

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

**NEW YORK STATE HOMES AND  
COMMUNITY RENEWAL BOARD  
MEETING**

**Westchester RGB Public Hearing  
Held Via Teleconference  
Tuesday, June 9, 2020  
7:04 p.m.**

1 [START RECORDING]

2 MR. PETER STECKER: Okay. Good evening. The time  
3 is 7:04 p.m. My name is Peter Stecker. This is the  
4 Westchester County Rent Guidelines Board, the second  
5 public hearing. Today is June 9th, 2020.

6 Before sending it to Chair Elsa Rubin, I will be  
7 reading a notice that was with public notice.

8 "In response to the Governor's directive to take  
9 every effort to keep New Yorkers safe and  
10 mitigate the spread of COVID-19, and pursuant to  
11 Executive Order 202-1 which allows for the  
12 temporary suspension of the Public Officers Law,  
13 the Westchester County Rent Guidelines Board  
14 will be conducting public hearings to set  
15 guideline rates or rent adjustment for housing  
16 accommodations within its jurisdiction, subject  
17 to the Emergency Tenant Protection Act of 1974,  
18 for leases commencing between October 1st, 2020,  
19 and September 30th, 2021, via teleconference.  
20 Instructions for members of the public to  
21 simultaneously view or listen to the meetings  
22 are posted to DHCR's website at the following  
23 address: [hcr.ny.gov/rgb-hearings](http://hcr.ny.gov/rgb-hearings); and a  
24 transcript of the hearings will later be posted  
25 to the same address so the public will have the

1           ability to listen along, as well as to view  
2           those transcripts."

3           So with that being said, I will send it over to  
4 Chair Rubin, if you want to call the roll.

5           MS. ELSA RUBIN: Yeah. My name is Elsa Rubin, Chair  
6 of the Westchester Rent Guidelines Board. I welcome you  
7 to this virtual meeting. This is the second virtual  
8 meeting in the series of meetings in public hearings to  
9 determine guidelines rates of rent adjustments for leases  
10 commencing or being renewed between October 1st, 2020,  
11 and September 30th, 2021.

12           Our third and last virtual public hearing will take  
13 place on Monday, June 15th, and I will take roll call.  
14 Please respond if you are present.

15           Velene Acquah, public member?

16           MS. VELENE ACQUAH: Present.

17           MS. RUBIN: LaMont Badru, public member?

18           MR. LAMONT BADRU: Present.

19           MS. RUBIN: Eddie Mae Barnes, public member?

20           MS. EDDIE MAE BARNES: Present.

21           MS. RUBIN: Eliot Cherson, owner representative?

22           MR. ELIOT CHERSON: Present.

23           MS. RUBIN: Kenneth Finger, owner representative?

24           MR. KENNETH FINGER: Here.

25           MS. RUBIN: Evelyn Santiago, public member?

1 MS. EVELYN ALICEA SANTIAGO: Here.

2 MS. RUBIN: Tamara Stewart, tenant representative?

3 MS. TAMARA STEWART: Present.

4 MS. RUBIN: And I'm Elsa Rubin, public member.

5 Let the record show that we have a quorum.

6 And now, Peter, do you have any other announcements?

7 MR. STECKER: I'd just like to remind everyone of  
8 what the upcoming meeting schedule is. June 11th, 2020,  
9 will be the presentation of the research meeting from the  
10 research unit at DHCR. This will be livestreamed on You  
11 Tube as well. However, there will be no public comments.

12 The final public hearing for the Board will be June  
13 15th, 2020. That will be a public hearing, and we're  
14 accepting comments, as well as people to sign up to speak  
15 for that meeting, to the Westchester County RGB at  
16 nys.hcr.org, email address.

17 June 16th there will be the presentations by the  
18 owner and tenant representatives from the Board, and then  
19 June 23rd is the final meeting, where there will be  
20 rebuttal presentations by the owner and tenant  
21 representatives, to be followed by the vote on the  
22 guidelines.

23 MS. RUBIN: Thank you, Peter. So now, I'm going to  
24 start calling the people who have signed up to do  
25 presentations, but before I do that, I want to remind --

1 I want to --

2 Yes, Mr. Finger, do you have something to say?

3 MR. FINGER: Yeah. I would like to have a moment of  
4 silence for George Floyd and all victims of injustice and  
5 discrimination. I think it's appropriate that this Board  
6 have a moment of silence for that.

7 MS. RUBIN: I agree. Today was his burial, and it  
8 was very emotional and very touching, and I appreciate  
9 that you bring that up. So let's have a moment of  
10 silence.

11 (Pause)

12 MS. RUBIN: Thank you all.

13 MR. FINGER: Thank you.

14 MS. RUBIN: In order to be more transparent and to  
15 give other people more opportunities to approach this  
16 Board, we would like to, at this point, to open this  
17 meeting to anybody who's watching online. If they want  
18 to email the Board, they can do so, and we will try to  
19 accommodate whoever wants to participate. The email  
20 address is WestchesterCountyRGB@nyshcr.org. So anybody  
21 is welcome to participate.

22 And now I'm going to call the persons who have  
23 signed up in advance. Barbara Schottenfeld, representing  
24 the landlords.

25 MR. STECKER: Okay. Yes, she's on the line. I'm

1 promoting her to panelist; so she'll be able to speak  
2 now.

3 Ms. Schottenfeld, if you can hear us, you've been  
4 promoted. So we just need you to unmute and turn on your  
5 video, please, if you choose to turn on the video. Ms.  
6 Schottenfeld?

7 UNIDENTIFIED SPEAKER: She's muted.

8 MR. STECKER: Ms. Schottenfeld?

9 UNIDENTIFIED SPEAKER: Maybe she can't --

10 MS. BARBARA SCHOTTENFELD: Can you hear me?

11 UNIDENTIFIED SPEAKER: There you go.

12 MR. STECKER: Yes, we can hear you now, Ms.

13 Schottenfeld. Ms. Schottenfeld?

14 MS. SCHOTTENFELD: Hello.

15 MR. STECKER: Yes.

16 UNIDENTIFIED SPEAKER: We can hear you.

17 MS. RUBIN: We can hear you, but we can't see you.

18 MR. FINGER: Let me see if I can have someone reach  
19 her. Let me see if I can email somebody to reach her.

20 MS. SCHOTTENFELD: Hello.

21 MR. STECKER: Yes, Ms. Schottenfeld.

22 MS. SCHOTTENFELD: Can you hear me now?

23 MR. STECKER: Yes, we can hear you. Thanks. Can  
24 you hear us?

25 MS. SCHOTTENFELD: Yes.

1 MR. STECKER: Okay. Great.

2 MS. SCHOTTENFELD: All right. I will explain why  
3 I'm here. I own one apartment. It's a co-op -- a co-op  
4 in White Plains for which the maintenance is \$1,249.41,  
5 and my tenant pays me \$1,000.60, and I have to make up a  
6 shortfall of \$250 every month. Now I've had that  
7 apartment for 25 to 30 years since my husband got it, and  
8 I have nobody to talk to all this time. I have not been  
9 able to even donate it to a charity; they won't take it.  
10 And frankly, I'm getting along in age, and I do not want  
11 to leave this problem to my children.

12 I can't deduct it from any taxes. I have no income  
13 that matches it. So it's pure shortfall, and I don't  
14 think a person who owns one apartment is a landlord. It  
15 was bought for other purposes, and unfortunately, my  
16 husband didn't live long enough to do it. Therefore, I  
17 would like to know who you speak to, but I don't know if  
18 there really is anybody. I've been trying for years to  
19 find somebody to speak to, which is why I'm here.

20 As a matter, once I went down to the Rent  
21 Stabilization Board on South Broadway in White Plains and  
22 there was a lawyer there, and he said you can't be right.  
23 And he kept all that and got back to me and said you are  
24 right. And there is nothing to do. That's why I picked  
25 that, when the Rent Stabilization Board meets, they

1 should at least allow one and maybe two apartment --  
2 three people -- you can't jump everybody into one  
3 category. It just isn't true that everybody is a, per  
4 se, landlord.

5 I'd be very happy to dispose of this in any way that  
6 I possibly can, but I have no place to go and nobody who  
7 even wants to take it. That's what I have to say, and I  
8 don't know where to go from now. I'm looking to you to  
9 tell me where I go from here.

10 MS. RUBIN: Thank you.

11 MS. SCHOTTENFELD: Okay? Finished.

12 MS. RUBIN: Thank you. Please stay on the line  
13 because you might have questions from the members of the  
14 Board.

15 Anybody has any comments or questions?

16 MS. ACQUAH: I have a question. I'm sorry. Can I  
17 speak, Elsa?

18 MS. RUBIN: Sure. Go ahead.

19 MS. ACQUAH: Yeah. I'd like to know where -- is a  
20 co-op or a condo? I wasn't clear.

21 MS. SCHOTTENFELD: It's a co-op, and it's in White  
22 Plains on North Broadway. It's a large co-op; it's a  
23 three-bedroom, two-bath co-op, which she --

24 MS. ACQUAH: Okay.

25 MS. SCHOTTENFELD: -- pays \$1,000 for. She's young



1 enough to be my daughter.

2 MS. ACQUAH: Are you planning to -- did you want to  
3 sell?

4 MS. SCHOTTENFELD: I would do anything. I just -- I  
5 am not -- I'm not a young person anymore. I'm not going  
6 to live forever. I don't want my kids to have to have  
7 this too and pay it, and I've been paying it for 25 to 30  
8 years, making up the difference.

9 MS. ACQUAH: And you're still -- I'm sorry.

10 MS. RUBIN: She is --

11 MS. SCHOTTENFELD: Okay. He thought he would retire  
12 and we'd probably move, maybe to Florida, and have a  
13 place to come up here during the summer, and that this  
14 would have been a relatively inexpensive way to have a  
15 place. He never lived that long. He's dead 18 years,  
16 and I keep paying.

17 MS. RUBIN: Yeah. Mr. Cherson, you wanted to --

18 MR. CHERSON: Yeah. Just a very quick comment. Ms.  
19 Schottenfeld, you need to speak to an attorney, somebody  
20 who specializes in real estate, and that person, I'm  
21 sure, can give you the options that are available to you.  
22 So that's my recommendation to you.

23 MS. SCHOTTENFELD: I -- from what I have heard,  
24 speaking to attorneys or to an attorney right at -- at  
25 the beginning maybe -- just after Marvin (phonetic) died,

1 I went to an attorney, and he said that there was nothing  
2 I could do unless I could find somebody to buy it.

3 MR. CHERSON: I suggest you speak to a different  
4 attorney.

5 MS. SCHOTTENFELD: (Indiscernible).

6 UNIDENTIFIED SPEAKER: Um-hum.

7 MR. CHERSON: I suggest you find a different  
8 attorney -- speak to. Get a second opinion, ma'am.

9 MS. SCHOTTENFELD: It would have to be a real estate  
10 attorney, right?

11 MR. CHERSON: Yes. There's a few in Westchester.

12 MS. SCHOTTENFELD: You're an attorney, right? I  
13 know you are.

14 MR. CHERSON: Yeah. I am, yes. So is Mr. Finger.

15 MS. SCHOTTENFELD: I don't remember which attorney  
16 you are. I -- I worked all my life. I've been in  
17 business all my life, and I sort of resent that I have  
18 been paying also for somebody who I -- I -- I don't have  
19 any connection with it at all; I mean, to the point,  
20 which, because I'm such a novice at this game, they  
21 suggested that I put a new toilet in. So I did. I put a  
22 new toilet in, and then I went to the Board, you know,  
23 the Rent Board, whatever it is, and I said, well, I'm  
24 supposed to get a couple of dollars extra now, and they  
25 said she has to sign off on it. It was \$9, and she

1 refused. So I -- I really -- I -- you know, I'm playing  
2 with two hands -- the hands tied behind my back, and no  
3 knowledge of the real estate situation.

4 MR. CHERSON: You need professional advice.

5 MS. ACQUAH: Yes. Also, I would like to suggest as  
6 well, I'm not sure if your family could help you also to  
7 look into an estate attorney that can help you with  
8 planning.

9 MS. SCHOTTENFELD: Oh, I'm pretty sure that they  
10 could refuse to take it.

11 MS. ACQUAH: Estate planning?

12 MS. SCHOTTENFELD: Oh, if -- if I leave and if I  
13 die, they could refuse to take that as in -- in part of  
14 their inheritance.

15 MR. CHERSON: This is beyond the province of this  
16 Board, to say the least, and I mean, my comment was just  
17 that you need to seek legal advice. And Peter is an  
18 attorney. Ken Finger is an attorney. I am. You  
19 definitely, whether it's a real estate attorney or an  
20 estate attorney -- this is a personal problem that you  
21 have, and you need to seek out the right --

22 MS. SCHOTTENFELD: Well, I don't think it's a  
23 personal problem because I really doubt that I'm the only  
24 one who has it. I may be the only one who has reached  
25 the point of desperation where they've come on to say it,

1 but I'm probably not the only one who has it. There must  
2 be other people doing the same thing. You're never alone  
3 in this world.

4 MR. FINGER: Ms. Schottenfeld, if you go to the  
5 Westchester County Bar Association, look them up. They  
6 have a lawyers referral service, and tell them that you  
7 need a landlord-tenant attorney, and they'll refer you to  
8 somebody for a minimal consultation fee you can consult,  
9 as Eliot says, and get a second opinion and maybe that  
10 attorney could help you.

11 MS. SCHOTTENFELD: Okay. Thank you.

12 MR. FINGER: Look at the website of the Bar.

13 MS. SANTIAGO: I have a question.

14 MS. SCHOTTENFELD: Yeah.

15 MS. RUBIN: Yes, Evelyn?

16 MS. SANTIAGO: So just to establish a connection to  
17 what we're doing on this Board, am I to understand, Ms.  
18 Schottenfeld, that the reason you can't get a fair  
19 market-value rent is because it's a rent-stabilized unit?  
20 Is that --

21 MS. SCHOTTENFELD: Yeah.

22 MS. SANTIAGO: -- the connection? I see.

23 MS. SCHOTTENFELD: Yes. It's a rent-stabilized  
24 unit, and I am not getting enough money to cover the  
25 carrying charges.

1 MS. SANTIAGO: Thank you for explaining.

2 MS. SCHOTTENFELD: And -- that's a problem.

3 MS. RUBIN: Well, thank you very much, and we have  
4 to move on to the --

5 MS. SCHOTTENFELD: Okay.

6 MS. RUBIN: -- the next person. I believe is --

7 UNIDENTIFIED SPEAKER: Well, good luck to you.

8 MS. RUBIN: -- Chris DeFeo.

9 MR. FINGER: Who?

10 MS. RUBIN: Chris DeFeo.

11 MR. STECKER: Yes, Mr. DeFeo is on. I'm going to be  
12 promoting him now.

13 Mr. DeFeo?

14 UNIDENTIFIED SPEAKER: Is DeFeo on?

15 MR. STECKER: He's on. It looks like his camera is  
16 turned off.

17 Mr. DeFeo, we need you to unmute and turn off your  
18 camera if you wish.

19 MR. CHERSON: I don't think he's muted, Peter.

20 MR. STECKER: Yeah. I mean, it doesn't show that,  
21 you know, there's any microphone at all really.

22 MR. CHERSON: Yeah.

23 MR. FINGER: I just shot an email to see if somebody  
24 can get him.

25 MS. RUBIN: We can hear him. He can read his

1 statement.

2 MR. CHERSON: Now he's muted.

3 MR. STECKER: Yeah. I'm asking him to unmute now.

4 MR. CHRIS DEFEO: Hello.

5 MS. RUBIN: Now he's (indiscernible).

6 MR. DEFEO: Hello.

7 MR. STECKER: Hi, Mr. DeFeo. You can hear us?

8 MR. DEFEO: Hello.

9 MR. STECKER: Yes, Mr. DeFeo. Can you hear us? Mr.  
10 DeFeo?

11 MR. DEFEO: Hey, Karen.

12 MS. RUBIN: Oh, he muted. Okay.

13 MR. DEFEO: Hello.

14 MR. STECKER: Yes, Mr. DeFeo. Can you hear us?

15 MR. DEFEO: I don't understand how this thing works.

16 MS. RUBIN: Mr. DeFeo, we can hear you. Oh, not --

17 MR. CHERSON: There he is.

18 MR. FINGER: Unmute.

19 MR. CHERSON: It's not muted.

20 MR. DEFEO: Anybody there?

21 MR. FINGER: Okay. Talk.

22 MS. ACQUAH: He cannot hear us?

23 MR. FINGER: There you go.

24 MS. ACQUAH: Hello. Can you hear us, Mr. DeFeo?

25 MR. DEFEO: I was listening to them before. Save a

1 video recording.

2 MS. SANTIAGO: I don't think he can hear us.

3 MR. FINGER: Well, he's not muted. Oh, he's on.  
4 Well, there he is.

5 UNIDENTIFIED SPEAKER: I don't know why -- he  
6 suddenly just stopped?

7 UNIDENTIFIED SPEAKER: Yup.

8 UNIDENTIFIED SPEAKER: Good evening, Mr. DeFeo.

9 MS. RUBIN: Yes, we can see you now.

10 MS. STEWART: Could you hear us? We can see you,  
11 and we can hear you. Well, we could until --

12 MS. RUBIN: No, we can't hear you.

13 UNIDENTIFIED SPEAKER: -- it was just muted.

14 MR. FINGER: He just muted himself again. There he  
15 is now.

16 MR. DEFEO: Can anybody see me?

17 MS. RUBIN: Yes.

18 UNIDENTIFIED SPEAKER: Yes. Yes.

19 MS. RUBIN: We can hear you.

20 MR. DEFEO: Okay. I'm a little bit old school here.

21 MS. RUBIN: Welcome, and you have five minutes  
22 because you represent an organization.

23 MR. DEFEO: Okay. So basically, since the laws have  
24 changed in June, I kind of see catastrophic events  
25 happening. The MCIs that are being passed, they're not

1 justifiable. As a matter of fact, I was speaking to some  
2 of the people at the AOAC. I have four cases that are  
3 pending since 2018 that are being delayed, upon delayed,  
4 upon delayed, upon delayed, and they're asking the same  
5 questions. It seems like they have a checklist for delay  
6 tactics, that they ask one question. They ask for a copy  
7 of a check, and then I send everything that they need,  
8 and then a month, a month and a half later, they send me  
9 another letter, and they ask for more information. And  
10 then it goes on and on and on.

11 So I'm getting really, really tired of the Division  
12 of Housing, and I just had one passed, and it didn't give  
13 me the retroactive increases, and I got tired. I didn't  
14 want to file for a par. I just give up on the whole  
15 (indiscernible); very, very bad. I finds it's very, very  
16 anti-landlord.

17 We are very good landlords in the business. We have  
18 over 1,200 units in Westchester. We are probably one of  
19 the best landlords, and we cannot continue with the  
20 increases that are constantly being passed at zero  
21 percent, one percent, two percent. They took away the  
22 vacancy decontrol. It's just a -- it's a disaster  
23 waiting to happen, and it's a 30-plus-year business  
24 that's going down the tubes.

25 We stopped all apartment renovations. Housing came



1 out with a thing that they want photos, and they want you  
2 to file some kind of report and photos after it's done.  
3 We're not doing it. When an apartment comes up that's  
4 \$700 to \$800 when a tenant has been there for 15 to 20  
5 years, 30 years, we are just going to start warehousing  
6 apartments as we were speaking with other landlords who  
7 are fed up with this as well.

8 The legal system that's going on in the courts is  
9 unbearable. It used to take three to four months to  
10 evict a tenant. Now it's six, eight, nine months, and  
11 with this COVID -- with Cuomo telling tenants that they  
12 had until August 20th for evictions, we had tenants just  
13 completely stop paying the rent. I actually have a  
14 tenant in Mount Vernon that hasn't paid rent since  
15 December, and I found out that she's on vacation.

16 So, you know, can't get in touch with anybody. It's  
17 just -- it's just a steamroller over the landlords, and  
18 quite honestly everybody, I think the DeFeos are done  
19 investing in New York. We're going to start looking into  
20 more conservative states, and it's a shame. My whole  
21 life was built in New York, and the way that this liberal  
22 DHCR and laws that have come to fruition, it's just a  
23 disaster for a long time of business.

24 So now to go into a couple of other things, you  
25 know, the next wave that's going to hit the landlords is

1 the banking. Banks are now very, very curious about  
2 these new ETPA laws, and they're now lowering their LTVs,  
3 loan-to-value ratios, so -- because they know that the  
4 income is going to go down. That's going to be a big  
5 problem for landlords that are on five-, seven- and ten-  
6 year deals. When those loans come to mature, they will  
7 be unable to refinance those loans at LTVs that are  
8 suitable due to this ETPA law that passed in 2019.

9       You know, I -- I came to -- I came last year, and I  
10 gave what I thought was a pretty good presentation about,  
11 you know, where the peaks should be and rents, and we  
12 have a lot of new apartment buildings being built in  
13 Westchester where a one-bedroom probably goes for  
14 anywhere from \$2,100 to \$2,200, and I need to point that.  
15 Why would somebody live in a 1950s or 1960s building,  
16 when for \$2,100, \$2,200, or the same rent, they can live  
17 in a brand-new building with all sorts of amenities?

18       That's your -- that's your cap for you guys in the  
19 housing to -- to see. The buildings -- you know, a lot  
20 of buildings -- I don't know how many were built in the  
21 '50s or the '60s, but it seems that it was the majority,  
22 and I don't know if anybody has any construction  
23 knowledge, but I have a little. They were all built with  
24 a common brick, a red common brick. They are becoming  
25 sponges. The cost for painting and brickwork is

1 astronomical. There is just no way that we can continue  
2 to support these buildings on the guideline increases  
3 that -- that are being proposed. We need a vacancy  
4 decontrol, something similar to what it was in the past.  
5 I mean, you guys would be able to figure that out better,  
6 but we cannot -- we have to be able to go to market as  
7 apartments turn over; otherwise, the situation is going  
8 to get dire pretty quickly.

9 If anybody's got any questions, I'm happy to answer  
10 them.

11 MS. RUBIN: Thank you, Mr. DeFeo.

12 Anybody has a question for Mr. DeFeo?

13 MS. ACQUAH: Yes, I have a question.

14 MR. DEFEO: Hi. Yes?

15 MS. ACQUAH: Elsa?

16 MS. RUBIN: Yes. Yes, Ms. Acquah.

17 MS. ACQUAH: Yes. Where are your apartments  
18 located, again?

19 MR. DEFEO: We're all over Westchester. We're in  
20 Yonkers, Mount Vernon, Eastchester, White Plains --

21 MS. ACQUAH: Okay.

22 MR. DEFEO: (Indiscernible).

23 MS. ACQUAH: Okay. That was my question. Thank  
24 you.

25 MS. RUBIN: Anybody else?

1 MR. FINGER: Elsa?

2 MS. RUBIN: Yes, Mr. Finger?

3 MR. FINGER: Good evening, Mr. DeFeo.

4 MR. DEFEO: Hi, Ken. How are you today?

5 MR. FINGER: Okay. How are you doing? Are you  
6 doing any major capital improvements now to the building  
7 or just making repairs only when they're needed because  
8 of the limitation on getting back your MCI increase?

9 MR. DEFEO: We stopped everything, Ken. All the  
10 contractors that we used to do -- have apartments  
11 renovated out, we stopped everything. It just -- it  
12 doesn't pay. It doesn't pay anymore.

13 MR. FINGER: So in other words, there's a variety of  
14 not only the tenants are not getting improved apartments,  
15 but a lot of people -- contractors who would have work  
16 are losing that work now?

17 MR. DEFEO: Yes, sir. Yeah. Quite a bit of them.  
18 We employ quite a bit of contractors and individual  
19 maintenance and carpenters and electricians. It's pretty  
20 much all stopped.

21 MS. RUBIN: Yes, Ms. Santiago?

22 MS. SANTIAGO: I have a question. You mentioned  
23 that landlords are opting to warehouse apartments because  
24 they can't get vacancy decontrol. How long can a  
25 landlord do that? I mean, I guess this is a question for

1 Peter. How long can a landlord hold on to an apartment  
2 that's vacant?

3 MR. DEFEO: Well, I -- honestly, if somebody has  
4 been there for 30 or 40 years and they're paying me \$700  
5 or \$800 for an apartment, I can't make money on that  
6 apartment. So I'll just keep it empty until the laws  
7 change, and I think a lot of other owners feel that way,  
8 so. We really don't make -- and again, I'm saying we are  
9 a different type of a landlord. We run our buildings as  
10 if it's our own houses. They're top -- in top shape. We  
11 can't make money on a two-bedroom or a one-bedroom  
12 apartment for \$700 a month from that and take a chance  
13 with somebody that they're going to pass it off with more  
14 liberal laws or cessation rights.

15 You know, if -- if somebody offered you a one-  
16 bedroom apartment in White Plains for \$700, it would be  
17 the steal of the century, right? You would never leave,  
18 and a one percent increase, is what, \$7 a month? Think  
19 about how much money you put in the meter in a day -- for  
20 the parking meter. That's a couple of hours of -- of  
21 parking. So it pays for me to keep it empty. We really  
22 don't make any money until the winter months are over,  
23 and we have -- I was figuring out the other day, it's  
24 about 30 or 35 percent of our tenants pay a below-market  
25 rent. So it's -- it's going into a direction that I

1 don't like.

2 MR. CHERSON: Elsa?

3 MS. RUBIN: Yes, Eliot?

4 MR. CHERSON: Thank you. To answer your question,  
5 Evelyn, in my opinion there is no limit -- there is no  
6 requirement that a landlord rent an apartment. He could  
7 keep it vacant forever. There's talk of anti-warehousing  
8 laws up in Albany, but they have not -- to my knowledge,  
9 they haven't gone anywhere. So a landlord is under no  
10 requirement to rent an apartment that becomes vacant.

11 So but I have a question, Mr. DeFeo. Prior to the  
12 changes in June of 2019, when you got a vacancy on one of  
13 these \$700 or \$800 apartments where the tenant was there  
14 for a long time, what did you do to that apartment to get  
15 it ready for the next tenant?

16 MR. DEFEO: Well, we followed the law. So the law  
17 at that time said that we were allowed a .6 percent  
18 increase if it was over eight years, but at that time,  
19 you know, we -- we modernized the bathrooms. We gut  
20 renovated them. We put --

21 MR. CHERSON: Can you be specific? What did you do  
22 to the bathrooms and the kitchens?

23 MR. DEFEO: Well, we totally demolished them. We  
24 gutted them out to the beams. We reinstalled wonder  
25 board, tiles, new toilets, new baths, new showers, new

1 plumbing fixtures, and new kitchens, which is the same  
2 thing; demoed out all the old and put in the new which  
3 helps us maintenance-wise because now, when we're done,  
4 we have an apartment that is maintenance free, where we  
5 don't have to -- a tenant doesn't have to say to us, oh,  
6 I have this wrong in my apartment. You know, again, like  
7 I said, we're a certain type of a landlord. When we get  
8 done with an apartment, it's -- it's complete, it's  
9 pristine, and that's the way we want it back from a  
10 tenant, but it's -- when we're done with it, we -- we  
11 know that it's modernized and it's maintenance free for  
12 us for another 10, 15 years. And like I said, it's  
13 all -- it's all pretty much come to a stop now, so --

14 MR. CHERSON: But -- another question if I may,  
15 Elsa.

16 MR. DEFEO: Yeah.

17 MS. RUBIN: Sure. Go ahead.

18 MR. CHERSON: Thank you. There are -- as you know,  
19 Mr. DeFeo, there are strict limits imposed by the new law  
20 passed last June on raising the rents with the IAIs and  
21 MCIs, et cetera, and what we can do as a Board is limited  
22 as well. We're talking about increases on renewal  
23 leases. What would it take for you to, instead of  
24 leaving that apartment empty, that you would rent it? Do  
25 you have an idea?

1 MR. DEFEO: Well, it's a -- yeah, it's -- no, I  
2 don't. It's a multi-faceted thing, and I was thinking  
3 about it because I'm okay with a guideline increase, two  
4 to three percent, okay, somewhere in that range. Listen,  
5 there's all kinds of data from the CPI and the PPI for  
6 New York State that -- that housing can use to derive the  
7 numbers, but we really need something where we get those  
8 \$700, \$800, \$900 rents up higher. I'll give you an  
9 example. We have a building in White Plains that we  
10 bought in 1998. The rent roll at that time for the year  
11 was around 29,000, and we put new boilers in, new roofs,  
12 and everything. We got MCI increases on it. Do you know  
13 in 2020 that that rent roll is only around \$36,000 today?  
14 That's all it's gone up in 30 years.

15 MR. CHERSON: That's the amount of rent you receive  
16 for the year; is that correct?

17 MR. DEFEO: That's monthly rent roll.

18 MR. CHERSON: Monthly rent roll. Okay.

19 MR. DEFEO: Yeah. So, you know, nobody's -- you  
20 know, the -- we don't have much turnover in that  
21 building. It's 30 units, but the guideline increases  
22 over the 30 years, it's not justifiable. You know, I --  
23 anybody could take their money. They say you're supposed  
24 to double your money every seven and a half years. It's  
25 just -- it's just not working out. The --



1 MR. CHERSON: Thank you.

2 MR. DEFEO: Any other questions?

3 MS. STEWART: Hi, Mr. DeFeo. This is Ms. Stewart.

4 My question for you is do you realize that this Board  
5 does not have the authority to change the law and  
6 reinstitute vacancy bonuses or any of the rest of that?  
7 All we can do is to set guideline increases.

8 MR. DEFEO: Yes, I do, but if you've ever tried to  
9 contact the Division of Housing -- I don't know who to  
10 call. I mean, it's -- I sent them -- they had this thing  
11 online for -- info online. I get responses from them,  
12 one -- and I stopped doing it. It is beyond the scope of  
13 the DHCR. So who do I call? Who -- who does an owner  
14 call for help? There's plenty of things for tenants for  
15 help, but there's no help for a landlord, and it's very  
16 frustrating because I'm the one with the investment.

17 You know, I've heard things, and I don't want to get  
18 into it, you know, where this -- the virus came in, and  
19 they say, oh, you know, we need help for tenants, and  
20 you're giving help to tenants but not the homeowners.  
21 But, you know -- but a homeowner has their investment in  
22 their house. A tenant could get up and leave tomorrow.  
23 There's no investment for a tenant and, you know, we have  
24 a huge, huge investment in our properties.

25 You know, I know a guy who became a multi-

1 millionaire in the apartment -- in the painting business.  
2 All he has is a few ladders or a few vans and -- and 20  
3 guys. I mean, I have millions and millions of dollars in  
4 bricks, in boilers, and roofs and windows and liability  
5 up the kazoo. If I have a 100-family building, 100-unit  
6 building, that means 2- or 300 people are coming out  
7 every day that I have to worry about slip and falls.  
8 It's just mind-boggling that the -- of -- of the  
9 situation here, and I don't know who to complain to.

10 I guess, you know, I met with a senator last year  
11 and, you know, she kind of brushed it off, but I guess  
12 the thing to do is eventually is to sell everything and  
13 go down to the Carolinas. I mean, I don't know what else  
14 to do. It's really a dire situation, and I'm sure that  
15 you guys on your committee or Board have contacts with  
16 people in New York to let them know what's going on here.  
17 I kind of feel that this whole thing is a political win  
18 for, you know, certain people to get reelected because  
19 there's more tenants than -- than landlords, but we won't  
20 get into that. But I've had it. I've had it, 30-year-  
21 plus business, and I've absolutely had it.

22 MS. RUBIN: Anybody else has a question for Mr.  
23 DeFeo?

24 Thank you, Mr. DeFeo. Thank you for your  
25 presentation. I hear your frustration, and believe me,

1 we are taking into consideration everything that is said  
2 here.

3 MR. DEFEO: Well, thank you so much. I appreciate  
4 it.

5 I appreciate the time, everybody. Take care. Bye-  
6 bye.

7 MR. FINGER: Take care, Chris. Thank you.

8 MS. RUBIN: The next person who signed for tonight's  
9 presentation is Shirley Green, and she's a member of BRI;  
10 so she gets five minutes.

11 Is she on, Peter?

12 MR. STECKER: Yeah. I'm promoting her to a panel  
13 list right now; so hopefully.

14 Ms. Green? Hello, Ms. Green. Can you hear us? Ms.  
15 Green?

16 She should be able to hear us right now.

17 Ms. Green?

18 MS. RUBIN: All right. We are dwelling into new  
19 territory here. So we've got to be patient and give  
20 people time to get acclimated to this technology. So  
21 we're going to give Ms. Green a few more minutes.

22 MR. STECKER: Ms. Green, please let us know if you  
23 can hear us. I'm going to try to shoot her an email real  
24 quick.

25 MS. ACQUAH: It doesn't show that she's on a video.

1 MS. SHIRLEY GREEN: Hello. Hello.

2 MS. RUBIN: Wait. Is that you, Ms. Green?

3 MS. GREEN: Hello. Yes.

4 MS. RUBIN: Okay. We can hear you. So you can make  
5 your presentation. It's only going to be -- we can't see  
6 you. So we can only hear you --

7 MS. GREEN: Okay.

8 MS. RUBIN: -- but you can still go on with your  
9 presentation.

10 MS. GREEN: Okay. Okay. So the Stability and  
11 Tenant Protection Act of 2019 created a definite hardship  
12 for all landlords and, even more so, for those owners of  
13 small buildings. I am focusing on the owners of small  
14 buildings. For instance, the removal of the vacancy  
15 allowance and reduction of capital improvement increases.

16 These allowances helped the landlords to fund  
17 renovations of the vacant units and to get a fair return  
18 on their investment. When a long-term tenant moves, the  
19 renovations will cost upward \$30,000, and the cost  
20 escalates when mold is present, which is often the case  
21 in older buildings. The total loss of the vacancy  
22 allowance and the reduction of the capital improvement  
23 benefits make the cost of repairs nearly prohibitive and  
24 result in greatly delaying the return of the unit to the  
25 market.

1           The major changes in the eviction laws, the cash  
2 flow is the lifeline of any business. If two tenants  
3 don't pay their rent in a six-unit building, the cash  
4 flow drops by 33 percent, as opposed to two tenants not  
5 paying in a 100-unit building, there, the cash flow drops  
6 by only 2 percent. The eviction laws further burdens the  
7 landlord. Under these laws, it will take a minimum of 60  
8 to 90 days to evict a nonpaying tenant. Only the small  
9 buildings heavily rely on timely rent payments to meet  
10 their financial obligations to their creditors and the  
11 support of their families. Losing 33 percent, for  
12 instance, of their income over this length of time makes  
13 it impossible to generate sufficient cash to -- I'm  
14 sorry -- to -- over length of time makes it impossible to  
15 generate sufficient cash to satisfy their obligations.

16           Every year, operating costs increase: mortgage,  
17 real estate taxes, insurance, heating oil, maintenance,  
18 and labor. Banks usually won't lend to the small  
19 business owners because they don't meet the financial  
20 criteria. The cash flow is not sufficient. The cap rate  
21 is inadequate, et cetera.

22           To make their buildings work, landlords need the new  
23 laws reworked, and smaller landlords need to be separated  
24 from and have lesser requirements than the owners of  
25 larger buildings. The landlords need a fair and

1 reasonable increase in the annual rent allowance in order  
2 to survive in this environment. Thank you.

3 MS. RUBIN: Thank you, Ms. Green.

4 Does anybody have a question for Ms. Green?

5 MR. FINGER: Oh, I'd like to ask a question.

6 MS. RUBIN: Go ahead.

7 MR. FINGER: Ms. Green, good evening.

8 MS. GREEN: Good evening.

9 MR. FINGER: This is Ken Finger. What is your sense  
10 of what you would need in terms of an increase from this  
11 Board to at least assist you somewhat in the cost of your  
12 repairs and your increase in utilities, taxes, et cetera?  
13 How much of a yearly increase do you think you would ask  
14 for that would at least somewhat alleviate your burden?

15 MS. GREEN: I think a fair and reasonable increase,  
16 especially for smaller buildings, would be somewhere  
17 around seven percent.

18 MR. FINGER: Thank you.

19 MS. RUBIN: Anybody else?

20 MS. STEWART: Hi, Ms. Green.

21 MS. GREEN: Hi.

22 MS. STEWART: I can certainly appreciate the  
23 difficulty that it sounds like you're experiencing. Do  
24 you recognize that there are very few tenants who work at  
25 regular jobs that get their pay increased by seven

1 percent per year?

2 MS. GREEN: Yes, but you know, the -- the minimum  
3 wage has just gone up over the past couple of years a  
4 little higher than that. So even for us to hire somebody  
5 to do some work, we still have to pay the minimum wage of  
6 \$15, or actually right now, I guess, it's \$13.  
7 Eventually, it will go up to \$15 by the end. The  
8 insurance, they're requiring more of us, but yet they  
9 give us less services, and the -- and the premiums have  
10 gone up. The oil prices have also gone up, and then when  
11 you've got to do the maintenance in the building, that  
12 also becomes very strenuous. So when the smaller  
13 landlords invest into these smaller properties,  
14 oftentimes it's to supplement their income, but a lot of  
15 them are finding that they have to go either into their  
16 personal money to support these buildings, and some of  
17 them are just on the verge of losing them.

18 So what I -- what I do believe, like I said, is that  
19 when you lump, like, a 6-unit building along with a 100-  
20 unit building and the requirements are same, the cash  
21 flow is just not there.

22 MS. STEWART: Okay. I certainly hear that, and  
23 unfortunately, this Board doesn't have the ability to  
24 distinguish large buildings from small buildings, but  
25 that is a suggestion that you may want to take to your

1 elected representatives and the people who make the laws.

2 MS. GREEN: In the meantime, I -- we would need, not  
3 a zero percent or a one percent increase, as that  
4 certainly is not going to help us. It's just pushing us  
5 further into almost bankruptcy.

6 MS. STEWART: Yeah. There a lot of tenants that are  
7 in the same situation with their job losses, et cetera.

8 MR. CHERSON: Elsa?

9 MS. RUBIN: Anybody else have a question for --

10 MR. CHERSON: Yeah. Elsa, I do.

11 MS. RUBIN: Okay. Go -- yes. Go ahead.

12 MR. CHERSON: Ms. Green, how many buildings do you  
13 own?

14 MS. GREEN: I own basically one, but I have a lot of  
15 friends, and I manage a lot of properties that are these  
16 small units.

17 MR. CHERSON: Well, let's just talk about yours. Do  
18 you have one building?

19 MS. GREEN: Yes.

20 MR. CHERSON: And it's how many units, and where is  
21 it, what locality?

22 MS. GREEN: It's in Portchester.

23 MR. CHERSON: Uh-huh. And how many units?

24 MS. GREEN: Six units -- six units.

25 MR. CHERSON: Good, six.



1 MS. GREEN: It's ten units in Port -- ten, ten, ten,  
2 ten.

3 MR. CHERSON: Ten, okay. All right. And how long  
4 have you had it; how many years?

5 MS. GREEN: Oh, many, many years -- many, many  
6 years.

7 UNIDENTIFIED SPEAKER: Okay. Thank you.

8 MS. GREEN: Um-hum.

9 MS. RUBIN: Anybody else has a question for Ms.  
10 Green?

11 Thank you, Ms. Green.

12 MS. GREEN: All right.

13 MS. RUBIN: Peter, do we have anybody else who has  
14 contacted you by email?

15 MR. STECKER: I have not received any emails to my  
16 personal account or the Westchester RGB account, and I  
17 would (indiscernible).

18 MS. RUBIN: Does anybody else have -- any Board  
19 member has a comment of any sort to make at this point  
20 before we conclude the meeting?

21 MS. BARNES: I have a question.

22 MS. RUBIN: Yes, Eddie.

23 MS. BARNES: Yes. I'm surprised that we don't have  
24 any tenants who have come before us because we are, you  
25 know, hearing landlords or owners and the tenants, and I

1 don't know if they're coming in ever, but I'm surprised  
2 that we are not hearing from them. And I'm wondering --  
3 I mean, do they -- have they been notified?

4 MS. STEWART: Let me try to address that, at least  
5 to the extent that I can.

6 MS. BARNES: I can't hear you too well --

7 MS. STEWART: All right.

8 MS. BARNES: -- Tamara.

9 MS. STEWART: All right. I will speak up as best as  
10 I can.

11 MS. BARNES: I can hear it.

12 MS. STEWART: Is that better? Okay.

13 So one of the things that I recognized, and is  
14 probably the thing at the top of the list, is that for  
15 many tenants there is a technology divide. In the  
16 current climate, it's showing up in education in terms of  
17 who can get online to attend class and who can't or in  
18 certain households where there may only be one computer  
19 and you've got multiple people trying to share it. So  
20 there's the actual issue of broadband. There's the issue  
21 of people familiarity with the technology and how to use  
22 it, and then I think in many cases, certainly in my  
23 community, there's a lot of people -- the way that we  
24 would normally let people know and remind them that there  
25 are meetings and hearings coming up is through tenant

1 meetings and through other outreach in the community.  
2 And in the COVID environment, you can't have public  
3 meetings. So if you have people --

4 MS. BARNES: I understand that.

5 MS. STEWART: -- who have technology challenges, and  
6 they're not really ones where you have their email  
7 addresses -- you know, because some of them don't really  
8 have email. They really -- you know, I have lots of  
9 neighbors. They do not do email. It becomes a lot  
10 harder to reach out and let people know what's going on  
11 in a timely fashion and then try to encourage them to  
12 participate in this forum.

13 So while I am disappointed that we have not heard  
14 from many tenants yet, I also recognize that it's the  
15 same -- the same tools that work against poor people in  
16 general in this environment that work against poor people  
17 and people perhaps, in some cases, with less education in  
18 the general society. It's reflected, but I have been  
19 trying to outreach to various tenants and tenant  
20 representatives to try to encourage people to maybe  
21 submit a statement or something to the Board, if they  
22 don't have the technology or feel comfortable coming  
23 online to speak to the Board.

24 So I'm hoping that perhaps by the 15th we will hear  
25 from some more tenants because I've certainly heard from

1 people in person, and that's what I can really say at  
2 this point. I know that there are stories out there, and  
3 they're ones that you should hear, but trying to make  
4 that connection between the Board and people this year is  
5 far harder than it's been in the past.

6 MS. BARNES: Okay. Thank you. I don't know if I'm  
7 the only person, you know, on the Board here who is  
8 noticing. I don't think we've had not one person.

9 MS. STEWART: I notice it as well, and I --

10 MS. RUBIN: We had one person. We had one person.

11 MS. STEWART: As a tenant?

12 MS. RUBIN: As a tenant who sent a written statement  
13 last meeting. And there's another thing that we should  
14 emphasize. People can send a written -- write a  
15 handwritten note. We can read it here, and in that way,  
16 people can make their voice be heard. It doesn't have to  
17 be through technology. They can give it to Tamara. They  
18 can give it to -- they can send it by mail to Peter, but  
19 these things maybe have to be announced well in advance.  
20 This coronavirus took us by surprise. So we are  
21 improvising, as everybody else is doing, and we have to  
22 help each other. But I do agree with Eddie Mae, that we  
23 have to reach out to the tenants also.

24 MS. BARNES: Yup.

25 MS. STEWART: Having a hearing scheduled at this

1 early in the month also doesn't help a whole lot either.

2 MS. SANTIAGO: I have a comment to make.

3 MS. RUBIN: Yes.

4 MS. SANTIAGO: As a public member of this Board, I  
5 definitely would -- I would hope that by the 15th we have  
6 some representation by tenants because I think that's  
7 only fair.

8 MS. STEWART: I will continue to reach out and try  
9 to get people to submit at least a statement or something  
10 to the Board. It has definitely -- like I said, it's  
11 been a challenge because we're in the house, and for  
12 those of us that are familiar with the technology and,  
13 you know, texting people and emailing people and going to  
14 Zoom meetings, that's the reality that we're living in.  
15 A lot of people, they're not living in that reality at  
16 all. So trying to bridge it, it's challenging, but I  
17 will continue to do so. I too want to hear the voices of  
18 the people that are, you know, stopping me and, you know,  
19 calling me and telling me, you know, what's going on in  
20 their lives and how worried they are about, you know,  
21 getting evicted in the middle of COVID-19.

22 MS. RUBIN: Yes, Velene?

23 MS. ACQUAH: Yes. No, I was wondering if -- I guess  
24 this is more for Peter -- I don't know what HCR could do  
25 as well as far as maybe outlining simpler ways that

1 people can actually get to -- you know, being heard on  
2 this format.

3 MR. STECKER: Sure. Yeah. All that I can say  
4 really is that the mailing for the public notice went  
5 out, you know, the third week of May, I guess, and we  
6 followed up with a email recently that all of you should  
7 have received with the updated website, which has all of  
8 the information for how folks should be able to contact  
9 us, send us submissions, and you know -- or sign up to  
10 speak. That was sent also to basically every  
11 municipality that has ETPA. So it's our hope that, you  
12 know, that will be passed on to, you know, their  
13 constituents, who will then turn around and use that  
14 information to contact us.

15 We have sent the information along to several  
16 Westchester-wide media outlets as well. I understand  
17 there may be an email blast from, you know, some  
18 politicians out there of the meetings scheduled, if it  
19 hasn't happened already. So we have sent it out. You  
20 know, I think it's just, you know, as Tamara was alluding  
21 to, there are the, you know, new facts this year.

22 I don't know if that's, you know, what's inhibiting  
23 folks from sending us documentation, but you know, any  
24 written comments I have I will send along to you. You  
25 know, the email address is open for people to sign up on.

1 So, you know, that's really all I can say. I mean, the  
2 Board has been in compliance with its requirements for  
3 the notification, and it's in line with what the other  
4 boards, including the New York City Rent Guidelines  
5 Board, has done. So it's really all I can say at this  
6 point.

7 You know, I'm open, I guess, to -- you know, the  
8 information is posted also, and it has been for several  
9 weeks on the HCR website. So, you know, I guess, if  
10 there's other ways, you know, that the people on the  
11 Board want to get tenant outreach, you know, that's  
12 something the Board agrees, you know, whether it be a  
13 note passed along to one of the Board members to be read  
14 at the next hearing, you know, that's really up to the  
15 Board.

16 MR. CHERSON: I have a question, Peter. The tenant  
17 response that we have, it's similar to the Nassau,  
18 Rockland, New York City?

19 MR. STECKER: I don't know that question -- you  
20 know, the answer to that question yet because we're the  
21 first ones to have the public hearings. We'll find out  
22 this week, when the City has their public hearings later  
23 this week, what kind of tenant involvement they have.  
24 I'm not sure off the top of my head when the first Nassau  
25 County public hearing is. I think it may be later this

1 week as well, and I think Rockland has their first public  
2 hearing next week. So at this point, Eliot, I don't know  
3 what the involvement of the tenants in those localities  
4 are yet.

5 MR. CHERSON: Thank you. Thanks, Peter.

6 MS. RUBIN: Thank you. But that was a good point,  
7 Eddie Mae. That was something that was in my mind too.

8 Anybody else has another -- any other topics they  
9 want to speak about?

10 Okay. If that is the situation, I just want to,  
11 once again, thank Peter and his staff for the  
12 extraordinary job that they've been doing in getting us  
13 together, putting these meetings together. I know it's  
14 been a lot of challenge. We all have challenges. The  
15 presenters have -- the people who come have challenges  
16 too, but as I said before, we have to be patient and we  
17 have to be accommodating to everybody. And I also want  
18 to thank my fellow Board members for their patience and  
19 their cooperation. It's been a tough road, but we'll get  
20 there.

21 MR. FINGER: Elsa, I have a question.

22 MS. RUBIN: Who has a question?

23 MR. FINGER: Ken.

24 MS. RUBIN: Ken. Go ahead, Ken.

25 MR. FINGER: I have a question for Peter, actually.



1 Peter, when are we going to get the survey results?  
2 Will they be given out to us at the meeting or,  
3 hopefully, in advance of the meeting on Thursday?

4 MR. STECKER: So you should have received a mailing  
5 of some documentation from Jeff and the research unit at  
6 the end of last week.

7 MR. FINGER: New York City stuff, though.

8 MR. STECKER: Right, the New York City stuff. My  
9 understanding is that you're going to be getting the  
10 documentation before the meeting. That's typically how  
11 it's done. So I can follow up with the research unit to  
12 see exactly when they plan on sending that to you. The  
13 meeting is on Thursday evening. So I would expect it  
14 probably tomorrow, but I -- you know, I haven't been in  
15 contact with them about when they're going to be getting  
16 it to you, but I can follow up on that.

17 MR. FINGER: And I would ask you to use whatever  
18 influence you have and maybe get it for us tomorrow at  
19 least so we have one night --

20 MS. RUBIN: That would be nice.

21 MR. FINGER: I'm sorry, Elsa.

22 MS. RUBIN: That would be nice to get it ahead of  
23 time, you know.

24 MR. FINGER: Yeah, at least a day ahead. I mean, it  
25 should be more, but --

1 MS. RUBIN: It's a lot to read and a lot to --

2 MR. FINGER: Yeah. It'll take a day.

3 MR. CHERSON: But can I ask a question? Peter, who  
4 is attending in quotes Thursday?

5 MR. STECKER: The attendees will be -- actually,  
6 who's, in fact, doing the presentation? I don't know who  
7 exactly is doing it. Typically, they pass them around,  
8 you know, because somebody has to make the trip up to  
9 Westchester. I would assume --

10 MR. CHERSON: Not this time.

11 MR. STECKER: -- you know -- yeah. I don't know who  
12 exactly is going to be doing it this time, but I can  
13 follow up on that as well and let you know.

14 MR. FINGER: All right. Thank you. Thank you,  
15 Elsa.

16 UNIDENTIFIED SPEAKER: Thanks, Peter.

17 MS. RUBIN: Thank you. Do I hear a motion to  
18 adjourn?

19 UNIDENTIFIED SPEAKER: So moved.

20 MS. RUBIN: Second?

21 UNIDENTIFIED SPEAKER: Second. I'll second it.

22 MS. RUBIN: Thank you very much. See you next  
23 Thursday.

24 [END RECORDING]

25

C E R T I F I C A T I O N

1  
2 The prior proceedings were transcribed from audio  
3 files and have been transcribed to the best of my  
4 ability. I further certify that I am not connected by  
5 blood, marriage or employment with any of the parties  
6 herein nor interested directly or indirectly in the  
7 matter transcribed.

8  
9 Signature

10   
11  
12

13 Date June 17, 2020  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

	<b>ACQUAH (19)</b> 3:1,1;8:1,1,2;9:2,9; 11:1,5;14:2,2;19:1,1,1, 1,2,2;27:2;37:2	3:1;7:1;31:1;38:1,2; 39:1	16:2	25:4;26:1;30:1;31:2; 33:1;35:2,2;36:4,7; 37:1,4;39:1,1,1,1,2,5; 40:1
<b>\$</b>			<b>B</b>	
<b>\$1,000 (1)</b> 8:2	<b>Act (2)</b> 2:1;28:1	<b>amenities (1)</b> 18:1	<b>back (4)</b> 7:2;11:2;20:8;23:9	<b>boards (1)</b> 39:4
<b>\$1,000.60 (1)</b> 7:5	<b>actual (1)</b> 34:2	<b>amount (1)</b> 24:1	<b>bad (1)</b> 16:1	<b>boilers (2)</b> 24:1;26:4
<b>\$1,249.41 (1)</b> 7:4	<b>actually (5)</b> 17:1;31:6;38:1;40:2; 42:5	<b>announced (1)</b> 36:1	<b>BADRU (2)</b> 3:1,1	<b>bonuses (1)</b> 25:6
<b>\$13 (1)</b> 31:6	<b>address (6)</b> 2:2,2;4:1,5;2;34:4; 38:2	<b>announcements (1)</b> 4:6	<b>banking (1)</b> 18:1	<b>bought (2)</b> 7:1;24:1
<b>\$15 (2)</b> 31:6,7	<b>addresses (1)</b> 35:7	<b>annual (1)</b> 30:1	<b>bankruptcy (1)</b> 32:5	<b>brand-new (1)</b> 18:1
<b>\$2,100 (2)</b> 18:1,1	<b>adjourn (1)</b> 42:1	<b>anti-landlord (1)</b> 16:1	<b>Banks (2)</b> 18:1;29:1	<b>BRI (1)</b> 27:9
<b>\$2,200 (2)</b> 18:1,1	<b>adjustment (1)</b> 2:1	<b>anti-warehousing (1)</b> 22:7	<b>Bar (2)</b> 12:1,5	<b>brick (2)</b> 18:2,2
<b>\$250 (1)</b> 7:6	<b>adjustments (1)</b> 3:9	<b>anymore (2)</b> 9:5;20:1	<b>Barbara (2)</b> 5:2;6:1	<b>bricks (1)</b> 26:4
<b>\$30,000 (1)</b> 28:1	<b>advance (3)</b> 5:2;36:1;41:3	<b>AOAC (1)</b> 16:2	<b>Barnes (10)</b> 3:1,2;33:2,2;34:1,6, 8;35:4;36:2,6	<b>brickwork (1)</b> 18:2
<b>\$36,000 (1)</b> 24:1	<b>advice (2)</b> 11:1,4	<b>apartment (20)</b> 7:1,3,7;8:1;16:2; 17:3;18:1;21:1,1,1,5,6; 22:1,1,6;23:2,4,6,8; 26:1	<b>basically (3)</b> 15:2;32:1;38:1	<b>bridge (1)</b> 37:1
<b>\$7 (1)</b> 21:1	<b>again (5)</b> 15:1;19:1;21:8;23:6; 40:1	<b>apartments (7)</b> 17:6;19:1,7;20:1,1,2; 22:1	<b>bathrooms (2)</b> 22:1,2	<b>bring (1)</b> 5:9
<b>\$700 (6)</b> 17:4;21:1,1,4;22:1; 24:8	<b>against (2)</b> 35:1,1	<b>appreciate (4)</b> 5:8;27:3,5;30:2	<b>baths (1)</b> 22:2	<b>broadband (1)</b> 34:2
<b>\$800 (4)</b> 17:4;21:5;22:1;24:8	<b>age (1)</b> 7:1	<b>approach (1)</b> 5:1	<b>beams (1)</b> 22:2	<b>Broadway (2)</b> 7:2;8:2
<b>\$9 (1)</b> 10:2	<b>agree (2)</b> 5:7;36:2	<b>appropriate (1)</b> 5:5	<b>became (1)</b> 25:2	<b>brushed (1)</b> 26:1
<b>\$900 (1)</b> 24:8	<b>agrees (1)</b> 39:1	<b>around (5)</b> 24:1,1;30:1;38:1; 42:7	<b>becomes (3)</b> 22:1;31:1;35:9	<b>building (13)</b> 18:1,1;20:6;24:2,9; 26:5,6;29:3,5;31:1,1,2; 32:1
<b>[</b>	<b>ahead (7)</b> 8:1;23:1;30:6;32:1; 40:2;41:2,2	<b>assist (1)</b> 30:1	<b>becoming (1)</b> 18:2	<b>buildings (16)</b> 18:1,1,2;19:2;21:9; 28:1,1,2;29:2,2,9;30:1; 31:1,2,2;32:1
<b>[END (1)</b> 42:2	<b>Albany (1)</b> 22:8	<b>Association (1)</b> 12:5	<b>bedroom (1)</b> 21:1	<b>built (4)</b> 17:2;18:1,2,2
<b>[START (1)</b> 2:1	<b>ALICEA (1)</b> 4:1	<b>assume (1)</b> 42:9	<b>beginning (1)</b> 9:2	<b>burden (1)</b> 30:1
<b>A</b>	<b>alleviate (1)</b> 30:1	<b>astronomical (1)</b> 19:1	<b>behind (1)</b> 11:2	<b>burdens (1)</b> 29:6
<b>ability (2)</b> 3:1;31:2	<b>allow (1)</b> 8:1	<b>attend (1)</b> 34:1	<b>below-market (1)</b> 21:2	<b>burial (1)</b> 5:7
<b>able (6)</b> 6:1;7:9;19:5,6;27:1; 38:8	<b>allowance (3)</b> 28:1,2;30:1	<b>attendees (1)</b> 42:5	<b>benefits (1)</b> 28:2	<b>business (8)</b> 10:1;16:1,2;17:2; 26:1,2;29:1,2
<b>absolutely (1)</b> 26:2	<b>allowances (1)</b> 28:1	<b>attending (1)</b> 42:4	<b>best (2)</b> 16:1;34:9	<b>buy (1)</b> 10:2
<b>accepting (1)</b> 4:1	<b>allowed (1)</b> 22:1	<b>attorney (15)</b> 9:1,2;10:1,1,1,1,4,8; 11:1,1,1,2,7;12:1,7	<b>better (2)</b> 19:5;34:1	<b>bye (1)</b> 27:6
<b>acclimated (1)</b> 27:2	<b>allows (1)</b> 2:1	<b>attorneys (1)</b> 9:2	<b>beyond (2)</b> 11:1;25:1	<b>Bye- (1)</b> 27:5
<b>accommodate (1)</b> 5:1	<b>alluding (1)</b> 38:2	<b>August (1)</b> 17:1	<b>big (1)</b> 18:4	
<b>accommodating (1)</b> 40:1	<b>almost (1)</b> 32:5	<b>authority (1)</b> 25:5	<b>bit (3)</b> 15:2;20:1,1	<b>C</b>
<b>accommodations (1)</b> 2:1	<b>alone (1)</b> 12:2	<b>available (1)</b> 9:2	<b>blast (1)</b> 38:1	<b>call (6)</b> 3:1,4;5:2;25:1,1,1
<b>account (2)</b> 33:1,1	<b>along (6)</b>	<b>away (1)</b>	<b>Board (35)</b> 2:1,4;3:6;4:1,1,5;1,1, 5;7:2,2;8:1;10:2,2; 11:1;12:1;22:2;23:2;	<b>calling (2)</b>

4:2;37:1 <b>came (4)</b> 16:2;18:9,9;25:1 <b>camera (2)</b> 13:1,1 <b>can (64)</b> 5:1;6:1,1,1,1,1,1,2,2, 2,3;8:1,6;9:2;11:7; 12:8;13:2,2,2;14:1,1,2, 7,9;15:1,1,1,1,2,9;18:1; 19:1;20:2;21:1;22:2; 23:2;24:6;25:7;27:1,2; 28:4,4,6,8;30:2;34:1,1, 1,5;36:1,1,1,1,1,1,1; 38:1,3;39:1,5;41:1,1; 42:1,3 <b>cap (2)</b> 18:1;29:2 <b>capital (3)</b> 20:6;28:1,2 <b>care (2)</b> 27:5,7 <b>Carolinas (1)</b> 26:1 <b>carpenters (1)</b> 20:1 <b>carrying (1)</b> 12:2 <b>case (1)</b> 28:2 <b>cases (3)</b> 16:2;34:2;35:1 <b>cash (7)</b> 29:1,1,1,2,3,5;31:2 <b>catastrophic (1)</b> 15:2 <b>category (1)</b> 8:3 <b>century (1)</b> 21:1 <b>certain (3)</b> 23:7;26:1;34:1 <b>certainly (5)</b> 30:2;31:2;32:4;34:2; 35:2 <b>cessation (1)</b> 21:1 <b>cetera (4)</b> 23:2;29:2;30:1;32:7 <b>Chair (3)</b> 2:6;3:4,5 <b>challenge (2)</b> 37:1;40:1 <b>challenges (3)</b> 35:5;40:1,1 <b>challenging (1)</b> 37:1 <b>chance (1)</b> 21:1 <b>change (2)</b> 21:7;25:5 <b>changed (1)</b> 15:2	<b>changes (2)</b> 22:1;29:1 <b>charges (1)</b> 12:2 <b>charity (1)</b> 7:9 <b>check (1)</b> 16:7 <b>checklist (1)</b> 16:5 <b>Cherson (35)</b> 3:2,2;9:1,1;10:1,1,3, 7;11:1,4;13:1,2;14:1,1, 2;22:2,2,4;23:1,1;24:1, 1;25:1;32:1,1,1,2,2,8; 33:3;39:1;40:5;42:1,3 <b>children (1)</b> 7:1 <b>choose (1)</b> 6:5 <b>Chris (4)</b> 13:1,8;14:4;27:7 <b>City (5)</b> 39:1,2,4;41:7,8 <b>class (1)</b> 34:1 <b>clear (1)</b> 8:2 <b>climate (1)</b> 34:1 <b>comfortable (1)</b> 35:2 <b>coming (4)</b> 26:6;34:1,2;35:2 <b>commencing (2)</b> 2:1;3:1 <b>comment (4)</b> 9:1;11:1;33:1;37:2 <b>comments (4)</b> 4:1,1;8:1;38:2 <b>committee (1)</b> 26:1 <b>common (2)</b> 18:2,2 <b>community (2)</b> 34:2;35:1 <b>complain (1)</b> 26:9 <b>complete (1)</b> 23:8 <b>completely (1)</b> 17:1 <b>compliance (1)</b> 39:2 <b>computer (1)</b> 34:1 <b>conclude (1)</b> 33:2 <b>condo (1)</b> 8:2 <b>conducting (1)</b> 2:1 <b>connection (4)</b>	10:1;12:1,2;36:4 <b>conservative (1)</b> 17:2 <b>consideration (1)</b> 27:1 <b>constantly (1)</b> 16:2 <b>constituents (1)</b> 38:1 <b>construction (1)</b> 18:2 <b>consult (1)</b> 12:8 <b>consultation (1)</b> 12:8 <b>contact (4)</b> 25:9;38:1,8;41:1 <b>contacted (1)</b> 33:1 <b>contacts (1)</b> 26:1 <b>continue (4)</b> 16:1;19:1;37:1,8 <b>contractors (3)</b> 20:1,1,1 <b>co-op (6)</b> 7:3,3;8:2,2,2,2 <b>cooperation (1)</b> 40:1 <b>copy (1)</b> 16:6 <b>coronavirus (1)</b> 36:2 <b>cost (5)</b> 18:2;28:1,1,2;30:1 <b>costs (1)</b> 29:1 <b>County (5)</b> 2:1,4;4:1;12:5;39:2 <b>couple (4)</b> 10:2;17:2;21:2;31:3 <b>courts (1)</b> 17:8 <b>cover (1)</b> 12:2 <b>COVID (2)</b> 17:1;35:2 <b>COVID-19 (2)</b> 2:1;37:2 <b>CPI (1)</b> 24:5 <b>created (1)</b> 28:1 <b>creditors (1)</b> 29:1 <b>criteria (1)</b> 29:2 <b>Cuomo (1)</b> 17:1 <b>curious (1)</b> 18:1 <b>current (1)</b> 34:1	<b>D</b>	<b>difficulty (1)</b> 30:2 <b>dire (2)</b> 19:8;26:1 <b>direction (1)</b> 21:2 <b>directive (1)</b> 2:8 <b>disappointed (1)</b> 35:1 <b>disaster (2)</b> 16:2;17:2 <b>discrimination (1)</b> 5:5 <b>dispose (1)</b> 8:5 <b>distinguish (1)</b> 31:2 <b>divide (1)</b> 34:1 <b>Division (2)</b> 16:1;25:9 <b>documentation (3)</b> 38:2;41:1,5 <b>dollars (2)</b> 10:2;26:3 <b>donate (1)</b> 7:9 <b>done (7)</b> 17:1,2;23:1,3,8;39:5; 41:1 <b>double (1)</b> 24:2 <b>doubt (1)</b> 11:2 <b>down (4)</b> 7:2;16:2;18:4;26:1 <b>drops (2)</b> 29:4,5 <b>due (1)</b> 18:8 <b>during (1)</b> 9:1 <b>dwelling (1)</b> 27:1
			<b>E</b>	<b>early (1)</b> 37:1 <b>Eastchester (1)</b> 19:2 <b>Eddie (5)</b> 3:1,2;33:2;36:2;40:7 <b>education (2)</b> 34:1;35:1 <b>effort (1)</b> 2:9 <b>eight (2)</b> 17:1;22:1 <b>either (2)</b> 31:1;37:1 <b>elected (1)</b>

<p>32:1 <b>electricians (1)</b> 20:1 <b>Eliot (5)</b> 3:2,2;12:9;22:3;40:2 <b>Elsa (14)</b> 2:6;3:5,5;4:4;8:1; 19:1;20:1;22:2;23:1; 32:1,8;40:2;41:2;42:1 <b>else (10)</b> 19:2;26:1,2;30:1; 32:9;33:1,1,9;36:2; 40:8 <b>email (13)</b> 4:1;5:1,1;6:1;13:2; 27:2;33:1;35:6,8,9; 38:1,2,6 <b>emailing (1)</b> 37:1 <b>emails (1)</b> 33:1 <b>Emergency (1)</b> 2:1 <b>emotional (1)</b> 5:8 <b>emphasize (1)</b> 36:1 <b>employ (1)</b> 20:1 <b>empty (3)</b> 21:2,6;23:2 <b>encourage (2)</b> 35:1,2 <b>end (2)</b> 31:7;41:6 <b>enough (3)</b> 7:1;9:1;12:2 <b>environment (3)</b> 30:2;35:1,2 <b>escalates (1)</b> 28:2 <b>especially (1)</b> 30:1 <b>establish (1)</b> 12:1 <b>estate (8)</b> 9:2;10:9;11:1,1,2,3, 7;29:1 <b>et (4)</b> 23:2;29:2;30:1;32:7 <b>ETPA (3)</b> 18:2,8;38:1 <b>Evelyn (4)</b> 3:2;4:1;12:1;22:5 <b>even (4)</b> 7:9;8:7;28:1;31:4 <b>evening (6)</b> 2:2;15:8;20:3;30:7, 8;41:1 <b>events (1)</b> 15:2 <b>eventually (2)</b> 26:1;31:7</p>	<p><b>everybody (6)</b> 8:2,3;17:1;27:5; 36:2;40:1 <b>everyone (1)</b> 4:7 <b>evict (2)</b> 17:1;29:8 <b>evicted (1)</b> 37:2 <b>eviction (2)</b> 29:1,6 <b>evictions (1)</b> 17:1 <b>exactly (3)</b> 41:1;42:1,7 <b>example (1)</b> 24:9 <b>Executive (1)</b> 2:1 <b>expect (1)</b> 41:1 <b>experiencing (1)</b> 30:2 <b>explain (1)</b> 7:2 <b>explaining (1)</b> 13:1 <b>extent (1)</b> 34:5 <b>extra (1)</b> 10:2 <b>extraordinary (1)</b> 40:1</p>	<p><b>fellow (1)</b> 40:1 <b>few (5)</b> 10:1;26:2,2;27:2; 30:2 <b>figure (1)</b> 19:5 <b>figuring (1)</b> 21:2 <b>file (2)</b> 16:1;17:2 <b>final (2)</b> 4:1,1 <b>financial (2)</b> 29:1,1 <b>find (4)</b> 7:1;10:2,7;39:2 <b>finding (1)</b> 31:1 <b>finds (1)</b> 16:1 <b>FINGER (37)</b> 3:2,2;5:1,2,3;6:1; 10:1;11:1;12:1,4;13:2, 9;14:1,2,2;15:1,3;20:1, 1,2,3,5;27:7;30:1,5,7,9, 9;40:2,2,2;41:1,2,2,7; 42:1,2 <b>Finished (1)</b> 8:1 <b>first (3)</b> 39:2,2;40:1 <b>five (2)</b> 15:2;27:1 <b>five- (1)</b> 18:5 <b>fixtures (1)</b> 23:1 <b>Florida (1)</b> 9:1 <b>flow (5)</b> 29:2,2,4,5;31:2 <b>Floyd (1)</b> 5:4 <b>focusing (1)</b> 28:1 <b>folks (2)</b> 38:2,8 <b>follow (3)</b> 41:1,1;42:1 <b>followed (3)</b> 4:2;22:1;38:6 <b>following (1)</b> 2:2 <b>forever (2)</b> 9:6;22:7 <b>format (1)</b> 38:2 <b>forum (1)</b> 35:1 <b>found (1)</b> 17:1 <b>four (2)</b></p>	<p>16:2;17:9 <b>frankly (1)</b> 7:1 <b>free (2)</b> 23:1,4 <b>friends (1)</b> 32:1 <b>fruition (1)</b> 17:2 <b>frustrating (1)</b> 25:1 <b>frustration (1)</b> 26:2 <b>fund (1)</b> 28:1 <b>further (2)</b> 29:6;32:5</p>	<p>22:2 <b>guy (1)</b> 25:2 <b>guys (4)</b> 18:1;19:5;26:1,3</p>
	<b>F</b>		<b>G</b>	<b>H</b>
	<p><b>fact (2)</b> 16:1;42:6 <b>facts (1)</b> 38:2 <b>fair (5)</b> 12:1;28:1;29:2;30:1; 37:7 <b>falls (1)</b> 26:7 <b>familiar (1)</b> 37:1 <b>familiarity (1)</b> 34:2 <b>families (1)</b> 29:1 <b>family (1)</b> 11:6 <b>far (2)</b> 36:5;37:2 <b>fashion (1)</b> 35:1 <b>fed (1)</b> 17:7 <b>fee (1)</b> 12:8 <b>feel (3)</b> 21:7;26:1;35:2</p>	<p><b>game (1)</b> 10:2 <b>gave (1)</b> 18:1 <b>general (2)</b> 35:1,1 <b>generate (2)</b> 29:1,1 <b>George (1)</b> 5:4 <b>gets (1)</b> 27:1 <b>given (1)</b> 41:2 <b>giving (1)</b> 25:2 <b>goes (2)</b> 16:1;18:1 <b>Good (10)</b> 2:2;13:7;15:8;16:1; 18:1;20:3;30:7,8;32:2; 40:6 <b>Governor's (1)</b> 2:8 <b>Great (1)</b> 7:1 <b>greatly (1)</b> 28:2 <b>Green (32)</b> 27:1,1,1,1,2,2,9;28:1, 1,2,3,7;30:1,2,2,3,4,7,8; 31:2;32:1,1,1,2,2,2; 33:1,1,1,1,5,8 <b>guess (8)</b> 20:2;26:1,1;31:6; 37:2;38:5;39:7,9 <b>guideline (5)</b> 2:1;19:2;24:2,3;25:7 <b>Guidelines (6)</b> 2:1,4;3:6,9;4:2;39:4 <b>gut (1)</b> 22:1 <b>gutted (1)</b></p>	<p><b>half (2)</b> 16:8;24:2 <b>hands (2)</b> 11:2,2 <b>handwritten (1)</b> 36:1 <b>happen (1)</b> 16:2 <b>happened (1)</b> 38:1 <b>happening (1)</b> 15:2 <b>happy (2)</b> 8:5;19:9 <b>harder (2)</b> 35:1;36:5 <b>hardship (1)</b> 28:1 <b>HCR (2)</b> 37:2;39:9 <b>hcrnygov/rgb-hearings (1)</b> 2:2 <b>head (1)</b> 39:2 <b>hear (33)</b> 6:1,1,1,1,2,2,2,3; 13:2;14:1,1,2,2,7,9; 15:1,1,1,1,2;26:2;27:1, 1,2;28:4,6;31:2;34:1,6; 35:2;36:3;37:1;42:1 <b>heard (6)</b> 9:2;25:1;35:1,2; 36:1;38:1 <b>hearing (10)</b> 2:5;3:1;4:1,1;33:2; 34:2;36:2;39:1,2;40:2 <b>hearings (6)</b> 2:1,2;3:8;34:2;39:2,2 <b>heating (1)</b> 29:1 <b>heavily (1)</b> 29:9 <b>Hello (11)</b> 6:1,2;14:1,2,4,6,8; 27:1;28:1,1,3 <b>help (11)</b> 11:6,7;12:1;25:1,1,1, 1,2;32:4;36:2;37:1 <b>helped (1)</b> 28:1 <b>helps (1)</b> 23:3 <b>Hey (1)</b> 14:1 <b>Hi (6)</b></p>	

14:7;19:1;20:4;25:3; 30:2,2 <b>higher (2)</b> 24:8;31:4 <b>himself (1)</b> 15:1 <b>hire (1)</b> 31:4 <b>hit (1)</b> 17:2 <b>hold (1)</b> 21:1 <b>homeowner (1)</b> 25:2 <b>homeowners (1)</b> 25:2 <b>honestly (2)</b> 17:1;21:3 <b>hope (2)</b> 37:5;38:1 <b>hopefully (2)</b> 27:1;41:3 <b>hoping (1)</b> 35:2 <b>hours (1)</b> 21:2 <b>house (2)</b> 25:2;37:1 <b>households (1)</b> 34:1 <b>houses (1)</b> 21:1 <b>housing (6)</b> 2:1;16:1,2;18:1; 24:6;25:9 <b>huge (2)</b> 25:2,2 <b>husband (2)</b> 7:1,7	7:1;18:4;29:1;31:1 <b>increase (11)</b> 20:8;21:1;22:1;24:3; 29:1;30:1,1,1,1,1;32:3 <b>increased (1)</b> 30:2 <b>increases (8)</b> 16:1,2;19:2;23:2; 24:1,2;25:7;28:1 <b>Indiscernible (5)</b> 10:5;14:5;16:1;19:2; 33:1 <b>individual (1)</b> 20:1 <b>inexpensive (1)</b> 9:1 <b>influence (1)</b> 41:1 <b>info (1)</b> 25:1 <b>information (5)</b> 16:9;38:1,1,8;39:8 <b>inheritance (1)</b> 11:1 <b>inhibiting (1)</b> 38:2 <b>injustice (1)</b> 5:4 <b>instance (2)</b> 28:1;29:1 <b>instead (1)</b> 23:2 <b>Instructions (1)</b> 2:2 <b>insurance (2)</b> 29:1;31:8 <b>into (12)</b> 8:2;11:7;17:1,2; 21:2;25:1;26:2;27:1,1; 31:1,1;32:5 <b>invest (1)</b> 31:1 <b>investing (1)</b> 17:1 <b>investment (5)</b> 25:1,2,2,2;28:1 <b>involvement (2)</b> 39:2;40:3 <b>issue (2)</b> 34:2,2	15:2;22:1;23:2 <b>jurisdiction (1)</b> 2:1 <b>justifiable (2)</b> 16:1;24:2	15:2;17:2;18:2;21:1, 6;22:8;29:1,2,6,7;32:1 <b>lawyer (1)</b> 7:2 <b>lawyers (1)</b> 12:6 <b>leases (3)</b> 2:1;3:9;23:2 <b>least (8)</b> 8:1;11:1;30:1,1; 34:4;37:9;41:1,2 <b>leave (4)</b> 7:1;11:1;21:1;25:2 <b>leaving (1)</b> 23:2 <b>legal (2)</b> 11:1;17:8 <b>lend (1)</b> 29:1 <b>length (2)</b> 29:1,1 <b>less (2)</b> 31:9;35:1 <b>lesser (1)</b> 29:2 <b>letter (1)</b> 16:9 <b>liability (1)</b> 26:4 <b>liberal (2)</b> 17:2;21:1 <b>life (3)</b> 10:1,1;17:2 <b>lifeline (1)</b> 29:2 <b>limit (1)</b> 22:5 <b>limitation (1)</b> 20:8 <b>limited (1)</b> 23:2 <b>limits (1)</b> 23:1 <b>line (3)</b> 5:2;8:1;39:3 <b>list (2)</b> 27:1;34:1 <b>listen (3)</b> 2:2;3:1;24:4 <b>listening (1)</b> 14:2 <b>little (3)</b> 15:2;18:2;31:4 <b>live (4)</b> 7:1;9:6;18:1,1 <b>lived (1)</b> 9:1 <b>lives (1)</b> 37:2 <b>livestreamed (1)</b> 4:1 <b>living (2)</b> 37:1,1	<b>loans (2)</b> 18:6,7 <b>loan-to-value (1)</b> 18:3 <b>localities (1)</b> 40:3 <b>locality (1)</b> 32:2 <b>located (1)</b> 19:1 <b>long (7)</b> 7:1;9:1;17:2;20:2; 21:1;22:1;33:3 <b>long-term (1)</b> 28:1 <b>look (3)</b> 11:7;12:1,5 <b>looking (2)</b> 8:8;17:1 <b>looks (1)</b> 13:1 <b>losing (3)</b> 20:1;29:1;31:1 <b>loss (1)</b> 28:2 <b>losses (1)</b> 32:7 <b>lot (15)</b> 18:1,1;20:1;21:7; 31:1;32:1,1,6;34:2; 35:9;37:1,1;40:1;42:1, 1 <b>lots (1)</b> 35:8 <b>lowering (1)</b> 18:2 <b>LTVs (2)</b> 18:2,7 <b>luck (1)</b> 13:7 <b>lump (1)</b> 31:1
<b>I</b>				<b>M</b>
<b>IAIs (1)</b> 23:2 <b>idea (1)</b> 23:2 <b>imposed (1)</b> 23:1 <b>impossible (2)</b> 29:1,1 <b>improved (1)</b> 20:1 <b>improvement (2)</b> 28:1,2 <b>improvements (1)</b> 20:6 <b>improvising (1)</b> 36:2 <b>inadequate (1)</b> 29:2 <b>including (1)</b> 39:4 <b>income (4)</b>	<b>J</b> <b>Jeff (1)</b> 41:5 <b>job (2)</b> 32:7;40:1 <b>jobs (1)</b> 30:2 <b>jump (1)</b> 8:2 <b>June (9)</b> 2:5;3:1;4:1,1,1,8;	<b>K</b> <b>Karen (1)</b> 14:1 <b>kazoo (1)</b> 26:5 <b>keep (5)</b> 2:9;9:1;21:2,6;22:7 <b>Ken (7)</b> 11:1;20:4,9;30:9; 40:2,2,2 <b>KENNETH (2)</b> 3:2,2 <b>kept (1)</b> 7:2 <b>kids (1)</b> 9:6 <b>kind (5)</b> 15:2;17:2;26:1,1; 39:2 <b>kinds (1)</b> 24:5 <b>kitchens (2)</b> 22:2;23:1 <b>knowledge (3)</b> 11:3;18:2;22:8	<b>L</b> <b>labor (1)</b> 29:1 <b>ladders (1)</b> 26:2 <b>LaMont (2)</b> 3:1,1 <b>landlord (10)</b> 7:1;8:4;20:2;21:1,9; 22:6,9;23:7;25:1;29:7 <b>landlords (16)</b> 5:2;16:1,1;17:1,2,6; 18:5;20:2;26:1;28:1,1; 29:2,2,2;31:1;33:2 <b>landlord-tenant (1)</b> 12:7 <b>large (2)</b> 8:2;31:2 <b>larger (1)</b> 29:2 <b>last (6)</b> 3:1;18:9;23:2;26:1; 36:1;41:6 <b>later (4)</b> 2:2;16:8;39:2,2 <b>Law (6)</b> 2:1;18:8;22:1,1; 23:1;25:5 <b>laws (11)</b>	<b>ma'am (1)</b> 10:8 <b>Mae (4)</b> 3:1,2;36:2;40:7 <b>mail (1)</b> 36:1 <b>mailing (2)</b> 38:4;41:4 <b>maintenance (6)</b> 7:4;20:1;23:1,4; 29:1;31:1 <b>maintenance-wise (1)</b> 23:3 <b>major (2)</b> 20:6;29:1 <b>majority (1)</b> 18:2 <b>makes (2)</b>

29:1,1 <b>making (2)</b> 9:8;20:7 <b>manage (1)</b> 32:1 <b>many (12)</b> 18:2;32:1,2,2;33:4,5, 5,5,5;34:1,2;35:1 <b>market (2)</b> 19:6;28:2 <b>market-value (1)</b> 12:1 <b>Marvin (1)</b> 9:2 <b>matches (1)</b> 7:1 <b>matter (2)</b> 7:2;16:1 <b>mature (1)</b> 18:6 <b>may (7)</b> 11:2;23:1;31:2;34:1; 38:1,5;39:2 <b>Maybe (9)</b> 6:9;8:1;9:1,2;12:9; 35:2;36:1;37:2;41:1 <b>MCI (2)</b> 20:8;24:1 <b>MCIs (2)</b> 15:2;23:2 <b>mean (11)</b> 10:1;11:1;13:2;19:5; 20:2;25:1;26:1,3;34:3; 39:1;41:2 <b>means (1)</b> 26:6 <b>meantime (1)</b> 32:2 <b>media (1)</b> 38:1 <b>meet (2)</b> 29:1,9 <b>meeting (13)</b> 3:7,8;4:1,1,8,9;5:1; 33:2;36:1;41:1,1,2,3 <b>meetings (8)</b> 2:2;3:8;34:2;35:1,3; 37:1;38:1;40:1 <b>meets (1)</b> 7:2 <b>member (8)</b> 3:1,1,1,2;4:4;27:9; 33:1;37:4 <b>members (4)</b> 2:2;8:1;39:1;40:1 <b>mentioned (1)</b> 20:2 <b>met (1)</b> 26:1 <b>meter (2)</b> 21:1,2 <b>microphone (1)</b> 13:2	<b>middle (1)</b> 37:2 <b>might (1)</b> 8:1 <b>millionaire (1)</b> 26:1 <b>millions (2)</b> 26:3,3 <b>mind (1)</b> 40:7 <b>mind-boggling (1)</b> 26:8 <b>minimal (1)</b> 12:8 <b>minimum (3)</b> 29:7;31:2,5 <b>minutes (3)</b> 15:2;27:1,2 <b>mitigate (1)</b> 2:1 <b>modernized (2)</b> 22:1;23:1 <b>mold (1)</b> 28:2 <b>moment (3)</b> 5:3,6,9 <b>Monday (1)</b> 3:1 <b>money (8)</b> 12:2;21:1,1,2,5;24:2, 2;31:1 <b>month (6)</b> 7:6;16:8,8;21:1,1; 37:1 <b>Monthly (2)</b> 24:1,1 <b>months (3)</b> 17:1,9;21:2 <b>more (12)</b> 5:1,1;16:9;17:2; 21:1;26:1;27:2;28:1; 31:8;35:2;37:2;41:2 <b>mortgage (1)</b> 29:1 <b>motion (1)</b> 42:1 <b>Mount (2)</b> 17:1;19:2 <b>move (2)</b> 9:1;13:4 <b>moved (1)</b> 42:1 <b>moves (1)</b> 28:1 <b>much (8)</b> 13:3;20:2;21:1;23:1; 24:2;27:3;30:1;42:2 <b>multi- (1)</b> 25:2 <b>multi-faceted (1)</b> 24:2 <b>multiple (1)</b> 34:1	<b>municipality (1)</b> 38:1 <b>must (1)</b> 12:1 <b>muted (8)</b> 6:7;13:1;14:1,1,2; 15:1,1,3  <b>N</b>  <b>name (2)</b> 2:3;3:5 <b>Nassau (2)</b> 39:1,2 <b>nearly (1)</b> 28:2 <b>need (17)</b> 6:4;9:1;11:1,2,4; 12:7;13:1;16:7;18:1; 19:3;24:7;25:1;29:2,2, 2;30:1;32:2 <b>needed (1)</b> 20:7 <b>neighbors (1)</b> 35:9 <b>New (25)</b> 2:9;10:2,2;17:1,2; 18:1,2;22:2,2,2,2;23:1, 1,2;24:1,1,6;26:1;27:1; 29:2;38:2;39:1,4;41:7, 8 <b>next (7)</b> 13:6;17:2;22:1;27:8; 39:1;40:2;42:2 <b>nice (2)</b> 41:2,2 <b>night (1)</b> 41:1 <b>nine (1)</b> 17:1 <b>nobody (2)</b> 7:8;8:6 <b>nobody's (1)</b> 24:1 <b>nonpaying (1)</b> 29:8 <b>normally (1)</b> 34:2 <b>North (1)</b> 8:2 <b>note (2)</b> 36:1;39:1 <b>notice (4)</b> 2:7,7;36:9;38:4 <b>noticing (1)</b> 36:8 <b>notification (1)</b> 39:3 <b>notified (1)</b> 34:3 <b>novice (1)</b> 10:2 <b>numbers (1)</b>	24:7 <b>nyschroorg (1)</b> 4:1  <b>O</b>  <b>obligations (2)</b> 29:1,1 <b>October (2)</b> 2:1;3:1 <b>off (6)</b> 10:2;13:1,1;21:1; 26:1;39:2 <b>offered (1)</b> 21:1 <b>Officers (1)</b> 2:1 <b>often (1)</b> 28:2 <b>oftentimes (1)</b> 31:1 <b>oil (2)</b> 29:1;31:1 <b>old (2)</b> 15:2;23:2 <b>older (1)</b> 28:2 <b>once (2)</b> 7:2;40:1 <b>one (25)</b> 7:1,3;8:1,2;11:2,2; 12:1;16:1,1,2,6;21:1; 22:1;25:1,1;32:1,1,3; 34:1,1;36:1,1,8;39:1; 41:1 <b>one- (1)</b> 21:1 <b>one-bedroom (2)</b> 18:1;21:1 <b>ones (3)</b> 35:6;36:3;39:2 <b>online (5)</b> 5:1;25:1,1;34:1;35:2 <b>only (13)</b> 11:2,2;12:1;20:1,7; 24:1;28:5,6;29:6,8; 34:1;36:7;37:7 <b>open (3)</b> 5:1;38:2;39:7 <b>operating (1)</b> 29:1 <b>opinion (3)</b> 10:8;12:9;22:5 <b>opportunities (1)</b> 5:1 <b>opposed (1)</b> 29:4 <b>opting (1)</b> 20:2 <b>options (1)</b> 9:2 <b>Order (3)</b> 2:1;5:1;30:1	<b>organization (1)</b> 15:2 <b>otherwise (1)</b> 19:7 <b>out (19)</b> 11:2;17:1,1;19:5; 20:1;21:2;22:2;23:2; 24:2;26:6;35:1;36:2,2; 37:8;38:1,1,5;39:2; 41:2 <b>outlets (1)</b> 38:1 <b>outlining (1)</b> 37:2 <b>outreach (3)</b> 35:1,1;39:1 <b>over (11)</b> 3:3;16:1;17:1;19:1, 7;21:2;22:1;24:2;29:1, 1;31:3 <b>own (4)</b> 7:3;21:1;32:1,1 <b>owner (5)</b> 3:2,2;4:1,2;25:1 <b>owners (6)</b> 21:7;28:1,1;29:1,2; 33:2 <b>owns (1)</b> 7:1  <b>P</b>  <b>paid (1)</b> 17:1 <b>painting (2)</b> 18:2;26:1 <b>panel (1)</b> 27:1 <b>panelist (1)</b> 6:1 <b>par (1)</b> 16:1 <b>parking (2)</b> 21:2,2 <b>part (1)</b> 11:1 <b>participate (3)</b> 5:1,2;35:1 <b>pass (2)</b> 21:1;42:7 <b>passed (7)</b> 15:2;16:1,2;18:8; 23:2;38:1;39:1 <b>past (3)</b> 19:4;31:3;36:5 <b>patience (1)</b> 40:1 <b>patient (2)</b> 27:1;40:1 <b>Pause (1)</b> 5:1 <b>pay (7)</b> 9:7;20:1,1;21:2;
---	---	---	---	--



<p>29:3;30:2;31:5  <b>paying (6)</b>            9:1,7;10:1;17:1;            21:4;29:5  <b>payments (1)</b>            29:9  <b>pays (3)</b>            7:5;8:2;21:2  <b>peaks (1)</b>            18:1  <b>pending (1)</b>            16:3  <b>people (35)</b>            4:1,2;5:1;8:2;12:2;            16:2;20:1;26:1,1,6;            27:2;32:1;34:1,2,2,2;            35:1,1,1,1,2,3;36:1,1,1,            4;37:1,1,1,1,9;38:1,2;            39:1;40:1  <b>per (2)</b>            8:3;31:1  <b>percent (14)</b>            16:2,2,2;21:1,2;22:1;            24:4;29:1,4,6;30:1;            31:1;32:3,3  <b>perhaps (2)</b>            35:1,2  <b>person (10)</b>            7:1;9:2,5;13:6;27:8;            36:1,1,1,7,8  <b>personal (4)</b>            11:2,2;31:1;33:1  <b>persons (1)</b>            5:2  <b>PETER (18)</b>            2:2,3;4:2,6;11:1;            13:1;21:1;27:1;33:1;            36:1;37:2;39:1;40:1,2,            5;41:1;42:1,3  <b>phonetic (1)</b>            9:2  <b>photos (2)</b>            17:1,2  <b>picked (1)</b>            7:2  <b>place (4)</b>            3:1;8:6;9:1,1  <b>Plains (6)</b>            7:2,4;8:2;19:2;21:1;            24:9  <b>plan (1)</b>            41:1  <b>planning (3)</b>            9:2;11:1,8  <b>playing (1)</b>            11:1  <b>Please (4)</b>            3:1;6:5;8:1;27:2  <b>plenty (1)</b>            25:1  <b>plumbing (1)</b>            23:1  <b>plus (1)</b></p>	<p>26:2  <b>pm (1)</b>            2:3  <b>point (9)</b>            5:1;10:1;11:2;18:1;            33:1;36:2;39:6;40:2,6  <b>political (1)</b>            26:1  <b>politicians (1)</b>            38:1  <b>poor (2)</b>            35:1,1  <b>Port (1)</b>            33:1  <b>Portchester (1)</b>            32:2  <b>possibly (1)</b>            8:6  <b>posted (3)</b>            2:2,2;39:8  <b>PPI (1)</b>            24:5  <b>premiums (1)</b>            31:9  <b>Present (7)</b>            3:1,1,1,2,2;4:3;28:2  <b>presentation (7)</b>            4:9;18:1;26:2;27:9;            28:5,9;42:6  <b>presentations (3)</b>            4:1,2,2  <b>presenters (1)</b>            40:1  <b>pretty (5)</b>            11:9;18:1;19:8;20:1;            23:1  <b>prices (1)</b>            31:1  <b>Prior (1)</b>            22:1  <b>pristine (1)</b>            23:9  <b>probably (6)</b>            9:1;12:1;16:1;18:1;            34:1;41:1  <b>problem (5)</b>            7:1;11:2,2;13:2;18:5  <b>professional (1)</b>            11:4  <b>prohibitive (1)</b>            28:2  <b>promoted (1)</b>            6:4  <b>promoting (3)</b>            6:1;13:1;27:1  <b>properties (3)</b>            25:2;31:1;32:1  <b>proposed (1)</b>            19:3  <b>Protection (2)</b>            2:1;28:1  <b>province (1)</b>            11:1</p>	<p><b>Public (23)</b>            2:1,1,2,2,5,7;3:1,1,1,            1,2,8;4:1,1,1,4;35:2;            37:4;38:4;39:2,2,2;            40:1  <b>pure (1)</b>            7:1  <b>purposes (1)</b>            7:1  <b>pursuant (1)</b>            2:1  <b>pushing (1)</b>            32:4  <b>put (6)</b>            10:2,2;21:1;22:2;            23:2;24:1  <b>putting (1)</b>            40:1</p>	<p>1;21:2,8;24:7;26:1;            35:6,7,8;36:1;38:4;            39:1,1,5  <b>reason (1)</b>            12:1  <b>reasonable (2)</b>            30:1,1  <b>rebuttal (1)</b>            4:2  <b>receive (1)</b>            24:1  <b>received (3)</b>            33:1;38:7;41:4  <b>recently (1)</b>            38:6  <b>recognize (2)</b>            30:2;35:1  <b>recognized (1)</b>            34:1  <b>recommendation (1)</b>            9:2  <b>record (1)</b>            4:5  <b>recording (1)</b>            15:1  <b>RECORDING] (2)</b>            2:1;42:2  <b>red (1)</b>            18:2  <b>reduction (2)</b>            28:1,2  <b>reelected (1)</b>            26:1  <b>refer (1)</b>            12:7  <b>referral (1)</b>            12:6  <b>refinance (1)</b>            18:7  <b>reflected (1)</b>            35:1  <b>refuse (2)</b>            11:1,1  <b>refused (1)</b>            11:1  <b>regular (1)</b>            30:2  <b>reinstalled (1)</b>            22:2  <b>reinstigate (1)</b>            25:6  <b>relatively (1)</b>            9:1  <b>rely (1)</b>            29:9  <b>remember (1)</b>            10:1  <b>remind (3)</b>            4:2,7;34:2  <b>removal (1)</b>            28:1  <b>renewal (1)</b>            23:2</p>	<p><b>renewed (1)</b>            3:1  <b>renovated (2)</b>            20:1;22:2  <b>renovations (3)</b>            16:2;28:1,1  <b>Rent (25)</b>            2:1,1,4;3:6,9;7:2,2;            10:2;12:1;17:1,1;18:1;            21:2;22:1,6;23:2;24:1,            1,1,1,1;29:3,9;30:1;            39:4  <b>rents (3)</b>            18:1;23:2;24:8  <b>rent-stabilized (2)</b>            12:1,2  <b>repairs (3)</b>            20:7;28:2;30:1  <b>report (1)</b>            17:2  <b>represent (1)</b>            15:2  <b>representation (1)</b>            37:6  <b>representative (3)</b>            3:2,2;4:2  <b>representatives (4)</b>            4:1,2;32:1;35:2  <b>representing (1)</b>            5:2  <b>requirement (2)</b>            22:1,6  <b>requirements (3)</b>            29:2;31:2;39:2  <b>requiring (1)</b>            31:8  <b>research (4)</b>            4:1,9;41:1,5  <b>resent (1)</b>            10:1  <b>respond (1)</b>            3:1  <b>response (2)</b>            2:8;39:1  <b>responses (1)</b>            25:1  <b>rest (1)</b>            25:6  <b>result (1)</b>            28:2  <b>results (1)</b>            41:1  <b>retire (1)</b>            9:1  <b>retroactive (1)</b>            16:1  <b>return (2)</b>            28:1,2  <b>reworked (1)</b>            29:2  <b>RGB (2)</b>            4:1;33:1  <b>right (18)</b></p>
		<b>Q</b>		
		<p><b>quick (2)</b>            9:1;27:2  <b>quickly (1)</b>            19:8  <b>quite (3)</b>            17:1;20:1,1  <b>quorum (1)</b>            4:5  <b>quotes (1)</b>            42:4</p>		
		<b>R</b>		
		<p><b>raising (1)</b>            23:2  <b>range (1)</b>            24:4  <b>rate (1)</b>            29:2  <b>rates (2)</b>            2:1;3:9  <b>ratios (1)</b>            18:3  <b>reach (5)</b>            6:1,1;35:1;36:2;37:8  <b>reached (1)</b>            11:2  <b>read (4)</b>            13:2;36:1;39:1;42:1  <b>reading (1)</b>            2:7  <b>ready (1)</b>            22:1  <b>real (6)</b>            9:2;10:9;11:1,3;            27:2;29:1  <b>reality (2)</b>            37:1,1  <b>realize (1)</b>            25:4  <b>really (18)</b>            7:1;11:1,2;13:2;16:1,</p>		

7:2,2,2;9:2;10:1,1; 11:2;21:1;27:1,1,1; 31:6;33:1,3;34:7,9; 41:8;42:1 <b>rights (1)</b> 21:1 <b>road (1)</b> 40:1 <b>Rockland (2)</b> 39:1;40:1 <b>roll (6)</b> 3:1,4;24:1,1,1,1 <b>roofs (2)</b> 24:1;26:4 <b>Rubin (71)</b> 2:6;3:1,1,2,2,2,4,5,5; 4:2,2,4,4,5:1,1,7;6:1; 8:1,1,1;9:1,1;12:1; 13:1,2,3,6,8;14:1,1,5; 15:1,1,1,2,9;19:1,1,2; 20:2,2,22:3;23:1;26:2; 27:1,8;28:2,4,8;30:1,3, 6;32:1,9;33:1,1,2,9; 36:1,1;37:2,3;40:2,2,6; 41:2,2;42:1,1,2,2 <b>run (1)</b> 21:9	<b>seek (2)</b> 11:1,2 <b>seems (2)</b> 16:5;18:2 <b>sell (2)</b> 9:3;26:1 <b>senator (1)</b> 26:1 <b>send (7)</b> 3:3;16:7,8;36:1,1; 38:2,9 <b>sending (3)</b> 2:6;38:2;41:1 <b>sense (1)</b> 30:9 <b>sent (5)</b> 25:1;36:1;38:1,1,1 <b>separated (1)</b> 29:2 <b>September (2)</b> 2:1;3:1 <b>series (1)</b> 3:8 <b>service (1)</b> 12:6 <b>services (1)</b> 31:9 <b>set (2)</b> 2:1;25:7 <b>seven (3)</b> 24:2;30:1,2 <b>seven- (1)</b> 18:5 <b>several (2)</b> 38:1;39:8 <b>shame (1)</b> 17:2 <b>shape (1)</b> 21:1 <b>share (1)</b> 34:1 <b>Shirley (2)</b> 27:9;28:1 <b>shoot (1)</b> 27:2 <b>shortfall (2)</b> 7:1,6 <b>shot (1)</b> 13:2 <b>show (3)</b> 4:5;13:2;27:2 <b>showers (1)</b> 22:2 <b>showing (1)</b> 34:1 <b>sign (4)</b> 4:1;10:2;38:2,9 <b>signed (3)</b> 4:2;5:2;27:8 <b>silence (3)</b> 5:1,4,6 <b>similar (2)</b> 19:4;39:1	<b>simpler (1)</b> 37:2 <b>simultaneously (1)</b> 2:2 <b>situation (6)</b> 11:3;19:7;26:1,9; 32:7;40:1 <b>six (4)</b> 17:1;32:2,2,2 <b>six-unit (1)</b> 29:3 <b>slip (1)</b> 26:7 <b>small (6)</b> 28:1,1;29:1,8;31:2; 32:1 <b>smaller (4)</b> 29:2;30:1;31:1,1 <b>society (1)</b> 35:1 <b>somebody (13)</b> 6:1;7:1;9:1;10:1,2; 12:8;13:2;18:1;21:1,1, 3;31:4;42:8 <b>someone (1)</b> 6:1 <b>somewhat (2)</b> 30:1,1 <b>somewhere (2)</b> 24:4;30:1 <b>sorry (4)</b> 8:1;9:9;29:1;41:2 <b>sort (2)</b> 10:1;33:1 <b>sorts (1)</b> 18:1 <b>sounds (1)</b> 30:2 <b>South (1)</b> 7:2 <b>speak (12)</b> 4:1;6:1;7:1,1;8:1; 9:1;10:3,8;34:9;35:2; 38:1;40:9 <b>SPEAKER (16)</b> 6:1,1,7,9;10:6;13:1, 7;15:1,1,5,7,8;33:7; 42:1,1,2 <b>speaking (3)</b> 9:2;16:1;17:6 <b>specializes (1)</b> 9:2 <b>specific (1)</b> 22:2 <b>sponges (1)</b> 18:2 <b>spread (1)</b> 2:1 <b>Stability (1)</b> 28:1 <b>Stabilization (2)</b> 7:2,2 <b>staff (1)</b>	40:1 <b>start (3)</b> 4:2;17:1,5 <b>State (1)</b> 24:6 <b>statement (4)</b> 14:1;35:2;36:1;37:9 <b>states (1)</b> 17:2 <b>stay (1)</b> 8:1 <b>steal (1)</b> 21:1 <b>steamroller (1)</b> 17:1 <b>STECKER (26)</b> 2:2,3;4:7;5:2;6:1,1,2, 2,8;7:1;13:1,1,2;14:1,3, 7,9;27:1,2;33:1;38:3; 39:1;41:4,8;42:1,5 <b>Stewart (18)</b> 4:2,3;15:1;25:3,3; 30:2,2;31:2;32:6;34:1, 4,7,9;35:5;36:1,2,9; 37:8 <b>still (3)</b> 9:9;28:8;31:5 <b>stop (2)</b> 17:1;23:1 <b>stopped (6)</b> 15:6;16:2;20:1,2,9; 25:1 <b>stopping (1)</b> 37:1 <b>stories (1)</b> 36:2 <b>strenuous (1)</b> 31:1 <b>strict (1)</b> 23:1 <b>stuff (2)</b> 41:7,8 <b>subject (1)</b> 2:1 <b>submissions (1)</b> 38:9 <b>submit (2)</b> 35:2;37:9 <b>suddenly (1)</b> 15:6 <b>sufficient (3)</b> 29:1,1,2 <b>suggest (3)</b> 10:3,7;11:5 <b>suggested (1)</b> 10:2 <b>suggestion (1)</b> 31:2 <b>suitable (1)</b> 18:8 <b>summer (1)</b> 9:1 <b>supplement (1)</b>	31:1 <b>support (3)</b> 19:2;29:1;31:1 <b>supposed (2)</b> 10:2;24:2 <b>Sure (8)</b> 8:1;9:2;11:6,9;23:1; 26:1;38:3;39:2 <b>surprise (1)</b> 36:2 <b>surprised (2)</b> 33:2;34:1 <b>survey (1)</b> 41:1 <b>survive (1)</b> 30:2 <b>suspension (1)</b> 2:1 <b>system (1)</b> 17:8
<b>T</b>				
<b>S</b>				
<b>safe (1)</b> 2:9 <b>same (9)</b> 2:2;12:2;16:4;18:1; 23:1;31:2;32:7;35:1,1 <b>Santiago (11)</b> 3:2,4;1;12:1,1,2; 13:1;15:2;20:2,2;37:2, 4 <b>satisfy (1)</b> 29:1 <b>Save (1)</b> 14:2 <b>saying (1)</b> 21:8 <b>schedule (1)</b> 4:8 <b>scheduled (2)</b> 36:2;38:1 <b>school (1)</b> 15:2 <b>Schottenfeld (35)</b> 5:2;6:1,1,1,1,2,2,2,2, 3,6,8;7:2;8:1,2,2,9;1,1, 2,4;10:1,1,5,9;11:1,2,9; 12:1,1,1,2,2,4;13:2,5 <b>scope (1)</b> 25:1 <b>se (1)</b> 8:4 <b>second (7)</b> 2:4;3:7;10:8;12:9; 42:2,2,2				
			<b>tactics (1)</b> 16:6 <b>talk (4)</b> 7:8;14:2;22:7;32:1 <b>talking (1)</b> 23:2 <b>Tamara (5)</b> 4:2,3;34:8;36:1;38:2 <b>taxes (3)</b> 7:1;29:1;30:1 <b>technology (7)</b> 27:2;34:1,2;35:2,5; 36:1;37:1 <b>teleconference (1)</b> 2:1 <b>telling (2)</b> 17:1;37:1 <b>temporary (1)</b> 2:1 <b>ten (6)</b> 33:1,1,1,1,2,3 <b>ten- (1)</b> 18:5 <b>Tenant (24)</b> 2:1;4:1,2,2;7:5;17:1, 1,4;22:1,1;23:1,5;25:2, 2;28:1,1;29:8;34:2; 35:1;36:1,1;39:1,1,2 <b>tenants (21)</b> 17:1,1;20:1;21:2; 25:1,1,2;26:1;29:2,4; 30:2;32:6;33:2,2;34:1; 35:1,1,2;36:2;37:6; 40:3 <b>terms (2)</b> 30:1;34:1 <b>territory (1)</b> 27:1 <b>texting (1)</b> 37:1	

<p><b>Thanks (3)</b> 6:2;40:5;42:1 <b>Therefore (1)</b> 7:1 <b>thinking (1)</b> 24:2 <b>third (2)</b> 3:1;38:5 <b>though (1)</b> 41:7 <b>thought (2)</b> 9:1;18:1 <b>three (3)</b> 8:2;17:9;24:4 <b>three-bedroom (1)</b> 8:2 <b>Thursday (4)</b> 41:1,3;42:2,4 <b>tied (1)</b> 11:2 <b>tiles (1)</b> 22:2 <b>timely (2)</b> 29:9;35:1 <b>tired (2)</b> 16:1,1 <b>Today (4)</b> 2:5;5:7;20:4;24:1 <b>together (2)</b> 40:1,1 <b>toilet (2)</b> 10:2,2 <b>toilets (1)</b> 22:2 <b>tomorrow (3)</b> 25:2;41:1,1 <b>tonight's (1)</b> 27:8 <b>took (2)</b> 16:2;36:2 <b>tools (1)</b> 35:1 <b>top (4)</b> 21:1,1;34:1;39:2 <b>topics (1)</b> 40:8 <b>total (1)</b> 28:2 <b>totally (1)</b> 22:2 <b>touch (1)</b> 17:1 <b>touching (1)</b> 5:8 <b>tough (1)</b> 40:1 <b>transcript (1)</b> 2:2 <b>transcripts (1)</b> 3:2 <b>transparent (1)</b> 5:1 <b>tried (1)</b></p>	<p>25:8 <b>trip (1)</b> 42:8 <b>true (1)</b> 8:3 <b>try (6)</b> 5:1;27:2;34:4;35:1, 2;37:8 <b>trying (5)</b> 7:1;34:1;35:1;36:3; 37:1 <b>Tube (1)</b> 4:1 <b>tubes (1)</b> 16:2 <b>turn (5)</b> 6:4,5;13:1;19:7;38:1 <b>turned (1)</b> 13:1 <b>turnover (1)</b> 24:2 <b>two (6)</b> 8:1;11:2;16:2;24:3; 29:2,4 <b>two-bath (1)</b> 8:2 <b>two-bedroom (1)</b> 21:1 <b>type (2)</b> 21:9;23:7 <b>typically (2)</b> 41:1;42:7</p> <p style="text-align: center;"><b>U</b></p> <p><b>Um-hum (2)</b> 10:6;33:8 <b>unable (1)</b> 18:7 <b>unbearable (1)</b> 17:9 <b>under (2)</b> 22:9;29:7 <b>unfortunately (2)</b> 7:1;31:2 <b>UNIDENTIFIED (16)</b> 6:1,1,7,9;10:6;13:1, 7;15:1,1,5,7,8;33:7; 42:1,1,2 <b>unit (7)</b> 4:1;12:1,2;28:2; 31:2;41:1,5 <b>units (9)</b> 16:1;24:2;28:1;32:1, 2,2,2,2;33:1 <b>unless (1)</b> 10:2 <b>unmute (4)</b> 6:4;13:1;14:1,3 <b>up (31)</b> 4:1,2;5:2,9;7:5;9:1,8; 12:5;16:1;17:3,7;22:8; 24:1,8;25:2;26:5;31:1,</p>	<p>1,3,7;34:1,2,9;38:2,6,9; 39:1;41:1,1;42:1,8 <b>upcoming (1)</b> 4:8 <b>updated (1)</b> 38:7 <b>upon (3)</b> 16:3,4,4 <b>upward (1)</b> 28:1 <b>use (4)</b> 24:6;34:2;38:1;41:1 <b>used (2)</b> 17:9;20:1 <b>usually (1)</b> 29:1 <b>utilities (1)</b> 30:1</p> <p style="text-align: center;"><b>V</b></p> <p><b>vacancy (7)</b> 16:2;19:3;20:2;22:1; 25:6;28:1,2 <b>vacant (4)</b> 21:2;22:1,7;28:1 <b>vacation (1)</b> 17:1 <b>vans (1)</b> 26:2 <b>variety (1)</b> 20:1 <b>various (1)</b> 35:1 <b>VELENE (3)</b> 3:1,1;37:2 <b>verge (1)</b> 31:1 <b>Vernon (2)</b> 17:1;19:2 <b>via (1)</b> 2:1 <b>victims (1)</b> 5:4 <b>video (4)</b> 6:5,5;15:1;27:2 <b>view (2)</b> 2:2;3:1 <b>virtual (3)</b> 3:1,7,7 <b>virus (1)</b> 25:1 <b>voice (1)</b> 36:1 <b>voices (1)</b> 37:1 <b>vote (1)</b> 4:2</p> <p style="text-align: center;"><b>W</b></p> <p><b>wage (2)</b> 31:3,5</p>	<p><b>Wait (1)</b> 28:2 <b>waiting (1)</b> 16:2 <b>wants (2)</b> 5:1;8:7 <b>warehouse (1)</b> 20:2 <b>warehousing (1)</b> 17:5 <b>watching (1)</b> 5:1 <b>wave (1)</b> 17:2 <b>way (8)</b> 8:5;9:1;17:2;19:1; 21:7;23:9;34:2;36:1 <b>ways (2)</b> 37:2;39:1 <b>website (4)</b> 2:2;12:1;38:7;39:9 <b>week (6)</b> 38:5;39:2,2;40:1,2; 41:6 <b>weeks (1)</b> 39:9 <b>welcome (3)</b> 3:6;5:2;15:2 <b>Westchester (11)</b> 2:1,4;3:6;4:1;10:1; 12:5;16:1;18:1;19:1; 33:1;42:9 <small>WestchesterCountyRGB@nyshcorg (1)</small> 5:2 <b>Westchester-wide (1)</b> 38:1 <b>what's (4)</b> 26:1;35:1;37:1;38:2 <b>White (6)</b> 7:2,4;8:2;19:2;21:1; 24:9 <b>whole (4)</b> 16:1;17:2;26:1;37:1 <b>who's (2)</b> 5:1;42:6 <b>win (1)</b> 26:1 <b>windows (1)</b> 26:4 <b>winter (1)</b> 21:2 <b>wish (1)</b> 13:1 <b>within (1)</b> 2:1 <b>wonder (1)</b> 22:2 <b>wondering (2)</b> 34:2;37:2 <b>words (1)</b> 20:1 <b>work (7)</b> 20:1,1;29:2;30:2;</p>	<p>31:5;35:1,1 <b>worked (1)</b> 10:1 <b>working (1)</b> 24:2 <b>works (1)</b> 14:1 <b>world (1)</b> 12:3 <b>worried (1)</b> 37:2 <b>worry (1)</b> 26:7 <b>write (1)</b> 36:1 <b>written (3)</b> 36:1,1;38:2 <b>wrong (1)</b> 23:6</p> <p style="text-align: center;"><b>Y</b></p> <p><b>year (9)</b> 18:6,9;24:1,1;26:1; 29:1;31:1;36:4;38:2 <b>yearly (1)</b> 30:1 <b>years (16)</b> 7:1,7;9:1,8;17:5,5; 21:4;22:1;23:1;24:1,2, 2;31:3;33:4,5,6 <b>Yonkers (1)</b> 19:2 <b>York (8)</b> 17:1,2;24:6;26:1; 39:1,4;41:7,8 <b>Yorkers (1)</b> 2:9 <b>young (2)</b> 8:2;9:5 <b>Yup (2)</b> 15:7;36:2</p> <p style="text-align: center;"><b>Z</b></p> <p><b>zero (2)</b> 16:2;32:3 <b>Zoom (1)</b> 37:1</p> <p style="text-align: center;"><b>0</b></p> <p><b>0 (82)</b> 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;</p>
---	--	---	---	---

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	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	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	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
<b>1</b>	<b>2-</b> (1) 26:6	40 (1) 21:4	<b>7:04</b> (1) 2:3
<b>1 (82)</b> 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	<b>20</b> (2) 17:4;26:2	<b>5</b>	<b>8</b>
<b>1,200</b> (1) 16:1	<b>2018</b> (1) 16:3	<b>5 (82)</b> 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	<b>8 (41)</b> 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
<b>10</b> (1) 23:1	<b>2019</b> (3) 18:8;22:1;28:1	<b>6</b>	<b>9 (41)</b> 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
<b>100-</b> (1) 31:1	<b>2020</b> (6) 2:1,5;3:1;4:1,8;24:1	<b>6 (42)</b> 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;22:1,1;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	<b>90</b> (1) 29:8
<b>100-family</b> (1) 26:5	<b>2021</b> (2) 2:1;3:1	<b>7</b>	<b>9th</b> (1) 2:5
<b>100-unit</b> (2) 26:5;29:5	<b>202-1</b> (1) 2:1	<b>7 (41)</b> 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;	
<b>11th</b> (1) 4:8	<b>20th</b> (1) 17:1		
<b>15</b> (2) 17:4;23:1	<b>23rd</b> (1) 4:1		
<b>15th</b> (4) 3:1;4:1;35:2;37:5	<b>25</b> (2) 7:7;9:7		
<b>16th</b> (1) 4:1	<b>29,000</b> (1) 24:1		
<b>18</b> (1) 9:1	<b>3</b>		
<b>1950s</b> (1) 18:1	<b>3 (82)</b> 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		
<b>1960s</b> (1) 18:1	<b>30</b> (8) 7:7;9:7;17:5;21:2,4; 24:1,2,2		
<b>1974</b> (1) 2:1	<b>300</b> (1) 26:6		
<b>1998</b> (1) 24:1	<b>30-plus-year</b> (1) 16:2		
<b>1st</b> (2) 2:1;3:1	<b>30th</b> (2) 2:1;3:1		
<b>2</b>	<b>30-year-</b> (1) 26:2		
<b>2 (83)</b> 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;29:1,2,6;30:1,2;	<b>33</b> (2) 29:1,4		
	<b>35</b> (1) 21:2		
	<b>4</b>		
	<b>4 (82)</b> 2:1,2;3:1,2;4:1,2;5:1,		