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

**Rockland County RGB Research Meeting
Held Via Teleconference
Thursday, June 10, 2021
7:13 p.m.**



1 [START RECORDING]

2 MR. PETER M. STECKER: Okay. Good evening. The
3 time 7:13. It's Thursday, June 10th.

4 Chair?

5 MS. PATRICIA CALDWELL: Thank you. Welcome to our
6 Zoom meeting for tonight's -- and at this time -- now,
7 April, do you want me to introduce you, and then you
8 introduce Guy, or do you just want me to go straight to
9 Guy?

10 MS. APRIL GRAY HUERTAS: No, you're welcome to
11 introduce him. I believe Guy and Jeff are both with us
12 this evening.

13 MS. CALDWELL: Yes. We've established that we have
14 a quorum.

15 At this time --

16 MS. GRAY HUERTAS: You know what? Let me take
17 attendance just so it's on the record.

18 MS. CALDWELL: Okay.

19 MS. GRAY HUERTAS: Since Karen was unable to make
20 tonight's meeting.

21 Patricia Caldwell?

22 MS. CALDWELL: Here.

23 MS. GRAY HUERTAS: Kim Foskew?

24 MS. KIM FOSKEW: Here.

25 MS. GRAY HUERTAS: Milagros Guzman?



1 MS. MILAGROS GUZMAN: Here.

2 MS. GRAY HUERTAS: Jain Jacob? Alejandra?

3 MS. ALEJANDRA SILVA-EXIAS: Here.

4 MS. GRAY HUERTAS: Okay. Jarrhett Oates? Rabbi
5 Hersh Horowitz.

6 RABBI HERSH HOROWITZ: Here.

7 MS. GRAY HUERTAS: All right. And on that, our two
8 speakers this evening are Guy Alba and Jeff Horowitz,
9 from DHCR's Office of Research. And I don't know which
10 of the two of you will be taking the lead.

11 Is it you, Guy?

12 MR. GUY ALBA: Yes. Hi. Yes, I will be taking the
13 lead. If I can say thank you very much to all of the of
14 members of the board, including everybody on the research
15 and data analysis staff. Thank you so much.

16 Worked very, very hard to make this happen. As you
17 know, this is difficult times for everyone, and we were
18 able to reach out to owners, communicate with them, and
19 have them submit surveys for your data analysis and
20 review for the '20/'21 cycle.

21 Jeff is going to take over. I'm going to display
22 from my computer. Hopefully, I will be able to display
23 it.

24 Am I a host of the proceeding?

25 MR. STECKER: Yes, Guy, you're a co-host.



1 MS. CALDWELL: I believe that you are.

2 MR. STECKER: You should be -- you should be able to
3 share your screen.

4 MR. ALBA: Just be a second. I'm sorry. For some
5 reason, there is no choice for sharing my screen.
6 Usually, there is, but give me a sec. I'm unable to
7 share my screen.

8 Is there some -- maybe you didn't give me
9 credentials? Because it's not -- give me a second. Hold
10 on. Something's coming up right now. There we go.

11 Jeff's going to take over. He's going to explain
12 some of the data and answer the questions. I'm here, as
13 well, to explain the data.

14 As you can see, we received 16 schedules for this
15 year. We also have the 15 scheduled. Everybody, I hope,
16 has this data. You should have received this data
17 Tuesday. It's an email that came from Jeff.

18 MR. JEFFREY HOROWITZ: Two emails, actually.

19 MR. ALBA: Jeff's email. And I'll let Jeff Horowitz
20 take over and go through the data.

21 MR. HOROWITZ: All right. Can everybody hear me,
22 or?

23 MR. ALBA: Yes.

24 UNIDENTIFIED SPEAKER: Yes.

25 UNIDENTIFIED SPEAKER: Yup.



1 MR. HOROWITZ: Okay. Great. First, hopefully,
2 everybody received -- this is the tabulated data. In
3 addition, there was an email prior to this, which had the
4 reports that are sent to you, the CPI data, as well as
5 the New York City rent guidelines for price index of
6 operating costs, and a mortgage survey report.

7 We do that consistently with the three guidelines
8 boards, those four reports, the two RBG City reports, as
9 well as the BLS, U.S. Bureau of Labor Statistics consumer
10 price index data, as of April of the calendar year, and
11 also the regional CPI for New York and New Jersey.

12 So hopefully, everyone did receive both emails. The
13 most recent are the tabulated data reports. If anyone
14 didn't receive the first email, just let me know, because
15 I can forward it. But I'm assuming everyone, at least in
16 the quorum, has received it.

17 So the first tabs, of course, as of quite a few
18 years ago, we've been supplying two sets of tabs because
19 Regency Village is such a large complex that it dwarfs
20 almost all the other buildings in Rockland. That's why
21 the board, at the time, felt it was a good idea to have
22 two complete sets of tabs, one including and one
23 excluding.

24 Now, compared to last year, we did receive one
25 additional building schedule, so the total for this year



1 is up to 16, which is kind of an average year. Maybe a
2 very high year, we may get 18. I believe it's 37
3 schedules that are mailed to owner, and that 37 figure
4 includes garden complexes as well as single buildings.
5 So it can sound a little misleading, or a little bit on
6 the low side, but we've been very careful to make sure
7 that we're good in terms of mailing, we're current, and
8 we've captured as many addresses as possible in the
9 county.

10 So we have, actually, almost a 50 percent compliance
11 rate. Maybe it's a 40 to 45 percent, but it does tell
12 you, in the upper part of the heading of the tab, how
13 many units are included in these tabs, and out of that,
14 let's look at the 16 schedules, out of the 1,743 total
15 housing units of these 16 buildings, 1,691, 1,691 are
16 subject to the ETPA, so you have a good percentage of
17 units in these 16 that are under the protections.

18 So in that regard, it's, I think, a fairly good
19 sample. We always strive to try and increase the sample
20 size, but it's not a state requirement like the
21 registration requirement is. This is not as strict a
22 requirement. We try and assist you guys and we try and
23 say the boards are requesting, or requiring, this data to
24 try and get some sort of teeth into it, but it's not a
25 "state requirement", which limits our ability to have



1 penalties imposed or enforcement on this.

2 But we're pretty much where we used to be. I think
3 16 to 18 has been our average for quite a few years. And
4 at least most of the larger properties are included.

5 Now, one thing you might have noticed already, if
6 you perused the tabs, is that the percentage changes in
7 the actual amounts, the rental amounts, income in
8 particular, rental income has been kind of static, and in
9 a way, the drop from 25,812 to 25,237 is -- I wouldn't
10 say it's unprecedented, but it's highly unusual, and I
11 guess that's due to the two consistent years of zeroes
12 for the guidelines for proposed one and two-year leases.

13 So that's one of the issues that I noticed in terms
14 of something a little bit unique to this group. The
15 rental income actually declined between '18 -- if you
16 just look at '18 and '20, believe it or not, it was
17 25,231 total rental income versus 25,055 for calendar
18 year '20.

19 MR. ALBA: Sorry to just chime in. It's always,
20 actually, zero. So what you're seeing, --

21 MR. HOROWITZ: Yes, right.

22 MR. ALBA: -- Jeff is talking about in millions.

23 MR. HOROWITZ: Right. I mean, in terms of our
24 reflection. It is -- it says under table 1, in
25 thousands, so sorry about that. And under table, when it



1 says, in thousands, so you multiply that figure. The
2 bottom line is, it's been static. There's no change in
3 income, and it's miniscule, and that's something to think
4 about, I think.

5 The expense categories, as well, have also been
6 fairly static, at least in this set. I mean, repairs and
7 maintenance went down. Now, you could speculate on that.
8 Was it due to the fact of the lower guidelines that
9 owners didn't invest as much? I don't know. It's,
10 again, a curiosity, right?

11 I looked at the repairs category, and noticed the
12 drop in calendar year '20, and you could speculate, maybe
13 that has something to do with the guidelines being frozen
14 at zero. I'm not sure, but again, it's highly unusual to
15 have a decrease from '18 to '20, and that looks like a
16 fairly significant decrease in total repairs and
17 maintenance. So that's the first table, which again, is
18 based on numerical figures.

19 MR. ALBA: All right. I just wanted to add
20 something to --

21 MR. HOROWITZ: Sure.

22 MR. ALBA: -- Jeff's -- regarding the expenses. The
23 expenses, it could be from guidelines. Again, it could
24 also be because, remember what we were in 2020, we were
25 in the COVID situation --



1 MR. HOROWITZ: Right.

2 MR. ALBA: -- and I'm sure, getting certain
3 professionals to come was difficult, so you see also,
4 that dip in expenses, and maybe it's a little bit more
5 dramatic, but in 2018, maybe expenses may have been a
6 little greater, but we're basically comparing it to the
7 times that we're living in. Could be the guidelines, but
8 it could also be COVID.

9 MR. HOROWITZ: Could also be, yes, COVID. That is
10 very true. I'm not forgetting that.

11 But you can see the rental income has been static,
12 and hardly any fluctuation. I mean, nothing major. It's
13 static, so there's nothing really to tell there, other
14 than that's certainly due to the zero percent figures,
15 that they've gotten decreases in total income. It could
16 also be due to preferential rents that are given. So we
17 are not -- I'm not 100 percent sure, but it's something
18 to think about.

19 And the second table, percent distribution of
20 expenses from year to year.

21 Does anyone see anything that strikes them as
22 significant, or? Again, it's nothing -- there's not much
23 of a progression. Utilities are nothing significant.
24 Payroll, nothing significant. Insurance is actually very
25 close. Maybe again, repairs and maintenance, percentage-



1 wise, but Guy mentioned, again, that COVID could have
2 been a factor in 2020. I'm sure it was a factor.

3 MR. ALBA: Well, we know it was a factor because you
4 can see management has gone down to a 5.7. That gives us
5 just those tiny hints that that's what's --

6 MR. HOROWITZ: Um-hum.

7 MR. ALBA: -- been happening here.

8 MR. HOROWITZ: Did anyone have questions so far?

9 Okay. Table 3, percentage change of income and
10 expenses, over a two-year period covered. So basically,
11 during calendar year '18 to '19, there was a slight
12 increase in rental income. Again, this is
13 understandable, '19 to '20, it declines by over 2
14 percent. Now, that has to be due to the zeroes, at least
15 on a certain level.

16 Now, I have to -- did anyone note this one? I'm not
17 sure about it. It could be due to the real estate tax
18 decline, or real estate taxes paid.

19 MR. ALBA: So basically, what --

20 MR. HOROWITZ: That may be due to --

21 MR. ALBA: -- basically, what you're looking at,
22 again, even though we're looking at three years, 2018,
23 2019, and 2020 --

24 MR. HOROWITZ: Right.

25 MR. HOROWITZ: -- keep in mind that this particular



1 table tries to give you a little picture of changes from
2 2018 to '19, and then a separate table showing you a 2019
3 to 2020 change. So stuff like miscellaneous income,
4 things that have gone down, nothing major, but as
5 miscellaneous income could be so many things, like
6 operating of washing machines and laundry equipment,
7 signal rentals, key sales --

8 MR. HOROWITZ: Uh-huh.

9 MR. ALBA: -- charges for master television
10 antennas, and those matters, other items. So you see
11 some of those incomes down as people did not take
12 advantage of it.

13 As far as real estate, each county, it all depends
14 on (indiscernible). Some people file for appeals on
15 their real estate, and they receive a --

16 MR. HOROWITZ: Right.

17 MR. ALBA: -- refund.

18 MR. HOROWITZ: A refund.

19 MR. ALBA: We did not any -- we did not see any way
20 to change from the 2019 to the 2020 in comparison to 2018
21 to 2019, so there were no reports of any substantial
22 income refunds from any of the owners. And that's why it
23 said zero.

24 MR. HOROWITZ: Now, did anybody have a question on
25 the expenses rate of change, in terms of -- I mean, there



1 was a decline again in expenses, at least for insurance.
2 From an increase of 12 to a decline of 11, but I don't
3 know if that's overall significant, because it really
4 went up for a two-year period, then declines close to
5 that amount for the second two years, so. I was looking
6 at this. I'm not sure. We speculated that repairs and
7 maintenance, that that could, again, be due to COVID, the
8 lack of repair people during the second year of the two
9 years. The second two-year period, I should say.

10 Okay. And finally, on table 4, this is an income
11 versus expenses, again represented in thousands, so of
12 course, it's millions in reality, in income. Again, it's
13 static for the three years.

14 Just trying to see one other thing.

15 MR. ALBA: I'm going to switch to the vacancy
16 tables, so you will be able to see one-year, two-year
17 lease changes.

18 MR. HOROWITZ: Did you want to look at anything in
19 the 15 group, just for argument's sake?

20 MR. ALBA: The 15 group is very static, also, with
21 the 16 group.

22 MR. HOROWITZ: It's pretty static.

23 MR. ALBA: Because it's the same as 16, with --

24 MR. HOROWITZ: Pretty similar.

25 MR. ALBA: -- the exception of the (indiscernible)



1 taken out.

2 MR. HOROWITZ: Did anyone have questions on the
3 second group? Okay.

4 Now, the vacancy tables, hopefully everybody has
5 their own set. Page 1 of it talks about lease terms of
6 one year previously rent with lease terms by one year.
7 And a median previous rent was reported versus a median
8 current rent, and then a mean rent -- now, most people
9 know that we generally, for reliability, go with the
10 median for changes, or even for measurement, right? The
11 mean is just a simple average, and we generally don't
12 think it's reliable.

13 Right, Guy? I mean, in terms of --

14 MR. ALBA: Yeah. We tend to use the median.
15 There's about a \$11 difference, if you look at it from
16 year to year. Again, this is a one-year lease renewal
17 plan. Let me help those who maybe may be new or may have
18 forgotten how we read this chart, and I'm -- if you look
19 at the, let's say, on the left side, where it says 1,000
20 to 1,499, that would be the old, prior to new lease, a
21 one-year lease rental amount --

22 MR. HOROWITZ: Rental amount, right.

23 MR. ALBA: -- was paid. Most of them who were new
24 to the one-year, for a one-year lease, 38 of them
25 remained in that category of 1,000 to 1,499. Only 1,



1 after that lease -- could have been that that individual
2 was at 1,450 the previous year, and with the new lease,
3 it went up to between 15 to 1,999. So most remained
4 within their category. Not a big change, and of course,
5 the median rent tells us that there's no major change.
6 \$11 change from previous years to this year, as --

7 MR. HOROWITZ: Right.

8 MR. ALBA: -- far as -- as far as -- when I say \$11
9 change, you look down where it says, median rent,
10 previous, at 1,356, and median current rent changing at
11 1,367, so that's what you're looking at. About \$11.

12 And we also have a table here for a two-year lease.
13 And as you can clearly see, very clearly see, most
14 tenants in Rockland do not go for a two-year lease --

15 MR. HOROWITZ: No.

16 MR. ALBA: -- most people there go for a one-year
17 lease.

18 MR. HOROWITZ: Which I kind of find kind of --
19 that's very unique. I mean, we've seen most of them --
20 there are some two-year leases in most of the other
21 counties. Most of the other munies, even, so. But
22 maybe -- the bottom line is -- the bottom line is, it
23 looks like there's basically three classes -- three
24 rental ranges that you could focus on for this group of
25 buildings. There were 39 tenants or apartments basically



1 with the 1,000 to 1,499, and the one unit at 15 to 1,999.
2 Then you have the 18 at the 15 to 1,999.

3 Now, the four units in the 2 to 2,500, I would
4 assume those are the very large apartments. I mean, we
5 don't have room counts here, but you can just, on the
6 basis of common sense, the four units that are at that
7 rental range, I would assume are the three-bedroom units.
8 We would have to look at the individual breakdowns by the
9 schedules to see how many buildings have three-bedrooms,
10 or certainly two-bedrooms or more. But there are very
11 few of them.

12 So it's a static -- look, it's a static rental
13 universe now. I mean, most of the owners are -- and some
14 of them are still giving preferential rents within the
15 ranges. So it's a complicated situation now, based on
16 the tenant's universe.

17 MR. ALBA: Page 3 and 4 -- so page 3 and 4, by the
18 way, the dollar amounts, they are basically the same in
19 percentage. Just like page 1 and page 3 would be the
20 ones you want to look at and see the change in percentage
21 because -- and clearly it gives us a very, very clear
22 picture of that. A very, very large percentage remained
23 within their category, whether it's the 0 to 499, 500 to
24 999, 1,000 to 1,499, et cetera.

25 So this is just a percentage table, which is a very,



1 very good picture as to what's happening as far as one-
2 year leases. Again, the three-year leases, you'll see
3 the zeroes in the percentages because we have no data for
4 them.

5 We're going to go to the table that's cost to income
6 ratio, once one of my things here disappears. Give me a
7 second. I'm sorry. There we go. This is the cost to
8 income ratio.

9 Go ahead, Jeff.

10 MR. HOROWITZ: Now, basically, this is taken from
11 the City board's methodologies and we employ it for the
12 suburban counties. I mean, the formula may have
13 originated with the City board, right, in their
14 reporting. I'm not sure if -- I think the City first
15 started it, and then we incorporated it over the years.
16 People first asked me about it, and I think that's how
17 the chain of events works.

18 The bottom line is, at least as far as I understand
19 it, that the higher the figure, a percentage figure, the
20 better the owner is doing in terms of how much of his
21 income he or she is spending on expenses. In other
22 words, the closer you get to, maybe 50 percent, the more
23 of the income is being spent on expenses.

24 MR. ALBA: So there's two columns. There's
25 actually, when --



1 MR. HOROWITZ: Yes.

2 MR. ALBA: -- you look at --

3 MR. HOROWITZ: Two separate columns.

4 MR. ALBA: -- there's two different columns, and
5 there's including interest and depreciation, and
6 excluding interest and depreciation --

7 MR. HOROWITZ: Excluding.

8 MR. ALBA: -- and this is something that the
9 Rockland board and the Westchester board always have
10 asked us to separate them so you would be able to see
11 if -- with interest and depreciation and without.

12 Again, it's a very -- in my view, it's a very good
13 table, because it's a historical table for any board
14 member. It gives you a good -- but it's also an inverse
15 table, so when you're looking at a percentage, let's look
16 at the second column, the one on the right side --

17 MR. HOROWITZ: Um-hum.

18 MR. ALBA: -- the one that's -- that says excluding
19 interest and depreciation. If you look at the excluding
20 interest and depreciation, for 2019, you had 58.9
21 percent. In 2020, we have 55.5 percent.

22 MR. HOROWITZ: 5. Um-hum.

23 MR. ALBA: So this is an inverse table. The picture
24 tells us that the owners were doing better, since now we
25 have a decline from 58.9 to 55.5 percent.



1 MR. HOROWITZ: So they are, in effect, spending less
2 now of their income --

3 MR. ALBA: That's correct.

4 MR. HOROWITZ: -- on "expenses."

5 MR. ALBA: That is correct.

6 MR. HOROWITZ: So in other words, in the earlier
7 years, where you had higher figures -- I mean, in the
8 excluding column, it's closer in general, the variation
9 of the figures is less.

10 It seems, with the including interest and
11 depreciation, there's a little bit more variance, right,
12 because you have a very high figure in 2004, let's say,
13 of 93.2 percent, and then in the excluding one, you have
14 66.1. But if you look at them individually --

15 MR. ALBA: Right.

16 MR. HOROWITZ: -- over the years, it looks like the
17 column, the table excluding is more or less much more
18 (inaudible) from year to year?

19 MR. ALBA: Just board members should know that
20 including interest and depreciation, again, it's a report
21 that's coming from different owners, it's very, very hard
22 for us to say what they are using in their interest and
23 depreciation, and that is -- gives me a better picture
24 without the income interest and depreciation, so that's
25 the second column, gives me a better picture of --



1 MR. HOROWITZ: Right.

2 MR. ALBA: -- the health of the income that an owner
3 is enjoying or not enjoying.

4 MR. HOROWITZ: Right. And it's also much closer --
5 it's much closer, the grouping. There's less variance in
6 the figures from year to year. If you look in the '90s,
7 it's basically in the mid to high 50s, maybe it gets to
8 60 percent in '97. There's very little fluctuation
9 overall. A high of 66.1 in '04.

10 But you have a lot of -- you have some fluctuation
11 in the including, so I guess it's -- it may not be as
12 reliable for our purposes.

13 MR. ALBA: I mean, it is, again, this is a
14 historical table. If you're talking about the 2000s, you
15 can see the mortgage crisis of 2008, you can see that it
16 went up to about 71 percent, so again, inverse, and
17 again, being in this situation, it's at 55.5 percent.

18 Are there any questions regarding this table or any
19 other tables that Jeff and I can reply to? If somebody
20 wants to ask, maybe you forgot to take yourself off mute.
21 Just in case, as a reminder.

22 If there are no other questions, we're going to send
23 this back, and I'll stop sharing my screen, and we'll
24 send it back to Patricia.

25 MR. STECKER: Chair?



1 MR. ALBA: You're on mute. You're on mute.

2 MS. CALDWELL: Hello? Okay. I'm unmuted now.

3 UNIDENTIFIED SPEAKER: You are.

4 MS. CALDWELL: Okay. Let me say this again.

5 Thank you for the presentation, and although we
6 didn't ask any questions tonight, I am sure in the next
7 couple of days, you will get some calls, now that
8 they've -- and give them a little time -- and give us all
9 a little time to process the information that you just
10 provided us.

11 MR. ALBA: I just wanted to ask something regarding
12 phone calls. It's preferable if you just put it into an
13 email form, and make sure you cc everyone, including all
14 members of this Rockland board, the guidelines board, and
15 as well as the secretary for the board, and the counsel
16 for the board. That way, we can communicate with you in
17 one shot, and everyone can see the question, and everyone
18 can see the answer. So the only thing we ask is, if you
19 call us up, we'd prefer that it goes through an email
20 system so everyone can share in this kind of information
21 and the Q and A.

22 MS. CALDWELL: Okay. That can work. Thank you.

23 That's the only item we had on the agenda for
24 tonight.

25 Does any of the members have any comments to make at



1 this time? Unmute yourself and say whatever.

2 UNIDENTIFIED SPEAKER: No.

3 MS. CALDWELL: Hearing none. Okay.

4 April, do you have any closing remarks to make?

5 MS. GRAY HUERTAS: My only remark is that next
6 Thursday, this board will vote on its guideline increase
7 subsequent to a hearing, if there's anybody that signs up
8 to testify. So we will take testimony first, and then
9 the board will vote on the increase or decrease for our
10 guideline.

11 MS. CALDWELL: Okay. Thank you.

12 MS. GRAY HUERTAS: Thanks, Pat.

13 MS. CALDWELL: Thank you. If there are no other
14 issues or concerns?

15 Hearing none, I'll entertain a motion to adjourn.

16 MS. GRAY HUERTAS: Motion to adjourn.

17 UNIDENTIFIED SPEAKER: Second.

18 MS. CALDWELL: A second?

19 UNIDENTIFIED SPEAKER: Second.

20 MS. CALDWELL: It's been properly moved and
21 seconded. All in favor?

22 MS. FOSKEW: Aye.

23 MS. CALDWELL: All right. Good night. We'll talk
24 to you next Thursday, the 17th. Have a good night.

25 MS. GRAY HUERTAS: Thank you.



1 UNIDENTIFIED SPEAKER: Have a good night, everyone.

2 MS. CALDWELL: Good night, and thank you.

3 [END RECORDING]

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

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

Signature



Date June 14, 2021



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