City of New York
DEPARTMENT OF
HOUSING PRESERVATION AND DEVELOPMENT
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nyc.gov/hpd

Testimony of the

New York City Department of Housing Preservation and Development

to the New York City Committee on Finance and Committee on Housing & Buildings on

Mitchell-Lama Housing

Wednesday July 15th, 2026

Good afternoon, Chair Sanchez and Chair Lee. Thank you for the opportunity to testify. I'm Adam Phillips, the First Deputy Commission of HPD and I'm pleased to be joined by my colleagues Alicka Ampry-Samuel, Deputy Commissioner for Asset Management & Property Management, as well as Julie Walpert, our Assistant Commissioner for Housing Supervision.

Introduction

The Mitchell-Lama program is a critical and unique part of our city's affordable housing stock. The program was created by the State legislature in 1955 to serve middle class families and since then, it has provided opportunities for hundreds of thousands of New Yorkers. Today, there are approximately 90,000 Mitchell-Lama apartments in 134 developments spread across New York City. Approximately half of these apartments are supervised by the City through HPD, and the other half are supervised by the State through HCR. Within HPD's Mitchell-Lama portfolio, two thirds are co-ops and one third are rentals.

All Mitchell-Lamas, whether they are co-ops or rentals, are privately owned and managed housing companies that are subject to oversight by HPD or HCR. In a Mitchell-Lama rental building, a private landlord is the owner and is responsible for maintenance and long-term capital planning. Mitchell-Lama co-ops are controlled by their residents, who are shareholders. Each year, the residents elect a volunteer board of directors that has the responsibility of overseeing operations and long-term capital planning for their co-op on behalf of the shareholders. The responsibility to serve on a board of directors is great, and we thank all the residents who take on the task.

We have seen thousands of New Yorkers build their lives in these affordable co-ops and rentals. Although the program was originally designed to house middle income families, over time Mitchell-Lamas came to offer New Yorkers at a range of incomes a chance to find stability in neighborhoods they love, giving them an affordable place to pursue their ambitions, raise their families, and age in place. We are deeply committed to ensuring the affordability and physical condition of this stock for decades to come.

At a Crossroads: Financial Health of Mitchell-Lama

While the Mitchell-Lama program has been incredibly successful at providing affordable housing to families across a broad range of incomes, it now sits at a crossroads. The portfolio faces rising operating costs, significant capital improvement needs, and uneven rental or maintenance fee income streams. We'll discuss each of these concerns in more detail and provide a path to stabilize the program for the years to come.

The Mitchell-Lama portfolio has experienced massive increases in operating costs seen across all types of affordable housing. Insurance premiums have skyrocketed. Utility costs are increasing. Salaries for maintenance and building staff have increased significantly. All these rising operating costs have made it more challenging than ever for Mitchell-Lamas to maintain a balanced budget, let alone chart a sustainable path for major capital improvements.

Much of the Mitchell-Lama housing stock was constructed between 50-70 years ago. As a result, co-ops and rentals alike have major building systems nearing the end or surpassing their useful lives. The age of the housing stock, deferred capital improvements, and compliance with decarbonization requirements has led to high estimated capital needs amounting to billions over the next decade.

In many cases, Mitchell-Lamas experience inconsistent rent or maintenance fee increases. This is a result of the unique regulatory structure of the program. Whereas rent stabilized buildings follow a framework for rent increases as advised by the Rent Guidelines Board, Mitchell-Lamas follow a completely different process, determining their rent or maintenance fee increases based on the need to keep a balanced budget. Per State law, HPD is legally required to approve rent and maintenance fee increases up to the amount necessary to cover a building's costs. Failing to approve an increase could risk violating State law. It is not HPD's statutory role to determine whether to increase rents; the responsibility and decision making around the process is in the hands of the private housing companies. When buildings finally do raise their rents or maintenance fees, it can sometimes be making up for many years all at once. HPD understands that this practice can be painful for tenants and shareholders and HPD assists developments with reviewing their income and expenses to maintain a balanced budget.

In 2025, 37 Mitchell-Lama developments saw rent or maintenance fee increases. These saw an average 29% increase over multiple years, comparable to the 30% at Tracey Towers. In this context, it becomes clear that Tracey Towers is not exceptional – the financial challenges facing it are similar to those facing the portfolio as a whole. We are committed to reducing the number of households impacted by helping them take advantage of SCRIE and DRIE, and advocating for additional rental subsidies from the federal government. We are also committed to reducing operating costs to minimize the necessary increases across the portfolio.

In addition to the sometimes-erratic frequency of rent or maintenance fee increases, statutorily Mitchell-Lamas cannot increase rents or maintenance fees for only those who can afford it. Under the original bill text, higher income households cannot be charged a increase than their lower income neighbors. This is a common practice used to equitably support the finances of mixed-income buildings, but this option is not available to Mitchell-Lamas. While there is a modest surcharge for over-income households, it is capped by statute, meaning that we cannot use higher revenues from those who can afford it to cross-subsidize those who might not.

The Plan

These challenges are not insurmountable.

Early on, this administration recognized the challenges facing the Mitchell-Lama portfolio, and we took proactive steps to address them. In the Block-by-Block housing plan, the administration laid out a plan to dedicate hundreds of millions of dollars across FY27 and FY28 to specifically target capital improvements in City-supervised Mitchell-Lamas. We are also committed to taking a holistic, portfolio-wide approach to addressing the capital needs and broader challenges facing the City's Mitchell-Lama portfolio. Recognizing the importance of this housing stock and the challenges it faces, we committed to developing a comprehensive set of tools to put the Mitchell-Lama portfolio on a more sustainable path.

To lessen the impact of rent and maintenance fee increases while ensuring a balanced budget, HPD commits to enrolling eligible households in SCRIE and DRIE. Recently, the state-wide income cap for households eligible for SCRIE increased from $50,000 to $75,000. With legislative action from the City Council, we can begin enacting this change on the local level.

On the expense side, HPD's Housing Supervision team will continue to work with the private housing companies to contain operating costs.

We are also exploring new revenue models to enable capital improvements and reduce, where possible, future increases. Some Mitchell-Lamas are exploring the sale of their parking lots and other undeveloped land where new housing would be built. This could provide millions of dollars to fund a trust that would offset increasing expenses, helping to minimize future rent or maintenance fee increases. It could also pay for climate upgrades and major capital needs such as roof repairs, elevator replacements, and more. In the process, it will also create more housing to help address our citywide housing shortage.

Conclusion

We believe that with responsible financial stewardship and new investment, the Mitchell-Lama portfolio can serve New Yorkers for decades to come, allowing more families to stay in their neighborhoods while paying affordable rents or maintenance fees, or to experience the stability of homeownership for the first time. Thank you for sharing our concerns for the physical and financial future of these developments. After 70 years, their needs are great — but so is their potential. We will continue to work collaboratively with you all to protect these developments, maintaining their affordability and their physical upkeep for the next generation.

We're happy to answer any questions.

Thank you, Chairwoman Lee, and thank you to the members of the Committee for allowing me to speak on this critical issue.

My name is John Zaccaro Jr., and I proudly represent the 80th Assembly District in the Bronx, home to Tracey Towers and the thousands of families who call it home.

For more than 50 years, Tracey Towers has stood as a symbol of what the Mitchell-Lama program was meant to be: a place where working and middle-class New Yorkers could afford a safe home, raise their children, care for their neighbors, and build a future with dignity.

Today, that promise has been broken.

I've stood in Community Room A while water poured through the ceiling as if it were raining indoors. I've spoken with seniors who worry every time they press the elevator button because they don't know if it will come. I've walked through a building nearly 40 stories tall where only one elevator was working and thought about what that means for someone on the 30th floor with a disability, a chronic illness, or a medical emergency.

These aren't rare occurrences. This is daily life for the people who live there.

Two years ago, I went to Albany determined to help change that. With the leadership and support of Speaker Carl Heastie, we secured $10 million to replace and modernize every elevator in Tracey Towers.

That was two years ago.

Today, there are still no new elevators—but tenants are facing a 30% rent increase.

And they're being told that this increase isn't paying for long-overdue repairs or improvements. It's being used to cover overdue mortgage payments and operating deficits that they did not create.

That is unacceptable.

The price of years of financial mismanagement should never fall on the shoulders of hardworking families, seniors on fixed incomes, or residents who have faithfully paid their rent and invested their lives in this community.

Families who have spent decades building their lives at Tracey Towers deserve better than broken elevators, leaking ceilings, and higher rents.

I have done my part in Albany, and I will continue fighting for Tracey Towers, Mitchell-Lama developments, and affordable housing across my district.

Now it is time for the City to do its part.

The people of Tracey Towers are not asking for luxury. They're asking for what every New Yorker deserves: safe elevators, dry ceilings, accountable management, and a home they can count on.

They have waited long enough.

Thank you.

New York City Committees on Finance & Housing and Buildings
Oversight: Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing
July 15, 2026

Good afternoon Chair Lee, Chair Sanchez, and the members of the New York City Council Committees on Finance & Housing and Buildings for convening this important hearing to discuss ways to preserve Mitchell-Lama housing in our city.

Since 1955, Mitchell-Lama housing has been a core part of the affordable housing stock in our city, giving thousands of residents the opportunity to lay down roots in their neighborhoods and build long-term communities. Additionally, the program paved the way for the creation of thousands of units of cooperative housing, enabling low- and middle-income families to access homeownership opportunities they otherwise would not be able to afford. Mitchell-Lama developments are overseen by either the State's Department of Housing and Community Renewal (HCR) or the City's Department of Housing Preservation and Development (HPD), and these agencies have important roles in ensuring the future of this program.

The Mitchell-Lama program has resulted in the creation of over 105,000 housing units, of which about 30,000 are in The Bronx. Notably, Co-op City, with its 15,372 units, is the largest housing cooperative not just in New York, but in the world. However, all Mitchell-Lama developments were built between 1955 and 1981, and no new developments have been built since then.

Therefore, the primary focus when it comes to these developments has been the preservation of the existing stock. There are numerous current programs available to maintain Mitchell-Lama housing, including the Mitchell-Lama Rehabilitation and Preservation Program, the All Affordable Program, the Mitchell-Lama Preservation and Homeownership program, the Mitchell-Lama Reinvestment Program, and more. Both the City and State governments have taken steps to shore up the financial viability of these developments to ensure their continued ability to provide affordable housing for years to come. Notably, this includes property tax freezes, limits, and exemptions, which have reduced the burden on these developments.

However, over the past several years, we have seen the financial situation of several of the Mitchell-Lama developments in The Bronx and across the city come under increasing strain. Due to increased costs from insurance, labor, long-term maintenance and renovations, requirements to improve energy efficiency, and other mandates, these developments have experienced increased budget demands that need to be met.

Many Mitchell-Lama developments have major capital work that needs to be done to maintain the buildings for the future. This can include work on water systems, gas systems, electric systems, elevators, upgrading pipes and wiring, roof replacements, and more. These projects must be paid for, yet the buildings often struggle to finance these upgrades.

Unfortunately, many developments have failed to increase their rent or maintenance fee levels at an appropriate rate over time, leading to them needing to impose significant single-year increases. These increases pose substantial hardships for residents, including working families and seniors on fixed incomes. The choices that these developments must face are stark, and they are left in the position to choose between large increases or potential financial insolvency.

In May, the Tracey Towers development in the Norwood section of The Bronx announced that it was planning a phased rent increase totaling more than 30% over four years. Tracey Towers is not alone. Dozens of Mitchell-Lama developments have received double digit rent or maintenance increases in recent years, including several in The Bronx, including Woodstock Terrace, Tilden Towers, Amalgamated Houses, Concourse Village, Co-op City, Jaime Towers, River Park Towers, and more.

These large increases are difficult for the middle-income residents who live in Mitchell-Lama housing to absorb. The significant and increasingly frequent increases may be necessary to keep the buildings solvent, but they have resulted in financial distress for the residents.

Many residents are eligible for programs like Section 8 assistance, the Senior Citizen Rent Increase Exemption (SCRIE), or the Disability Rent Increase Exemption (DRIE). These programs can mitigate what residents have to pay to remain in their units. However, we know that these programs are underutilized. More must be done to ensure that all residents are aware of the programs they are eligible for and complete the applications necessary to be enrolled.

Additionally, there is often resentment among residents, not just because of the size of the increases, but because there are often serious maintenance issues with the buildings that lower quality of life or present a danger to the individuals who live there. Earlier this year, the Office of New York State Comptroller Tom DiNapoli released a report detailing some of the issues across Mitchell-Lama developments statewide. The report found that in 15 developments examined statewide, 12 had hazardous or unsafe conditions, including all 10 sampled in New York City. These include structural deficiencies such as collapsed ceilings and walls, mold, pests, and more. Among the sites surveyed were O.U.B. House, Stevenson Commons, Findlay House, Jamie Towers, and Evergreen Gardens in The Bronx. When residents are not guaranteed quality housing, they are less invested in the financial future of their developments and more likely to move out.

The financial conditions at Mitchell-Lama developments are exacerbated by long-term vacancies, which keep units unoccupied and thus not generating income for the development. HPD has directed that the Mitchell-Lama developments that it oversees should turn over vacant units within 120 days. However, the average turnover time was reported to be over 220 days. Additionally, as our population ages and residents choose to age in place, we will see more units that become vacant upon the death of the resident. When this occurs, there is often a significant delay in transitioning the unit to a new tenant. More must be done to give the developments the tools they need to turn over apartments and keep these units available for residents to live in.

HPD and HCR must take additional steps to shore up the financial viability of Mitchell-Lama developments for the long term. When a development becomes distressed, it requires greater oversight, particularly when it comes to its financial well-being. These agencies must increase their oversight of spending, rent and maintenance collection, structural and maintenance repairs and cleaning, and vacancy turnovers. By working with developments before these problems cascade into financial insolvency, these agencies can help maintain this vital housing stock for the long term. Most importantly, HPD and HCR should work with every development to ensure they approve a rent or maintenance increase schedule that will prevent the massive one-time increases we are seeing. By spreading out increases over several years, we can ensure that no one is forced to accept a massive hit to their finances at one time and that residents are better able to plan for the future.

In addition to increased monitoring of the finances of these developments, HPD and HCR must increase their involvement with these developments before they come to the precipice of insolvency. They must hire more project managers to ensure that the developments are meeting their obligations and are able to use the funding available to them in a timely and efficient manner. We have seen numerous examples of developments which have received public funding being unable to utilize this money on an appropriate time scale. For example, through my capital budget allocations as borough president, I have funded upgrades and renovations at several Mitchell-Lama developments where the funding remains unspent. Similarly, we have seen council member allocations face similar hurdles. For example, Council Member Althea Stevens and I allocated funding to Woodstock Terrace that has not been drawn down, Council Member Amanda Farías allocated funding to Jamie Towers, and I have allocated funding to Dennis Lane. All of this funding remains unspent, sitting with the development or HPD. Elected officials do not invest capital in these developments for the photo ops but because we want to see these projects come to fruition. Unnecessary delays prevent these improvements and keep our residents living in struggling and substandard conditions. Our constituents deserve better, and HPD must step up and demonstrate a real commitment to the Mitchell-Lama developments and the residents who call them home.

Without greater engagement by the overseeing agencies, we will continue to see Mitchell-Lama developments struggling to stay afloat. As the financial pressures on these developments continue to ramp up, we must ensure that we are doing all that we can to get them on surer footing and prevent them from reaching a point where they only way for them to survive is through massive increases in rent or maintenance or through a public bailout. HPD and HCR must increase its collaboration with these developments before we get to that point.

Thank you again to the members of the City Council for convening this hearing. The tens of thousands of residents who rely on Mitchell-Lama housing need our City to give them the tools to ensure their homes are preserved for decades to come. I appreciate the Council’s continued commitment to holding HPD and other agencies accountable for their role in overseeing this system.

BUILDING & CONSTRUCTION TRADES COUNCIL OF GREATER NEW YORK

GARY LaBARBERA
PRESIDENT

AFFILIATED WITH THE
BUILDING CONSTRUCTION TRADES DEPARTMENT
OF WASHINGTON, DC
NABTU
NYS BUILDING AND CONSTRUCTION TRADES COUNCIL
AMERICAN FEDERATION OF LABOR AND CONGRESS
OF INDUSTRIAL ORGANIZATIONS

TESTIMONY

On behalf of Building and Construction Trades Council of Greater New York & Vicinity

NYC Council Committee on Finance jointly with Committee on Housing and Buildings Oversight Hearing: Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing

July 15, 2026

My name is Gary LaBarbera, and I am President of the Building and Construction Trades Council of Greater New York & Vicinity ("BCTC"). Thank you for the opportunity to submit written testimony today on behalf of our affiliates and the more than 100,000 skilled union construction workers.

The Building and Construction Trades Council of Greater New York & Vicinity is an organization of local building and construction trade unions affiliated with 15 International Unions in the North American Building Trades Union. Our local union affiliates represent approximately 100,000 union construction workers. Our mission is to raise the standard of living for all workers, to advocate for safe working conditions, and to collectively advance the interests of our affiliates' members and all workers in New York City.

New York City's affordability crisis is already here, and it is falling hardest on the families who keep this city running. The NYC Economic Development Corporation's State of the NYC Economy report confirmed what working New Yorkers already know: over the last six years, middle income households have seen the steepest increase in cost burden of any income group. Expenses that once consumed 88 percent of household income now consume nearly all of it. The City lost, on net, nearly 50,000 residents ages 0 to 18 and 30 to 39 in 2023 alone, families priced out, not by choice. The Rent Guidelines Board's 2026 Income and Affordability Study found that 51.6 percent of renter households pay 30 percent or more of their income toward rent. These are bus drivers, nurses, and construction workers, the people who make New York function, and they are running out of room.

Nearly seventy years ago, New York responded to a similar affordability crisis by creating Mitchell-Lama, a labor-government partnership that produced more than 105,000 affordable homes for middle- and moderate-income New Yorkers and helped build the City's middle class without federal subsidy. Today, preserving that legacy requires financial tools that match today's challenges.

Many Mitchell-Lama developments are reaching a critical point. Aging infrastructure, deferred capital needs, rising operating expenses, increasing insurance and energy costs, and the investments necessary to modernize these buildings all require significant reinvestment. Preserving this housing stock is one of the most cost-effective ways to protect affordable housing for working New Yorkers while avoiding significantly greater public costs in the future.

The same workers whose labor built New York have, through decades of deferred wages, accumulated billions of dollars in retirement assets. Those pension funds represent patient, long-term capital seeking stable investments that generate responsible returns. Organizations like The AFL-CIO Housing Investment Trust have already demonstrated that responsible institutional capital can successfully preserve affordable housing while delivering competitive returns for pension beneficiaries. The City should build upon that proven model by establishing a Mitchell-Lama Preservation Investment Program structured to leverage long-term institutional mission-driven capital.

The City should build on that proven model by establishing a preservation program that brings together existing public preservation financing, available state and federal resources, and responsible institutional investment into a coordinated preservation strategy. The City does not need to reinvent the preservation toolbox - it should create a financing vehicle that better aligns existing public resources with long-term institutional capital, allowing public dollars to go further while preserving affordability for the next generation of Mitchell-Lama residents.

Leveraging long-term pension capital alongside public resources would expand the financing available to modernize aging buildings, preserve long-term affordability, reduce operating and utility costs, improve building performance, and strengthen the long-term financial sustainability of the Mitchell-Lama portfolio.

Preserving Mitchell-Lama housing is an investment in New York's middle class. Every preservation project protects affordable homes, modernizes aging buildings, reduces long-term operating costs, creates family-sustaining union construction jobs, strengthens registered apprenticeship opportunities, lowers energy costs for residents, and preserves stable communities for working New Yorkers.

The BCTC stands ready to partner with the City in that effort as the skilled workforce that will preserve these communities, as representatives of the institutional capital that can help finance them through responsible pension investment, and as advocates for the working families who depend on Mitchell-Lama housing.

Thank you for the opportunity to submit this testimony.

Gary LaBarbera

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Testimony of the Building Trades Employers' Association

Before the New York City Council Committee on Housing and Buildings

Oversight — Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing

July 15, 2026

Dear Chair Sanchez and members of the Committee on Housing and Buildings:

The Building Trades Employers' Association (BTEA) respectfully submits this testimony on the financial tools that sustain Mitchell-Lama housing. For more than a century, the BTEA has been New York's largest contractor association, today representing 1,200 union construction firms — general contractors, construction managers, specialty subcontractors, and MWBEs — that employ the skilled tradespeople who build and maintain this city's housing.

Mitchell-Lama remains one of New York's most successful engines of middle-class affordability. Much of that housing stock is now aging and in need of major capital investment — roofs and facades, elevator and boiler replacements, abatement, and system upgrades — and the City is rightly examining the tax exemptions, low-cost refinancing, and capital subsidies that can keep these homes affordable. Our message is straightforward: **when public dollars pay for this work, that work should be held to real labor standards.**

1. **Public money is a public trust.** A tax exemption or subsidized loan is a public investment — foregone revenue is still spending. Every public dollar should meet the same standard we expect of any government investment, including how the workers on the job are paid, trained, and protected.
2. **Standards protect the investment itself.** Preservation is complex capital work meant to last for decades. A trained, credentialed workforce of journeyworkers and registered apprentices gets the job done right the first time — reducing costly rework and premature failure and stretching scarce public dollars further.
3. **Standards keep workers and residents safe.** Much of this work occurs in occupied buildings with tenants in place. A properly trained and safety-certified workforce reduces accidents and injuries on these sensitive residential sites.
4. **Standards build careers and equity.** Prevailing wages, benefits, and registered apprenticeship turn these jobs into family-sustaining careers, open pathways for women, people of color, and MWBE firms, and keep public dollars in the communities the housing serves. Affordable housing should not be built on the backs of underpaid or misclassified workers.

5. **Standards level the playing field.** Clear labor standards end the race to the bottom that rewards contractors who cut corners, misclassify workers, and commit wage theft — and they protect the responsible firms that follow the law.

Our recommendation: We urge the Council to ensure that any financial tool used to preserve Mitchell-Lama housing — property tax exemptions, City-subsidized refinancing, and capital grants — carries enforceable labor standards, including prevailing wage, verified safety training, and registered apprenticeship utilization, together with the reporting and oversight needed to enforce them.

Mitchell-Lama has always stood for a simple promise: that New Yorkers of modest means deserve quality, stable homes. The workers who preserve those homes deserve that same fair treatment. BTEA thanks the Committee for the opportunity to submit this testimony and looks forward to partnering on this shared goal.

Respectfully submitted,

Elizabeth Crowley
President & CEO, Building Trades Employers' Association

Testimony of the AFL-CIO Housing Investment Trust

Hearing on Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing before the New York City Council Committee on Finance and Committee on Housing and Buildings

July 15, 2026

Good afternoon, Chair Lee, members of the Committee on Finance, Chair Sanchez, and members of the Committee on Housing and Buildings. I am Dr. Erik Forman, Director of Housing Policy for the AFL-CIO Housing Investment Trust. Thank you for the opportunity to present testimony here today on the important topic of financial tools for maintaining the affordability of Mitchell-Lama housing.

This is a topic which is of great importance to the AFL-CIO Housing Investment Trust and our approximately 370 pension fund investors, which include the pension funds of many labor unions and their employer partners in New York City. Founded in 1984, the AFL-CIO Housing Investment Trust (HIT) is a national $7.4 billion fixed-income investment fund that invests union pension dollars in union-built affordable housing development and preservation. Since 1984, HIT and its Building America CDE subsidiary have invested $11.7 billion in 632 such projects across the country with 132,001 units of housing, all built with 100% union labor.[1]

HIT has a long history of investing in New York City in particular. In the wake of 9/11, HIT created an investment initiative to support the recovery of New York City's economy. Since 2002, HIT and its subsidiary have invested $2.2 billion in 78 projects in New York with 44,555 units, 92% of which are affordable and all 100% union-built. By adhering to union labor standards, these investments have generated an estimated $6.0 billion in total economic impact and $983.2 million in local, state and federal tax revenues.[2]

Of HIT's $2.2 billion invested in projects in New York City, we have invested $596 million to date in the preservation of Mitchell-Lama and similar affordable cooperative housing, and we currently seek to actively assist affordable cooperative developments that now face the challenges of increasing operating costs, once-in-a-generation rehabilitation needs, and enormous capital costs required to comply with Local Law 97.

Preserving Mitchell-Lama housing is important not only because of the obvious need to ensure that we do not lose our existing affordable housing as we seek to expand the affordable housing supply through new construction, but also because the Mitchell-Lama model stands out as a particular powerful source of inspiration as policymakers look for solutions to the housing affordability crisis. As many are aware, the Mitchell-Lama program was inspired by the New York City labor movement's creation of the limited-equity cooperative model over 100 years

[1] https://www.aflcio-hit.com/impact-investing/#overview. Job and economic data are calculated using IMPLAN, an input-output model, based on HIT and HIT subsidiary Building America CDE, Inc. project data.
[2] https://www.aflcio-hit.com/wp-content/uploads/2019/09/1Q26-HIT-Factsheet.pdf

ago, which made homeownership affordable for working people for the first time, and allowed working families to escape overcrowded tenements and slums.[3] Labor-affiliated nonprofit developers sponsored the creation of 21 projects with approximately 40,000 units of limited equity cooperative housing all across the city, most of which continue to provide affordable homeownership for working families today, and many of which remain part of the Mitchell-Lama program.

After providing affordable homeownership to working families for much of the twentieth century, many of New York City's affordable cooperatives are now at risk due to circumstances beyond their control. The first of these developments, the Amalgamated Houses in the Bronx, is 100 years old as of this year. It needs support for substantial rehabilitation so that it can continue to remain affordable for another 100 years.

Other limited equity cooperatives, such as Penn South, Amalgamated Warbasse, Co-op City, Big Six Towers, and Rochdale Village have less substantial rehabilitation needs, but they have on-site power plants, owned by the cooperatives, and now need support to decarbonize in compliance with Local Law 97. One coalition of cooperatives with 33,860 apartments estimated their Local Law 97 compliance costs at $2.6 billion, a sum that would push the cooperatives far out of affordability.[4]

While the capital costs for rehab and building decarbonization are substantial, losing the backbone of affordable homeownership in New York City is not an option. Similarly, we must find a pathway to a just, green transition for large multifamily buildings. The crisis faced by Mitchell-Lama need is in fact an opportunity for a groundbreaking initiative to create green, union jobs and carry out multifamily building decarbonization at scale, and renew the Mitchell-Lama model as a solution to the housing affordability crisis.

Together with our partners at the Building and Construction Trade Council of Greater New York, we are deeply committed to continued investment in the preservation of Mitchell-Lama and affordable cooperative housing, and new construction that builds on this foundation to provide affordable homeownership opportunities for the next generation of working families in New York City. We thank the New York City Council for convening a hearing on this topic of vital importance to working families in New York City, and look forward to continued discussion of the financial tools and programs necessary to keep Mitchell-Lama housing affordable.

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[3] https://inthesetimes.com/features/unions-housing-crisis-labor-coop-apartments-new-york-homeless-rent-control.html
[4] https://therealdeal.com/new-york/2023/06/05/too-much-green-to-go-green-complexes-face-crushing-costs/

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Founded 1927

Abraham E. Kazan
Founder

President
1927-1967
Manager
1927-1959

Testimony by Edgar Pantoja, President, on behalf of
the Amalgamated Housing Corporation Board of Directors
for the Hearing on "Financial Tools for Maintaining
the Affordability of Mitchell-Lama Housing"
July 15, 2026

We thank you for the opportunity to testify on the important topic of financial tools for addressing the housing affordability crisis in New York City. We testify today as a limited dividend cooperative with the same financial challenges as any Mitchell-Lama developments. **Our goal in this testimony is to argue that all subsidies, incentives, investments, or any other financial tools provided by the City should be made available to all affordable developments, (including Limited Equity and Limited Dividend housing)**, and not just Mitchell-Lamas. Furthermore, special consideration should be given to the oldest developments with the greatest challenges to their physical infrastructure.

The Amalgamated Housing Cooperative is in fact the oldest Limited Equity housing cooperative in the country. We will celebrate our 100th Anniversary next year. The Amalgamated provides affordable homeownership to nearly 1,500 households in the Bronx, in the Community Board 8 district.

We are in the midst of a severe fiscal crisis which threatens the affordability of our Cooperative. This crisis has been building over several years and it has now reached the breaking point. It affects each and every one of our working families. Our mission is "**To provide quality housing and a strong community for people of moderate income.**" However, it has become increasingly difficult to fulfill this mission while also addressing overwhelmingly large expense items such as:

- Major capital projects necessary to repair our aging buildings
- Multiple unfunded mandates arising from State and City laws and regulations
- Rising insurance and utility costs

The Amalgamated Housing Cooperative respectfully asks that the Council prioritize investing in the preservation of existing cooperatives built for the City's working class as part of the solution to the housing affordability crisis. In particular, **we urgently request that the Council ensure funding for affordable housing developments (Mitchell-Lamas, Limited Equity, <u>and</u> Limited Dividend), without regard to which governmental oversight agency, NYC HPD or NYS HCR, exercises such oversight.** Affordable housing is in crisis no matter the historical accident of state or local supervision because working class families are financially struggling in both. Without City support our cooperative and many like it may face catastrophic failures of infrastructure, financial default and/or foreclosure.

At our last Budget Rent Determination in 2024, ordered by the NYS HCR, Amalgamated suffered a devastating 45% carrying charge increase that was on top of a 16% increase two years before. Our carrying charges doubled in the space of nine years but our household income did not. The rate and speed of these increases have exacerbated Amalgamated's affordability, leading to mounting arrears, increased vacancies and general hardship for our remaining Co-op families.

The most recent increase has also resulted in over 100 additional vacancies in 2025, our biggest annual exodus ever recorded. We were forced to put many of our apartments offline due to the exorbitant cost of restoration in buildings that are 90 to 100 years old. With the total vacancy rate approaching 17% we struggle to fulfill our mission of providing affordable housing for moderate income families and must bear unsustainable vacancy loss. At present 60% of our Amalgamated households are considered rent-burdened. Our families are losing their homes and those who remain, having no other place they could move to, are struggling to keep up with the carrying charge increases. Every time the carrying charge goes up (at a higher rate than wages our families earn) the situation gets worse. We are now at a do-or-die moment.

With a portfolio of 11 buildings, our oldest building was built in 1928. **We will be celebrating our 100th anniversary next year. This is both a proud but humble occasion, since it also means that our portfolio is in need of much repair. In fact, capital building repairs due to an aging infrastructure are responsible for our biggest financial burden.** Our latest Integrated Physical Needs Assessment (IPNA) has identified a total of 94 necessary and urgent improvements or end-of-life replacement projects at a projected cost exceeding $250 million.

Both the Mitchell-Lama and Limited Equity model envisioned cooperator carrying charges that would be affordable and cover ongoing operating expenses. However, as a program designed for moderate income families, cooperators lack the resources needed for major capital repairs. There is no way our families could pay even the interest on a $250M loan given at a market rate.

Major capital projects at affordable housing developments should be funded from separate capital budgets sourced from a mix of investment funds such as subsidy loans, sustainability grants, and market rate mortgages. This last source is also becoming unavailable due to Freddie Mac's withdrawal from this market. Unfortunately, for many cooperatives the capital needs are so great that cycle after cycle emergency repairs deplete reserves and must be paid for from operating budgets. **Moneys intended to cover operation expenses simply cannot fund major capital repairs in addition to various unfunded City mandates while at the same time maintaining affordable housing.** This is why City investment in existing housing stock is so crucial for the preservation of existing home ownership and affordability for cooperative housing like ours. As buildings age and costs keep rising home ownership is slipping away from our shareholders more and more each year

While it is obvious that severe housing shortage in the City needs new construction, **we must emphasize that new construction will fail to achieve its purpose if existing affordable housing is being lost. Therefore, the City must address both.** Construction of new housing will not help families already living in what was supposed to be affordable housing if they are left without a home.

Without needed capital funding Amalgamated and many other co-ops throughout the city risk not only a loss of home ownership but catastrophic building equipment failures and accidents. **Investing in the preservation of affordable cooperatives is investing in the safety and quality of life for New York City homeowners.** We therefore turn to the City for support and urge the Council to include funding in the City's budget for all limited equity cooperatives irrespective of whether they are supervised by HPD or HCR. At present Mayor Mamdani's "Block to Block" Housing plan only includes rehabilitation assistance for HPD supervised Mitchell-Lamas; but Amalgamated working families are also New Yorkers. Our cooperators deserve to be included in any housing plan proposed by the City.

While we face the same challenges as other NYC Co-ops, Amalgamated is unique in that we are the oldest social housing not only in New York City, but in the whole country. The Amalgamated was envisioned and built by labor unions to provide dignified living conditions for families crowded in unhealthy tenements. We wish to continue honoring this legacy as the country's pioneer for working-class affordable housing through the Cooperative model. Amalgamated stands as a testament to this model which has been successfully replicated throughout the years. **What happens to our Cooperative in the next few years will be critical to show whether the Cooperative economic model can survive.**

In summary, we urge the City Council and the Mayor to prioritize funding for the preservation of affordable cooperatives and affordable home ownership in New York City.

Thank you,

Edgar Pantoja

Edgar Pantoja- President
Amalgamated Housing Corporation

Bay Ridge Air Rights, Inc.

260 65th Street
Brooklyn, NY 11220

Tel: (929) 292-8215   Email: braroffice.info@gmail.com

Subject: Written Testimony Regarding Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing

From: John Shea, President of the Board of Directors, Bay Ridge Air Rights, Inc.

Dear Chairs and Members of the Committees,

Thank you for convening this crucial oversight hearing. As President of Bay Ridge Air Rights, Inc. (BRAR) in Brooklyn, I represent a 2-building cooperative housing complex consisting of 811 low-to-moderate-income (LMI) families. Like many Mitchell-Lama developments across New York City, we are currently facing a critical, unprecedented double-squeeze on our operating budget that threatens our long-term stability.

While our cooperative works tirelessly to keep carry charges affordable for working families, the current regulatory and economic climate has pushed our operational cash flow into an acute crisis. We are testifying today to urge the City Council to advocate for more agile financial tools, low-interest funding streams, and structural reforms to protect these developments from the following immediate threats:

1. **Catastrophic Insurance and Utility Surges Due to Deferred Maintenance Liabilities:** Over the past cycle, our property insurance premiums experienced an unsustainable spike, skyrocketing from $800,000 to $2.2 million. This massive penalty from insurance carriers was triggered directly by the compromised state of our aging parking garage structure. Coupled with recent intense volatility in energy markets, these fixed operating expenses have severely broken our operating budget.
2. **Unbending Infrastructure Pressures and Wasted Operating Capital:** Older developments require massive, capital-intensive remediation to stay compliant with modern safety regulations. We are currently utilizing an Integrated Physical Needs Assessment (IPNA) loan to fund major building envelope infrastructure work, including window, door, and roof replacement projects across our towers—however, we cannot use IPNA loan proceeds for our parking decks. Consequently, we had to absorb a temporary loss of $28,298.91 in monthly parking garage revenue just to execute emergency structural shoring on that separate structure. Worse yet, because we are trapped in regulatory limbo, we are actively bleeding $65,000.00 a month in structural shoring equipment rentals plus an additional $6,000.00 every single week just to inspect that temporary shoring. We initially planned to use separate contractor financing to fund the permanent garage repairs and stop this bleeding. However, because the state's

regulatory delay leaves us unable to keep up with current operating bills, we are now forced to navigate contractor liens that actively threaten our ability to secure any type of financing. This financial gridlock is completely artificial: our board recognized these budget demands early, voting on and approving the motion for a mandatory 14% maintenance increase at our meeting on November 5, 2025. Over eight months later, we are still waiting on regulatory clearance to collect the funds we proactively acted upon to stay solvent.

3. **Severe Administrative Delays and Compounding Operational Debt:** This ongoing inaction by New York State Homes and Community Renewal (HCR) is effectively starving our operating budget. Because we are blocked from collecting our adjusted maintenance, our accumulated debt owed directly to our vital capital and operating vendors has climbed to **$366,339.81**. This cash bottleneck is severely worsened by **$856,882.58** in gross resident collection arrears—a figure that includes mounting legal fees and corporate fines required to pursue non-payments. We are trapped in a destructive cycle: we cannot collect our primary revenue increase, and because we have fallen behind on paying our legal fees due to this cash crunch, our attorneys are not pursuing the collections we desperately need to recover.

The State and City must align their resources. The state cannot mandate that we fulfill extensive physical needs assessments and capital repairs while simultaneously choking the revenue streams required to pay for them.

We urge the City Council to work with state partners to establish emergency operating liquidity funds, mandate streamlined approval timelines for legally enacted maintenance restructures, and provide municipal tax exemptions or insurance relief frameworks tailored specifically to Mitchell-Lama cooperatives. Without these targeted financial tools, the very fabric of affordable housing in the outer boroughs will break under the weight of administrative inaction.

Thank you for your time and your continued commitment to our communities.

Sincerely,

John Shea

President, Board of Directors

Bay Ridge Air Rights, Inc.

TO:	**New York City Council FINANCE COMMITTEE and HOUSING COMMITTEE:**

Thank you for the opportunity to address the Joint Hearing of the Finance Committee and the Housing Committees of the New York City Council (July 15, 2026, 1 PM). I further thank the representatives from HPD and look forward to forging new working relations with the new members of the administration.

My name is Adele Niederman, and I represent CU4ML (Cooperators United for Mitchell-Lama). CU4ML is a volunteer, grass-roots organization that advocates for the protection and preservation and expansion of Mitchell-Lama cooperatives. Mitchell-Lama cooperatives are a prime example New York City's success with social housing. We believe, and have experienced non-profit, decommodified housing for more than 60 years. We do not view our housing as our personal financial investment but a place for our families and communities to thrive.

WE ASK:

- End Article 2 to Article 11 conversion of Mitchell-Lama cooperatives to HDFCs.
- Expand training for Board Directors and improve oversight and training of Property Managers.
- Improve procedures to reduce time spent on processing applications be it for raising carrying charges or processing applications for new shareholders or establishing new waiting lists.
- Encourage new sources of mortgages and amend regulations to include distribution of financing information for new buyers.
- Establish regular communication between HPD and ML residents to find solutions.

Our first ask is to remove from HPD rules and delete the option to convert Mitchell-Lama cooperatives from Article 2 to Article 11. Permitting conversions is a destruction of the Mitchell-Lama portfolio. It is a toxic solution allowing individuals to profit off the public investment and can distracts boards from their responsibilities. We want to improve our relations with HPD and improve their regulatory oversight. Building codes and Local Laws aim to protect and improve our lives. We need all the protections available to prevent the tragedies of Grenfell Tower (London, 2017) or our own disaster at Twin Parks (The Bronx, 2022). Those that perished in the fires were working class families of West African immigrants with strong roots in their communities. But we do need smart and humane regs that do not nickel and dime us with penalties.

We are optimistic that our new mayoral administration will bring new perspectives to their housing policies. When a housing development goes bad the evidence is strewn around like the debris after a multi auto collision. We need solutions to problems and prevent future systemic crises. Denying responsibility to be a part of solving problems, saying that the co-ops are private corporations with democratically elected boards, does not help when there is loss of income due to long vacant apartments further aggravated by rising inflation and out of control utility and insurance bills. Co-ops need help dealing with these financial issues.

We are plagued by overwhelmed property managers unable to cover all the needs from trash collection to paying bills to collecting fees, and supervising personnel. Boards also need more training and better advice on new technology, new business models peddled by companies to tie us into long, exclusive contracts, energy conservation (submetering, solar energy and water conservation) to reduce ballooning bills and meet local law demands.

A note to the City Council Finance and Housing Committees. It has been a mad dash to notify our members and our communities of the Hearing and properly prepare coherent testimony. It was pleasing to see so many Council members give testimony and disappointing the public testimony will be limited due to short notice and busy summer schedules. Tracey Towers is not the only Mitchell-Lama development in severe crisis, and we should be attentive to all.

Adele Niederman
[redacted]
President, CU4ML
info@cu4ml.org

Good afternoon. My name is Ambur Nicosia, and I am the Board President of Penn South, one of New York City's largest limited-equity housing cooperatives.

Since 1962 Penn South has provided stable, affordable housing to New Yorkers. Our 2,820 units are home to more than 5,000 New Yorkers and at a time when we are facing a devastating housing crisis, we are proud to be part of the city’s housing solutions.

We are often referred to or classified as a Mitchell-Lama because we have identical buildings, age, architecture and were built to serve the same purpose – providing low cost, safe and stable housing for New Yorkers in need. We are regulated by HPD (Housing Preservation & Development) and comply with all local and state laws. Legally however, Penn South is an Article 5 under the state’s Private Housing Finance Law - the last remaining example in the state of New York! Because of this legal classification, we are often excluded from the very legislations that is meant to preserve our model of housing.

Like many older housing communities, Penn South is at a point where major infrastructure investments can't be put off. We are replacing underground utility systems, modernizing elevators, repairing aging building systems, and planning for the investments needed to meet the City's climate goals. These projects are essential to preserving our community, but they come with costs that simply cannot be absorbed by a limited-equity cooperative.

We've also seen that the right financial tools can make a real difference. When affordable housing communities have access to tax relief, low-cost financing, and competitive grant programs, they're better equipped to make vital capital investments. As a NORC (Naturally Occurring Retirement Community), whose majority of senior residents come in through the City’s Affordable Lottery system Housing Connect, our residents simply don’t have the means to take on this financial burden alone. We need your help to survive!

Preserving affordable housing is about more than maintaining buildings, it's about maintaining communities. Protecting existing affordable housing helps protect the families, seniors, and working New Yorkers who depend on it. I am encouraged by City’s commitment to preserve its affordable housing stock **but please remember to include Article 5 housing in your legislation with Mitchell-Lama!**

Thank you for the opportunity to submit this testimony.

Warm regards,
Ambur Nicosia
anicosia@psb.coop

GOUVERNEUR GARDENS HOUSING CORPORATION

305 Madison Street New York NY 10002

New York City Council Joint Hearing
Finance Committee & Housing Committee
July 15, 2026
Testimony of Board President Sam Moskowitz

samuelkmoskowitz@gmail.com

[redacted]

Gouverneur Gardens Housing Corporation is a 60+ year old, 782-unit Mitchell-Lama co-op located on the Lower East Side of Manhattan. Over 70% of our residents are low-income, many of whom are aging in place, senior households. We are currently undergoing a $54 million capital improvement project to replace much of our aging infrastructure.

While Mitchell Lama is a hugely successful affordable housing program, many developments are facing challenges to long term stability and affordability.

The three issues identified below include **recommendations** to help stabilize the program:

1. The Insurance Crisis

Skyrocketing insurance costs are bursting Mitchell-Lama budgets. Due to market conditions, our insurance costs have *doubled* in the past few years.

Recommendation: NYC should allocate funding to subsidize insurance rates to Mitchell-Lama properties that meet insurance industry benchmarks.

2. Budgeting - Balancing Short Term Affordability Vs. Long Term Stability

The widespread financial crisis fancied by many Mitchell-Lamas is not due solely to inflation or the huge spikes in utility and insurance costs. It is also the predictable result of a decades-long trend to sacrifice long-term infrastructure investment for short-term affordability by keeping carrying charges artificially low.

Now, the piper is calling. Our infrastructure is failing, and many Mitchell-Lamas are facing dire financial constraints.

Our data paints a clear picture of this systemic failure. In the 25 year period 2002-2026, Gouverneur Gardens' carrying charges increased 110%, averaging 4.6% annually. But these increases have largely been reactive to fill large budget gaps. In 12 of those 25 years there was no carrying charge increase. In 10 of those years, our increase was 3-6%. But in three of those years we had large double digit increases. Part of the reason for this also lies with how HPD has structured the carrying charge increase process. This process must be simplified.

This boom-and-bust cycle not only inflicts severe financial trauma on fixed-income seniors, but makes it difficult for boards and management companies to adequately plan.

Recommendation 1: Require reporting of 1, 3 and 5 year operating budget projections. These short, medium, and long term projections ensure stability.

Recommendation 2: Adopt annual, zero-sum based budgeting. Developments should review budgets and the possible need for carrying charge increases each year. Some developments will frequently need moderate increases every year while others would not.

3. Capital Improvement Project

We are in year seven of a $54 million, nine-year infrastructure project. While we are incredibly grateful to HPD, HDC, and our professional team, there is a *critical structural gap* in the planning phase.

Volunteer board members are lay people, often with no experience running a housing development, and property managers are not construction engineers. Right now, the Owner's Representative, the firm hired to protect the co-op's interests and coordinate the project, is brought on only *after* the loan closes. By then, the scope of work is finalized and the opportunity for critical pre-planning is lost.

Recommendation: Provide early-stage funding to hire an Owner's Representative during the initial planning phase.

Bringing the Owner's Representative in early ensures they can pressure-test the architect's scope of work, identify hidden "soft costs," and prepare residents.

In summary, my recommendations are:

1. Allocate funding to provide affordable insurance
2. Develop better budgeting procedures by requiring annual and multi year budgets, and flexibility via zero-sum budgeting.
3. Help guide boards in pre-planning and planning stages of the capital improvement project by hiring the owner's representative company earlier in the process.

Written Testimony following the 7/15/2026 City Council Finance Committee joint Hearing with the Housing Committee on: “Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing”

My name is Jay Hauben. I am a cooperator and Board Treasurer at the RNA House, a 207 unit M-L co-op in Manhattan. I thank you for allowing the public to submit written testimony after this significant hearing.

First, a story of good public policy

As you know, the Mitchell-Lama (M-L) program was created by the Limited Profit Housing Companies Law passed by the legislature in 1955. Now as amended. it is Art II of the Private Housing Finance Law, consolidated in 1961. The 1955 law addressed two pressing problems: the post WWII housing shortage (likely worse than today) which was causing constant rent increases, coupled with the Federal government's subsidizing white working class flight to the all white suburbs. The law provided for government supported financing of the cost of developing of M-L projects by the sale of 40 or 50-year City and State bonds and by federal HUD loans. The State or municipalities financed 90% of the project costs with low interest rates that made possible reduced rents or carrying charges. The incoming cooperators equity collectively covered 10% of the development cost, allowing for the original share buy-in cost to be low. In addition the law allowed municipalities to grant tax abatements ranging between 40 and 100%. allowing for low initial rents and carrying charges.

The long range, stable housing that the M-L law thus created served a public purpose—that of allowing New York neighborhoods to be diverse and to grow and flourish. The not-for-profit nature of Mitchell-Lama co-ops and rentals ensured ongoing affordability for those in NY’s working-class who were able to get a unit. The 1955 Mitchell-Lama law had no provision for the owners of rental buildings or the owners of of shares to buy out of the program (referred to as "dissolving the housing company" or "going private."). To the contrary, one of the eight limitations explicitly specified in the law was that the housing company rental or co-op could not voluntarily dissolve.

The 1955 law was good public policy providing the legal framework and adequate financial help for the development of housing affordable by low and moderate income New Yorkers, an example of a social housing policy expected to continue in perpetuity. Up until 1974, the M-L program provided about 150,000 units of co-op and rental housing in NYC and throughout the state. Many of the units are still in the program and deeply or relatively affordable for working people. Many of the projects are also significantly diverse due to the publically advertised, random-draw lottery waiting list system.

What is the Problem? Why this hearing

We live in a society where home ownership and making profit are pushed as the norm. M-L co-ops are outside that norm. While M-L co-op share ownership is a form of collective home ownership, Mitchell-Lama shares are not owned as an investment or for a profit or for the generation of wealth. Their ownership is part of a system of mandatory resale of the shares back to the co-op upon leaving, returning to the departing cooperators or their heirs only what they paid in and then offering of the shares at that price to the next on the publically advertised, random-draw lottery waiting list. This system has been ensuring long time affordability but also availability to the full diversity of low and moderate income New Yorker and to the next generation and retirees.

The Mitchell-Lama program is an example of social housing. Sam Stein of the Community Services Society wrote in 2022:

> By social housing, we mean housing in the public domain, operated, regulated and managed through a combination of government, non-profit and resident ownership. Its three key features

are: deep affordability (or promoting social equality); decommodification (or insulating housing from market forces); and democratic management (or enabling residents to exercise control over their housing).

That is a key value for NYC, M-L housing is a way to house NYC low and moderate income workers and retirees at rents they can afford, protected from the real estate market, in decent apartments in which they has a say in the governance, available equally to the diversity of NYC people.

The problem is not that 37 developments are in deep distress and face 30% or more rent increases. That is the symptom of the problem. The problem is social housing needs strong financial support from its government partners The Mitchell-Lama program needs more money than it has been getting. A major challenge is to create a permanent funding streamline addition to monthly rent and carrying charges. The corporate and wealthier sections of society should be asked to help keep working people decently housed in the city where they work.

The Mitchell-Lama program was created by an initiative from Mayor Wagner and good State legislation in 1955. The Mitchell-Lama activist community from co-ops and rentals will work with the Mayor, the Governor, City Council and the Legislature to meet the challenges to the Mitchell Lama program including supporting legislation that creates additional funding streams.

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Appendix

Mitchell-Lama co-ops are an important example of "social housing." The three main characteristics of true social housing are that they are democratically run, are strictly not-for-profit (decommodified) and that they are deeply affordable by the people who live in them. M-L co-ops meet all three characteristics. For example, M-L co-ops are required to have annual elections of Board Members and the law has other protections for cooperator participation. Departing cooperators get no profit. They get back what they put in. And, with government financial and oversight help they stay deeply affordable by low and moderate income workers and retires

The good government policy was to make a law that recognized the need for adequate financial resources and subsidies, that provided oversight and that built in a mechanism to insure true diversity, which takes the form of a non discriminatory waiting list process based on lotteries and random drawing of names.

From: Jay Hauben
To: Testimony
Subject: [EXTERNAL] Re: Written Testimony 7/15/2026 City Council Finance Committee joint Hearing with the Housing Committee
Date: Saturday, July 18, 2026 2:15:51 PM

Dear Council Staff.

After I sent my testimony, I thought of a possible solution.

Rather than an annual 2% increase, the HPD should make to each development an annual grant of 2% of its budget total. If there will be a deficit above 2%, an application can be made for an increase to cover that deficit.

I realize this scheme makes the City the source of a new funding stream.

Please accept this as a second written testimony or add it to the testimony I submitted very early this morning.

Thank you.

Jay Hauben, 8S
RNA House Board Treasurer
160 W 96th St.
New York, NY 10025

On Sat, Jul 18, 2026 at 1:43 AM Jay Hauben [redacted] wrote:

> Dear Council Staff,
>
> Please find attached my written testimony submitted here for the record of the 7/15/2026 **City Council Finance Committee joint Hearing with the Housing Committee.**
>
> **I am also pasting the same text below.**
>
> Take care
>
> Jay Hauben, 8S
> RNA House Board Treasurer
> 160 W 96th St.

New York, NY 10025
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Written Testimony following the 7/15/2026 **City Council Finance Committee joint Hearing with the Housing Committee on: "Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing"**

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The long range stable housing that the M-L law thus created served a public purpose—that of allowing New York low and moderate income workers to live in the city where they worked and allowing neighborhoods to be diverse and to grow and flourish. The not-for-profit nature of Mitchell-Lama co-ops and rentals ensured ongoing affordability for those in NY's working-class who were able to get a unit. The 1955 Mitchell-Lama law had no provision for the owners of rental buildings or the owners of shares to buy out of the program (referred to as "dissolving the housing company" or "going private."). To the contrary, one of the eight limitations explicitly specified in the law was that the housing company rental or co-op could not voluntarily dissolve. Amendments to the 1955 law eventually allowed for privatization of co-ops and rentals

The 1955 law was good public policy providing the legal framework and adequate financial help for the development of housing affordable by low and moderate income New Yorkers, an example of a social housing policy originally expected to continue in perpetuity. Up until 1974, the M-L program provided about 150,000 units of co-op and rental housing in NYC and throughout the state. Many of the units are still in the program and deeply or relatively affordable for working people. Many of the projects are also significantly diverse due to the publicly advertised, random-draw lottery waiting list system.

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Yorkers and to the next generation and retirees.

The Mitchell-Lama program is an example of social housing. Sam Stein of the Community Services Society wrote in 2022:

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=== Submitted 7/18/2026

Jay Hauben

[redacted]

Testimony before NYC Council – Committee on Finance / Housing & Buildings

Focus: Financial Tools for Maintaining the Affordability of Mitchell-Lama Cooperatives
Hearing – July 16, 20256

Chair Lee, Chair Sanchez, Council Members of the Committee on Finance, Council Members on the Committee for Housing & Buildings thank you for the opportunity to testify today. I am Jean Hall, President of the Board of Directors of Rochdale Village, Inc**.**, a State-supervised Mitchell-Lama cooperative located in Southeast Queens.

Rochdale Village is home to over 25,000 New Yorkers, including seniors, working families, and individuals living on fixed or modest incomes. As one of the largest Mitchell-Lama cooperatives in the city, our long-term affordability is not only essential to our residents it is essential to New York City's broader affordable housing landscape. Having sound financial tools will allow Mitchell Lama cooperatives like Rochdale Village to remain affordable for generations to come.

Although Rochdale Village is supervised by New York State Homes and Community Renewal (HCR), City laws, regulations, and funding programs have a direct and significant impact on our operations, our costs, and our long-term affordability.

City requirements shape our financial reality every day, including:

- **Local Law 11** façade mandates
- **Local Law 97** emissions and energy standards
- **DOB elevator modernization requirements**
- **City water and sewer rate structures**
- **City property tax policies**
- **City capital and infrastructure programs**
- **City-administered affordability tools such as J-51**
- **City Council discretionary support for senior services and NORCs**

For a development of Rochdale's size, 5,860 units built in the early 1960s these City-driven costs are substantial. This is why City-based financial tools must be designed to support all Mitchell-Lama cooperatives, including those supervised by HCR. Our regulatory structure may be State-based, but our financial pressures are undeniably City-driven.

Chair Lee, your leadership on fiscal oversight and your commitment to ensuring that City resources support vulnerable communities is deeply relevant to the challenges facing large Mitchell-Lama cooperatives like ours. Council Member Brooks-Powers and Council Member Williams, you both represent parts of Southeast Queens, and understand firsthand the importance of stable, affordable housing for working families and seniors in our community.

To all members of the Finance / Housing & Building Committees your stewardship of the City's budget, capital programs, and affordability tools will plays a critical role in whether long-standing Mitchell-Lama cooperatives can remain viable.

Rochdale Village embodies all of these priorities. We are a New York City community, and our ability to remain affordable depends on City-level tools, City-level support, and City-level partnership.

Like many aging Mitchell-Lama cooperatives, Rochdale Village is confronting:

- **Aging infrastructure** requiring major capital investment
- **Escalating operating costs**
- **Rising insurance premiums**
- **Elevator modernization needs**
- **Façade and roof repairs**
- **Utility and water costs that outpace revenue growth**

Without modern financial tools, cooperatives like ours are forced to depend on maintenance increases that strain the very residents Mitchell-Lama was created to protect. Our 31.2% carrying charge increase in November 2025 has pushed our community to the brink.

Respectfully we recommend and support the following:

✓ Expand City Capital Programs to Include State-Supervised Mitchell-Lamas:

City capital programs, infrastructure grants, and rehabilitation funds should explicitly include HCR-supervised Mitchell-Lama cooperatives. Our needs mirror those of HPD-supervised developments, and our residents deserve equal access to City support.

✓ Create a Dedicated Mitchell-Lama Capital Fund:

A City-supported capital fund would help cooperatives address:

- Elevators
- Roofs
- Façade repairs
- Energy efficiency upgrades
- Safety and compliance mandates

This fund would reduce reliance on maintenance increases and preserve affordability for tens of thousands of New Yorkers.

In conclusion, Rochdale Village is committed to remaining an affordable, stable, and vibrant community for decades to come. But we cannot do it alone. We need modern financial tools that reflect the realities of aging infrastructure, rising costs, and the needs of our residents.

Preserving Rochdale Village means preserving affordability for over 25,000 New Yorkers. We urge the Council to continue its leadership in protecting regulated housing and to ensure that City-level tools support **<u>all</u>** Mitchell-Lama cooperatives including those supervised by HCR.

Thank you for your attention and for your commitment to affordable housing in New York City. Rochdale Village stands ready to work with the Council, HPD, HCR, and all partners to secure the future of our community.

Respectfully submitted, Jean Hall President, Board of Directors Rochdale Village, Inc.

Note 1: Our insurance costs rose from 6.4 million in 2020 to last year 10.7 million; which represents a cost of $1,825.00 per unit.

Note 2: Based on the hearing yesterday, Rochdale Village fully supports the round-table proposal bringing all stakeholders to the table for meaning discussion and viable deliverables.

Testimony for the joint City Council FINANCE & HOUSING Committee Hearing on Mitchell-Lama, held on 7/15/26

Testimony submitted 7/18/2026

My name is Andrea Rudner and I have lived in a Mitchell-Lama coop since I was 10 years old. Thank you for the opportunity to provide testimony on this issue. However, and I must state this in the strongest possible terms: if public bodies such as the council are serious about soliciting public testimony they cannot hope to achieve meaningful input with less than a week's notice of a hearing on such a critical topic. New Yorkers who are struggling under the very affordability crisis the hearing represents itself to be about do not have the time to write and submit thoughtful and accurate testimony on only a few days notice.

That said, what follow are some abbreviated thoughts on how to ensure the survival of the Mitchell-Lama cooperative program. I do encourage those of you in decision-making roles to include the experts on Mitchell-Lama—the leadership and members of Cooperators United for Mitchell-Lama (CU4ML), and the tenant leaders in the Mitchell-Lama rental developments— before undertaking any legislation or actions.

(At the outset I want to make clear that I am testifying as an individual, and although I am an enthusiastic and active member of CU4ML, I am not here representing CU4ML in any official capacity.)

Fair Housing

The most diverse housing project in the United States is Lindsay Park, a Mitchell-Lama Housing cooperative in Williamsburg Brooklyn (https://newrepublic.com/article/119326/most-diverse-apartment-building-country). This is true of other ML cooperatives whose demographics closely mirror the overall demographics of New York City rather than those of the segregated neighborhoods in which they are located.

The Mitchell-Lama cooperative program ***embodies*** Fair Housing principles in many ways and City and State active and enthusiastic support of this program will help government adhere to its Affirmatively Furthering Fair Housing mandate. <u>More should be made of the incredible diversity of Mitchell-Lama developments.</u>

Avoiding 30% and higher maintenance increases

Why does this happen in a co-op?

There are several reasons these increases happen suddenly. It is important to recognize that in co-ops, due to a 1957 harmful amendment by the Rockefeller administration meant to attract rental developers (the program was doing just fine attracting coop developers), all developments were afforded the opportunity to privatize after a certain number of years. The 1955 legislation contained no viable opt-out provision; the program was meant to be perpetual.

This amendment ought never to have applied to the coops, since not only had the cooperators not taken any kind of risk for which they were to be compensated (unlike it might be argued--though not by me—the rental developers would be doing), but they have benefited from low purchase prices and carrying charges made possible by decades of taxpayer subsidies.

This perverse incentive has caused many ML coop boards to pursue privatization and its windfall profit to individual shareholders at all costs, to the detriment of the developments, and in violation of their fiduciary duties. This includes deferring maintenance increases for years so that they can remain in office to carry out their privatization agenda. Capital repairs also go undone for decades, rather than being accomplished and paid for incrementally at much lower cost, for the same reason. These boards do not seek or take capital funding from HPD/HDC because those refinancing packages come with the requirement to stay in the ML program for the mortgage term (currently 30-35 years, as they should. If you are going to take public monies then you need to serve a public purpose.

This is one of the reasons cooperatives experience huge maintenance increases and assessments when a development deteriorates to such a degree that it is no longer possible to put off repairs.

Funding Solutions

First: *What is NOT a solution*

Article II to Article XI conversions (2–11). This misguided program enacted by HPD more than a decade ago (without public testimony in violation of the City Charter) does not "save" the ML cooperative program; it decimates it. It is a temporary fix that gentrifies existing integrated housing stock and keeps out lower income households against AFFH principles. (The only example of a 2–11 conversion, Cadman Towers, is now affordable only to those above about 100% of AMI, while ML serves approximately 30% of AMI to above 125% of AMI).

City Council must pass legislation ensuring that HPD eliminates the 2–11 option or at the very least, amends its ML Rules to raise the vote threshold for conversion to 80% and require that coops prove they have exhausted other funding options before attempting these conversions.

Second: *Actual solutions*

Two possible solutions

1. Increase surcharges to a cap of 200%. Since ML coops do not ask their over-income households to leave their communities, the surcharges were initially established to recoup subsidies from those who became wealthier during their residency who no longer would qualify for such subsidies were they not living in a ML. With only a 50% cap, some wealthy residents end up paying 2%, 3% or 5% of their income on housing, nowhere near the 30% or more of gross income that so many New Yorkers are burdened by. This would be more equitable.

2. Establish a revolving fund that cooperative may borrow from to renovate and remediate vacant apartments. Often coops say the reason behind a high number of vacancies is that even after charging the outgoing shareholder their equity, that is not enough to fix the apartments to a move-in standard. It is absurd to have this continue. A revolving fund would solve the problem: as coops fixed the apartments and were able to sell them, the maintenance they would now be able to collect (that otherwise they would not have—some apartments can be vacant for years, or even decades!) will be more than sufficient to pay back the loan.

Oversight

Many, if not all of these problems would not arise were HPD (and HCR) actively engaged in oversight and were they to intervene when things begin to go awry. Historically they have not, although with the new administration, this may begin to change. AM Linda Rosenthal has introduced legislation in many sessions to improve the oversight these agencies have over their ML portfolios. This legislation needs the active support of the city council to help pass it. There is much more to say here, but I think the Council did address many of the issues in its own questioning.

In Conclusion

Thank you for reading this far. This is not all I have to say on the matter and I hope that there will be ample opportunities for those living in MLs to interact with the Council in the near future.

I want to mention that I have been a critic of HPD policies and actions vis-a-vis ML coops in the past. However, I believe it is reasonable to distinguish between what I call the "old" HPD and the "new" HPD, and I am extremely hopeful about what the new administration can accomplish in time.

CU4ML, a Mitchell-Lama advocacy organization of which I am a member, has also submitted testimony, and in addition has numerous publications on the benefits of the Mitchell-Lama cooperative program as well as the threats to its preservation. If you have not been in contact with them, I urge you to — proactively — reach out to Adele Niederman, CU4ML President, at info@cu4ml.org and request their materials and a meeting.

Thank you.

Sincerely

Andrea Rudner

Andrea Rudner

From:	Bernard Walters
To:	Testimony
Subject:	[EXTERNAL] Re: Hearing Testimony Registration - New York City Council
Date:	Thursday, July 16, 2026 5:35:55 PM

Tracey towers management does not deserve a rent increase. If their mortgage is 3 years behind it isHpD and their fault. How can you shift the blame on working families who pay their rent on time. RY MANAGEMENT mishandled the money that was already paid to them. HPD does not monitor the repairs that are done in the proper manner. Ms Judy walpert needs to retire she is to old to do the job! We need new people who know what they are doing! Not just day dream. Thank you

On Thu, Jul 16, 2026, 5:10 PM Bernard Walters [redacted]> wrote:

> I live in tracey towers bronx 20 west mosholu parkway south apt [redacted] bronx ny 10468. The people who manage Tracey towers do not deserve a rent increase. The building isn't properly maintained. If the management is 3 years behind on the mortgage the tenants should have been told and they should have not waited 3 years later to put the cost on working and retired tenants who do not get pay raises. Hpd does not monitor that the repairs are done properly. This is not the tenants responsibility. SCRIE or section 8 cannot help a large percentage of the tenants who live here. Most of the tenants here don't depend on section 8 and their income us higher than 75,000 dollars. I moved to tracey towers because it was affordable but the management along with HPD let the building DETEORATE due to putting off repair. I pay my rent every month on time and I expect the management to maintain the building properly. IT IS MY OPINION THAT THE NYS COMPTROLLER SHOULD HAVE an investigation of RY MANAGEMENTS BOOKS BECAUSE I THINK THEY ARE MISAPPROIATING MONEY. JUST LIKE .they did to BRADY TOWERS BRONX HOUSES IN 2013. THEY ARE now a co op and not managed by RY MANAGEMENT. THANK YOU!

From:	Brian Porter
To:	Testimony
Subject:	[EXTERNAL] Testimony- Financial Tools for Mitchell-Lama
Date:	Saturday, July 18, 2026 1:21:33 PM
Attachments:	CMMH ACRIS Docs.pdf HPD Meeting Request.pdf

To City Council Members,

I Brian Porter hereby submit the following testimony regarding Financial Tools for Mitchell-Lama'

1) I live at Cedar Manor Mutual Housing, a Mitchell-Lama in Jamaica, Queens. Recently due to lack of oversight by HPD, financial mismanagement, and poor governance, the shareholders were burdened with a fifty-five (55) percent maintenance increase over four (4) years which went into effect in September of 2024. Twenty-five (25) percent the first year, twenty (20) percent the second year, and five (5) percent years three and four. The shareholders are twenty-two months into the maintenance increase, and the corporation is still unable to meet operating costs due to shareholder arrears and increased insurance costs due to several factors such as litigation, violations, and risk. The Board of Directors have failed to provide the annual financial statements to the shareholders for fiscal years ending June 30, 2024, and June 30, 2025.I received a copy of the June 30, 2024, Annual Financial Statement today, and it is dated June 25, 2026, by the accountant.   I have made numerous complaints regarding the lack of current financial information to HPD, but no change has occurred to date. The shareholders continue to receive annual financial statements one to two years after the close of the fiscal year, and after the election of directors and annual shareholder meetings. This occurs although HPD stated that they receive the annual financial statements from all Mitchell-Lamas at the hearing. No June 30, 2025, financial statements have been provided to shareholders, and the 2026 fiscal year has just ended. Prestige Management will not be submitting the annual statement to HPD by Nov.1, 2026.

The corporation is financially distressed although it was mentioned that HPD closed on a loan to the corporation. The money is needed to complete the capital project that was started in 2018 and other needed repairs. Shareholders were told HPD will be overseeing the upcoming construction. The Board of Directors applied for additional funds from HPD which became an extension and modification regarding the two mortgage loans. This occurred in May of 2025 which is shown by the attached documents from ACRIS. The first loan listed the property as an "Apartment Building with 215 units". The extension and modification of the loans listed the property as

"Commercial Real Estate" and not as an Apartment Building with 215 Units. An inquiry was made with HPD and the corporation's attorney, but no response to date has been received. Was it done due to the difficulty in getting insurance, which we were told is more than half a million dollars or for some other unknown reason. Shareholders would like an answer.

2) The lack of enforcement of rules by HPD has led to a lack of transparency for more than four years. (See attached letter to HPD) Over the last several years I have sent letters of complaints to HPD due to the mismanagement by the former managing agent, Vintage Real Estate, and the new managing agent Prestige Management. I believe both of these managing agents should be removed from the HPD approved managing agent referral list. Numerous requests were made to remove the Board of Directors. (See attached letter to HPD) Prestige Management made the decision not to comply with shareholders' request.

3) The corporation has repeatedly violated the waiting list for several years. When FOIL requests are submitted for quarterly vacancy reports, approved election materials, etc, no documents are forwarded, and the request response times are extended several times. Average time to respond to requests should be addressed. This is due to cooperatives failing to file or submit required documents in a timely fashion. A forensic audit needs to be conducted at the cooperative, especially if the Board of Directors are not providing access to books and records when litigation is filed. Which is the case with Cedar Manor. Shareholders have been repeatedly denied a shareholders list as required by law.

4) An investigation needs to be conducted regarding the submission of amendments to the corporation by-laws. The corporate attorney made a statement at the annual shareholders meeting regarding several copies of amended by-laws. It should be noted that the shareholders never voted on and approved any amendments. I recently received a copy of the by-laws that was amended in 2015 from Prestige Management. I was secretary in 2015 and there were no amendments made. The amendments to the by-laws were not approved in 2017 either. Yet, HPD has approved amendments submitted by the Board.

It is my hope that the City Council will take the necessary steps to bring about a change in the way Mitchell-Lamas are managed and lack of oversight by HPD regarding the Mitchell-Lama portfolio. Cedar Manor property is considered Prime Real Estate in Jamaica, Queens and it needs to be preserved as a Mitchell-Lama for the working middle class. Across the street from our property is five (5) NYCHA buildings which may become privatized due to lack of tenant and community support.

Respectfully submitted,
Brian Porter

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PARTY 1

NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP	COUNTRY
CEDAR MANOR MUTUAL HOUSING CORPORATION	116-51 157TH STREET		JAMAICA	NY	11434	US

PARTY 2

NAME	ADDRESS 1	ADDRESS 2	CITY	STATE	ZIP	COUNTRY
THE CITY OF NEW YORK, ACTING BY AND	THROUGH ITS DEPT. OF HPD	100 GOLD STREET	NEW YORK	NY	10038	US

PARTY 3/Other

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PARCELS

BOROUGH	BLOCK	LOT	PARTIAL	PROPERTY TYPE	EASEMENT	AIR RIGHTS	SUBTERRANEAN RIGHTS	PROPERTY ADDRESS	UNIT	REMARKS
QUEENS	12235	2	ENTIRE LOT	APARTMENT BUILDING	N	N	N	116-51 157TH STREET	215	

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PARCELS

BOROUGH	BLOCK	LOT	PARTIAL	PROPERTY TYPE	EASEMENT	AIR RIGHTS	SUBTERRANEAN RIGHTS	PROPERTY ADDRESS	UNIT	REMARKS
QUEENS	12235	2	ENTIRE LOT	APARTMENT BUILDING	N	N	N	116-51 157TH STREET	215	

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NYC HPD	100 GOLD ST		NEW YORK	NY		US

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PARCELS

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THE CITY OF NEW YORK	CITY HALL		NEW YORK	NY	10007	US
DEPARTMENT OF HOUSING PRESERVATION AND DEVELOPMENT	100 GOLD STREET		NEW YORK	NY	10038	US

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PARCELS

BOROUGH	BLOCK	LOT	PARTIAL	PROPERTY TYPE	EASEMENT	AIR RIGHTS	SUBTERRANEAN RIGHTS	PROPERTY ADDRESS	UNIT	REMARKS
QUEENS	12235	2	ENTIRE LOT	COMMERCIAL REAL ESTATE	N	N	N	116-51 157 STREET		

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DEPARTMENT OF HOUSING PRESERVATION AND DEVELOPMENT	100 GOLD STREET		NEW YORK	NY	10038	US

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PARCELS

BOROUGH	BLOCK	LOT	PARTIAL	PROPERTY TYPE	EASEMENT	AIR RIGHTS	SUBTERRANEAN RIGHTS	PROPERTY ADDRESS	UNIT	REMARKS
QUEENS	12235	2	ENTIRE LOT	COMMERCIAL REAL ESTATE	N	N	N	116-51 157 STREET		

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QUEENS	12235	2	ENTIRE LOT	COMMERCIAL REAL ESTATE	N	N	N	116-51 157 STREET		

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Assistant Commissioner Julie Walpert
Housing, Preservation, and Development
100 Gold Street
New York, NY 10038

April 29, 2026

Shareholders of Cedar Manor Mutual Housing Request for a Meeting

Assistant Commissioner Walpert,

The shareholders of Cedar Manor Mutual Housing request a meeting with you or your designee(s) to address the following issues regarding the cooperative:

1) The failure of the Board to exercise due diligence regarding the approval and distribution of the annual statements for the years ending June 30, 2024, and June 30, 2025. The accountant Peter Barr stated at the annual shareholders meeting on Feb. 26, 2026, that he has not met with the Board to discuss the draft for year ending June 30, 2024. Since that day, the Board has had two unannounced Board meetings. One on March 18, 2026, and another this April. It is believed that the voting of officers took place on March 18, after the election results were certified by Honest Ballot. The accountant made it known that the financial statement showed a current ratio of 0.34 . This information is two (2) years old, and no current financial information has been provided to the investors, although the corporation's finances has worsened due to poor governance.

2) The failure of the Board to hold Open Board Meetings in accordance with the amended PHFL. Over the last four (4) years the Board and Managing Agents have maintained a practice and policy of conducting business under a vail of secrecy, which is still occurring with Prestige Management. Mr. Lezama stated that there were two (2) open forum board meetings held. The Open Forum Board Meetings referred to are nothing but a Q and A session for shareholders. Immediately after answering questions, all shareholders are directed to leave the meeting and the board discusses everything in their executive session. Prior to the meeting there is no agenda item provided to shareholders, yet they are expected to ask questions without knowing what business is being discussed.

No correspondence has ever been read or provided to the shareholders by the Board during any Board meeting, including directives alleged to have come from HPD. No attendance of board members and shareholders during the meeting, no minutes are read and voted on by the Board in the presence of shareholders. No minutes, motions, and resolutions with the voting records of the board members have been posted in any building over the last four years. The lack of transparency has resulted in the corporation becoming financially unstable and and at high risk. No treasurer reports are provided during any Board meeting in which shareholder attend. No vacancy reports are have been provided, and there are a large number of shareholders in the arrears which has resulted in the corporation's inability to meet operating expenses, even after we are twenty (20) months into our four (4) year, fifty-five (55%) percent rent increase. The corporation is inable to hire a landscaper, buy maintenance supplies, pay off any principle on the 8A Loan, etc.

The Board has failed to hold at least six (6) Open Board Meetings as advised by the corporate counsel in his summary of the amended Private Housing Finance Law sent to Mitchell-Lama cooperatives. The Board has failed to meet the required minimum, which some say is four (4) Open Board Meetings per year. (See attached)

3) The failure of the Board to allow shareholders to organize in order to form their own committees and have usage of the Community Room. Shareholders have been denied usage of the Community room for more than four years. The correspondence sent to you several years ago shows this to be true. It is alleged that the room is not usable by the management company, due to mold, pipes, etc. Photos taken do not support claims made. In fact, on Friday April 24, 2026, the Superintendent was showing the room to a person for possible rental, while I was in the room taking photos.

4) Review of the CedarManormh.com website will show that there are no minutes posted for the years 2019 - 2022, and 2024 - 2026. The website still lists Vintage and Avi Behar as contacts. In correspondence to Mr. Lezama it was requested that he provide a list of documents alleged to be posted on the ConciergePlus website for shareholders, since not all shareholders have registered with the site for usage, including those who do not use the internet services, or opt out. These shareholders are entitled to copies of all correspondence posted and made available. There is no system of notification regarding communications received and sent to shareholders other than email and use of the porters. To date no response from Mr. Lezama has been provided. No contracts, minutes, executive session minutes, correspondence received, Loan agreements, information regarding the alleged Grants allocated by Former Speaker of the City Council Adrienne Adams to the corporation.

5) The failure of the Board to properly manage and oversee capital projects which have resulted in the loss of hundreds of thousands of dollars. Case in point, the 8A Loan from HPD for roofing, facades, elevators, bulkhead doors. We are paying an assessment for thirty (30) years on a 3.4 million dollar loan, of which only two thirds of the money has been given/disbursed. The shareholders have been told numerous stories regarding the incompletion of the work that was suppose to have been completed in two (2) years. Shareholders have been told that the Board has been having phone conferences with HPD for several weeks a month but have failed to provide any specifics or facts regarding the completion of the capital project, and states that they are in conference regarding the matter with Superstructures and Futura, although no IPNA has been conducted by any engineer in the last several years.

6) The Board has repeatedly claimed that they were instructed by HPD to have the elections that were not in accordance with our By-Laws, which mandates March. They also claim that they were instructed by HPD to have the election in December, and then again in February 2026. Election procedures and rules were repeatedly changed and no agendas were provided to shareholders. Honest Ballot stated that all changes to election were directed by the Board and Management.

For the issues cites above, and numerous other issues not cited, the shareholders of Cedar Manor request that a meeting with you or your designee(s) take place as soon as possible due to the extremely poor financial condition of the corporation, and lack of transparency and good governance that will lead to additional increases and assessments in order to avoid bankruptcy.

Because you will inquire with the Board and Management regarding these matters, the testimony of numerous shareholders will confirm the allegations addressed in this letter and brought to your attention when the meeting is scheduled.

The shareholders thank you in advance for your time and cooperation in seeing that a meeting is scheduled in the coming weeks, and request a written response regarding this request. We believe a meeting is absolutely necessary in order to bring about a change in the quality of life and how the business of Cedar Manor is being conducted.

Respectfully,
Brian Porter
[redacted]
Jamaica, NY 114134

Cc: Carl Hicks
Peter Donohue
Sapphire Ware
Shareholders

ATTENTION ALL CEDAR MANOR SHAREHOLDERS

The information below regarding the amendments to the Private Housing Finance Law come from the corporation's attorney and was provided by a board member from another Mitchell-Lama Coop.

Brian Porter, 12-14-24

JANUARY 10, 2022 | ARMSTRONG TEASDALE

New York Amends Its Mitchell-Lama Law

The Governor of New York has recently signed into law changes to the Private Housing Finance Law that will affect the governance of Mitchell-Lama Cooperatives significantly. The following (which affect Mitchell-Lama cooperatives only) is a summary of those changes:

1. All voting will now be conducted using secret ballots, which must be cast in person or by an absentee ballot (see below).
2. An absentee ballot may be requested by a shareholder. The absentee ballot must be hand delivered or mailed only to the primary residence of the shareholder.
3. The absentee ballot shall be sealed within two envelopes, which must contain the signature of the shareholder and mailed to a neutral third party.
4. Proxy voting is now prohibited in any election or, during the reconstitution ("going private") process, for the authorization of a feasibility study or preparation of an offering plan.
5. In-person ballots must "produce a paper record which may be audited in the case of a contested election result."
6. Under the policies of some Mitchell-Lama cooperatives, candidates for election to the board of directors may not run if they are in arrears. The new law specifies that if such a requirement exists, it may not be applied unless at the time of nomination the person owes "bona fide" arrears totaling more than two months of the person's maintenance.
7. The board of directors must hold at least six meetings each year, open to all shareholders and residents. However, the board may hold closed executive sessions to discuss confidential personnel issues, legal advice or confidential matters affecting shareholders or residents, or contract negotiations.
8. A record of every board vote on every resolution must be filed with the supervisory agency, including how each director voted. Such record will be a public record.

9. Notice must be given to all shareholders (and made available to all) of every communication to and from the supervisory agency regarding regulations (or changes thereof), taxation, finances or reconstitution.
10. Cooperatives must investigate any substantive allegation that a tenant is not using the unit as their primary residence.
11. Cooperatives may not interfere with the right of shareholders to form or join any organization created to protect the rights of shareholders. The board shall not deny the use of a community room to such group, nor charge them a fee for such use.

In the event a Mitchell-Lama is considering "going private" (i.e., a reconstitution), there are new, additional rules that must be followed.

1. As noted above, no proxy voting will be permitted at any stage of reconstitution.
2. All shareholder voting at any stage of reconstitution now requires approval of at least 80% of all dwelling units (whether occupied or not).
3. No funds from the operating budget may be used in connection with reconstitution.
4. If a vote at any stage of reconstitution fails, the cooperative must wait five years before holding any other vote in regard to a possible reconstitution.
5. Finally, no steps in regard to reconstitution may be taken during the COVID state of emergency declared by the Governor.

These changes raise a number of issues. For example, requiring "secret" ballots may be interpreted by some as ballots without signatures or any designation of the dwelling unit. Yet, without such information, an audit (also required) would be impossible. Further, must the cooperative wait for an actual request for an absentee ballot, or may it send out absentee ballots to all shareholders (as proxies were sent out in the past)?

All of the provisions of the new law become effective on March 23, 2022, other than the moratorium of reconstitutions during COVID (#5 above), which is effective immediately.

We will communicate further as these and other issues are reviewed and analyzed by the supervisory agencies and the legal community

CO-OP AND CONDO PARTNERS:

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Testimony for Hearing on
Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing
July 15, 2026
Revised Testimony July 16, 2026

I'm Ed Yaker, Chair of the Coordinating Council of Cooperatives (CCC) (more formally, Coordinating Council of Cooperatives of Greater New York, CCCofGNY).

I thank the Council for focusing on this important sector.

I will start with two key points:

1. This Hearing names Mitchell-Lamas, but it is important to include all limited equity housing, Limited Dividend and Redevelopment Housing as well as Mitchell-Lamas. Housing supervised by New York State HCR and City HPD. We are all New Yorkers. We all provide homes to New Yorkers, our members all pay taxes to New York City. We all make New York City better.
2. Part of the financial burden we face is compliance with City mandates. We need a task force to be made up of City Council, staff, HPD, Department of Buildings, and representatives of Limited Equity housing, both Management and experienced Board Members. Together we can identify ways to reduce the financial burden the City places on our housing without sacrificing the safety of our members.

The CCC grew out of United Housing Foundation, and our members are mostly large campus style co-ops. We provide more than housing, we provide community. As just one example, our members created the first NORC programs (NORC: Naturally Occurring Retirement Community) and the model for such programs allowing seniors to age in place and avoiding costs to the City and State for hospitalizations and Nursing Homes, etc. Personally, I have gone from Nursery to NORC in my co-op, Amalgamated Houses. For almost 100 years, our limited equity co-ops have been making New York City stronger.

We all need financial assistance. These developments have income restrictions and were designed for people whose maintenance charges can meet the operating expenses of the housing, but today we face substantial costs for rebuilding infrastructure, along with skyrocketing insurance costs and a growing array of City mandates. We cannot maintain the increasing level of expenses and remain affordable housing.

The problems we face today built up over many years of underfunding. As far back as 1976, Richard Ravitch pointed out that the cost of operating and maintaining housing rises faster than the incomes of the people who this housing is built for. (https://chpcny.org/ravitch-report-on-the-mitchell-lama-program-1977/)

The infrastructure needs of limited equity housing are vast. The City and State must come up with funds to address the infrastructure situation, whether through outright grants or very low interest loans where the debt service is affordable for the people these homes serve. Much attention is being given to funding new affordable housing, but that becomes meaningless if we lose existing units of affordable housing.

At the same time, we can work together to lower our annual operating costs. We who live in these communities have real expertise on this matter. We certainly want our homes to be safe. We live here, and it is our safety and that of our neighbors that is the focus. We also pay the costs of compliance, and we know the difference between safety and over-zealous rules that provide little or no benefit.

In conclusion, and in summary:

*Our communities make New York City stronger.

*We all have growing financial needs.

*All limited equity housing must be included – Limited Dividend, Redevelopment Housing, Mitchell-Lamas. State supervised as well as City supervised.

*A Task Force composed of representatives of the City and the limited equity housing community to find ways to reduce the financial burden the City places on our housing.

Thank you for this opportunity to address the City Council committees on Finance and on Housing and Buildings.

Ed Yaker

Chair, Coordinating Council of Cooperatives

Michele Hall
[redacted]
Jamaica, NY 11434
[redacted]

In my opinion Rochdale Village has utilities financial issues.

When the DHCR representative did a field visit date of 9/27/23 and the report was sent on 4/22/24 to the President of the board. Once the notification goes up in the bulletin board this how cooperators could find out that Rochdale Village owed the NYC Waterboard $243,557.00.

Next visit date was 12/18/2025 and as of 8/31/25 Rochdale Village owed over 16 Million dollars ($16,126,988.33). This report is received 5/11/26 and sent to the President of the board.

Since then cooperators were hit with a 31.2%.

Rochdale Village is a corporation and the board has a fiduciary duty but what is needed is legislation that states that when a Management company does not pay an utility bill or when a utility bill is delinquent over 60 days that all residents/cooperators be notified via USPS.

There were Committee meetings held by the Rochdale Village board however notification should have been forthright.

One of the things I noticed about past due vendor payments was from the DHCR field reports. Not all shareholders go and retrieve said report from the Management office.

Yes, discussions were had with our politicians.

Senator Sanders 2million for the roofs and it was stated a letter was received.

Assemblyperson Ms. Cook 30 million dollars which 25 million for the facade and 5 million for operations. Letter was received.

Congressman Meeks 2 millions dollars towards the chillers.
As of March 8, 2026 applied for 75 million dollars in funding for various capital projects.

Council person Ty Hankerson worked with the Mayor's office, HPD and DEP to secure a settlement the wiped out 100% of accrued interest on all water bills and the Rochdale Village Power plant. The interest forgiveness will roll out in phases as accounts are brought current to 2028.

Please consider some type of legislation regarding over 60 days past due utilities bills for Mitchell-Lama. Sent from my iPhone

From:	Examinerguy
To:	Testimony
Subject:	[EXTERNAL] HEARING - JULY 15, 2026 FINANCIAL TOOLS . . . AFFORDABILITY OF MITCHELL-LAMA HOUSING -
Date:	Friday, July 17, 2026 8:08:59 AM

Remarks from: Paul Hellund
[redacted]
New York, NY 10009

While away from New York I saw the videotape of the subject meeting. I found the three-hour meeting to be on-point and informative.

Between 2006-2009 I was on the board of directors of the HPD-supervised Mitchell-Lama, Village View Housing Corporation ("Village View"). I also worked as a Bank Examiner for the New York State Banking Department for twenty-eight years. I have vast experience in loan administration and spent decades reviewing the sufficiency of credit management in financial institutions big and small.

Finance Committee -, Housing Committee-members and all City Council members hopefully will see merit in my recommendations.

First, importantly, boards of Mitchell-Lama ("M-L") coops and rentals, unless extremely financially distressed, will not enter into a long-term borrowing arrangement at low 1% rates because of the stipulation that they would have to remain in the M-L prgram for thirty years. The city and New York State should modify this stipulation.

It is unfortunate for cooperators and renters that M-L boards do not pass along the interest expense savings from low cost borrowing. I recommend shortening the length of time to twenty-years, a generation, for this type of HDP borrowing. Thirty years is onerous. At Village View, the board has a 30-year 3.26% mortgage with Wells Fargo ending August 2050; savings at a 1% borrowing rate would significantly reduce interest expense over the loan's term. The city and state should establish ways to make HDP borrowing more attractive.

In-person testimony at the Hearing too many times told the story of a M-L receiving loan proceeds and not seeing tangible improvements or new plant and equipment (like elevators and *new* roofs) that the new borrowing was to provide. We were told that HPD has Project Managers to oversee the quality and completion of this work. Project Managers must have responsibilities that are *independent* of Work-

Completion review; a separate HPD-unit should review work done on roofs, balconies, elevators, facades - and this review should be independent of project manager responsibilities.

A special HPD Unit to replace some of the work review presently done by the Department of Buildings, by legislation, would speed up improvements. And *HPD* would be in a better position to see which vendors are doing shoddy work, which building managers are doing the best (and less than the best) to let work out to reputable (and unreputable) companies. HPD and state agencies should be closer to seeing that projects are successfully completed.

HPD First Deputy Commissioner Adam Philips said that his agaecy "is in the process of staffing up." As this employee recruitment is going on, HPD should review job descriptions for those hired to staff important positions. It is possible they are not getting qualified people to do complex tasks such as project management.

My final remark is that Loan (or Mortgage) Administation is a complex function. Separate positions should be created for loan origiination, loan review, troubled loans (these should be watched and administered by individuals specially trained to spot performance weaknesses after (and in many nstances, before) they show up in a weak M-L financial statement.

Interim six-month financial statements must be filed on-time. Late statements are an early sign of something wrong.

There was some confort the the J-51 Program will return.

My family has been living at Village View since 1965. We totally disgree with this board that the solution to funding capital spending is to sell the parking lot. There are other ways to increase annual income that is in this board's control: they can raise monthly parking fees; if the lot has to become a development - lease the property, never sell it (it will be going up in value); enter into a low-interest rate mortgage with HDC; and keep the communication pipeline open with city and state politicians so more grant money will flow our way, to name a few.

We would also like to see more of HPD personally show up at meetings to hear about or needs and our problems; the board and managment agent gets to see HPD when they want. HPD should be here as soon as they hear about a big problem.

We have a big problem here ***right now*** with this parking lot sale. Where is HPD for the 1200+ apartments with 4000+ residents living here. No meaningful participation by the supervising agency except what the board and newspaper accounts report. This is not meaningful engagement.

Thank you for your time and attention.

Paul Hellund

Testimony of Richard Heitler before the City Council Hearing on Financial Tools for Maintaining the Affordability of Mitchell-Lama Housing July 15,2026

Thank you for this opportunity to present testimony relating to Maintaining the Affordability of Mitchell-Lama Housing.

My name is Richard Heitler, and I have been living in a Mitchell-Lama cooperative, Village East Towers, since 1975. I have served on the Board of Directors for over 20 years, first as president and currently as treasurer. I am also a founding member of Cooperators United for Mitchell-Lama (CU4ML) and a member of the Mitchell-Lama United Steering Committee. That said, since I learned about this hearing only very recently, I want to make it clear that this testimony represents only my personal views and has not been vetted by any of the organizations with which I am affiliated.

The problem of the affordability of Mitchell-Lama rentals and cooperatives presents itself most dramatically when increases in monthly charges are very high in percentage terms – sometimes as high as 30% or more. While some level of increase is necessary to keep up with rising costs, they should never have to be that extreme. There are several measures the Counsel and government agencies responsible for Mitchell-Lama oversight might take to enhance the ability of responsible owners and coop boards to maintain the affordability of their developments with more modest and gradual monthly charge increases. These include:

1. Faster processing of loans for major repairs
2. A special loan fund for emergency repairs and for the rehabilitation of vacant apartments
3. Measures to Increase the availability of mortgages for new purchasers.
4. End II to XI conversions
5. Residents of Mitchell-Lama rentals should have the right to convert to a Mitchell-Lama cooperative.

1. Faster processing of loans for major repairs.

We acknowledge and appreciate that our elected representatives are responding to the needs of the aging Mitchell-Lama housing stock, many of which are over 50 years old and in need of major systems upgrades and other major capital improvements. We are also encouraged to learn that the most recent New York State budget includes an allocation of $85 million for Mitchell-Lama preservation. Significant funding is also available through HPD and HDC programs. Loan terms are also generally favorable with 30- and 35-year terms and low interest rates.

The problem that I wish to highlight in this testimony is of a more practical and procedural nature -- the extremely slow and arduous process involved in closing the loans necessary to access these funds. Village East Towers provides one example. We completed an Integrated Physical Needs Assessment in April of 2023. More than 3 years later, we still have not closed the loan. We moved as expeditiously as we could to develop a scope of work, secure approval for it, and put it out for bid. We had a successful bid in January to 2025, and a signed construction contract soon after. We have been working diligently with HPD staff to finalize the underwriting, close the loan, and get the work started. Hopefully that will happen before the end of this month, but it hasn't happened yet.

I have no interest in assigning blame to anyone involved in this process. The HPD people we have been dealing with are dedicated, capable, and hard-working. So, while I am not averse to talking about it, a recap of the delays is not the focus of my testimony. Instead, I want to emphasize the cost of the delay. For example, one of the items in our scope of work is the replacement of the cast iron drainpipes, which are well beyond their useful life and a source of constant leaks. We have had to spend tens of thousands of dollars on plumbing repairs which are best temporary. And when there is a leak in an apartment on, say, the 15th floor, several apartments below could suffer from flooding, and damage to ceilings and walls. Funds to repair all of this damage has to come out of the operating budget. Over the last two years, those expenses easily add up to hundreds of thousands of dollars. Similarly, Local Law 11 work was included in our work scope. For safety reasons, we had to install scaffolding even before the work can start. Keeping that scaffolding up for two years longer than planned incurs an additional cost of several hundred thousand dollars. To fill the gap in the operating budget, VET may be forced to apply for a larger maintenance increase than would have been necessary if we would have been able to close a year ago.

We all understand the need for government lenders to proceed with due diligence and care. But delays can also be expensive, even wasteful. There is an urgent need to explore ways to make the process more efficient and less time-consuming.

2. A Special Loan Fund for Emergency Repairs and for the rehabilitation of vacant apartments.

There is also a need for less complex (and admittedly less comprehensive) loan program that will allow Mitchell-Lama cooperatives to respond to emergencies. The failure of an expensive piece of equipment, a break in a buried water supply pipe, a sink hole developing on a walkway (all of which has happened at Village East) can seriously strain the operating budget. To take one example, VET became aware of a water supply problem when an NYFD inspection noted that the water pressure at one of our standpipes was insufficient. The problem turned out to be a break in an 8-inch water supply pipe that is buried under the 11th Street walkway. Over 30 linear feet of excavation was necessary to find the sources of all the leaks and several large sections of pipe had to be replaced. We also needed to rebuild our water tower on an emergency basis. Structural problems were noted in the IPNA and included in scope, but since the loan didn't close, we had to come up with more than $100,000 to make the repair on an emergency basis. We also experienced a gas leak in one of our buildings, which necessitated a complete re-pipe. The combined effect of all this was to deplete our reserves and run up our accounts payable to more than $500,000. It has taken us years to deal with these unpaid bills, and we are still not completely out of the woods.

There is another category of problem that VET, fortunately, does not have, but I am aware of coops that do, and it demands attention. Some coops have vacant units that are in such poor condition that they cannot be offered to prospective buyers. (This is a situation that happens most frequently following the death of an elderly shareholder.) Mitchell-Lama regulations state that an apartment cannot be offered for sale, or even shown to prospective buyers, until it is restored. For a coop that is already experiencing a cash crunch, this situation hits the operating budget from both sides – both loss of income from the vacancy as well as the expense of the repairs.

Both of these problems could be addressed through a loan program which would provide smaller loans – for very specific purposes and fairly straightforward scopes of work – that could be processed in under 30 days. Repayment of these loans could be tied to the expected income from the restored apartments or factored into the next maintenance increase application. Repaying the loan would still occur, but the terms of such repayment could help moderate monthly charge increases.

<u>3. Measures to Increase the availability of mortgages for new purchasers.</u>

The Mitchell-Lama program was designed to be affordable by working families – generally thought of as households with incomes between 80% and 120% of AMI. But the common practice in many coops to insist on all cash sales, makes it extremely difficult for buyers with moderate incomes to become Mitchell-Lama shareholders.

At Village East Towers for example, between $40,00 and $62,000, depending on the size of the unit, would be needed for purchase. Many income eligible prospective buyers don't have that much cash available. I have heard of heartbreaking cases (though fortunately none at VET) of families who have spent years on the waiting list only to find out that they cannot afford the unit they are finally being offered.

The solution to this problem is twofold. First boards have to be willing to allow buyers to get a mortgage. The obstacle is a regulation prohibiting the pledging of shares as collateral for a loan, and that makes obtaining a mortgage impossible. Boards can request a waiver of this rule. My coop, Village East Towers (VET) and many other boards already do this. Years ago, VET's attorney worked with HPD to develop a one-page waiver form. But not enough people know that it exists and many boards still assume that it can't be done. The regulation itself is obsolete, and one solution would be to simply delete. Or better yet, replace it with a rule that would require boards to accept sales financed in part with mortgages.

Once that problem is solved, the next challenge is to find a lender willing to make the loan. There are many Community Development Financial Institutions (CDFIs) and Credit Unions are willing to do this. However, they often don't have enough capital. Many of these lenders rely on sales of the loans they initiate into the secondary market to replenish their supply of funds to lend. But unfortunately, there are not very many options on the secondary market for limited equity cooperatives. SONYMA, for example, flatly refuses to purchase share loans to purchasers of Mitchell-Lama cooperatives.

The solution would be for the City to provide a source of funds for this purpose. The existing network of not-for-profit lenders is ready and willing to underwrite these loans, so the City's administrative responsibilities would be modest. Nor would it require large amounts of money. But the form of that money and the restrictions placed on it matter a great deal. What is needed is a source of "patient capital" where repayment would be tied to the length of the terms of the mortgages that the not-for-profit lenders would issue.

4. End II to XI conversions

Article II to Article XI conversions drastically reduce the affordability of the cooperative. Based on underwriting we have reviewed, it raises the purchase price of an apartment by 4 – 5 times, placing it out of reach of a broad swath of working New Yorkers, while providing a six-figure windfall to the outgoing resident. In doing so, it discriminates on the basis of wealth and income, with a disparate impact on Black and Hispanic people, seniors, people living with disabilities, and other protected groups.

Putting an end to II to XI conversion is needed because, in addition to making the cooperatives less affordable, it is also contrary to public policy. It allows taxpayer funded investments in this highly successful housing program to be appropriated by one privileged group of people (the outgoing selling shareholder who have already benefitted from years of government support) to the detriment of virtually everyone else, starting with every person on the waiting list (which is cancelled on conversion to Article II.) and extending to all future potential applicants as well as to all of New York's City's citizens whose taxes supported the public good of housing this City's working families

We occasionally hear the argument that Article II HDFCs also provide affordable housing. I certainly support the creation of HDFCs as the best way to convert landlord abandoned, tax-foreclosed housing into resident-owned and managed cooperatives. But for Mitchell-Lama cooperatives, this kind of restructuring is neither necessary nor desirable. II to XI conversions drastically shrink the band of affordability. In 2019, Rosalie Manning became the first Mitchell-Lama coop (and there have only been two to date) to receive a full financial proposal from HPD & HDC for a II to XI conversion. They rejected it in part because it would have priced out most of the families on their waiting list. The analysis we did on that 2019 underwriting showed that, instead of being affordable to everyone from 30% to 120% AMI as a Mitchell-Lama, the article XI coop would have limited affordability to households between 115% to 165% of AMI. The bottom line is that not all "affordable" housing is equally affordable. For Mitchell-Lama cooperatives, the most affordable option is to remain in Article in II of the PHFL.

5. <u>Residents of Mitchell-Lama rentals should have the right to convert to a Mitchell-Lama cooperative.</u>

We are encouraged by the interest being shown in Tenant Opportunity to Purchase (TOPA) and Community Opportunity to Purchase (COPA) proposals. The debate in ongoing but I believe that many committee members attending this hearing are in support of the pending legislation. I want to stress that Mitchell-Lamas need to be part of this discussion, and it should be made clear that it applies to Mitchell-Lama rentals as well. If an owner decides that he wants to sell, the property should first be offered to the tenants, through a structure that gives them as much time and support as they need to purchase the property and become a *Mitchell-Lama* cooperative (and not, for reasons discussed above, as an Article XI HDFC). The tenants will need legal and organizing assistance. And they will need financing for the purchase of the property. This financing should be offered on the same terms that made Mitchell-Lama successful originally – 5% equity and 95% favorably financed debt.

We acknowledge and appreciate that many members of the New York City Counsel are already working to make the preservation of the existing Mitchell-Lama stock a high priority. New York City is fortunate in that it already possesses a large number of housing cooperatives and rental developments that embody the principles of social housing that many of us are seeking to advance. To build a larger, stronger, and more vibrant social housing community, we first need to preserve what we already have. And then we need to build more.

Mx. Joe-Anthony Sierra
[redacted]
Staten Island NY 10301-1657
[redacted]

16th of March, 2026

Article 78 to be entered in Staten Island/Manhattan Supreme Court regarding NYC HPD Certificate of Eviction received 17th by email, dated 17th of February 2026 with original enclosed

1. I pray to stop the certificate of eviction NYC housing dept HPD granted to my Mitchell-Lama landlord. They have issued a 15 day notice before pursuing eviction in court for the date March 31st, 2026 delivered 15th of March. Certificate of Eviction order “Stay” of original order compelling to renew addendum to lease to hundreds of dollars (300%) lifted.

2. Regarding Certificate Of Eviction post hearing which an HPD administrative judge ordered compelled to sign an addendum to hundreds of dollars of rent increase that every two years HUD Section-8/Housing Choice Voucher would absorb.

3. This caused a mass displacement initially (about half of 454 units) after court ordered for affordable housing preservation. The property owner after purchase of said Mitchell-Lama development then decided they did not want to preserve. NY senior Senator told the landlord that in order to continue with intent to not preserve the affordable housing/Mitchell-Lama that they would need permission from the US HUD Secretary, which denied. The landlord sued HUD and a judge ordered the preservation to continue, NY state court. Half of the two building 454 units were displaced. Press reported that in court record property owners told the US HUD Secretary that they didn’t have the right to meddle in how they do business in New York City NY, not verbatim.

4. I am a victim of unprecedented domestic violence/ human trafficking twenty seven years 8th of March (1999) & the last eighteen years at this present address 185 Saint Marks’ Place, Apt. 11 K, St. George, Staten Island, N.Y., 10301-1657. NYPD NYC police department dismissed all the many felonious complaints. Protected the perpetrator. Landlord agents have aided and abetted being paid a gratuity. I can’t compete in tipping with my limited income. I became a tenant advocate/activist to get exposure, help and closure to the long standing domestic violence stalking. Landlord agents deny he exists and we have surveillance

cameras in all public areas. They made this claim to Staten Island Special Victims detectives on or about, July 2020. NYC housing department denied the right to even speak of my domestic violence/ unprecedented human trafficking. They didn't care but I documented in writing & made claims at hearing.

5. The landlord makes claims that are not true. I give access to landlord agents as law requires to annual inspection yearly with an appointment/ advance notice. They recently came in to install a smoke alarm required by law in the bedroom in 2025. What must be referring to is that they have a practice of accompanying the Section 8 inspector in that annual inspection of which I object. I believe that the rent subsidy is the tenant's tax credit albeit for the property unit owner and is personal. They shouldn't interfere. I believe the non tippers get thrown under the bus. I submit their (15) day notice. I've been in NYC dept of housing/HPD pre-hearings on this matter since 2017. I was represented by counsel or allowed to have witnesses. I was initially told verbally & in writing at the start of Certificate Of Eviction conferences 2017 that I would be unable to appeal the decision of the administrative judge. Then was mentioned in the initial order compelling me to sign an addendum to rental increases of hundreds of dollars that I could not afford. HPD allowed the landlord/property owner from the beginning 2014 on or about to have all tenants sign addendums to their original HUD leases that were deliberately left with blank sums. We were told to just sign it and that they would fill it out after the fact. There was sticker shock initially with 300% rental increases. HPD had not enacted or had the funding to include all AMI, thus initial mass displacement a HUD rule violation that Congress has codified & continue to add to the initial act. Fair Housing and Uniform Relocation Act. Tenants that were displaced by this blank lease signing were never compensated as HUD (anti)displacement requires. I believe up to ten thousand dollars plus relocation moving reimbursement. My rent increase is being paid but I refuse to sign an addendum. They caught once my first and last addendum signed under duress to blank sums was in 2012. They tested it prior to becoming normal practice NYC housing dept/HPD fine with it. My rent was increased by ($40) forty dollars. I was deceived as I was not told about it and they literally could've increased it by hundreds or thousands of dollars. This is what was done to all that caused a mass displacement-lives disrupted including the tenants that remained with all the new tenants all at once, it seemed.

6. The hearing for Certificate Of Eviction wasn't based on any law and was misleading. It was based on the NYC Housing Dept/ HPD rule that required all Mitchell-Lama's that they had taken over as NY state (formerly DHCR) HCR Housing Community Renewal originally supervised. They did not have such a rule. HUD approves rent increases but they don't dictate that unit holders must accept. This HPD rule defies the Mitchell-Lama law

that has explicit jurisdiction. Exclusive to NY state Housing Finance Law Article II Limited Income Housing Companies. No where in this statute does it demand that unit holders must renew addendums to rent increases. The only persons required to renew leases are transfer unit lease holders and new applicants for their unit. HPD cited this as a law of which I begged to differ that it wasn't. It is a rule of convenience for the benefit of property owners. The administrative judge Francis Lippa acted as if she was the landlords/property owners counsel.

7. In my defense, I had stated in the HPD Certificate Of Eviction conferences and hearings. Even if Real Property Landlords Leases law had jurisdiction over Mitchell-Law exclusive Housing Finance Law Article II of which doesn't. And was taken and used in NY state Good Cause Evictions Law 2025. The landlord never contacted me after I signed my first and last addendum to rental increases that I was never told about but because it was blank sums came to surprise me and us all. They can not prove that they reached out before the addendum lease expiration of the one year asking me to renew addendum rental increases of five percent or less. As Good Cause Eviction Law reiterates Real Property Law into its language. Does the tenant not have a right to stay on a month to month status because the property owner failed to contact before to the last addendum to the lease signed?

8. The NYC Charter that the HPD administrative judges/legal counsel asset managers claims that it empowers them and the ability to make such a rule or whatever rules they see fit thus lacking said laws of jurisdiction. When did the NYC Charter trump any NY(Consolidated) state laws or HUD rules and regulations. Congress had to codify anti-displacement because there was a systemic problem and for the rule not to be challenged. The NYC Housing Dept administrative judge initially agreed that my HUD lease was legal and withstanding.

9. The property owner is receiving the last addendum forced under duress to sign blank leases that HPD citing City Charter empowers them to allow such IMHO deceptive practice. In my advocacy they now accept all AMI up to I believe 80% for HPD Section-8, that caused displacement of many. Tenants were forced to sign addendums to their HUD leases that were transferred from old owner to new/present property owner. HUD rules and regulations are based on laws Fair Housing Act ETC.

10. The NYC conferences that went on for years. I believe that they believed that the City Charter empowered the administrative judges to have all landlord agents present all in my private business, I have reason to believe because I overheard most of the pre-conference Ex-parte communications. The landlord's lawyer asked the administrative judge if he could use HPD building security to harass & they did to get me to stop

coming in monthly this went for a year. The administrative judge was not helpful in getting the security person in charge to get a handle and correct the disrespect. All documented in writing. I got it to the HPD security harassment to stop by showing them and informing them that I was recording on my phone.

11. I had a landlord agent that was following around locally. I have reason to believe by overhearing after leaving the initial HOP Certificate of Eviction hearing intent to have beat up. I didn't take the bait and a local CUNY College of Staten Island was attacked & hospitalized with a cracked skull on December 6th, 2017. They got high school students setting fire at a nearby park and taunting me to stop them. I was on my bicycle and proceeded on my way home as I couldn't do anything. I became aware of the innocent person that was assaulted for what I believe was meant for me. Police never apprehended individuals but day before as I testified post hearing and there was no mention of it in ruling to compel to sign addendum to rent increases. The very person that testified as their section 8 person was there the day before and pointed me out to male aggressor that called me homophobic slurs. I took out my phone and the building manager started yelling, "shut it down!" from a Dunkin Donuts nearby. I was denied by the administrative judge from questioning the said witness. After the hearing the landlord's attorney was heard reprimanding her and she expressing her displeasure in ever being asked to be involved and to also have to be testifying against tenants. I never fully recovered from egregious behavior that goes beyond bad business practices.

12. The NYC Housing Dept/HPD adjudications administrative judge told me in conference that he didn't want to issue a warrant to and for the NYC sheriff to have me evicted. That's very disturbing so I asked him to clarify what he meant, if (City Charter empowers) agency to bypass a court of law/Housing court? If this Article 78 is not granted the landlord would forever have Certificate Of Eviction hanging over my head. I would love to leave but cannot afford it. I should have hundreds of dollars in rent credit and the landlord agents/accountant (stole it) misaccounting a HUD rule violation(systemic) & lied about it. I was told that Section-8 missed a payment. Had to get FOIA to prove it, that the account was never suspended and that they did receive a direct payment for the month in question. They never returned my rent credit as I pay extra monthly to never be late on rent. My rent is paid before anyone else before I receive the rent bill. And worse they evict me claiming to be a victim of domestic violence/human trafficking of which I further alleged the landlords agents have aided and abetted & was approved by the main office/major stakeholder himself. My domestic violence abuser enters my unit from wall sharing neighbors for monetary compensation. I'm assaulted as I sleep. Further hurt by landlord agents as they gaslight that he doesn't exist and I repeat have made this statement to the police in 2020.

13. The matter of landlord agents which I testify to was documented last year by HUD FHEO US Housing and Urban Development dept of Fair Housing and Equal Opportunity investigator Kent Y, Zhou at 26 Federal Plaza, Room 35-32 New York, NY, 10278 Cell phone number: [redacted] Office phone number: (212) 826-7633 Fax email: KentYZhou@hud.gov and prior with the NYC Human Rights Commission investigator: Kyle Rapinan email: krapinan@ccht.nyc.gov telephone: (646) 500-6365. Discrimination is not easy to prove and especially without witnesses, none wanted to be at risk of landlord/agents potential harassment henceforward. I even gave one tenant $490.00 over a two year period as an advance gratuity for her witnessing discrimination of the above-mentioned landlord agent & former building manager Tobias Sahl. She kept my money and didn't testify. The landlord responded to NYC with hundreds of papers but not a single page to HUD FHEO. Discrimination is hard to prove and these governmental agencies are in the business of making peace, shaking hands as restitution. In any event, the matter was documented in case I did not survive and left a paper trail, therefore not a complete loss of resources.

14. I pray for Article 78 to be granted for the certificate of eviction process to be suspended/stayed. Matter is still to be investigated. I testified in writing and verbally to the NYC Housing Dept./HPD adjudications administrative agent that I have reason to believe that said agency is stealing from the taxpayers for the financial benefit of property owner/Mitchell-Lama landlord using this rule and allowing tenants to be subjected to renewing addendums to their HUD leases that are with blank/zero sums to have it submitted to (HPD) Section-8 with rental increases of hundreds of dollars every two years because of said "rule". A rule that is not based on any law. This HPD rule challenges laws of exclusive jurisdiction. The matter has been forwarded to the NYC Department of Investigation HPD Inspector General albeit resistant as expected I took the liberty to loop in the Hon NY Attorney General's office from initial onset. I got a return mail after mailing it to the address of NYC Dept of Investigation as not enough address information to deliver. The HPD Inspector General and named person is the Dept of Investigation. I haven't received a response so I have to contact the HUD Inspector General. In this practice HPD allows the development owners to increase rents to Section-8 rental maximums rental allowance/payment standards used for new tenants signing new HUD leases, red flags never raised? Housing Finance Law Article II where's the Limited Income Housing Companies when the city is doing the fleecing bidding for REBNY? NYC has the highest national rent rates and surely this practice is not limited to our great city but probably national. To the pleasure of large property owners which are the most generous lobbyists/ election campaign donors. I cite Mayoral Rezoning NYCCouncil votes and allows, is a disenfranchisement of neighborhood inhabitants as

ULURP is not valid, overridden ruled NY Appeals court (not is the mayoral rezoning language) Two Bridges (project) Brooklyn.

15. If an eviction is to proceed all evidence of how my domestic violence/human trafficker will be lost from the manner he enters my unit through wall sharing neighbors. They will sue me into oblivion if they have done that. I was defamed in NY Housing Court Bronx to honorable justice in Bronx County by human trafficker Jeff Fernandez by way of court assistant. Unrepresented missed a court date unable to restore former landlord REBNY sued one year after I left premises as credit issue. My NYCHA Section-8 suspended payments for lack of necessary repairs that violated HUD Housing Quality Standards River Park Towers Mitchell-Lama Bronx. Then they went back and they went back and asked for a twenty year extension for debt that wasn't mine as I paid my portion of required rent as mandated by NYCHA Section-8. I did lobby the NYC Council post to pass legislation to stop landlords from blacklisting Section-8 recipients albeit no help for me as private interest destroyed my credit. I lost 100+ points and still maintained great credit standing from 2008 until Pandemic 2020 paying highest credit interest rates because of being unfairly sued by former affordable housing property owner (RY Management) and a court eager to take filing fees. They were supposed to have brought commencement against HUD and not the Section-8 recipient as I paid my rent. A very big price to pay for not being released from a three year lease because I was part of the minority that paid rent on time and also maintained a substantial credit. This credit issue remains until 2028. My biggest regret was not mailing in the keys that the landlord wouldn't accept unless you signed the debt of what Section-8 had suspended with valid reason for non-compliance and Housing Quality Standards violations.

16. The landlord agent building superintendent refuses to call me by name preference. When I first moved in, he asked me a personal question, if my name Joe Anthony was hyphenated on my birth certificate. I said that the truth is that it wasn't but it is a compound name by design to be said together, moreover, it is my name preference. If you have an issue with that then Mr.(now Mx.) will be fine or even using unit 11K will be fine but you can't call me whatever you want. To this day after he calls me just Joe which he knows I hate. He recently paid a visit and I said as always my name is Joe-Anthony. He responded under his breath and said, "doesn't give a f*ck as my first is Joe on my birth certificate."

17. I pray Article 78 is granted HPD was asked to not issue a :"Certificate of Eviction" and the event they did to please take into account displacement amends and moving expenses as Congressional AntiDisplacement Act requires, it wasn't. I couldn't attend the final hearing stating that I was unrepresented and from the experience of landlord counsel that berated me in the adjudications conferences abused further. I was satisfied with

the HPD rule, a theft of taxpayers money and nothing that I would have said REBNY trumps tenants because of their campaign donations as if mayoral rezoning return thanks wasn't enough. Previous hearing decisions, nothing from my testimony was ever mentioned and they were voice recorded. Moreover, they made it seem that I had nothing to add or without merit, or valid. I was denied transcripts of said testimony recorded hearings. On the 6th of July I was attacked after being drugged by human trafficker/domestic violence abuser Jeff Fernandez of which I begged landlord agents to take his money but not allow him in the building. I was told that if the NYPD has done nothing they can not stop from entering premises. They rolled the red carpet for my domestic violence abuser moreover. Defame me that he doesn't exist and have told my fellow tenants that is my mental illness. I have reason to believe from perceived experience he enters my unit from wall sharing neighbors has keys now & places illegal date rape drugs in my beverages to when he suspects I may a few beers-one too many lose consciousness. I was attacked on a Staten Island bus then raped by two, the domestic violence abuser and an what I suspect was an admirer on a local street like wild animals. I called the police and they were not much help but stopped the abuse from continuing. Had HUD FHEO not been investigating, he would've stolen my bag. I would've locked out from my unit of which the landlord agents have informed me that in the event that I get locked out I will have to call a locksmith. I was attacked for not renewing an addendum and for not letting the human trafficker into my unit. He wants to remain an invisible domestic violence abuser and I to leave my unit door unlocked. I have reason to believe the landlord(agents) have pressured him by threatening to expose him. These are criminal allegations I pray the truth sees the light of day after a proper investigation that has been long denied. I pray for judicial intervention. In NYC a victim is unable to petition a court for a grand jury hearing to pray for an non-partial independent investigation. My HPD administrative agent decisions have been partial in favor of REBNy landlord over tenant/s.

18. I prayed to HPD administrative agents to get the property owner to address the lack of ventilation from the start of 'Certificate of Eviction' conferences 2017. They told I couldn't mention but I did anyway citing they lead my testimony. HPD allowed the property owner to do a massive renovation while tenants inside. People with lung diseases were hospitalized and some died from the perpetual dust clouds. HPD failed to address the issue so I contacted the city dept of environmental protection that placed a work stop order for the simultaneous two buildings mass renovation until they offered tenants the ability to transfer to another unit, they did one building first and then the other,

19. I was also denied to speak about the building defect of lack of ventilation when built on or about 1972. They failed to comply with state gas

appliance kitchen exhaust fans when a window is not in the same room. Eight units out of the twelve on each floor do not have the also NYC required (building codes) gas kitchen exhaust egress fans, just center units, four on each floor have them. HPD failed to address it and we were still under renovation, still ongoing to this very day. I also mentioned that the landlord agents turn off bathroom vents at night until morning. I asked landlord agents to stop turning off during the pandemic and the airborne SARS virus spread like a wildfire. Instead, as I overheard the landlord agent/maintenance suggest, I had asked them to crank up the bathroom vents up a bit to keep COVID19 in the units, especially from the eight units without kitchen exhaust vents from entering hallways, suggested they just increase power to my kitchen exhaust vent so I can get COVID19 and die. The landlord agent manager agreed and said would be hailed by the bosses. This is how I caught the contagious airborne virus two weeks short of the first approved vaccine. I thought I was going to die. The vaccine saved me as I did my research, and it left my body in 12 hours. Then years later caught in again from the l;ack of building ventilation but I had many booster vaccines in and was not as severe.

20. Landlord agents/accounting (in stealing) misaccounting and lying about Section-8 NYCHA missing a direct payment. Which with the FOIA request proved to be an untruth. My rent credit was shown as if I still owed when it should be hundreds of dollars in credit of which I sacrificed to be a tenant in good standing. I am unable to be a tenant representative. We don’t have a tenant association since the NY state court ordered preservation of the Mitchell-Lama. I do believe that it was by design negotiated that our two co-chairs stand down post the above ruling stipulations not in writing just spoken agreement.

21. My landlord is homophobic and gave permission to my domestic violence/human trafficker as when I first was called in for unit availability, the building management handled matters but after I prayed to them to not aid and abet the criminal domestic violence abuser was asked to be seen in the main office. The major landlord stakeholder said he “hated faggots”. Thus direct permission was given. They deny but landlord filed for eviction/termination of business lease of a LGBTQ+ company from one of their commercial buildings in Manhattan and alleged that they witnessed Gay Sex parties. They searched their garbage and found flyers for clientele gatherings with refreshments served. They settled. Major stakeholder was quoted by the Press as saying that he will not tolerate Gay Sex Parties in his commercial buildings. He said once once person that didn’t want Gays is his multifamily buildings. To confirm who he was I greeted a maintenance worker by touching his shoulder and the main landlord asked him if he wanted to press charges for sexual assault. How do you prove that without a witness as a sworn testimony is not enough. He went to say he wanted the faggot out of his building and wished the

“disgusting one” dead for refusing to sign addendum to rent increases. The same pet (derogatory) name that the HPD administrative agent had for me after counsel quoted his client.

22. HPD administrative agent resented pre initial hearing decision compelling to sign addendum to original HUD lease with 300% rental increase of having refused when I was verbally ordered to sign up for HPD Section-8 and cited that HPD Section-8 are overcharging tenants with 10 percent more than the standard 30 percent of income & that I was fine with my NYCHA Housing Choice Voucher that I came in with in 2007.

23. Tenant forced to sign addendums were not told about the no smoking policy and or opportunity to get smoking cessation then landlord agents go as smoke (sniffing at your unit door crevices) to validate any smoking complaints and then to penalize tenant with $200 penalty added to rent bill. I stalked this way and am glad to not be self medicating more so than minimal. Landlord agents are always sniffing at my door & hear them saying that it smells fragrant & good. Wall sharing neighbors aiding & abetting a domestic violence/human trafficker have audacity to make complaints. I hear children, in the wall, think they get pennies on the dollar, alerting someone when I enter & leave a room, voyeurism. Matter decries investigation of what police failed to do.

24. This is not the first time that HPD has failed me. They gave preference to my sister that did not live in the unit as I did with my mother's HDFC tenant owned building because the tenant association had four tenants= four officers/ co-op owners therefore three discriminated (because I had informed them of by-laws they couldn’t sell for 25 years unless city received 60 & they keep 40% of sale price two sold and kept all the money deceived NYC) against me and denied my mother to accept an affidavit to become a co-owner. My mother passed. I was allowed to mourn her passing for one year & then removed as self-appointed patriarch. With an egregious parting gift stalker that I can’t get rid of post attack in 1999 that required metal plate in my face & metallic sutured device reads NY Presbyterian hospital X-ray pathology report. I became (street) homeless for four years because the HPD Tenant Interim Lease Program director was sleeping with the HDFC co-op president and agreed to give my project unit to my sister over me. Yes I have an ax to grind with HPD albeit never ominously but just to expose what they are doing, which is stealing from the taxpayers to benefit the very wealthy property owner with their rule forcing tenants to renew addendums and blank to reflect whatever Section-8 new tenant payment standards that reflect market-rates not based on any law & in fact goes against law of exclusive jurisdiction(NY state Mitchell_Lama). And surely not designed for affordable housing especially with NY state Housing Finance Law Article II Limited Profit Housing Companies. My base rent is $776 and they are asking that I sign

onto an addendum to $2696.00 because HPD Section-8 will absorb it no questions asked. When they first caught in the sign blank lease fiasco and increased rent by forty dollars NYCHA Section-8 informed me to sign addendums after it was approved. They are paying that amount for things done differently. I overheard as I stated in writing & verbally to the HPD adjudication administrative agent that I heard thinking out loud. He stated that if NYCHA doesn't accept the rental increase that he would leverage that they are doing the same with NYCHA owned buildings. It was accepted and payment being sent but I refuse to sign an addendum that I cannot afford in the event I lose my rental subsidy. SCRIE Senior Citizen Rental Increase Exception or Disability SCRIE does not apply to federally subsidized building units.

25. I submit the Certificate of Eviction HPD adjudications agent ruling and the landlords recent 15 day warning to sign addendum or else. I fear an illegal lock out. HUD FHEO documented landlord agents illegally locked me out of the building to get my attention & force me to sign an addendum. There was a paper trail as I left a message with their call service. And by what HPD adjudications agent said he didn't want to issue the sheriff a warrant to evict me as if he had the City Charter power to do so. He repeatedly said both things in conferences.
26. I never thought that my tenant activism would be so mentally taxing & have taken a physical toll. In my defense with the initial Certificate Of Eviction that started in 2017 mentioned & documented and with photo of the "missing couple" NYPD believes greedy REBNY member/landlord was responsible for their untimely disappearance from their rent control co-op at 76 Pearl Street on November 7th, 1997 in an ongoing dispute with landlord over their $300 maintenance fee and in the same 10038 zip-code as HPD 100 Gold Street, NY NY. They never found the bodies but the NYPD did get him on tax evasion and served a sentence for that but not for the perceived (murders) disappearances of two White high income earners/humans.

27. I pray my Order To Show With Request Of Judicial Intervention is accepted all in one as unable to seek counsel to construe an Article 78.

28. HUD has failed to investigate all landlord issues and they have a dept specific to properties that have in-building Section-8 (Section236).
29. Human trafficker is based out of the wall sharing unit next door to mine 11G. I never had relations in my home as they have their children monitoring for the adult human traffickers. They with open walls on their side want to speak as if they are in the same room, which seems too clear for comfort. It is suspect how the tenant association co-chair's niece just happened to be next in the applicant waiting list for that unit. I believe that landlord agents assisted in that situation. The former tenants were also aiders and abettors left after five years. They both cause suffering on a

daily basis. But where am I supposed to go if evicted defamed by this REBNY and credit report still reflects last REBNY that shouldn't have been court allowed to sue on credit issue for Section-8 money they defaulted on receiving, instead the judicial allows for REBNY to punish the tenant that in my case paid my portion of the rent timely and with extensive credit of hundreds of dollars. Present landlord in beginning of Certificate of Eviction bad business practices held from presenting my rent payment checks for six months and now started again to do the same. I will pay with USPS money order as the plan then got their 15 day notice to remedy or else they proceed with Certificate of Eviction HPD granted them. I pray for judicial intervention to reverse the HPD decision. The city charter that may enable them to make rules that a commissioner accepts but can never trump Fair Housing Act or US or state constitution. Mitchell_Lama has exclusive jurisdiction Congress in the AntiDisplacement HUD codified rule states that HUD lease holders can never force the tenant under duress to renew addendums (with exorbitant rental increases) that it has to be a good faith negotiation but never a single displacement without financial compensation as what has happened to myself and many neighbors before me. My landlord was number twelve in the most 2020 Pandemic evictions even as NYC & NY had moratoriums in place to prevent it.

30. I live in fear in leaving my home that landlord agents may attempt to harm me as they tried in 2017 & an innocent person was severely injured, My fedreally subsidized affordable housing was not designed to be a place of torture and suffering and yet I claim landlord agents have made it so especially after I challenged the the blank addendum renewals with hundreds of dollars in rent increases because the government will pay. Is that not fraud, then I don't know what is? If lacking anything please issue a stay of certificate of eviction pending whatever is required of me. I without counsel proceed forthwith.

Sincerely and under penalty of perjury I submit this affidavit with truths to the best of my recollection.

Mx. Joe-Anthony Sierra

From:	New York City Council
To:	Testimony
Subject:	Wed, Jul 15 2026 @ 1:00 PM - Committee on Finance (Jointly with the Committee on Housing and Buildings.)
Date:	Tuesday, July 14, 2026 2:37:20 PM
Attachments:	NY-Comptroller-Mitchell-Lama-HPD-report.pdf

Attendee will be: Submitting written testimony
[redacted]
Attendee name (Zoom name): Mx. Joe-Anthony Sierra
[redacted]
Hearing: Wed, Jul 15 2026 @ 1:00 PM - Committee on Finance (Jointly with the Committee on Housing and Buildings.)
Subject of testimony: Mitchel-Lama nightmare Pt 2
Organization: Self
Organization if "Other":

If a testimony was uploaded, it will be in the attachments.

NYC Council Hearing Housing Wed, 15th of July 2026 1 PM
Mitchell-Lama's

Thank you Hon NYC Council member district 11 Eric Dinowitz for this opportunity
Tracey Towers is owned and operated by RY Management
I didn't cover them enough in my NYC Mayor's Rental Rip-Off Hearings
RY Management owned and managed property (NY HCR) known as RiverPark Towers 2003/2004~2007.
They ruined my life and good credit.
The place is a dump and they know it and the reason for issuing three (3) leases, they do showings at 10 AM for you not to see the mess in late afternoon.
State land and supervised (HCR).
RY Management wouldn't release me from my three year lease (2004-2007) and I lost much better housing opportunities.
They failed to comply with HUS Section 8 (NYCHA) Housing Quality Standards failed annual inspection and the rental subsidy was suspended.
I was granted leave of the lease and left on July 16th 2007.
They wouldn't accept the keys and I was manipulated to sign which turned out to be acknowledgement of section 8 suspended subsidies.
The reason for them not allowing me to terminate my lease was because I paid my rent on-time and always maintained a monthly my share credit+.
My mistake was not mailing the keys in with a declaration of surrender of the unit 2o Richman Plaza, Apt. 300 K, Bronx, NY 10453 (Morris Heights) back to them.
Never had working elevators in the time I was there on average one of the four operable in four buildings of which two are 38 and two are 44 floors.
They sued me one year after I left and the court was eager to get a court fee allowing them to pursue a Credit Issue collections case for the Section 8 portion of the rent. My mistake was being forced to sign keys over or just leave them there in the management office with a letter of unit surrender. I was ready for trial that day and was persuaded by their counsel to adjourn. We live and learn. I missed a court date and as a domestic violence victim court attorney allowed the human trafficker into the judge's chambers and to defame me as "Suck And Spit" ETC I missed a court date as after arriving in a major snow storm court canceled= rabbit hole. I was never able to restore the case and the judge denied me to do so. They sued me for 16 thousand which was the Section 8 portion as regarding my share of rent I was not in any arrears. They went on to sue me further and judge granted them twenty years of credit reporting. I went from fixed rate credit to variable rate interest rates on all my existing debt and credit cards paying the higher rates variable rates from 2008 to 2020 where post pandemic I couldn't continue paying and credit crashed. This red mark made me lose 100-200 points yet I managed to maintain a 700 to 750 average score on the three credit bureaus. I lobbied NYC Council 2014 and they passed "No landlord Blacklisting" of Section 8 recipients/tenants. I became an activist after RY Management's bad landlord and bad business practices helped others forward as I still have a debt to pay the Mitchel-Lama landlord caused. They were supposed to sue HUD and never the tenant that moved out for the suspended rental subsidy because they know they were in the wrong and wouldn't win so they trap the section 8 tenants to destruction.
My Mitchell-Lama nightmare
Thank you
Mx. Joe-Anthony Sierra
St' George, Staten Island, NY

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7/15/26

(PLEASE PRINT)

Name: Theodore Oberman

Address: 59 Maiden Lane

I represent: Department of Finance

Address: 59 Maiden Lane

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7/15/2026

(PLEASE PRINT)

Name: Julie Walpert

Address: 100 Gold St

I represent: HPD

Address:

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7/15/2026

(PLEASE PRINT)

Name: Alicka Ampry-Samuel

Address: 100 Gold Street

I represent: HPD

Address:

Please complete this card and return to the Sergeant-at-Arms

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ______ Res. No. ______

☐ in favor ☐ in opposition

Date: 7/15/26

(PLEASE PRINT)

Name: Adam Philips

Address: 100 Gold St

I represent: HPD

Address:

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ______ Res. No. ______

☐ in favor ☐ in opposition

Date: 7/15/26

(PLEASE PRINT)

Name: Ryan Shollenberger

Address: 485 Malcolm X Blvd [redacted]

I represent: Clayton Apartments

Address: same

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ______ Res. No. ______

☐ in favor ☐ in opposition

Date:

(PLEASE PRINT)

Name: ED YAKER

Address: [redacted] ORLOFF AVE [redacted] BX 10463

I represent: Coordinating Council of Cooperatives

Address:

Please complete this card and return to the Sergeant-at-Arms

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7/15/2026

(PLEASE PRINT)

Name: Janice Brodie [redacted]

Address: 485 [redacted] Lenox Avenue [redacted]

I represent: Clayton Apartments Inc

Address: 485 Lenox Avenue

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7-15-2026

(PLEASE PRINT)

Name: Mr STEVEN F. TORO [redacted]

Address: [redacted] W. Mosholu parkway South [redacted]

I represent: my self

Address: ________

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: ________

(PLEASE PRINT)

Name: Lami Yussif

Address: [redacted] W Mosholu PKWY South

I represent: ________

Address: ________

Please complete this card and return to the Sergeant-at-Arms

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☐ in opposition

Date: 7/15/2026

(PLEASE PRINT)

Name: SALLIE STROMAN

Address: 605 WATER ST NYC

I represent: MYSELF

Address: Development Gouverneur Gardens LOWER EAST SIDE

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☐ in opposition

Date: 2026-7-15

(PLEASE PRINT)

Name: Susan Peters

Address: 240 W. 98 St.

I represent: American Monetary Institute

Address:

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☐ in opposition

Date: ________

(PLEASE PRINT)

Name: Mamale Yousefou

Address:

I represent:

Address:

Please complete this card and return to the Sergeant-at-Arms

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☐ in opposition

Date: ________

(PLEASE PRINT)

Name: JEAN HILL

Address: [redacted] W MOSHOLU PKWY S

I represent: TRACEY TOWERS

Address: ________

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☒ in opposition

Date: ________

(PLEASE PRINT)

Name: Dominic O. Bokumensah

Address: ________

I represent: On behalf of all tenants and [illegible]

Address: [redacted] W. Mosholu Py So. [redacted]

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________

☐ in favor ☐ in opposition

Date: 07-15-26

(PLEASE PRINT)

Name: ERIK FREMAN

Address: [redacted] N DAVIDSON AVE [redacted] BRONX, NY 10468

I represent: AFL-CIO HOUSING INVESTMENT TRUST

Address: ________

Please complete this card and return to the Sergeant-at-Arms

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: 7/15/20

(PLEASE PRINT)

Name: Richard Heifler

Address: 170 Avenue C, NYC, NY 10009

I represent: myself

Address: ________

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: ________

(PLEASE PRINT)

Name: FAISEL YOUSSOUFOU

Address: [redacted] MOSHOLU PKWY SOUTH [redacted] BRONX

I represent: NY 10468 - 1141

Address: ________

THE COUNCIL
THE CITY OF NEW YORK

Appearance Card

I intend to appear and speak on Int. No. ________ Res. No. ________
☐ in favor ☐ in opposition

Date: ________

(PLEASE PRINT)

Name: VALERIE BROOKS

Address: ________

I represent: ________

Address: ________

Please complete this card and return to the Sergeant-at-Arms