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

**Westchester RGB Research and Analysis
DHCR Presentation Held Via
Teleconference
Thursday, June 11, 2020
7:04 p.m.**

1 [START RECORDING]

2 MR. PETER STECKER: Good evening, everyone. It's
3 7:04 p.m. It's Thursday, June 11th, 2020. We're here
4 for the Westchester County Rent Guidelines Board meeting
5 for the research and analysis DHCR presentation. I will
6 start this meeting, as I've started the other meetings,
7 by reading the notice that's an introduction to the
8 public notice:

9 "In response to the Governor's directive to take
10 every effort to keep New Yorkers safe and
11 mitigate the spread of COVID-19, and pursuant to
12 Executive Order 202-1, which allows for the
13 suspension of the Public Officers Law, the
14 Westchester County Rent Guidelines Board will be
15 conducting public hearings to set guideline
16 rates or rent adjustment for housing
17 accommodations within its jurisdiction, subject
18 to the Emergency Tenant Protection Act of 1974,
19 for leases commencing between October 1st, 2020,
20 and September 30th, 2021, via teleconference.
21 Instructions for members of the public to
22 simultaneously view or listen to the meeting
23 have been posted to HCR's website for the Office
24 of Rent Administration. The hearings will also
25 later be transcribed, and the public will have

1 the ability to view the transcripts."

2 So with that, Elsa, I will send it over to you to
3 call the roll and start the meeting.

4 MS. ELSA RUBIN: Good evening, everybody. Thank you
5 for being here and welcome.

6 I'm going to call the roll in the order I see you on
7 my screen, not in alphabetical order.

8 So Eddie Mae Barnes?

9 MS. EDDIE MAE BARNES: Present.

10 MS. RUBIN: Tamara Stewart?

11 MS. TAMARA STEWART: Present.

12 MS. RUBIN: Eliot Cherson?

13 MR. ELIOT CHERSON: Present.

14 MS. RUBIN: Velene Acquah?

15 MS. VELENE ACQUAH: Present.

16 MS. RUBIN: Evelyn Santiago?

17 MS. EVELYN SANTIAGO: Present.

18 MS. RUBIN: And Ken Finger?

19 MR. KENNETH FINGER: I'm here.

20 MS. RUBIN: And I'm Elsa Rubin, representing the
21 public.

22 MS. STEWART: You forgot LaMont. You don't see
23 LaMont?

24 MS. RUBIN: No, I don't see him. Oh, LaMont.

25 LaMont Badru? Sorry -- I'm sorry. Thank you, Tamara.

1 MR. LAMONT BADRU: Present.

2 MS. RUBIN: I would like to welcome Guy Alba and Sal
3 Haughie, who are going to be doing the presentations
4 today.

5 And if you don't have any announcements, Peter, we
6 will just proceed with the presentations.

7 MR. CHERSON: (Indiscernible).

8 MS. RUBIN: Yes, Eliot?

9 MR. CHERSON: Great. Do you know, Peter -- I'm just
10 curious from Tuesday night, do you know how many hits
11 there were on You Tube, how many people tuned in?

12 MR. STECKER: At last check, I think there were 18
13 hits.

14 MR. CHERSON: 18.

15 MR. STECKER: And the You Tube from the previous
16 night, I believe, had -- I can't remember. I can look it
17 up while we're --

18 MS. RUBIN: You said a hundred.

19 MR. STECKER: Well, (indiscernible), it was
20 somewhere in the 50 or 60 range, I think. So we're
21 climbing up towards that number.

22 MS. RUBIN: Okay.

23 MR. CHERSON: Thanks.

24 MR. STECKER: Chair, I would like to just remind
25 everyone about the upcoming meeting schedule.

1 MS. RUBIN: Okay.

2 MR. STECKER: So the next public hearing for the
3 Rent Guidelines Board is on Monday, June 15th, 2020, at 7
4 o'clock. I'll just remind everyone what's in the public
5 notice; that a sign-up is currently taking place. They
6 can send the sign-up to Westchester County
7 RGB@nyshcr.org. If there's any need for any information
8 or if anyone wants to call up to sign up, they can call
9 Robert Rodriguez at the Westchester County Office, who's
10 at 914-948-4434. His number is also listed on the public
11 notice. They could also reach out to me. My number is
12 718-482-1592 -- 718-482-1592.

13 Additionally, the Board will be holding another
14 meeting on Tuesday, June 16th, which will be for the
15 presentation by the tenant and owner representatives, and
16 finally, on June 23rd, there will be a final meeting for
17 the rebuttal presentations of the tenant and owner
18 representatives and a vote on the guidelines for the
19 upcoming year, starting on October 1st, 2020.

20 MS. RUBIN: Thank you.

21 So with that, Guy, do you want to start, or Sal?

22 MR. GUY ALBA: Well, I'm going to say good evening
23 to everyone, first of all, and I'm glad to see everyone,
24 and that everyone is well and healthy, and your families
25 and everybody should be healthy and continue to be

1 healthy.

2 What we had this year was a little more
3 unconventional because of the COVID-19, as you all know.
4 Sal is going to take the lead and explain to you some of
5 the tables that you've received from Jeff Horowitz in the
6 email yesterday, and we will take some questions and
7 answers from you. As you know, we covered 2017, 2018,
8 and 2019. Many owners, although we continuously
9 contacted them, asked us to give them more time into
10 July -- into July 15th, July 20th, in order for them to
11 be able to complete this. The reason is because their
12 accountant and their taxes are not going to be done until
13 the summertime.

14 So that is why we have a (indiscernible) as you will
15 notice on your tables, and I think that's probably one of
16 the first questions that I am going to get, and how come
17 there are less surveys from last year to this year, and
18 one of those reasons is, is because we do not have --
19 well, those owners did not have the ability to provide
20 the information that's needed in the survey. Either the
21 accountant wasn't around, or their accounting office
22 wasn't available, or, you know, there are many, many,
23 many reasons.

24 However, the data -- the integrity of the data, I
25 should say, is extremely solid, and we were able to

1 compare it from year to year to year to year, and at this
2 point, does everybody have -- by the way, before we
3 continue, everyone has the tables, correct?

4 MS. RUBIN: Yes.

5 MR. ALBA: Okay. So Sal's going to take over, and
6 he's going to talk to you guys, and we'll start at table
7 1 of the -- it's going to say on top, "Based on 366
8 Schedules", and that's table 1. And Sal is going to take
9 over and give him a chance to give you guys a little bit
10 of a presentation, and then we'll get a chance to do the
11 Q and A.

12 UNIDENTIFIED SPEAKER: I just want -- table 1.
13 Okay. Table 1. I had --

14 MR. ALBA: Table 1 of the -- I just want to make
15 sure that everyone is looking at the right one. There is
16 table 1 of, it says on top, "Based on 366 schedules for
17 building containing 14,392 housing units". Do you see
18 that?

19 MR. CHERSON: 386, right?

20 MR. ALBA: 366.

21 MR. FINGER: 366.

22 MR. CHERSON: 366?

23 MR. FINGER: Last year.

24 MR. CHERSON: Mine says 386.

25 MS. RUBIN: It must be from last year. Mine says

1 366.

2 MS. SANTIAGO: That's another document.

3 MR. CHERSON: Oh, it is? Okay.

4 MS. BARNES: What's a -- oh, here.

5 MR. ALBA: Okay. That's the way I'm going to hand
6 it over to Sal.

7 MR. STECKER: If I could, just before Sal gets
8 started, I just want to let the people know that these
9 documents are publicly available on the HCR website.
10 They were posted today, hcr.ny.gov/rgb-hearings.

11 MS. RUBIN: Thank you. Welcome, Sal.

12 MR. SALVATORE HAUGHIE: Hi. Good evening,
13 everybody. I'm going to maybe share my screen in case
14 somebody is missing a document, and you should be able to
15 see exactly what we're talking about, but it's the same
16 document we pretty much start with all the time, and let
17 me know if you guys could see my screen right here.
18 That's going to be the document right there.

19 UNIDENTIFIED SPEAKER: Yes, all good. Yes.

20 MR. HAUGHIE: Is everybody with me now?

21 MS. RUBIN: Yes. Yes.

22 UNIDENTIFIED SPEAKER: Yes.

23 MR. HAUGHIE: Okay. Great. So this is going to be
24 table 1. So table 1 is basically an aggregate of income
25 and expenses. So it's basically the total amount for all

1 owners that completed our survey. So as you can see on
2 top, there were 366 schedules, which is equivalent to 366
3 buildings. Of that, 14,392 units, and of those units,
4 11,976 were ETPA units. So some of the units included in
5 the survey, as always, are unregulated because not all
6 buildings are completely ETPA. They do contain
7 unregulated units.

8 So we're just going to move past that table, and
9 we're going to move to table 2. Table 2 now is going to
10 be the percent distribution of expenses. So as you could
11 see, this is going to be the breakdown -- this is going
12 to be the breakdown of what the particular building
13 owners' percentage of their expenses. So as you could
14 see, for 2019, the largest expense that a building owner
15 encompasses is real estate taxes at 18.4 percent, and
16 then the next one is going to be repairs and maintenance
17 at 17.4, and then interest at 14 percent, and that's for
18 the year 2019.

19 MR. CHERSON: Can I say a question?

20 MR. HAUGHIE: Sure. Go ahead.

21 MS. RUBIN: Yes.

22 MR. CHERSON: I just want to make sure. This is the
23 calendar year 2019, correct?

24 MR. HAUGHIE: So it's going to be calendar year
25 2019, correct.

1 MR. CHERSON: Okay. So first half, old law; second
2 half, new law, right?

3 MR. HAUGHIE: Yeah. Yeah.

4 MR. CHERSON: Okay. Thank you.

5 MR. HAUGHIE: Sure. So we'll move now to table --
6 any other questions?

7 MS. SANTIAGO: Yes. I have a question.

8 MR. HAUGHIE: Sure. Sure.

9 MS. SANTIAGO: So it's 366 respondents --

10 MR. HAUGHIE: Yes.

11 MS. SANTIAGO: -- out of how many units -- how many
12 buildings?

13 MR. HAUGHIE: We have 1,511 buildings that we fill
14 out. I'll get to that table maybe right after this
15 table, and I'll show you, like, a more detailed breakdown
16 of who we sent out to and who we actually received, but
17 yeah, so it's going to be 1,511 buildings. So we send
18 out a mailed letter still to the owners, every owner that
19 we have on file, and that was 1,511, and we also send
20 emails out to building owners and managing agents as
21 well, reminding them March 1st, and they we also send
22 reminders throughout that time period. You know, we
23 probably sent -- probably three or so reminder emails to
24 let owners know if you haven't filled out your survey
25 yet, please log into this website and fill out your

1 survey, and if you have any questions, we leave a contact
2 number and a contact email to get back to us if there's
3 issues logging into the website or having issues with
4 completing their survey.

5 MR. ALBA: I'm sorry, Sal. I'm just going to
6 interject.

7 The answer to your question, as far as how many we
8 mailed out and tabulation and percentage, can be found in
9 the package that's called "extras". If you look at 2020
10 Westchester or it's just going say "West hearing extras",
11 the first page answers your question as to how many mail-
12 outs, how many people we contacted and how many owners of
13 buildings we've contacted, and that will give you the
14 percentage and number break.

15 Also, just a small correction on what Sal said, we
16 contact the owners approximately six or seven times
17 throughout the process, and that's besides, of course,
18 contacting owners who have not, you know, replied or, you
19 know, tried to, you know, get them to log in and help
20 them and guide them. But as far as mass mailing, besides
21 the actual hard copy, the letters that are sent out,
22 there's approximately seven other emails which are
23 constant reminders, especially towards the last few
24 weeks. We try to continuously remind them that the cut-
25 off date is coming around. So especially, not to mention

1 with this situation, it may have been a couple more than
2 seven times, but we -- you know, it could have been maybe
3 even, you know, eight or nine times, but on the average,
4 we send out about seven emails during the survey period.

5 UNIDENTIFIED SPEAKER: Thank you.

6 MR. HAUGHIE: Okay. So I just briefly went into
7 that table, that Guy was talking about. So this kind of
8 gives a breakdown, but we'll come back to this table, and
9 we'll finish up, you know, the other tables first.

10 So as you could see, I'm on the website right here,
11 and that's the link right up here. So if you need to
12 access it for any reason, if you're missing a document,
13 just go to this link right here.

14 So let me go back to this, and we were on table 2.
15 So table 2, again, is the percent of expenses, based upon
16 total expenses, and we'll go down to table 3, which is
17 going to be the percent changes. So this is kind of the,
18 you know -- the meat of our tabulations here. So you
19 could see they've changed over year; from 2017 to 2018,
20 income increased by 2.8 percent. From 2018 to 2019,
21 income increased by 2.7 percent; and if you scroll down
22 to the bottom, you'll see total expenses increased by 3.4
23 percent for '17 to '18, and from '18 to '19, it increased
24 by 2.8 percent.

25 So this is going to be the change year over year.

1 If anybody had some specific questions about this table,
2 please go right ahead.

3 MR. FINGER: I do.

4 MR. HAUGHIE: Sure.

5 MR. FINGER: How do you allocate the income in terms
6 of the fact that, obviously, somebody got a major
7 certiorari here this year? How does that impact on it;
8 is it proportionate to the total or what? Because if you
9 look at the income, the three of the four items appear to
10 have gone down substantially, particularly miscellaneous
11 and nonresidential, but certiorari, I guess that's the
12 4,000 one, went up. How does that skew the numbers?

13 MR. HAUGHIE: So I'm going to scroll back onto my
14 screen to table 1, and you'll see exactly what it is. So
15 for table 1 -- so this is in thousands. So all these
16 numbers are hundreds of millions for income. So for real
17 estate tax refunds for '17, that was a total 189,000;
18 whereas, the total income for that year was 234 million,
19 and if we go over to 2019, where that figure is 866 -- so
20 it's 866,000, the total income for that year was \$247
21 million. So it's a very small percentage compared to the
22 total.

23 So yeah, you're right. One building did have a very
24 large tax refund, as compared to '18 where there were
25 only maybe, I think -- actually, I think I wrote them

1 down. So in '17, we had seven tax refunds; '18 there
2 were four; and in '19, there were seven, but there was
3 one complex that had a very large tax rebate that was
4 over, like, a five-year period. So it was well over a
5 half a million dollars.

6 MR. FINGER: So that means that only that particular
7 landlord got that reduction in their taxes?

8 MR. HAUGHIE: Yes.

9 MR. FINGER: So this has nothing to do with all the
10 other landlords, correct?

11 MR. HAUGHIE: Correct. Well, there was, as I said,
12 seven total who received refunds. So the one landlord
13 got over a half a million dollars, but in the scheme of
14 things, the total rental income, if you're just looking
15 at rental income, is 237 million, and this is only a half
16 a million that one owner received. So it doesn't affect
17 total income as much as you think, even though the
18 percentage is very large.

19 MR. ALBA: Yeah, don't look at the percentage. Look
20 at these numbers. The percentages gives you a larger
21 picture, but in this particular case, you can see the
22 change. I guess Westchester County has the whole, you
23 know -- you know, tax rebate that comes, and we see this
24 in different cycles. Like, it sort of goes into sleep
25 for a couple of cycles and then comes back, and I've

1 noticed that over the last many years; that for two,
2 three, four years, there's some kind of a downturn -- not
3 a major, you know, real estate, you know, income, but
4 then after the -- I don't know if it's the fourth year or
5 the fifth year, there's kind some kind of an increase.

6 In this case, it was just one major complex, but
7 sometimes we see it from a number of owners in one shot.

8 MR. CHERSON: So if you took out -- I don't know if
9 you have these figures -- if you took out the real estate
10 issue, the certioraris, do you know what those numbers
11 would be?

12 MR. HAUGHIE: Well, as I said, it's a very small
13 number. So I just did the math on total income. That
14 certiorari is only .3 percent of income. So it's not
15 even a change of one percent -- you know, one percent of
16 the total. So if we took out all the certioraris, we'd
17 have to take out, you know, just for this year alone,
18 we'd have to take out seven other buildings. So not only
19 is it going to -- it may reduce -- we don't know what
20 those particular buildings might have had more income
21 over expenses. They might have had more expenses over
22 income. It's really hard to gauge what effect it would
23 make, but on the most part, taking out of the real estate
24 refunds doesn't make as big of a difference as taking out
25 the entire building would make a difference to the

1 entire, you know, survey.

2 MR. FINGER: All right. Thank you.

3 MR. HAUGHIE: Okay. Can everybody see my screen
4 pretty good? Is it big enough, or do I need to make it
5 larger?

6 MS. RUBIN: It's perfect.

7 MR. HAUGHIE: Okay. Great. All right. So any
8 other questions here on table 3?

9 Okay. If there's no other questions, we will move
10 to table 4. So table 4 is going to be the income versus
11 expenses. So as you could see, again, this is a year-
12 over-year change. So if we go down to the bottom two
13 lines, we have before depreciation and after
14 depreciation. So for 2017, before depreciation, we had a
15 27.83 percent income over expenses. Then it decreases in
16 2018, and then it also decreases slightly in 2019. And
17 as you could see, after depreciation, there is also
18 slight decreases from 1,968 to 1,919 in 2019.

19 Any questions regarding this table?

20 Okay. So we will move to table 5. Table 5 is a
21 little bit complicated to understand. So I'm just going
22 to read exactly what the table is, and then I'll explain
23 it to you. So table 5 is change in expenses as a percent
24 of total income by type of expense. So basically, what
25 this table shows is which expense changed by the largest

1 amount as a percent of total income. So as you could
2 see, fuel in 2017 was a large change because it's --
3 there was a large percentage change, and it's also one of
4 the higher expenses that a building owner in Westchester
5 has to incur.

6 Any questions --

7 MR. CHERSON: Were they changes in plus? That's a
8 plus?

9 MR. HAUGHIE: Yes, that's an increase. Yeah.

10 MR. CHERSON: Thank you.

11 MR. HAUGHIE: Yeah. All right. So we will now move
12 to the table that's called "extras", and I --

13 MS. RUBIN: Haughie?

14 MR. HAUGHIE: Yes.

15 MS. RUBIN: I have a question.

16 MR. HAUGHIE: Sure.

17 MS. RUBIN: On insurance --

18 MR. HAUGHIE: Sure.

19 MS. RUBIN: -- since, like it was a considerably --

20 MR. HAUGHIE: Yes.

21 MS. RUBIN: -- high expense --

22 MR. HAUGHIE: Okay. Yeah. So for 2019, the table 3
23 shows a 10.2 percent increase in insurance. So again,
24 we're going to move back towards table 2 and table 1 to
25 show you just how big of a change that is because -- so

1 now insurance only makes up 5.2 percent of the total
2 expense that an owner incurs. So even though the expense
3 was a 10 percent increase, the insurance expense as a
4 total only makes up 5.2 percent of the total expenses
5 that an owner incurs. So as you could see, the real
6 estate tax is 18.4. So that's three times as much as
7 insurance expense. So if that went up by 10 percent,
8 that would be a lot larger of an expense increase than
9 insurance would have been.

10 And if we go up to table 1, again, you could see
11 this is the total amount. So owners in 2019 paid \$10
12 million in insurance. So it went from 9.3 million to
13 10.3 million; whereas, you could see real estate taxes is
14 triple that amount. So the real estate tax is a much
15 larger portion of the expenses that the owner incurs --

16 MS. RUBIN: Right.

17 MR. HAUGHIE: -- as is repairs and maintenance,
18 interest. You could see how many are above that. So
19 even though it is an increase, of course, for the owner,
20 it's not a large increase as compared to some of the
21 other categories.

22 MS. RUBIN: Thank you.

23 MR. HAUGHIE: Sure. Okay. We're going to move to
24 the table called "RGB hearing extras", and it looks like
25 this. You could see it on my screen. I'll give

1 everybody a minute to find this table. It's called "RGB
2 extras".

3 MR. ALBA: It's going to be an eight-page document
4 in case you are still looking for it. It's about an
5 eight-page document --

6 MR. CHERSON: Eight pages?

7 MR. ALBA: It's eight pages altogether because it
8 will have the M&O, and also you'll have some rental
9 vacancy changes -- I'm sorry, price changes. It's
10 altogether, that packet -- that extra packet is about
11 eight pages.

12 MR. CHERSON: So what are the other ones? Because
13 mine is all out of order. What are the other --

14 MR. ALBA: Sal is going to go through those and show
15 you.

16 MR. HAUGHIE: Yeah. Well, it's on the screen. So
17 it's the first highlight. You could see it's on the
18 screen. Can you see what's on my screen right now?

19 MR. CHERSON: Yeah. I have that.

20 MR. HAUGHIE: Okay. So the following -- within that
21 text file or that spreadsheet file, there was, I believe,
22 eight documents -- the pdf file, there was eight pages.

23 MR. ALBA: Eight pages. The second page will say,
24 "Westchester County apartment status". It will give you
25 the apartment status.

1 MR. FINGER: (Indiscernible).

2 MR. ALBA: The third page is the M&O --

3 MR. HAUGHIE: Yeah. Right here.

4 MR. ALBA: Oh, wait. Here it is.

5 MR. HAUGHIE: Yeah.

6 MR. ALBA: It's the units tabulated by municipality
7 and Westchester County stabilizer, and then after that,
8 you'll have four pages of the changes in rents in
9 apartments. So it should be four pages altogether,
10 right? One, two, three, four. So altogether, it's eight
11 pages, this document.

12 MS. RUBIN: Um-hum.

13 MR. HAUGHIE: All right. So if everyone's with me,
14 we can move on, and as you can see, I have it on my
15 screen as well, if you can't seem to find it for some
16 reason. So this is going to be -- everybody okay?

17 UNIDENTIFIED SPEAKER: Yup.

18 MS. RUBIN: Yes.

19 MR. HAUGHIE: Okay. So this is going to be the --
20 basically, a little side by side of the surveys mailed
21 out last year and this year. So on the right side of the
22 screen is going to be '19, and on the left side is going
23 to be '20. So we mailed out 1,511 schedules, and the
24 reason why it's a little more than last year is because
25 we had a quite a bit of overhaul on the system over the

1 past year or so, contacting owners, just going through
2 municipality websites trying to find owner information,
3 various different ways we were just trying to get in
4 contact and gain as many owner information as we can. So
5 we actually increased the number of buildings that we
6 mailed out to because we did have better owner
7 information. We had more owners that haven't been
8 registered for a number of years register. So that's why
9 there's a slight increase of those buildings, and we
10 tabulated 366 buildings, and there were 17 no heat and
11 hot water.

12 So that no heat and hot water is a separate tab --
13 separate set of tables that you'll see. The same tables
14 we just looked at, it's going to look exactly the same,
15 except instead of 366, it says 17 because those buildings
16 are separated because the owners do not provide heat and
17 hot water to the tenants. So they pay their own; so not
18 data entered. So we had zero returned by the post
19 office. We did have some that were returned by the post
20 office, but we do resend them or remail them, like I
21 said, by either contacting the municipality, going
22 through assessment websites, and just trying to get the
23 most accurate information of owners as possible.

24 24 non-comparables -- so if a building has a fire, a
25 flood, something like that, and they have a bunch of

1 vacant apartments, or it's not in operation for a portion
2 of the year, we're going to exclude those owners because
3 they don't have complete information. New owners -- we
4 only include owners that provide three years of data.
5 Again, the survey takes into account '17, '18, and '19.
6 So if an owner does not have complete data for those
7 three years, they're not going to be included in the
8 survey, but they did file the survey, and ten are
9 problematic. So we had, you know, a handful of owners
10 who we can the survey and ask them for clarification or
11 see if they made a mistake on the survey. We've
12 contacted them, called them, and tried to get
13 clarification, and they don't respond or they don't give
14 us a reason of why there's numbers missing or they're
15 missing certain expenses. So those are deemed
16 problematic.

17 And as you could see, these are going to be the
18 total units tabulated. So total units tabulated were
19 11,976. Total registered units are 27,043. So even
20 though we only captured 24 percent of the buildings, we
21 did capture 44 percent of the units; if everybody kind of
22 understands that because obviously --

23 UNIDENTIFIED SPEAKER: Um-hum.

24 MS. RUBIN: Yeah.

25 MR. HAUGHIE: -- there's larger buildings.

1 UNIDENTIFIED SPEAKER: Yes.

2 MR. HAUGHIE: Okay. So as compared to last year,
3 last year we captured 50 percent. So there's a little
4 bit of a drop-off, but it's not a large drop-off. It's
5 still a very reliable sample.

6 Anybody have any specific questions about this
7 particular table?

8 Okay. I'll move down to the next one now. So this
9 is going to be -- now this is data from the --
10 registration data from our system. So this is not data
11 taken from the survey. This is straight registration
12 data. So an owner has to register their apartment --
13 their building and their apartments. So this is going to
14 be a five-year change of units and legal regulated rent,
15 which is on the bottom highlighted. So that's going to
16 be the rent change over the past five years, and if you
17 look to the right, you could see, from '15 to about '19,
18 it seems to be hovering from anywhere from a little over
19 two and a half to about a three and a half percent change
20 of the average monthly legal regulated rent.

21 Any questions regarding this table?

22 MR. FINGER: I think I may. Hold. Give me one
23 second. What do you attribute the big drop-off in the
24 number of units this year?

25 MR. HAUGHIE: Yeah. So we have this kind of issue

1 every year. So for HCR, the registration process is an
2 ongoing process. So the number is going to go up a
3 little bit by this time next year. So the registration
4 process is ongoing, even though the owner is supposed to
5 fill out the registration data between April and July.
6 You know, the owner does have the ability to back
7 register and to continue registering. So that number
8 usually goes up about, you know -- anywhere from about
9 1,000 to 1,500 units every year because owners just are
10 slow in registering their units for whatever reason.

11 MR. FINGER: Okay. So the 25,000 number will
12 probably be over -- somewhere over 27,000, you're saying?

13 MR. HAUGHIE: Yeah. Well, I would guess that it's
14 going to stay -- it's definitely going to be about a
15 thousand higher than it --

16 MR. FINGER: Thank you --

17 MR. HAUGHIE: -- currently is, yeah.

18 MR. FINGER: All right.

19 MR. HAUGHIE: And then as you guys know, with the
20 new laws, you know, that number then may be a little --
21 it won't change as much because less units are going to
22 be, you know, deregulating because of the new laws.

23 All right. So I'll move to the --

24 UNIDENTIFIED SPEAKER: I have a question.

25 MR. HAUGHIE: Sure.

1 MS. SANTIAGO: Okay. So one of the landlords who
2 spoke at the last hearing mentioned that some landlords
3 may choose to not rent their apartments. If they choose
4 to hold onto those apartments and not rent them, would
5 they be part of this survey?

6 MR. HAUGHIE: Sure. So that's going to be vacant.
7 So right here on this table right up here; so they're
8 going to be any of these units that the owner has to
9 still register units by law. So he or she is going to
10 register them as vacant. So that's the number right
11 here. So you may see an increase of this number next
12 year. It's hard to know. You know, some owners may have
13 that feeling that they don't want to register -- they
14 don't want to rent their apartments; they want to leave
15 them vacant, and that's their choice, but -- so this
16 number may be higher next year, but it's really no way to
17 say if it will be or not.

18 MR. CHERSON: And what's temporary exempt? What is
19 that, superintendents?

20 MR. HAUGHIE: That's superintendents, family
21 members, stuff like that. An owner is allowed to, you
22 know, give the apartment for a temporary time, but that
23 owner is still rent stabilized. Once that person leaves,
24 then that apartment goes back into regulation.

25 MR. FINGER: So next year, the high rent vacancy and

1 high rent income really will have to be close to zero?

2 MR. HAUGHIE: Yes.

3 MR. FINGER: Okay.

4 MS. STEWART: So the high rent vacancy looks like it
5 changed substantially from 2018 to 2019? Is that just --
6 is that significant because it looks like --

7 MR. HAUGHIE: Well --

8 MS. STEWART: -- in terms of as a percentage that
9 it's a significant difference, but what does it mean?

10 MR. HAUGHIE: Well, as you know, the law changed
11 where you could no longer deregulate an apartment based
12 on high rent vacancy. So possibly owners tried to, you
13 know, improve their apartments and get certain increases
14 before that legislation passed. So they were able to
15 deregulate those apartments. I mean, it's, you know,
16 it's hard to say why it's high -- you know, they could
17 have done this in 2018 -- the end of 2018, or it could
18 have been done right prior to, you know, the law changes.
19 There's really no way to tell when it was done but, you
20 know, it is a substantial increase over the past year, as
21 you could see from, you know, from 196 to 248.

22 MS. STEWART: Okay. Thank you.

23 MR. HAUGHIE: Sure. Okay. I will scroll to the
24 next table. So again now, this is based upon our survey.
25 So this is going to be the percent of units tabulated by

1 municipality. So Yonkers is the largest municipality,
2 and it makes up 40 percent of the units that were
3 tabulated. Mount Vernon makes up 20 percent, New
4 Rochelle 18, and White Plains is 8. It kind of always --
5 these are always the top four municipalities, and they're
6 pretty much around the same range every year. There's
7 not much of a change, to be honest.

8 The next table shows the number of units -- the
9 number of building -- I'm sorry -- the number of building
10 tabulated by unit count. So the total is 383 because
11 we're including the 17 buildings that were no heat and
12 hot water that were tabulated. So out of the 383, 31 of
13 those buildings were only six-unit buildings. And then
14 as you could see going down the line, these are the
15 ranges. So you could see the largest proportion is 7 to
16 12 units, and as you could see, it gets a little smaller
17 the larger the buildings get.

18 Any questions?

19 MS. STEWART: Pardon me.

20 MR. HAUGHIE: Sure. Go ahead.

21 MS. STEWART: I know that this chart with the
22 building size in terms of units is based on the
23 responses.

24 MR. HAUGHIE: Yes.

25 MS. STEWART: Is there some way that HCR knows the

1 actual number of buildings that falls into each of these
2 categories based on the registrations?

3 MR. HAUGHIE: Yeah. It may be something that we
4 could -- we may be able to obtain. I'm not 100 percent
5 sure we could, but I'm guessing we could at some point
6 obtain that kind of information.

7 MR. ALBA: It's something we can look at; it's
8 something that we may be able to extrapolate, you know,
9 at a later time, but right now, I guess, this is just
10 more of a post of the survey, but if you send me an email
11 and remind me, I can definitely, you know, check that out
12 to see if something in the programming can work that out.

13 MS. STEWART: Thank you. I'd be curious to find out
14 how many --

15 MR. ALBA: Not a problem.

16 MS. STEWART: -- actuals as opposed to the response
17 ratings to find out if there are more smaller buildings
18 that respond or larger buildings, or is it kind of even
19 across the board.

20 MR. ALBA: Well, if they respond, then the numbers
21 are here.

22 MS. STEWART: Right. But I'm saying in terms of --

23 MR. ALBA: What you're asking is --

24 MS. STEWART: -- out of the --

25 MR. ALBA: -- those who are not responding -- for

1 those who are not responding; maybe we can -- if they are
2 registered and they're not responding, then we might be
3 able to extrapolate that particular data.

4 MS. STEWART: Thank you.

5 MR. HAUGHIE: All right. We'll move to the next
6 table. Now this is a separate set of tables -- oh, no,
7 I'm sorry; we have one more. So this is again based --
8 now this is based on registration data again. So this is
9 going to be the Westchester County rent-stabilized
10 apartment rents. So these are going to be the apartments
11 and what the legal regulated rent is for all of the
12 apartments that are registered in Westchester County. So
13 you could see the majority of apartments are in the 1,000
14 to \$1,499 range, as well as actually a good portion is
15 also between 1,500 and 1,099. So this is again from
16 registration data.

17 Anybody have any questions regarding this?

18 MR. FINGER: Has this changed substantially in the
19 past years, or has this stayed more or less the same?

20 MR. HAUGHIE: Yeah. This one again -- well, it's
21 going to increase a little bit past that 1-to-\$500-
22 apartment range. So those units eventually do get re-
23 rented, become vacant, and it does slide scale up a
24 little higher. If I go back now to table 3 here -- well,
25 this table right here, you could see what the average

1 legal rent is over the years. So in '15, we were at
2 1,330, and at '19 now, we're at 1,512. So you get an
3 idea of how much change there is over the past five
4 years.

5 MR. ALBA: And also, Ken, if you look at the Rent
6 Guideline Boards -- you know, the guidelines for those
7 years and, you know, more or less calculate the one-year
8 leases and the two-year leases, you'll see that you're
9 going to come up with approximately this kind of pattern,
10 you know, going from that 1,300 up to the 1,500 range
11 over a period of five, five and a half years.

12 MR. FINGER: It is. Okay.

13 MR. HAUGHIE: All right. So I'm going to scroll --
14 sorry for scrolling fast, but I'm going to scroll back
15 down to these new set of tables. So this is going to be
16 changes in rent for apartments subject to ETPA. So these
17 are basically vacant apartments. So based upon our
18 survey, an apartment becomes vacant. The owner either
19 re-rents or doesn't re-rent it. When he or she re-rents
20 it, this is going to show what the apartment was re-
21 rented at. So for this table, you're going to read from
22 left to the top. So we'll just take this number 9 right
23 here -- well, we'll take a different number. We'll take
24 this 35 right here in the middle. So the apartment was
25 rented between 1,000 and 1,499. It became vacant, and 35

1 of them were re-rented at 1,500 to 1,999. So you read
2 the table from left to top, basically.

3 Does everybody understand that?

4 MR. FINGER: In the future --

5 UNIDENTIFIED SPEAKER: Yes.

6 MS. BARNES: No --

7 MR. FINGER: -- in the future that's --

8 MS. BARNES: -- I don't.

9 MR. HAUGHIE: Okay. So this left part of the column
10 is going to be what the apartment rent was before it
11 became vacant.

12 MS. BARNES: Um-hum.

13 MR. HAUGHIE: Once the apartment becomes vacant, the
14 apartment is re-rented. So then the apartment is re-
15 rented at another rate, which should be higher because,
16 if the apartment is re-rented, there was vacancy
17 increases, possibly apartment increases, and it's
18 supposed to be the legal regulated rent; so then the
19 apartment changes. So for all apartments that were
20 rented in -- well, apartments that were rented from 1,000
21 to 1,499, there were 35 of them that went to 1,500 to
22 1,999, and there were 9 of them that went from -- to
23 2,000 -- between 2,000 and 2,500, right below 2,500.

24 MR. FINGER: And next year they'll be zero?

25 MR. HAUGHIE: Right. Next year, they should be

1 almost basically zero, yes. It should be zero.

2 Now on the bottom, it shows basically the previous
3 rent and current rent. So the previous rent would be
4 what the apartment was renting for before it became
5 vacant. So this is now for one-year leases. This table
6 is just for one-year leases. So for one-year leases,
7 there was 565 apartments re-rented for one year. The
8 previous rent was \$1,810, and the new rent became \$1,961,
9 and that's the median.

10 And the following table is going to be the same
11 table, but it's going to be for two-year leases. So for
12 two-year leases, there were a total 148 tenants that
13 chose two-year leases. The median rent was 1,525, and it
14 became 1,675.

15 MR. CHERSON: All right. Are you saying that, in
16 the whole county, only 565 apartments took a one-year
17 renewal and 148 took two? That's it?

18 MR. HAUGHIE: No, this is just based upon our survey
19 data. So obviously, there were a lot more apartments
20 that became vacant and were re-rented. This is just a
21 base apartment survey data. So the --

22 MR. CHERSON: Is this is an accurate representation
23 of reality?

24 MR. HAUGHIE: Well, it's a representation of what
25 the owner provided us. Whether it's a representation of

1 the total population, obviously, like we say, the whole
2 purpose of a survey is to try to capture the total
3 population by grabbing as big of a sample as you can. So
4 this is the sample size we have, and this is -- these are
5 the numbers. I mean, I could probably get you numbers on
6 what the rents were for the total population, and what
7 they --

8 MR. FINGER: Wait (indiscernible), and Sal or Guy,
9 what is the percentage of ETPA units that responded to
10 the survey?

11 MR. HAUGHIE: I think it was about 44 percent --

12 MR. ALBA: 45. 45.

13 MR. HAUGHIE: 45, yeah.

14 MR. FINGER: So if we multiply that 45 percent by
15 2.1, for example, or 2.2 -- if we multiply those numbers
16 by 2.1 or 2.2, statistically, we should get the total
17 number of units where the rent went up at all, right? So
18 148, for example, should be about 320, and 565 should be
19 about 1,300.

20 MR. HAUGHIE: Yeah, about how many apartments went
21 vacant and were re-rented, yeah.

22 MR. FINGER: Right, for higher rents. Okay.

23 MR. HAUGHIE: Yes.

24 UNIDENTIFIED SPEAKER: Question.

25 MR. ALBA: Again, it all depends on also the size of

1 the building that we received. So a large building
2 may -- you know, will have more, you know, more turn for
3 units if they did not -- and if we're missing these
4 buildings because of, you know, because of accounting
5 because of the COVID-19, and then that's the lack of
6 reporting that we're not seeing here.

7 MR. FINGER: Yeah, but that's why I asked the
8 percentage because, if your percentages are accurate,
9 whether it's large or small, it should be -- you know,
10 the numbers should be what I said.

11 MS. SANTIAGO: I have a question about the
12 percentage because I did -- I'm not sure if I heard
13 correctly that the percentage of respondents to the total
14 number was 45 percent. Is that what you implied?

15 MR. HAUGHIE: Yes.

16 MR. FINGER: The total is the number of units.

17 MS. SANTIAGO: Oh, the number of units because I --

18 MR. ALBA: I think you're looking into -- I thought
19 he was asking about the tabulation. As far as the
20 percentage of the survey, the numbers tabulated, meaning
21 surveys tabulated, was 24 percent --

22 MS. SANTIAGO: Right. That's what I came up with,
23 24 point something.

24 MR. ALBA: Correct. That's 24 percent, but if you
25 look at the number of units that were tabulated within

1 that 24 percent, that's where you get 45 percent of the
2 total number of units that are within ETPA in Westchester
3 County.

4 MR. FINGER: And that was my -- that was actually
5 what my question was. You heard it right.

6 MS. SANTIAGO: Okay. Thank you for clarifying.

7 MR. ALBA: You're welcome.

8 MR. HAUGHIE: Okay. So the next table as part of
9 this is going to be the percentage changes. So it's a
10 breakdown of the apartment rents again and what
11 percentage it changed by. So we'll just take -- we'll
12 take -- I don't know, we'll take one of them right in
13 here. So apartments that were rented between 1,500 and
14 1,999, there were 20 of them that increased by 20 to 29.9
15 percent. So as you could see, as you move further past
16 the table, the numbers should be quite a bit lower
17 because the owner only has so many increases that the
18 owner could apply to the apartment. So as you could see,
19 a large majority of them are around that under five
20 percent to five point -- yeah, five percent to ten
21 percent. And this is for one-year leases again. So the
22 median change for one-year leases was 2.1 percent, and if
23 we scroll to the next page, it's going to be two-year
24 leases. So the median percentage change for two-year
25 leases is 8.8 percent for 2019.

1 Any questions on these two tables?

2 All right. You have no questions. I'm going to go
3 to the cost-income ratio. So it's going to be a one-page
4 document. It looks like this: cost-income ratio. If
5 everyone could find this document. Again, it's one page.
6 It says on the top, "cost income ratio including interest
7 and depreciation and excluding interest and
8 depreciation".

9 MR. FINGER: Does this include amortization?

10 MR. HAUGHIE: No, the survey itself does not include
11 amortization. So within the survey, there is a mortgage
12 expense -- I'm sorry, interest expense. In the interest
13 expense, the owner does not include amortization fees.

14 If everyone is with me, we could take a look at the
15 cost-income ratio. The left column is including interest
16 and depreciation, and the right column is excluding
17 interest and depreciation. And as you could see, it's
18 almost a 30-year chart here. So you could see the change
19 over time, and for 2019, you could see there were very
20 slight changes from '18 to '19, 80.84 and '19 88.81
21 percent, and for '18 for excluding interest and
22 depreciation we're at 61.99 and 62.19.

23 MR. FINGER: Sal --

24 MR. HAUGHIE: Yes.

25 MR. FINGER: -- how did -- I know it's not an issue

1 probably anymore, the MCIs or the IAIs --

2 MR. HAUGHIE: Um-hum.

3 MR. FINGER: -- compute into this? Is that on the
4 basis of an amortized basis or the total cost?

5 MR. HAUGHIE: Okay. So an MCI, because the owner is
6 getting paid back for that expense he or she incurred,
7 they are excluded from the survey, and it's always been
8 like that. So that expense is excluded from the survey,
9 and it's in the survey instructions, but the owner does
10 include that income in his or her income statement.

11 MR. FINGER: The same thing with the IAI?

12 MR. HAUGHIE: Yes, same thing. Yes. Well, no, I'm
13 sorry. An IAI, they're able to include that, I believe.
14 I believe IAIs are included, and the MCIs aren't
15 included.

16 MR. ALBA: That's correct. That's correct.

17 MR. FINGER: Wait. MCIs are excluded?

18 MR. HAUGHIE: Yes.

19 MR. FINGER: The IAIs are included?

20 MR. HAUGHIE: Yes, because the IAI actually, in
21 effect, increases the apartment; whereas, the MCI
22 increases -- is an expense added onto that. That's kind
23 of a separate; whereas, the IAI, I believe, is a
24 separate -- yeah, I think so that I got that right.

25 MR. FINGER: Can you check on that?

1 MR. HAUGHIE: Yeah. Well, we'll check on that.

2 MR. CHERSON: What do you project -- what does HCR
3 project going forward on this?

4 MR. HAUGHIE: I don't project --

5 MR. ALBA: We're not going to project on this.
6 We're just going to look at the data as the data comes
7 in.

8 MR. FINGER: I have a question. If it is included,
9 the IAIs, is the total cost or the amortized cost for
10 income tax purposes over, let's say, life expectancy, 27
11 years or whatever?

12 MR. HAUGHIE: Well, if it's -- if the owner is
13 depreciating it --

14 MR. FINGER: Yes.

15 MR. HAUGHIE: -- then the owner has that amount in
16 the depreciation expense. So if they are claiming that
17 expense, it's going to be in the depreciation expense
18 portion of the tables, and these two tables right here,
19 one of them includes the interest and depreciation, and
20 the other one excludes the interest and depreciation. So
21 that's why we give you both of those tables, to get an
22 idea of the difference.

23 MR. FINGER: Okay. Thank you.

24 MR. HAUGHIE: Sure. Yes, so I'm able to confirm
25 that IAIs are included.

1 MR. CHERSON: Would you agree that with IAIs and
2 MCIs there's going to be a downward trend going forward
3 because of the new laws?

4 MR. HAUGHIE: Of course; yeah, definitely.

5 MR. CHERSON: Okay. I just wanted to understand or
6 be clear. Thank you.

7 MR. HAUGHIE: Okay. I think that's probably about
8 it with all the tables that we provided. So I'm going to
9 stop sharing my screen for now, and if somebody has other
10 questions or you guys want to discuss some things, you
11 know, go right ahead. I'll throw it back to Elsa to see
12 if she has something she wants to discuss or take other
13 questions, and we're here to answer some of the questions
14 if anybody has.

15 MS. RUBIN: Thank you, Sal.

16 MR. HAUGHIE: Sure. You're welcome.

17 MS. RUBIN: I have a question. Maybe Guy or you can
18 explain to the Board what is the financial assistance
19 available to the landlords and to the tenants at a
20 federal and state level? Because there's a lot of
21 confusion right now. There's the PPP. There's the aid
22 to the landlords, and there was unemployment insurance
23 for the tenants. And so if you can please shed some
24 light on all of these issues because it's really
25 confusing.

1 MR. ALBA: Even to us it is because, again, it's not
2 necessarily -- it's not a state program. These are
3 federal programs, I think. It's a completely different
4 aspect. You know, we're not right now taking this -- I
5 think we're assessing the situations right now as we are
6 handling everything, all the data, as it's coming in. So
7 it's very hard to answer your question as for who is
8 filing for PPE. Who is filing for the secondary, you
9 know, PPEs? How it's going to work? How it's working
10 out for certain businesses? Some businesses are taking
11 or have taken those loans to pay for salaries in order to
12 keep the business going, and those loan guaranties
13 basically become a grant eventually.

14 We'll have to see exactly how everything, you know,
15 when it comes up when we look at the spreadsheets for
16 next year, but as we are speaking right now, there's no
17 way I can really give you detailed information. I think,
18 not only myself, even the people who are working on these
19 programs do not understand them so well, and I can tell
20 you that they're trying to figure out, you know -- some
21 money actually disappeared very quickly, and they
22 couldn't even pass it onto the employers in order to have
23 those employees, and now they're having the second stage
24 coming out. So at this point, I really don't know. I
25 have to look at the data as the data comes in, and that's

1 not going to be until probably the fall or the
2 wintertime.

3 MR. CHERSON: So I have a question. A landlord gets
4 a PPP, let's say, and I'm just picking a number,
5 \$200,000, and that is forgiven by the federal government
6 because they used that money for salaries, rent, et
7 cetera. Is that going to show up as income next year? I
8 didn't hear you. Anybody?

9 MR. ALBA: Hello.

10 MR. CHERSON: I didn't hear you.

11 MR. ALBA: I said no, it's going to show as income,
12 but I think it would be a good idea for us to add -- and
13 that's up to you guys if you would want us to do this,
14 this is something that a board -- you know, any time I
15 change or edit anything within the survey, I usually ask
16 you guys for approval, and that, you guys can let me
17 know, but the only way for us to actually know that is to
18 add something to the survey asking if they were a
19 recipient of such an award.

20 MS. RUBIN: Yeah, I would like to have that kind of
21 information.

22 MR. ALBA: Okay.

23 MS. RUBIN: And also on the tenants' side, how long
24 will the unemployment insurance be carried forward, and
25 also the secondary help to the employees, the pandemic

1 unemployment assistance, which is like \$600 per week, how
2 long will that take effect?

3 MR. ALBA: So again, this survey does not take into
4 account the income and expense of the tenant. The survey
5 takes into account the income and expense of the owner
6 because the boards, when they look at it, they're looking
7 at income and expense of the building, and if that's
8 something that you would like to look at, that's some
9 homework that you as a, you know, board member, you can
10 actually do on your own and include that in your final,
11 you know, presentations. But that's not something that
12 we are -- you know, that we look at, and especially that
13 everybody is eligible for different programs and it's not
14 really a part of the ETPA requirements to know the income
15 and expense --

16 MR. CHERSON: But to answer your question, Elsa --

17 MS. RUBIN: Yes.

18 MR. CHERSON: -- the \$600 unemployment, which is
19 part of the CARES Act --

20 MS. RUBIN: Yes.

21 MR. CHERSON: -- is scheduled to expire July 31st.

22 MR. ALBA: Right.

23 MS. RUBIN: And another question, maybe someone in
24 the Board knows, when this help to the tenants, to the
25 employees ceases, do they have to pay retroactively, the

1 rent, or do they have a forbearance? Is the payment
2 deferred? What is the -- I don't know exactly what the
3 situation is.

4 MR. CHERSON: The rent?

5 MS. RUBIN: The rent.

6 MR. BADRU: I think that's still probably at the
7 state level. I think still to be decided, if I'm not
8 mistaken. (Indiscernible) information on the folks who
9 have been paying rent will be able to pay rent under
10 (indiscernible). My understanding is it hasn't really
11 (indiscernible) from the state, unless someone has some
12 other information.

13 MS. STEWART: What I've heard most recently is that
14 the moratorium is simply on evictions. They suggested
15 that landlords allow tenants to use their security
16 deposit for one month's rent, although that will need to
17 be paid back, and that if there are tenants that haven't
18 been paying their rent during the moratorium, the way
19 things stand currently, they will still have to pay the
20 back rent that they owe. Otherwise, once the moratorium
21 has been lifted on July the 20th, landlords can start
22 taking people to court and resume eviction proceedings --
23 no, October. October.

24 MR. FINGER: August -- August 20th.

25 UNIDENTIFIED SPEAKER: August? Okay.

1 MR. CHERSON: Right now, it's through August 20th --

2 MS. STEWART: It was July, and then it went to

3 August.

4 MR. FINGER: If you're affected by --

5 UNIDENTIFIED SPEAKER: August 20, yeah.

6 MR. FINGER: -- by the COVID. If you're affected by

7 the COVID, you have till August 20th before you can bring

8 an eviction action; otherwise, June 20th.

9 MS. STEWART: But the tenant somehow has to prove

10 the connection to COVID, as opposed to there being, you

11 know, a little bit of leeway because there are tenants

12 that have been negatively impacted by what's happening

13 with COVID, but not directly where, let's say, they've

14 gotten sick.

15 MR. FINGER: Well, also, I think you might have to

16 prove that you're sustaining financial loss because with

17 the \$600 bump from the government, plus regular

18 unemployment, you're at \$1,000 a week, and we've heard of

19 a number of situations where employees are not coming

20 back to work because they're getting \$1,000 a week now.

21 So who knows how it works.

22 MS. RUBIN: Yeah. Well, I had to apply for one of

23 my clients for the PPP, and one of the stipulations is

24 that, if the employer had laid off employees and then he

25 got a PPP, they had to offer the ex-employees their job

1 back. If the employee refused the job, then they have to
2 report it to the New York State Unemployment, and that
3 employee will have to pay back the money.

4 MR. CHERSON: No, it's -- I can tell you that my
5 firm, we've certainly taken advantage of that, and what
6 happens is, is that we told the employees, don't come
7 back to work; actually, the office is still closed. They
8 will get paid what they were getting paid up to \$100,000
9 a year, and that is -- that's what happened, but they
10 don't actually work. So once they go back on the payroll
11 because of the PPP, they must cease taking unemployment
12 insurance.

13 MR. RUBIN: Right.

14 MR. CHERSON: And as you said, if they don't,
15 unemployment is going to grab it back.

16 MR. RUBIN: Right.

17 MR. FINGER: Well, that would be double-dipping if
18 they didn't.

19 MR. CHERSON: Yeah, exactly.

20 UNIDENTIFIED SPEAKER: Right. Exactly.

21 MR. CHERSON: Exactly.

22 UNIDENTIFIED SPEAKER: And also I'd like --

23 MR. BADRU: (Indiscernible).

24 MR. CHERSON: LaMont, you're breaking up.

25 UNIDENTIFIED SPEAKER: Yeah. We're having a hard

1 time hearing you.

2 MR. CHERSON: LaMont, you're all broken up, bud.

3 MS. SANTIAGO: I think people should mute until
4 there's one question, and then that person asks the
5 question and unmutes. That's my teacher voice right
6 there.

7 MS. RUBIN: LaMont, we're having a hard time hearing
8 you because you come --

9 MR. BADRU: Can you hear me better now?

10 MS. RUBIN: -- you're not coming -- yeah.

11 MR. BADRU: Can you hear me better now?

12 MS. RUBIN: Yes, much better.

13 MR. BADRU: Okay. No, but the point that I wanted
14 to make was that maybe one -- and this is to Chairwoman
15 Elsa's point -- is that maybe one relevant data point
16 that we might be willing to consider collecting for the
17 next survey, in terms of PPE loans, is whether landlords
18 did receive PPE loans and if those loans were loans or if
19 they were converted to grants, because I'm under the
20 assumption that if they fulfill whatever duty they're
21 responsible for, that those loans can potentially be
22 converted to grants. And if so, it would make sense for
23 us to keep into consideration whether it's an asset or a
24 liability to the landlord or the company.

25 UNIDENTIFIED SPEAKER: Right.

1 MR. CHERSON: If you comply and use it for a rent
2 and employees, it will be forgiven; it's a grant. You
3 don't pay the money back to Uncle Sam.

4 MS. RUBIN: Right. And the laws have changed. At
5 the beginning, it was 75 percent had to go towards
6 payroll; now it's 60 percent.

7 MR. CHERSON: Correct. Correct. So the other 40
8 percent, you used for rent, health insurance --

9 UNIDENTIFIED SPEAKER: Right.

10 MR. CHERSON: -- and leases --

11 MS. RUBIN: Utilities.

12 MR. CHERSON: -- and a few other things. And you
13 have until August -- is it August 30th?

14 MR. FINGER: Well, they went 24 weeks, Eliot.

15 MR. CHERSON: They went from June 30th to August
16 30th, right, something like that?

17 MS. RUBIN: Yeah. And now it went to the Senate.
18 They are trying to extend it to December 31st.

19 MR. CHERSON: Oh, really?

20 MS. RUBIN: Yes. We'll see if it passes.

21 MR. FINGER: We understand it went 24 weeks from the
22 day you got the first payment, but I don't think it's
23 been passed yet. I don't know.

24 MS. RUBIN: So does anybody have any questions for
25 Sal or Guy?

1 MR. FINGER: Well, thank you very much, guys.

2 UNIDENTIFIED SPEAKER: Thank you.

3 MS. RUBIN: Yeah, great job.

4 UNIDENTIFIED SPEAKER: Yes.

5 UNIDENTIFIED SPEAKER: As always, you guys did a
6 great job.

7 UNIDENTIFIED SPEAKER: Yeah, thank you for
8 clarifying the numbers for us. Thank you.

9 MS. RUBIN: Yes.

10 MR. HAUGHIE: Oh, you're welcome.

11 MR. ALBA: You're welcome.

12 MR. CHERSON: I have a question. I just thought of
13 one.

14 MS. RUBIN: Okay.

15 MR. CHERSON: Do you know how these numbers compare
16 to New York City, Rockland, and Nassau?

17 MR. HAUGHIE: We are still in the process of
18 finalizing Nassau and Rockland. Nassau and Rockland have
19 their meetings -- Rockland has their meeting next week
20 and Nassau the following week. So we really don't have
21 any preliminary numbers to give you guys because their
22 surveys are still open; so owners could still file.

23 MR. CHERSON: What about in New York City?

24 MR. HAUGHIE: New York City, we don't really deal
25 with on a regular basis regarding the Rent Guidelines

1 Board, and they're actually behind a year in their survey
2 taking; so that the time frames are a little different.

3 MR. CHERSON: Thanks.

4 MR. ALBA: Actually, Eliot, if you recall, you guys
5 always yell at me if I give you New York City numbers.
6 You say, we're not in New York City.

7 MR. CHERSON: I don't -- wait a minute. Not me.

8 MR. FINGER: Well, New York City has --

9 MR. CHERSON: Don't be -- them, yes, but not me.

10 MR. ALBA: Yeah. That's exactly what Sal said.

11 We're going to post everything on our website a day or
12 two before the Nassau Rent Guidelines Board and Rockland
13 Rent Guidelines Board presentations. So you can also log
14 into the same location that Sal just showed you and you
15 will see their tables; so you will be able to compare.

16 MS. RUBIN: Thank you again.

17 UNIDENTIFIED SPEAKER: Thank you.

18 UNIDENTIFIED SPEAKER: Great talk.

19 MR. HAUGHIE: You're welcome.

20 UNIDENTIFIED SPEAKER: Thank you.

21 MR. HAUGHIE: Also one other thing to let you guys
22 know, I know Ossining is the new municipality or village
23 that's included in the survey, and just to give you guys
24 a heads-up, there was an owner that submitted some
25 surveys. So Ossining was actually included in this

1 survey submissions as well.

2 MS. RUBIN: Oh, that's good to know.

3 UNIDENTIFIED SPEAKER: Very good.

4 MS. RUBIN: Yeah.

5 MR. HAUGHIE: Just to let you guys know, yeah.

6 UNIDENTIFIED SPEAKER: Very good.

7 MS. RUBIN: Thank you.

8 UNIDENTIFIED SPEAKER: Yeah. Very good.

9 MR. FINGER: Move to adjourn?

10 MS. RUBIN: Not yet.

11 MR. FINGER: Not yet, okay.

12 MS. RUBIN: I have a -- I was talking to Peter today
13 because I was thinking about what Eddie Mae brought up
14 the night before in our last meeting about the tenants
15 not participating enough. So I asked Peter if people
16 could call instead of emailing, because Tamara mentioned
17 that most of the people don't have access to the internet
18 or, you know, for whatever reason, they can't reach us
19 the way by Zoom. So Peter said that it was possible. So
20 Peter, can you expand on that?

21 MR. STECKER: Sure. I mean, the public notice
22 simply states that they have -- the people who want to
23 speak have to sign up in advance by hopefully sending an
24 email to that Westchester County rgb@nyshcr.org. There's
25 also a contact number that I gave out at the beginning of

1 the meeting for Robert Rodriguez, 914-948-4434. I'm
2 giving my number as well, which is 718-482-1592. They
3 can sign up any of those ways, and in the Zoom invites,
4 there is an option for people to simply call into the
5 Zoom if for whatever reason there's an issue with -- you
6 know, there's an issue with them getting it on the
7 computer or there's issues with them access to a
8 computer.

9 But that's all stuff that, you know, you can call
10 into the meeting. It wouldn't, you know, show the
11 individual's name. So we would have to coordinate that a
12 little bit more, but that is possible, and I would just,
13 again, urge people if that is a limitation or the Board
14 knows somebody that's a limitation for, and they still
15 want to sign up, they can absolutely email us at that
16 email address, or they can give either myself or Bob a
17 call, and we can coordinate that with them.

18 MS. RUBIN: Thank you. Anybody else has any other
19 thing to bring up? If not, then I will ask for a motion
20 to adjourn?

21 UNIDENTIFIED SPEAKER: So adjourned.

22 MS. RUBIN: Second?

23 UNIDENTIFIED SPEAKER: Second.

24 MS. RUBIN: Thank you very much, everybody. Have a
25 good evening, and we'll see you on Monday.

1 UNIDENTIFIED SPEAKER: Thank you.

2 UNIDENTIFIED SPEAKER: Thank you, everyone. Stay

3 healthy and be well.

4 UNIDENTIFIED SPEAKER: Good night. Take care, guys.

5 [END RECORDING]

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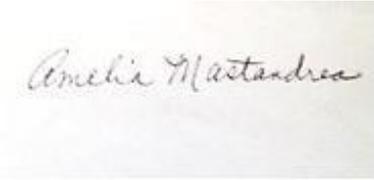
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C E R T I F I C A T I O N

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2 The prior proceedings were transcribed from audio
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