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NEW YORK STATE DEPARTMENT OF
HOMES AND COMMUNITY RENEWAL
WESTCHESTER COUNTY RENT GUIDELINE BOARD
MEETING
Wednesday, June 8, 2022
at 7:00 PM

Location: Yonkers Public Library
1 Larkin Center
Yonkers, NY 10701

REPORTER: BARRINGTON MOXIE

1 MR. STECKER: Good evening. The Chair is not here
2 this evening so in her stead, the most senior public member,
3 Eddie Mae Barnes, is going to be acting as the Chair this
4 evening.

5 So, Chair, would you like me to call the roll?

6 MS. BARNES: Yes, would you, please, Peter.

7 MR. STECKER: Okay. Elsa Rubin (phonetic) is not
8 here.

9 Velene Acquah?

10 MS. ACQUAH: Here.

11 MR. STECKER: Lamont Badru is also not here.

12 And Eddie Mae Barnes?

13 MS. BARNES: Here.

14 MR. STECKER: Evelyn Santiago?

15 MS. SANTIAGO: Here.

16 MR. STECKER: Eliot Cherson?

17 MR. CHERSON: Here.

18 MR. STECKER: Ken Finger?

19 MR. FINGER: Here.

20 MR. STECKER: Tamara Stewart?

21 MS. STEWART: Present.

22 MR. STECKER: And Sylvia Hamer?

23 MS. HAMER: Here.

24 MR. STECKER: Okay. The record should reflect
25 that a quorum is present.

1 So, Chair, you can ask for a motion to open the
2 public hearing now if you'd like.

3 MR. FINGER: So moved.

4 MR. BARNES: Second. All in favor?

5 MS. ACQUAH: Aye.

6 MS. SANTIAGO: Aye.

7 MR. CHERSON: Aye.

8 MR. FINGER: Aye.

9 MS. STEWART: Aye.

10 MS. HAMER: Aye.

11 MR. STECKER: Okay. Madam Chair, would you like
12 me to call the speakers this evening?

13 MS. BARNES: Would you, please?

14 MR. STECKER: Sure.

15 MS. BARNES: Thank you.

16 MR. STECKER: Just one announcement before doing
17 that, the meeting notice has been posted and sent out. The
18 next meeting will be on Monday, June 13th at the Westchester
19 District Rent Office, that is for the research presentation
20 so there will be no public speaking at that one. And then
21 there will be another public hearing next week on Tuesday,
22 June 14th at the White Plains City Hall at 7:00. Anyone
23 looking to sign up can contact
24 WestchesterCountyRGB@hcr.ny.gov.

25 So with that being said, Madam Chair, the first

1 speaker on the list is Frank Carozza.

2 MR. FINGER: Can you spell the names of each of the
3 people that you call, please, Mr. Stecker.

4 MR. STECKER: Sure. This is Frank C-o-r-o --

5 MR. CAROZZA: C-a-r-o-z-z-a.

6 MR. STECKER: Okay. Thank you.

7 MR. FINGER: If you could do that with each person,
8 I would appreciate it.

9 MR. STECKER: Will do.

10 MS. BARNES: Thank you.

11 MR. STECKER: Just before you get started, sir.

12 Madam Chair, the time limits historically have been three
13 minutes for individuals, five minutes for members
14 representing an organization.

15 MS. BARNES: Okay.

16 MR. STECKER: I assume you want to follow the same
17 limits?

18 MS. BARNES: We would do that. Right.

19 MR. STECKER: Yeah. So when each speaker comes
20 up, if you could identify whether you're part of an
21 organization or here as an individual.

22 MR. CAROZZA: Okay. As you all know, my name is
23 Frank Carozza. I am a local contractor here in Yonkers for
24 the last 35 years. I'm not part of any organization here
25 but I am a, you know, licensed contractor in Westchester

1 County and the City of Yonkers.

2 So I just want to make a statement as to, you know,
3 the cost of, you know, the expenses of renovating
4 apartments, buildings, interior, and exterior have gone up
5 tremendous in the last couple years. And it's due to, you
6 know, the cost of material; purchasing equipment; trucks;
7 fuel; insurance; and license fees have gone up. It's been a
8 tremendous increase in, you know, our cost. So we have to
9 pass that to the landlords and to property owners
10 unfortunately so that, you know, we can, you know, get the
11 job done.

12 A lot of times I'm losing jobs because people just
13 can't afford to, you know, make the repairs that are
14 necessary in the apartments and they're patching things up
15 and they're using contractors that are not licensed. So
16 it's important that these landlords have the ability to, you
17 know, collect enough money so that they could make the
18 proper repairs that are needed in these properties.

19 That's really all I have to say. Any questions of
20 anybody? Seeing none. That's it.

21 MR. STECKER: Thanks, Frank.

22 MR. CAROZZA: You're welcome.

23 MS. BARNES: Thank you.

24 MS. ACQUAH: Thank you.

25 MR. STECKER: Okay. The next speaker on the list

1 is Ursula DiResta, that's, D-i-R-e-s-t-a.

2 MS. DIRESTA: Capital R.

3 MR. STECKER: Thank you.

4 MS. DIRESTA: Are you ready?

5 MR. STECKER: Yeah, if you could start with
6 identifying whether you're here individually or on behalf of
7 an organization. Thanks.

8 MS. DIRESTA: Good evening, members of the Board.
9 I'm a property manager for DiLaRe, a small family-owned real
10 estate company that manages a 22-family building in Yonkers.

11 I will be presenting three situations that have
12 occurred this last year that explains how we must now
13 conduct our business as a result of the COVID
14 pandemic tenant protections put in place by New York State
15 from the HSTPA law that was enacted in 2019 and the
16 insufficient rent increases granted by the RGB over the past
17 few years.

18 Situation one is a tenant needed a new stove. His
19 stove developed a malfunction that necessitated a
20 replacement. The tenant insisted on a new stove with modern
21 features; however, the decision was made to purchase a
22 factory reconditioned stove at least at half price of a
23 brand new one including the installation. This approach
24 also saved the plumbing installation fees that we incur with
25 new stoves. We will continue to buy reconditioned stoves.

1 Situation two. Installation of a video camera
2 recording system. Following the start of the COVID
3 pandemic, due to frequent complaints of stolen packages,
4 tenants requested that we install a video camera system in
5 the building. The cost of such a system was estimated to be
6 roughly \$5,000, parts and labor and licensing and fees.
7 Because of the poor rent increase from the NCI filing, the
8 decision was made to design and install our own system. An
9 eight-camera HD TV color with sound could be accessed by my
10 iPhone and remotely was installed. This system hardware
11 costs were under \$1,000. The tenants were satisfied and we
12 were able to identify the individual stealing and solve the
13 problems. The video camera vendor suffered the revenue of
14 loss and no NCI was filed because it was not worth the
15 aggravation.

16 ER -- ERAP failures. Two tenants, they were both
17 employed, decided to stop paying their rent when they
18 learned that landlords could not file the eviction
19 proceedings. Both decided to file for ERAP Assistance.

20 Tenant A filed the paperwork correctly when it
21 first came out back in October and we received the 15 months
22 -- excuse me -- we received 12 months rent. He continued
23 not to pay the rent after that and he left the building in
24 January of '22 owing us over \$6,000.

25 Further, the apartment needed major renovations

1 because he left -- he left in it a slovenly mess. Rather
2 than modernize the apartment or file for an IARE with a
3 small rent increase, we decided to clean it up, paint it,
4 and purchase a reconditioned stove. We surmise that the
5 tenant was able to put down a deposit on a house or another
6 rental unit using the rent he had accumulated over the past
7 two years. We haven't instituted legal action for
8 collection of the unpaid rent damages and legal fees.

9 Tenant B still has not paid any rent since March of
10 2020 though she remained employed during COVID and that was
11 confirmed by her employer on two occasions. Her first
12 attempt with filing ERAP was denied so she tried again in
13 January '22 after our court date with her legal aide
14 attorney. We are into our fifth month and still waiting for
15 the decision. She still has no intentions to pay any rent
16 because she knows she can't be evicted. She owes us well
17 over \$32,000.

18 Conclusions. Our approach to handling these
19 situations and to provide the tenants with what they needed
20 were driven by our need to reduce expenses and by our
21 staff's ability to creatively solve problems. Our primary
22 source of income is rent and we need a financially realistic
23 rent increase to continue to operate. The other point to
24 understand is that we do not engage the services of
25 companies to perform maintenance or installations in new

1 equipment because it would have a negative effect on
2 revenue. They however suffered income loss.

3 Thank you. Any questions? No. Okay.

4 MR. STECKER: And the next speaker on the list is
5 Giselle Mahnke, that's, M-a-h-n-k-e.

6 MS. MAHNKE: Hi. Good evening. My name is Giselle
7 Mahnke. I'm really glad to see you again this year.

8 Okay. As under the new guidelines we are having a
9 problem with repair and maintenance. And to keep the living
10 condition updated, we need a substantial increase otherwise
11 we have unrenovated apartments and slum building, rundown
12 cities that we are a part of. Because of an inflation of 8
13 percent and the buildings material is costing up 19 percent,
14 it is very difficult to continue to keep the apartments and
15 the neighborhood in good condition.

16 Tenants for sure don't want to live in a slum and
17 it's going to happen because you cannot repair when there is
18 no money, you know. It's very bad. Tenants -- maintenance
19 in apartment buildings is necessary. Please consider a fair
20 increase of about -- we ask four to six percent and two
21 years, six to eight percent. Whatever is good for you guys,
22 okay?

23 But we do need repair. That's the main thing. The
24 tenants want their apartments renovated but if there's no
25 money, it cannot be done. So also maintaining the building.

1 We should be in a nice neighborhood, even if it's a slum
2 neighborhood, you can fix it up, it's beautiful. But we
3 need -- the landlords do need the money. The extra money
4 overdue to us because of we have an inflation of 8 percent
5 and we have, like I said, the building maintaining is 19.25
6 percent it went up. So lumber is also very expensive.

7 So I hope you consider my request. Thank you very
8 much.

9 MR. STECKER: Okay. The next -- the next speaker
10 on the list is Amanda Marji, that's, M-a-r-j-i.

11 MR. CHERSON: She's not present tonight.

12 MR. STECKER: Thank you. Okay. The next speaker
13 is Howie Ravikoff.

14 MR. RAVIKOFF: Ravikoff, R-a-v, as in Victor,
15 i-k-o-f, as in Frank, F, as in Frank. Thank you.

16 And thank you all for your energy, your time, and
17 your commitment to this process. I imagine every year it's
18 frustrating to hear, if you will, two opposing stories and
19 trying to find some common ground. I thank you for your
20 efforts.

21 My name is Howie Ravikoff. My family owns a
22 29-unit apartment building in the Village of Port Chester.
23 You may recognize me, I've stood before you many times
24 before. This year is worse. I'm a hands-on landlord. I
25 visit my building every day, if not at least once a week. I

1 know all of my tenants by name, I care about them, I care
2 about my building, and I care for the apartment that each of
3 them lives in.

4 During COVID we were asked if not expected to
5 defend our tenants in unheard of ways against an unknown
6 deadly virus. We were present, we assisted our tenants in a
7 variety of ways, you know what we did, we sanitized, we
8 disseminated reliable information, we helped tenants apply
9 for unemployment. We did that -- I did that while the 2019
10 HSTPA laws had a stranglehold on me. We did that while the
11 economy fell apart. We did that -- we've done that year
12 after year while this Rent Guidelines Board -- Rent
13 Guidelines Board doesn't keep up with the times.

14 The guidelines this Board has given don't even keep
15 up with inflation. Never before have I been asked to
16 shoulder this much burden. This Board has kept rental rates
17 artificially low. Some of us have commercial space in our
18 building, it's no surprise to those of us that have over the
19 years that it's these commercial tenants that have helped
20 fill the gap created by a lack of bare increases approved by
21 this Board. Today, as you all know, the rates -- the retail
22 leasing market is falling apart. Commercial tenants whose
23 rents would continually go up have fallen behind in their
24 rent payments, some businesses have closed, some stopped
25 paying rent and hoped for a better day, and others pay what

1 they can. We work with them just like we would work with a
2 residential tenant. But the residential tenants no longer
3 have the commercial crutch to lean on. Some buildings don't
4 even have a commercial component for those tenants to lean
5 on.

6 So this Board, if you will, is the only place I can
7 go to influence the income my building produces. I have no
8 control over the cost of electric, gas, oil, or water. Do
9 you happen to know that in the Village of Port Chester the
10 water rate is fixed by the public service commission in
11 three-year increments? Those rates are fixed in advance.
12 The next increase the Village of Port Chester will have on
13 the cost of water is 11.5 percent. Last year the public
14 service commission approved a 6 percent increase. What can
15 I do about that? I have no influence over this cost
16 whatsoever. I can't control how much water tenants consume.
17 I can't control how much water the building needs overall.
18 I don't have any control overrun away rates of inflation.
19 This Board, you people who sit before me today are the only
20 opportunity I have to influence things that I don't have
21 control over, my revenue. I don't have control over the
22 2019 HSTPA laws and you're probably thinking, why does that
23 matter? I'll give you an example of why it should matter.
24 Our 29-unit apartment building has four floors of
25 apartments. It has one elevator. The elevator is far past

1 its useful life. That means, I should be considering
2 replacing the main systems, the car, the motor, the control
3 board. And, frankly, I would love to replace the whole darn
4 thing. The 2019 HSTPA laws restrict how much rents can be
5 increased for a major capital improvement, that cap is two
6 percent. Instead of replacing major systems, we repair
7 them. A repair, quite frankly, is much more economic. It's
8 a fine choice.

9 Each time that elevator gets repaired it's out for
10 two or three days. Because of the age of that unit, it's
11 repaired much more frequently than it would need to be than
12 if it were replaced. In the past two years that elevator
13 has been out approximately a dozen times for two to three
14 days. One time it was out for seven days. As I'm sure
15 you've concluded, each time the elevator is out, everyone
16 who lives on the second, third, or fourth floor walks up the
17 stairs. It's a terrible quality of life. It's a direct
18 relationship to the 2019 HSTPA laws. It has a terrible
19 effect on the quality of life on our tenants. So if you
20 didn't -- may I continue? I'm a co-vice chair of the
21 Apartment Owner's Advisory Counsel. Forgive me for not
22 identifying that earlier. I believe I'm entitled two
23 additional minutes and I'm almost finished.

24 Madam Chair, may I continue?

25 MR. STECKER: It's your call, Madam Chair. That

1 was the five minutes, but usually the Chair gives a little
2 bit of extra time after the timer's gone off.

3 MS. BARNES: Okay.

4 MR. RAVIKOFF: May I continue, Madam?

5 MS. BARNES: Yes.

6 MR. RAVIKOFF: Thank you so much.

7 Listen to your law makers. They may not be telling
8 you complete truth when they talk about the 2019 HSTPA laws.
9 I'm here tonight imploring you for a fair and substantial
10 increase. Would you please help me?

11 I'm a decent landlord just like my fellow small
12 landlords here of Westchester, some of whom you will hear
13 from tonight, others from whom you will hear throughout this
14 process. We care about our buildings, we care about our
15 tenants, and we're here tonight asking you to change the
16 tide. Our buildings are old, they demand more, our tenants
17 are decent, they deserve more and we have less and less to
18 work with each year. This Guidelines Board approve -- the
19 guidelines this Board approves simply don't keep up and it
20 needs to change.

21 I probably know what some of you are thinking, we
22 have tenants in this County who cannot afford a substantial
23 increase. They're on fixed incomes. I understand. Those
24 tenants already spend way too much of their wages on rent.
25 These fixed incomes -- these fixed income tenants often are

1 elderly and they're effected worse by when things like my
2 elevator are not in service. We all know, this is not every
3 tenant. In fact, there are substantial numbers of tenants
4 living in rent stabilized housing that can readily afford a
5 substantial rent increase. These other tenants should
6 shoulder more burden.

7 Here's what I purpose. Here's what I hope you can
8 find a way to do.

9 MS. BARNES: Okay. Bring it to an end, please.

10 MR. RAVIKOFF: Give us a real and substantial rate
11 hike. 10 percent for a one year -- 15 percent for a one
12 year and double it for a two year. Give us a flat \$150 per
13 month increase per bedroom and at the same time, give the
14 tenant an opportunity to prove they are financially burdened
15 and force me to give those tenants a preferential lease. I
16 believe that would strike a new balance that will satisfy, I
17 hope, everyone.

18 Thank you very much for your time.

19 MS. STEWART: I have a question. May I ask a
20 question?

21 Good evening, sir. I appreciate that there are
22 many small landlords that are struggling and having a hard
23 time. I really do. At the same time, all the cost that you
24 talk about that you don't have control over, tenants are
25 dealing with costs that they don't have control over either.

1 They're dealing with all kinds of -- whatever's happening in
2 the economy and the inflation, they're being impacted as
3 well.

4 Why should tenants have to prove that they need the
5 money as opposed to you proving -- there's always a burden
6 is always on the tenants to prove that somehow they should
7 be eligible and that they should provide all of their
8 information. Help me understand why shouldn't landlords
9 prove that they actually need more because based on what
10 your return on investment is, you all have been doing fairly
11 well through good times and bad across the board. That
12 doesn't mean any individual landlord, but across the board
13 the ROI has been fairly steady for quite some time. Help me
14 understand why you shouldn't have to prove that you need the
15 money but the tenant should.

16 MR. RAVIKOFF: Neither of us should have to prove
17 what you're asking. This Board should be able to look at a
18 set of facts and determine by itself without any input from
19 us. Our input's always going to be the same. The tenant
20 can't make any money, the landlords cost are going to high.
21 That's your job. Look at the facts that you're given, study
22 them, and you will have no conclusion but to recognize that
23 the increases that this Board has approved year after year
24 are decades behind.

25 So I'm sure the tenant is burdened. And I can

1 promise you, I'm burdened further. If you've looked at
2 those facts, you will come to no conclusion other than the
3 one that I just offered you. And I implore you to finally
4 do exactly that.

5 MS. STEWART: Okay. Thank you.

6 MR. STECKER: And the next speaker on the list is
7 Gina Rodriguez, it's, R-o-d-r-i-g-u-e-z.

8 MS. RODRIGUEZ: Yes. Well, good evening, everyone.
9 I work for Louie the Locksmith. I'm co-owner of the
10 business and since we went out -- branched out on our own in
11 2018 we were doing pretty good, pre-COVID. Since COVID
12 came, with the rise of all the costs of our expenses, our
13 material, landlords can't pay what we had as a premium
14 service call. We had to bring down our service call because
15 some of the landlords and bigger landlords like Sawyer's
16 Place for instance, where we were doing \$13,000 a month,
17 we're down to give us a quote. Give us an estimate with no
18 work behind it. Right there we just lost time, gas, another
19 customer that could have given us some kind of work but
20 because it's a big building we're trying to accommodate
21 them.

22 During COVID we did it for the building again. We
23 went crazy waited six months, eight months for a check.
24 We're a small mom and pop store. We're not this big
25 conglomerate that, you know, the landlords have a big

1 buildings. We don't. We have a small place. And we see
2 that we took a hit on this.

3 In my personal home, I see that I'm taking a hit
4 with the rise of oil. What we were paying a \$1,000 for the
5 winter, we're paying almost \$1,800 and that's affecting us
6 because the business is being affected, that's our
7 livelihood. So in my own home I'm being affected by it.

8 My kids where they live, now I'm taking them with
9 me because the landlord is putting diesel fluid -- fuel in
10 his building. Why? Because the cost of oil is too much, so
11 he is getting -- going cheaper by putting diesel in instead
12 of putting oil in because it's too high.

13 So this is -- I'm on both parts of this, you know
14 what I'm saying? As a business owner and as a renter and
15 homeowner. We're getting hit all the way around. What we
16 would make in 2018, we're nowhere near it right now because
17 landlords just don't want to do work with us anymore.
18 Everything's a quote, I'm waisting my time, waisting my gas,
19 waisting of everything but we still got to go out and try to
20 get these jobs and then we got to come down on a job. If
21 you needed a door closer because you're afraid that the old
22 one you had is going to break, slam, break their kid's hand
23 or something, we would charge \$450, now we're starting to
24 charge \$300. We're taking a loss just to get a few dollars
25 back. And it's not the landlords fault, but we still have

1 to worry about the customers.

2 Even private customers, they can't afford it. This
3 is what they're saying. But then you're come in there with
4 a Mercedes Benz, but you're talking about you can't afford
5 it and I have to turn those customers away because you're
6 coming to me with a high-end car but you want that cheap
7 labor. That doesn't work anymore. It worked at one point,
8 but not anymore. Not when we can't make our bills.

9 Personally and professionally we can't do this
10 anymore. If this continues, we're going to lose money.
11 We're going to lose money, we're going to lose our business
12 that we just started in 2018. We're not going to afford
13 this anymore. Our landlords are working with us with the
14 rent. We haven't got the increase. He's trying to work
15 with us just because we're a small mom and pop store, but
16 eventually we're going to get hit also and when that, you
17 know, happens that -- when they start getting more rent,
18 then we could get more business from the landlords. I don't
19 know if everyone can understand that. So we're getting hit
20 all over. Any questions? Okay. I guess that's it.

21 MS. BARNES: Thank you.

22 MS. RODRIGUEZ: You're welcome.

23 MR. STECKER: All right. The next speaker is Alan
24 Zaretsky, that's, Z --

25 MR. ZARETSKY: Good evening and thank you for --

1 Z-a-r-e-t-s-k-y.

2 Thank you forgiving me the opportunity to speak.
3 My name is Alan Zaretsky and my family has been active in
4 providing good equality housing at fair and legal rents for
5 over 65 years in Westchester. A great deal has happened
6 over the last few years will much of it exacerbated by the
7 overbearing presence of COVID upon us all. However, as I
8 stated the last time I was allowed to address this Board, we
9 are all in this together. We are not adversaries, we are
10 allies.

11 When I coached very young children in soccer, one
12 of the lessons I tried to imbue upon them was the concept of
13 teamwork. Individuals can only do so much but the combined
14 effort of many can accomplish so much more. To demonstrate
15 this I had the team lineup and one by one try and knock me
16 down. After everyone had an individual run, I then had the
17 entire team come at me all at once. The result had the
18 desired effect in that they knocked me to the ground as a
19 team.

20 None of you need any reports or evaluations to
21 truly understand what is happening to our economy right now.
22 Everything is costing more from food to gas and heat,
23 electric with more increases from Con Edison expected
24 shortly this summer. Taxes; garbage removal; materials and
25 supplies, if you can get them, just to name a few. The

1 property's mostly covered by ETPA are typically the older
2 ones. It is they that usually need the most maintenance to
3 operate safely by owners with a tremendous assistance of the
4 on-site employees who are affected by all the issues at hand
5 as well.

6 By further restricting the ability of the majority
7 of owners who are not large conglomerates or real estate
8 entities from charging and collecting appropriate increases
9 to help cover these rising maintenance costs only will drive
10 those properties into disrepair and ultimately into the
11 hands of entities with no vested interested in the
12 communities. I believe this is in direct contradiction of
13 the goals we all share for our communities.

14 The vast majority of owners have strived to make a
15 better life for themselves and families while providing good
16 housing within the community. Those investments are not
17 limited to dollars but include time; effort; sacrifices;
18 caring; and heart. As I said, those investments are not
19 limited to dollars but include time; effort; sacrifice;
20 caring; and heart. However, all parties must contribute
21 together for the benefit of all. Both those owning and
22 those residing in specifically those properties under the
23 ETPA guidelines. To lay the burden of these rapidly
24 escalating costs wholly at the feet of one group of
25 individuals is doomed to create more long-term problems than

1 any short-term fix will solve.

2 The current rate of inflation was over eight
3 percent as of April 2022 and appears to be climbing in these
4 extraordinary times. Operating costs for building
5 maintenance far exceed these figures and continue to rise.
6 While the arrears in my properties have significantly
7 increased, our management approach has been to work with
8 tenants who understand we are in this together. And it
9 appears to be a viable method to approach. We provide
10 access to various agencies to assist residents who are
11 having difficulty and work with all parties to achieve a
12 fair balance. We consider court option to be the option of
13 last resort. It is time consuming, costly, and usually
14 ineffective in my experience. No disrespect, Ken.

15 Another factor I'd like you to consider in
16 determining the guideline increase is the fact that virtual
17 elimination of individual and building improvements
18 increases has eliminated an alternate source of increasing
19 revenue to cover the continued rise of cost of operations.
20 There are numerous other issues and concerns effecting us
21 all; however, by looking to reality of the existing
22 conditions and situations and viewing it from the
23 perspective and overview, together we can make it better.

24 Accordingly, I respectfully ask all of us to take a
25 long-term overview of the matter before us and lead everyone

1 to a position of cooperation and positivity for the benefit
2 of all. There's enough dissension in the world, we don't
3 have to add to it in this forum.

4 Thank you for allowing me this time and for
5 listening and taking into consideration what I said. If you
6 have any questions or would like me to expand on any
7 specific items, I'd be happy to do so in this forum or any
8 other of your choosing. Thank you very kindly.

9 MR. CHERSON: I have a quick question,
10 Mr. Zaretsky. Thank you very much. You said -- and maybe I
11 understand what you're talking about -- but for the benefit
12 of the Board, you said your arrears have increased
13 significantly.

14 MR. ZARETSKY: My arrears? Yes.

15 MR. CHERSON: Your arrears have increased
16 significantly. Are you referring to rental arrears?

17 MR. ZARETSKY: I'm referring to residential rental
18 arrears, the number of people, and the dollars that are
19 owed.

20 MR. CHERSON: Okay. Can you be a little more
21 specific with regard to that, how it's changed let's say
22 over the past two years or three.

23 MR. ZARETSKY: Yeah. Well, we've always tried to
24 work with our tenants. Again, as I said, court is the last
25 option. If we're doing that then we've exhausted everything

1 else.

2 Typically we used to run about 8 to 9 percent in
3 arrears and of that maybe 2 percent were more than a month
4 in arrears, which was pretty good. We'd work with people.
5 Today, I'm averaging about 17 to 20 percent of my tenants
6 are in arrears. The vast majority of them are still a month
7 behind. It's June now, they owe May and June and most of
8 them will pay in the month of June for May and be a month
9 behind. However, the handful of people, the minority of the
10 tenants that take advantage of it, I'm owed over a half a
11 million dollars from eight tenants and there's nothing that
12 I can do about it.

13 I have situations where somebody -- before COVID --
14 we were in court with them, nothing was happening, COVID
15 came, she didn't even bother to give the statement that she
16 was affected by COVID, she didn't bother to do anything, she
17 didn't fill out any information, apply to any of the
18 services we gave them. It was three years -- a year ago she
19 moved out, but she put someone in the apartment who was
20 paying her rent and I couldn't even talk to that person or I
21 was told by counsel I could go to jail. Just two weeks ago,
22 the Court -- and there was no legal reason for the Court not
23 to issue this before -- the Court issued the eviction
24 notice, we put it out and served the tenant, the person
25 moved out in the middle of the night. I'm out \$58,000,

1 three years worth of rent. Nothing.

2 So this is the problem. People have an issue and
3 we understand it and if you take away the landlords right to
4 increase it where it's appropriate, okay? What you do is
5 you create a situation where more people fall in arrears and
6 you can't maintain the buildings. You just can't do it.
7 Everything's going up and there are costs involved that
8 people aren't even aware of. I made a decision -- the
9 gentlemen that was speaking about a -- or the lady was about
10 an elevator in the being. I had an elevator, it needed to
11 be done. I did it, I made a deal, I was going to take three
12 months to have it out, another elevator in the building, not
13 a problem. Got the permits, got everything done. Yonkers
14 decided they were changing the way they were going to do it.
15 Instead of three months, my elevator was down 16 months. No
16 fault of my contractor, it cost me more money, Yonkers just
17 couldn't get their act together. This is the type of things
18 that we are up against that don't come out in these forums
19 like this.

20 Most of the landlords here are small landlords.
21 They put a lot of heart and soul in it, they're working
22 Saturdays, they're working nights, if a boiler goes down,
23 they care. It's not that they're sitting there ignoring it.
24 All we're asking for is not to put the burden on the
25 tenants. That's not fair either. We're not Con Edison, we

1 can't go to PSC and say we want a 12 percent increase and
2 get it. But share it. Share the burden.

3 You know, I had written something and they asked me
4 to take it out because it was too long but basically it was
5 saying if someone's paying \$1,500 a month and you give them
6 a 5 percent increase, that's, what? \$75 a month, that's
7 less than a cup of coffee a day at a gas station. It's less
8 than the \$6 bottle of water that someone's going to buy that
9 we see everybody walking around with.

10 Don't put it all on anybody. The tenants should
11 not bear the full burden, but the landlords can't bear the
12 full burden either. We're just asking for reasonableness
13 for all of us to get through this thing. As I've said, we
14 have to work on this together. We're not adversarial. I
15 make money from my properties, people live in them. I want
16 to make that money and I want them to have a good place to
17 give and I want to be able to maintain it and give them the
18 services that they deserve. There's a balance and it cost
19 money. We're not the ones making the rules in Washington.
20 We're not the ones that are driving the cost up of oil and
21 gas. Gas, if you can get it, which you can't get it now,
22 has sky rocketed. And even if you spent the money and you
23 converted from oil to gas like everybody was being pushed to
24 do, what happened? Okay. You bought the gas for less but
25 Con Ed tripled the transportation costs because you have to

1 use their lines.

2 MR. CHERON: You're talking about natural gas;
3 right?

4 MR. ZARETSKY: Natural gas.

5 MR. CHERSON: All right. I just wanted to be
6 clear.

7 MR. ZARETSKY: Natural gas. I apologize. Natural
8 gas. Not oil -- gas oil for gasoline. So these are things
9 that are beyond our control and you're right, it's not fair.
10 It's not, but you can't put the burden solely on one group
11 of people. That's not fair. It's not fair to put it all on
12 the tenants, it's not fair to put it all on the landlords.
13 That cup of coffee, if 30 tenants give up that cup of
14 coffee, now the landlord has a pot of coffee that he can use
15 to do what he has to do. And it's probably -- it's not
16 going to be enough anyway, but at least it's a start and you
17 can maintain and do things right.

18 The gentlemen spoke about COVID. My staff was
19 great. They were great. And despite my numbers being down
20 and everything, I gave everybody in my organization a bonus
21 for working and doing. They're on the front lines. And
22 then they got screwed because the unions wouldn't let them
23 go get the shots when they first came out because they
24 weren't deemed essential workers. Well, if they're not
25 essential workers, who are? So there was extra money you

1 had to spend, like the gentlemen said, we all sanitized, we
2 bought materials, we did the right thing. We're just asking
3 you guys to do the right thing. That's all.

4 If I could answer anything else, I'm happy to. I
5 that you for your time. I thank you for listening to me.
6 And I just ask you to lead. Don't about a sheep, lead.
7 Look at the facts, make the decision based on the facts and
8 be fair. That's all. Thank you very much.

9 MR. STECKER: All right. The next speaker is
10 George Nukho, it's, N-u-k-h-o.

11 MR. NUHKO: Hello, ladies and gentlemen. My name
12 is George Nuhko, I am Vice President of the Westchester
13 Owners' Association.

14 I'm here because a lot of my colleagues have said
15 some very, very important things and what I want to make
16 clear is that not all property owners are large landlords.
17 A lot of us are small landlords. We rehab small buildings,
18 10-unit buildings and we really care about our tenants. We
19 take pride in what we do. The reason why I'm dressed this
20 way is because I work two jobs. And I am a landlord and
21 when I go to my buildings, I'm picking up the garbage on the
22 floor, I'm picking up the weeds as I see them. When I see
23 my tenants, I like to say hello to them, we have a good
24 relationship because we do the right thing. As a property
25 owner, we do the right thing. We care, it's our property,

1 it's our building, when somebody comes and they see us
2 they're like, that's my building, this is what I do. We
3 want our tenants to live a good life. We take pride in what
4 we do by providing good housing.

5 We provide good housing, we employ people, we
6 provide people with jobs, we support our local businesses,
7 our hardware store, our locksmith, we have the father and
8 son team that come to sand the floors. We have people that
9 we give back to that we help create communities. We create
10 work. When we do not have the funding that we need to be
11 able to run our businesses at a level that we think is
12 appropriate, which is a level that we think our tenants
13 deserve, we have to start making decisions and it's not
14 decisions that we want to make because you know we're trying
15 to profit more. We're not.

16 When we're faced with an increased insurance,
17 water, that makes no sense whatsoever, look the price of
18 fuel costs. In my other business, which I work in a repair
19 shop, people come -- there's not one person that fills up
20 their car and doesn't freak out that their little Honda's
21 taking \$50 of gas but, you know, at least they kind of
22 almost determine like, well, I'm not going to drive this
23 week to go here or there because I can't afford the gas. As
24 a property owner, we still got to give the heat. We still
25 have to give the same amount of heat, we got to still give

1 the same amount of hot water. So these costs that come up
2 that no one can explain because we live in a world that we
3 can't predict, who's going to pay back the driver that extra
4 \$200 in gas that they spent that month because they still
5 got to go to work? I don't think the government's giving
6 any reimbursements. Who's paying back the landlord that's
7 not filling a ten gallon tank, the thousand gallon tanks.

8 The amount of increases are exponential in our
9 world. Doors have went up from \$30 to \$60. The amount of
10 building material has went up, paint has went up. When I
11 have a tenant that calls me to perform a repair in an
12 apartment, when we go in and the cabinet on the walls are
13 bad and broken and the other ones are okay, I don't want to
14 change one cabinet. I want to make them all match because I
15 think it's only the right thing to do. But if we're limited
16 to what we can do, we have to make ends meet in our
17 mortgage, our insurance, our utilities, those come first
18 because the City of Yonkers has had no problems fining us
19 for not paying our water bill on time. They've had no
20 problem giving us \$200 tickets because our face mask is on
21 our floor because when our super checked the building at
22 8:00, somewhere between 8:00 and 12:00 when the super was in
23 the apartment performing a repair, Code Enforcement came by
24 and they give us a \$200 ticket that we can't fight. You
25 know, there's a lot of good landlords and there's a lot of

1 good tenants. But we do run into a bad tenant once in a
2 while. And when you get a bad tenant, as these people said,
3 that one bad tenant cost us damages to the apartment that
4 exceed the security deposit by multiples. And how do we
5 recover from that? How do we recover from an apartment
6 where people damage the apartment and walk away leaving us
7 with 6, 7, 8, \$10,000 in damage? How do we recover from an
8 apartment where people were chain smokers and they left and
9 the walls are yellow and the floors smell? How do we deal
10 with that? This cost a lot of money and none of the
11 increases that we are getting are compensating us for that
12 because although everybody wants to look at the monetary
13 thing, the thing right now, how are we dealing with the
14 increase in fuel costs? There's nothing that's built into
15 these increases that say, you'll get 5 percent but when your
16 costs go up we will follow the curve. There's no following
17 the curve.

18 I have a tenant here today that came on her own
19 will because she said, you know, George, you're a good
20 landlord and I want people to hear that you're good. And
21 what I could tell you in our industry is people -- no one
22 wants to pay more. I don't want pay more. You shouldn't
23 pay more, but this goes beyond your capacity of what you can
24 decide on. It goes beyond my ability as to what I could
25 determine. But people tend to not really complain when

1 they're getting value for their money.

2 If I'm giving a tenant good services, yeah, nobody
3 wants to pay more but they'll be happy when I can go in and
4 change all the cabinets, not one cabinet. When I got to fix
5 a bathroom shower body and I'm changing that one tile or
6 those four tiles so she got four white tiles and the rest of
7 the bathroom is pink because that's all that we can do and
8 that's all that we're required to do. Why?

9 I mean, we need increases. We need to be able to
10 save, we need to be able to prepare ourselves for a rainy
11 day. We've all been told that. I feel terrible that I'm
12 not buying from the hardware store. They're calling me to
13 say, George, what did I do to upset you? Please tell me
14 what it is and I'll make it right. You didn't upset me, I
15 just don't have the funding. We can't afford it. There's
16 things that we have to spend on and there's things that we
17 can work with. And the things that we're working with are
18 hurting these people. I don't want it to hurt my tenant. I
19 don't. But, you know, we've been taking the beating for
20 years. For years we've been taking the beating and now
21 COVID came. Nobody saw COVID. Nobody knows that the price
22 of a car now is 25 percent more than what it should be.
23 Nobody saw that the price of gas is going up, but like I
24 said, you could choose not to drive. I can't say I'm not
25 going to give you hot water, I just can't afford it.

1 I'm asking that you think beyond today, beyond
2 yesterday. We need to be able to prepare ourselves to
3 whether the storm. And all I need is one bad tenant that
4 can cost me thousands of dollars because either, A, they
5 know how to gain the system, which I'm sure no one here
6 agrees to, but I've had a fair number of tenants come to my
7 office or when I went to their house and I saw all brand new
8 furniture. I just saw a brand new Honda in front of the
9 driveway, but they haven't paid me two years of rent and I'm
10 asking him, well, wait a second. What's going on here? You
11 haven't paid me but you got a brand new car? Well, Cuomo
12 said you can't evict me and the court's are not going to
13 evict me, so do what you got to do. That's not fair.
14 That's really not fair.

15 It often costs -- what that one tenant took from us
16 is going to affect people like her that has nothing to do
17 with it because we don't have the funding to just give and
18 give and give. There is a breaking point. I can't write a
19 check if it's not going to clear. I mean, I just hope that
20 you guys understand, we're not here because we're greedy
21 landlords. We're proud people. We're here -- I don't want
22 to say fighting, but we are debating that there is a reason
23 behind what we're doing and it's not because we're trying to
24 get rich, but we're definitely not proportional with the
25 curve. We're not.

1 How do we get through this gas issue? Utility
2 issues? I mean, you know, we all have an opinion on that,
3 but you're not going to be able to fix it. You're not going
4 to be able to fix what Con Edison's doing.

5 You know Con Edison digging the street in front of
6 one of the buildings kinked my water main. Kinked it.
7 Where the tenants are not getting water pressure. Con
8 Edison was kind enough to fill the whole. I got pictures if
9 anybody wants to see it. They denied that they did it. I
10 had to go to the City of Yonkers. I pulled ten years of the
11 file. I said I want to know everyone that opened the
12 street. Con Edison opened the street three times. They
13 bent the water main, I'm get a bill for \$16,000 to fix the
14 water main, Con Edison wants to tell me that I got to go
15 through their legal department and it could take six to
16 eight months. I mean, honestly, because we're the small
17 guy? That's not fair to us. That's not fair.

18 We're getting beatings like this from all different
19 angles. I mean part of this is venting because you really
20 need to understand that one tenant that leaves us with an
21 exuberant bill, how do we recover from that? How is that
22 any different than the price of gas that everybody's paying?
23 We're not putting it through our insurance. Our insurance
24 isn't going to pay it. We have deductibles and if we do
25 have a situation like I do where we have to go through

1 insurance, our insurance makes us pay it threefold when we
2 have to renew our rates because insurance companies can do
3 that. Because Con Edison can do that. It's not fair. It
4 really isn't fair. That's all I have to say.

5 MS. BARNES: Thank you.

6 MS. STEWART: Thank you.

7 MR. STECKER: The next speaker is Regina Banks, I
8 think it says.

9 MS. BANKS: Thank you. Hello, everyone. My name
10 is Regina Banks, as you heard. I am a tenant of George
11 Nukho. I just want to say, I've been in my apartment for 12
12 years. I've never been late on my rent. Every time I made
13 a phone call to my landlord, they came. Whether it was two
14 days, the same day, they've always been greet with me. I
15 heard you earlier saying how the tenants -- why would they
16 want to pay more money? But everything has gone up. When I
17 say everything from groceries, I used to go to the store
18 with \$100, I get four bags. Now I'm getting two bags. Gas,
19 cabs, anything has gone up. I don't want to pay extra for
20 rent but it is what it is. I'm not saying put it on the
21 tenants or the landlords.

22 Like a lot of these landlords are saying, find a
23 way to help everyone so that we can continue to get the
24 great services that I get. I still want to be able to have
25 the maintenance man come and fix my toilet when it's leaking

1 or have the -- when the water's not running right, I want it
2 to be done the right way.

3 I want to live in a great neighborhood and be able
4 to still get the things that I need. And that's all I have
5 to say. That's why I came. And I -- that's it. If you
6 have any questions, I'm here. Thank you.

7 MR. STECKER: All right. The last speaker on the
8 list is Ken Nielson.

9 MR. NIELSON: No, I was supposed to be --

10 MR. STECKER: Oh. Okay. Anyone else here tonight
11 who wanted to speak?

12 UNIDENTIFIED SPEAKER: Yes.

13 UNIDENTIFIED SPEAKER: One more person.

14 MR. STECKER: Okay. I don't have you signed up,
15 but I think you came in later. I mean it's up to you,
16 Chair, whether you want to --

17 MS. BARNES: Yes, you may come up.

18 MR. SPITZER: Good evening, ladies and gentlemen.
19 My name is Charles Spitzer from Yonkers True Value Hardware.

20 MS. BARNES: Wait a minute. What is your name?
21 Charles -- spell it, please.

22 MR. SPITZER: Charles, C-h-a-r-l-e-s, Spitzer,
23 S-p-i-t-z-e-r.

24 MS. BARNES: Thank you.

25 MR. SPITZER: I've never spoken [sic] before in

1 public, so please forgive me.

2 I am in Yonkers True Value Hardware since May of
3 2000 and we had a decent family business. We've been
4 running the business, we're dealing with landlords, private
5 people, trying to accommodate them, we go the extra mile.
6 Every since 2019 we started to hear the rumors that
7 something may be happening in the supply business and
8 unfortunately --

9 MR. CHERSON: In what business? I'm sorry.

10 MR. SPITZER: In the landlord supply business.

11 MR. CHERSON: Thank you.

12 MR. SPITZER: Building supply business.

13 Landlords -- we have existing customers, landlords,
14 small carpenters, contractors, small teams that used to from
15 time to time come in and order kitchen cabinets; metal fire
16 doors; little flooring; like a nice full package to fix up
17 apartments, okay? They got a vacant, we knew that some
18 businesses going to be rolling from landlords. Some
19 landlords they have their own teams or some small carpenter
20 teams that they used to -- I used to go out there and help
21 them measure.

22 Ever since mid 2019, my business took at least a 50
23 percent hit on supply. We're still in business, but we
24 majorly struggle. I haven't been late with the City of
25 Yonkers to pay -- we have -- we own the building, but

1 there's only the hardware store. We were never late, we're
2 paying the real estate tax and water since 2019. We do
3 struggle. We're late, we pay late fees, okay? A little bit
4 whenever we can throw in some money and when we find our
5 existing landlords that still buy from us, what happened?
6 Why don't you buy anymore no more cabinets; no kitchens; no
7 sinks; no counters; no flooring; no doors; wood doors; fire
8 doors? They said, we don't have the money anymore to put
9 into the apartments. We won't be able to get it out of
10 there.

11 So that's what happened and the same thing with --
12 I found some of the small carpenters, I said I fired my
13 whole team. I'm happy if I get a small job here and there
14 and that's all. If I need -- if it's small items, I'm still
15 going to get it here but no more big orders. So what I had
16 to do is going not to full competition, a little bit
17 competition with my friend Louie. We tried to go to the
18 Bronx, not to be in his way but I sometimes work 17, 18
19 hours a day now not being able -- hardly making ends meet
20 just because of the law that landlords cannot raise the
21 rents in their apartments for -- to be able to put in money
22 back into the apartments to fix it up, to make nice
23 apartments.

24 That's all I have to say. I appreciate for you all
25 listening to me and my concerns. And we hope you can do

1 anything that will help all of the middle class people to
2 come back to full livelihood. Good evening.

3 MS. BARNES: Thank you.

4 MR. CHERSON: I have a question.

5 MS. BARNES: Okay.

6 MR. CHERSON: Can you compare, let's say, 2018,
7 2019 to now. Have you suffered any loss of employees? Are
8 -- do you still --

9 MR. SPITZER: Yes.

10 MR. CHERSON: -- have the same amount of employees
11 or what?

12 MR. SPITZER: We have -- one employee left since --
13 I mean, we're a small company. We used to have four
14 employees and now we're just three. Sometimes two,
15 sometimes three depending on -- yes. Okay. Thank you.

16 MS. BARNES: Okay.

17 MR. STECKER: That's all of the speakers for this
18 evening.

19 MS. BARNES: Okay. All right. Thank you,
20 everybody.

21 MR. CHERSON: And move to adjourn.

22 MR. FINGER: Second.

23 MS. BARNES: Okay. All in favor?

24 MR. BARNES: Aye.

25 MS. ACQUAH: Aye.

1 MS. SANTIAGO: I.

2 MR. CHERSON: I.

3 MR. FINGER: I.

4 MS. STEWART: I.

5 MS. HAMER: I.

6 MS. BARNES: Okay. Thank you everybody for coming.

7 (Whereupon the proceeding concluded until June 14, 2022.)

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C E R T I F I C A T E

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.

Marisa D'Antonio

MARISA D'ANTONIO

DATE: 06/16/2022

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