

February 25, 2026

## Written Testimony of the Queens Cooperatives and Condominiums Action Network (QCCAN) Project's Proposal for the Joint Budget Hearing on Housing

The Cooperatives and Condominiums S.A.F.E. Act:  
State Funding for Housing Affordability, CMA/Local  
Law 97 Compliance, and Decarbonization

Dear Chairs Rosenthal and Kavanagh and members:

As our communities in Queens recover now that the blizzard has passed, we are reminded of the critical role our housing plays in safety. This extreme weather underscores the need for resilient infrastructure, yet highlights a painful reality: Cooperatives and Condominiums are not being seen or heard. Due to their unique legal and operational structure, these are not simply "houses" —they are vertical neighborhoods managed by volunteer boards of neighbors. They lack the institutional capital of commercial landlords and the individual

flexibility of single-family homeowners. We feel invisible in the legislative process, even as we struggle to keep our homes against a tide of rising costs. We submit this testimony with the urgent plea for **State funding** and **consumer protections** to preserve **affordability** before more residents are forced out.

### **I. Strategic Support for Climate Goals**

The **QCCAN Project advocates** for making homeownership affordable while meeting the State's **CLCPA** targets. **Although City CMA/Local Law 97 is a municipal law, it is the primary mechanism for the State to achieve its CLCPA mandates.** Our buildings and homeowners are performing the essential labor for state-mandated carbon reductions. However, the current delay in offering **State funding** is a fiscal drain. Every month of inaction loses money to inflation and rising costs. **Stagnation in funding undermines our climate targets and threatens the very survival of the middle class.**

### **II. The Triple Threat to Queens Homeowners**

The middle-class backbone of Queens and other boroughs in NYC is being broken by a "Triple Threat" that makes unfunded mandates like Local Law 97 impossible to absorb:

- 1. Exploding Property Taxes:** Drastic assessment hikes are outstripping income for all **homeowners**.
- 2. Maintenance Surges:** Boards are being forced into **maintenance hikes far exceeding 5%**, with many facing 10-20% increases just to stay solvent.
- 3. Punitive Fines:** Layering **City CMA/Local Law 97 and other related Local Laws'** fines on top of this tax burden is not a "nudge" —it is an eviction notice.

### **III. The ROI: A Strategic Public Investment**

Direct **State funding** for **retrofits** to comply with **CMA/Local Law 97** is a **strategic procurement of carbon reduction**.

- **Economic ROI:** This capital creates local, high-paying green jobs where workers pay state taxes.
- **Health ROI:** Electrification will save **billions in healthcare costs** by reducing asthma and respiratory illness caused by fossil fuel burning.
- **The Shared Crisis:** This is a common theme voiced across our complexes: *“Between my maintenance hike of more than 5% and the*

*looming \$50,000 decarbonization assessment to comply with Local Law 97, the garage alone costs \$600,000-\$1million dollars. I am being priced out of the apartment I've owned for [10, 20, 30, 40] years. We are being fined for the very air we are trying to clean.”*

#### **IV. Proposed Framework for the Final Budget**

There is a dire urgency to this request. Neighbors are already falling into **arrears** and being **forced out of their homes** as we wait for **State funding**. We urge the Legislature to include the **Cooperatives and Condominiums S.A.F.E. Act** framework:

- **Safe Harbor:** Protect buildings in "Good Faith" compliance from **City CMA/Local Law 97** fines.
- **No-Clawback Protection:** If a **Project** fails due to rare technical insolvency, grants should convert to **15-year loans with interest capped, payable in monthly fee affordable to homeowners.**
- **Owner-Managed Governance:** Ensure co-ops and condos remain **owner-managed and operated.**

The State's CLCPA goals cannot be met by bankrupting the middle class via **City CMA/Local**

**Law 97.** We are ready to cut carbon through the **Project**; we need the State to invest in the reduction we are prepared to deliver today.

Respectfully,

Candida Uy-Beriro

On behalf of Queens Cooperatives and Condominiums Action

Network (QCCAN) Project

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