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12   **NEW YORK STATE HOMES AND**

13   **COMMUNITY RENEWAL BOARD MEETING**

14   **Nassau County RGB Public Hearing**

15   **Held Via Teleconference**

16   **Wednesday, June 17, 2020**

17   **7:32, p.m.**

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1   [START RECORDING]

2   MR. MICHAEL MILLER: Good evening, ladies and

3   gentlemen. Welcome to the second public hearing for the

4   Nassau County Rent Guidelines Board. As you know, we're

5   on Zoom and several other streaming medias tonight.

6   I'm going to go ahead and introduce the Board. Then

7   we're going to have a statement from counsel. We're

8   going to start. Go ahead, Board members. Introduce

9   yourselves, please.

10   MS. JEANNETTA ALEXANDER: Good evening. Jeannetta

11 Alexander, public.

12   MR. ANDREW COHEN: Andy Cohen, owners member.

13   MR. GARRETT GRAY: Garrett Gray, public member.

14   MS. CATHRYN HARRIS-MARCHESI: Cathryn Harris-

15 Marchesi, tenant member.

16   MR. ADAM MAHONEY: Adam Mahoney, public member.

17   MR. MARTIN MELKONIAN: Marty Melkonian, public

18 member.

19   MR. BARRY STEIN: Barry Stein, owner member.

20   MR. MILLER: My name is Mike Miller, and I'm a

21 public member.

22   At this time, I want to welcome everyone. Before we

23 go further, we're going to turn back over to counsel who

24 has some relevant statements. Go ahead, please.

25   MR. JAMES FERRARA: Yes. This is James Ferrara.

1   UNIDENTIFIED SPEAKER: He's muted.

2   UNIDENTIFIED SPEAKER: James, you are muted.

3   MR. FERRARA: Okay. This is James Ferrara, counsel

4   for DHCR. In response to the Governor's directive to

5   take every effort to keep New Yorkers safe and mitigate

6   the spread of COVID-19, and pursuant to Executive Order

7   202-1, which allows for the suspension of the Open

8   Publics Meetings Laws, the Nassau County Rent Guidelines

9   Board will be conducting public hearings to determine

10   rent adjustments, if any, for leases commencing on

11   October 1st, 2020, through September 30th, 2021, via

12   teleconference, Zoom, and WebEx. Please note that the

13   hearings will later be transcribed, and the public will

14   have the ability to view the transcript which will be

15   posted on DHCR's website for the Office of Rent

16   Administration under the public hearing section.

17   Chairman, I turn it back to you.

18   MR. MILLER: Thank you very much, Mr. Ferrara.

19   At this time, Board members, have you had a chance

20   to go over the minutes for the last meeting?

21   UNIDENTIFIED SPEAKER: Yes.

22   UNIDENTIFIED SPEAKER: Yes.

23   MR. MILLER: Do I have a motion?

24   MR. GRAY: Motion to accept the minutes.

25   MR. MAHONEY: I second that.

1   MR. MILLER: Second by Adam. All in favor, say aye.

2   IN UNISON: Aye.

3   MR. MILLER: Thank you very much. Motion carries.

4   At this time, we're going to go right ahead and take

5   the first testimony, and who do we have first, James?

6   MR. FERRARA: We have speaker Mayor Ryan.

7   MR. MILLER: Okay, Mayor Ryan. And now, just a note

8   to all speakers. If you're an individual, you have three

9   minutes. If you're representing an organization, you do

10   have five minutes. I'm going to ask in respect to

11   everybody else, if you could be kind enough to respect

12   the time, we would all appreciate it.

13   Mayor Ryan, welcome sir, and please go ahead.

14   UNIDENTIFIED SPEAKER: He's muted.

15   UNIDENTIFIED SPEAKER: Hold on. Unmute him,

16   Michael.

17   MR. MICHAEL GUTTENTAG: I'm unmuting them, but it's

18   saying that they need to -- it says ask to unmute. So

19   it's requesting an unmute.

20   UNIDENTIFIED SPEAKER: There we go.

21   UNIDENTIFIED SPEAKER: There you go.

22   MAYOR DON RYAN: Are we good to go?

23   UNIDENTIFIED SPEAKER: Yes, sir.

24   MR. MILLER: You're good to go. We can hear you.

25   Go ahead, please.

1   MAYOR RYAN: Okay. Good evening to everybody. My

2 name is Don Ryan. I'm the Mayor of the Incorporated

3 Village of Hempstead, and at this time, I just want to

4 say the obvious. Our tenants are experiencing financial

5 hardship because of the corona virus. They need the

6 owners to figure out some way to reduce or defer rent,

7 anything reasonable and feasible. The monthly spending

8 is difficult. Again, tenants need assistance in lowering

9 rents and/or deferring rents for a certain amount of time

10 or paying partial rent until they get back on their feet,

11 maybe using security deposit is an alternative to cover

12 the rent. We know this is a difficult time for so many

13 Americans, and the uncertainty seems to be the only

14 certainty that we have right now.

15   So again, I'm appealing, on behalf of the tenants,

16 that their life is getting increasingly more expensive.

17 Their income is not growing. So because of the financial

18 constraints and due to the wake of the coronavirus

19 pandemic, I'm asking if you would consider, please, a

20 reduced rate. That is our request, and that is a

21 necessity for the quality of life that our residents

22 deserve. I thank you for your attention.

23   MR. MILLER: Thank you, Honorable Mayor Ryan. We

24 appreciate it.

25   MAYOR RYAN: Thank you.

1   MR. MILLER: Back to you all, Counsel.

2   MR. FERRARA: Yes, if we could have Ms. Jeanwood

3   Sessions.

4   MR. MILLER: Sessions?

5   MR. FERRARA: She's coming.

6   MR. MILLER: Good evening, Ms. Sessions.

7   MS. JEANWOOD SESSIONS: Good evening.

8   MR. MILLER: You may go ahead. We can hear you.

9   MS. SESSIONS: Okay. I sent in a letter last week,

10 and it was read from what I was told, but the only thing

11 that I wanted to add to it is exactly what Don said. The

12 problem this year is the COVID-19. People are losing

13 their jobs, and some of these people are not going to

14 even get their jobs back. So I'm -- as I said last week,

15 I'm praying that there is no rent increase because it's

16 hard times for a lot of people and especially people

17 that's not getting unemployment. It only -- all jobs

18 don't give you unemployment. So that's one thing I want

19 you all to consider also, okay? Thank you so much for

20 your time.

21   MR. MILLER: Thank you very much, Ms. Sessions.

22   Counsel, back to you.

23   MR. FERRARA: Yes, I call --

24   (Off mic)

25   MS. CARRIE CLETCHER: Good evening.

1   MR. MILLER: Good evening, Ms. Cletcher.

2   MS. CLETCHER: My name is Carrie --

3   MR. MILLER: We can hear you.

4   MS. CLETCHER: I'm doing fine. I'm -- I'm

5   testifying on behalf because my landlord doesn't do us --

6   do anything. We don't have hot water, and whenever you

7   get ready to take a shower or use the bathroom sink,

8   there's no hot water. There's no hot water in the

9   kitchen sink. Sometimes you have to run it for a long

10   time, and sometimes, no matter how long you run it, you

11   don't get any hot water, no matter what time of day it

12   is, and my -- and the sinks is messed up. My bathroom --

13   or my kitchen sink is water always come up through it and

14   my bathroom sink. One day I went out. Thank God I came

15   earlier than I did. Water was all over the kitchen floor

16   and going into the other part of my apartment.

17   And then we don't have lights in the parking lot.

18   When you come in at night, it's very dark, in -- early in

19   the morning, very dark. It's very danger (sic) or you

20   can get raped or anything else, walk or anything else in

21   there. And also the water be coming up on the

22   (indiscernible) one by one and it was sewer coming up,

23   feces. So I think that my rent shouldn't be raised

24   because this is ridiculine (sic). I've been complaining

25   a lot of time. No matter how many times you complain,

1 nobody never do anything. So thank you.

2   MR. MILLER: What building are you in?

3   MS. CLETCHER: 150 West Columbia Street, Apartment

4 2E. That's the Madison Building.

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

6   MS. CLETCHER: Hempstead.

7   MR. MILLER: Thank you. Back to you, Counsel.

8   MR. FERRARA: Yes, Ms. Fountain (phonetic)?

9   MS. FOUNTAIN: I'm going keep my -- if I'm Ella

10 Lawhorne. I sent an email today to Mr. Ferrara. If Ella

11 Lawhorne could speak in my place because I would say the

12 same thing the Mayor said. Do you all mind?

13   MR. MILLER: Go ahead.

14   MR. FERRARA: That's fine.

15   MS. FOUNTAIN: All right. Ella?

16   MR. MILLER: Good evening, Ella. You may want --

17   MS. ELLA LAWHORNE: Hi. How are you --

18   MR. MILLER: -- to unmask just so we can hear you

19 clearly. We're six feet from each other. Don't worry.

20   MS. LAWHORNE: I live at 40 West Columbia Street,

21 and we have a lot of problems in the building. On May

22 21st -- on May 30th, the elevator was out for the entire

23 weekend. You have to come up the steps, and we have

24 people sleeping in the hallways. They have parties in

25 the back of the building, in front of the building. Any

1 time they want to, they have a party in the lobby. They

2 drink; they smoke. They hang out all time of night, and

3 the people can't get rest, and we had one stabbing in the

4 building because too many people there hanging around.

5 On Monday, they had a cookout in the back of the building

6 with a grill with about 15 people, and I have a picture

7 here. I don't know that you can see it. See the

8 picture?

9   MR. MILLER: Yes, we can see.

10   MS. LAWHORNE: And here's a young man sleeping in a

11 hall. Can you see that?

12   MR. MILLER: Yes, we can see it.

13   MS. LAWHORNE: And you're asking for rent. We are

14 not safe in this building. You need live security. I

15 know you had cameras in there, but cameras aren't proving

16 anything. That's not helping us, and this is -- do you

17 see this picture here? Do you see the alcohol they have

18 in the hall -- drinking and smoking? The building is not

19 safe. It's dangerous. We need live security, and at

20 this time, I don't think you should get a rent increase.

21 You should -- we shouldn't have a rent increase in our

22 rent until you do something about 40 West Columbia

23 Street, Hempstead.

24   MR. MILLER: May I --

25   MR. FERRARA: Ella, what is your last name?

1   MS. LAWHORNE: Lawhorne.

2   MR. FERRARA: Can you spell it?

3   MS. LAWHORNE: L-A-W -- L-A-W-H-O-R-N-E.

4   MR. MILLER: For the records, have you reported this

5   to the local authorities in Hempstead?

6   MS. LAWHORNE: No.

7   MR. MILLER: No?

8   MS. LAWHORNE: I tried -- called management and gave

9   them a complaint and asked them to come out and do

10   something about it and to see it.

11   MR. MILLER: Okay. You may want to --

12   MS. LAWHORNE: About -- about ten of us, I think,

13   called the management, the property manager, on Tuesday,

14   and when I was coming in a few minutes ago, I took a

15   picture of a homeless lady with a shopping cart trying to

16   come into the building because she thinks she can go into

17   the basement to sleep. We have to cut the -- we have to

18   cut the -- have to cut the computer -- okay. We have to

19   cut the computer -- I'm sorry. We have to cut the

20   elevator off so that they don't come in and try to get in

21   the basement to sleep. We have all type of people

22   hanging around. It's horrible, so --

23   MR. MILLER: Ms. Harris, would you like to address

24   the steps she can take to mitigate issues like that, or

25   at least comment on it?

1   MS. HARRIS-MARCHESI: Well, at a certain point -- do

2   you have a building manager? Do you have somebody who

3   resides in your building?

4   MS. LAWHORNE: No.

5   MS. HARRIS-MARCHESI: Because they're supposed to

6   have -- you're supposed to have a property manager,

7   depending on the size of the building and how many units

8   there are. You can always, you know, call the police to

9   try to clean -- to try to remove people from the

10   property, but I would also highly recommend putting

11   things in writing to your landlord as well so they are on

12   notice of the dangerous conditions, and --

13   MS. LAWHORNE: I did that.

14   MS. HARRIS-MARCHESI: -- that's not just doing it

15   verbally, and you might even want to do a petition that

16   way too, so if something does happen, they can't say they

17   weren't on notice of what was occurring in the building.

18   And if you're comfortable with it, you may want to call

19   the police, like, particularly, if there are drugs being

20   used or that sort of thing or if you are fearful for your

21   safety. That's what I -- that's the advice I would give

22   you right now.

23   MR. MILLER: Thank you very much, Ms. Harris.

24   Counsel, back to you.

25   MR. FERRARA: Yes, Thern Shivers.

1   MR. MILLER: And for the records, that's Mrs.

2   Cathryn Marchesi.

3   MS. THERN SHIVERS: Good evening, everybody. My

4   name is Thern Shivers, and I live at 100 Terrace Avenue,

5   and everybody who testified before me, I live in close

6   proximity to them. I'm an advocate, and I've been

7   championing the Governor to cancel, and I need to let you

8   know that, but I'm coming here today as a tenant.

9   Like I said, I live in 100 Terrace Avenue. We

10 should have never had a rent increase. Like they say,

11 there's a lot of drugs in the area. In my building, they

12 did clean up a little bit, but we still have inside

13 issues. We have vermin running around, bedbugs, roaches,

14 issues with our water pipes, water coming out rusty, and

15 things of that nature. You say I have dealt with 40 West

16 Columbia and these other places, and we have petitions,

17 and we do call the police in our communities when these

18 things are going on to no avail, you know. And then when

19 there are issues in our buildings and we go to the

20 Building Department, nothing is being done, you know.

21   So I'm really here to represent my whole community,

22 and in light of the pandemic, I don't think anybody's

23 rent should go up. That is lost money. Nobody is going

24 to get that lost money, especially poor people, and a lot

25 of us in this community don't have the opportunity to

1 save money because we're paying these exorbitant prices

2 in rent. Food has gone up. Everything has gone up, and

3 we just can't afford it, you know. I understand

4 landlords have needs too, but if you're on the same plane

5 I am, since everybody lost money during the pandemic, we

6 should just cancel all rent until we come out of this

7 because you're going to have more homeless people.

8   And we already know that after the Governor --

9 August 20th going back, moratorium is over, the first

10 people who are going to put out are the people who wasn't

11 paying their rent before the pandemic. We also know that

12 people are not getting their fair share when they're

13 going out here trying to earn a living; $15 if they're

14 making it, that is not enough to take care of a family of

15 four to six and pay rent and buy -- and take carfare and

16 everything else that comes with it.

17   So if you can find it in your heart, I don't think

18 there should be any rent increases for anybody. Have a

19 great evening.

20   MR. MILLER: Thank you very much.

21   Counsel, back to you.

22   UNIDENTIFIED SPEAKER: I have a question for James.

23   James, does 100 Terrace, do they fill out -- do they

24 respond to the surveys you send out?

25   MR. FERRARA: I don't have that information right

1   now.

2   UNIDENTIFIED SPEAKER: But could you let us know

3   because I'm curious about that; also with the 40 West

4   Columbus (sic) building too, please?

5   MS. SHIVERS: You were sending surveys out to 100

6   Terrace Avenue?

7   MR. MILLER: Yes.

8   MS. SHIVERS: Because we never received any -- any

9   of us --

10   UNIDENTIFIED SPEAKER: No, no, no. It's for the

11 landlords. It's for the landlords.

12   MS. SHIVERS: Oh,

13   UNIDENTIFIED SPEAKER: It's the landlords.

14   MR. FERRARA: Yes, I will check if the 40 -- is it

15 40 West Columbus Street?

16   MR. MILLER: West Columbia, 40 West Columbia Street

17 in Hempstead.

18   MR. FERRARA: Okay. I'll check on those two.

19   MR. MILLER: Thank you.

20   MR. FERRARA: Next is Mr. David Lofton.

21   MR. MILLER: Good evening, Mr. Lofton. How are you?

22   MR. DAVID LOFTON: Good evening, everyone. I know

23 you guys are tired of looking at me. I come here every

24 year and do this to you, but it's haven't gotten any

25 better. Despite the virus that's going on, and people

1 losing their jobs, the landlord still is not doing what

2 he's supposed to do, even without this.

3   The buildings are being run down. There's no

4 service in the buildings, and you guys mentioned about

5 the superintendents in the building. There's no such

6 thing as a super in the building now. The super is gone

7 somewhere in the middle of the night. You don't see him.

8 You've got to make an appointment to see the super. When

9 you have a problem in there, you've got to run to the

10 Village Building Department, and we run over there so

11 much that they're tired of looking at us. There's so

12 many apartment buildings in the Village of Hempstead,

13 they can't keep up with everything.

14   So I would say please do not increase the rent for

15 the people in this County, and that's all I got here.

16 Thank you for that.

17   MR. MILLER: We appreciate your time. Thank you.

18   Back to you, Counsel.

19   MR. FERRARA: Mr. Curtis Turner.

20   UNIDENTIFIED SPEAKER: He actually -- he gets off at

21 7:45. He'll be here -- is there any other names there or

22 no?

23   MR. FERRARA: Yes, we could go to Aimee Rychlowski.

24   UNIDENTIFIED SPEAKER: Okay.

25   MR. MILLER: He'll come back.

1   Go ahead, Ms. Rychlowski. Mrs. Rychlowski, I think

2 you're unmuted now. Go ahead, please.

3   Michael, is she muted? I'm not hearing her.

4   MR. GUTTENTAG: She is not muted.

5   MS. AIMEE RYCHLOWSKI: Hello?

6   MR. GUTTENTAG: However --

7   MR. FERRARA: Yeah, she's on.

8   MS. RYCHLOWSKI: I (indiscernible) right now.

9 Robert's not.

10   MR. FERRARA: Oh, perfect. Okay.

11   MR. MILLER: Go ahead, please.

12   MS. RYCHLOWSKI: Oh, you can hear me?

13   MR. MILLER: We can hear you.

14   MS. RYCHLOWSKI: Okay. I'm speaking on behalf of

15 the Long Beach Tenants Coalition. We all must agree that

16 this is one of the most difficult times in recent

17 history. Nationally, we've been dealing with illness,

18 death, unemployment, and for some, homeliness and

19 hopelessness. There is a level of uncertainty which is

20 eating away at people's souls. Having a roof over one's

21 head at least provides a sense of security, fulfilling

22 one of the most basic needs in Nassau's hierarchy of

23 needs.

24   In order to survive and provide, you need to meet a

25 person's basic needs. We need there to be no rent

1 increases this year in light of the pandemic, in fact,

2 through stemming from this disease. I also ask that

3 future emails for Rent Guidelines Board meetings be sent

4 in a timely manner and make the information easy to

5 access on the website. I had difficulty trying to find

6 it to pass onto other people that would have liked to

7 speak -- spoken tonight.

8 It is typically held that housing costs should be

9 about 30 percent of household income. The cost of living

10 in Nassau, New York, is 69.8 percent higher than the

11 national average according to salary.com. Unemployment

12 has become a staggering factor amidst COVID-19. As a

13 director for New York City Department of Ed preschool, we

14 do not know how we will be teaching this coming school

15 year and if many of our staff will have jobs due to

16 economic cuts being spoken about.

17 There are many other people who may be out of work

18 because their employer was not able to continue business

19 because of the length and the cost of the shutdown.

20 Issues with childcare due to coronavirus may cause even

21 more people to lose their jobs permanently. Nassau

22 County unemployment rates were at their lowest in April

23 2019 at 3.1 percent. Now due to coronavirus, it is up to

24 astounding 15.6 percent for the same period. The local

25 food pantry in Long Beach, New York, has seen an increase

1   from 150 families served a month to 750 families a month.

2   That is a staggering increase of about 600 families. I'm

3   not talking people; I'm talking families that are being

4   served, as reported by Linda Martin (phonetic), director

5   of the St. Mary of the Aisle food pantry.

6   These are families struggling to provide for each

7   other. Long Beach is certainly not the only community

8   reeling from the struggle to survive. Homelessness rates

9   were reported at 3,937 in February 11, 2019. These

10   numbers were rising even before the pandemic hit. You

11   can see people begging on the side of the road, the

12   numbers growing daily, and this is even in my area,

13   Oceanside, Long Beach. There are just -- these are just

14   some of the reasons there should be no rent increase this

15   year.

16   More reasons on the positive side for the landlords

17   are heating fuel costs were 341.9 in May 2019; currently

18   at 243.2 for May 2020. That is a negative 28.6 percent

19   change in the landlord's favor. Landlords receive a tax

20   break for opting into the ETPA program. Landlords get to

21   write off loss-of-business income when preparing their

22   taxes, whereas tenants do not have that option. They

23   have no recourse. Landlords bemoan the fact that they

24   are being punished because of other landlords that do not

25   comply with income and expense reporting. It would

1   behoove them to join together to get this changed, just

2   as tenants must form coalitions to save our homes every

3   year.

4   For these reasons, I implore you not to increase the

5   rent guidelines and add more hardship to an already

6   difficult time. Thank you.

7   MR. MILLER: Thank you, Mrs. Rychlowski. I notice

8   we have Curtis, I think, from the Village of Hempstead

9   back.

10   So you may go ahead, sir.

11   MR. GUTTENTAG: We're requesting the Village of

12 Hempstead to unmute. It's not allowing us to unmute. So

13 if you're able to unmute yourself, we --

14   MR. FERRARA: Yes, they have -- this is Mr. Ferrara.

15 They have. Go ahead, Mr. Curtis Turner.

16   MR. CURTIS TURNER: Good evening. How are you

17 today? I do apologize for being late. I'm sorry. I

18 just got off from work. I work for a nursing home, and

19 unfortunately, the COVID has been devastating where I

20 work at.

21   I am here today to request and ask and see if that

22 whatever rent increase is put forth, that it be put in a

23 forbearance, to the fact that yes, we are having a hard

24 time. I'm having a hard time. The people in my building

25 are having a hard time. They recently sent a letter

1 around saying that they were going to hold back the rents

2 for the next two months. Those who could afford it, they

3 could, like myself. I work very hard for it.

4 Unfortunately, what happens is that, when the rent goes

5 up, those who are able to work, we now have to turn

6 around and put forth a second job to stay where we're at.

7 I'm not saying there should not be a rent increase. What

8 I'm saying is that something that would be reasonable to

9 not only to myself, but also to the residents, not only

10 in the building where I live at, at Twin Oaks, 7 Manor

11 Avenue, but also to the Town and the County of Hempstead

12 because, if we have to work hard to stay where we're at,

13 after a while we're just -- truthfully, we're just

14 working just to stay where we're at. We're not enjoying

15 the quality of life that we work so hard for. I'm quite

16 sure all of you can concur with that, you know. It's --

17 it is very difficult, you know.

18   So I am going to request and, again, ask that, if

19 the increase is going to be increased, let it be one or

20 two percent. Mine went up four percent twice in a

21 year -- twice in a year. With that, it is very, very

22 hard. Like I said, right now I have to seek out another

23 job just to stay where I'm at. My rent, when I started

24 out, was only $1,150. Now it's gone to $1,338 for a one

25 bedroom. It's very hard. It is very hard. Like I said,

1 if there is an increase, I hope it's not nothing

2 that's -- again, that's going to put people out because

3 whenever the rents go up -- what happened is that in my

4 building alone, people move out. They move out.

5   And with that gentlemen, ladies, I thank you for

6 your time.

7   MR. MILLER: Thank you, Mr. Turner. We appreciate

8 your time. Keep safe.

9   Counsel, back to you.

10   MR. FERRARA: Okay. That will conclude the speakers

11 who signed up for the evening.

12   MR. MILLER: Okay. Thank you very much so far.

13 We're going to have the written statements.

14   I think Adam, you're first, if I'm not mistaken.

15 Mr. Mahoney?

16   MR. MAHONEY: Yes.

17   MR. MILLER: Go ahead.

18   MR. MAHONEY: This is from Shelly Knoll from

19 Executive Towers at Lido.

20   "Good evening, Chairman Miller and members of

21   the Board. Recent legislation by the Housing

22   Stability and Tenant Protection Act of 2019 will

23   negatively impact the quality of the affordable

24   housing stock. There are several significant

25   items I would like the Board to be aware of:

1   legal actions, individual apartment

2   improvements, MCIs, and repealing of the vacancy

3   allowance.

4   "Legal actions. The new act delays what was

5   already a tedious and protracted system to use

6   the courts to collect unpaid rents. The former

7   three-day-rent demand has now been replaced by a

8   fourteen-day-rent demand. Prior to serving a

9   rent demand, it is not required to send an

10   additional notice never before required to

11   tenants informing them their rent is more than

12   five days late. In addition, the time frames

13   for service of petitions and placing matters on

14   the court calendar have been lengthened. The

15   end result is arrears continue to increase

16   during the elongated process as owners are

17   required to send additional notices, wait longer

18   periods of time, and spend more money to collect

19   rents. This does not even address the current

20   conditions wherein tenants cannot be evicted for

21   the nonpayment of rents regardless of how much

22   rent is owed.

23   "Individual apartment improvements. The new act

24   severely limits the owner's capability of

25   collecting a rent increase that comes anywhere

1   near to being fair or has made the increase only

2   temporary and is capped at a maximum cost of

3    $15,000. This results in a maximum temporary

4   rent increase of $83.33 per month for any

5   apartment, regardless of how much above the

6    $15,000 is spent. Prior to this act, this same

7    $15,000 expenditure would have resulted in a

8   permanent $250 increase. The cost is now

9   amortized over a period of 15 years, which was

10   increased from 5 years.

11   "MCIs. As in almost all categories, the

12   restrictions and limitations placed on a

13   building-wide improvements have increased to a

14   level of suffocation. Buildings with less than

15   35 percent of regulated units are not permitted

16   to apply for an MCI. The amortization period

17   for buildings has been extended to 12, 12 1/2

18   years, up from 8 years and 9, depending on the

19   size of the building. The increase is now

20   temporary, and the annual cap has been decreased

21   to just two percent. The useful life schedule

22   which dictates how often owners can collect an

23   increase on replacing equipment has exceeded its

24   own useful life. The schedule has not been

25   updated in decades. The years of estimated life

1   for replacing equipment has remained the same

2   since 1990. The useful life schedule for MCIs,

3   dated 9/26 of 1990, and the most current

4   schedule, dated 9 of 2019, are identical in

5   number of years of estimated life. While some

6   tenants and Board members think their MCI is a

7   windfall for owners and a way to line their

8   pockets, nothing is further from the truth. The

9   (indiscernible) who benefit from building-wide

10   improvements are the residents living in the

11   building. When improvements are made to a

12   building, it enhances the quality of life for

13   the tenants residing there. There is no quick

14   return on the owner's investment, if there is

15   any return at all. Rather than an investment in

16   the building, it should be seen as an investment

17   in our tenants. These improvements keep our

18   tenants comfortable, keep our tenants feeling

19   safe, and hopefully result in a sense of pride

20   residents have in the place they call home.

21   Past guideline increases have fallen extremely

22   short of helping owners maintain their

23   buildings. From October 2007 to the present,

24   two percent was the highest one-year renewal

25   increase. Six out of those thirteen years have

1   increases at or below one percent for one-year

2   renewals.

3   "Repealing the vacancy increase. Has had a

4   devastating financial effect on owners. The one

5   and a half percent increase for a one-year lease

6   or two and a half for a two-year lease has

7   diminished the ability to realize a meaningful

8   increase in rent once you factor in the costs to

9   ready an apartment for new tenancy. In

10   addition, repealing the vacancy increase forever

11   takes away the ability of an owner to achieve a

12   competitive fair market rent on regulated units

13   that are far below market value, oftentimes by

14   more than $1,000 per month. Whether a building

15   has as few as ten of these units or ten times

16   that amount, the financial effect is significant

17   when the disparity in rents is great. In recent

18   months, due to the pandemic, owners are faced

19   with even more challenges. Extra costs for

20   supplies and equipment to disinfect the

21   buildings and provide protection for employees

22   and residents, increased payroll to address new

23   labor demands on the building, and slower-than-

24   normal rent collections.

25   "For owners to continue to provide quality

1   housing to the people we serve, we need your

2   help. This year, please consider guideline

3   increases that are more in tune with and take

4   into consideration the actual costs involved in

5   providing this most important service to our

6   communities. Thank you. Shelly Knoll,

7   Executive Towers at Lido."

8   MR. MILLER: Thank you, Mr. Mahoney.

9   Jeannetta Alexander, please?

10   MS. ALEXANDER: I'm glad you picked that one. As a

11   follow up to -- firstly, the letter I'm reading from is

12   from a Vince Giovinco, I guess. He is a executive vice

13   president of commercial real estate at Flushing Bank.

14   They're in Uniondale.

15   "As a follow-up to our discussion, I want to

16   give you some insight as to what we are seeing

17   with rent-regulated housing stock in New York

18   City and Long Island metropolitan areas. The

19   legislation that was passed by New York State in

20   2019 regarding the rent regulations has a

21   definite impact on values in the last 12 months.

22   Those limitations impose on the rent levels and

23   limitations on capital improvement

24   reimbursements, coupled with the limitations on

25   future regulatory status, has lowered the

1   overall value on rental units. Appraisals have

2   reflected anywhere from a 50 to 100 BPS

3   increases in capitalization rates since the new

4   regulations have taken effect. This has

5   directly impacted both the economic and market

6   values of rent regulated properties. This has

7   been consistent in the five boroughs of New York

8   City, as well as Westchester, Rockland, and Long

9   Island regions, which all have significant rent-

10   regulated housing inventories.

11   "From an underwriting standpoint, I can tell you

12   firsthand that lenders have began to view rent

13   regulatory properties differently than they have

14   historically. In the past, banks and other

15   financial institutions have viewed rent-

16   regulated properties more favorable than market

17   rent buildings. However, due to the new

18   limitations imposed in 2019, that practice is no

19   longer prevalent. In fact, banks have begun to

20   underwrite all multiple family properties using

21   the same methodology. In the past, rent

22   regulated properties were given more favorable

23   treatment, given the built-in, albeit modest,

24   rent increases.

25   "Since these increases have been scaled back,

1 and are no longer the incentive for property

2 owners to greatly increase their capital

3 investments to their properties, rent-regulated

4 properties are no longer seen as being more

5 stable. In fact, the pinnacle has shifted, and

6 lenders are starting to demarket rent properties

7 in a more favorable light since property owners

8 can recoup more on their investment by improving

9 the quality of the housing stock.

10 "To further complicate matters, the recent COVID

11 situation has further diminished values,

12 particularly in the last three months. Recent

13 third-party appraisals have begun to incorporate

14 COVID adjustments resulting in seven to ten

15 percent reductions in values. We are being told

16 by many third-party appraisals that this trend

17 will continue for the next 12 months.

18 Unfortunately, this has resulted in further

19 significant reductions in values for rental

20 housing stock.

21 "As a result of the overall reductions in multi-

22 family, in particular, regulated housing stock

23 values, lenders, such as myself, have changed

24 their appetite in the lending arena. Many

25 lenders are looking to other collateral types

1   for investments, including mixed use and in

2   industrial properties. Unless further

3   legislation is put into place regarding the

4   regulatory housing stock, values will continue

5   to stagnate indefinitely. Please feel free to

6   reach out to me if I can be of any further

7   assistance."

8   MR. MILLER: Thank you very much, Ms. Alexander.

9   Mr. Gray?

10   MR. GRAY: Yes. I have a statement from Steve

11 Padyk. He writes:

12   "I am submitting attachments to support recent

13   events concerning an increase in operating costs

14   for buildings in Nassau County.

15   "Attachment 1. The Village of Cedarhurst has

16   increased the tax rate by two percent for the

17   2020-2021 year.

18   "Attachment 2. American Water rate increase for

19   April 1st, 2019 through August 31st, 2020, eight

20   percent. American Water rate is increasing

21   beginning September 1st, 2020, six percent.

22   "Attachment 3. Insurance. My policy renewed

23   June 12th, 2020 at a 2.4 percent premium

24   increase. While that may be considered low, in

25   order to limit the increase I had to reduce my

1   umbrella coverage from $5 million to $3 million.

2   Attachment 3 shows if I bound the same coverage,

3   premium would have increased 28 percent."

4   That's all.

5   MR. MILLER: Thank you very much.

6   Are there any consent -- does that cover everybody?

7   MR. FERRARA: Yes. This is Mr. Ferrara. That

8 covers all speakers and statements. Is there anyone else

9 who has joined us who wish to speak?

10   MR. MILLER: Okay. What I'm going to do, then --

11 last week we started with the landlord representatives.

12 I'm going to start this week with the tenant

13 representatives; then we'll move across to the landlords.

14   I will start with the landlord representatives. Do

15 you have anything to say -- who didn't I call before?

16 I'm missing somebody. Where is --

17   Do you want to go ahead? Okay. Go ahead then,

18 Barry. You have your hands up. You've been -- you're

19 muted, Barry.

20   MR. STEIN: I want to clarify something that

21 Jeannette said. In terms of 50 to 100 BPS means 50 to

22 100 basis points, and in English, it means a half to one

23 percent increase, and when you increase a capitalization

24 rate, you diminish the value. From a half of a percent

25 to one percent means it's anywhere from 20 to 25 percent

1 in terms of the reduction of the values, and this

2 particular bank is a prominent bank and someone I know

3 quite well. It's quite prominent, and I can produce the

4 largest banks in the country that will identify very

5 close to what he said. If need be, I have no problem

6 doing that, but I just wanted to clarify that. That

7 means there's a 20 to 25 percent decrease in values post

8 regulation, and another 8 to 10 percent decrease in value

9 because of the COVID situation that appraisers now are

10 coming up with. And by the way, when they talk about

11 appraisers, we're talking about MAI appraisers, which are

12 the highest designated appraisers in the country by

13 definition. That's all.

14   MR. MILLER: Thank you. I know this was addressing

15 Martin's case.

16   So Martin Melkonian, go ahead, sir. You're muted.

17 Martin? Okay.

18   MR. MELKONIAN: Yeah. Thank you. Can you explain,

19 Barry, how a half a percent to a one percent increase is

20 going to translate into a 20 to 25 percent drop in value?

21 And I'd like to see some documentation in terms of that

22 actually occurring --

23   MR. STEIN: Yes. We -- yes.

24   MR. MELKONIAN: -- (indiscernible). If we look some

25 of the material that was sent to us recently about the

1 values of the buildings in New York City, they have

2 dropped a couple of percentage points, certainly not 20

3 to 25 percent.

4   MR. STEIN: To answer your question, if a cap rate

5 that was trading anywhere from three and a quarter to

6 three and a half percent is now cap rates at four and a

7 half percent to four and three-quarters, from a

8 percentage standpoint, that's about 20 percent or so in a

9 decrease in value. As far as the COVID scenario, that's

10 temporary, but it exists, and the appraisers are putting

11 that in because of potential collections, potential

12 expense issues, and on those particular modifications,

13 that comment, I'm only stating what he said. He said

14 eight to ten percent or seven to ten percent. If you

15 want me to get any of the MAI appraisals like you asked

16 me before at a particular bank -- and I think you're

17 familiar with this gentleman, Vince Giovinco, who's the

18 executive vice president of the bank. He also was senior

19 vice president of New York Community Bank, which is a $52

20 billion bank and the largest multi-family lender in the

21 New York area.

22   So to answer your question, that 50 to 100, that's

23 his opinion. Some people are higher. So he was rather

24 conservative. So if you're at a three and a half percent

25 cap rates, and cap rates now are at four and a half and

1 four and three-quarters for multi-family for the reasons

2 what Vince Giavinco said, that translates into a 20, 25

3 percent decrease. In fact, there aren't a sales going

4 along for the reason that there aren't many buyers that

5 are interested in buying a multi-family stabilized

6 apartment where you don't really get any increases

7 anymore. You can't get your money out anymore. They

8 don't recognize MCIs over many, many years. When you add

9 that together, you don't have a very increasing income on

10 that asset, nor on the fiscal aspect of the asset which

11 is going to be diminishing because it doesn't pay for any

12 particular landlord to invest in the building when he

13 can't get their money -- they can't get their money out.

14 That just -- to answer your question.

15   MR. MELKONIAN: Barry, I'd like to respond by asking

16 you interest rates in general have been heading downward,

17 and --

18   MR. STEIN: I can't hear. I'm sorry, Martin.

19   MR. MELKONIAN: I say interest rates in general have

20 headed downward. It's been the Federal Reserve policy to

21 bring about very much lower interest rates. So it

22 doesn't seem logical that the rates are going up, as

23 you're suggesting.

24   MR. STEIN: Andy wants to respond. Go ahead.

25   MR. COHEN: So we're talking about cap rates to

1 value property, and just to give you an example so that

2 everyone could understand, if you have a cash flow of

3 $100,000, and the cap rate is three percent, the value

4 would be $3.3 million. So you have the same $100,000

5 with a four percent cap rate, the value now becomes $2.5

6 million. So you have $830,000 divided by the $3.3

7 million gives you a 25 percent reduction in value. That

8 has nothing to do with interest rates. It's just values

9 a building when we talk about cap rates. So, you know,

10 I --

11   MR. MELKONIAN: It's not related to the rate of

12 interest? Is that what you're saying; it's not related

13 to the rate of interest?

14   MR. COHEN: No, it's the value of the building based

15 on -- it's based on the economics of the building, what

16 the cash flow is.

17   MR. MELKONIAN: Okay.

18   MR. COHEN: Nothing to do with the interest.

19   MR. MELKONIAN: I guess my thought is, though, that

20 if interest rates have come down over the past several

21 months, and are probably going to remain at very much

22 lower interest rates, wouldn't that be a benefit to

23 landlords?

24   MR. COHEN: Only if you refinance your mortgage and

25 you get a lower interest rate and, you know, not too many

1 people are refinancing these days.

2   MR. MELKONIAN: Or if you borrow --

3   MR. STEIN: It can be one other point -- the

4 interest rates, by the way, depending on -- okay. I'll

5 wait if you want. Let me just -- let's define this. In

6 the thrift industry comprised of the savings and savings

7 and loans, and we're not talking about Wall Street now;

8 we're not talking about (indiscernible) securities; we're

9 not talking about insurance companies. We're talking

10 about local community banks, and the community banks, and

11 what Andy said, when they value something, well, if they

12 don't think that the income is going to increase, and you

13 can't get your money out to keep that asset up to date,

14 and why would a lender do that when they don't have the

15 money or the incentive to do that. They're not going to

16 do it. Now as far as lenders, even though rates have

17 dropped, they haven't dropped that much. Right now, a

18 multi-family apartment was probably about three and a

19 half percent to three and three-quarters for up to five

20 years. That, in essence, hasn't dropped that much. In

21 fact, they've raised it a little bit because rates were

22 as low as three or three and a quarter percent in terms

23 of interest rates. So it has some --

24   MR. MELKONIAN: So it is pretty low, isn't it,

25 Barry? It's about the lowest it's been according to the

1 recent information we got from the mortgage interest

2 reports.

3   MR. STEIN: I didn't hear what you said. Are you

4 talking about the letter from Vince?

5   MR. MELKONIAN: No, I'm talking about the

6 information we received about mortgage interest. It's at

7 the lowest level --

8   MR. STEIN: Some of the interest rates --

9   MR. MELKONIAN: -- in many, many years for

10 borrowers.

11   MR. STEIN: Some of the interest rates have risen

12 because the banks now are very concerned about collection

13 issues, vis-a-vis COVID and vis-a-vis some of the other

14 economic situations of some people losing their jobs.

15   And by the way, if anyone wants to take an attitude

16 of that some of the tenants made that they shouldn't pay

17 rent, which is really not very wise in their thinking

18 because if they think they have maintenance issues now,

19 it's only going to increase. In fact, this particular

20 regulation, has unintended consequences, such as people

21 have lost their jobs prior to COVID because, if a

22 particular landlord can't invest money in their building

23 for reasons that were just stated, that's obvious that

24 they can't get their money out, they're not going to

25 invest. They're not going to put a new roof on. Number

1 one, no more roofers or less roofers. They're not going

2 to do the painting and maintenance, number one; and

3 number two, less contractors, less painters. So some of

4 these people -- some of these particular people were

5 losing their job prior to COVID because some of the

6 particular landlords were letting them go because they

7 didn't need to have all that payroll for work that they

8 weren't going to do. That's just in a simplistic point

9 and in the best way I could do it.

10   MR. MELKONIAN: But getting back to your point about

11 interest rates, Barry, according to --

12   MR. STEIN: Again, Martin, I'm sorry. I couldn't

13 hear --

14   MR. MELKONIAN: I say, according to the 2020

15 mortgage survey report that we recently received, on page

16 5 there's a graph, and on that graph it shows that

17 interest rates for multi-family mortgage buildings is at

18 the lowest rate it's ever been in recent history. It's

19 come down even from last year. It was as high as --

20 let's see --

21   MR. STEIN: What was their rate, Martin? I'll tell

22 you what the lowest rate. The lowest rate was two and

23 three-quarters many, many years ago, because I arranged

24 those kinds of financing. I haven't seen two and three-

25 quarters or three percent for quite a while.

1   MR. MELKONIAN: Well, then look at that graph and

2   tell me about it.

3   MR. STEIN: I don't have to. By the way, you could

4   look at the graph. I live it. I own properties myself,

5   and I finance this for a living. So I live this. The

6   particular person who wrote this letter is a major bank,

7   and all -- and the particular New York Community Bank,

8   another bank that he came from, they explain the problems

9   and the issues with making loans and some of the concerns

10 they have with multi-family apartment houses,

11 particularly what happened with the regulations what I've

12 explained. So interest rates on multi-family apartment

13 houses today -- New York Community Bank, $52 billion

14 bank; Flushing Bank, $7 or $8 billion bank. That's $60

15 billion of assets under management, right? Their rates

16 are from three and a half to three and three-quarters for

17 five-year loans; that's standard. Seven-year loans, it's

18 three and three-quarters, three and seven-eighths, maybe

19 four. That's what the rates are today as we talk, and

20 that's what the rates have been for the past several

21 weeks.

22   In fact, I could tell you a scenario where a

23 particular met, and they said we had a conversation for

24 rates, and I said to the particular banker, which was

25 Vince Giavinco when he was at New York Community, I said

1 great. Can you give the benefit to my clients and lower

2 the rate? No, we raised the rate, and that was only

3 about three or four weeks ago. So you can listen to the

4 statistics, but I live this, and when you ask me a

5 question, could I prove something or get some information

6 to show that values have dropped, I did it with someone.

7 It happened to be a student of yours, Vince Giavinco.

8 He's not only a executive vice president.

9   MR. MELKONIAN: Okay.

10   MR. STEIN: He's a CPA. He's quite smart, and I

11 could go to the top of the bank at New York Community.

12 If you want, I'll produce a letter from them. It won't

13 be exactly the same, but it will show that values have

14 dropped and continue to drop. It dropped post

15 regulation. There was a lot of issues. A lot of

16 landlords have problems. By the way, there aren't a lot

17 of sales because there aren't a lot of buyers that want

18 to buy a stabilized-apartment building at a particular

19 rate or return on investment or a cap rate that you were

20 talking about because of the risks that we've been

21 talking about that I've explained.

22   So if you want -- it won't do any good -- I'll

23 produce another bank. And when I say produce another

24 bank, I'll ask a bank, a head of a bank, to send a

25 responsible letter like I think this gentleman just did.

1 In fact, he took the time to explain in detail his

2 thinking, and this is a person who has a lot of

3 experience. So rates, by the way, returns on investments

4 of stabilized multi-families have increased, even though

5 you may think some of the rates have dropped, and it

6 increased because of the risks involved in terms of

7 keeping up that asset, trying to get income up, which

8 they can't, and not being able to really recoup their

9 investments in a building.

10   MR. MELKONIAN: Barry (indiscernible) --

11   MR. MILLER: All right. Barry and --

12   MR. STEIN: I don't have to go anymore, but --

13   MR. MELKONIAN: -- you're essentially saying --

14   MR. MILLER: Martin and Barry, in all serious --

15   MR. MELKONIAN: -- (indiscernible) report is

16 incorrect.

17   MR. STEIN: It helps it.

18   MR. MELKONIAN: What that survey report is saying

19 that we're at the lowest interest rates for borrowing

20 for --

21   MR. STEIN: They're very low. Don't --

22   MR. MILLER: Gentlemen, gentlemen. You both said

23 and heard. Marty is repeating himself. Barry, you're

24 beginning to repeat yourself; both of you.

25   MR. STEIN: Okay.

1   MR. MILLER: The point is well taken.

2   MR. STEIN: End of story.

3   MR. MILLER: Let me move right across to Robert

4 Rychlowski.

5   Do you have anything to say, sir? You represent the

6 tenants.

7   MR. RYCHLOWSKI: Not right now. I'm going to defer

8 to Cathryn for now.

9   MR. MILLER: Cathryn? Ms. Cathryn Marchesi.

10   MS. HARRIS-MARCHESI: I think I will enter with what

11 Marty said to you. We need to have the background

12 information that Vinny used for this. Vinny is an old

13 friend of Barry's; also is an old friend of my husband.

14 Barry was his mentor and has helped him along the way.

15 He would never ever take an expert report seriously

16 without having the background information. You see,

17 anybody can write a letter, and the personal relationship

18 there, I'm not saying -- Vinny is a great guy. I've

19 known him for years. My husband has known him since he

20 was 15 years old, but I would want to see the background

21 information, just like I would want to see if anybody

22 else. I would never -- a court would never accept an

23 expert report without seeing the raw data behind it. So

24 that would be one thing that I would ask.

25   The other thing that I would like to ask too,

1 because this keeps coming up, and this has to do with

2 data, and I think this has to do with DHCR, is -- I know

3 I asked for this last year. I'm going to ask for this

4 again, and I will put it in writing, is to do with the

5 different buildings, particularly in Long Beach, that we

6 hear a lot from, but I'd like to see the buildings that

7 we can collect the information and how many units they

8 have and how many of them are actually still rent

9 stabilized within those buildings. I think that's a very

10 important thing because I keep hearing arguments that

11 it's hard to know about having -- I feel like we have

12 incomplete data to look at some of the arguments.

13   To do with, you know -- and the other thing I want

14 to say is our job is not to be a back door way of undoing

15 legislation that people aren't happy about. We weren't

16 happy with a lot of what Pataki put in and so forth. We

17 had to live with certain things, but that's not our job.

18 We're supposed to look at income and all that sort of

19 thing, but we're not here to undo legislation. So those

20 are my comments for tonight.

21   MR. MILLER: Thank you, Mrs. Marchesi.

22   Let me just read something into the minutes. Last

23 week, if you recall, Legislator Denise Ford raised the

24 issue of what Nassau County has to offer in terms of

25 assistance to tenants and landlords, and she reached out

1   to the director of the Office of Community Development in

2   Nassau County, Kevin Crean, and I'd just like to read

3   into the minutes the discourse.

4   So the Office of Community Development has funding

5   that can be used to assist income eligible tenants who

6   are unable to pay their rent and are in danger of

7   becoming homeless due to eviction. The Homeless

8   Prevention Program is funded under the Emergency

9   Solutions Grant as ESG Program and is run out of their

10 office at One West Street in Mineola. The funding

11 received through the Federal CARES Act expanded the

12 eligibility to households earning a higher income, 50

13 percent of the area median income, as opposed to the

14 regular 30 percent AMI. So somebody who earns more still

15 can qualify based on the new guidelines due to COVID.

16   If you are aware of residents who may qualify, the

17 contact numbers are as follows, and we'll have this

18 posted to the website: Homeless Prevention; the hotline

19 is 516-572-2330. That's 516-572-2330. If the tenant is

20 facing eviction, the number is 516-571 -- this looks like

21 0009. A digit is missing; I'll clear that up -- and the

22 Homeless Prevention hotline for the OCD is 516-572-1976.

23 Again, 572-1976.

24   Now, there's also some assistance that's available

25 to landlords that's issued by New York State, and it

1 provides working capital loans so that small businesses,

2 nonprofits, and small landlords have access to credit as

3 well. These loans are available to small businesses,

4 not-for-profits, small businesses, the SBA, the Small

5 Business Administration Paycheck Protection Program, or

6 PPP, or the SBA Economic Injured Disaster Loans as EIDL

7 for COVID-19 in 2020. The loans are not forgivable in

8 part or whole. The loans will need to be paid back over

9 a five-year term with interest. Access to the loans for

10 small landlords will be targeted to owners with

11 residential buildings of 50 units or less and will

12 prioritize loans for landlords whose properties are in

13 low- and moderate-income census tracks or who serve low-

14 to moderate-income tenants. Again, you can go on the

15 website. I'll have that information posted or, of

16 course, you can go ahead and email K. Crean, K as in

17 Kevin, C-R-E-A-N, at nassaucountyny.gov.

18   Okay. Let me get back now to -- did I get all --

19   Did you speak, Andy? Andy, you're muted.

20   MR. COHEN: I was just clarifying something that

21 Barry was saying, but I did have two other comments.

22   MR. MILLER: Okay.

23   MR. COHEN: Can someone explain how you could have a

24 four percent increase twice in one year? I think it was

25 Mr. Turner who said that. Something doesn't add up

1 there. Maybe it's -- I don't know what it is. Maybe

2 it's not a stabilized apartment or -- there's something

3 weird there that needs to be looked into because we don't

4 have those kind of increases.

5   MS. MARCHESI-HARRIS: We've had a problem with

6 certain landlords, particularly in Hempstead, who are

7 under the rent guidelines, but they do not obey them at

8 all, and they have -- there's one in particular who owns

9 a lot of apartments, who we all know, whose places are

10 kept in awful (indiscernible) to send out double

11 increases and that sort of thing and just completely

12 ignore the guidelines. So I would imagine that it does

13 happen. It comes into our office all the time. I deal

14 with that regularly or have our younger, junior

15 attorneys, and nothing is done about it.

16   MR. COHEN: Well, where is DHCR? I mean, how could

17 that be?

18   MS. MARCHESI-HARRIS: Well, they moved their office

19 out of Hempstead, all the way back to Jamaica and still

20 pay rent on the Hempstead office, and that was after a

21 lot of complaints came in.

22   MR. COHEN: I mean, it's unconscionable how that

23 could happen. The other thing is also, I asked DHCR, and

24 I know you can't do anything about the police issue where

25 they need police, but when the water doesn't work, and

1 there's no heat, or this or that; how does it happen?

2 Who's doing anything about it to help?

3   MR. MILLER: Well, we had them here earlier. Maybe

4 that's something we can address; pass it back to the

5 Mayor or someone in his office.

6   Ms. Fountain, Samantha Fountain, can you speak to

7 that?

8   MS. FOUNTAIN: I led a campaign to try to help with

9 that once, like, when I was first on the Board. I

10 actually went through all the buildings in Hempstead

11 after hours with somebody else and talked to all the

12 people. We got our stuff together. It was when Chris

13 Duecey was still here. We tried to get -- you know,

14 really tried to get DHCR to do something about it. We

15 tried to get the Building Department at the time to do

16 things about it, and it was running up against a brick

17 wall. Things were just not getting done. People were

18 not -- landlords were not being held accountable, the

19 ones that were really bad, either by the Building

20 Department -- sorry, not by the Building Department and

21 not by DHCR.

22   It's gotten a little better with DHCR now because

23 they have started to actually look at some of the

24 buildings, and I'm aware of a couple where they've

25 actually sent people out, and they fined them and tried

1 to force them to do some improvements, but some of the

2 things that I saw personally -- I've seen the rats. I've

3 seen the cockroaches. I've seen children with flea bites

4 all over them, and people are paying, you know, paying

5 $2,000 a month for a two-bedroom place in those kind of

6 conditions. So that does exist, but it's just that there

7 has not been the will to help people out, and most of

8 these people are people of color and they're in

9 neighborhoods of color.

10   MR. MILLER: I wonder if -- I'm not sure if the

11 Honorable Mayor of Hempstead is still here, and he could

12 shed some light on -- yes, I see.

13   Welcome back. I appreciate your sticking around

14 because we do have some concerns that the Board has

15 raised. Apparently, in Hempstead, there's an issue with

16 enforcement, roaches, rats, rodents, sewage issues. I

17 wonder if, Mr. Mayor, you would be able to speak to what

18 you would recommend the tenants do in the absence with

19 landlords who are just not complying with any regulation?

20 Go ahead, sir.

21   MAYOR RYAN: I've been taking notes on some specific

22 requirements here -- problems, and I'll report them

23 myself. (Indiscernible) I would encourage all of the

24 tenants, if they have a concern, to contact Joe Simone

25 (phonetic) of the Building Department. He'll send

1 somebody out to check to see, and in many instances,

2 citations are given to the owner, and then they show up

3 in court, but then the Building Department's

4 responsibility ends at that part, and it becomes the

5 requirement of the judge to put such a fine as he or she

6 sees necessary. And hopefully, it will be paid, and it

7 will discourage the landlord from not making improvements

8 and making sure that the type of things we're listening

9 to don't happen. So the Building Department does have

10 responsibility. They do it to a point. Once it gets

11 into the courts, the amount of the fine is at the

12 discretion of the judge.

13   MR. MILLER: Mr. Mayor, is there a phone number and

14 address you could give us for the Building Department?

15   MAYOR RYAN: Yes, if you just call 489-3400 -- 489-

16 3400 and ask for Joe Simone, you'll be connected to him

17 directly.

18   MR. MILLER: And if they have to write?

19   MAYOR RYAN: Pardon?

20   MR. MILLER: If they have to send something in

21 writing, where would they send it?

22   MAYOR RYAN: They could send it to 99 -- I'm going

23 to say it's James Garner Way. We just changed the name

24 of the street: 99 James Garner Way, Hempstead, New York

25 11550. And they could put it to my attention, Don Ryan,

1 Mayor, and I'll put it in the right person's hands.

2 MR. MILLER: Well, we certainly have the right

3 person here to answer a lot of the Hempstead questions.

4 Does anyone else have any questions for the

5 Honorable Mayor?

6 UNIDENTIFIED SPEAKER: Thank you. Stay safe.

7 MR. MILLER: (Indiscernible) Andy.

8 UNIDENTIFIED SPEAKER: You're muted.

9 MR. COHEN: Am I unmuted?

10 UNIDENTIFIED SPEAKER: Andy, you should be able to

11 unmute. I requested an unmute.

12 MR. COHEN: I did. I did. I was just shaking my

13 head because we talk about this every year and, you know,

14 what good is a phone number and an address? And my

15 problem is I work with some very good landlords. You

16 know who they are. You hear what they do, and I don't

17 want them lumped in with these guys who are not doing

18 what they're supposed to do. You know, why should the

19 good guys get punished because of the bad guys. That's

20 what bothers me. And what also bothers me is that the

21 tenants are not being treated properly. That's pretty

22 important too, very important.

23 MR. MILLER: I agree.

24 MR. COHEN: But something is got to be. You know,

25 we hear the same thing every year. We're going to do

1 this; we're going to do that, and nothing gets done.

2 It's sad. It's just sad.

3   MR. MILLER: Totally agree.

4   Adam?

5   MR. MAHONEY: Yeah, I --

6   MR. MILLER: You're muted, Adam. Adam Mahoney,

7 could you unmute his --

8   MR. MAHONEY: Okay.

9   MR. MILLER: -- go ahead. We heard you.

10   MR. MAHONEY: I agree 100 percent with Andy. You

11 know, landlords like Mr. Walton (phonetic) and Mr. Padyk,

12 Mr. Roche (phonetic), and many others are doing a great

13 job, and to be even affiliated with some of the other

14 landlords that we hear these terrible things about, it's

15 really not -- it's not even to be fair to be putting them

16 even in the same category.

17   Just to go back a little bit to what Martin and

18 Barry were talking about, and I see both sides of it.

19 Martin's side, I think, to kind of just simplify it is

20 with lower interest rates falling for many years, growing

21 economy, low interest rates, low inflation, low

22 unemployment, it's very reasonable that building values

23 would be increasing, and we could look at, you know,

24 comps and see exactly what those prices were until the

25 day before the Housing Stability and Tenant Protection

1 Act of 2019.

2 So once that was assigned as law, legislation was

3 passed, that had the huge impact which probably is not --

4 I understand the calculation specifically of what Andy

5 was explaining before, but in terms of the comps, there's

6 probably not enough time or not enough sales to really

7 see the true drop. And then on top of that, you're going

8 have obviously the pandemic, which is impacting

9 everybody. So I think it's, you know, something that

10 obviously we need to take into consideration, but both --

11 Martin and Andy and Barry both have good points on that

12 in that the rate -- it's reasonable that the values of

13 those properties went up for a period of time, and then

14 it's obviously very reasonable that they're coming down.

15 The exact number of what it's coming down, I don't know

16 what it is.

17 It may be hard to value that, but it's definitely

18 less than it was the day before the legislation was

19 passed, and then the second hit on it is the pandemic,

20 and that just made even the -- not only the value of the

21 building for the owners, but also the operations, I'm

22 sure is very -- you know, I mean, I read the Executive

23 Towers letter, but even from last meeting and from, you

24 know, doing research, you know, at this time on this

25 topic, you know, it's very difficult for tenants, and

1   it's extremely difficult for the landlords. So I think

2   this is going to be something we really need to, you

3   know, to consider highly, you know, for this year. It's

4   different than other years.

5   MR. MILLER: Thank you, Mr. Mahoney.

6   I'm going to go to Robert, then Jeannetta, and then

7   Gary. Garrett Gray will close us out.

8   Go ahead, Robert.

9   MR. RYCHLOWSKI: Adam just touched about how it's

10 harder for the landlords right now, partially because of

11 the COVID situation, which Vince Giavinco also mentioned

12 that it's reducing property values. I would assume

13 that's because the tenants are having trouble paying

14 their rents, and there's more people who are unable to

15 pay their rents, and increasing the rents is not going to

16 solve that situation. It's only going to make it harder

17 for the people who are managing to pay their rents.

18   MR. MAHONEY: Well, I think that's, you know, a

19 subjective question, and there's going to have many

20 opinions on that. You could argue that, under the

21 negative circumstances for the landlords, it would

22 actually help with higher rents so that they would be

23 able to put that money back into their buildings because

24 they have less opportunity to do that than they did a

25 year ago. You know, so that's a very good argument --

1 you know, good or bad argument. That's probably the

2 wrong word to use, but that's a position the landlords

3 have.

4   They have less opportunity to put money back into

5 their buildings, you know, and that's a fair -- you know,

6 that's a fair challenge that they're incurring, as well

7 as people who are laid off or, you know, having, you

8 know -- having a tough time, you know, financially as

9 individuals, and you know, obviously, we empathize with

10 that as well. There are other things on the -- you know,

11 on an individual level, such as the landlord level. You

12 know, the Federal Reserve -- the fed, or the federal

13 government, you know, they have added additional

14 unemployment, you know, in addition to the New York State

15 unemployment. You know, and there have been other

16 stimulus, you know, in terms of money they've been giving

17 out to individuals and families. So, you know, that's a

18 help.

19   You know, I'm looking at it -- you know, again, I'm

20 in the middle. So I'm looking at it from both sides and

21 want both sides to thrive. So if the federal government

22 is going to give an individual $1,200 or a family $3,400

23 once or twice or three times, that's going to help them.

24 If someone is unemployed and they're getting an

25 additional up to $600 per week, that's going to help

1 them; and if some of that money, you know, goes to their

2 landlord which is going to be able to, you know, put

3 money back into that building and provide a better -- you

4 know, a better experience in that individual building,

5 that's a good thing. It also is very difficult because,

6 you know -- especially tonight is a good example of it --

7 we hear very bad stories of individual apartment

8 buildings, and then we also have -- and we know this. We

9 all have been doing -- you know, doing this for a long

10 time. There are very good landlords that are treating

11 their buildings and their tenants very well. So it's

12 kind of hard to -- it's really not -- I mean, I almost

13 wish we could have two rates, one for the good landlords,

14 and one for the bad, but that, you know, unfortunately,

15 that's not really an option.

16   MR. MILLER: Thank you, Adam. Let me move over to

17 Ms. Alexander.

18   MS. MARCHESI-HARRIS: I just want to say you could

19 do it by jurisdiction, I think.

20   MR. MILLER: We tried that. Remember --

21   MS. MARCHESI-HARRIS: Oh, not jurisdictions okay.

22 We tried to do something with low income people.

23   MR. MILLER: Right

24   MS. MARCHESI-HARRIS: I think you could do

25 jurisdictions differently.

1   MR. MILLER: We'll have to look into that.

2   MS. MARCHESI-HARRIS: Hempstead a different

3   guideline one year or two years, I believe. One year we

4   gave them a lower guideline than we gave to Long Beach

5   and the rest of the county. I think that's what we did.

6   MR. MILLER: Yeah, that's what we did.

7   UNIDENTIFIED SPEAKER: That's legal.

8   UNIDENTIFIED SPEAKER: It may be legal, but that

9   doesn't necessarily mean it's a good idea.

10   UNIDENTIFIED SPEAKER: Could be.

11   MS. MARCHESI-HARRIS: We've lost a lot of rent-

12   regulated apartments over the years. A lot of the people

13   in the remaining rent-regulated apartments are seniors,

14   and they are financially stressed right now. Also, as

15   Adam had mentioned about the unemployment, not everybody

16   is receiving their unemployment, whether it's $600 more

17   or not, and some people haven't received their stimulus

18   checks.

19   UNIDENTIFIED SPEAKER: I agree, you know --

20   MS. HARRIS-MARCHESI: And there's only been one

21   stimulus check out. It hasn't been two or three, you

22   know. It's $1,200 a person, and they've actually said,

23   as far as I understand, with Congress and with the

24   discussions around that, it's a no go to pass another

25   stimulus check right now, so --

1   UNIDENTIFIED SPEAKER: Okay.

2   MS. HARRIS-MARCHESI: -- we have to be careful in

3 our words, and I like to deal more in concrete things,

4 rather than supposition and so on, and that's why I think

5 data is always important. And from landlord and tenant

6 side of things, I think things have to be data driven. I

7 don't care -- we need to have that to be able to make

8 decisions, not just suppositions.

9   MR. MILLER: I agree.

10   Ms. Alexander, go ahead, please.

11   MS. ALEXANDER: Hi. I just wanted to make two

12 points. I want us to be very distinct going forward when

13 we kind of outline a problem or a suggestion, that we

14 outline whether a problem is a result of COVID or whether

15 it is a result of the 2019 regulatory changes. I really

16 think we should throughout, when we mention something,

17 make the decision what is causing or what even

18 (indiscernible) what is causing that.

19   And then another thing, I wanted to push back on

20 what Mayor Ryan said regarding the Buildings Department.

21 So I go to the Village of Hempstead court a lot for

22 building violations, and it's not really in the court's

23 hand because you do have the conference with the Building

24 Department. You do have to kind reach a settlement with

25 them. They have to approve your settlement. So, you

1 know, I do want to push back on that. You know, it's not

2 here nor there. It's not relevant to our discussions and

3 our guidelines, but nonetheless, I do want to direct that

4 so Andy is aware of the fact that, you know, Hempstead

5 can do a little bit better with that.

6   I'm hoping, maybe I'm optimistic, that as a result

7 of the financial hardships a lot of counties are going to

8 be facing, a lot of villages, that they're not going to

9 be as user friendly and probably be more in line with the

10 city because they're going -- quite frankly, just going

11 to need the revenue. So now, you know, they can't

12 (indiscernible) low numbers, and if you don't pay,

13 they're just going to keep incurring upon you. You can

14 make it a lien on a property that you can ultimately

15 foreclose upon. So a little bit of me is very optimistic

16 because of the revenue shortfall (indiscernible) that

17 approach. All right?

18   MR. MILLER: Okay. Jeannetta, your signal is very,

19 very weak. I probably heard maybe 60, 70 percent of what

20 you're saying. You kept cutting out, but I think we got

21 the general gist.

22   MS. ALEXANDER: Oh, I'm sorry.

23   MR. MILLER: That's okay.

24   MS. ALEXANDER: Yeah, no problem. Thank you.

25   MR. MILLER: Thanks. We appreciate it.

1   And Garrett Gray, go ahead, sir.

2   MR. GRAY: Yes. Well, Andy had stole my major

3   question which I was going to inquire about that four

4   percent and four percent, which sounded insane to me that

5   people can get away with that. As far as housing court

6   violations, there should be a village prosecutor. At

7   least there are in the Town of Hempstead and the major

8   towns. Some villages have them. I don't know if the

9   Village of Hempstead does, but he should be an advocate

10   for the tenant --

11   MS. ALEXANDER: They do. They do.

12   MR. GRAY: Okay. As Jeannetta said, and she has

13   more experience than I do. You know, that's somebody who

14   wants to see the case through to the end, and it

15   shouldn't just be a mill of, you know, pay this little

16   fine and a slap on the wrist. They have to be told, and

17   we need to crack down on this and make sure that this

18   doesn't continue. So that's all I have.

19   MR. MILLER: All right. In wrapping up, any other

20   comments?

21   And Barry? Barry, you're muted.

22   MR. STEIN: You think so? Unmute me. Okay. Thank

23   you. I wanted to address -- I agree what Jeannetta said

24   about, first of all, the COVID aspect. Unfortunately,

25   we're all connected. We all suffer with it, but God

1 willing, I hope it's temporary. So I'm really addressing

2 the issue on post-regulations on that change of

3 regulations, and one -- I asked Vince Giavinco to put the

4 letter on his thoughts because that was really

5 addressing -- you know, Martin and I talk about it. And

6 he talks about it because he feels that if the value of

7 an asset and the net worth increases, that that should

8 affect our guidelines, and I couldn't disagree more

9 because I've always was taught and understand and teach

10 that it's the cash flow that pays the bills, not the net

11 worth. And I was talking about it, and I think --

12   I want to address what Adam said, that picture

13 yourself that you want to buy an apartment building, and

14 in today's environment, the interest rate that it's a

15 little higher or a little lower is almost immaterial to

16 the point that a landlord that's investing to say how do

17 I create economic value over my cost? If you can't do

18 that, it's not -- they are not investing. There's really

19 no -- you're not going to get anything out of it, and if

20 you can't recoup your work that you're putting into the

21 building in terms of the assets, the MCIs, if you can't

22 create value through that, then why would you invest in

23 that?

24   See so, you know, the point that I'm making is that

25 post-regulations what's happened has had a dramatic

1   effect on the psyche of the marketplace and the landlords

2   on why would they buy a building? There aren't very many

3   sales going along. It's not so much that the interest

4   rate is a little lower or higher, but they don't have any

5   confidence in creating value and maintaining that value

6   of the asset. And so I know Martin and I disagree

7   because he feels that the asset should be included, and

8   so, from a big picture, the values have declined, and

9   that's from a prominent bank that's talking about the

10 marketplace.

11   So I just wanted to address what Adam was talking

12 about, you know, how you protect the asset, and COVID

13 should be temporary, God willing. I don't think we

14 should, unfortunate as we see -- you know, I also wanted

15 to show that the landlords, you know, they're people.

16 They eat. They get dressed like we do. They're

17 suffering also. They're not -- their asset -- they see

18 their asset, their investment, their potential life

19 savings for some being diminished. That's not a very

20 good feeling to have when you invest in something and you

21 see a value go down.

22   So I just want to create some balance here that --

23 how we take a look at everything, not only from a tenant

24 or a landlord, but the global aspect of it. That's all.

25 I just wanted to get that point.

1   Oh, one other thing, and a perfect example. I'll

2   make it quick. I had a borrower in Park Slope --

3   Michael, because I'm looking at you and you're

4   looking at me now --

5   -- in Park Slope that he was -- we were financing a

6   building with New York Community. It was a rent-

7   stabilized building. They asked him and I asked him, why

8   are you refinancing? Well, I want to get some money out

9   to buy some other buildings, but I need to put money back

10   into building. I want to put a new roof on, and I want

11   to fix two apartments. I said great. The regulation

12   came out. What are you going to do? I'm doing it. By

13   not doing it, now you have potential contractors. You

14   have painters. You have roofers. They may not have a

15   job, and some of them lost their jobs for reasons that I

16   was saying on a much larger scale. That's all. I just

17   wanted to make that point.

18   MR. MILLER: Very good point.

19   Robert, go ahead.

20   MR. RYCHLOWSKI: Yeah. Barry, I know you're talking

21   about the asset of the landlord. I mean, what we're

22   looking at with the tenants is not their assets. We're

23   looking -- and we're not looking at -- you know, the

24   landlords, you're looking at profit margins. We're

25   looking at the roof over people's heads and their

1   inability to afford it, and the COVID thing is hitting

2   the tenants a lot harder.

3   MR. STEIN: And Robert, I understand that.

4   MR. RYCHLOWSKI: Because they have a lot less to

5   start off with --

6   MR. STEIN: And I understand that.

7   MR. RYCHLOWSKI: They feel lucky to protect the roof

8   over their head.

9   MR. STEIN: From your standpoint, and if I was in

10 your shoes, I would do the same thing. I'm not in your

11 shoes. I represent the landlords. So we have issues on

12 the landlords. That's why we look, hopefully, to the

13 public members. Hello, Martin, or -- I'm not sure if

14 Martin is a tenant rep or a public member, but I had to

15 make that point anyways.

16   MR. MILLER: Mrs. Marchesi, go ahead, please.

17   MR. STEIN: I couldn't resist. Martin, you're

18 welcome to respond.

19   MR. MILLER: I know, Barry. You just can't help it.

20 (Indiscernible). I'm going to give you two pair of

21 gloves soon.

22   MR. STEIN: Getting back with this asset, I should

23 call Hofstra and say, listen, Martin Melkonian -- and I

24 know Martin's here so I can say that -- I understand that

25 his house went up in value. Ah, don't give him a raise.

1 What does that got to do with it?

2   MR. MILLER: All right.

3   MR. MELKONIAN: Well, if my house doubles in value,

4 I don't need a raise.

5   MR. STEIN: We have to have a little sense of humor

6 in today's world, right?

7   MR. MELKONIAN: Mike, could I point out also with

8 this notion that landlords aren't going to be helped very

9 much by the new legislation. The CARES Act does have

10 some very beneficial things for landlords, not least of

11 which are the forbearance clauses which allow mortgage

12 payments to be forestalled if the landlord has problems,

13 and I should point out too that the Small Business

14 Administration that you had mentioned earlier does afford

15 loans, a part of which may actually be forgivable, up to,

16 I think, $10,000. So there are some benefits here to

17 landlords to assist them in this very difficult period

18 that we all are going through.

19   MR. MILLER: Cathryn, please. You're muted.

20   MS. HARRIS-MARCHESI: One of the things that I

21 actually think is a misconception that's being said --

22 because my husband is in this industry, and we have

23 probably about easily, you know, 200 contractors -- right

24 now, their businesses are booming. I'm talking about

25 roofers, people who are doing building, framing, all that

1 sort of thing, painting. My husband is doing better than

2 he's ever done right now and so are most of his friends

3 who are contractors and so forth. So again, I don't

4 think that's something that the data will bear that all

5 these people have lost their jobs as contractors because

6 of this. Maybe they're people who worked as handyman,

7 but I'll tell you, I know a lot of people who are picking

8 up handymen, and if you have people who need work in

9 construction, I can send you places. Like, that's,

10 again, one of those things that is just said, but

11 there's -- you know, I don't believe that's true, and

12 that's not how -- what I see playing out on Long Island,

13 and we must be -- I could show at least 200 companies.

14   MR. COHEN: Are those rent-stabilized buildings that

15 they're working on or residences? What are --

16   MS. HARRIS-MARCHESI: They're working on all kind --

17 they're working on all kinds of buildings. I don't ask

18 them for the list of what they're doing, but what I'm

19 saying --

20   MR. COHEN: Well, it's important, though. You

21 wanted to be precise. That's an important distinction.

22   MS. HARRIS-MARCHESI: What, if they're working on

23 rent-stabilized buildings? They can go work somewhere

24 else. They don't have to work on rent-stabilized

25 buildings --

1   MR. COHEN: Well, that's the point.

2   MS. HARRIS-MARCHESI: -- some people are losing --

3   MR. COHEN: That's the point. So if they're working

4   on other stuff, that's the point.

5   MS. HARRIS-MARCHESI: Yeah, what I'm talking about,

6   Andy, is when we keep hearing that these people are

7   losing their jobs because there's no work because these

8   people aren't investing in buildings. That's not true.

9   I mean, there's definitely construction work out there

10   and a lot of it.

11   MR. STEIN: It is true because people have told it

12   to me. I mean, I've spoken to landlords. I know exactly

13   what they were doing. Andy wanted to make a comment, and

14   I'm sorry, he was muted.

15   Andy?

16   MR. COHEN: I forgot what I was going to say now.

17   MR. MILLER: All right, guys. Let me shift gears a

18   little bit. As you know, today would have been the

19   raincheck date, which we are actually using for a meeting

20   night. So we have a meeting that was scheduled for the

21   23rd, I believe, Tuesday, and then the presentation would

22   be the 29th.

23   James, (indiscernible)?

24   MR. FERRARA: No. No, Michael, the next meeting is,

25   as you said, June 23rd.

1   MR. MILLER: That's good. Okay.

2   MR. FERRARA: And that is the presentation meeting.

3   MR. MILLER: Okay. Great. Perfect.

4   MR. FERRARA: The vote meeting will take place on

5   June 29th.

6   MR. MILLER: Excellent. So we'll be using the

7   following --

8   UNIDENTIFIED SPEAKER: Are we doing a WebEx or a --

9   MR. GUTTENTAG: I'm sorry. Yeah. So I was going to

10   go through that. The 23rd will be on WebEx, and we will

11   generate a webinar link and send it to you, and we'll

12   also send you reminders as we have been doing to make

13   sure that you have an updated link to it, and the 29th

14   will be under Zoom. So --

15   MR. MILLER: Michael --

16   MR. GUTTENTAG: -- the 23rd WebEx, 29th Zoom.

17   MR. MILLER: You've done an amazing job even with

18   WebEx, but we certainly --

19   MR. GUTTENTAG: Well, thank you. Thank you.

20   MR. MILLER: We certainly like Zoom. It's much

21   cleaner. Everything is working a whole lot better.

22   All right. Any final comments before I ask for a

23   motion for adjournment?

24   MR. COHEN: I remember what I was going to say, if I

25   could say it?

1   MR. MILLER: Okay. Go ahead, Andy.

2   MR. COHEN: Two things -- with respect to the CARES

3   Act where there are some loans out there, you still have

4   to pay it back, and also, rental properties cannot get

5   the PPP loan. So we just have to make sure we understood

6   that because someone said they could get the PPP, and

7   they cannot, not for rental properties.

8   MR. MILLER: Okay. Robert, you have your hand up.

9   MR. RYCHLOWSKI: Yeah. I would like to know if I

10 could get an email from DHCR so I could send it to the

11 tenants just, you know, with a phone number and how to

12 log on for the next meeting; just something I can forward

13 to people.

14   MR. FERRARA: No, we won't do that unless they

15 intend to speak. If you have people who intend to speak,

16 they are to email us, and then we'll give out the

17 information.

18   MR. MILLER: Okay. Let me move over to -- did I

19 miss someone?

20   Barry, did you have your hands up? Barry? No?

21   MR. GUTTENTAG: Robert, also that information is on

22 DHCR's website under hearings. The link, the

23 instructions, and everything for signing up is

24 particularly on DHCR's website, and if they send it to

25 the box that is listed on DHCR's website, then we will

1 coordinate to have them to speak. Anyone could speak.

2 They're more than welcome to speak. Just send an email

3 to the Nassau County email box that's listed on the

4 website.

5   MR. RYCHLOWSKI: Okay. I heard from more than one

6 tenant that they went to the website and they couldn't

7 find the information on how to get on and how to speak.

8   MR. GUTTENTAG: Okay. I'm looking at it right now.

9 I can send it again to everybody, but it's definitely

10 there.

11   MR. MILLER: We'd appreciate it, Michael. If you

12 could send it out, that will be good.

13   MR. GUTTENTAG: Of course.

14   MR. MILLER: All right. Excellent.

15   MR. FERRARA: Once the information is posted on the

16 website, then anyone can call in to the WebEx. We just

17 want to know who is going to speak.

18   MR. MILLER: Absolutely. All right.

19   Thank you all very much, ladies and gentlemen. It's

20 been a very spirited meeting and good information. Who

21 has a motion for adjournment?

22   MR. GUTTENTAG: Real quick, I just want to --

23   MR. MILLER: Cathryn, seconded by? Do I have a

24 second?

25   MR. GRAY: Second.

1   MR. MILLER: Garrett. All in favor, aye?

2   IN UNISON: Aye.

3   MR. MILLER: Thank you very much. I'll see you

4   next --

5   UNIDENTIFIED SPEAKER: Stay safe, everyone. Bye,

6   bye.

7   MR. MILLER: -- I'll see you Tuesday at 7:30 WebEx.

8   Thank you very much.

9   MR. GUTTENTAG: Michael, I'd like to also, before

10   the WebEx goes off, read in the link. It's

11   hcr.ny.gov/rgb/hearings. And I will send that around

12   again, but it is on HCR's website at

13   hcr.ny.gov/rgb/hearings, and that is with all the

14   information regarding the hearings, the links to the

15   streaming, and also the transcriptions that are being

16   posted.

17   MR. MILLER: Thank you very much.

18   MR. FERRARA: And Michael Miller, give me the

19   adjournment. Who made the motion; who seconded it? I'm

20   sorry. I missed it.

21   MR. MILLER: It was Garrett and seconded by Cathryn.

22   MR. FERRARA: Thank you.

23   MR. MILLER: Did I have that right? That was right.

24   Okay. Thank you.

25   UNIDENTIFIED SPEAKER: Good enough.

1   UNIDENTIFIED SPEAKER: Good night, everybody.

2   [END RECORDING]

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C E R T I F I C A T I O N

1

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24

25

45:1;46:4;47:1;50:1;
52:2;53:4;54:3;56:1;
57:1;61:9;62:2;67:4
background (3)
41:1,1,2
bad (5)
46:1;49:1;53:1;54:1,
7
balance (1)
60:2
Bank (20)
26:1;31:2,2;32:1,1,1,
2;38:1,1,1,6,7,8;39:1,
2,2,2,2;60:9
banker (1)
38:2
banks (6)
27:1,1;31:4;35:1,1;
36:1
Barry (22)
2:1,1;30:1,1;31:1;
33:1;35:2;37:1;40:1,1,
1,2;41:1;44:2;50:1;
51:1;58:2,2;61:2;62:1;
67:2,2
Barry's (1)
41:1
based (3)
34:1,1;43:1
basement (2)
10:1,2
basic (2)
16:2,2
basis (1)
30:2
bathroom (3)
7:1,1,7
Beach (6)
16:1;17:2;18:1,7;
42:5;55:4
bear (1)
64:4
become (1)
17:1
becomes (2)
34:5;48:4
becoming (1)
43:7
bedbugs (1)
12:1
bedroom (1)
20:2
began (1)
27:1
begging (1)
18:1
beginning (2)
29:2;40:2
begun (2)
27:1;28:1
behalf (3)
5:1;7:5;16:1
behind (1)

41:2
behoove (1)
19:1
below (2)
25:1,1
bemoan (1)
18:2
beneficial (1)
63:1
benefit (3)
24:9;34:2;39:1
benefits (1)
63:1
best (1)
37:9
better (7)
14:2;46:2;54:3,4;
57:5;64:1;66:2
big (1)
60:8
billion (4)
32:2;38:1,1,1
bills (1)
59:1
bit (6)
12:1;35:2;50:1;57:1,
5;65:1
bites (1)
47:3
Board (11)
2:4,6,8;3:1,9;17:3;
21:2,2;24:6;46:9;47:1
booming (1)
63:2
boroughs (1)
27:7
borrow (1)
35:2
borrower (1)
61:2
borrowers (1)
36:1
borrowing (1)
40:1
both (8)
27:5;40:2,2;50:1;
51:1,1;53:2,2
bothers (2)
49:2,2
bound (1)
30:2
box (2)
67:2;68:3
BPS (2)
27:2;30:2
break (1)
18:2
brick (1)
46:1
bring (1)
33:2
building (56)
8:2,2,2,2,4;9:1,1,4,5;

10:1;11:1,2,3,7;12:1,2;
14:4;15:1,5,6;19:2;
20:1;21:4;23:1;24:1,1,
1;25:1,2;33:1;34:1,1,9;
36:2;39:1;40:9;46:1,1,
2;47:2;48:1,3,9;50:2;
51:2;54:3,4;56:2,2;
59:1,2;60:2;61:1,6,7;
63:2
buildings (29)
12:1;15:1,3,4;23:1,1;
24:2;25:2;27:1;29:1;
32:1;37:1;42:5,6,9;
44:1;46:1,2;52:2;53:5;
54:1,8;56:2;61:9;64:1,
1,2,2;65:8
building-wide (2)
23:1;24:9
built-in (1)
27:2
business (3)
17:1;44:5;63:1
businesses (4)
44:1,3,4;63:2
buy (5)
13:1;39:1;59:1;60:2;
61:9
buyers (2)
33:4;39:1
buying (1)
33:5
Bye (2)
69:5,6

C

calculation (1)
51:4
calendar (1)
22:1
call (9)
6:2;11:1,8;12:1;
24:2;30:1;48:1;62:2;
68:1
called (2)
10:1,8
came (4)
7:1;38:8;45:2;61:1
cameras (2)
9:1,1
campaign (1)
46:8
can (46)
4:2;6:8;7:2,3;8:1;
9:1,1,7,9;10:1,2,2;11:8;
13:1;16:1,1;18:1;20:1;
23:2;27:1;28:8;29:6;
31:1,3;35:3;39:1,3;
41:1;42:7;43:1,5;44:1,
1,2;46:4,6;57:1,1,5;
58:5;62:2;64:2,9;67:1;
68:1,9
cancel (2)

12:7;13:6
cap (10)
23:2;32:2,2,4,6;33:2;
34:3,5,9;39:1
capability (1)
22:2
capital (3)
26:2;28:2;44:1
capitalization (2)
27:3;30:2
capped (1)
23:2
care (2)
13:1;56:7
careful (1)
56:2
CARES (3)
43:1;63:9;67:2
carfare (1)
13:1
CARRIE (2)
6:2;7:2
carries (1)
4:3
cart (1)
10:1
case (2)
31:1;58:1
cash (3)
34:1,2;59:1
categories (1)
23:1
category (1)
50:1
CATHRYN (9)
2:1,1;12:2;41:8,9,9;
63:1;68:2;69:2
cause (1)
17:2
causing (2)
56:1,1
Cedarhurst (1)
29:1
census (1)
44:1
certain (4)
5:9;11:1;42:1;45:6
certainly (5)
18:7;32:2;49:2;66:1,
2
certainty (1)
5:1
Chairman (2)
3:1;21:2
challenge (1)
53:6
challenges (1)
25:1
championing (1)
12:7
chance (1)
3:1
change (2)

18:1;59:2
changed (3)
19:1;28:2;48:2
changes (1)
56:1
check (5)
14:1,1;48:1;55:2,2
checks (1)
55:1
childcare (1)
17:2
children (1)
47:3
Chris (1)
46:1
circumstances (1)
52:2
citations (1)
48:2
City (5)
17:1;26:1;27:8;32:1;
57:1
clarify (2)
30:2;31:6
clarifying (1)
44:2
clauses (1)
63:1
clean (2)
11:9;12:1
cleaner (1)
66:2
clear (1)
43:2
clearly (1)
8:1
CLETCHER (6)
6:2;7:1,2,4;8:3,6
clients (1)
39:1
close (3)
12:5;31:5;52:7
Coalition (1)
16:1
coalitions (1)
19:2
cockroaches (1)
47:3
Cohen (20)
2:1,1;33:2;34:1,1,2;
44:2,2;45:1,2;49:1,2,9;
64:1,2;65:1,1,3;66:2;
67:2
collateral (1)
28:2
collect (4)
22:1,6;23:2;42:7
collecting (1)
22:2
collection (1)
36:1
collections (2)
25:2;32:1

color (2)
47:8,9
Columbia (6)
8:2,3;9:2;12:1;14:1,1
Columbus (2)
14:1,4
comfortable (2)
11:1;24:1
coming (11)
6:5;7:2,2;10:1;12:1,
8;17:1;31:1;42:1;51:1,
1
commencing (1)
3:1
comment (3)
10:2;32:1;65:1
comments (4)
42:2;44:2;58:2;66:2
commercial (1)
26:1
communities (2)
12:1;26:6
community (13)
12:2,2;18:7;32:1;
35:1,1;38:1,2,7;39:1;
43:1,4;61:6
companies (2)
35:9;64:1
competitive (1)
25:1
complain (1)
7:2
complaining (1)
7:2
complaint (1)
10:9
complaints (1)
45:2
completely (1)
45:1
complicate (1)
28:1
comply (1)
18:2
complying (1)
47:1
comprised (1)
35:6
comps (2)
50:2;51:5
computer (2)
10:1,1
concern (1)
47:2
concerned (1)
36:1
concerning (1)
29:1
concerns (2)
38:9;47:1
conclude (1)
21:1
concrete (1)

56:3
concur (1)
20:1
conditions (3)
11:1;22:2;47:6
conducting (1)
3:9
conference (1)
56:2
confidence (1)
60:5
Congress (1)
55:2
connected (2)
48:1;58:2
consent (1)
30:6
consequences (1)
36:2
conservative (1)
32:2
consider (4)
5:1;6:1;26:2;52:3
consideration (2)
26:4;51:1
considered (1)
29:2
consistent (1)
27:7
constraints (1)
5:1
construction (2)
64:9;65:9
contact (2)
43:1;47:2
continue (7)
17:1;22:1;25:2;28:1;
29:4;39:1;58:1
contractors (5)
37:3;61:1;63:2;64:3,
5
conversation (1)
38:2
cookout (1)
9:5
coordinate (1)
68:1
corona (1)
5:5
coronavirus (3)
5:1;17:2,2
cost (5)
17:1,9;23:2,8;59:1
costs (6)
17:8;18:1;25:1,8;
26:4;29:1
counsel (10)
2:2,7;3:3;6:1,2;8:7;
11:2;13:2;15:1;21:9
counties (1)
57:7
country (2)
31:1,4

County (10)
2:4;3:8;15:1;17:2;
20:1;29:1;42:2;43:2;
55:5;68:3
couple (2)
32:2;46:2
coupled (1)
26:2
course (2)
44:1;68:1
court (5)
22:1;41:2;48:3;56:2;
58:5
courts (2)
22:6;48:1
court's (1)
56:2
cover (2)
5:1;30:6
coverage (2)
30:1,2
covers (1)
30:8
COVID (14)
19:1;28:1,1;31:9;
32:9;36:1,2;37:5;43:1;
52:1;56:1;58:2;60:1;
62:1
COVID-19 (4)
3:6;6:1;17:1;44:7
CPA (1)
39:1
crack (1)
58:1
Crean (2)
43:2;44:1
C-R-E-A-N (1)
44:1
create (3)
59:1,2;60:2
creating (1)
60:5
credit (1)
44:2
curious (1)
14:3
current (2)
22:1;24:3
currently (1)
18:1
Curtis (4)
15:1;19:1,1,8
cut (5)
10:1,1,1,1,1
cuts (1)
17:1
cutting (1)
57:2

D

daily (1)
18:1

danger (2)
7:1;43:6
dangerous (2)
9:1;11:1
dark (2)
7:1,1
data (6)
41:2;42:1,2;56:5,6;
64:4
date (2)
35:1;65:1
dated (2)
24:3,4
David (2)
14:2,2
day (4)
7:1,1;50:2;51:1
days (2)
22:1;35:1
deal (2)
45:1;56:3
dealing (1)
16:1
dealt (1)
12:1
death (1)
16:1
decades (1)
23:2
decision (1)
56:1
decisions (1)
56:8
declined (1)
60:8
decrease (4)
31:7,8;32:9;33:3
decreased (1)
23:2
defer (2)
5:6;41:7
deferring (1)
5:9
define (1)
35:5
definite (1)
26:2
definitely (3)
51:1;65:9;68:9
definition (1)
31:1
delays (1)
22:4
demand (3)
22:7,8,9
demands (1)
25:2
demarket (1)
28:6
Denise (1)
42:2
Department (11)
12:2;15:1;17:1;46:1,

2,2;47:2;48:1,9;56:2,2
Department's (1)
48:3
depending (3)
11:7;23:1;35:4
deposit (1)
5:1
deserve (1)
5:2
designated (1)
31:1
Despite (1)
14:2
detail (1)
40:1
determine (1)
3:9
devastating (2)
19:1;25:4
Development (2)
43:1,4
DHCR (8)
3:4;42:2;45:1,2;46:1,
2,2;67:1
DHCR's (4)
3:1;67:2,2,2
dictates (1)
23:2
different (3)
42:5;52:4;55:2
differently (2)
27:1;54:2
difficult (9)
5:1,8;16:1;19:6;
20:1;51:2;52:1;54:5;
63:1
difficulty (1)
17:5
digit (1)
43:2
diminish (1)
30:2
diminished (3)
25:7;28:1;60:1
diminishing (1)
33:1
direct (1)
57:3
directive (1)
3:4
directly (2)
27:5;48:1
director (3)
17:1;18:4;43:1
disagree (2)
59:8;60:6
Disaster (1)
44:6
discourage (1)
48:7
discourse (1)
43:3
discretion (1)

48:1

discussion (1)
26:1

discussions (2)
55:2;57:2

disease (1)
17:2

disinfect (1)
25:2

disparity (1)
25:1

distinct (1)
56:1

distinction (1)
64:2

divided (1)
34:6

documentation (1)
31:2

DON (4)
4:2;5:2;6:1;48:2

done (6)
12:2;45:1;46:1;50:1;
64:2;66:1

door (1)
42:1

double (1)
45:1

doubles (1)
63:3

down (7)
15:3;34:2;37:1;51:1,
1;58:1;60:2

downward (2)
33:1,2

dramatic (1)
59:2

dressed (1)
60:1

drink (1)
9:2

drinking (1)
9:1

driven (1)
56:6

drop (3)
31:2;39:1;51:7

dropped (8)
32:2;35:1,1,2;39:1,1,
6;40:5

drugs (2)
11:1;12:1

due (8)
5:1;17:1,2,2;25:1;
27:1;43:1,7

Duecey (1)
46:1

during (2)
13:5;22:1

E

earlier (3)

7:1;46:3;63:1

early (1)
7:1

earn (1)
13:1

earning (1)
43:1

earns (1)
43:1

easily (1)
63:2

easy (1)
17:4

eat (1)
60:1

eating (1)
16:2

economic (5)
17:1;27:5;36:1;44:6;
59:1

economics (1)
34:1

economy (1)
50:2

Ed (1)
17:1

effect (4)
25:1,4;27:4;60:1

effort (1)
3:5

EIDL (1)
44:6

eight (2)
29:1;32:1

either (1)
46:1

elevator (2)
8:2;10:2

eligibility (1)
43:1

eligible (1)
43:5

ELLA (6)
8:1,1,1,1,9;9:2

elongated (1)
22:1

else (9)
4:1;7:2,2;13:1;30:8;
41:2;46:1;49:4;64:2

email (6)
8:1;44:1;67:1,1;68:2,
3

emails (1)
17:3

Emergency (1)
43:8

empathize (1)
53:9

employees (1)
25:2

employer (1)
17:1

encourage (1)

47:2

end (3)
22:1;41:2;58:1

ends (1)
48:4

enforcement (1)
47:1

English (1)
30:2

enhances (1)
24:1

enjoying (1)
20:1

enough (5)
4:1;13:1;51:6,6;69:2

enter (1)
41:1

entire (1)
8:2

environment (1)
59:1

equipment (3)
23:2;24:1;25:2

ESG (1)
43:9

especially (3)
6:1;12:2;54:6

essence (1)
35:2

essentially (1)
40:1

estate (1)
26:1

estimated (2)
23:2;24:5

ETPA (1)
18:2

even (18)
6:1;11:1;15:2;17:2;
18:1,1;22:1;25:1;35:1;
37:1;40:4;50:1,1,1;
51:2,2;56:1;66:1

evening (15)
2:1,2;5:1;6:2,6,7;7:1;
8:1;12:3;13:1;14:2,2;
19:1;21:1,2

events (1)
29:1

everybody (10)
4:1;5:1;12:3,5;13:5;
30:6;51:9;55:1;68:9;
70:1

everyone (4)
2:2;14:2;34:2;69:5

evicted (1)
22:2

eviction (2)
43:2,7

exact (1)
51:1

exactly (4)
6:1;39:1;50:2;65:1

example (3)

34:1;54:6;61:1

exceeded (1)
23:2

Excellent (2)
66:6;68:1

Executive (7)
3:6;21:1;26:1,7;
32:1;39:8;51:2

exist (1)
47:6

exists (1)
32:1

exorbitant (1)
13:1

expanded (1)
43:1

expenditure (1)
23:7

expense (2)
18:2;32:1

expensive (1)
5:1

experience (3)
40:3;54:4;58:1

experiencing (1)
5:4

expert (2)
41:1,2

explain (4)
31:1;38:8;40:1;44:2

explained (2)
38:1;39:2

explaining (1)
51:5

extended (1)
23:1

Extra (1)
25:1

extremely (2)
24:2;52:1

F

faced (1)
25:1

facing (2)
43:2;57:8

fact (11)
17:1;18:2;19:2;27:1;
28:5;33:3;35:2;36:1;
38:2;40:1;57:4

factor (2)
17:1;25:8

fair (6)
13:1;23:1;25:1;50:1;
53:5,6

fallen (1)
24:2

falling (1)
50:2

familiar (1)
32:1

families (6)

18:1,1,2,3,6;53:1

family (4)
13:1;27:2;28:2;53:2

far (6)
21:1;25:1;32:9;35:1;
55:2;58:5

favor (3)
4:1;18:1;69:1

favorable (3)
27:1,2;28:7

fearful (1)
11:2

feasible (1)
5:7

February (1)
18:9

feces (1)
7:2

fed (1)
53:1

Federal (5)
33:2;43:1;53:1,1,2

feel (3)
29:5;42:1;62:7

feeling (2)
24:1;60:2

feels (2)
59:6;60:7

feet (2)
5:1;8:1

FERRARA (35)
2:2,2;3:1,3,3;4:6;6:2,
2,5;8:1,1,8;9:2;10:2;
11:2;13:2;14:1,1,2;
15:1,2;16:1,7;19:1,1;
21:1;30:7,7;65:2;66:2,
4;67:1;68:1;69:1,2

few (2)
10:1;25:1

figure (1)
5:6

fill (1)
13:2

final (1)
66:2

finance (1)
38:5

financial (6)
5:1,4;25:1,4;27:1;
57:7

financially (2)
53:8;55:1

financing (2)
37:2;61:5

find (3)
13:1;17:5;68:7

fine (5)
7:4;8:1;48:1,5;58:1

fined (1)
46:2

first (6)
4:5,5;13:9;21:1;
46:9;58:2

firsthand (1)
27:1
firstly (1)
26:1
fiscal (1)
33:1
five (4)
4:1;22:1;27:7;35:1
five-year (2)
38:1;44:9
fix (1)
61:1
flea (1)
47:3
floor (1)
7:1
flow (3)
34:1,2;59:1
Flushing (2)
26:1;38:1
follow (1)
26:1
following (1)
66:7
follows (1)
43:1
follow-up (1)
26:1
Food (3)
13:2;17:2;18:5
forbearance (2)
19:2;63:1
force (1)
47:1
Ford (1)
42:2
foreclose (1)
57:1
forestalled (1)
63:1
forever (1)
25:1
forgivable (2)
44:7;63:1
forgot (1)
65:1
form (1)
19:2
former (1)
22:6
forth (4)
19:2;20:6;42:1;64:3
forward (2)
56:1;67:1
FOUNTAIN (6)
8:1,8,9;46:6,6,8
four (12)
13:1;20:2;32:2,6,7;
33:1;34:5;38:1;39:3;
44:2;58:3,4
fourteen-day-rent (1)
22:8
frames (1)

22:1
framing (1)
63:2
frankly (1)
57:1
free (1)
29:5
friend (2)
41:1,1
friendly (1)
57:9
friends (1)
64:2
front (1)
8:2
fuel (1)
18:1
fulfilling (1)
16:2
funded (1)
43:8
funding (2)
43:1,4
further (7)
2:2;24:8;28:1,1,1;
29:2,6
future (2)
17:3;26:2

G

Garner (2)
48:2,2
Garrett (6)
2:1,1;52:7;58:1;69:1,
2
Gary (1)
52:7
gave (3)
10:8;55:4,4
gears (1)
65:1
general (3)
33:1,1;57:2
generate (1)
66:1
gentleman (2)
32:1;39:2
gentlemen (5)
2:3;21:5;40:2,2;68:1
gets (3)
15:2;48:1;50:1
Giavinco (5)
33:2;38:2;39:7;52:1;
59:3
Giovinco (2)
26:1;32:1
gist (1)
57:2
given (3)
27:2,2;48:2
gives (1)
34:7

giving (1)
53:1
glad (1)
26:1
global (1)
60:2
gloves (1)
62:2
God (3)
7:1;58:2;60:1
goes (3)
20:4;54:1;69:1
Good (34)
2:1,2;4:2,2;5:1;6:2,6,
7;7:1;8:1;12:3;14:2,2;
19:1;21:2;39:2;49:1,1,
1;51:1;52:2;53:1;54:1,
1,5,6;55:9;60:2;61:1;
66:1;68:1,2;69:2;70:1
government (2)
53:1,2
Governor (2)
12:7;13:8
Governor's (1)
3:4
Grant (1)
43:9
graph (4)
37:1,1;38:1,4
Gray (10)
2:1,1;3:2;29:1,9;
52:7;58:1,1,2;68:2
great (7)
13:1;25:1;39:1;41:1;
50:1;61:1;66:3
greatly (1)
28:2
grill (1)
9:6
growing (3)
5:1;18:1;50:2
guess (2)
26:1;34:1
guideline (4)
24:2;26:2;55:3,4
Guidelines (9)
2:4;3:8;17:3;19:5;
43:1;45:1,7;57:3;59:8
GUTTENTAG (12)
4:1;16:4,6;19:1;66:1,
1,9;67:2;68:1,2,8;69:9
guy (1)
41:1
guys (6)
14:2;15:4;49:1,1,1;
65:1

H

half (11)
25:5,6;30:2,2;31:1;
32:2,2,6,7;35:1;38:1
hall (2)

9:1,1
hallways (1)
8:2
hand (2)
56:2;67:8
hands (3)
30:1;49:1;67:2
handyman (1)
64:6
handymen (1)
64:8
hang (1)
9:2
hanging (2)
9:4;10:2
happen (5)
11:1;45:1,2;46:1;
48:9
happened (4)
21:3;38:1;39:7;59:2
happens (1)
20:4
happy (2)
42:1,1
hard (13)
6:1;19:2,2,2;20:1,1,
2,2,2,3;42:1;51:1;54:1
harder (3)
52:1,1;62:2
hardship (2)
5:5;19:5
hardships (1)
57:7
Harris (2)
10:2;11:2
Harris- (1)
2:1
HARRIS-MARCHESI (12)
2:1;11:1,1,5;41:1;
55:2;56:2;63:2;64:1,2;
65:2,5
hcrnygov/rgb/hearings (2)
69:1,1
HCR's (1)
69:1
head (4)
16:2;39:2;49:1;62:8
headed (1)
33:2
heading (1)
33:1
heads (1)
61:2
hear (14)
4:2;6:8;7:3;8:1;16:1,
1;33:1;36:3;37:1;42:6;
49:1,2;50:1;54:7
heard (4)
40:2;50:9;57:1;68:5
hearing (5)
2:3;3:1;16:3;42:1;
65:6
hearings (4)

3:1,9;67:2;69:1
heart (1)
13:1
heat (1)
46:1
heating (1)
18:1
held (2)
17:8;46:1
Hello (2)
16:5;62:1
help (9)
26:2;46:2,8;47:7;
52:2;53:1,2,2;62:1
helped (2)
41:1;63:8
helping (2)
9:1;24:2
helps (1)
40:1
Hempstead (22)
5:3;8:6;9:2;10:5;
14:1;15:1;19:1,8;20:1;
45:1,2,6;46:1;47:1,1;
48:2;49:3;55:2;56:2;
57:4;58:7,9
here's (1)
9:1
Hi (2)
8:1;56:1
hierarchy (1)
16:2
high (1)
37:1
higher (6)
17:1;32:2;43:1;52:2;
59:1;60:4
highest (2)
24:2;31:1
highly (2)
11:1;52:3
himself (1)
40:2
historically (1)
27:1
history (2)
16:1;37:1
hit (2)
18:1;51:1
hitting (1)
62:1
Hofstra (1)
62:2
Hold (2)
4:1;20:1
home (2)
19:1;24:2
homeless (6)
10:1;13:7;43:1,2,7,7
Homelessness (1)
18:8
homeliness (1)
16:1

homes (1)
  19:2
Honorable (3)
  5:2;47:1;49:5
hope (2)
  21:1;59:1
hopefully (3)
  24:1;48:6;62:1
hopelessness (1)
  16:1
hoping (1)
  57:6
horrible (1)
  10:2
hot (4)
  7:1,6,8,8
hotline (2)
  43:1,2
hours (1)
  46:1
house (2)
  62:2;63:3
household (1)
  17:9
households (1)
  43:1
houses (2)
  38:1,1
housing (12)
  17:8;21:2,2;26:1,1;
  27:1;28:2,2,9;29:4;
  50:2;58:5
huge (1)
  51:3
humor (1)
  63:5
husband (4)
  41:1,1;63:2;64:1

I

idea (1)
  55:9
identical (1)
  24:4
identify (1)
  31:4
ignore (1)
  45:1
illness (1)
  16:1
imagine (1)
  45:1
immaterial (1)
  59:1
impact (3)
  21:2;26:2;51:3
impacted (1)
  27:5
impacting (1)
  51:8
implore (1)
  19:4

important (7)
  26:5;42:1;49:2,2;
  56:5;64:2,2
impose (1)
  26:2
imposed (1)
  27:1
improvement (1)
  26:2
improvements (8)
  22:2,2;23:1;24:1,1,1;
  47:1;48:7
improving (1)
  28:8
inability (1)
  62:1
incentive (2)
  28:1;35:1
included (1)
  60:7
including (1)
  29:1
income (12)
  5:1;17:9;18:2,2;
  33:9;35:1;40:7;42:1;
  43:1,1,5;54:2
incomplete (1)
  42:1
incorporate (1)
  28:1
Incorporated (1)
  5:2
incorrect (1)
  40:1
increase (36)
  6:1;9:2,2;12:1;15:1;
  17:2;18:1,2;19:2,4;
  20:1,7;21:1;22:1,2;
  23:1,1,2,4,8;24:2;25:1,
  3,5,8;28:2;29:1,1,2,2;
  30:2,2;31:1;35:1;36:1;
  44:2
increased (8)
  20:1;23:1,1;25:2;
  29:1;30:3;40:4,6
increases (12)
  13:1;17:1;24:2;25:1;
  26:3;27:2,2,3;33:6;
  45:1,4;59:7
increasing (4)
  29:2;33:9;50:2;52:1
increasingly (1)
  5:1
incurring (2)
  53:6;57:1
indefinitely (1)
  29:5
indiscernible (15)
  7:2;16:8;24:9;31:2;
  35:8;40:1,1;45:1;47:2;
  49:7;56:1;57:1,1;62:2;
  65:2
individual (7)

  4:8;22:1,2;53:1,2;
  54:4,7
individuals (2)
  53:1,9
industrial (1)
  29:2
industry (2)
  35:6;63:2
inflation (1)
  50:2
information (16)
  13:2;17:4;36:1,6;
  39:5;41:1,1,2;42:7;
  44:1;67:1,2;68:1,2,7;
  69:1
informing (1)
  22:1
Injured (1)
  44:6
inquire (1)
  58:3
insane (1)
  58:4
inside (1)
  12:1
insight (1)
  26:1
instances (1)
  48:1
institutions (1)
  27:1
instructions (1)
  67:2
Insurance (2)
  29:2;35:9
intend (2)
  67:1,1
interest (25)
  33:1,1,2;34:1,1,1,2,2,
  2,8;35:2,4;36:1,1,6,8;
  37:1,1;38:1;40:1;44:9;
  50:2,2;59:1;60:3
interested (1)
  33:5
into (20)
  7:1;10:1,1;18:2;
  26:4;29:3;31:2;33:2;
  42:2;43:3;45:1,3;48:1;
  51:1;52:2;53:4;54:3;
  55:1;59:2;61:1
introduce (2)
  2:6,8
inventories (1)
  27:1
invest (5)
  33:1;36:2,2;59:2;
  60:2
investing (3)
  59:1,1;65:8
investment (6)
  24:1,1,1;28:8;39:1;
  60:1
investments (4)

  28:3;29:1;40:3,9
involved (2)
  26:4;40:6
Island (3)
  26:1;27:9;64:1
issue (4)
  42:2;45:2;47:1;59:2
issued (1)
  43:2
issues (12)
  10:2;12:1,1,1;17:2;
  32:1;36:1,1;38:9;39:1;
  47:1;62:1
items (1)
  21:2

J

Jamaica (1)
  45:1
James (10)
  2:2,2;3:2,3;4:5;13:2,
  2;48:2,2;65:2
Jeannetta (7)
  2:1,1;26:9;52:6;
  57:1;58:1,2
Jeannette (1)
  30:2
Jeanwood (2)
  6:2,7
job (8)
  20:2,6;37:5;42:1,1;
  50:1;61:1;66:1
jobs (11)
  6:1,1,1;15:1;17:1,2;
  36:1,2;61:1;64:5;65:7
Joe (2)
  47:2;48:1
join (1)
  19:1
joined (1)
  30:9
judge (2)
  48:1,5
June (3)
  29:2;65:2;66:5
junior (1)
  45:1
jurisdiction (1)
  54:1
jurisdictions (2)
  54:2,2

K

keep (10)
  3:5;8:9;15:1;21:8;
  24:1,1;35:1;42:1;57:1;
  65:6
keeping (1)
  40:7
keeps (1)
  42:1

kept (2)
  45:1;57:2
Kevin (2)
  43:2;44:1
kind (8)
  4:1;45:4;47:5;50:1;
  54:1;56:1,2;64:1
kinds (2)
  37:2;64:1
kitchen (3)
  7:1,1,9
Knoll (2)
  21:1;26:6
known (2)
  41:1,1

L

labor (1)
  25:2
ladies (3)
  2:2;21:5;68:1
lady (1)
  10:1
laid (1)
  53:7
landlord (15)
  7:5;11:1;15:1;30:1,
  1;33:1;36:2;48:7;53:1;
  54:2;56:5;59:1;60:2;
  61:2;63:1
landlords (39)
  13:4;14:1,1,1;18:1,1,
  2,2,2;30:1;34:2;37:6;
  39:1;42:2;43:2;44:1,1,
  2;45:6;46:1;47:1;49:1;
  50:1,1;52:1,1,2;53:2;
  54:1,1;60:1,1;61:2;
  62:1,1;63:1,1,8;65:1
landlord's (1)
  18:1
larger (1)
  61:1
largest (2)
  31:4;32:2
last (11)
  3:2;6:1,9;9:2;26:2;
  28:1;30:1;37:1;42:2,3;
  51:2
late (2)
  19:1;22:1
later (1)
  3:1
law (1)
  51:2
L-A-W (1)
  10:3
LAWHORNE (14)
  8:1,1,1,2;9:1,1;10:1,
  1,1,3,6,8;11:1,4
L-A-W-H-O-R-N-E (1)
  10:3
Laws (1)

3:8

lease (2)
25:5,6

leases (1)
3:1

least (5)
10:2;16:2;58:7;63:1;
64:1

led (1)
46:8

legal (4)
22:1,4;55:7,8

legislation (8)
21:2;26:1;29:3;42:1,
1;51:1,2;63:9

Legislator (1)
42:2

lender (2)
32:2;35:1

lenders (5)
27:1;28:2,2,6;35:1

lending (1)
28:2

length (1)
17:1

lengthened (1)
22:1

less (9)
23:1;37:1,3,3;44:1;
51:1;52:2;53:4;62:4

letter (10)
6:9;19:2;26:1;36:4;
38:6;39:1,2;41:1;51:2;
59:4

letting (1)
37:6

level (5)
16:1;23:1;36:7;53:1,
1

levels (1)
26:2

Lido (2)
21:1;26:7

lien (1)
57:1

life (10)
5:1,2;20:1;23:2,2,2;
24:1,2,5;60:1

light (4)
12:2;17:1;28:7;47:1

lights (1)
7:1

liked (1)
17:6

limit (1)
29:2

limitations (5)
23:1;26:2,2,2;27:1

limits (1)
22:2

Linda (1)
18:4

line (2)

24:7;57:9

link (4)
66:1,1;67:2;69:1

links (1)
69:1

list (1)
64:1

listed (2)
67:2;68:3

listen (2)
39:3;62:2

listening (1)
48:8

little (12)
12:1;35:2;46:2;50:1;
57:1,5;58:1;59:1,1;
60:4;63:5;65:1

live (11)
8:2;9:1,1;12:4,5,9;
20:1;38:4,5;39:4;42:1

living (4)
13:1;17:9;24:1;38:5

loan (1)
67:5

loans (13)
35:7;38:1,1,9;44:1,1,
3,6,7,8,9;63:1;67:3

lobby (1)
9:1

local (3)
10:5;17:2;35:1

LOFTON (3)
14:2,2,2

log (1)
67:1

logical (1)
33:2

long (12)
7:1,9;16:1;17:2;18:1,
7;26:1;27:8;42:5;54:9;
55:4;64:1

longer (4)
22:1;27:1;28:1,4

look (10)
31:2;38:1,4;42:1,1;
46:2;50:2;55:1;60:2;
62:1

looked (1)
45:3

looking (13)
14:2;15:1;28:2;53:1,
2;61:2,2,2,2,2,3,4;68:8

looks (1)
43:2

lose (1)
17:2

losing (6)
6:1;15:1;36:1;37:5;
65:2,7

loss-of-business (1)
18:2

lost (7)
12:2,2;13:5;36:2;

55:1;61:1;64:5

lot (26)
6:1;7:1,2;8:2;12:1,2;
39:1,1,1,1;40:2;42:1,6;
45:2,9;49:3;55:1,1;
56:2;57:7,8;62:2,4;
64:7;65:1;66:2

low (9)
29:2;35:2,2;40:2;
50:2,2,2;54:2;57:1

low- (2)
44:1,1

lower (8)
33:2;34:2,2;39:1;
50:2;55:4;59:1;60:4

lowered (1)
26:2

lowering (1)
5:8

lowest (7)
17:2;35:2;36:7;37:1,
2,2;40:1

lucky (1)
62:7

lumped (1)
49:1

M

Madison (1)
8:4

Mahoney (13)
2:1,1;3:2;21:1,1,1;
26:8;50:1,5,6,8;52:1,5

MAI (2)
31:1;32:1

maintain (1)
24:2

maintaining (1)
60:5

maintenance (2)
36:1;37:2

major (3)
38:6;58:2,7

making (5)
13:1;38:9;48:7,8;
59:2

man (1)
9:1

management (3)
10:1,8;38:1

manager (3)
10:1;11:2,6

managing (1)
52:1

manner (1)
17:4

Manor (1)
20:1

many (24)
5:1;7:2;9:4;11:7;
15:1;17:1,1;28:1,2;
33:4,8,8;34:2;36:9,9;

37:2,2;42:7,8;48:1;
50:1,2;52:1;60:2

Marchesi (5)
2:1;12:2;41:9;42:2;
62:1

MARCHESI-HARRIS (7)
45:1,5;54:1,2,2;55:1,
2

margins (1)
61:2

market (4)
25:1,1;27:1,5

marketplace (2)
60:1,1

MARTIN (16)
2:1;18:4;31:1,1;
33:1;37:1,2;40:1;50:1;
51:1;59:5;60:6;62:1,1,
1,2

Martin's (3)
31:1;50:1;62:2

Marty (3)
2:1;40:2;41:1

Mary (1)
18:5

material (1)
31:2

matter (3)
7:1,1,2

matters (2)
22:1;28:1

maximum (2)
23:2,3

may (19)
6:8;8:1,2,2;9:2;10:1;
11:1;17:1,2;18:1,1;
19:1;29:2;40:5;43:1;
51:1;55:8;61:1;63:1

maybe (8)
5:1;38:1;45:1,1;
46:3;57:1,6;64:6

Mayor (20)
4:1,2,6,7;5:1,2,2,2;
8:1;46:5;47:1,1,2;48:1,
1,1,2;49:1,5;56:2

MCI (2)
23:1;24:6

MCIs (5)
22:2;23:1;24:2;33:8;
59:2

mean (8)
45:1,2;51:2;54:1;
55:9;61:2;65:1,9

meaningful (1)
25:7

means (4)
30:2,2,2;31:7

median (1)
43:1

medias (1)
2:5

meet (1)
16:2

meeting (9)
3:2;51:2;65:1,2,2;
66:2,4;67:1;68:2

Meetings (2)
3:8;17:3

MELKONIAN (25)
2:1,1;31:1,1,2;33:1,
1;34:1,1,1;35:2,2;36:5,
9;37:1,1;38:1;39:9;
40:1,1,1,1;62:2;63:3,7

member (8)
2:1,1,1,1,1,1,1,2;62:1

members (5)
2:8;3:1;21:2;24:6;
62:1

mention (1)
56:1

mentioned (4)
15:4;52:1;55:1;63:1

mentor (1)
41:1

messed (1)
7:1

met (1)
38:2

methodology (1)
27:2

metropolitan (1)
26:1

mic (1)
6:2

MICHAEL (10)
2:2;4:1,1;16:3;61:3;
65:2;66:1;68:1;69:1,9

middle (2)
15:7;53:2

might (1)
11:1

Mike (2)
2:2;63:7

mill (1)
58:1

MILLER (107)
2:2,2,2;3:1,2;4:1,2,3,
7;5:2;6:1,2,4,6,8;7:1,3;
8:1,1,1,1,2,5,7;9:1,2,9;
10:1,2,4,7;11:2;12:1;
13:2;14:1,1,2,7;15:1,2;
16:1,1;19:7;21:1,1,2,7;
26:8;29:8;30:1,5;31:1;
40:1,1,2;41:1,3,9;42:2;
44:2;46:3;47:1;48:1,1,
2;49:2,2,7;50:3,6,9;
52:5;54:1,2,2;55:1,6;
56:9;57:1,2,2;58:1;
61:1;62:1,1;63:1,2;
65:1;66:1,1,1,2,3,6;
67:1,1,8;68:1,1,1,2;
69:1,1,1,2,2,3,7

million (5)
30:1,1;34:4,6,7

mind (1)
8:1

Mine (1)
20:2
Mineola (1)
43:1
minutes (7)
3:2,2;4:1,9;10:1;
42:2;43:3
misconception (1)
63:2
miss (1)
67:1
missed (1)
69:2
missing (2)
30:1;43:2
mistaken (1)
21:1
mitigate (2)
3:5;10:2
mixed (1)
29:1
moderate-income (2)
44:1,1
modest (1)
27:2
modifications (1)
32:1
Monday (1)
9:5
money (19)
12:2,2;13:1,5;22:1;
33:1,1,7;35:1,1;36:2,2;
52:2;53:1,4;54:1,3;
61:8,9
month (5)
18:1,1;23:4;25:1;
47:5
monthly (1)
5:7
months (6)
20:2;25:1;26:2;28:1,
1;34:2
moratorium (1)
13:9
more (25)
5:1;13:7;17:2;18:1;
19:5;22:1,1;25:1,1;
26:3;27:1,2;28:4,7,8;
37:1;43:1;52:1;55:1;
56:3;57:9;58:1;59:8;
68:2,5
morning (1)
7:1
mortgage (6)
34:2;36:1,6;37:1,1;
63:1
most (6)
16:1,2;24:3;26:5;
47:7;64:2
Motion (6)
3:2,2;4:3;66:2;68:2;
69:1
move (6)

21:4,4;30:1;41:3;
54:1;67:1
moved (1)
45:1
Mrs (5)
12:1;16:1;19:7;42:2;
62:1
much (25)
3:1;4:3;6:1,2;8:5;
11:2;13:2;15:1;21:1;
22:2;23:5;29:8;30:5;
33:2;34:2;35:1,2;60:3;
61:1;63:9;66:2;68:1;
69:1,3,8
multi- (1)
28:2
multi-families (1)
40:4
multi-family (7)
32:2;33:1,5;35:1;
37:1;38:1,1
multiple (1)
27:2
must (3)
16:1;19:2;64:1
muted (13)
3:1,2;4:1;16:3,4;
30:1;31:1;44:1;49:8;
50:6;58:2;63:1;65:1
myself (5)
20:3,9;28:2;38:4;
47:2

N

name (6)
2:2;5:2;7:2;9:2;12:4;
48:2
names (1)
15:2
Nassau (8)
2:4;3:8;17:1,2;29:1;
42:2;43:2;68:3
nassaucountynygov (1)
44:1
Nassau's (1)
16:2
national (1)
17:1
Nationally (1)
16:1
nature (1)
12:1
near (1)
23:1
necessarily (1)
55:9
necessary (1)
48:6
necessity (1)
5:2
need (22)
4:1;5:5,8;9:1,1;12:7;

16:2,2;26:1;31:5;37:7;
41:1;44:8;45:2;51:1;
52:2;56:7;57:1;58:1;
61:9;63:4;64:8
needs (5)
13:4;16:2,2,2;45:3
negative (2)
18:1;52:2
negatively (1)
21:2
neighborhoods (1)
47:9
net (2)
59:1,7
New (28)
3:5;17:1,1,2;22:2,4;
25:2,9;26:1,1;27:1,3,7;
32:1,1,2;36:2;38:1,2,7;
39:1;43:1,2;48:2;53:1;
61:1,6;63:9
Next (6)
14:2;20:2;28:1;65:2;
67:1;69:4
night (5)
7:1;9:2;15:7;65:2;
70:1
nobody (2)
8:1;12:2
nonetheless (1)
57:3
nonpayment (1)
22:2
nonprofits (1)
44:2
nor (2)
33:1;57:2
normal (1)
25:2
note (2)
3:1;4:7
notes (1)
47:2
not-for-profits (1)
44:4
notice (4)
11:1,1;19:7;22:1
notices (1)
22:1
notion (1)
63:8
number (9)
24:5;36:2;37:2,3;
43:2;48:1;49:1;51:1;
67:1
numbers (4)
18:1,1;43:1;57:1
nursing (1)
19:1

O

Oaks (1)
20:1

obey (1)
45:7
obvious (2)
5:4;36:2
obviously (4)
51:1,1,8;53:9
occurring (2)
11:1;31:2
OCD (1)
43:2
Oceanside (1)
18:1
October (2)
3:1;24:2
Off (8)
6:2;10:2;15:2;18:2;
19:1;53:7;62:5;69:1
offer (1)
42:2
Office (8)
3:1;43:1,1,4;45:1,1,
2;46:5
often (1)
23:2
oftentimes (1)
25:1
old (3)
41:1,1,2
once (6)
25:8;46:9;48:1;51:2;
53:2;68:1
one (32)
6:1;7:1,2,2;9:3;16:1,
2;20:1,2;25:1,4;26:1;
30:2,2;31:1;35:3;37:1,
2;41:2;43:1;44:2;45:8;
54:1,1;55:2,3,3;59:3;
61:1;63:2;64:1;68:5
ones (1)
46:1
one's (1)
16:2
one-year (3)
24:2;25:1,5
only (17)
5:1;6:1,1;18:7;20:2,
9,9;23:1;32:1;34:2;
36:1;39:2,8;51:2;52:1;
55:2;60:2
onto (1)
17:6
Open (1)
3:7
operating (1)
29:1
operations (1)
51:2
opinion (1)
32:2
opinions (1)
52:2
opportunity (3)
12:2;52:2;53:4

opposed (1)
43:1
optimistic (2)
57:1,6
opting (1)
18:2
option (2)
18:2;54:1
Order (3)
3:6;16:2;29:2
organization (1)
4:9
others (1)
50:1
out (45)
5:6;7:1;8:2;9:2;10:9;
12:1;13:1,1,2,2,6;14:5;
17:1;20:2,2;21:2,4,4;
24:2;29:6;33:1,7;35:1;
36:2;42:2;43:9;45:1,1;
46:2;47:7;48:1;52:7;
53:1;55:2;57:2;59:1;
61:1,8;63:1,7;64:1;
65:9;67:1,3;68:1
outline (2)
56:1,1
over (17)
2:2;3:2;7:1;13:9;
15:1;16:2;23:9;33:8;
34:2;44:8;47:4;54:1;
55:1;59:1;61:2;62:8;
67:1
overall (2)
27:1;28:2
owed (1)
22:2
own (2)
23:2;38:4
owner (3)
2:1;25:1;48:2
owners (13)
2:1;5:6;22:1;23:2;
24:2,7;25:1,2,4;28:2,7;
44:1;51:2
owner's (2)
22:2;24:1
owns (1)
45:8

P

Padyk (2)
29:1;50:1
page (1)
37:1
paid (2)
44:8;48:6
painters (2)
37:3;61:1
painting (2)
37:2;64:1
pair (1)
62:2

pandemic (9)
5:1;12:2;13:1,5;
17:1;18:1;25:1;51:1,8
pantry (2)
17:2;18:5
Pardon (1)
48:1
Park (2)
61:2,5
parking (1)
7:1
part (4)
7:1;44:8;48:4;63:1
partial (1)
5:1
partially (1)
52:1
particular (15)
28:2;31:2;32:1,1;
33:1;36:1,2;37:4,6;
38:2,2,6,7;39:1;45:8
particularly (6)
11:1;28:1;38:1;42:5;
45:6;67:2
parties (1)
8:2
party (1)
9:1
pass (3)
17:6;46:4;55:2
passed (3)
26:1;51:1,3
Past (5)
24:2;27:1,2;34:2;
38:2
Pataki (1)
42:1
pay (10)
13:1;33:1;36:1;43:6;
45:2;52:1,1;57:1;58:1;
67:4
Paycheck (1)
44:5
paying (6)
5:1;13:1,1;47:4,4;
52:1
payments (1)
63:1
payroll (2)
25:2;37:7
pays (1)
59:1
people (59)
6:1,1,1,1;8:2;9:3,4,6;
10:2;11:9;12:2;13:1,1,
1,7;14:2;15:1;17:1,2,6;
18:1,3;19:2;21:2,4;
26:1;32:2;35:1;36:1,2;
37:4,4;42:1;46:1,1,2;
47:4,7,8,8;52:1,1;53:7;
54:2;55:1,1;58:5;60:1;
63:2;64:5,6,7,8;65:1,2,
6,8;67:1,1

people's (2)
16:2;61:2
per (3)
23:4;25:1;53:2
percent (48)
17:1,2,2,9;18:1;20:2,
2;23:1,2;24:2;25:1,5;
28:1;29:1,2,2,2;30:2,2,
2,2,3;31:1,1,2,7,8;32:1,
1,2,3,6,7,8;33:3;34:3,5,
7;35:1,2;37:2;43:1,1;
44:2;50:1;57:1;58:4,4
percentage (2)
32:2,8
perfect (3)
16:1;61:1;66:3
period (5)
17:2;23:1,9;51:1;
63:1
periods (1)
22:1
permanent (1)
23:8
permanently (1)
17:2
permitted (1)
23:1
person (4)
38:6;40:2;49:3;55:2
personal (1)
41:1
personally (1)
47:2
person's (2)
16:2;49:1
petition (1)
11:1
petitions (2)
12:1;22:1
phone (3)
48:1;49:1;67:1
phonetic (5)
8:8;18:4;47:2;50:1,1
picked (1)
26:1
picking (1)
64:7
picture (6)
9:1,6,8;10:1;59:1;
60:8
pinnacle (1)
28:5
pipes (1)
12:1
place (5)
8:1;24:2;29:3;47:5;
66:4
placed (1)
23:1
places (3)
12:1;45:9;64:9
placing (1)
22:1

plane (1)
13:4
playing (1)
64:1
please (16)
2:2,9;3:1;4:1,2;5:1;
14:4;15:1;16:1,2;26:2,
9;29:5;56:1;62:1;63:1
pockets (1)
24:8
point (17)
11:1;35:3;37:1,8;
41:1;48:1;59:1,2;60:2;
61:1,1;62:1;63:1,7;
65:1,3,4
points (4)
30:2;32:2;51:1;56:1
police (5)
11:1,8;12:1;45:2,2
policy (2)
29:2;33:2
poor (1)
12:2
position (1)
53:2
positive (1)
18:1
post (2)
31:7;39:1
posted (5)
3:1;43:1;44:1;68:1;
69:1
post-regulations (2)
59:2,2
potential (4)
32:1,1;60:1;61:1
PPP (3)
44:6;67:5,6
practice (1)
27:1
praying (1)
6:1
precise (1)
64:2
premium (2)
29:2;30:3
preparing (1)
18:2
preschool (1)
17:1
present (1)
24:2
presentation (2)
65:2;66:2
president (4)
26:1;32:1,1;39:8
pretty (2)
35:2;49:2
prevalent (1)
27:1
Prevention (3)
43:1,2,8
prices (2)

13:1;50:2
pride (1)
24:1
Prior (4)
22:8;23:6;36:2;37:5
prioritize (1)
44:1
probably (8)
34:2;35:1;51:3,6;
53:1;57:1,9;63:2
problem (8)
6:1;15:9;31:5;45:5;
49:1;56:1,1;57:2
problems (5)
8:2;38:8;39:1;47:2;
63:1
process (1)
22:1
produce (4)
31:3;39:1,2,2
profit (1)
61:2
program (4)
18:2;43:8,9;44:5
prominent (3)
31:2,3;60:9
properly (1)
49:2
properties (14)
27:1,1,2,2,6;28:3,4,6;
29:2;38:4;44:1;51:1;
67:4,7
property (8)
10:1;11:1,6;28:1,7;
34:1;52:1;57:1
prosecutor (1)
58:6
protect (2)
60:1;62:7
Protection (4)
21:2;25:2;44:5;50:2
protracted (1)
22:5
prove (1)
39:5
provide (5)
16:2;18:6;25:2,2;
54:3
provides (2)
16:2;44:1
providing (1)
26:5
proving (1)
9:1
proximity (1)
12:6
psyche (1)
60:1
public (11)
2:1,1,1,1,2,3;3:1,1,9;
62:1,1
Publics (1)
3:8

punished (2)
18:2;49:1
pursuant (1)
3:6
push (2)
56:1;57:1
put (18)
13:1;19:2,2;20:6;
21:2;29:3;36:2;42:1,4;
48:2,5;49:1;52:2;53:4;
54:2;59:3;61:1,9
putting (4)
11:1;32:1;50:1;59:2

Q

qualify (2)
43:1,1
quality (6)
5:2;20:1;21:2;24:1;
25:2;28:9
quarter (2)
32:5;35:2
quarters (1)
37:2
quick (3)
24:1;61:2;68:2
quite (6)
20:1;31:3,3;37:2;
39:1;57:1

R

raincheck (1)
65:1
raise (2)
62:2;63:4
raised (5)
7:2;35:2;39:2;42:2;
47:1
raped (1)
7:2
rate (22)
5:2;29:1,1,2;30:2;
32:4;34:1,1,2,3,5;37:1,
2,2,2;39:1,1,2,2;51:1;
59:1;60:4
rates (34)
17:2;18:8;27:3;32:2,
2,6;33:1,1,2,2,2;34:2,2,
8,9;35:1,2,2,4;36:1,8;
37:1,1;38:1,1,1,2,2;
40:1,3,5;50:2,2;54:1
Rather (3)
24:1;32:2;56:4
rats (2)
47:1,2
raw (1)
41:2
reach (2)
29:6;56:2
reached (1)
42:2

read (5)
6:1;42:2;43:2;51:2;
69:1
reading (1)
26:1
ready (2)
7:7;25:9
real (2)
26:1;68:2
realize (1)
25:7
really (16)
12:2;33:6;36:1;40:8;
46:1,1;50:1;51:6;52:2;
54:1,1;56:1,2;59:1,1,4
reason (1)
33:4
reasonable (5)
5:7;20:8;50:2;51:1,1
reasons (6)
18:1,1;19:4;33:1;
36:2;61:1
recall (1)
42:2
receive (1)
18:1
received (5)
14:8;36:6;37:1;43:1;
55:1
receiving (1)
55:1
recent (8)
16:1;21:2;25:1;28:1,
1;29:1;36:1;37:1
recently (3)
19:2;31:2;37:1
recognize (1)
33:8
recommend (2)
11:1;47:1
RECORDING] (2)
2:1;70:2
records (2)
10:4;12:1
recoup (3)
28:8;40:8;59:2
recourse (1)
18:2
reduce (2)
5:6;29:2
reduced (1)
5:2
reducing (1)
52:1
reduction (2)
31:1;34:7
reductions (3)
28:1,1,2
reeling (1)
18:8
refinance (1)
34:2
refinancing (2)

35:1;61:8
reflected (1)
27:2
regarding (4)
26:2;29:3;56:2;69:1
regardless (2)
22:2;23:5
regions (1)
27:9
regular (1)
43:1
regularly (1)
45:1
regulated (8)
23:1;25:1;27:1,1,2,6;
28:2;55:1
regulation (5)
31:8;36:2;39:1;47:1;
61:1
regulations (4)
26:2;27:4;38:1;59:3
regulatory (4)
26:2;27:1;29:4;56:1
reimbursements (1)
26:2
related (2)
34:1,1
relationship (1)
41:1
relevant (2)
2:2;57:2
remain (1)
34:2
remained (1)
24:1
remaining (1)
55:1
Remember (2)
54:2;66:2
reminders (1)
66:1
remove (1)
11:9
renewal (1)
24:2
renewals (1)
25:2
renewed (1)
29:2
Rent (50)
2:4;3:1,1,8;5:1,1,6;
6:1;7:2;9:1,2,2,2;12:1,
2;13:1,1,1,2,6;15:1;
16:2;17:3;18:1;19:2,5;
20:2,4,7;22:1,2,2,9;
23:4;25:1,2,8;26:2,2;
27:1,1,2,2,6;28:6;36:1;
42:8;43:6;45:2,7
rent- (4)
27:1,9;55:1;61:6
rental (4)
27:1;28:1;67:4,7
rent-regulated (3)

26:1;28:3;55:1
rents (13)
5:9,9;20:1;21:3;22:1,
2,6;25:1;52:1,1,1,1,2
rent-stabilized (3)
64:1,2,2
rep (1)
62:1
repealing (3)
22:2;25:1,3
repeat (1)
40:2
repeating (1)
40:2
replaced (1)
22:7
replacing (2)
23:2;24:1
report (6)
37:1;40:1,1;41:1,2;
47:2
reported (3)
10:4;18:4,9
reporting (1)
18:2
reports (1)
36:2
represent (3)
12:2;41:5;62:1
representatives (3)
30:1,1,1
representing (1)
4:9
request (3)
5:2;19:2;20:1
requested (1)
49:1
requesting (2)
4:1;19:1
required (3)
22:1,1,9
requirement (1)
48:5
requirements (1)
47:2
research (1)
51:2
Reserve (2)
33:2;53:1
residences (1)
64:1
residential (1)
44:1
residents (6)
5:2;20:9;24:1,2;
25:2;43:1
resides (1)
11:3
residing (1)
24:1
resist (1)
62:1
respect (3)

4:1,1;67:2
respond (4)
13:2;33:1,2;62:1
response (1)
3:4
responsibility (2)
48:1,4
responsible (1)
39:2
rest (2)
9:3;55:5
restrictions (1)
23:1
result (6)
22:1;24:1;28:2;56:1,
1;57:6
resulted (2)
23:7;28:1
resulting (1)
28:1
results (1)
23:3
return (3)
24:1,1;39:1
returns (1)
40:3
revenue (2)
57:1,1
ridiculine (1)
7:2
right (31)
4:4;5:1;8:1;11:2;
13:2;16:8;20:2;35:1;
38:1;40:1;41:3,7;49:1,
2;52:1;54:2;55:1,2;
57:1;58:1;63:2,2,6;
64:2;65:1;66:2;68:1,1,
8;69:2,2
risen (1)
36:1
rising (1)
18:1
risks (2)
39:2;40:6
roaches (2)
12:1;47:1
road (1)
18:1
Robert (7)
41:3;52:6,8;61:1;
62:3;67:2,8
Robert's (1)
16:9
Roche (1)
50:1
Rockland (1)
27:8
rodents (1)
47:1
roof (5)
16:2;36:2;61:1,2;
62:7
roofers (4)

37:1,1;61:1;63:2
run (6)
7:1,9;15:1,3,9;43:9
running (2)
12:1;46:1
rusty (1)
12:1
Ryan (14)
4:1,2,6,7;5:1,2,2,2;
47:2;48:1,1,2,2;56:2
Rychlowski (16)
15:2;16:1,1,1,1,5,8;
19:7;41:4,7;52:9;61:2;
62:4,7;67:9;68:5

S

sad (2)
50:2,2
safe (7)
3:5;9:1,1;21:8;24:1;
49:6;69:5
safety (1)
11:2
salarycom (1)
17:1
sales (4)
33:3;39:1;51:6;60:3
Samantha (1)
46:6
same (12)
8:1;13:4;17:2;23:6;
24:1;27:2;30:2;34:4;
39:1;49:2;50:1;62:1
save (2)
13:1;19:2
savings (3)
35:6,6;60:1
saw (1)
47:2
saying (12)
4:1;20:1,7,8;34:1;
40:1,1;41:1;44:2;57:2;
61:1;64:1
SBA (2)
44:4,6
scale (1)
61:1
scaled (1)
27:2
scenario (2)
32:9;38:2
schedule (4)
23:2,2;24:2,4
scheduled (1)
65:2
school (1)
17:1
second (7)
2:3;3:2;4:1;20:6;
51:1;68:2,2
seconded (3)
68:2;69:1,2

section (1)
3:1
securities (1)
35:8
security (4)
5:1;9:1,1;16:2
seeing (2)
26:1;41:2
seek (1)
20:2
seem (1)
33:2
seems (1)
5:1
sees (1)
48:6
send (18)
13:2;22:1,9;39:2;
45:1;47:2;48:2,2,2;
64:9;66:1,1;67:1,2;
68:1,2,9;69:1
sending (1)
14:5
senior (1)
32:1
seniors (1)
55:1
sense (3)
16:2;24:1;63:5
sent (6)
6:9;8:1;17:3;19:2;
31:2;46:2
September (2)
3:1;29:2
serious (1)
40:1
seriously (1)
41:1
serve (2)
26:1;44:1
served (2)
18:1,4
service (3)
15:4;22:1;26:5
serving (1)
22:8
Sessions (6)
6:2,3,4,6,7,9
settlement (2)
56:2,2
seven (2)
28:1;32:1
seven-eighths (1)
38:1
Seven-year (1)
38:1
several (4)
2:5;21:2;34:2;38:2
severely (1)
22:2
sewage (1)
47:1
sewer (1)

7:2
shaking (1)
49:1
share (1)
13:1
shed (1)
47:1
Shelly (2)
21:1;26:6
shift (1)
65:1
shifted (1)
28:5
Shivers (6)
11:2;12:3,4;14:1,5,8
shoes (2)
62:1,1
shopping (1)
10:1
short (1)
24:2
shortfall (1)
57:1
show (5)
39:1,6;48:2;60:1;
64:1
shower (1)
7:7
shows (2)
30:2;37:1
shutdown (1)
17:1
sic (3)
7:1,2;14:4
side (4)
18:1,1;50:1;56:6
sides (3)
50:1;53:2,2
signal (1)
57:1
signed (1)
21:1
significant (4)
21:2;25:1;27:9;28:1
signing (1)
67:2
Simone (2)
47:2;48:1
simplify (1)
50:1
simplistic (1)
37:8
sink (4)
7:1,1,7,9
sinks (1)
7:1
situation (4)
28:1;31:9;52:1,1
situations (1)
36:1
six (4)
8:1;13:1;24:2;29:2
size (2)

11:7;23:1
slap (1)
58:1
sleep (2)
10:1,2
sleeping (2)
8:2;9:1
Slope (2)
61:2,5
slower-than- (1)
25:2
small (7)
44:1,1,2,3,4,4;63:1
smart (1)
39:1
smoke (1)
9:2
smoking (1)
9:1
Solutions (1)
43:9
solve (1)
52:1
somebody (6)
11:2;30:1;43:1;46:1;
48:1;58:1
someone (7)
31:2;39:6;44:2;46:5;
53:2;67:1,6
sometimes (2)
7:1,9
somewhere (2)
15:7;64:2
soon (1)
62:2
sorry (9)
10:1;19:1;33:1;37:1;
46:2;57:2;65:1;66:9;
69:2
sort (4)
11:2;42:1;45:1;64:1
souls (1)
16:2
sounded (1)
58:4
speak (13)
8:1;17:7;30:9;44:1;
46:6;47:1;67:1,1;68:1,
1,1,2,7
SPEAKER (28)
3:1,2,2,2;4:1,1,2,2,
6;13:2;14:1,1,2;15:2,2;
49:1,6,8;55:1,1,7,8;
56:1;66:8;69:2,5;70:1
speakers (3)
4:8;21:1;30:8
speaking (1)
16:1
specific (1)
47:2
specifically (1)
51:4
spell (1)

10:2
spend (1)
22:1
spending (1)
5:7
spent (1)
23:6
spirited (1)
68:2
spoken (3)
17:1,7;65:1
spread (1)
3:6
St (1)
18:5
stabbing (1)
9:3
Stability (2)
21:2;50:2
stabilized (5)
33:5;40:4;42:9;45:2;
61:7
stabilized-apartment (1)
39:1
stable (1)
28:5
staff (1)
17:1
staggering (2)
17:1;18:2
stagnate (1)
29:5
standard (1)
38:1
standpoint (3)
27:1;32:8;62:9
start (4)
2:8;30:1,1;62:5
started (3)
20:2;30:1;46:2
starting (1)
28:6
State (3)
26:1;43:2;53:1
stated (1)
36:2
statement (2)
2:7;29:1
statements (3)
2:2;21:1;30:8
stating (1)
32:1
statistics (1)
39:4
status (1)
26:2
stay (6)
20:1,1,2,6;49:6;69:5
Stein (28)
2:1,1;30:2;31:2;
32:4;33:1,2;35:3;36:1,
3,8;37:1,2;38:3;39:1;
40:1,1,2,2;41:2;58:2;

62:1,2,3,6,9;63:5;65:1
stemming (1)
17:2
steps (2)
8:2;10:2
Steve (1)
29:1
sticking (1)
47:1
still (8)
12:1;15:1;42:8;43:1;
45:1;46:1;47:1;67:3
stimulus (4)
53:1;55:1,2,2
stock (6)
21:2;26:1;28:2,2,9;
29:4
stole (1)
58:2
stories (1)
54:7
story (1)
41:2
streaming (2)
2:5;69:1
Street (8)
8:2,3;9:2;14:1,1;
35:7;43:1;48:2
stressed (1)
55:1
struggle (1)
18:8
struggling (1)
18:6
student (1)
39:7
stuff (2)
46:1;65:4
subjective (1)
52:1
submitting (1)
29:1
suffer (1)
58:2
suffering (1)
60:1
suffocation (1)
23:1
suggesting (1)
33:2
suggestion (1)
56:1
super (3)
15:6,6,8
superintendents (1)
15:5
supplies (1)
25:2
support (1)
29:1
supposed (5)
11:5,6;15:2;42:1;
49:1

supposition (1)
56:4
suppositions (1)
56:8
sure (8)
20:1;47:1;48:8;51:2;
58:1;62:1;66:1;67:5
survey (2)
37:1;40:1
surveys (2)
13:2;14:5
survive (2)
16:2;18:8
suspension (1)
3:7
system (1)
22:5

T

talk (5)
31:1;34:9;38:1;49:1;
59:5
talked (1)
46:1
talking (19)
18:3,3;31:1;33:2;
35:7,8,9,9;36:4,5;39:2,
2;50:1;59:1;60:1,9;
61:2;63:2;65:5
talks (1)
59:6
targeted (1)
44:1
taught (1)
59:9
tax (2)
18:1;29:1
taxes (1)
18:2
teach (1)
59:9
teaching (1)
17:1
tedious (1)
22:5
teleconference (1)
3:1
temporary (6)
23:2,2,3;32:1;59:1;
60:1
ten (6)
10:1;25:1,1;28:1;
32:1,1
tenancy (1)
25:9
tenant (11)
2:1;12:8;21:2;30:1;
43:1;50:2;56:5;58:1;
60:2;62:1;68:6
tenants (27)
5:1,4,8;16:1;18:2;
19:2;22:1,2;24:1,1,1,1,

6;36:1;41:6;42:2;43:5;
44:1;47:1,2;49:2;51:2;
52:1;54:1;61:2;62:2;
67:1
term (1)
44:9
terms (9)
30:2;31:1,2;35:2;
40:6;42:2;51:5;53:1;
59:2
Terrace (4)
12:4,9;13:2;14:6
terrible (1)
50:1
testified (1)
12:5
testifying (1)
7:5
testimony (1)
4:5
Thanks (1)
57:2
Thern (3)
11:2;12:3,4
thinking (2)
36:1;40:2
third-party (2)
28:1,1
thirteen (1)
24:2
though (4)
34:1;35:1;40:4;64:2
thought (1)
34:1
thoughts (1)
59:4
three (18)
4:8;28:1;32:2,5,6;
34:3;35:1,1,2,2;37:2;
38:1,1,1,1;39:3;53:2;
55:2
three- (1)
37:2
three-day-rent (1)
22:7
three-quarters (6)
32:7;33:1;35:1;37:2;
38:1,1
thrift (1)
35:6
thrive (1)
53:2
throughout (1)
56:1
timely (1)
17:4
times (5)
6:1;7:2;16:1;25:1;
53:2
tired (2)
14:2;15:1
today (7)
8:1;12:8;19:1,2;38:1,

1;65:1
today's (2)
59:1;63:6
together (3)
19:1;33:9;46:1
told (4)
6:1;28:1;58:1;65:1
tonight (4)
2:5;17:7;42:2;54:6
took (2)
10:1;40:1
top (2)
39:1;51:7
topic (1)
51:2
Totally (1)
50:3
touched (1)
52:9
tough (1)
53:8
Towers (3)
21:1;26:7;51:2
Town (2)
20:1;58:7
towns (1)
58:8
tracks (1)
44:1
trading (1)
32:5
transcribed (1)
3:1
transcript (1)
3:1
transcriptions (1)
69:1
translate (1)
31:2
translates (1)
33:2
treated (1)
49:2
treating (1)
54:1
treatment (1)
27:2
trend (1)
28:1
tried (7)
10:8;46:1,1,1,2;54:2,
2
trouble (1)
52:1
true (4)
51:7;64:1;65:1,8
truth (1)
24:8
truthfully (1)
20:1
try (4)
10:2;11:9,9;46:8
trying (4)

10:1;13:1;17:5;40:7
Tuesday (3)
10:1;65:2;69:7
tune (1)
26:3
turn (3)
2:2;3:1;20:5
Turner (5)
15:1;19:1,1;21:7;
44:2
twice (4)
20:2,2;44:2;53:2
Twin (1)
20:1
two (18)
14:1;20:2,2;23:2;
24:2;25:6;29:1;37:2,2,
3;44:2;54:1;55:2,3;
56:1;61:1;62:2;67:2
two-bedroom (1)
47:5
two-year (1)
25:6
type (2)
10:2;48:8
types (1)
28:2
typically (1)
17:8

U

ultimately (1)
57:1
umbrella (1)
30:1
unable (2)
43:6;52:1
uncertainty (2)
5:1;16:1
unconscionable (1)
45:2
under (7)
3:1;38:1;43:8;45:7;
52:2;66:1;67:2
understood (1)
67:5
underwrite (1)
27:2
underwriting (1)
27:1
undo (1)
42:1
undoing (1)
42:1
unemployed (1)
53:2
unemployment (10)
6:1,1;16:1;17:1,2;
50:2;53:1,1;55:1,1
unfortunate (1)
60:1
unfortunately (5)

19:1;20:4;28:1;54:1;
58:2
UNIDENTIFIED (27)
3:1,2,2,2;4:1,1,2,2,2;
13:2;14:1,1,2;15:2,2;
49:1,6,8;55:1,1,7,8;
56:1;66:8;69:2,5;70:1
unintended (1)
36:2
Uniondale (1)
26:1
UNISON (2)
4:2;69:2
units (7)
11:7;23:1;25:1,1;
27:1;42:7;44:1
Unless (2)
29:2;67:1
unmask (1)
8:1
unmute (10)
4:1,1,1;19:1,1,1;
49:1,1;50:7;58:2
unmuted (2)
16:2;49:9
unmuting (1)
4:1
unpaid (1)
22:6
up (38)
7:1,1,2,2;8:2;12:1,2;
13:2,2;15:1;17:2;20:2,
5;21:1,3;23:1;26:1;
30:1;31:1;33:2;35:1,1;
40:7,7;42:1;43:2;44:2;
46:1;48:2;51:1;53:2;
58:1;62:2;63:1;64:8;
67:2,2,8
updated (2)
23:2;66:1
upon (2)
57:1,1
use (4)
7:7;22:5;29:1;53:2
used (3)
11:2;41:1;43:5
useful (3)
23:2,2;24:2
user (1)
57:9
using (4)
5:1;27:2;65:1;66:6

V

vacancy (3)
22:2;25:1,3
value (22)
25:1;27:1;30:2;31:2,
8;32:9;34:1,1,3,5,7;
35:1;51:1,2;59:1,2,6;
60:2,5,5;62:2;63:3
values (17)

25 (6)
    30:2;31:2,7;32:3;
    33:2;34:7
28 (1)
    30:3
28.6 (1)
    18:1
29th (4)
    65:2;66:1,1,5
2E (1)
    8:4

3

3 (140)
    2:1,2;3:1,2;4:1,2;5:1,
    2;6:1,2;7:1,2;8:1,2;9:1,
    2;10:1,2;11:1,2;12:1,2;
    13:1,2;14:1,2;15:1,2;
    16:1,2;17:1,2;18:1,2;
    19:1,2;20:1,2;21:1,2;
    22:1,2;23:1,2;24:1,2;
    25:1,2;26:1,2;27:1,2;
    28:1,2;29:1,2,2;30:1,2,
    2;31:1,2;32:1,2;33:1,2;
    34:1,2;35:1,2;36:1,2;
    37:1,2;38:1,2;39:1,2;
    40:1,2;41:1,2;42:1,2;
    43:1,2;44:1,2;45:1,2;
    46:1,2;47:1,2;48:1,2;
    49:1,2;50:1,2;51:1,2;
    52:1,2;53:1,2;54:1,2;
    55:1,2;56:1,2;57:1,2;
    58:1,2;59:1,2;60:1,2;
    61:1,2;62:1,2;63:1,2;
    64:1,2;65:1,2;66:1,2;
    67:1,2;68:1,2;69:1,2;
    70:1,2
3,937 (1)
    18:9
3.1 (1)
    17:2
30 (2)
    17:9;43:1
30th (2)
    3:1;8:2
31st (1)
    29:1
3400 (1)
    48:1
341.9 (1)
    18:1
35 (1)
    23:1

4

4 (138)
    2:1,2;3:1,2;4:1,2;5:1,
    2;6:1,2;7:1,2;8:1,2;9:1,
    2;10:1,2;11:1,2;12:1,2;
    13:1,2;14:1,2;15:1,2;
    16:1,2;17:1,2;18:1,2;

19:1,2;20:1,2;21:1,2;
22:1,2;23:1,2;24:1,2;
25:1,2;26:1,2;27:1,2;
28:1,2;29:1,2;30:1,2;
31:1,2;32:1,2;33:1,2;
34:1,2;35:1,2;36:1,2;
37:1,2;38:1,2;39:1,2;
40:1,2;41:1,2;42:1,2;
43:1,2;44:1,2;45:1,2;
46:1,2;47:1,2;48:1,2;
49:1,2;50:1,2;51:1,2;
52:1,2;53:1,2;54:1,2;
55:1,2;56:1,2;57:1,2;
58:1,2;59:1,2;60:1,2;
61:1,2;62:1,2;63:1,2;
64:1,2;65:1,2;66:1,2;
67:1,2;68:1,2;69:1,2;
70:1,2
40 (7)
    8:2;9:2;12:1;14:1,1,
    1,3
489- (1)
    48:1
489-3400 (1)
    48:1

5

5 (140)
    2:1,2;3:1,2;4:1,2;5:1,
    2;6:1,2;7:1,2;8:1,2;9:1,
    2;10:1,2;11:1,2;12:1,2;
    13:1,2;14:1,2;15:1,2;
    16:1,2;17:1,2;18:1,2;
    19:1,2;20:1,2;21:1,2;
    22:1,2;23:1,1,2;24:1,2;
    25:1,2;26:1,2;27:1,2;
    28:1,2;29:1,2;30:1,2;
    31:1,2;32:1,2;33:1,2;
    34:1,2;35:1,2;36:1,2;
    37:1,1,2;38:1,2;39:1,2;
    40:1,2;41:1,2;42:1,2;
    43:1,2;44:1,2;45:1,2;
    46:1,2;47:1,2;48:1,2;
    49:1,2;50:1,2;51:1,2;
    52:1,2;53:1,2;54:1,2;
    55:1,2;56:1,2;57:1,2;
    58:1,2;59:1,2;60:1,2;
    61:1,2;62:1,2;63:1,2;
    64:1,2;65:1,2;66:1,2;
    67:1,2;68:1,2;69:1,2;
    70:1,2
50 (6)
    27:2;30:2,2;32:2;
    43:1;44:1
516-571 (1)
    43:2
516-572-1976 (1)
    43:2
516-572-2330 (2)
    43:1,1
572-1976 (1)
    43:2

6

6 (69)
    2:1;3:1;4:1;5:1;6:1;
    7:1;8:1;9:1;10:1;11:1;
    12:1;13:1;14:1;15:1;
    16:1;17:1;18:1;19:1;
    20:1;21:1;22:1;23:1;
    24:1;25:1;26:1;27:1;
    28:1;29:1;30:1;31:1;
    32:1;33:1;34:1;35:1;
    36:1;37:1;38:1;39:1;
    40:1;41:1;42:1;43:1;
    44:1;45:1;46:1;47:1;
    48:1;49:1;50:1;51:1;
    52:1;53:1;54:1;55:1;
    56:1;57:1;58:1;59:1;
    60:1;61:1;62:1;63:1;
    64:1;65:1;66:1;67:1;
    68:1;69:1;70:1
60 (1)
    57:1
600 (1)
    18:2
69.8 (1)
    17:1

7

7 (70)
    2:1;3:1;4:1;5:1;6:1;
    7:1;8:1;9:1;10:1;11:1;
    12:1;13:1;14:1;15:1;
    16:1;17:1;18:1;19:1;
    20:1,1;21:1;22:1;23:1;
    24:1;25:1;26:1;27:1;
    28:1;29:1;30:1;31:1;
    32:1;33:1;34:1;35:1;
    36:1;37:1;38:1;39:1;
    40:1;41:1;42:1;43:1;
    44:1;45:1;46:1;47:1;
    48:1;49:1;50:1;51:1;
    52:1;53:1;54:1;55:1;
    56:1;57:1;58:1;59:1;
    60:1;61:1;62:1;63:1;
    64:1;65:1;66:1;67:1;
    68:1;69:1;70:1
7:30 (1)
    69:7
7:45 (1)
    15:2
70 (1)
    57:1
750 (1)
    18:1

8

8 (71)
    2:1;3:1;4:1;5:1;6:1;
    7:1;8:1;9:1;10:1;11:1;
    12:1;13:1;14:1;15:1;

16:1;17:1;18:1;19:1;
20:1;21:1;22:1;23:1,1;
24:1;25:1;26:1;27:1;
28:1;29:1;30:1;31:1,8;
32:1;33:1;34:1;35:1;
36:1;37:1;38:1;39:1;
40:1;41:1;42:1;43:1;
44:1;45:1;46:1;47:1;
48:1;49:1;50:1;51:1;
52:1;53:1;54:1;55:1;
56:1;57:1;58:1;59:1;
60:1;61:1;62:1;63:1;
64:1;65:1;66:1;67:1;
68:1;69:1;70:1

9

9 (71)
    2:1;3:1;4:1;5:1;6:1;
    7:1;8:1;9:1;10:1;11:1;
    12:1;13:1;14:1;15:1;
    16:1;17:1;18:1;19:1;
    20:1;21:1;22:1;23:1,1;
    24:1,4;25:1;26:1;27:1;
    28:1;29:1;30:1;31:1;
    32:1;33:1;34:1;35:1;
    36:1;37:1;38:1;39:1;
    40:1;41:1;42:1;43:1;
    44:1;45:1;46:1;47:1;
    48:1;49:1;50:1;51:1;
    52:1;53:1;54:1;55:1;
    56:1;57:1;58:1;59:1;
    60:1;61:1;62:1;63:1;
    64:1;65:1;66:1;67:1;
    68:1;69:1;70:1
9/26 (1)
    24:3
99 (2)
    48:2,2