

# **WESTCHESTER GARDENS OWNERS, INC. NEWSLETTER**

DECEMBER 2025

WESTCHESTER GARDENS  
OWNERS, INC.

## **Board of Directors**

**Lou Cirillo  
President**

**Vice Presidents  
Trevor Victor**

**James P. Yandoli III**

**Michael Hughes  
Treasurer**

**Gina Constantinople  
Secretary**

**Shai Shustik  
Director**

## **Managing Agent**

**Robert Orlofsky  
Realty, Inc.**

**7 Bryant Crescent  
Suite 1C**

**White Plains, NY  
10605**

**914-328-6962**

**E-Mail  
info@robertorlofsky.com**

**Website  
www.robertorlofsky.com**

**Superintendent  
Jason Rodriguez  
914-664-2565**

## **Westchester Gardens 2026 Operating Budget and Mortgage Refinance**

Westchester Gardens has successfully refinanced its underlying mortgage, which was scheduled to mature on July 1 of this year. The interest rate on the expiring mortgage was 3.81%. After obtaining several competitive proposals, the Board is pleased to advise that on May 29, 2025, Westchester Gardens refinanced its mortgage with Morgan Stanley.

The new mortgage amount is \$4,750,000 with an interest rate of 5.69%, fixed for a new 10-year term. As a result of the refinance, the Westchester Gardens Reserve Fund now stands at \$1,350,000. This strengthened Reserve Fund position provides long-term financial security for the Cooperative and will allow Westchester Gardens to undertake significant future capital improvements without the need for special assessments.

Because the interest rate on the new mortgage is higher than the expiring rate (5.69% vs. 3.81%), Westchester Gardens will experience an increase in its 2026 mortgage servicing costs of \$45,000 per year.

To offset the higher mortgage interest and principal repayment costs, and after meeting with Lori Lerman our accountant from Bloom & Streit, the Westchester Gardens Board of Directors has adopted the 2026 Operating Budget, which includes:

- A 4.5% increase in monthly maintenance charges effective January 1, 2026
- A .75 per share Fuel Surcharge, also effective January 1, 2026

Shareholders should understand that given the higher interest rate environment, refinancing at a lower rate was not an option. The Board is pleased that we were able to secure a competitive rate with Morgan Stanley and, importantly, to establish a strong reserve fund for the long-term financial stability of Westchester Gardens. There are other operating expenses that are forecasted to increase next year.

Insurance premiums continue to rise. Cooperative have seen their Umbrella Liability portion of the insurance increase by more than 30%. The 2026 budget provides for a \$5,000 increase in insurance costs for next year along with forecasted increase in gas heat and general operating expenses. The Fuel Surcharge for 2026 has been reduced from \$1.00 per share to .75 per share spread over 12 months.

You may download a copy of the Westchester Gardens 2026 Operating Budget from the Managing Agent's website [www.robertorlofsky.com](http://www.robertorlofsky.com).

## **Plumbing Leaks Between Apartments a Major Operating Expense**

Plumbing leaks between apartments continue to be one of Westchester Gardens highest repair costs. The 1946 aging plumbing system causes leaks between apartments and because of the way Westchester Gardens was constructed it is difficult to access the plumbing service lines without opening ceilings, floors and walls to reach the defective piping and make the repair.

A full replacement of the buildings plumbing system is not feasible and the cost would be prohibitive. What is important is for shareholders to immediately report any signs of water leaks including stains on the ceilings in the bathrooms and kitchens. Prompt reporting will permit management to arrange for repairs while minimizing damage between apartments.

## **Quiet Enjoyment of your Apartment**

Westchester Gardens setting is “Communal Living”. We live above, below and next door to our neighbors. Normal noise can travel between apartments that includes walking around your apartment, vacuuming, playing television or music, using an exercise machine, ceiling fan, opening and closing furniture drawers, opening and closing external and interior doors and the list goes on.

The Westchester Gardens House Rules require that before 8:00 am and after 11:00 pm, residents should take extra precautions not to make noise that could disturb their neighbors. Residents need to be aware and be sure not to accidentally drop heavy items on the floor or drag items or furniture across the floor that can be disturbing to your neighbors.

The Westchester Gardens House Rules require at least 80% of the bare wood floors to be covered with carpeting or area rugs to reduce noise transmission between apartments. Shareholders that are not in compliance with the 80% carpet requirement would be subject to enforcement to gain compliance.

## **Co-op Repairs and Maintenance – Who is Responsible?**

The Board and Management would like to clarify what the Co-ops responsibility are for repairs and what shareholders are responsible for. Co-op Repairs – Westchester Gardens/Superintendent are responsible to provide heat and hot water to all apartments, are responsible to repair and maintain the apartment radiators, are responsible for window and screen repairs, clear slow drains in the kitchen or the bathroom, roof repairs and the electrical service from the basement to the circuit breaker in the kitchen.

Shareholders Repairs – Shareholders are responsible for the interior of their apartments including the interior walls, ceilings and floors. Interior walls include the bathroom tile walls and floors, all plumbing fixtures, kitchen faucet, bathroom faucet, toilet, flushometer, all electrical outlets, switches and ceiling light fixtures and are required to do all painting necessary to maintain the interior of their apartments. Jason Rodriguez is fully aware of what the Superintendent responsibilities are for repairs in shareholder apartments and what repairs shareholders are responsible for.

## **Beaver Board Ceilings – Have your apartment Inspected**

Back in the 1930’s when Westchester Gardens was built a material known as “beaver board” was commonly used on the ceilings and walls within the apartments. Beaver Board is a compressed fiberboard made from wood pulp and is a very heavy material as compared to today’s modern sheetrock. As beaver board ages, because of its weight, it can begin to sag over time and pull away from the ceiling wood framing in your apartment. In some cases, beaverboard ceilings have fallen and because of its weight could cause injury. The Westchester Gardens Board and Management recommend that shareholders contact a local painting or carpentry company to evaluate the condition of the ceilings in your apartment. If your ceilings are made of beaver board, one solution would be to laminate over the beaver board with new sheetrock and long sheetrock screws that will hold both the new sheetrock and beaver board in place.

## **BuildingLink – The Best Way to Communicate**

Westchester Gardens has introduced BuildingLink. BuildingLink is an app that permits you to submit a maintenance request directly to Jason Rodriguez. The system will send an email acknowledgement that your maintenance request is being processed, and you will receive another email when the work has been completed. The BuildingLink Maintenance Request Form requires your contact information and if it is OK to enter your apartment to make a repair if you are not home. In order to register for BuildingLink, please send an email to [info@robertorlofsky.com](mailto:info@robertorlofsky.com). You will receive an invite to join BuildingLink with instructions or call the Management Office.

## **No Smoking in Apartment or Common Areas**

Residents are reminded that smoking and vaping are not permitted in the apartments or any of the common areas of the building, this includes the building entrances, hallways and laundry room. There have been complaints recently of residents or their guests smoking cigars, cigarettes and marijuana that creates a dangerous second-hand smoke condition and has an adverse effect on their neighbors. Shareholders should be advised if they smoke, they must smoke outside, 30' from the building. A shareholder who creates a second smoke condition is in violation of their Lease and could be subject to a legal proceeding to gain compliance. Page 4 WESTCHESTER GARDENS OWNERS, INC. NEWSLETTER The following is an excerpt from the Westchester Gardens Proprietary Lease that all shareholders signed when they bought their apartment. 18(b) Odors and Noises -"The lessee shall not permit unreasonable cooking or other odors to escape into the building. The Lessee shall not permit or suffer any unreasonable noises or anything which will interfere with the rights of other lessees or unreasonably annoy them or obstruct the public hallways or stairways." So, please be advised that Westchester Gardens can initiate a legal proceeding against any resident or shareholder that is creating a second-hand smoke condition within the building. Westchester Gardens is a beautiful Community for all to enjoy and residents need to respect each other to keep it that way.

## **No Garbage in the Laundry Room**

All bagged and tied garbage should be taken to the rear of the parking lot and be placed in one of the Green Dumpsters. Do not leave any garbage in the Laundry room. The Laundry Room is for recyclables, newspaper, cardboard and plastic bottles and cans.

## **Cardboard Boxes and Deliveries**

Now with the holidays upon us, the daily deliveries of cardboard boxes from Amazon, UPS and FEDEX are increasing. Please help us by retrieving your packages from the building entrances and basement and do not leave any junk mail on the entry lobby floors. All cardboard boxes are required to be "broken down flat" before placing them in the Recycle Containers in the laundry room. Please do not place full boxes in the Recycle Containers.

## **All New Laundry Room Equipment coming January 15, 2026**

Great News! The Westchester Gardens Board and Management have finalized a new laundry room contract with Hercules.

Hercules will be installing brand new Speed Queen washers and dryers on January 15, 2026. The new equipment can be operated using an app on your smart phone to start the machines and receive a text message when your laundry is finished. More information about the new equipment and installation will be sent prior to installation.

## **Future Capital Improvements**

The Board of Directors and Management are evaluating several future Capital Improvement projects that are under consideration and include;

- Construction of a second bike room with private storage units
- Repair and Restoration of the Building Roof
- Replacement of the Building Windows and Screens

## **Save the Date**

### **Annual Meeting of Shareholders Monday January 5, 2026**

The Annual Meeting of the Shareholders of Westchester Gardens Owners, Inc will be held in person in the Laundry Room. The Annual Shareholders meeting is a great opportunity to get to meet your neighbors. There will be presentations by the Board, Management and the Westchester Gardens accountant. A formal notice of the shareholders' meeting will be sent in December in advance of the meeting.

## **Welcome New Shareholders**

In spite of higher interest rates, five apartments have sold at Westchester Gardens, and the prices continue to move higher. The Board and Management would like to officially congratulate and welcome all the new Shareholders who have moved into Westchester Gardens over the past year.

Joanne Monteiro  
Diana and Gabriel Lauture  
German C. Romero III  
Gina Constantinople  
Cristina Ferreira

## **Thank You to Our Staff**

Jason Rodriguez, Pedro Sanchez and Anthony Andrade do an outstanding job maintaining Westchester Gardens, the building and grounds are spotless and we all want the staff to know their efforts are sincerely appreciated.

**Best wishes for a Happy Holiday Season and a  
Successful and Joyful New Year!**

