



Welcoming 2026!

Here's to a new year of connection, updates,
and growth within our HVAC community.

INSIDE THE ISSUE:

- A Message From Our New President, Sean Libby
- Notes from Our Editors
- Take the Next Step with MACCny
- Get Ready for Our Passing the Torch Meeting
- A Statement from Our Counsel
- Learn About State Mandated IRA Plans
- And more!



SAVE THE DATE

Passing The Torch Meeting
Thursday, February 12, 2026
5:30 - 8:00 PM
The Halston

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From the President

Dear MACC Members,

I would like to take a moment to introduce myself. My name is Sean Libby, and I am the Owner and President of The TurboChyll Company, a position I have proudly held for the past 25 years.

Sean Libby

The TurboChyll Company

I have been a member of MACCNY for the past six years and have had the privilege of serving on the Board of Directors for the last three years.

It is truly an honor to serve as President of MACCNY for my first year, and I am grateful for the trust and support of this outstanding group of HVAC professionals.

What is MACCNY? MACCNY is a nonprofit association made up of hardworking individuals across the NYC Metro Area who are committed to excellence in our trade. Our association provides a unique opportunity to network, share knowledge, and access to tools and resources that help our members grow their businesses and strengthen our industry.

As we look ahead to 2026, one of my main goals is to increase awareness of the HVAC trade among students and their parents. Our industry is facing a growing need for skilled technicians, and it is critical that we inspire the next generation to see HVAC as a rewarding, stable, and respected career path. Along with this, I am committed to helping develop a stronger mentorship program and enhancing our scholarship efforts to better support young professionals entering the trade.

I would like to sincerely thank Mike Newman for his excellent leadership and dedication during his term as President. I would also like to thank our Board of Directors, who generously donate their time and energy to keep MACCNY strong and moving forward. Additionally, thank you to John, Lara, and Sam for their continued service and hard work behind the scenes, your efforts help ensure everything runs smoothly for our membership.

I am looking forward to working closely with the Board and all our membership to find new ways to bring even more value to the time you invest in MACCNY meetings and events. Your input, participation, and engagement are what make this association thrive.

I invite everyone to attend our first meeting of 2026 and to bring along a new industry friend. Join us on **February 12th at 5:30 PM at The Halston**. It's a great opportunity to reconnect, network, and kick off the year together.

Thank you again for your support. I look forward to seeing you all and to a successful year ahead.

Sincerely,
Sean Libby
President MACCNY



Scan to Register for Our February Membership Meeting!



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Editor's Notes

By Anthony N. Carbone

Peaks and valleys are an evident part of our HVAC industry. Some call it feast or famine. The seasonality of our business causes clients to react only as the weather changes for the worst. Extreme temperatures of either hot or cold make the phone ring. With this challenge, it is hard to level out the flow of income.

Hence "recurring revenue" as many of the private equity firms like, as they examine many HVAC companies financials. The service agreements and the preventative maintenance agreements allows many of us to fill the gaps and the lulls out in the business schedules. Unlike a lifeguard at the beach, we can't tell our employees to stay home until we need them. Replacing skilled labor who are familiar with our accounts, whether they are commercial or residential is not easy. The learning curve is huge and familiarizing new employees is a monumental task.

The ability to preserve revenue during busy times to use to fill the payroll and overhead costs is like a circus of spring plates or a juggling act. The overhead of HVAC outfits can quickly eat much of the windfall from the summer months.

So careful cash management is essential for seasonal businesses but more so for heating and air conditioning companies. My company, Systematic Control, had ventured into the natural gas standby generator business. Not only did it provide installations but created annual service agreements. Hence recurring revenue and it is not tied to the seasonality of the heat and cold... it only gets exciting when significant storms come to town. The nice part of electrical outages, they happen in different areas at different times unlike heat waves and cold snaps that effect all within the region.

Let us know how you do it!

Anthony Carbone
Systematic Control Corp.



CALENDAR

2026

**JAN
15**

**Board Orientation
Blackstone's
4 – 8 PM**

**FEB
12**

**Membership MTG
The Halston
5:30– 8 PM**

**APR
23**

**Membership MTG
The Halston
5:30– 8 PM**

**MAY
14**

**Cocktail Social
DelVino
6 - 9 PM**

**JUN
12**

**Mets Outing
Citi Field
7 PM**

**AUG
10**

**Golf Outing
Village Club
9 AM**

**SEP
17**

**Membership MTG
The Halston 5:30–
8 PM**

**NOV
5**

**Membership MTG
The Halston
5:30– 8 PM**

**DEC
3**

**Holiday Party
Location TBD
6:30– 10:30 PM**

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Text MACC at 833-561-0656



Editor's Notes *By Jason Staiano*

A "New" New York City: What the "Affordability First" Agenda Means for HVAC

With the inauguration of Mayor Zohran Mamdani this month, New York City has entered a period of significant transition. For us in the HVAC industry, the shift in leadership at City Hall brings a new set of priorities that will likely reshape the market in the five boroughs.

Mayor Mamdani campaigned on a platform of radical affordability and aggressive climate action. As these ideas move from the campaign trail into executive orders, the following areas stand out as critical for our industry to watch.

1. Enforcement Over Extension: Local Law 97

The new administration has been clear: the "wait and see" period for building emissions is over. While previous discussions often centered on delays, the current signals from City Hall point toward strict enforcement. For building owners, the choice is no longer whether to upgrade, but how quickly they can do so to avoid steep penalties.

2. The "Heat Pumps for All" Push

A cornerstone of the Mayor's vision is a massive expansion of heat pump technology, particularly in lower-to-middle-income housing. The administration views the transition away from fossil fuels as a way to lower long-term utility costs. Proficiency in electrification is no longer a niche skill—it is becoming the baseline requirement for staying competitive in NYC.

3. Incentives and Infrastructure

To achieve his "Affordability" mandate, the Mayor has spoken about utilizing city-level tax breaks and public funds to accelerate building upgrades. This includes potential expansions of programs that help co-ops and condos finance the transition. Companies/Contractors who can help building managers navigate these financial tools will be the most successful in this new landscape.

2026 Quick Reference: Local Law 97 Deadlines

As we start the year, it is vital to keep these specific milestones in mind for your clients:

Milestone	Deadline	Requirement
2025 Emissions Filing	May 1, 2026	Annual GHG emission reports for the 2025 calendar year are due. Must be certified by a Registered Design Professional (RDP).
"Good Faith" Milestone	May 1, 2026	Buildings on a "Decarbonization Plan" pathway must complete all work necessary to meet the 2024–2029 limits to maintain penalty mitigation.
New Compliance Wave	January 1, 2026	Many residential and mixed-use buildings that were previously exempt (Pathway 1) officially enter their first compliance period today.
Penalty for Non-Filing	Monthly	Failure to file the annual report results in a penalty of \$0.50 per sq. ft. per month.
Emissions Penalties	Annual	Buildings exceeding their cap face a fine of \$268 per metric ton of overage.

The Bottom Line

Whether it is the 2026 mandates for new construction or the push to retrofit existing skyline icons, the HVAC professional is now at the center of the city's economic and environmental policy. As the Mamdani administration begins its work, the industry's focus must remain on technical excellence and staying ahead of the regulatory curve.

MACC will keep a close watch and help spread the information to our members, make sure to attend our meetings to stay up to date.

Post on our Facebook members section page and give us your thoughts on how you feel these changes will affect our industry.



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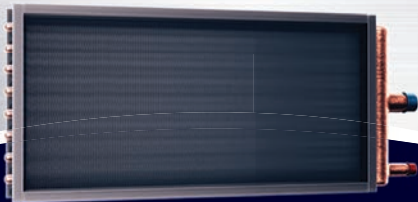
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TAKE THE NEXT STEP WITH MACCNY — JOIN A COMMITTEE & SHARE YOUR EXPERIENCE



Sean Libby
MACCNY President

As we head into 2026, MACCNY is inviting members to take a more active role by joining one of our committees. This is a great opportunity to share your expertise, collaborate with fellow members, and help shape the future of our Chamber. Your voice and involvement truly make a difference.

MACCNY's continued growth is driven by the knowledge, commitment and collaboration of our members. Looking ahead to 2026, I invite you to get involved in helping shape the future of our association.

Connect with a MACCNY Committee

Committees are essential to the programs and initiatives that support HVAC professionals our MACCNY member involvement. Joining is a great way to:

- ✓ Build Industry Relationships
- ✓ Share Knowledge & Leadership
- ✓ Impact MACCNY Programs, Events, Education, and Increase Membership
- ✓ Contribute Valuable Ideas Content for Our MACCNY News

Our Committees:

Newsletter / Website / Social Media Committee
Membership / Programming Committee
Education / Scholarship Committee
Events Committee

Wherever your strengths are, your voice can make a meaningful impact. If you'd like to be more involved, simply email lara@associationdev.com to get connected.

Your Feedback Matters

We are inviting all our MACCNY Members to Share Their Testimonials. Your insight will help highlight the value MACCNY brings to you, your company and the HVAC industry as a whole.

If MACCNY has influenced your professional growth, expanded your network, or supported your business operations, we'd appreciate you sharing your experience and perspective with both our current & prospective members.

At each membership meeting we will be giving you the opportunity to share your testimonial. Or you can email it directly to lara@associationdev.com.

Thank you for your continued support and involvement. Your participation helps MACCNY thrive and advance the standard of excellence for HVAC professionals across our region.



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PASSING THE TORCH MEETING

THURSDAY, FEBRUARY 12, 2026

THE HALSTON

1. Join our panelist of MACCNY Membership as they share their transition stories.
2. Question & Answer opportunities
3. Industry Updates from MACCNY Membership
4. Join Us & be a part of the conversation

5:30PM - 8:00PM

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Statement from Stuart S. Zisholtz, Esq.

CITY CONTRACTS CAN BE RUTHLESS

With competition fierce in the private sector, many contractors are moving to the public sector for work. It is a source of income which can be extremely lucrative if done properly. However, my experience shows that the pitfalls and problems far outweigh the benefits.

To begin with, a public agency hiring a contractor must receive payment and performance bonds if the contract is over \$50,000. There are exceptions to the rule but, for the purposes of this Article, a contractor must be bonded if it is doing a contract with a public agency that is more than \$50,000.

In today's market, it is extremely difficult for a contractor to become bonded. The bonding companies have become ruthless and very difficult to deal with because of the numerous losses they have sustained.

In addition, every public project requires that it be performed at a prevailing wage rate and many public agencies require certified payroll reports. All benefits, etc., must be paid. This, again, increases the costs associated with the project. If the project is not completed in a timely fashion, the additional costs are yours.

The law is clear that when dealing with public agencies a change order must be executed prior to the work being performed. If you do not receive a signed change order prior to performing the work you may not be able to collect the change order at a later date. In addition, once the change order is approved and the work is performed, the public agency has the authority, in certain circumstances, to revoke the change order and declare that it was part of the contract.

Therefore, when a public agency requests that the work be performed as an extra, you must demand that it be signed and approved prior to performing the work. Failure to do so could result in your inability to receive payment. If they refuse to execute the change order, your contract most likely addresses your ability to file a claim seeking additional compensation.

Finally, many public agencies demand that the work be completed by a specified date. Failure to complete the contract timely could result in the imposition of serious damages.

If you are a subcontractor on a public project, you must review all of the documents, including the prime contractor's contract, before you commence work. Recently the Appellate Division, First Department, decided an interesting case. A subcontractor executed a purchase order with the General Contractor which incorporated the prime contract and the specifications of the contract with the City of New York. The prime contract provided the City with discretion to determine the acceptability of the subcontractor's work and the City of New York was the sole judge of acceptability. The subcontractor never reviewed the contract between the City of New York and the general contractor.

After the work was performed by the subcontractor, the City of New York rejected the work claiming that it did not comply with the specifications and constituted a breach of express warranty and negligent misrepresentation. The Court granted The City of New York summary judgment against the subcontractor even though it did not have a contract with the subcontractor. The City of New York claimed it was a third-party beneficiary of the contract between the general contractor and the subcontractor.

It is therefore imperative that you receive all of the documentation, review the contract, receive written change orders, etc. when you are performing public projects. Failure to do so could be detrimental to your interest.

Never let your lien time run out!

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- Domestic Water Disinfection
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NOW ACCEPTING MEMBER OP-EDS!

Do you have insight or an interesting perspective on the HVAC industry and other related topics?

MACC is now accepting op-ed pieces from members to include in our upcoming issues!

SUBMISSION GUIDELINES

Article topics must be relevant to the HVAC industry.

Submissions can be 300-500 words.

Please provide your name and company name with your submission.

Article can be submitted on a rolling basis.

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State mandated IRA plans

What you need to know — and the options you have when it comes to offering a retirement plan benefit

Over the past few years, a number of states have enacted laws requiring businesses to either offer their employees a retirement plan or to participate in a state-facilitated IRA program. Many workers in the U.S. do not have access to an employer-sponsored retirement plan — and Social Security was never intended to be a sole source of retirement income, so these laws are being passed to help close the retirement savings gap.

The specific provisions of the various states' mandated retirement plan legislation differ. For example, some states have enacted a mandatory plan, where employers that meet a minimum size requirement must participate in the state plan if they do not offer a plan of their own. Other states offer voluntary plans that an employer may join, but is not compelled to, even if that employer is not already offering a plan of its own.

Proceed with caution

These state-mandated plans can be convenient for business owners who do not already offer a retirement plan but are now required by law to do so. But there are several drawbacks to these state plans that you may wish to carefully consider. These include:

- **A significant reduction in savings potential.** Under current state auto-IRA programs, your business cannot make employer contributions and your employees are limited to IRA contribution levels, which are less than one-third of 401(k) and 403(b) contribution levels.
- **The state is the administrator.** These plans have fixed fees, and employers and employees cannot “shop” for better options.
- **The state chooses the investment options.** Most plans have limited choices, which may or may not meet employees' investment needs.
- **They may not be as portable as traditional 401(k) plans.** Should participating employees transfer to an employer with a 401(k) plan, they may not be able to roll over the money in their state IRA to their new employer's plan.
- **Some state pension funds restrict investments in a way that favors state initiatives, rather than the economic interests of plan participants.**
- **Some state plans are Roth IRA accounts,** but if the participant exceeds the IRA's Adjusted Gross Income (AGI) limit, it must be recharacterized as a traditional IRA. (A Roth 401(k) within an employer-sponsored retirement plan does not have this limitation.)
- **You could face administrative challenges if you do business in more than one state.**

Eighteen states have enacted or have pending state mandated retirement plans, including New York City and the city of Seattle.

- California
- Colorado
- Connecticut
- Delaware
- Hawaii
- Illinois
- Maine
- Maryland
- Massachusetts
- Minnesota
- Nevada
- New Jersey
- New Mexico
- New York
- Oregon
- Rhode Island
- Vermont
- Virginia
- Washington

Source: Georgetown University Center for Retirement Initiatives, <https://cri.georgetown.edu/states/>

You have another option

If your company is in a state with a mandated IRA program, you have the option to offer a custom-designed qualified plan — such as a Profit Sharing plan — instead of a state-run plan. Here are just a few of the advantages of offering your own tailor-made plan:

- **Greater flexibility:** You can choose the investment options offered to your plan participants. Life insurance may be added to the Plan for an enhanced option. The Plan may be designed to favor a select group of employees, such as the owner and/or key employees.
- **The contribution limits are higher:** For 2026, under a qualified plan, your eligible employees would have the option to contribute up to \$24,500 to their plan account — \$32,500 if they are age 50 or older, and for those between the ages of 60 and 63, up to \$36,500.¹
- **You can offer an employer contribution:** Matching contributions are highly valued by employees. Offering your own custom-designed plan would enable you to have a more competitive benefits offering, which can help you attract and retain top talent.
- **You can make plan administration easier with a Safe Harbor 401(k) plan:** A Safe Harbor 401(k) eliminates the expense and efforts related to annual testing requirements.
- **Start-up plans:** You may be eligible for start-up credits up to \$5,000 for the first three years of the plan. Plus contribution credits you make up to \$1,000 per plan participant.²

You can take more control over your benefits package when you create your own custom-designed retirement plan offering. Best of all, it can be a win/win for you and your employees.

Interested in learning more? Contact your Guardian financial professional today.



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¹ irs.gov.

² Ibid.

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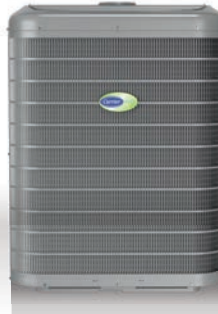
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