | fair (6) | food (1) | giving (2) | happened (1) |
| examination (1) | 8:2;24:4;36:1,2,4; | 39:6 | 21:1;47:1 | 40:1 |
| $37: 1$ | 37:1 | forget (2) | goes (5) | hard (1) |
| examine (1) | fallen (1) | 19:2;29:1 | 7:2,9;31:1,1;32:5 | 16:9 |
| 42:2 | 12:9 | forms (2) | Good (20) | hardening (1) |
| examining (1) | family (2) | 17:1,3 | 2:2;3:1;5:1,5;9:1,2,7; | 8:2 |
| 36:7 | 31:4;33:1 | fortunate (1) | 11:1,1;16:2;19:1;20:2; | Harris- (1) |
| example (1) | far (2) | 32:2 | 21:1,2,4;30:2,4;44:2; | 3:1 |
| 35:1 | 14:3;33:2 | forward (6) | 45:6;47:6 | HARRIS-MARCHESI (6) |
| exceed (3) | fast (1) | 18:2,2;49:2;53:2,2,4 | googled (1) | 3:1;4:1;32:1,1,1;53:2 |
| 36:2,3;37:1 | 20:1 | found (2) | 52:1 | Harvard (1) |
| except (2) | favor (2) | 16:6;36:1 | government (6) | $7: 6$ |
| 10:9;14:1 | 4:2;53:2 | four (1) | 17:2;19:1;47:2;48:3; | Haughie (2) |
| exclude (3) | February (2) | 44:1 | 51:5;52:2 | 40:1;42:1 |
| 46:2,3;47:2 | 44:1,2 | Franklin (2) | government's (1) | HCR (2) |
| excluded (6) | Fed (2) | 34:2;35:1 | 19:1 | 35:6;36:1 |
| 45:1,1,2;46:1,5,6 | 39:4,9 | free (4) | Governor's (1) | HCR's (2) |
| Executive (1) | federal (5) | 35:1,2,2;36:2 | 2:1 | 36:1,7 |
| 2:1 | 13:2;29:1;47:2;51:5; | Freeport (2) | grant (1) | HDR (1) |
| expanded (1) | 52:2 | 24:9;25:1 | $36: 2$ | 35:1 |
| 33:3 | feelings (1) | freeze (5) | granted (1) | head (1) |
| expect (5) | $19: 1$ | 10:5;11:5;14:2,8; | $45: 2$ | $43: 3$ |
| $6: 2 ; 7: 1 ; 8: 3 ; 41: 1,9$ | feels (1) | $15: 2$ | Gray (8) | health (1) |
| expected (2) | 39:9 | freezing (1) | 3:1,1;4:1,1;9:1;30:2; | 5:2 |
| 10:1,2 | Ferrara (12) | 9:2 | 51:2;53:1 | healthy (1) |
| expects (1) | 2:1,1;4:6,6;5:3;11:1; | friends (1) | great (6) | 37:2 |
| 13:1 | 34:1;38:1,1;52:2,2,2 | 12:1 | 10:2;20:8;43:3,3,4; | hear (7) |
| expenditures (1) | FERRERA (2) | front (1) | 44:6 | 21:1,1;22:6,7;44:1,1; |
| 45:2 | 9:1;21:2 | 11:2 | greatly (1) | 47:1 |
| expense (6) | few (9) | frustration (1) | 35:4 | heard (6) |
| 7:1,2;11:2;34:8; | 37:3;39:1;41:1;42:2; | 28:8 | green (2) | 5:8;7:3;17:2,8;39:1; |
| 37:1;45:2 | 43:1,2,3;46:2,3 | full (1) | 20:3,4 | 47:7 |
| expenses (7) | figures (1) | 6:2 | grips (1) | hearing (3) |
| 6:9;7:1,1;8:1,7;32:1, | 36:1 | fully (2) | 14:1 | 2:3;17:1,1 |
| 2 , | file (2) | 7:1;24:9 | guess (1) | hearings (5) |


| 2:1,2;3:2,2,3 | 6:1 | increase (33) | intimate (1) | 2:1;6:9;38:7;46:1 |
| :---: | :---: | :---: | :---: | :---: |
| heart (1) | HUD (2) | 7:1,2,2;8:1,1;9:2,2; | 28:2 | kind (5) |
| 19:9 | 26:2;27:1 | 14:1;15:6;22:2,2,2; | intimately (1) | 11:2,6;31:8;49:2; |
| heating (1) | HUDS (1) | 23:1,9;24:1,2,2,8;25:1, | 28:7 | 52:1 |
| 8:8 | 23:2 | 1;27:1,1,1;29:1;31:9; | intimidating (2) | knocking (1) |
| heats (1) | HUD's (12) | 32:4;35:1;37:1,1;38:5; | 21:2,2 | 19:1 |
| 23:4 | 24:1,1,1,1,1,1,1,3,3,6, | 41:1;45:2;48:1 | into (9) |  |
| heck (1) | 7,8 | increased (5) | 2:7;4:2;8:2;9:5;11:1, | L |
| 31:1 | huge (1) | 6:8;10:1;22:2;37:6,7 | 1;19:2;31:6;48:1 |  |
| held (3) | 33:3 | Increases (10) | introduce (2) | Labor (1) |
| 10:1;11:7;16:1 | hurt (1) | 5:2;6:3,7;8:3;14:1,2; | 2:5;3:1 | 7:9 |
| Hello (2) | 38:6 | 35:2;37:1;38:1;39:1 | invest (1) | lack (2) |
| 5:8;25:2 | husband (1) | increasing (3) | 32:2 | 23:1;31:2 |
| help (12) | 32:2 | 7:1;8:7;31:9 | investing (1) | ladies (1) |
| $\begin{aligned} & 12: 7 ; 14: 1 ; 17: 1,3,7 \\ & 18: 1,2 ; 27: 2 ; 28: 1,1,2 \end{aligned}$ | I | index (1) | $33: 1$ investment (1) | $2: 2$ laid (1) |
| $\begin{aligned} & 18: 1,2 ; 2 /: 2 ; 28: 1,1,2 ; \\ & 48: 6 \end{aligned}$ | I | indicated (1) | investment (1) $43: 2$ | $\begin{gathered} \text { Iaid (1) } \\ 18: 1 \end{gathered}$ |
| helpful (1) | I'm (3) | 10:2 | involved (1) | landlord (21) |
| 48:4 | 9:2;12:2;44:7 | indicates (1) | 28:7 | 3:1,2;9:1;15:1,2,2,2, |
| helps (1) | idea (1) | 7:1 | irrelevant (1) | 2;16:1,1,1,2,5,7;17:1,6; |
| 43:2 | 16:7 | indications (1) | 10:9 | 18:2;32:1;33:2,2;35:1 |
| Hempstead (1) | ignore (1) | 7:1 | IRS (1) | landlords (26) |
| 32:2 | 14:2 | Indiscernible (5) | 22:1 | 5:1;6:2,4,8;7:1;8:7; |
| high (10) | ill-advised (1) | 4:2;15:1;31:1;40:9; | Island (1) | 13:1;14:2,2,6;16:2,9; |
| 7:1;8:1,3;17:2;26:1, | 8:2 | 50:3 | 7:1 | 17:1,2,8;19:2;29:1; |
| 6;38:1;45:2;46:3;49:1 | immigration (1) | individuals (1) | issue (2) | 31:2;33:8;36:2;37:2; |
| higher (4) | 13:7 | 47:2 | 49:2,2 | 38:9;52:1,1,8,9 |
| 31:2;38:5;39:1;41:6 | impact (2) | industry (1) | issues (1) | landlord's (2) |
| highly (1) | 7:1;8:1 | $11: 1$ | $38: 8$ | 31:7;32:7 |
| $42: 7$ | impacts (1) | ineligible (1) | itemized (1) | Langiulli (26) |
| historic (1) | 8:7 | 13:5 | 25:5 | 4:1,1;40:1;41:1,2,2, |
| 10:1 | implement (1) | inflation (13) | items (1) | 2;42:2,6;43:1,1;44:2,9; |
| history (1) | 20:1 | 6:1;7:1,1,3,4,8;8:1; | 22:2 | 45:1,1,1,2,3,6,9;46:1,1, |
| 12:2 | implemented (1) | 23:5;39:1,3,9;49:1; | IV (2) | 2,7;51:1,1 |
| hold (2) | 19:2 | 53:3 | 25:1,2 | large (3) |
| 22:1;28:6 | important (4) | influence (1) |  | 26:1,1;36:2 |
| homes (2) | $13: 1 ; 29: 6 ; 32: 5 ; 35: 2$ | $48: 2$ | J | largest (1) |
| 29:1,1 | impossible (1) | information (11) |  | 7:2 |
| homestead (1) | $35: 2$ | 10:5,8;15:2,2;16:1; | JAMES (8) | last (21) |
| $22: 2$ | improvements (1) | 36:1;37:2;39:1;40:2; | $2: 1,1 ; 4: 6 ; 9: 1,1 ; 34: 1 ;$ | 4:1;5:2;6:4;7:1;8:1, |
| honestly (1) | 25:5 | 46:1;50:1 | 52:2;53:1 | 1;9:2;10:1;12:1,1;13:1; |
| 18:2 | improves (1) | initial (1) | Jeannetta (5) | 15:4,8;17:1;19:3;21:1; |
| hoops (1) | 5:2 | 42:1 | 3:1,1;50:9;51:2,2 | 22:1;23:6;36:1;37:3; |
| 17:2 | incentive (1) | Injury (1) | job (4) | 48:2 |
| hopefully (2) | $16: 2$ | 52:1 | 10:1;18:2;40:2;50:7 | Lastly (1) |
| 49:2,2 | incentives (1) | input (1) | jobs (2) | 23:1 |
| hoping (1) | 31:2 | $19: 2$ | 20:1;50:5 | late (1) |
| 29:1 | include (2) | inserted (1) | judgement (1) | 35:1 |
| hours (5) | 24:2;42:1 | 13:3 | 26:1 | later (1) |
| 10:1;18:2;20:2;22:1; | included (4) | Instructions (2) | July (1) | 3:3 |
| 28:6 | . 8:9;43:1,7;45:1 | 2:2;42:1 | 13:1 | law (4) |
| house (3) | includes (1) | insurance (5) | jump (1) | 2:1;14:9;19:2;23:1 |
| 31:1;34:1,4 | 23:1 | . 7:2;8:1,5;23:8,8 | 17:2 | lawn (1) |
| households (2) | including (4) | interest (4) | June (1) | 50:7 |
| 13:2;14:4 | 8:8;10:2;20:1;51:1 | 29:2,7;31:1;39:1 | 53:8 | laws (3) |
| houses (1) | income (21) | interested (1) | jurisdiction (1) | 8:2;14:1;35:1 |
| 31:4 | 6:1;10:1,1,1;11:1,2, | 50:1 | 2:1 | lead (1) |
| housing (6) | 4,7;13:2,2;18:1,2;20:1, | interesting (2) | justify (1) | 41:1 |
| 2:1;6:1;11:2;12:1; | 1;29:1;32:1;37:1;47:1; | 10:1;31:1 | 10:5 | learned (1) |
| 29:1;35:1 How's (2) | 48:1,2;49:5 incomes (5) | interpret (1) | K | $19: 9$ lease (9) |
| 30:3,6 | incomes (5) 10:1;13:2;14:4;20:1; | intimacy (1) | K | lease $8: 1,1 ; 10: 3,6 ; 15: 2 ;$ |
| HSTPA (1) | 37:2 | 28:2 | keep (4) | 25:1,1;35:2;37:4 |


| leases (6) | 31:8 | 52:1 | members (10) | modest (1) |
| :---: | :---: | :---: | :---: | :---: |
| 2:1;8:1,1,2;15:5;37:1 | logical (1) | March (3) | 2:2,5;3:1;4:1;5:1; | 7:2 |
| least (4) | 12:2 | 7:1;18:9;44:1 | 9:2;11:2,2;53:1,1 | money (18) |
| 22:1;37:2;38:6;48:1 | long (22) | Marchesi (1) | mention (2) | 12:1,2;13:1,2,2,9; |
| left (3) | 6:1;7:1;22:1,1,1,2,2, | 3:1 | 47:1;51:1 | 15:2;17:2;18:1,2,3; |
| 15:7;23:1;42:2 | 4,9,9;27:1,2,2,7;29:1,1; | margin (1) | mentioned (5) | 22:1;32:3;33:1,2,5,7; |
| legal (1) | 34:2,2;35:1;42:1;43:2; | 37:2 | 25:1,2;27:2;37:2; | 51:9 |
| 36:3 | 44:6 | Marilyn (1) | 41:1 | money's (1) |
| legally (1) | look (7) | 43:2 | mercy (1) | 17:2 |
| 36:6 | 24:2;39:1,1;40:1; | market (10) | 23:1 | monies (2) |
| legislature (12) | 41:1;51:1;53:2 | 8:2;24:4;35:1,2,2; | Met (3) | 51:2,5 |
| 12:1,1,1,6;13:1,2,2,3; | looking (2) | 36:1,2,4;37:1;48:5 | 28:1,1;50:2 | month (4) |
| 19:1,2,8;20:9 | 23:2;40:8 | married (1) | methodology (3) | 23:6;35:2;38:1,3 |
| lenders (1) | lost (2) | 48:2 | 11:1,2;12:1 | monthly (2) |
| 33:1 | 20:1;24:1 | MARTIN (3) | MICHAEL (20) | 24:1;36:2 |
| level (1) | $\boldsymbol{l o t}$ (12) | 3:2,2;31:1 | 2:2;4:1,7,7;9:1,2,2; | months (16) |
| 28:8 | 20:1;27:2;28:1,1; | Martin's (1) | 25:2;32:1;34:1,2,2; | 6:1,1;11:5;12:6;14:2, |
| levels (1) | 33:1;34:2;42:1;43:2; | 30:2 | 38:1;41:2;47:5;49:1; | 8;16:1,1;18:1,1,8;33:1; |
| 29:9 | 44:1;47:2,2;51:9 | Marty (2) | 52:2,2;53:1,1 | 41:1;43:1;48:7;49:2 |
| liberal (2) | low (5) | 3:2,2 | middle (1) | more (19) |
| 13:2,7 | 25:9;27:8;29:2,8; | matter (3) | 32:2 | 6:2,2;7:5;9:5;12:1,1, |
| license (2) | 31:2 | 7:2;15:9;41:7 | might (5) | 2;13:2;14:1;18:1;32:5; |
| 20:4,6 | lower (2) | May (18) | 17:1;20:3;22:4;34:5; | 35:2;38:1;40:1;43:1; |
| Light (1) | 6:2;36:6 | 7:1,2,2;18:1;23:2,3; | 43:1 | 44:2;48:6;50:1,6 |
| 20:4 | lull (1) | 29:1;31:2,2;32:6,6; | Mike (6) | mortgage (5) |
| likes (1) | 6:6 | 34:6;41:6;42:2;49:2,2, | 4:1,3;40:1,2;41:1; | 26:1,6;32:9;33:2,6 |
| 6:1 | lumber (1) | 5;50:1 | 42:1 | most (16) |
| limited (1) | 39:1 | maybe (4) | MILLER (61) | 7:1;13:5;26:1,2,3,3, |
| 13:2 | lumbers (1) | 45:2,2;46:7;48:1 | 2:2;3:1,2;4:1,1,1,2,3, | 5;27:1;29:1;33:1,2; |
| line (1) | 39:8 | MCI (3) | 3;5:1,5;9:1,2,8;15:1,1; | 34:5;36:2;37:2;42:7; |
| 11:1 |  | 45:2,2,2 | 17:1,1;18:1;19:1;20:2, | 48:1 |
| listen (2) | M | McKee (17) | 2,2;21:4,9;22:3,7,9; | motion (3) |
| 2:2;28:1 |  | 9:1,1,1,1,2,2;15:1,1, | 25:1,1,2;26:1,2;29:2,3; | 4:1;53:1,1 |
| listened (1) | Mahoney (7) | 1;18:1,7;19:1,2;20:2,2; | 30:1,9;32:1,1,1;34:1; | move (3) |
| 12:1 | 3:1,1;47:1;48:1,2; | 47:1;53:2 | 38:1,1,2;39:1;40:1,3,5, | 4:2;27:1;47:8 |
| listening (1) | 49:1,8 | mean (12) | 7;43:5;47:5,8;48:9; | moved (1) |
| 47:1 | mail (8) | 19:2,4;20:1;27:9; | 50:3,9;51:2;52:1,2; | 4:1 |
| literate (1) | 41:2,5;42:1,8;43:1,2; | 37:1,7;39:1;44:1,1; | 53:1,2,5 | moving (3) |
| 17:1 | 44:1,1 | 45:1;48:1;50:1 | million (10) | 20:1;32:1;49:2 |
| little (5) | mailed (4) | meaning (3) | 12:1;13:2;19:5,6,6; | much (18) |
| 6:1;20:1;25:1;44:3; | 40:1;44:2;45:1,1 | 9:2;16:1;18:1 | 34:1,2,3;45:2;50:5 | 4:1,2;7:2;9:6;10:1,9; |
| 47:1 | mailing (1) | meaningless (1) | mind (1) | 12:1,1,2;13:2;15:1; |
| live (2) | 44:1 | 27:1 | 46:1 | 19:1;39:6;40:1;44:1; |
| 3:6;34:2 | mainly (1) | means (2) | minority (1) | 52:9;53:2,6 |
| livestream (1) | 49:1 | 22:1;47:2 | 44:5 | multi- (2) |
| 3:5 | major (1) | Meanwhile (1) | minute (1) | 31:3;33:1 |
| livestreamed (1) | 7:1 | 36:2 | 8:1 | multiple-family (1) |
| 2:2 | makes (2) | median (4) | minutes (2) | 29:1 |
| living (2) | 12:1;33:2 | 13:2,2;37:1,6 | 2:7;4:1 | must (1) |
| 35:2;44:3 | making (2) | meet (1) | misleading (1) | 7:1 |
| load (1) | 40:2,2 | 37:1 | 25:4 | muted (11) |
| 21:2 | manage (1) | meeting (3) | miss (1) | 3:2,2;9:1;30:1,1,1,1, |
| Loan (1) | 38:1 | 2:2;4:1;54:1 | 33:1 | 1,2,5;48:1 |
| 52:1 | managers (1) | meetings (4) | missed (1) | myself (2) |
| loans (2) | 50:2 | 2:1,2;3:7;34:2 | 50:1 | 28:4;52:1 |
| 50:1;51:2 | manual (1) | meeting's (1) | missing (2) | $\mathbf{N}$ |
| lobby (1) 38.1 | 42:2 | 53:7 | 40:1;52:1 | N |
| $38: 1$ local (1) | Many (25) 6:5;8:1,7;10:1,1; | Melkonian (12) | mistake (1) 19:9 | name (2) |
| 47:2 | 13:1;14:1,2,2;15:3; | 29:2,4;31:2;50:1,2,6; | misunderstanding (1) | 4:3;34:2 |
| locations (1) | 17:2;28:9;29:1;32:1; | 52:1 | 18:5 | Namely (1) |
| 10:2 | 33:2;35:1,2,2;36:4; | member (9) | mitigate (1) | 29:6 |
| locked (1) | 37:2;38:7;47:3,4;49:1; | 3:1,1,1,1,1,2,2;4:2,4 | $2: 1$ | Nassau (15) |


| 2:1,4;3:5,7;10:2; | normalized (2) | 23:2;24:5;36:2 | owners' (1) | per (1) |
| :---: | :---: | :---: | :---: | :---: |
| 11:1;23:2;34:2;35:4,7; | 49:2;50:2 | ones (2) | 51:1 | 35:2 |
| 36:2;37:2;40:9;41:1; | note (5) | 22:1;46:1 | owner's (1) | percent (39) |
| 42:1 | 2:2;21:2;26:1;35:2; | one-year (2) | 44:1 | 6:1;7:1,1,5,7;8:4; |
| nation's (1) | 40:2 | 15:1;25:1 |  | 11:1,1,1;13:2;14:1,5; |
| 5:2 | noted (3) | ongoing (2) | P | 18:1;22:2;23:1,2,4,6,7, |
| $\begin{gathered} \text { nearly (1) } \\ 36: 1 \end{gathered}$ | 36:8;37:8;38:4 | 41:8;43:1 |  | 9;24:2,2,8;25:1,1,1,3; |
| necessarily (1) | 44: | 13:1;17:4 | ,3,4,7,8; | 44:2;45 |
| 48:1 | notices (2) | only (11) | 22:1,3,6,8;25:1, 1,1,2; | 49:1 |
| necessary (1) | 40:1;44:2 | 17:4;19:4,6;21:2; | 27:1,3,9;28:2,3,6 | percentage (1) |
| 9:2 | number (25) | 23:1;38:5;41:2;42:2; | Padyk's (1) | 52:3 |
| necessity (2) | 6:1;20:3;23:1;24:1,3, | 43:1;44:1;45:5 | 26:2 | Perfect (2) |
| 34:6,7 | 3;25:1,1,4;35:1,1,3,5,7, | op (1) | page (4) | 5:1;30:7 |
| Neck (4) | 8;36:1,1,2;38:4;41:1,1, | 41:4 | 36:1;37:1;40:1;41:1 | perfectly (1) |
| 43:3,3,4;44:6 | 9;43:1;45:2;49:1 | open (2) | pages (1) | 17:1 |
| need (5) | numbers (12) | 2:1;4:2 | 40:8 | perhaps (1) |
| 10:5;14:1,1;28:1; | 24:8;26:1,2,2,2;27:2; | operate (1) | paid (8) | 6:1 |
| 44:1 | 36:2;37:1;41:3,6,9; | 11:1 | 6:6;15:1,2;16:4; | period (4) |
| needs (4) | 43:1 | operates (1) | 18:1;32:2;44:4;52:3 | 35:1;40:1;42:2;48:2 |
| $2: 7 ; 5: 2 ; 6: 2 ; 50: 1$ | number's (1) | $28: 2$ | pandemic (6) | personal (1) |
| negatively (1) | 43:1 | operating (6) | 5:2;10:1,1;12:9; | 26:2 |
| $7: 1$ | Numeral (1) | 10:1;11:1;29:1;47:1; | 51:6;52:2 | personally (2) |
| net (7) | $25: 1$ | 48:2;50:1 | pandemic-related (1) | 10:1;21:2 |
| $\begin{aligned} & 10: 1 ; 11: 1,1,1 ; 29: 1 ; \\ & 47: 1 ; 48: 2 \end{aligned}$ | 0 | $\underset{\text { operation (1) }}{ }$ | 39:7 | phone (1) |
| New (13) |  | opportunity (2) | 19:6 | phonetic (2) |
| 2:1;7:3;8:2;13:6; | observed (1) | 9:2,6 | part (5) | 21:3;43:2 |
| 14:1;17:6;23:1;28:1,1, | 27:2 | option (1) | 13:1;15:2;20:1;34:6; | pick (1) |
| 2,4;35:1;39:4 | obviously (1) | 21:1 | 37:2 | 50:7 |
| news (2) | 49:1 | Order (4) | particular (3) | picture (2) |
| 6:1;7:2 | occupied (2) | 2:1;3:1;5:2;34:7 | 8:1;31:6;34:8 | 11:1;24:2 |
| Newsday (1) | 9:3;44:1 | OTDA (7) | particularly (2) | piece (1) |
| 7:1 | October (4) | 12:1,2;13:1;14:1,2; | 31:2;33:1 | 34:4 |
| next (16) | 2:2;6:2;11:6;15:6 | 15:2;16:1 | pass (2) | pieces (1) |
| 5:2;9:1,1,9;13:1; | off (6) | otherwise (2) | 9:3;14:1 | 47:2 |
| $15: 1 ; 20: 2 ; 21: 2 ; 32: 1$ | 18:1;22:8,9;28:3; | 14:1;32:2 | passed (1) | pin (3) |
| $34: 1,1 ; 37: 1 ; 40: 1 ; 41: 1$ | 33:1;43:3 | out (32) | 9:3 | 9:1,1;34:1 |
| 43:1;53:7 | offered (2) | 8:5;10:1;13:1,2; | past (6) | pins (1) |
| nicely (1) | 35:2;36:5 | 14:2;15:3,7;17:1,1,2,3, | 6:1;7:2;33:1;37:1; | $34: 1$ |
| $32: 2$ | offering (1) | 6;19:3;20:1;21:2,2; | $39: 2 ; 48: 7$ | place (2) |
| night (3) | 17:1 | 23:1,1;31:2;32:3;36:1, | pay (13) | 17:2;32:2 |
| 17:1;53:2,9 | Office (5) | 8;40:1,2;41:2;42:1; | 10:2,2;12:7,8;13:1; | play (2) |
| nine (1) | 3:1;12:1;22:1;36:7; | 44:1,2;45:1,1,7;47:2 | 18:1,4,8;31:2;32:1,2,7; | 13:2;14:2 |
| 8:4 | 44:2 | outstanding (1) | 48:6 | Plaza (1) |
| noncomparable (2) | official (1) | 49:2 | paying (7) | 43:4 |
| 45:1;46:1 | 28:1 | over (18) | 10:2;18:1,2;27:2; | Please (8) |
| none (1) | often (1) | 2:8;4:4;5:2;6:1;23:1, | 31:1;38:1;50:8 | 2:2;4:5;9:1,1;32:1; |
| 24:1 | 19:1 | 2,3;25:5;27:2,8;30:4; | payment (3) | 34:1,1;44:1 |
| nonetheless (1) | oil (4) | 35:1,4;39:1;41:1;42:2; | 26:1;33:1,2 | point (12) |
| 21:2 | 8:6;23:2;39:1,1 | 48:6;49:1 | payments (3) | 13:1,4;15:1,3;24:2; |
| nonhomestead (1) | once (3) | overall (1) | 14:7;16:2,3 | 29:1;31:2;32:5;47:1; |
| 22:2 | 15:2,2;18:2 | 6:1 | payroll (1) | 49:2;50:1,4 |
| nonpayment (2) | one (26) | overdue (1) | 50:2 | pointed (1) |
| 16:1,1 | 9:1,3;10:2,5;13:2; | 11:2 | pays (2) | $28: 1$ |
| nonrent-stabilized (3) | 14:6;15:1;16:2;21:1,2; | overpaid (1) | 31:1;33:2 | points (1) |
| 23:1;24:2;25:7 | 24:1;25:2,2;32:2;33:1, | 31:2 | people (30) | 49:1 |
| nonstabilized (1) | 1;34:1,1;37:4;38:2; | own (1) | 7:7;10:1,1,2;12:8; | policy (1) |
| 6:7 | 42:1,2;44:2,2;46:7; | 35:1 | 13:5,8;16:3;17:1,1,5,5; | 23:9 |
| nontraditional (1) | 49:1 | owner (2) | 18:1;20:1,1,5;22:1; | Political (1) |
| 39:8 | One- (2) | 44:1;46:2 | 23:1;26:4;27:1,2,2; | 9:2 |
| nor (2) | 24:1;27:4 | owners (4) | 28:1,1,2,9;31:5;33:2,2; | poll (1) |
| 35:1;51:1 | one-bedroom (3) | 40:2;41:1;44:1,1 | 34:2 | 7:6 |


| poor (1) | 18:2 | 8:7;22:2 | 17:9;35:1 | 2,5,6,7,8;25:1,1;27:1,1, |
| :---: | :---: | :---: | :---: | :---: |
| 28:1 | procedure (1) | quiet (1) | recognize (1) | 1;31:1;32:2,2,2,2,4; |
| portion (1) | 17:2 | 47:1 | 18:1 | 34:2;35:1,2;36:7;37:1, |
| 26:6 | proceeding (1) | quite (3) | record (1) | 1,4,4,6,7;38:8;45:2; |
| position (1) | 16:1 | 29:2;43:2;50:1 | 29:8 | 46:1 |
| 32:2 | process (7) |  | recorded (2) | rent- (4) |
| positive (1) | 15:2;22:1,1,2,5;29:1; | $\mathbf{R}$ | 3:7;49:5 | 25:8;27:1;32:1;43:2 |
| 48:2 | 41:9 |  | RECORDING] (2) | rental (9) |
| possible (3) | produce (1) | raise (7) | 2:1;54:2 | 10:1,1;11:7;12:3,4,5; |
| 13:1,1;51:8 | 15:2 | 4:2;7:1,2;14:2;31:1; | records (1) | 24:1;48:1;51:1 |
| possibly (1) | profit (6) | 33:1;53:2 | 42:2 | rent-burdened (1) |
| 41:2 | 26:1,1,1,7;37:1;38:9 | raised (1) | reduced (3) | 18:1 |
| Post (2) | profits (2) | 32:2 | 10:1;18:2;35:4 | rent-controlled (1) |
| 7:4;44:2 | 26:1,2 | range (1) | reduces (3) | 14:1 |
| posted (1) | program (13) | 8:3 | 26:1;35:7,8 | rentdataorg (2) |
| 2:2 | 12:1,1,2,4,5;13:1,2,2; | rate (6) | reduction (1) | 36:2;37:1 |
| Powell (2) | 14:7;18:7;19:1,3;50:2 | 22:2;24:5,6;39:1; | 35:9 | rented (1) |
| $29: 1 ; 39: 1$ | programs (1) | 45:1,4 | reflection (1) | 44:1 |
| PPP (5) | 19:2 | rates (10) | 26:1 | renting (4) |
| 50:1,2;51:1,1,1 | Projected (1) | $2: 1 ; 6: 1 ; 23: 2 ; 24: 1 ;$ | regarding (6) | 6:6;27:1,5;46:2 |
| preclude (2) | $7: 1$ | $27: 1 ; 29: 2,7 ; 31: 2 ; 36: 1$ | 21:2;23:1,8;30:2; | rents (25) |
| 15:1;17:2 | promote (1) | 4 | 31:3;53:3 | 6:2,5;7:2;9:2;14:2,8; |
| predict (2) | 34:1 | ratio (1) | register (2) | 23:1;24:2;25:9;27:1,4, |
| 14:1,2 | promoting (1) | 10:1 | 41:1;44:1 | 8;36:1,1,2,3,5,6;37:1,1, |
| preferential (3) | 5:6 | re- (1) | registered (3) | 1;45:1;48:6;52:3,8 |
| 36:1,1,5 | promptly (1) | 46:2 | 36:9;41:1;44:1 | rent-stabilized (14) |
| premium (1) | 53:1 | reach (2) | registration (5) | 14:1;23:2;24:2,9; |
| 23:1 | properties (4) | 17:6;40:2 | 41:3,6,8;43:1,1 | 25:1;27:4;35:1,3;36:1, |
| presentation (3) | 27:1,5,6;50:1 | reaching (2) | regulated (4) | 1,9;41:1;42:2;48:5 |
| 2:3;4:2;23:1 | Property (9) | 17:1,2 | 36:2,3,6;43:2 | repairs (1) |
| presentations (1) | 7:1;26:2,9;31:1; | read (3) | regulation (1) | 8:9 |
| 47:1 | 32:3;33:6,9;34:8;50:2 | 2:7;11:1;14:9 | 35:1 | repeat (1) |
| president (2) | protected (1) | reading (1) | regulations (1) | 22:4 |
| 27:2;34:2 | 14:2 | 11:9 | 31:6 | report (4) |
| presume (1) | Protection (5) | ready (3) | relevant (1) | 36:1, 1,8;48:1 |
| 51:1 | 2:1;6:1;11:2;12:4; | 9:1;34:2,2 | 10:1 | reported (1) |
| pretty (10) | $36: 1$ | real (9) | reload (2) | 45:2 |
| $10: 1,9 ; 11: 1,1,7 ; 19: 1$ | provide (3) | $6: 7 ; 7: 1 ; 11: 1 ; 22: 2,2$ | 21:2,2 | reports (4) |
| $44: 1,2 ; 45: 6 ; 49: 1$ | 20:1,1;46:1 | 26:4;34:5;50:1;51:1 | remain (2) | 7:7;11:2;37:1;49:9 |
| prevent (1) | provides (1) | reality (1) | 3:7;29:2 | represent (3) |
| 15:1 | 15:2 | 25:8 | remaining (3) | 26:1,2;52:8 |
| previous (6) | public (13) | really (12) | 35:1;36:2,2 | require (1) |
| 35:2;37:4,6;42:1,1; | $2: 1,1,2 ; 3: 1,1,1,2,2,3$ | $11: 6 ; 25: 3 ; 26: 1,8$ | remains (1) | $33: 1$ |
| 48:7 | $4: 4 ; 11: 2 ; 12: 2 ; 53: 1$ | $40: 2 ; 41: 1,1 ; 42: 5 ; 46: 1,$ | $37: 2$ | required (4) |
| previously (1) | pulling (2) | 1,1;50:1 | reminder (1) | $13: 7 ; 15: 2 ; 16: 1 ; 34: 9$ |
| $37: 2$ | 23:1,1 | reason (3) | 44:1 | requirement (1) |
| price (7) | punitive (1) | 42:8;44:9;45:1 | remove (1) | 14:2 |
| 7:9;8:6;31:1;39:1,1, | 13:4 | reasonable (1) | 34:1 | requirements (1) |
| 1,5 | pursuant (1) | 48:2 | renew (1) | 13:6 |
| prices (4) | 2:1 | reasons (1) | 8:1 | re-regulate (1) |
| 29:1,2;31:2;39:8 | pushing (1) | 31:5 | Renewal (3) | $35: 1$ |
| prior (3) | 16:1 | recall (1) | 12:2;15:2,5 | research (2) |
| 3:2;5:1;22:1 | put (7) ${ }^{\text {(1) }}$ | 42:1 | renewals (4) | 4:1;40:1 |
| private (1) | 11:1;13:2;20:1;26:9; | recap (1) | 7:2;10:3,6;35:2 | reserve (4) |
| 29:1 | 31:6;33:1,2 | 22:2 | renewed (2) | 16:1;29:1;33:1;49:5 |
| proactive (1) | puts (1) | received (7) | 8:5;23:8 | residential (1) |
| 14:1 | 8:2 | 24:1;37:2;45:2,9; | rent (76) | 11:1 |
| $\begin{aligned} & \text { probably (9) } \\ & 29: 7,9 ; 37: 2 ; 39: 1 ; \end{aligned}$ | Q | $50: 1 ; 51: 5 ; 53: 1$ | $2: 1,1,4 ; 3: 1,6,8 ; 6: 1,1$ | residents (1) |
| $\begin{aligned} & 29: 7,9 ; 37: 2 ; 39: 1 ; \\ & 42: 1,1,6 ; 43: 1,1 \end{aligned}$ | Q | $\begin{array}{\|l\|} \hline \text { receiving (1) } \\ 38: 2 \end{array}$ | $\begin{aligned} & 8: 1,1,2 ; 10: 2,5 ; 11: 5 ; \\ & 12: 8,8,9 ; 14: 1,1,1,2,2 \end{aligned}$ | $\begin{aligned} & \text { 6:1 } \\ & \text { respond (2) } \end{aligned}$ |
| problem (2) | qualify (2) | recent (1) | 15:2,6;16:1,1,1,2,2; | 16:8;29:2 |
| $17: 5 ; 21: 1$ | 13:8;20:1 | 39:5 | 17:1,9;18:1,1,1,2,4,8,8; | responded (1) |
| problems (1) | quickly (2) | recently (2) | 23:1;24:1,1,1,1,1,1,1,2, | 43:1 |


| response (4) | Rush's (1) | 11:1,1;23:1,2;41:2; | someone (1) | 21:2 |
| :---: | :---: | :---: | :---: | :---: |
| 2:1;45:1,4;46:2 | 39:3 | 45:7 | 17:2 | steadily (1) |
| responses (2) | Rychlowski (15) | September (1) | sometime (1) | 41:1 |
| 45:1;51:1 | 4:1,1;26:2,2;27:1,2, | 2:2 | 13:1 | steady (2) |
| responsibility (1) | 6;28:1,5;38:2,2;39:1,2, | serve (1) | sometimes (2) | 10:1;11:7 |
| 11:2 | 2;43:2 | 38:5 | 44:1;46:2 | Stein (15) |
| rest (1) |  | served (1) | Soon (3) | 3:2,2;25:2,2;29:2; |
| 10:8 | S | 6:4 | 39:1,2;48:1 | 30:1,2,2,2,3,6,8;31:2; |
| restrictions (8) |  | service (10) | Sorry (5) | 33:1;53:2 |
| 11:1;13:4,4;31:2; | saddled (1) | 26:1,2,7,8;29:1,6; | 3:2;22:8;32:1;34:1; | Steve (1) |
| $32: 1,1,2 ; 33: 1$ | 6:8 | $32: 7,8 ; 33: 1 ; 53: 1$ | $40: 5$ | 15:1 |
| result (1) | safe (3) | several (2) | sort (1) | Steven (2) |
| 51:6 | 2:1;6:1;53:2 | 6:1;8:4 | 32:2 | 21:2,8 |
| resulted (1) | Sal (2) | show (4) | sorts (2) | still (10) |
| 48:9 | 40:1;41:1 | 10:1;18:1;37:1,1 | 10:1;13:3 | 6:1;7:2;10:1;18:3,4; |
| results (2) | SALVATORE (3) | showed (1) | sources (1) | 30:1;41:8;43:1;44:1,1 |
| 41:7;48:2 | 42:1;47:5;53:1 | 7:1 | 39:9 | stimulus (5) |
| retention (1) | same (3) | showing (1) | speak (2) | 47:2;48:2,2;51:2; |
| 51:8 | 16:2;29:1;33:2 | 27:2 | 16:6;28:1 | 52:8 |
| return (2) | saw (1) | shows (5) | SPEAKER (12) | stock (1) |
| 29:1;31:9 | 52:1 | 6:1,1;10:7;37:1;38:9 | 3:2;5:3;9:1,9;20:2; | 35:1 |
| returns (3) | saying (7) | side (3) | 21:2;32:1;34:1,1;38:1, | streamlined (3) |
| 29:1;32:1;48:1 | 12:2;17:1;28:1;32:9; | 21:2;29:1;51:2 | 2,2 | 22:1,1;28:9 |
| revenue (1) | 39:4;48:1;51:2 | signal (1) | speakers (2) | striking (1) |
| 24:1 | SBA (1) | 22:3 | 38:1;53:1 | 11:6 |
| revenues (1) | 50:2 | significant (1) | specifically (4) | struggle (1) |
| 49:3 | schedule (7) | 6:1 | 6:1;13:1;48:9;51:1 | 17:1 |
| review (1) | 23:1,2;24:2;25:1,1; | simply (1) | spent (1) | struggling (1) |
| 4:1 | 40:9;47:1 | 23:1 | 25:5 | 38:7 |
| Richard (3) | schedules (1) | simultaneously (1) | spread (1) | studio (5) |
| 5:4,8;23:5 | 41:2 | 2:2 | 2:1 | 23:2;24:1;27:1,4; |
| right (29) | Schnier (8) | single-digit (1) | squeezes (1) | 36:2 |
| 4:2,2;9:1,1;19:1,1,1; | 34:1,2,2,2;38:1,1,1; | 8:3 | 7:2 | studios (1) |
| 21:1,1,2;22:1;25:1; | 48:2 | single-family (1) | Stability (2) | 23:2 |
| 28:1,5;30:8;31:2;34:1; | School (1) | 29:1 | 6:1;11:2 | stuff (1) |
| 39:1,2;45:1;47:2,8; | 7:1 | sit (2) | stabilized (10) | 11:1 |
| 50:2,9;51:3;52:2,2; | Second (9) | 22:1,1 | 25:9;27:1;31:2,3,8; | subject (1) |
| 53:2,7 | 4:1;8:1;9:1;21:1; | situation (2) | 32:2;33:1;35:2;37:1; | 2:1 |
| rise (8) | 30:1;34:1,1;38:2;53:2 | 16:2;49:2 | 42:4 | substantially (1) |
| 6:1;7:1,1,3;8:1;29:1, | seconded (3) | situations (1) | stands (1) | $26: 1$ |
| $1,2$ | 4:2;53:1,2 | 17:1 | 35:1 | succeeding (1) |
| risen (1) | section (2) | six (4) | start (2) | 6:1 |
| 7:1 | 3:2;4:2 | 16:1,1;32:2;33:1 | 13:1;30:4 | success (1) |
| rises (1) | security (3) | skew (1) | starting (1) | 19:1 |
| 39:5 | 20:2;37:2;38:2 | 46:1 | 2:2 | successful (1) |
| road (1) | seeing (1) | slice (1) | State (18) | 12:1 |
| 28:2 | 53:2 | 11:1 | 12:1,1,6;13:1,2;14:1; | sue (1) |
| Robert (4) | seem (5) | slight (1) | 16:1;18:2;19:1,2;23:1; | 16:1 |
| 4:1,1;26:2;39:1 | 11:2;18:5;36:2;37:1; | 11:8 | 28:1,1,2,4;36:1;47:2; | sued (1) |
| Rockland (2) | 47:1 | slow (1) | 52:1 | 16:2 |
| 17:9;51:1 | seems (4) | 20:1 | statement (3) | Suffolk (1) |
| Rockville (3) | 22:3;26:1;37:1,1 | slowly (1) | 2:6;11:1,9 | 23:2 |
| 22:2;23:2;44:7 | send (3) | 41:1 | statements (1) | summary (1) |
| Roman (1) | 28:2;44:2;46:2 | small (2) | 4:2 | 15:1 |
| 25:1 | sends (1) | 44:4;52:1 | state-wide (1) | supermarkets (1) |
| round (2) | 47:1 | smart (3) | 36:1 | 11:1 |
| 24:1;44:2 | senior (1) | 12:2;17:1,6 | statistic (1) | supplies (1) |
| rounds (1) | 4:7 | Soar (1) | 52:1 | 8:9 |
| 19:5 | seniors (1) | 7:4 | statistics (2) | supply (1) |
| rule (1) | 37:2 | social (3) | 35:1,5 | 16:1 |
| 48:1 | sense (1) | 20:2;37:2;38:2 | status (1) | support (1) |
| RUSH (8) | 12:1 | somebody (1) | 13:7 | 38:1 |
| 5:1,1,1,4,5,7,8;9:8 | sent (6) | 22:1 | stayed (1) | supposed (3) |


| 13:2;14:2,8 | 17:2;18:1,2 | Topper (1) | 25:1;35:1 | 16:2,3,4 |
| :---: | :---: | :---: | :---: | :---: |
| $\underset{12: 2}{\text { supposedly }(\mathbf{1})}$ | tenants (42) <br> 5:1;6:2,3;8:1;9:2; | $43: 2$ total (11) | underwriters (2) | V |
| sure (14) | 13:1,1,8;14:1,1,1,2,2; | 18:1;24:1;36:1,9; | undocumented (5) |  |
| 8:2,2;9:4;14:9;17:1; | 15:3,7;16:6;17:1,3,7; | 37:1,9;40:1,1;41:1,1; | 13:8;20:1,1,5,7 | vacancies (5) |
| 26:1;33:2;39:2;40:2,2; | 19:2;21:2;22:1;26:1,1; | 43:1 | unemployment (3) | 37:1,9,9;46:1,9 |
| 42:4,5;47:4;49:8 | 27:2;28:1,1,7,7;34:2; | touch (2) | 20:1,8;47:2 | vacancy (5) |
| surging (1) | 35:2;36:1,5;37:2;38:6, | 30:2,2 | unfairly (1) | 8:2;27:1;37:3,5;46:3 |
| 39:7 | 7;43:2;47:2;48:4,6,6; | touching (1) | 8:2 | vacant (5) |
| surprised (1) | 52:4 | 30:2 | Unfortunately (1) | 6:6;9:2;46:1,1,5 |
| 47:1 | tend (1) | transcribed (1) | 36:1 | valid (1) |
| survey (14) | 26:1 | 3:3 | UNIDENTIFIED (1) | 44:1 |
| 6:1;40:9;41:6;42:2; | term (1) | transcript (1) | 3:2 | value (4) |
| 43:1;44:2,2;45:1,1; | 8:1 | 3:4 | unit (3) | 24:4;26:9;29:2;31:1 |
| 46:1,2;50:1;51:1,1 | terms (5) | transitory (1) | 4:1;24:1;46:1 | values (1) |
| surveyed (1) | 5:2;18:2;29:1,1;37:4 | 39:5 | units (20) | 31:4 |
| 7:7 | testified (4) | tremendously (1) | 23:2;24:1,2;25:7; | various (1) |
| survive (1) | 11:2;17:1,1,8 | 6:3 | 35:1,1,1,1,3,6;36:1,1,9; | 45:1 |
| 38:1 | testify (1) | tried (3) | 37:5;42:2,2;43:1,2; | vein (1) |
| suspension (1) | 9:2 | 10:2;28:2,4 | 45:2;46:1 | 28:2 |
| 2:1 | testifying (1) | tries (1) | Unless (1) | via (2) |
| swift (1) | 9:2 | 16:1 | 18:5 | 2:2,2 |
| 22:1 | testimonies (1) | trouble (1) | Unlike (1) | video (5) |
| system (2) | 35:3 | 43:6 | 12:1 | 2:2;21:1,1,1,1 |
| 23:1;29:1 | testimony (1) | true (3) | Unmute (6) | view (2) |
|  | $5: 1$ | 24:2;26:1;29:6 | 29:2;30:1,1,1,1,1 | 3:4;20:9 |
| T | Thankfully (1) | try (3) 28:1,8;47:3 | unmuted (5) 21:5;30:1,1,7,8 | $\begin{gathered} \text { viewed (1) } \\ 3: 5 \end{gathered}$ |
| table (4) | Thanks (4) | trying (1) | unmuting (2) | viewing (1) |
| 10:1,4,7;47:1 | 26:1;32:1;34:1;51:2 | 6:9 | 9:1;30:1 | 3:9 |
| tables (5) | thinking (1) | turn (3) | unpin (1) | village (2) |
| 10:9;37:3;40:1;46:2; | 50:2 | 2:8;4:4;5:2 | 9:1 | 22:2,2 |
| $48: 1$ | though (2) | turned (1) | unpinned (1) | virtually (2) |
| tabulated (1) | 26:2;29:1 | 19:3 | 5:1 | 11:2;14:1 |
| 41:7 | thought (1) | two (9) | up (29) | volunteered (1) |
| tabulating (1) | $49: 1$ | $8: 1 ; 19: 2,5 ; 34: 1 ;$ | 7:2;13:1;15:5;18:8; | $37: 2$ |
| $45: 8$ | thoughts (1) | 39:1;40:8;42:2;46:4,7 | 20:1;21:2;22:1;23:3; | votes (1) |
| tabulations (1) | 49:1 | two- (1) | 24:1;25:1;29:2;30:2; | 42:1 |
| 43:2 | three (8) | 36:2 | 31:1,1,2,4;32:5;33:1; | voting (1) |
| talk (2) | 6:1;10:1;11:5;37:1; | two-bedroom (3) | 37:1;38:8;39:2;43:1,1, | 53:9 |
| 11:1;12:3 | 44:1;46:1,4;51:1 | 23:2;24:1;27:5 | $1,2 ; 47: 1,2 ; 51: 4 ; 52: 1$ |  |
| talked (1) | throughout (4) <br> 13:1;40:1;43:1;44:1 | two-tenths (1) $6: 1$ | $\begin{gathered} \text { updates (1) } \\ 2: 1 \end{gathered}$ | W |
| talking (6) | Thursday (4) | two-year (8) | Upon (1) | wait (2) |
| 8:1;19:7;28:1;33:5; | 53:7,8,8;54:1 | 8:1,1,2;10:2,6;15:2; | 36:7 | 30:1,1 |
| 42:2;48:2 | till (1) | 25:1;37:1 | urge (2) | waste (1) |
| task (2) | 34:3 | type (2) | 10:1;11:1 | 30:1 |
| 6:2;24:2 | times (4) | 48:5;49:1 | urging (1) | water (2) |
| $\boldsymbol{\operatorname { t a x }}$ (5) | 17:2;39:2,4;44:1 | types (1) | 15:1 | 22:2;23:4 |
| 22:2,2,2,2;48:1 | today (3) | 48:3 | usable (2) | way (11) |
| Taxes (2) | 27:1;33:1;53:1 | typically (1) | 46:1;47:1 | 10:8;11:1,9;14:1,9; |
| 7:1,1 | today's (1) | $8: 1$ | use (5) | 19:1;25:6;31:2,4;47:2 |
| team (1) | 7:5 |  | 33:7;35:1;42:2;46:1; | 52:7 Weיll |
| 40:2 | told (3) | $\mathbf{U}$ | 47:3 | We'll (1) |
| tedious (1) | 12:1;13:1,1 |  | used (3) | 39:2 |
| 40:2 | tomorrow (1) | umbrella (2) | 27:2;39:8;49:1 | weak (1) |
| teleconference (1) | 27:1 | 23:1,1 | using (1) | 22:4 |
| 2:2 | tonight (3) | unable (1) | 45:5 | website (3) |
| Temporary (1) | 47:1,1;53:1 | 12:8 | usual (1) | 3:1;21:2;36:1 |
| 12:1 | took (3) | unclear (1) | 8:1 | week (1) |
| Tenant (15) | 8:1;19:8;52:1 | $31: 2$ | usually (1) | $13: 1$ |
| 2:1;3:1;4:1;6:1;11:2; | top (2) | under (6) | 45:2 | weeks (1) |
| 15:1,2,2;16:1,1,1,2; | 37:1;43:3 | 3:1;8:2;14:7;15:1; | utility (3) | 13:1 |


| Welcome (2) | Yorkers (1) | 1,334 (1) | 27:1 | 2019 (4) |
| :---: | :---: | :---: | :---: | :---: |
| 2:3;25:2 | 2:1 | 24:1 | 154 (1) | 6:1;11:7;35:1;36:1 |
| weren't (1) | YouTube (4) | 1,343 (3) | 37:9 | 2020 (17) |
| 52:3 | 2:2;3:5,6,8 | 23:2;24:1,2 | 16 (3) | 11:5,7;18:9;25:2; |
| Westchester (2) | Yup (1) | 1,400 (1) | 23:9;45:1;46:1 | 35:1,8;36:7;37:1,1,5,7, |
| 17:1;51:1 | 25:1 | 38:2 | 19 (1) | 8;41:1,1,2,8;43:1 |
| what's (3) |  | 1,500 (1) | 25:2 | 2021 (4) |
| 11:3;31:1;46:2 | Z | 37:1 | 1974 (2) | 2:2;7:1;23:2;40:9 |
| whereas (1) |  | 1,511 (1) | 2:1;12:1 | 202-1 (1) |
| 12:2 | zero (9) | 24:6 | 19-year (1) | 2:1 |
| who've (1) | 5:2,2;15:4,5;24:2,2, | 1,570 (1) | 35:1 | 2022 (1) |
| 10:2 | 8;38:5;50:1 | 37:1 | 1st (4) | 2:2 |
| wife's (1) | Zoom (1) | 1,578 (1) | 2:2;11:6;15:6;20:1 | 211 (1) |
| 38:2 | 2:2 | 37:1 |  | 24:1 |
| within (1) |  | 1,600 (1) | 2 | 234,000 (1) |
| 2:1 | 0 | 24:1 |  | 24:1 |
| without (2) |  | 1,624 (1) | 2 (110) | 24 (1) |
| 7:2;8:2 | 0 (106) | 36:2 | 2:1,2;3:1,2;4:1,2;5:1, | 7:1 |
| woman (1) | 2:1,2;3:1,2;4:1,2;5:1, | 1,659 (3) | 2;6:1,2;7:1,2;8:1,2;9:1, | 242 (6) |
| 44:3 | 2;6:1,2;7:1,2;8:1,2;9:1, | 23:2;24:1,6 | 2;10:1,2;11:1,2;12:1,2; | 40:1;41:2;45:1,1,2,7 |
| wonderful (1) | 2;10:1,2;11:1,2;12:1,2; | 1,671 (1) | 13:1,2;14:1,2;15:1,2; | 24th (1) |
| 53:2 | 13:1,2;14:1,2;15:1,2; | 37:1 | 16:1,2;17:1,2;18:1,2; | 53:8 |
| work (4) | 16:1,2;17:1,2;18:1,2; | 1,700 (1) | 19:1,2,7;20:1,1,1,2; | 25 (3) |
| 10:1;12:1;27:1;29:2 | 19:1,2;20:1,2;21:1,2; | 38:1 | 21:1,2;22:1,2;23:1,2; | 34:2;35:1;46:1 |
| workers (2) | 22:1,2;23:1,2;24:1,2; | 1,738 (1) | 24:1,2;25:1,2;26:1,2; | 253 (1) |
| 20:1,1 | 25:1,2;26:1,2;27:1,2; | 37:1 | 27:1,2;28:1,2;29:1,2; | 24:3 |
| working (2) | 28:1,2;29:1,2;30:1,2; | 1,992 (1) | 30:1,2;31:1,2;32:1,2; | 26 (1) |
| 12:1;22:1 | 31:1,2;32:1,2;33:1,2; | 36:2 | 33:1,2;34:1,2;35:1,2; | 45:1 |
| Worries (1) | 34:1,2;35:1,2;36:1,2; | 1.6 (1) | 36:1,2;37:1,2;38:1,2; | 26,300 (1) |
| 7:4 | 37:1,2;38:1,2;39:1,2; | 25:3 | 39:1,2;40:1,2;41:1,1,2; | 24:2 |
| worse (1) | 40:1,2;41:1,2;42:1,2; | 1.8 (1) | 42:1,2;43:1,2;44:1,2; | 27.5 (1) |
| 8:1 | 43:1,2;44:1,2;45:1,2; | 7:1 | 45:1,2;46:1,2;47:1,2; | 25:6 |
| worth (1) | 46:1,2;47:1,2;48:1,2; | 10 (1) | 48:1,2;49:1,2;50:1,2; | 296,518 (1) |
| 27:1 | 49:1,2;50:1,2;51:1,2; | 35:2 | 51:1,2;52:1,2;53:1,2; | 36:1 |
| write (2) | 52:1,2;53:1,2;54:1,2 | 10,000 (1) | 54:1,2 | 298 (1) |
| 12:2;16:7 |  | 52:1 | 2,000 (1) | 40:1 |
| written (2) | 1 | 100 (6) | 37:1 |  |
| 4:2;19:2 |  | 12:1;13:2;19:4;23:2; | 2,035 (2) | 3 |
| wrong (1) | 1 (110) | 25:1;35:2 | 23:2;24:1 |  |
| 39:2 | 2:1,2;3:1,2;4:1,2;5:1, | 11,940 (1) | 2,053 (1) | 3 (110) |
| Y | 2;6:1,2;7:1,2;8:1,2;9:1, | ${ }_{12} 35: 6$ | 37:6 | 2:1,2;3:1,2;4:1,2;5:1, |
| Y | 2;10:1,2,4,7;11:1,2; | 12 (5) | 2,092 (1) | 2;6:1,2;7:1,2;8:1,2;9:1, |
|  | 12:1,2;13:1,2;14:1,2; | 14:2,8;18:8;23:2; | 37:7 | 2;10:1,2;11:1,1,2;12:1, |
| year (41) | 15:1,2;16:1,2;17:1,2; | 49:2 | 2,099 (1) | 2;13:1,2;14:1,2;15:1,2; |
| 5:1,2,2;6:2,2,4,5;8:1, | 18:1,2;19:1,2;20:1,2; | 12.26 (1) | 37:1 | 16:1,2;17:1,2;18:1,1,2; |
| 1,1,1,1,1;9:2;10:1,2; | 21:1,2;22:1,2;23:1,2; | 22:2 | 2,174 (1) | 19:1,2;20:1,2;21:1,2; |
| 11:2;12:1;13:3;14:1; | 24:1,2;25:1,2;26:1,2; | 124 (2) | 37:8 | 22:1,2;23:1,2;24:1,2; |
| 15:1,2,7,8;16:1;19:2,3; | 27:1,2;28:1,2;29:1,2; | 45:1,9 | 2,189 (1) | 25:1,1,2;26:1,2;27:1,2; |
| 20:9;31:7;33:1,1;36:1; | 30:1,2;31:1,2;32:1,2; | 126 (1) | 37:8 | 28:1,2;29:1,2;30:1,2; |
| 37:5;39:1;41:1;47:1; | 33:1,2;34:1,2;35:1,2; | 35:1 | 2.3 (1) | 31:1,2;32:1,2;33:1,2; |
| 48:7;49:1,1,2;51:1 | 36:1,1,2;37:1,2;38:1,2; | 12-month (1) | 13:2 | 34:1,2;35:1,2;36:1,1,2; |
| years (17) | 39:1,2;40:1,2;41:1,2; | 14:2 | 2.4 (1) | 37:1,2;38:1,2;39:1,2; |
| 7:2;10:1;25:6;27:2; | 42:1,2;43:1,2;44:1,2; | 13 (1) | 12:7 | 40:1,2;41:1,2;42:1,2; |
| 35:2,2,4;37:1,5;39:1; | 45:1,2;46:1,2;47:1,1,2; | 36:1 | 20 (2) | 43:1,2;44:1,2;45:1,2; |
| 43:2;44:1,1,1,3;46:1; | 48:1,2;49:1,2;50:1,2; | 13th (1) | 42:3;44:1 | 46:1,2;47:1,2;48:1,2; |
| 48:7 | 51:1,2;52:1,2;53:1,2; | 18:9 | 2001 (2) | 49:1,2;50:1,2;51:1,2; |
| year's (4) | 54:1,2 | 13-year (1) | 35:1,6 | 52:1,2;53:1,2;54:1,2 |
| 8:1;10:1;12:1;15:4 | 1,090 (1) | 7:1 | 2010/2011 (1) | 3,500 (1) |
| yesterday (1) | 24:1 | 148 (1) | 39:1 | 37:1 |
| 39:4 | 1,132 (1) | 24:6 | 2017 (1) | 3.9 (1) |
| York (8) | 24:1 | 15 (4) | 35:7 | 23:1 |
| 7:4;14:1;23:1;28:1,1, | 1,298 (1) | 18:1;35:2;42:3;48:7 | 2018 (5) | 30 (4) |
| 2,4;39:4 | 36:2 | 15,000 (1) | 37:1,1,5,6,8 | 18:1;37:1;42:3;44:3 |



