

# Governor, Legislature Debate How to Fix State's Housing Crisis

By John Jordan

ALBANY—As negotiations continue at the State Capital on the 2023-2024 New York State Budget, Gov. Kathy Hochul and state legislative leaders agree that the state is facing a housing crisis. The issue seems to be how to go about solving it, through offering carrots in the form of incentives to spark new affordable housing construction or imposing the threat of a stick if municipalities fail to meet mandated housing development targets.

Just how the state intends to deal with a housing shortage and the high cost of housing will become clearer in the coming days as the governor and

legislative leaders look to finalize a budget by the April 1 deadline.

Gov. Hochul in her State of the State address in January unveiled her ambitious, yet controversial "New York Housing Compact," which looks to catalyze housing development and has a goal of creating 800,000 new units in the next decade. The governor said the state would provide assistance to localities to meet the housing goal by offering \$250 million in funding for infrastructure like schools, roads, and sewers needed to support growing communities."

Under the compact, every single  
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## HGAR Headquarters Property Sold to Hines for \$110M

By John Jordan

WHITE PLAINS—Commercial brokerage firm CBRE announced on March 14 that the headquarters building for the Hudson Gateway Association of Realtors has been sold to Hines U.S. Property Partners.

Hines U.S. Property Partners is the flagship commingled U.S. core plus fund for Hines, which is headquartered in Houston. No financial terms of the transaction were disclosed by CBRE in the sale of the 262,000-square-foot mixed-use, grocery-anchored property. *The Wall Street Journal* reported that Hines U.S. Property Partners acquired The Source for \$110 million from UBS Realty Investors, LLC. In 2005, Bloomingdale Road Investors LLC, an entity controlled by UBS Realty Investors LLC, acquired The Source for \$153 million. R Squared LLC of New York City, which built the shopping center for \$96 million, was the seller.

The CBRE team of Jeffrey Dunne, David Gavin, Steve Bardsley and Travis Langer represented the seller and procured the buyer. The Source is 99% occupied and features anchor tenants



The Hudson Gateway Association of Realtors maintains its headquarters offices on the top floor of The Source.

Whole Foods, Dick's Sporting Goods, Raymour & Flanigan, The Cheesecake Factory, and White Plains' new location for the DMV. Danone also leases the top floor of the property on a long-term basis for its US Headquarters, along with the Hudson Gateway Association of Realtors.

CBRE's Dunne said, "The offering represented a unique opportunity to purchase a Whole Foods-anchored center offering highly stable income and no near-term rollover. Whole Foods and Dicks' recent renewals further affirm the property's strong position within the market."

CBRE's Gavin added, "We continue to see strong demand for properties like The Source, which provide long-term cash flow and an attractive rent roll in infill, high demographic markets."

Located off Exit 8 of I-287 (103,293 cars per day) at the corner of Maple Avenue and Bloomingdale Road (22,759 cars per day), the center is located in White Plains' bustling CBD which includes more than 24,000 housing units and millions of square feet of office space.

CBRE officials noted that White Plains has experienced a significant

increase in population recently, with more than 7,500 apartments having been recently delivered, under construction or proposed. The strength of the property is further highlighted by a population of 101,000 within three miles, increasing to more than 212,000 within five miles and average household incomes of more than \$190,000.

CBRE's Metro NY National Retail Partners Team is currently marketing for sale: Stop & Shop and Chase Bank at Somers Commons, a 73,000-square-foot center in Somers; Majestic Corners, a 113,000-square-foot grocery anchored center in Shirley (Long Island); ShopRite at Greenport Towne Center, a net leased ShopRite center in Hudson, NY and a net leased Applebee's and TD Bank in Phillipsburg, NJ.

## Survey Says 'The Sweet Spot' To Sell a Home will be April 16-22

SANTA CLARA, CA—While any astute real estate professional will tell you it's nearly impossible to time the real estate market, there is one week that is most likely to get home sellers the best possible outcome, according to Realtor.com. Nationally, homeowners who list the week of April 16-22, 2023 will hit the sweet spot in terms

of the best combination of higher prices, fewer homes to compete against, faster sales time and strong buyer demand.

A survey released on March 15 from Realtor.com and HarrisX found that 60% of home sellers took up to three months to get their home ready to list, so for homeowners who have been

making preparations, listing during that crucial April week could get \$48,000 more for their home than they would have at the start of the year.

"Many home shoppers kick off their search in the early spring and they often beat the majority of home sellers to the punch," said Realtor.com Chief Economist Danielle Hale. "For this reason, sellers who list on the earlier side will get more buyer attention and therefore be more likely to sell quickly and for a higher price."

### Why is April 16-22 The Best Time to Sell?

While mortgage rates are expected to remain elevated through 2023, for-sale inventory is still well below pre-pandemic levels, so sellers can still expect well-priced homes to be in high demand. Those looking to take advantage

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Emran Bhuiyan - see page 11

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**FOCUS ON:  
 COMMERCIAL  
 REAL ESTATE  
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locality across the state will have a target for building new homes, Upstate, the target is for the current housing stock to grow by 1% every three years. Downstate, 3% every three years. She added that as part of the compact, any municipality with a train station should rezone the area within a half-mile of the station to allow for the creation of new housing within the next three years. Gov. Hochul also proposed an extension of the 421a tax exemption in New York City through 2030.

Other key facets of the governor's New York Housing Compact are: \$20 million for planning and technical assistance to support local rezoning efforts and other solutions to drive growth; \$15 million for a new statewide data collection effort; \$4 million to create a new Housing Planning Office within Homes and Community Renewal to support localities in meeting their housing goals and coordinate planning efforts across the state; \$39.8 million to reduce the risk of lead exposure in rental properties outside of New York City, including \$20 million in assistance to property owners for building remediation, and \$50 million for the creation of a statewide Homeowner Stabilization Fund to provide critical home repairs in 10 key communities with a high concentration of low-income homeowners of color.

Since its introduction, her plan has been praised by many business and construction trades organizations, but has been criticized by a host of suburban municipal officials from the Hudson Valley and Long Island over state government's infringement on 'home rule' and local zoning regulations.

On March 14, the New York State Senate and Assembly released their respective "One House" budgets in response to the governor's proposed budget. Both the Senate and Assembly rejected key provisions of the New York Housing Compact, particularly the mandates and development targets and instead offered proposals to provide incentives for housing development, without penalties. The proposals by the Assembly and the Senate would allocate \$500 million to help municipalities create a housing plan and help pay for its implementation. However, the Assembly and Senate rejected the idea of extending the 421a deadline.

"I think we all agree that we must build more housing. We definitely need affordable housing. So, I'm sure that will be a broad conversation," Senate Majority Leader Andrea Stewart-Cousins said on *Spectrum News*' "Capital Tonight" broadcast earlier this month.

"I'm hoping that we can figure out a way to move the housing situation,

that obviously has to be addressed, forward in the budget, but if it can't be moved in the budget, then it will be moved outside of the budget," Sen. Stewart-Cousins added. "This is a very, very big conversation to have in a compacted amount of time."

Gov. Hochul visited the headquarters of The Business Council of Westchester in Rye Brook on March 15 to continue her push for her New York Housing Compact and its key provisions.

At the event, Peter Herero, Jr. president of New York Hospitality Group of White Plains; John Levy, CEO, of chip maker SEEQC, Inc. of Elmsford; and Joe Kenner, CEO and President of non-profit Greyston of Yonkers, discussed how the lack of affordable housing was impacting their operations. Herero said that the biggest obstacle for growth for many businesses is finding suitable housing for its workforce.

"As a fast-growing chip manufacturing company, we know that housing that is affordable, convenient to our foundry and nearby to public transportation is critical to our ability to recruit and retain our employees over the long term," Levy said. "Governor Hochul's New York Housing Compact addresses these critical needs and will enable us to meet the growing demands of our quantum chip business."

Greyston's Kenner added, "I applaud Gov. Kathy Hochul's efforts to tackle the state's housing challenges. Housing is a fundamental need that impacts an individual's ability to get to the next level, like finding employment and keeping that job. Many of our Open Hire staff indicated housing as a significant obstacle to securing and maintaining a stable job. By making housing more accessible and affordable, this initiative can help our team members meet their basic needs, focus on their work, and contribute to the growth of our state's economy."

More than 100 business and non-profit organizations throughout New York State have come out in support of Gov. Hochul's New York Housing Compact, including both The Business Council of Westchester, The County Association and others.

HGAR President Tony D'Anzica agreed that the state is facing a housing crisis involving both supply and cost. "New York State has an affordable housing crisis and that crisis will not be solved with this budget. The governor, the legislature, local municipalities, and all interested parties, including the real estate industry, must come together to study and understand the root causes of our housing crisis and to collaborate in finding long term solutions," he said. "New Yorkers across the state are



From left, Peter Herero, Jr. president of New York Hospitality Group of White Plains; Dr. Marsha Gordon, president and CEO of The Business Council of Westchester; New York Gov. Kathy Hochul; Joe Kenner, CEO and President of non-profit Greyston of Yonkers; and John Levy, CEO, of chip maker SEEQC, Inc, Elmsford. PHOTO BY JOHN VECCHIOLLA

entitled to a thoughtful and deliberative process that engages all communities and all affected parties in helping to find long term solutions. Until such time, our elected officials should work together to adopt common sense measures that we all can agree upon."

Leah Caro, co-chair of HGAR's Legislative Committee, attended the governor's event in Rye Brook and believes that negotiation between the governor and legislative leaders can produce a plan that will address the housing crisis.

Caro, who is President and Principal Broker of Park Sterling Realty of Bronxville, said, "The Governor and the guest speakers offered compelling stories regarding the lack of available and affordable housing in New York, particularly in regard to hiring talent for our county's growing industries; business leaders looking to increase their workforce, from executives and scientists to restaurant workers, find that many viable candidates just can't find somewhere nearby to live. While we applaud the concept of increasing our housing stock, what the final product looks like remains to be seen. Clearly, a co-operative effort between local municipalities, the State Legislature and the governor's office will need to be mapped out, and we look forward to supporting those efforts."

Gov. Hochul said that she is hopeful that state legislative leaders will have "open minds" in trying to hammer out a housing plan. The governor told reporters after the Business Council program ended, "Change is necessary. We cannot continue the way we have. We are losing people to Connecticut and New Jersey... and the reason is the lack of affordable housing or housing at any (income) level and we have to stop that right now."

When asked by *Real Estate In-Depth* what she would say to those government officials that say her plan flies in the face of home rule and takes away local planning control, Gov. Hochul responded, "That is not the case at all. We are simply saying that sometimes it is hard to grow. You get some people in parts of your community who don't want to see your community prosper and this gives you a tool to be able to say 'This is what we are going to do because we are part of a statewide solution.'"

She added that for 80% of the municipalities in New York State, the compact target would involve the addition of only 100 units or less and if affordable, the target number would drop to 50.

A host of local business leaders expressed support for the governor's plan, including Business Council of Westchester President and

CEO Dr. Marsha Gordon, who said, "Westchester County and New York State residents suffer from a chronic and growing shortage of workforce housing. Employers cannot compete to attract and retain talent for their workforce without attractive housing opportunities available to its prospective employees. This housing crisis threatens our economic future. The Business Council of Westchester commends Governor Hochul for her strong leadership in addressing this critical issue. The New York Housing Compact directly confronts this crisis unlike any of the past plans of her predecessors. The BCW recognizes that fundamental change can be difficult to implement. We commend the governor for reaching out to business, labor, not-for-profit, and faith-based organizations in her effort to create desperately needed housing in our communities."

Michael Romita, President and CEO of the Westchester County Association said, "New York's housing crisis continues to be a serious impediment to economic growth and community vitality. It is harming our residents, workers, and businesses. The major culprit is an antiquated patchwork of local land use and zoning restrictions. This has placed New York at a competitive disadvantage to our neighboring states who have taken steps to modernize their laws. The governor's Housing Compact is a bold step and has the support of businesses, nonprofits, and housing advocacy groups from across the state. We at the Westchester County Association call on the legislature to work with the governor to pass housing reform by addressing the issue head-on."

Tim Foley, CEO of The Building and Realty Institute of Westchester said, "It has simply been too easy for too long to avoid building the housing we need. In Westchester, our housing shortage comes with real costs, and those costs are borne by seniors, millennials, people of color, middle-class families, and others who struggle with rising rents and dwindling affordable home ownership options. The governor's New York Compact plan is a bold solution that at its essence makes it clear that this is a shared problem and requires a shared response. Every community does not need to do the same things to address our housing shortage, but no community should be allowed to do nothing."

Westchester County Executive George Latimer said, "We agree with the governor that we need to provide more housing units in Westchester as part of the overall statewide need. Our task is to work closely with our local governments, using the tools available, to achieve these goals."



More than 100 business and non-profit organizations throughout New York State have come out in support of Gov. Hochul's New York Housing Compact, including both The Business Council of Westchester, The County Association and others. PHOTO BY JOHN VECCHIOLLA



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## PRESIDENT'S CORNER

By Tony D'Anzica  
HGAR President



# Realtor Advocacy Begins With RPAC

As I often say, the Hudson Gateway Association of Realtors is a real estate trade association. We are not a book club, and we are not fighting to save the whales—there are other worthwhile organizations that do that. As a trade association our primary mission and goal is to serve our membership by *advocating on behalf of our real estate industry*. Our staff, volunteers, and our leadership team advocate tirelessly on behalf of our members through countless meetings, conferences, telephone calls, hearings, and media outreach. Our staff and leadership team have already met with many of our New York State Senators, Assembly members, Congress members, local mayors, and elected county officials.

However, the effectiveness of this extraordinarily valuable work only resonates and bears fruit when our efforts are amplified by your monetary contributions to the Realtors Political Action Committee. RPAC contributions are needed now more than ever to ensure that our association can support political candidates who support issues important to you at all levels of government.

Today we are facing very strong headwinds in New York State, and these are just a few of the challenges we face:

- With the New York State Legislature rejecting large parts Gov. Kathy

Hochul's recently proposed housing plan, very little, if any, progress is being made toward tackling our housing affordability crisis.

**Clearly, our industry is increasingly under attack and your RPAC contributions help us support political candidates who support issues that matter to Realtors. RPAC works every day so that you can practice real estate with the assurance that someone is fighting for you and the real estate industry.**

- The New York State Legislature rejected an extension of the completion deadline for 421-a projects. Developers who timely commenced construction of new projects will risk losing their 421-a tax incentives if their construction projects are not completed by June 2026, which may be a very difficult deadline to meet due to staff shortages at city agencies and current economic conditions that are driving up the cost of construction.

- Gov. Hochul and the NYS Legislature are considering legislation to prohibit new and existing fossil fuel hookups and systems in homes across the state. Estimated up-front costs for homeowners to retrofit their homes to be all-electric could range from \$12,000 – \$50,000.

• Telemarketing restrictions imposed during the recent states of emergency have still not been lifted.

- The NYS Legislature will most likely again push for the passage of legislation to impose a “good cause” eviction law and a law that prohibits landlords from collecting broker fees from tenants.

These efforts drive up your cost of doing business. They also increase the cost of housing, making homeowner-

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## FROM THE DESK OF THE INTERIM CEO

By Jana Currier  
HGAR Interim CEO, Chief Operating Officer



# The Perfect Time

**L**EARNING never stops—and nor should it. As the world around us continues to evolve, so must we. As we are currently navigating a slower market than in the recent past, it is the perfect time to look towards professional development.

Would you be happy using a lawyer who had not stayed abreast of legal changes in recent decades? Would you be satisfied seeing a doctor who had not looked at any medical advances in the past 20 years? Absolutely not—and real estate professionals are in the same boat.

The real estate industry is changing and developing just the same as everything else—from changes in regulations and legislation, to enhanced marketing platforms, through economic cycles. The industry is simply not the same as it once was. This is a good thing—change is good.

What does this mean for real estate professionals? Simply: we need to be at the top of our game. The best way to do this is through developing ourselves. Not just because we are required to take 22.5 hours of continuing education every two years, but because we see the value in professional development. The Hudson Gateway School of Real Estate is an excellent resource with a varied course curriculum and top-notch instructors.

If you find you have downtime as you navigate through this current market, in addition to taking real estate related courses, you may want to pursue a REALTOR® designation or certification. These include GRI, CCIM, CIPS, GREEN, AHWD and SRES courses, among others.

REALTOR® designations and certifications can provide several benefits for real estate professionals, including:

- **Keeping Up With industry Changes:** The real estate industry is constantly evolving with new laws, regulations and technology emerging all the time. Realtor designations and certifications provide real estate professionals with the most current information to help stay up to date with these changes and adapt practices accordingly.

- **Increased Knowledge and Skills:** Realtor designations and certifications require additional education and training, which can increase a real estate agent's knowledge and skills in specific areas of the industry. This can help better serve clients and provide more specialized services.

- **Credibility and Professionalism:** Designations and certifications can enhance a real estate agents' credibility and professionalism in the eyes of clients and colleagues. They demonstrate a commitment to professional development and a desire to stay on

top of the latest trends and best practices in the industry. This can instill trust and confidence with clients and colleagues.

- **Competitive Edge:** Having a designation or certification can provide a competitive edge in a crowded real estate market. It can distinguish agents from their peers and demonstrate their expertise in a particular area of the industry.

- **Networking and Collaboration:** Designations and certifications can also provide networking opportunities with other real estate professionals who hold similar designations and certifications. This can lead to valuable connections and collaborations that can benefit a real estate agent's career.

Overall, Realtor designations and certifications can provide real estate professionals with the knowledge, skills, credibility and a competitive edge they need to succeed in the industry. However, it is important to note that not all designations and certifications are created equal, and it's essential to research and choose ones that align with your career goals and interests.

HGAR is happy to announce that seven of our members were recent recipients of the New York State Real Estate Education Foundation (NYS-REEF) scholarships totaling \$1,385. Congratulations to: **Yin Choy Chen, Dena Cutler, Daniel Estevez, Shannon Hargrove, Ryan Kominski, Shanell Reyes and Amalie Thomas.**

The foundation's goal is to foster greater knowledge and professionalism among Realtors by providing scholarships for high-level, national designation courses, thereby enhancing the public's real estate transaction experience. They are dedicated to promoting high ethical standards and professionalism in the real estate industry in New York State. By supporting individuals pursuing education in the field, the foundation is investing in the future of the industry and helping to ensure that it continues to thrive.

Any Realtor actively engaged in real estate, who holds primary Realtor membership in New York State and who has been licensed in New York State for at least one full year, is eligible to apply. This includes salespersons, associate brokers, brokers and appraisers. The awarding of scholarships is not based on income. Click here to apply: <https://nysreef.org/wp-content/uploads/2021/01/NYSREEF-Application-Rev-January-2021.pdf>

I am proud to say that HGAR has consistently supported the foundation with an annual contribution. If you would like to help your fellow Realtor members in their climb to excellence you can contribute to the Foundation. Click here to donate: <https://nysreef.org/#donate-now>.

# REAL ESTATE IN-DEPTH

March 2023

Publisher: Hudson Gateway Association of Realtors, Inc.  
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REAL ESTATE IN-DEPTH, published monthly, is the official publication of the Hudson Gateway Association of Realtors, Inc., One Maple Ave., White Plains, New York 10605. Opinions contained in the articles herein do not necessarily reflect the opinions of the Association. The editors of REAL ESTATE IN-DEPTH reserve the right to accept or reject all advertising copy. REAL ESTATE IN-DEPTH (ISSN 0043-339X) or (USPS 677-500) is published 12 times a year for \$12 per year, included in member dues, and \$24 for non-members, by The Hudson Gateway Association of Realtors, Inc., One Maple Ave., White Plains, N.Y. 10605. Periodical Postage is paid at White Plains, N.Y. REAL ESTATE IN-DEPTH cannot be responsible for unsolicited manuscripts, nor undertake to return manuscripts or pictures. POSTMASTER: Send address changes to REAL ESTATE IN-DEPTH, One Maple Ave., White Plains, New York 10605.

# The Impact of FTC's Proposed Rule Banning Non-Compete Clauses

By John Dolgetta, Esq.

On Jan. 5, 2023, the Federal Trade Commission issued a proposed rule (see <https://bit.ly/3T5ixuM>) ("Notice of Proposed Rulemaking" or NPRM), that would ban employers from imposing non-compete clauses and agreements on employees. The public comment period for the NPRM ends on April 19, 2023. The rule's genesis stems from an Executive Order issued by President Biden in July 2021, which focused on promoting competition in America. The FTC describes the use of non-compete provisions as a "widespread and often exploitative practice that suppresses wages, hampers innovation, and block entrepreneurs from starting new businesses." Those who oppose the FTC's view argue that non-compete provisions are vital, long-standing tools that protect an employer's legitimate business interests and protect businesses from harm caused by departing employees.

## Restrictive Covenants: Non-Compete and Other Restrictions

Black's Law Dictionary defines "restrictive covenants" in the employment context as "clauses in contracts of partnership and employment which limit a contracting party after termination of the contract in performing similar work for a period of time and within a certain geographical area." Restrictive covenants are utilized to address a variety of circumstances such as non-competition and non-solicitation arrangements, as well as restrictions relating to confidential information and trade secrets obtained by employee while working for the employer.

Normally, restrictive covenants are written agreements (or clauses included in agreements) entered into between employers and employees. In recent years, these restrictive covenants are being utilized in the real estate industry in independent contractor agreements between brokers and real estate agents and members of significant teams, as well as employment and severance agreements between brokers and high-ranking executives and employees employed by the employer.

## Restrictive Covenants Are Permissible in New York

Although restrictive covenants are generally closely scrutinized by the courts in New York (and other states), these types of agreements and provisions are permissible under New York law. The FTC explains in its NPRM that "In the 47 states [including New York] where at least some non-compete clauses may be enforced, courts use a reasonableness inquiry to determine whether to enforce a non-compete clause, in addition to whatever statutory limits they are bound to apply." [see <https://bit.ly/3YwXUZK>]. It is important to note that non-compete agreements and restrictive covenants are recognized in all but three states and have been long allowed under the law.

## The Reasonableness Test

In *BDO Seidman v. Hirshberg* [see <https://bit.ly/3kXhNM1>], the New York Court of Appeals held that "The modern, prevailing common-law standard of reasonableness for employee agreements not to compete applies a three-pronged test. A restraint is reasonable only if it: (1) is no greater than is required for the protection of the legitimate interest of the employer, (2) does not impose



undue hardship on the employee, and (3) is not injurious to the public. A violation of any prong renders the covenant invalid." It is important that legal advice is sought before utilizing restrictive covenants in any employment or other agreement. If the non-compete provision or restrictive covenant is over-broad and does not meet the requirements of the tests laid out by the courts, it will be invalidated.

## Interests Protected by Non-Compete Agreements in New York State

In New York, courts have issued a variety of decisions which outline

makes illegal an invaluable tool that has been available to employers and brokers for many years.

## 'Non-Compete Clause' Defined And The FTC's 'Functionality Test'

Under Section 910.1(b)(1) a "non-compete clause" is defined as "a contractual term between an employer and a worker that prevents the worker from seeking or accepting employment with a person, or operating a business, after the conclusion of the worker's employment with the employer." Although the new rule seems to apply only to non-compete clauses, the rule also provides a "Functional-

***The FTC's proposed rule would be retroactive and amount to an ex post facto regulation. In effect, thousands of non-compete agreements that have been negotiated and included in valid and binding agreements would be invalidated overnight.***

"protectable interests" of an employer. In New York, the courts "have limited the employer interests, which can justify the imposition of post-employment restraints to (1) protection of confidential customer information, (2) protection of trade secrets, (3) protection of an employer's client base, and (4) protection against irreparable harm where an employee's services are unique or extraordinary." [See *Summary of Covenants Not to Compete: A Global Perspective* at <https://bit.ly/3kXDcEN>]. The courts have generally upheld restrictive covenants where trade secrets and confidential information are involved, as well as non-solicitation of existing customers and clients.

Courts have also held that a restrictive covenant is enforceable where an employee's services are unique or extraordinary [see *Shearson Lehman Bros., Inc. v. Schmetzler* at <https://bit.ly/3ZZDCZQ>]. In many cases, where an employee's services are found to be unique, special and/or extraordinary, the courts have held that an employer would be entitled to injunctive relief. However, the courts have held that any such determination must be made on a case-by-case basis and will be scrutinized carefully [see *Ticor Title Insurance Co. v. Cohen* at <https://bit.ly/3JvXgaC>].

## The FTC's Newly Proposed Rule On Banning Non-Compete Clauses

The FTC explains that "The rule would provide that noncompete clauses are an unfair method of competition. As a result, the rule would ban employers from entering [into] noncompete clauses with their workers, including independent contractors." [See NPRM at <https://bit.ly/3ywY4G0>]. This new rule simply

ity Test" to determine if other types of restrictive covenants or agreements, which may not, on their face, prevent an employee or worker from accepting or seeking employment, but by its terms has the same effect. [see Section 910.1(b)(2) at <https://bit.ly/3ZE6BCJ>].

The FTC's Functionality Test [see Section 910.1(b)(2) at <https://bit.ly/3ZE6BCJ>] basically provides that "the term non-compete clause includes a contractual term that is a de facto non-compete clause because it has the effect of prohibiting the worker from seeking or accepting employment with a person or operating a business after the conclusion of the worker's employment with the employer." According to the FTC's new rule, if an agreement or restrictive covenant is entered into that effectively restricts the employee from going to a competitor firm or company, then that provision would be invalid. Additionally, if there are liquidated damages provisions or required payments included that may also be deemed to be a de facto non-compete clause prohibited by the FTC's new rule.

## Generally, NDAs, Non-Solicitation Agreements Permitted

The FTC does clarify in its NPRM that "...the definition of non-compete clause would generally not include other types of restrictive employment covenants—such as non-disclosure agreements (NDAs) and client or customer non-solicitation agreements—because these covenants generally do not prevent a worker from seeking or accepting employment with a person or operating a business after the conclusion of the worker's employment with the employer." However, one must be careful that any NDA,

non-solicitation agreement or other restrictive covenant is not "...so unusually broad in scope that they function [and] as such would be considered non-compete clauses..." thereby failing the Functionality Test. [See <https://bit.ly/3J8GyfZ>].

## Broad Definition of 'Worker'

It is important to note that the new rule would not only apply to W-2 employees, but also to all individuals defined as "workers," which "includes, without limitation, an employee, individual classified as an independent contractor, extern, intern, volunteer, apprentice, or sole proprietor who provides a service to a client or customer." The rule does exclude "a franchisee in the context of a franchisee-franchisor relationship," which would remain subject to federal antitrust laws. [See <https://bit.ly/3ZE6BCJ>]. Therefore, any restrictions imposed by brokers on licensed real estate salespersons who are W-2 employees, as well as those engaged as independent contractors, would come squarely under the new rule.

## A Non-Compete Clause is Now Deemed Unfair Competition

Under Section 910.2(a) of the new rule, "It is an unfair method of competition for an employer to enter into or attempt to enter into a non-compete clause with a worker; maintain with a worker a non-compete clause; or represent to a worker that the worker is subject to a non-compete clause where the employer has no good faith basis to believe that the worker is subject to an enforceable non-compete clause." Any non-compete clause in an agreement with any worker, including an independent contractor, is now deemed illegal.

## Employers Obligations Regarding Existing Non-Compete Clauses

Under Section 901.2(b)(1) an employer would be required to rescind any existing non-compete clauses entered into with any worker. This is a major issue. Normally, when a new law or rule is promulgated, any existing agreements would be "grandfathered", meaning that they would be allowed to remain in effect, and that the inclusion of a non-compete provision going forward would be subject to the new rule and, therefore, banned. The FTC's proposed rule would be retroactive and amount to an ex post facto regulation. In effect, thousands of non-compete agreements that have been negotiated and included in valid and binding agreements would be invalidated overnight.

An employer must rescind the non-compete provision by the compliance date, which is defined as 180 days after the publication of the final rule by the FTC. Section 910.4 also provides that the new rule would supersede any "State statute, regulations, order, or interpretation" unless they afford a worker greater protection than the new rule. Basically, the laws of 47 states would become null and void when it comes to non-compete provisions.

## Rescission Notice Requirements Of Employers

Under Section 901.2(b)(2), when an employer rescinds an existing non-compete clause, the employer "must provide notice to the worker that the worker's non-compete clause is no longer in effect and may

Please turn to page 9

# NY State Expands Fair Housing Testing To Combat Housing Discrimination

ALBANY—New York Gov. Kathy Hochul announced on Feb. 24 a \$2.2-million expansion of New York's Fair Housing Testing Program designed to root out discrimination in home rental and sale transactions.

New York State has partnered with six nonprofit organizations across the state to deploy undercover testers to act as potential renters and home seekers. The expansion will increase proactive investigations of suspected housing discrimination and enhance education and outreach efforts on fair housing rights, including for individuals with a history of criminal system involvement.

"As we expand access to housing across New York State, I am using all of the resources at my disposal to combat housing discrimination and ensure that all New Yorkers are treated with dignity, fairness, and respect when seeking the housing of their choice," Gov. Hochul said. "Our investment in this crucial program sends a clear message: housing discrimination will not be tolerated here in New York."

The Fair Housing Testing Program is administered by the New York State Homes and Community Renewal's Fair and Equitable Housing Office and expands the pilot testing program established by the office in 2021.

HCR has finalized contracts with six organizations to conduct testing in 48 counties including Nassau and Suffolk, Westchester, Albany and Schenectady counties, as well as the five boroughs of New York City. The fair housing testing and out-



**Marlene Zarfes, Executive Director of White Plains-based Westchester Residential Opportunities, which has entered into a contract with New York State to conduct undercover fair housing testing in the Lower Hudson Valley region.**

reach partners are: CNY Fair Housing, the Fair Housing Justice Center, Housing Opportunities Made Equal, Legal Assistance of Western New York, Long Island Housing Services, and Westchester Residential Opportunities. These nonprofit housing agencies will dispatch trained fair housing "testers" to act as potential renters or home seekers to uncover unlawful discriminatory treatment by sellers, brokers and landlords.

The program's outreach and

training will focus on fair housing protections including for those with arrest and conviction histories. The outreach includes advertisements and social media messaging, training events, and professional education classes. The program also provides continuity to the Eliminating Barriers to Housing New York testing and outreach program launched by the New York Office of the Attorney General in partnership with Enterprise Community Partners.

New York State Homes and Community Renewal Commissioner RuthAnne Visnauskas said, "Housing is an essential human right and we must continue to use every tool at our disposal to ensure that all New Yorkers have a fair and equal opportunity to live in the communities of their choice. Our Fair Housing Testing program complements Governor Hochul's New York Housing Compact, which will proactively address disparities in housing access, exclusionary zoning, and other barriers that impede fair housing goals, and help us build a better and more equitable New York for all."

Marlene Zarfes, Executive Director of Westchester Residential Opportunities, said, "This work is critical to ensuring a housing market in the Lower Hudson Valley in which every household has an equal opportunity to participate, regardless of skin color, ethnicity, source of income, disability or any other protected class."

Elizabeth Grossman, Executive Director of the Fair Housing Justice Center, said, "The Fair Housing Jus-

tice Center is immensely grateful for this support from HCR and we are eager to get to work on new testing and outreach activities. Testing remains a critical tool for fair housing organizations to use in the fight against discrimination, and we look forward to conducting robust investigations throughout the New York City region. The outreach funding will provide an enhanced opportunity for us to increase awareness of fair housing rights and responsibilities, especially the strong protections that New York State has put in place to counter source-of-income discrimination, and to provide training to tenants, home seekers, and housing providers. Thanks to the support of HCR, people throughout our service area will know that they can come to us for help, and that our programs will get them the help they need."

Ian Wilder, Executive Director of Long Island Housing Services, said, "Long Island Housing Services is grateful to New York State for supporting much needed fair housing work. This funding allows us to assist in enforcing the very necessary protections afforded under New York State law. Even more so, it enables Long Islanders to move toward a home that we all strive for where our neighbors can choose to live wherever they want free of discrimination. Only by overcoming housing discrimination can we free Long Islanders to live their best lives."

More information on Fair Housing can be found on HCR's website: [hcr.ny.gov/feho](http://hcr.ny.gov/feho).

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# NAR Demonstrates the Many Ways Realtor Members Are Here for Clients in Newly Released Ad Campaign

WASHINGTON—The National Association of Realtors unveiled on Feb. 22 its fifth iteration of its award-winning “That’s Who We R” national advertising campaign. This year’s creative demonstrates the many ways Realtors are “here for it all,” working to make the dream of property ownership a reality for their clients.

The campaign, created by Havas Chicago, further distinguishes Realtors from non-member agents and “do-it-yourself” tech platforms by showcasing the value, partnership and professionalism Realtors provide throughout the journey—whether it’s a first home, the next home or a home for their business.

Only members of the National Association of Realtors, America’s largest trade association, can call themselves a Realtor. NAR represents more than 1.5 million members involved in all aspects of the residential and commercial real estate industries, and must



**The ad campaign distinguishes Realtors from non-member agents and “do-it-yourself” tech platforms by showcasing the value, partnership and professionalism Realtors provide throughout the journey—whether it’s a first home, the next home or a home for their business.**

abide by the association’s Code of Ethics.

“These ads showcase the trusted relationship between Realtors and their clients,” said Victoria Gillespie, NAR chief marketing and communications officer. “As a former agent and Realtor, I know the dedication, expertise and professionalism required during the often long, complex and emotional process. I am excited that these spots allow us to authentically demonstrate the Realtor difference in action, with clients and within their communities.”

“NAR’s 1.5 million members are the Realtor brand, possessing a thorough understanding of the real estate transaction and local market conditions; an unparalleled commitment to ethics; impactful community and civic engagement; and an empathic, human approach,” said NAR President Kenny Parcell, a Realtor from Spanish Fork, UT, and broker-owner of Equity Real Estate Utah. “Agents who are Realtors are here for you whatever your path to property ownership may look like.”

Through emotional storytelling and cultural truths, the new spots take viewers through various property buying experiences. The commercials leverage a diverse set of characters, locations and real estate situations—residential and commercial—that work together to be relatable at scale. In each situation, viewers will see how Realtors are committed to putting their clients first in every aspect of the search and purchase experience—and often well beyond that. The spots also show Realtor involvement and volunteerism, supporting the communities in which they live and work.

“Whether it is your first time or your third time, the journey to property ownership can be stressful, even without changing market conditions and unexpected challenges,” said Myra Nussbaum, president and chief creative officer, Havas Chicago. “We chose to focus on the personal, relationship-building moments that go beyond home search apps or showings. Viewers will see a



**Now in its fifth year, the “That’s Who We R” campaign has been recognized 50 times for national creative and media excellence.**

variety of stories with real, surprising moments, such as moving closer to friends or relatives, or finding the right space for a growing family. No matter the experience, the stories emphasize Realtor expertise and the value they bring to their clients.”

Now in its fifth year, the “That’s Who We R” campaign has been recognized 50 times for national creative and media excellence. This year’s campaign will be seen through a fully-integrated campaign across a multitude of modern touchpoints, including broadcast and streaming platforms, online and terrestrial audio, social media and branded content partnerships. In addition to paid media led by Havas Media, NAR will once again launch a full suite of new advertising and social media assets, created in conjunction with 2023 campaign imagery and messaging, for its members and Realtor associations to leverage locally.

The “That’s Who We R” campaign features eight total TV (30-second and 15-second ads) and five total radio spot storylines.

- A furniture maker is ready to invest in a showroom. His commercial

agent, who is a Realtor, uses neighborhood expertise, contacts and puts in the legwork to find a storefront that sets the business up for success. This spot also highlights how Realtors are passionate community members and volunteers.

- Empty nesters are ready to say goodbye to their single-family home in the suburbs and turn to their trusted agent, who is a Realtor, to bring them closer to their grown daughter and her family in the city.

- A city-dwelling couple adopts a four-legged family member and quickly realizes they need an agent, who is a Realtor, to help find them a home with plenty of room for their fast-growing pup to roam.

- A food truck owner learns that one of her customers is a commercial agent, who is a Realtor, and realizes that her dream of owning a brick-and-mortar bakery is within reach. This spot also highlights how Realtors are active advocates for housing rights and neighborhood issues.

Visit [ThatsWhoWeR.realtor](https://ThatsWhoWeR.realtor) for more information on NAR’s “That’s Who We R” national advertising campaign.

## Howard Hanna Real Estate Services Expands NY Presence Via Merger Deal with Long Island Firm

NORTHPORT, NY—Howard Hanna Real Estate Services reported on March 1 that it will be joining forces with Coach Realtors, a real estate brokerage firm based on Long Island, N.Y., forming Howard Hanna | Coach Realtors.

“The partnership of two industry powerhouses will transform into even more amazing opportunities for our agents and clients,” said Howard “Hoby” Hanna IV, president of HHRES. “Our combined strength, talents and resources will be such an advantage in the industry.”

The two family-owned companies set up shop in the 1950s, with Howard Hanna opening its doors in Pittsburgh in 1957 and Coach Realtors opening theirs on Long Island in 1954. Since then, the two firms have developed from homegrown firms into heavy hitters in the national real estate market.

Over the last seven years, HHRES has grown its presence throughout New York and is now the largest real estate firm in the state by units sold. The merger will further strengthen HHRES’s position in the New York market, company officials stated.

“We are thrilled to join forces with Howard Hanna,” said Whitney Finn LaCosta, broker and owner of Coach Realtors. “We’re still the same Coach Realtors people have come to know



**Howard “Hoby” Hanna IV, president of Howard Hanna Real Estate Services**

and love, and you can expect the same top-quality service from our team. We just have a stronger real estate network for our clients now.”

As part of the merger, Coach Realtors will retain its existing leadership and direction, and Whitney Finn LaCosta will be CEO of Howard Hanna | Coach Realtors.

Agents with Coach Realtors will gain access to Howard Hanna’s in-

novative buying and selling programs like Rate Reducer and Buy Before You Sell. They will also gain an expanded referral network, as the HHRES brand reaches across 13 states. The partnership will help extend the HHRES footprint across New York State and expand its growing network of more than 15,000 agents and staff.

Like HHRES, Coach Realtors has a strong presence in the luxury market, and the two companies look forward to pooling their resources to continue growing in this market. Currently, the Hanna Luxury program offers agents a variety of specialized tools to manage high-end listings.

“They’re a company that we share a lot of important values with,” said LP Finn, operating officer for Coach Realtors. “Their leadership team operates with integrity, and they’ve shown a commitment to do right by their employees and by their community too. I can’t wait to see what we’ll be able to accomplish together.”

The merger will combine the best of both companies to better support agents, buyers and sellers across their markets. Together, the two family-owned firms will strengthen their position in New York State.

“This partnership allows us to take Coach Realtors to the next level,” said LaCosta. “I’m looking forward to work-



**Whitney Finn LaCosta, CEO of Howard Hanna | Coach Realtors**

ing with Howard Hanna and continuing our legacy of excellence.”

According to Howard Hanna | Coach Realtors’ website, the firm operates offices in Northport, Huntington, Dix Hills, Williston Park, East Norwich, West Islip, Rockville Centre, Mount Sinai, Commack, East Northport, Port Jefferson Harbor, Hewlett, Garden City, Smithtown, East Islip, Stony Brook, Floral Park, Manhasset and West Sayville.

## Energy Provider Marathon Energy Announces Rebrand, Changes Company Name to Energo

WOODSIDE—Marathon Energy, a full-service independent retail energy provider based in Woodside and an affiliate of the Hudson Gateway Association of Realtors, announced recently it is changing its company name to Energo and unveiled a new logo. The change is in response to its accelerated growth, and only impacts the company name and logo. There is no change in ownership and in no way impacts or changes customer accounts, company officials stated.

“For us, ‘Energo’ reflects our continuous forward movement—embracing innovation while evolving and pivoting on the go,” stated Jerry Drenis, President and CEO of Energo. “Since our beginning, nearly three decades ago, our entrepreneurial spirit and unparalleled customer service has driven us to innovate and expand. Therefore, as we prepare for the future, we want to embrace our evolution, transformation and growth with a refreshed look and feel.”

“The transition to Energo is an initial step in a new and exciting chapter of our company” stated Drenis. “We’re thrilled to introduce the uniqueness that Energo brings to the market—pro-

viding full-service energy solutions to customers on the go”.

The company’s journey started in 1995 with a vision to provide heating oil and mechanical services to customers in the New York City Metro Area. Today, the company’s geographic reach has stretched beyond New York City, serving customers throughout New York, New Jersey, Pennsylvania and Maryland. Its service offerings have expanded providing a full suite of energy products including heating oil, diesel, gasoline, natural gas, electricity, propane, renewable energy, and other value-added services.

The name change announcement marks another milestone in the evolution of the company. In 2018, the company extended its reach into Upstate New York, Eastern Pennsylvania, and New Jersey through a transaction with BlueRock Energy, as well as the purchase of Ambassador Fuel in the Bronx. In 2020, the company expanded into Western New York and Western Pennsylvania with the acquisition of certain assets and the customer book of National Fuel Resources, Inc.





The purchase of Renwick Realty gives Corcoran Legends Realty a presence in the highly sought-after Bedford market.

## Corcoran Legends Realty Acquires Renwick Real Estate in Bedford

BEDFORD—Corcoran Legends Realty, a franchisee of Corcoran Group LLC, recently announced its acquisition of storied local real estate brokerage firm Renwick Real Estate in Bedford.

The addition of Renwick Real Estate’s agents and central Bedford office adds to Corcoran Legends Realty’s significant presence across Westchester County, company officials noted.

“We are proud to welcome Renwick Real Estate’s family of agents to our Corcoran Legends Realty team. Renwick Real Estate has served Northern Westchester for over 140 years with exceptional service to their clients and outstanding expertise on the market. A reputation like theirs is priceless. We believe this addition will become an invaluable asset to our brokerage, allowing us to continue offering the highest possible level of service for our clients in Northern Westchester,” said Marcene Hedayati, Principal Broker and Managing Partner of Corcoran Legends Realty.

Through welcoming Renwick Real Estate’s family of 16 agents and adding its Bedford office, Corcoran Legends Realty’s footprint across Westchester County now surpasses 100 agents and a total of five offices. In addition to its new office in Bedford, Corcoran Legends Realty has operations in Bronxville, Irvington, Tarrytown and Briarcliff Manor.

“While we have been exploring the opportunity to align ourselves with a larger brand, we are very pleased to announce that Renwick Real Estate will join with Marcene Hedayati and Corcoran Legends Realty,” said Jim Renwick of Renwick Real Estate. “After four generations of providing real estate services in Westchester County, this decision was carefully made, and we are confident that it is the ideal next step for our agents, who have been so loyal to Renwick Real Estate over the years. Corcoran has an impeccable brand reputation and will give our agents access to expand their elevated services to New York City, the Hamptons, South Florida, and all other destinations where our clientele reside.”

Hedayati added, “We believe there will be a natural synergy based on both brokerages recognizing that authentic connection is essential to success in the real estate business, as we both prioritize building and maintaining relationships with clients, agents, and other industry professionals.”

Legends Realty was founded in 2007 by Hedayati with partners Elvira Aloia, Mary Case Friedner, Phyllis Lerner, and Karen Stroub. In September 2020, Corcoran CEO Pam Leibman announced an affiliate partnership with the firm.

## In Memoriam

### Paula J. Meloi

The Hudson Gateway Association of Realtors regrets to inform its membership of the passing of longtime Realtor Paula J. Meloi at the age of 74 at Mount Sinai Hospital on Feb. 26.

Paula and her husband Rocco owned and operated ERA Meloi Realty, in Port Jervis for 35 years. After Rocco’s passing in 2009, Paula ran the company until recently retiring this year. She served on the board of the Tri-State Chamber of Commerce for many years during her career as a real estate broker.

She was born Sept. 3, 1948 in Port Jervis, the daughter of the late Paul and the late Dorothy Grathwohl. During her early years after high school, she attended Orange County Community College as an art major and shortly after started her ceramic classes in Montague, NJ where she shared her creativity and passion with her students. She was a talented artist.

She adored her family and friends. She was an old soul with a young heart. She loved her local community it was her life’s passion to serve the people in the Tri-State area buying and selling homes and putting her entire

heart into her work. She touched the lives of so many people.

A family statement read: “We are grateful for all of the wonderful years we had with her and the beautiful memories created. She was the matriarch of our family and her legacy will live on forever. She will be deeply missed.”

She is survived by her two beloved sons, Alex Meloi and his wife Diane of Charlotte, NC and Andrew Meloi and his wife Courtney of Matamoras, PA, her loving grandchildren, Logan Meloi, Enya and Erin Mommsen; Her companion, John Predovan; she also leaves behind her beloved cat, Scuffy.

Family and friends are invited to visit at the Gray-Parker Funeral Home, Inc., 100 East Main St., Port Jervis on Saturday, March 4, 2023 from 1 p.m. to 3 p.m.

A memorial service was held on Saturday, March 4, 2023 at 3:00pm at the funeral home. Cremation was held at MacLennan Hall Crematorium, Milford, PA.

In lieu of flowers, memorial contributions may be made the Humane Society of Port Jervis/Deerpark, 202 Route 209, Port Jervis, NY 12771.



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# Stone Soup Update: A Potpourri Of New Information from Everywhere

**Stone Soup**—For those that haven't heard this story, it's about hungry travelers who say they are going to boil a big stone in a pot of water to make soup for everyone. While they say it's delicious, they also say that it needs a little bit of garnish, which is missing, to improve the flavor. The townsfolk all provide a little bit of this, and a little bit of that. They add potatoes, onions, celery, tomatoes, corn, meat, milk, butter, salt and pepper. Finally, the stone is removed from the pot, and a delicious and nourishing pot of soup is enjoyed by everyone. The moral of the story is that sharing benefits everyone who contributes. Today, I'm going to share information I've obtained from various sources over the past month to create my version of Stone Soup. Bon appétit.

## Lobby Day

Lobby Day is our annual trip to Albany to meet with our legislators and impress upon them the issues that are important to our membership. This year, Lobby Day is scheduled for Tuesday, May 2, 2023 at the Empire State Plaza. We will gather in Meeting Room 6 (breakfast and lunch will be provided). Make sure that you register on the HGAR website (it's free) and indicate if you wish to ride the free bus up to Albany.

There are two busses that will take members to Albany. One bus will leave at 5:50 a.m. from outside the HGAR offices on 110 Bloomingdale Rd., White Plains, and will stop at the DiCicco's Market in Brewster at 6:30 a.m., before arriving in Albany. The other bus will depart at 5:50 a.m. from the former HGAR office in Nyack, located at 2 Medical Park Drive, and will stop at 6:30 a.m. at the rear of the Newburgh Mall, before continuing on to Albany. Both busses will depart Albany after lunch to return home.

Additional information and details for Lobby Day can be found at <https://www.hgar.com/event/lobby-day-in-albany-20230502>; or you can contact HGAR Government Affairs Director Alexander Roithmayr at [Alexander.Roithmayr@HGAR.com](mailto:Alexander.Roithmayr@HGAR.com).

## Cold Calling

Pursuant to the governor's Executive Order, cold calling is still not permitted. This includes any unsolicited calls or texts to any person or business with whom you do not already have an established business relationship.

## New Protected Classes

Previously, New York State's De-



partment of Human Rights expanded the Human Rights Law to identify status as a victim of domestic violence as a protected class for discrimination purposes. Recently, the DHR added citizenship and immigration status as a protected class as well. While the DHR

FEMA's current Flood Insurance Rate Maps for the leased premises' area; and

- whether the leased premises has experienced any flood damage due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inun-

## New York State now requires that state agencies provide documents translated into seven different languages. These are: English, Spanish, Haitian-Creole, Italian, Korean, Russian and Chinese.

has always been of the opinion that immigration status/citizenship was protected under "national origin" and possibly under race, creed, color as well, it felt it necessary to specifically identify this class. Further, it changed several terms, with "alien" being changed to "noncitizen" and "illegal alien" being changed to "undocumented noncitizen."

## Flood Disclosure

Effective June 21, 2023, every residential lease will be required to provide notice of the following information related to the previous flood history and current flood risk of a leased premises:

- whether any or all of the leased premises is located wholly or partially in a Federal Emergency Management Agency designated floodplain;
- whether any or all of the leased premises is located wholly or partially in the Special Flood Hazard Area (100-year floodplain) according to FEMA's current Flood Insurance Rate Maps for the leased premises' area;
- whether any or all of the leased premises is located wholly or partially in a Moderate Risk Flood Hazard Area (500-year floodplain) according to

duction, or river overflow.

Further, every residential lease must contain the following notice to tenants: "Flood insurance is available to renters through the Federal Emergency Management Agency's National Flood Insurance Program to cover your personal property and contents in the event of a flood. A standard renter's insurance policy does not typically cover flood damage. You are encouraged to examine your policy to determine whether you are covered."

## Mold Disclosure

Effective June 14, 2023, the language in the Property Condition Disclosure Statement form will change; therefore, it's important that you advise/update these forms. The change is with regard to the issue of mold. The new form will now contain language that will encompass mold (using the language "other material" when referencing toxic or hazardous substances, as well as the phrase "and indoor mold," which specifically identifies mold). Additionally, the new PCDS form will ask the following question:

"HAS THE PROPERTY BEEN TESTED FOR INDOOR MOLD? YES/NO"

UNKN (IF YES, ATTACH A COPY OF THE REPORT)."

New PCDS forms will be made available by the DOS and must be used starting June 14, 2023.

## Agency Disclosure In Different Languages

New York State now requires that state agencies provide documents translated into seven different languages. These are: English, Spanish, Haitian-Creole, Italian, Korean, Russian and Chinese. As a result, the Department of State now provides agency disclosure forms in these languages. If a consumer is not proficient in reading and/or understanding English and the agency disclosure form is provided in a language they are proficient in, the licensee should provide the form with that language. **Note:** failure to provide a translated form in a language the consumer understands may expose the licensee to potential liability.

## End of Real Estate License Reciprocity

Due to New York State's increased requirements for obtaining a real estate license, including the required hours to obtain your license, fair housing training requirements, and the recent requirements that all real estate licensees must satisfy implicit bias and cultural competency programs, the DOS had terminated any reciprocity relationships it had previously maintained with other states. This means that licensees from other states may not waive into New York State to obtain a real estate license. Due to this termination of reciprocity, a member should check with formerly-reciprocal states to determine if they are continuing to observe reciprocity from New York State to its jurisdiction if they are considering obtaining a license in that jurisdiction. DOS has indicated that they are looking at future ways to re-open reciprocity.

## Conclusion

I hope you enjoyed this Stone Soup. As the saying goes, "sharing is caring," so please share this information with others, particularly your colleagues and clients, and fill their minds with sustenance.

*Brian S. Levine, Esq. is In-House Counsel/Director of Legal Services & Professional Standards Administrator for the Hudson Gateway Association of Realtors.*

## The Impact of FTC's Proposed Rule Banning Non-Compete Clauses

### Continued from page 5

not be enforced against the worker." The employer must provide the notice to each worker specifically and the notice can be provided by paper correspondence or by email or text. The new rule further provides that "The employer must provide the notice to the worker within 45 days of rescinding the non-compete clause." The notice provision also applies to any worker who previously worked for the employer and is subject to a non-compete provision, "provided that the employer has the worker's contact information readily available." The new rule provides model language for the required notice:

A new rule enforced by the Federal Trade Commission makes it unlawful for us to maintain a non-compete clause in your employment contract. As of [DATE 180 DAYS AFTER DATE OF PUBLICATION OF THE FINAL RULE], the non-compete clause in

your contract is no longer in effect. This means that once you stop working for [EMPLOYER NAME]:

You may seek or accept a job with any company or any person—even if they compete with [EMPLOYER NAME].

You may run your own business—even if it competes with [EMPLOYER NAME].

You may compete with [EMPLOYER NAME] at any time following your employment with [EMPLOYER NAME].

The FTC's new rule does not affect any other terms of your employment contract.

### Exception Permitted With Sale of a Business

Section 910.3 provides an exception to this new rule and allows a non-compete to be entered into with a person or persons selling their business or is "otherwise disposing of all of the person's ownership interest in the business entity, or by a person

who is selling all or substantially all of a business entity's operating assets." The person must be a "substantial owner" which is defined as an individual that owns or holds at least a 25% ownership interest in the selling business entity. The rule further makes clear that any non-compete provisions covered under this exception would still be subject to federal antitrust law, as well as all other applicable law.

### Where Do We Go from Here?

There is no doubt that there will be lawsuits filed seeking to invalidate the FTC's new rule. Non-compete provisions have been used and upheld for years and the courts have always been very careful when upholding or invalidating these types of provisions. Employers, including real estate brokers, have utilized these non-compete provisions when it comes to key individuals and their departure. Departing "workers" could cause

irreparable harm to a business or brokerage firm and employers need mechanisms to limit the potential economic harm by that could be caused by "workers" who move to competitors. If non-compete clauses are no longer valid, business owners need to ensure that effective and carefully drafted non-disclosure and non-solicitation agreements are entered into with workers and, provided they are not overbroad, these alternatives will afford employers the tools necessary to protect their legitimate business interests.

*Legal Column author John Dolgetta, Esq. is the principal of the law firm of Dolgetta Law, PLLC. For information about Dolgetta Law, PLLC and John Dolgetta, Esq., please visit <http://www.dolgettalaw.com>. The foregoing article is for informational purposes only and does not confer an attorney-client relationship and shall not be considered legal advice.*

**Charles Wilson** recently joined **Berkshire Hathaway HomeServices River Towns Real Estate** as a Licensed Real Estate Salesperson.



**Charles Wilson**

From his days volunteering for youth groups overseas, to his time as a soccer coach at different high schools throughout the Southeast, Wilson has always been about serving others. Wilson is an experienced agent hailing from Nashville, TN.

Cynthia Lippolis, Principal Broker, said, "Charles brings with him a wealth of experience and compassion for his clients. His grasp on the local markets is an asset to the River Towns Real Estate team and his clients alike."

**ERA Insite Realty Services** has been named a Platinum Award winner by **Anywhere Leads** for its outstanding performance during the past year. Anywhere Leads is a dedicated organization within Anywhere Real Estate, Inc., the largest full-service residential real estate services company in the United States, focused on delivering high-quality leads to its affiliated brokers and agents in the Anywhere Leads Network.



**Debra Budetti**

The Platinum Award is one of three Excellence Awards presented to Premier Network Brokers. Award criteria are based on rigorous scoring and success in a variety of performance metrics.

"Achieving a Platinum Award is an outstanding achievement," said George Conrad, National Vice President, Network Success. "ERA Insite Realty routinely demonstrated superior performance in a variety of areas, including addressing customer needs, understanding local market conditions, and executing best business practices, so our customers could reach their real estate goals. Our clients, their relocating employees, and our Partner Program organizations and their members have received a high level of support in 2022 from ERA Insite Realty, and Platinum Award achievement is the result of their dedication."

"We're pleased to receive the Anywhere Leads Network Platinum Award," said Debra Budetti, Broker/Co-Owner and Relocation Director for ERA Insite Realty Services. This recognition puts us in great company with some of the best real estate brokers in our industry," she added.

The Anywhere Leads Network helps clients and customers realize their true real estate advantage by recruiting nationwide a high-performance network of brokers and agents, recognized for exceptional customer service, from some of the most recognizable names in real estate.

**Howard Hanna | Rand Realty** reported recently that **Alex Panet, Michael Knect, Kimberly Cardona-Smith** and **Maricela Guevara** have joined the brokerage firm's New Windsor office.



**Alex Panet**

Prior to real estate, Panet spent 14 years operating his own business, a successful fitness facility in New Windsor. Outside of real estate, he takes pride in giving back to my community and being a part of fundraisers or charitable

events. Toys for Tots, and Breast Cancer Awareness are a couple that are close to his heart.

Knect has a degree in both Business Management and Fine Arts. He has years of experience in all aspects of business and with his artistic eye, can bring a lot of insight to his real estate practice, company officials stated.



**Michael Knect**

**Cardona-Smith** is a retired Lieutenant Colonel who served 31 years in the United States Air Force. Her assignment prior to retiring was Commander of 213<sup>th</sup> Engineering and Installation Squadron. She has extensive knowledge and experience in Leadership and Organization Management. She is a graduate of Leadership Orange and served as a board member on the Orange County United Way for three years. She is currently serving on the 105<sup>th</sup> Airlift Wing Alumni Association board.



**Kimberly Cardona-Smith**



**Maricela Guevara**

**Guevara** has lived in the Orange County area for three decades. Now, she seeks to fulfill her desire of helping others by embarking on a rewarding career in real estate.



**From left, Adam Bove, Liz Beinfield, Carolyn Nally, Jenny Friedman, Zoe Hamann.**

**Houlihan Lawrence** announced recently that the Beinfield Team has rejoined the company's Darien, CT brokerage.

The Beinfield Team is considered one of Fairfield County's most distinguished real estate teams, with more than 40 years of combined experience. In 2022, the team sold 46 homes and closed \$84 million in total sales volume in Rowayton and Norwalk. The team is led by **Liz Beinfield**, who is joined by daughters **Zoe Hamann** and **Jenny Friedman**, niece **Carolyn Nally** and **Adam Bove**.

"We are delighted to welcome Liz and the Beinfield Team back to Houlihan Lawrence," said Jeff Kelly, manager of Houlihan Lawrence's Darien brokerage. "Their team is deeply respected within the Darien and Rowayton communities, and their return further solidifies our status as the real estate leader in town."

"I am excited to be rejoining Houlihan Lawrence," said Beinfield. "I feel very lucky to have the opportunity to work with my family and in the same vein, I am excited to be rejoining my Houlihan Lawrence family. As the number one team in Rowayton and Norwalk, we are thrilled to be joining the area's best agents and agency."

**RateMyAgent**, the client review and digital marketing platform for real estate professionals, has announced that **Daniel M. Berger**, Broker/Owner of

**RE/MAX Prestige Properties** of White Plains, is the winner of its Agent of the Year for Westchester County and New York State Awards of 2023.

The Agent of the Year Awards are the first industry-wide awards based on client satisfaction rather than sales volume. "The Agent of the Year Awards acknowledge real estate professionals in our industry who go above and beyond to provide an excellent experience for their clients. Reviews linked to properties are the qualifier towards receiving an Agent of the Year Award. So, to have achieved the highest client satisfaction rating across the country is something our winners should be proud of accomplishing," said Michael Davey, CEO, RateMyAgent.

Berger said "It's humbling to be recognized by past clients with their kind words on working together. I love this award as it's solely based on client reviews. It's an honor to have won these awards both in 2022 and again in 2023."

**Orange Bank & Trust Company** recently reported the promotion of **Michael Listner** to Chief Risk Officer. A key advisor to bank executives overseeing credit analytics and lending, Listner will lead the organization's enterprise risk management strategy and support its future growth.



**Michael Listner**

"Powerful risk management is integral to the banking industry, and we have been fortunate to have Michael's leadership and expertise over the past five years," said Michael Gilfeather, Orange Bank & Trust Company President & CEO. "As we continue to grow by working with clients of all sizes and sectors that are driving our economy—from real estate owners and developers, law firms, investors, healthcare providers, and small businesses, we're thrilled to elevate Michael into this new role. Michael's vast risk management knowledge and multi-faceted experience has been fundamental to our success, developing and implementing the strategies that continue to establish us as one of New York's leading business banks and wealth managers."

With this new role, Listner assumes responsibility for risk management across the bank, including credit and risk assessment, the development and implementation of risk management strategy, and oversight of risk management systems for all business segments and operational units.

Listner joined Orange Bank in 2018 as First Vice President - Senior Credit Officer responsible for credit administration, including managing and directing the bank's loan portfolio and supervision of all credit-related matters. In 2020, he was promoted to Senior Vice President - Chief Credit Officer, where his extensive experience in credit analysis helped the bank execute its strategy of better accommodating the credit needs of regional businesses. Listner has a Master of Business Administration from NYU Stern School of Business and a BS in Finance and Economics from Villanova University.

**Grand Lux Realty** recently welcomed **Anna Torres** to the firm's Chappaqua office. Torres is a native of South Florida and Eastern Long Island where she raised her four children and started a successful family busi-

ness. This experience, along with her background in journalism and early childhood education, makes her an asset to all her clients, brokerage officials stated. She currently resides in Westchester County and is bilingual, speaking English and Spanish.



**Anna Torres**

**Curasi Realty** of Montgomery has announced that **Kadian Martin** has joined the brokerage firm.



**Kadian Martin**

Martin received her Bachelor of Science Degree from the State University of New York at Oneonta, where she majored in economics. She is a finance professional with more than 15 years of corporate experience leading teams, designing and implementing projects, and managing client relationships. She has been a licensed real estate professional since 2021.

Originally from the island country Jamaica, she has resided in the Hudson Valley for more than 25 years. Community service is important to Martin, and she has volunteered her time to Habitat for Humanity, New Jersey Training and Employment Programs, and also volunteered as an Income Tax Assistant.

**Howard Hanna | Rand Realty** has announced that **Lesley Dudzik-Andrews** has joined the firm's Pine Bush Office as a Licensed Real Estate Salesperson.



**Lesley Dudzik-Andrews**

**Dudzik-Andrews** was born and raised in Orange County and has worked in the public service sector for more than 34 years. She brings an array of knowledge about the communities in the Hudson Valley and an expertise in helping individuals and families identify personal needs and successfully reach their goals, company officials noted.

**John Oliveri**, Westchester Luxury Properties, Associate Broker with



**John Oliveri**

**Howard Hanna Rand Realty** in White Plains, has been selected for the 2023 Best of White Plains Award in the Real Estate Agency category by the White Plains Award Program. As a multi-year winner, he has also been added to the Hall of Fame.

Each year, the White Plains Award Program identifies companies that it believes have achieved exceptional marketing success in their local community and business category. These are local companies that enhance the positive image of small business through service to their customers and our community. These exceptional companies help make the White Plains area a great place to live, work and play.

Various sources of information were gathered and analyzed to choose the winners in each category. The 2023 White Plains Award Program focuses on quality, not quantity. Winners are determined based on the information gathered both internally by the White Plains Award Program.

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# HGAR UPDATE

## Celebration of Black History Month at HGAR

WHITE PLAINS—Black History Week was unofficially started in 1915, 50 years after the Thirteenth Amendment abolished slavery in the United States, to research and promote the achievement of Black Americans and other people of African descent. Fast forward to 1926, the second week of February—which coincides with the birthdays of Abraham Lincoln and Frederick Douglass—the Association for the Study of Negro Life and History launched national Negro History Week.

The month of February has been deemed Black History month since 1970 when Black educators and Black United Students of Kent State University proposed it. President Gerald Ford officially recognized Black History Month in 1976 calling upon the public to “seize the opportunity to honor the too often neglected accomplishments of Black Americans in every area of endeavor throughout our history.”

The Women’s Council of Realtors Empire Network, in collaboration with Hudson Gateway Association of Realtors Diversity, Equity and Inclusion Committee, celebrated by highlighting the journey and accomplishments of

the National Association of Real Estate Brokers at an event held at the HGAR offices in White Plains on Feb. 21.

Cheryl Williams, First Vice President of the Women’s Council of Realtors Empire Network, and Vice Chair of Hudson Gateway Association of Realtors Diversity, Equity, and Inclusion (DEI) Committee served as the Mistress of Ceremony. She provided a thorough overview of the journey of this illustrious group, and emphasized the importance of their existence to, not only Black real estate professionals but to all real estate professionals.

The National Association of Real Estate Brokers, Inc. (NAREB) was founded in Tampa, FL, in 1947 as an equal opportunity and civil rights advocacy organization for African American real estate professionals, consumers, and communities in America. The purpose of NAREB is to enhance the economic improvement of its members, the community at large, and the minority community which it serves. To unite those engaged in the recognized branches of the real estate industry including brokerage, management, mortgage financing, appraising, land develop-

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From left, Anthony Ruperto, Diversity, Equity & Inclusion Committee Chair; Cheryl Williams, Women’s Council of Realtors Empire Chapter, Board Chair of NAREB Bronx Chapter and DEI Committee Vice Chair; Jean R Volcy of United Northern Mortgage (event Sponsor); Theresa Smith, President of the Bronx Chapter of NAREB; Tony D’Anzica HGAR President; Dorothy Botsoe, HGAR Past President, NAR 2023 Vice Chair Fair Housing Policy Committee; Marianne LePore, Women’s Council of Realtors Empire Chapter President and T. Teresa Belmore, Chair, Women in Commercial Real Estate Series.

## 2023 HGAR RPAC HONOR ROLL

as recorded by NYSAR January 31, 2023

Thank you to the following Members who lead the way in the 2023 RPAC campaign

### Platinum R \$10,000

Dorothy Botsoe, Dorothy Jensen Realty Inc., White Plains  
Anthony Domathoti, Exit Realty Premium, Bronx  
Richard Haggerty, OneKey MLS, Farmingdale  
Nancy Kennedy, Houlihan Lawrence Inc., Croton-on-Hudson  
Michael Schmelzer, Tyrax Realty Management Inc., Bronx

### Golden R \$5,000 – \$9,999

Tony, D’Anzica, DynaMax Realty NYC, Inc., NYC  
Susan Goldy, Susan E. Goldy Inc., Bronx  
Irene Guanill, Century 21 Dawns Gold Realty, Bronx  
Brian Phillips, Douglas Elliman Real Estate, Bronx

### Crystal R \$2,500-\$4,999

T. Teresa Belmore, Keller Williams NY Realty, White Plains  
Layla Boyles, CENTURY 21 Realty Center, Monroe  
Ronald Garafalo, John J Lease Realtors, Middletown

### Sterling R \$1,000-\$2,499

Mark Aakjar, Marks Inspections, Ossining  
Carmen Bauman, Green Grass Real Estate Corp., Bronxville  
Debra Budetti, ERA Insite Realty Services, White Plains  
Leah Caro, Park Sterling Realty, Bronxville  
Carol Christiansen, McGrath Realty Inc., Mount Kisco  
Gary Connolly, Hudson Gateway Association of Realtors, White Plains  
Katheryn DeClerck, Howard Hanna Rand Realty, Goshen  
Michael Gibbons, Azimuth Global Realty Inc., Tarrytown  
Susan Greenfield, Brown Harris Stevens, NYC  
Crystal Hawkins Syska, Keller Williams NY Realty, White Plains  
Joseph Houlihan, Houlihan & O’Malley, Bronxville  
Barry Kramer, BHG Real Estate Choice Realty, Scarsdale  
Brett Lando, Gahagan Lando & Wagner LLP, White Plains  
Cynthia Lippolis, BHHS River Towns Real Estate, Croton-on-Hudson  
Joseph Lippolis, BHHS River Town Real Estate, Croton-on-Hudson  
Clayton Livingston, McGrath Realty Inc., Pawling  
Carole McCann, Hudson Heritage Realty, Washingtonville  
Tana McGuire, eXp Realty, White Plains  
Darin Palumbo, Green Grass Real Estate, Bronxville  
Eli Rodriguez, Esq., Hudson Gateway Association of Realtors Inc., Bronx  
Matthew Schmelzer, Tryax Realty Management Inc., Bronx  
Vlora Sejdi, Keller Williams NY Realty, White Plains  
John Sheehan, Skyline I LLC, Bronx  
Christina Stevens, Laujel Realty Corp., Bronx

### President’s Club \$500-\$999

Roseann Paggiotta, eXp Realty, White Plains  
Maryann Tercasio, Howard Hanna Rand Realty, Central Valley

### Capitol Club \$250-\$499

Jana Currier, Hudson Gateway Association of Realtors, Inc., White Plains  
Mackenzie Forsberg, Genesis Realty Group LLC, Bronx  
Rey Hollingsworth Falu, Hollingsworth Real Estate Group, White Plains  
Marian Lepore, Corcoran Legends Realty, Tarrytown  
Harding Mason, Houlihan Lawrence, Inc., Katonah  
Diane Mitchell, Wright Bros Real Estate Inc., Nyack  
Cathleen Stack, Hudson Gateway Association of Realtors, Inc., White Plains  
Veronica Suarez, RE/MAX Distinguished Homes & Property, Tuckahoe

### \$99 Club \$99-\$249

Claudia Barnes, Diane Blanton, Randall Calano, Michael Criscuolo, James Damiani, Laurie DiFrancesco, Robin Ham, Annmarie Kovacs, Michael Martell, Caterina Massaregli, Rebecca Matta-Candela, John McCarey, Don Minichino, Cheryl Williams

**TOTAL: \$136,960.00, 48% towards goal**  
**With 2,291 contributors 51% towards participation goal.**  
**Goal: \$288,025 from 4469 contributors**  
**for a total of 28% of membership.**

## SPOTLIGHT ON

### A Rising Young Real Estate Star

By Mary T. Prenon

Emran Bhuiyan is a rising young star with Exit Realty Premium in the Bronx. At 27 and with only four years in the business, he is a Gold and Silver Award winner, the Director of Sales, and a new HGAR Director as of January 2023.

It’s hard to imagine that 10 years ago he was a teenager who just moved to the U.S. from Bangladesh. “It was an exciting moment,” he recalled. “It was like a dream when we heard we were going to America. This meant not only a better education, but a better life. Here we have the freedom to do whatever we want.”

Bhuiyan’s father had owned grocery stores in Bangladesh, and with the help of relatives already living in New York, the family moved to Parkchester in 2013. Bhuiyan attended high school in Manhattan, followed by the Bronx Community College where he studied information systems and programming. “I didn’t really like it, but I had started to watch YouTube videos of people making money in real estate and that got me excited,” he said.

In 2018, the family purchased a two-family home in Parkchester and Bhuiyan was able to experience the entire real estate process. He worked with a real estate agent, found the house and helped handle the transactions. “I thought – maybe I can do that, so let



Emran Bhuiyan

me get my license,” he said. “At first I wasn’t thinking about it as a full-time career—I just wanted to earn some extra cash.” But after helping a couple

of friends find homes, the word began to spread throughout the local community.

Growing up speaking Bengali, Bhuiyan has helped many others from Bangladesh and India secure homes in the area. “Buying a home in America is a huge achievement—especially for immigrants,” he noted. “Speaking two languages has really expanded my business.”

Like many immigrants, Bhuiyan had to learn English when he arrived in the U.S. “I knew a little bit, but I wasn’t that good at it then,” he admitted. “I started picking up more English in high school, and I’m still always learning.”

One of his specialties is helping first-time homebuyers in the Bronx, Queens, Brooklyn and lower Westchester. “I try to guide them from day one with things like how much they need to qualify for a loan, where to buy and the whole process from showings to closing,” he said. “I’m not just a salesperson—I want to become their friend and get them excited about the purchase.”

After 10 years of settling into a U.S. lifestyle, Bhuiyan notes it’s much easier to secure a home here than in Ban-

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**Please Welcome the Following  
New Members to Your Area**

## Designated Realtor

Brian A. Amiel  
29 Pickles Rd  
Bloomington, NY 12721  
845-733-7739

Kathy K. Herman  
Kathy Kaye Real Estate  
200 Central Park South  
New York, NY 10019  
212-535-1000

\*\* Tamara J. LaBarbera  
LaBarbera Real Estate Inc.  
2345 Rte. 52, Ste 2D  
Hopewell Junction, NY 12533  
845-592-2122

\*\* Jeffrey E. Robinson  
Robinson Appraisal Consultants  
207 Route 9  
Ghent, NY 12075  
518-965-3775

\*\* Peter A. Salomone  
Side Street Realty, LLC  
847 S. Main St, #414  
Plantsville, CT 06479  
860-302-1622

## Affiliate

Gregory Brann  
National Realty Advisors Group  
29 Haines Rd 2nd Fl  
Bedford Hills, NY 10507-1210  
914-242-0881

\*\* John Gnisci  
CrossCountry Mortgage  
19 North Main Street, Suite A  
Pearl River, NY 10965  
845-548-4272

Lorraine Lander  
Wells Fargo Home Mortgage  
2500 Westchester Ave., Ste 201  
Purchase, NY 10577-3002  
914-629-6305

Maria Mantis  
Maria G Mantis Real Estate Appraisals  
220 Harbor Hill Ln.  
Mamaroneck, NY 10543  
914-525-9472

Sandra Rampersaud  
Aequitas Risk Solutions Inc.  
66 Palmer Rd., Ste. 49D  
Bronxville, NY 10709  
914-222-9677

\*\* Charles Rice  
Insurance on Hudson  
108 Main St.  
Irvington, NY 10533  
914-688-1796

Matthew NL Roach, PC  
Law Off. of Matthew NL Roach  
1929 Commerce St.  
Yorktown Heights, NY 10598  
914-555-6231

## Realtor

Shamil Adamou  
Exp Realty, White Plains  
Rebecca Almonte  
RE/MAX Boutique Realty, Bronx

Jessica Alzamora  
Keller Williams Realty, Chester  
Anderson Andre  
Keller Williams NYC, New York

Alexa Angioletti  
Keller Williams Realty NYC Group, Bronx  
Talha Ashar  
Grand Lux Realty, Inc., Somers

Fern Ashworth  
Howard Hanna Rand Realty, Goshen  
Evan Attinger  
United Real Estate LLC, Peekskill

Luis A. Barragan  
Exp Realty, White Plains  
Maria L. Barresi  
Madison Allied LLC, Rye

Rebecca Baxter  
Howard Hanna Rand Realty, White Plains  
Barbaros B. Bezci  
Compass, New York

Zaria Braxton  
Exp Realty, White Plains  
Michael R. Brennen  
Coldwell Banker Realty, White Plains

Gueda E. Brown  
Great Option Enterprise LLC, New York  
Danielle S. Butler  
William Raveis Real Estate, Scarsdale

Philip Caban  
J and P Management Company LLC,  
New Rochelle

Thomas Cane  
Coldwell Banker Realty, Yorktown Heights  
Alyssa Carbone  
Howard Hanna Rand Realty, Nyack

## BOARDROOM REPORT

Boards of Directors  
Hudson Gateway Association of Realtors, Inc.  
February 15, 2023  
at the HGAR Offices, White Plains, New York

# HGAR Management, Financial And Membership Reports

President Tony D'Anzica presented the President's Report. President D'Anzica reported that the NYSAR Mid-Winter Meeting was well-attended and that HGAR had a strong showing, with approximately 45-50 HGAR leaders and members having attended the meeting (including several Chairs and Vice Chairs of various committees). President D'Anzica also reported on various RPAC awards and recognitions which were given to HGAR Members (Anthony Domathoti, Irene Guanill, Susan Greenfield, and Dorothy Botsoe). President D'Anzica also indicated that Director Ron Garafalo was nominated as NYSAR Treasurer and will be voted in at the following NYSAR Meetings to be held later in the year.

President D'Anzica and Immediate Past President Anthony Domathoti further reported that the RPAC goal for 2023 is \$288,000 and that it was President D'Anzica's goal that there be a 100% RPAC contribution rate from the HGAR Leadership (i.e., Officers, Directors, Chairs, Vice Chairs). They also reminded the Directors about the NAR Legislative Meetings scheduled for May 6 through May 11 in Washington D.C.

President D'Anzica and Diversity, Equity & Inclusion Officer Freddimir Garcia then provided an update on the 2023 DEI Summit.

Currier presented the CEO's Report. she reported that the Nyack office was officially closed this month. Currier also reported that Amy Delipauli was hired as the new Director of Member Engagement and also provided updates regarding other staffing changes.

Currier then introduced LaVerne Brown, Manager of MLS Support & Member Success Team, who provided an update to the Directors regarding the implementation of the new \$100.00 late payment penalty and the significant increase in call volume relating to same. Brown indicated that out of 433 calls to the eight-member Success Team, 271 calls related to the new late fee. Brown indicated that the new late fee was waived for only six individuals on the basis of extraordinary circumstances. Brown further indicated that terminations would begin on March 15<sup>th</sup> for any member who had not paid the late fee and membership fees.

Legal Counsel John Dolgetta, Esq. reported on the new HGAR membership applications as of January 2023, and after review, the Directors approved the applicants.

Treasurer Joseph Lippolis introduced and reported on the unaudited draft of the Third Quarter Financial Statements for the period ending September 30, 2022. He indicated that Bruin & Associates will be working on providing more up-to-date, month-to-month financial reports. Treasurer Lippolis also reported that the Finance Committee met with HGAR's various financial advisors to review the financial status of HGAR.

Treasurer Lippolis presented the Treasurer's Report as of Feb. 1, 2023, a copy of which was provided to the Directors. He began his detailed review of the financial and investment portions of the Treasurer's Report. Lippolis then paused allowing Luke Bruin, of the accounting firm of Bruin & Associates, to make his presentation (via

Zoom) on the draft financials through December 31, 2022. Bruin provided a detailed review of the draft December 2022 Financials. Treasurer Lippolis then continued his presentation of the Treasurer's Report as of February 1, 2023, and after review, the Directors approved a motion receiving the Report and filing for audit.

Currier reviewed the current 2023 Dues Receipts Report, noting that 82% of the dues have been collected so far. It was also noted that the increase in payments was likely due to the new late fee. Currier further noted that only 52% of the dues from Manhattan members had been collected.

President D'Anzica provided a report on various HGAR Initiatives. D'Anzica noted that the Bronx Building PAG obtained a proposal from Rawlings Architects, P.C. to conduct a zoning feasibility study relating to the Bronx Building. He then reported that the PAG formed for reviewing *Real Estate In-Depth* would be meeting on February 23<sup>rd</sup> and that they would have questions ready by then regarding the contemplated survey that was proposed to go out to the membership regarding *Real Estate In-Depth*.

Director and Chair of the Broker/Owner/Manager Committee, Rey Hollingsworth Falu, reported that the Succession Planning presentation scheduled for late last year was rescheduled for March 30<sup>th</sup> and noted that John Dolgetta, Esq. would be a panel member. Director and Co-Chair Hollingsworth Falu further reported that two other events had been scheduled (on June 13<sup>th</sup> regarding Real Estate and Technology and on November 2<sup>nd</sup> regarding NAR's Clear Cooperation Policy).

Director and Co-Chair of the YPN Committee, Nan Palumbo, reported that the YPN Committee was considering a complete makeover and YPN was considering holding more events throughout the year, including a YPN Summit.

President of HGAR's Commercial Investment Division (CID), Clayton Livingston, reported on upcoming events that were being planned. He also reported that HGAR had enlisted Tracy Weir to help with a study regarding the rebranding of the CID and commercial division in general.

Diversity, Equity & Inclusion (DEI) Officer Garcia then reported that there were three open seats on the DEI Steering Committee. He reported to the Directors that there was a total of 11 Steering Committee members who participate on the full DEI Committee and that the terms of three of those individuals had expired on December 31<sup>st</sup>. DEI Officer Garcia reported that the DEI Committee Leadership Team (i.e., Chair, Tony Ruperto, Vice Chair, Cheryl Williams, and DEI Officer Garcia) interviewed five candidates and recommended that three of those individuals be presented to the Board of Directors for approval. The Directors approved the three individuals recommended.

The Board of Directors then participated in a closed-door confidential meeting relating to the current CEO search committee process and activities without HGAR staff being present.

There being no further business before the Board of Directors, the meeting was adjourned.

Michael Chang  
Weichert Realtors, Larchmont  
Hamza Chaudhry  
Silvermans Realty, LLC, Scarsdale

Ciro Chechile  
J and P Management Company LLC,  
New Rochelle

Diana Clough  
BHG Real Estate Green Team, Warwick

Travis Cobbler  
Scope Realty Bx, Bronx

Lisa Cofini  
Howard Hanna Rand Realty, New City

Anthony Colandro  
Christies International Real Estate,  
White Plains

\*\* Terry Collins  
Coldwell Banker Realty, Katonah

Laura Conway Fried  
Houlihan Lawrence, Inc., Carmel

Claudia Correa  
Century 21 Full Service Realty, New City

Denise Das  
Century 21 Full Service Realty, New City

Esther Deleon  
Exit Realty Premium, Bronx

Owen A. Diltz  
Keller Williams Realty, Chester

Christine Dobbs  
Joyce Realty Corp, Pearl River

Christine Dougherty  
New Beginnings NY Realty Corp., Bronx

Farah Ehitisham  
Keller Williams Valley Realty,  
Woodcliff Lake, NJ

Rafael Erazo  
Exp Realty, White Plains

Jessica A. Evans  
Keller Williams Hudson Valley, Middletown

Stephanie Federici  
Keller Williams Hudson Valley, New City

Robin A. Fifield  
The Marketing Directors, Inc., New York

Tyrell Foster  
D Parides Home Dream Realty, Fishkill

Ralph Foxworth  
Century 21 Future Homes Realty, Bronx

Sylvia Gaj-Salcedo  
Rye Port Real Estate Inc., Rye

Kristen P. Geary  
Keller Williams Realty, Chester

\*\* Chris Getman  
Houlihan Lawrence, Inc., Millbrook

Joseph M. Gjelij  
Keller Williams Realty Group, Scarsdale

Gwendolyn Grant  
Instahomes Realty LLC, Richmond Hill

Laura Gray  
Keller Williams Realty Partner, Baldwin Place

Alessia Greco  
Ethos Properties LLC, Eastchester

Silvana Gryka  
Link NY Realty, Bronxville

Brianna Guida  
DeLux Realty Group LLC, Hartsdale

Mahmudul Hasan  
Exit Realty Premium, Bronx

Bridget Hernandez  
Charmed Realty, Bronx

Johana Higuera  
Instahomes Realty LLC, Richmond Hill

Sazzat Hossain  
Exit Realty Premium, Bronx

Yalandsky Jean  
Exp Realty, White Plains

Larai J. Jones  
Exit Realty Group, Bronx

\*\* Steve Jones, Jr.  
Keller Williams Legacy Partner,  
West Hartford, CT

Michele Kayser  
Keller Williams Realty, Chester

Gencion Kenuti  
The Marketing Directors, Inc., New York

Faiza Khalid  
Vylla Home, Newburgh

Naratchira Kunchadechchirawa  
Scope Realty Bx, Bronx

Halil Lajqi  
Keller Williams Realty NYC Group, Bronx

Ryan LaLuna  
McGrath Realty, Inc., Fishkill

Justin Leigh  
Kearney Realty & Development, Bronx

Eliezer Maleh  
Sage Realty Center LLC, Monroe

Brianna Mancuso  
Ethos Properties LLC, Eastchester

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# April 2023 Course Schedule via ZOOM

\*Course qualifies for the Virtual Card

- April 3-** Discrimination Issues in Commercial Real Estate (CORE) with Edward Smith, Jr.
- April 4-** Stop Showing and Start Selling\* with Valerie D'Amico
- April 5-** Rentals as a Business\* with Peter Mallon
- April 11-** Certified Buyers Representation (2 hrs. Agency) with Katheryn DeClerck (2 Day Class)
- April 12-** Matrix 1: Introduction to Matrix\* with Kevin O'Shea
- April 17-** Commercial Real Estate Ethics and Agency (CORE) with Edward Smith, Jr.
- April 18-** Fair Housing\* (CORE) with Robin White
- April 20-** Legal Update\* (CORE) with William O'Keeffe  
Implicit Bias: How the Mind Makes Decisions Without You\* with Carole McCann
- April 25-** RPR 101: The Basics of RPR and RPR Mobile\* with Katheryn DeClerck  
Cultural Competence: A Real Estate Perspective\* (CORE) with E'Patrice Hayes  
Agency\* (CORE) with E'Patrice Hayes
- April 27-** RPR 201: Servicing Sellers with RPR Comp Analysis and Market Reports\* with Katheryn DeClerck  
Ethical Business Practices\* (CORE) with Peter Mallon

## Sign up for the CORE Bundle and SAVE \$\$\$

Instead of signing up for your CORE Requirements separately, sign up for all 6 requirements and SAVE \$35!

Every Month will Include: Fair Housing, Legal Update, Implicit Bias, Cultural Competency, Agency & Business Ethics

### Check out the schedules Today!

\*Bundle qualifies for the Virtual Card

## 77 hr. Salesperson Qualifying Course

Evenings – Monday thru Thursdays

April 10<sup>th</sup> – May 25<sup>th</sup>

## SPECIAL PRICE \$449

\*\*Includes 3 LIVE Optional Reviews via Zoom\*\*

## LIVE Real Estate CE Offerings

LIVE with Frank Pietrzak

### Real Estate Auctions 101

Friday, April 21<sup>st</sup>, 9:30am – 12:30pm

Goshen Location:

9 Coates Drive, Suite 1, Goshen, NY 10924

## Appraisal CE Offerings

Zoom with Rebecca Jones

### Tips to Prevent an Appraisal Firestorm

Wednesday, April 5<sup>th</sup>, 1:30pm – 4:30pm

### Is There Bias in Appraisals?

Wednesday, April 25<sup>th</sup>, 9:30am – 12:30pm

Check **HGAR.com** for Availability!



HGAR 22.5 Hour Virtual Education Card—Buy an Education Card and Save \$50 on 22.5 Hours of Continuing Ed to renew your license.

\* Online classes via CE SHOP, designation courses, and certification courses WILL NOT be included in the purchase of the Education Card.



## CALENDAR

### MARCH 2023

#### March 28

Breakfast with Benefits:  
Homebuying 101: How to Help Your Clients Make the Best Choice

Via Zoom, 9:30AM - 10:30AM

#### March 29

Choose Your Brew,  
International Insights: Ireland

Via Zoom, 10:00AM - 11:00AM

#### Navigating the Industry | Women's History Month Edition

HGAR White Plains, 3:30PM - 5:00PM

RPAC Happy Hour & Networking At El Toro Steakhouse

El Toro Steakhouse, Congers, 5:30PM - 7:30PM

### APRIL 2023

#### April 3

Hudson Gateway REALTOR® Foundation Pub Night at Mamajuana Café

Mamajuana, Bronx, 5:30PM - 7:30PM

#### April 4

Breakfast with Benefits: Flood Insurance

HGAR White Plains, 9:00AM - 10:30AM

#### April 11

Breakfast with Benefits: Social Media Marketing

Via Zoom, 10:00AM - 11:00AM

#### April 12

HGAR Board of Directors Meeting

HGAR White Plains, 10:00AM - 12:00PM

#### April 25

Bowl With The Bronx - Let The Good Times Roll

Bowlero, White Plains, 6:30PM - 9:00PM

#### April 29

2023 Fair & Affordable Housing Expo

Yonkers Riverfront Library, Yonkers, 11:00AM - 4:00PM

### Mark Your Calendar!

MAY 2 - Lobby Day in Albany

Albany, NY, 8:00AM - 3:30PM

# HGAR Members Should ‘Get on the Bus’ To Attend This Year’s Lobby Day in Albany

It is an absolute pleasure to be writing this column. Not only is this the first time a Government Affairs Director has provided a column in many months, but also, this is my first opportunity to introduce myself to the HGAR membership. On top of that, we are weeks away from Lobby Day!

My name is Alex Roithmayr, and I am the new Government Affairs Director for HGAR. I am a long-time resident of Westchester County and grew up in the City of White Plains. I have a background in the New York State Legislature, spending most of the 2010s working as a Chief of Staff for a local Assemblymember. Following a run for elective office, I joined the Building and Realty Institute of the Hudson Valley as the Strategic Research Associate and Campaign Lead for Welcome Home Westchester, a pro-housing issue campaign that is still driving the conversation around housing today.

## Legislative Priorities

Recently, the HGAR Legislative Committee held a meeting where we outlined several legislative goals for this year.

### HGAR is in Opposition to:

- **(S.305-Salazar)** HGAR opposes the imposition of a statewide “good cause” eviction standard, which would implement impractical and overly restrictive standards and stifle investment in rental housing.
- **(S.2783-Brisport)** HGAR opposes the prohibition of landlords and landlords’ agents from collecting broker fees from a tenant.
- **(S.2352-Kavanagh)** HGAR opposes the requirement on real estate brokers and salespersons to request, compile and disclose personal demographic data on prospective home purchasers, including full name, race, ethnicity and gender, among other information.
- **(S.2505-Kavanagh)** The New York State Association of Realtors opposes the creation of a statewide residential rental registry and public online searchable database that would require owners of residential rental dwellings, housing two or more fami-

## LEGISLATIVE AFFAIRS

By Alexander Roithmayr



lies living independently of each other, to register their property annually for a fee to be determined by the Department of State.

- **(S.221-Myrie)** HGAR opposes the establishment of the Tenant Opportunity to Purchase Act, which would provide tenant organizations the first opportunity to purchase rental properties prior to being put on the market, impose price stabilization provisions on the property for up to 99 years, cap annual rent increases and prohibit the eviction of any TOPA buyer except for “good cause.”

ment through the implementation of new zoning and tax incentives and easing restrictions on the conversion of existing commercial spaces into residential housing.

- HGAR supports directing funding in the New York State Budget to expand broadband access throughout the state, particularly in rural regions.

### Combating Discrimination In Cooperative Housing

- **(A.1778-Lavine) (A.2685-Walker)** HGAR supports ensuring fairness and transparency in the cooperative hous-

**If you have an opinion on broker’s fees or rents for life, or not being able to make calls during endless states of emergencies, then come to Albany and stand with your fellow Realtors!**

- **(S.2353-Kavanagh)** HGAR opposes the requirement of property owners to conduct lead paint tests and provide reports of such tests prior to the selling or leasing of a property.
- HGAR opposes regulatory efforts by the Department of State to impose any new cease and desist zone on real estate licensees.

### HGAR Supports:

#### Measures to Expand Access To Homeownership

- HGAR supports enacting a first-time homebuyer savings account program to assist New Yorkers in saving for a first home within the state (bill introduction pending).
- HGAR supports expanding affordable and workforce housing develop-

ing purchase process by establishing a clear timeline for the response to applicants by co-op boards and requiring a reason for any denial of an application in order to help combat illegal discrimination.

- **(S.412-Thomas)** HGAR supports a technical amendment to a law passed in 2019 placing restrictions on legitimate telemarketing business services provided by licensed professionals, stipulating the ability to provide telemarketing services during states of emergency.

**Note:** There are many other issues still being flushed out at press time that will be addressed prior to Lobby Day.

### HGAR Lobby Day

Tuesday, May 2<sup>nd</sup> is NYSAR’s Lobby Day in Albany. This is where HGAR,

and other boards/associations across the state, get to take their agendas and make their voices heard. In order to do this, I need you to show up! This is a free and fun trip to Albany where you get the opportunity to meet with your State Representatives and make clear to them the issues that are important to our members and our industry.

So, if you feel that state government is focusing on the wrong issues week-after-week, then **I need you to get on the bus.**

If you feel that your state representative is wildly misinformed and hurting your bottom line, **get on the bus!**

If you have an opinion on broker’s fees or rents for life, or not being able to make calls during endless states of emergencies, then come to Albany and stand with your fellow Realtors! I need you to advocate, educate and activate our elected leaders to work for us and not against us. **I need you to get on the bus!**

We have two buses to take you to and from Albany. One bus will leave at 5:50 a.m. from outside the HGAR offices at 110 Bloomingdale Rd., White Plains, and will stop at the DeCicco’s Market in Brewster at 6:30 a.m., before arriving in Albany. The other bus will depart at 5:50 a.m. from the former HGAR office in Nyack, located at 2 Medical Park Drive, and will stop at 6:30 a.m. at the rear of the Newburgh Mall, before continuing to Albany. Both buses will depart Albany after lunch to return home.

### Final Thoughts

One of the pleasures of my position is to make you feel heard and make you feel empowered. I am so excited to have joined the HGAR team in this capacity. Again, I want to encourage you to get involved and join us on May 2<sup>nd</sup>. Additional information and details for Lobby Day can be found at <https://www.hgar.com/event/lobby-day-in-albany-20230502> or you can contact me directly at [Alexander.Roithmayr@HGAR.com](mailto:Alexander.Roithmayr@HGAR.com).

*Alexander Roithmayr is Director of Government Affairs for the Hudson Gateway Association of Realtors.*

## New Members Continued from page 12 Realtor

Nicole Manzella  
Julia B Fee Sothebys International Realty, Rye  
Liza M. McCarthy  
Keller Williams Hudson Valley, Middletown  
Andrea McKoy  
Instahomes Realty LLC, Richmond Hill  
Caitlin Jo McMahon  
Keller Williams NYC, New York  
Frantz Meristal  
Redfin Real Estate, White Plains  
Quacey-Ann Morris  
Century 21 Future Homes Realty, Bronx  
Noha R. Mostafa  
Exp Realty, White Plains  
Bryce T. Muller  
Century 21 Alliance Realty Group, Brewster  
Raid Murshed  
Century 21 Dawns Gold Realty, Yonkers  
\*\* Kelsie Nau  
K. Fortuna Realty, Inc., Hopewell Junction  
Megan Naymik  
Scope Realty Bx, Bronx  
Liveen Nembhard  
Weichert Realtors, Larchmont  
Adanna Otuechere  
YourHomeSold Guaranteed Realty, Bronx  
Joseph Overton  
J and P Management Company LLC, New Rochelle  
Vincent Paciello  
Keller Williams Hudson Valley, New City

Shawn M. Padilla  
Oxford Property Group USA, New York  
\*\* Natalya Parker  
Compass Greater NY, LLC, Chappaqua  
Gehanety V. Parra  
Century 21 Future Homes Realty, Bronx  
Ensuida Pashollari-Pane  
Keller Williams Realty, Chester  
Taylor Perry  
Century 21 Future Homes Realty, Bronx  
\*\* Jewel Petway  
Keller Williams Realty NYC Group, Bronx  
\*\* Christopher J. Pomeroy  
Brown Harris Stevens Hudson Valley LLC, Hudson  
Sara Powers  
Century 21 Full Service Realty, New City  
John Puello  
Rubirosa International Realty, New York  
Fredy I. Ramirez  
DKC Realty Group LLC, Bronx  
Nilsa Y. Ramirez  
Howard Hanna Rand Realty, Bronx  
Hannah S. Read  
William Raveis-New York LLC, Rye  
Bobby Rehani  
City Connections Realty Inc., New York  
Raeven Reivers  
Keller Williams NY Realty, White Plains  
Jodi Rieger  
William Raveis-New York, Somers  
Avian M. Roberts  
Exp Realty, New York

Olivia Romano  
RE/MAX Town & Country, Fishkill  
Jeannette Ruiz  
Keller Williams Hudson Valley, Middletown  
Viviana Ruiz  
Real Broker NY LLC, New York  
Tine Rushfield  
River Realty Services, Inc., New Windsor  
Sandra M. Santini  
Houlihan Lawrence, Inc., Jefferson Valley  
Sammo Sarkar  
Exit Realty Premium, Bronx  
Alessandro Sbuttoni  
Today Realty Corp., Bronx  
\*\* Lauren Schachtel  
Coldwell Banker Realty, New City  
Moshe Schulgasser  
Prime Homes Property Group Inc., Hackensack, NJ  
Corenee Seale  
Century 21 Future Homes Realty, Bronx  
Sameerah Shah  
Howard Hanna Rand Realty, Nyack  
Laurie Sheskier  
Opulence Realty Group, Ramsey, NJ  
Rahim Siam  
Housebiz Realty Inc., Bronx  
Cathy Simmons  
Keller Williams Realty NYC Group, Bronx  
Nawaphon Sittisawassakul  
Capital Realty NY LLC, New Rochelle  
Natalie G. Smith  
Century 21 Alliance Realty Group, Wappingers Falls

Alexander Soto  
Pantiga Group Inc., Bronx  
Benjamin Suarez  
Joseph Baratta Company Realty, Tarrytown  
Erion Tetaj  
Keller Williams Realty Group, Scarsdale  
Laura Thola  
Keller Williams Realty Group, Scarsdale  
Marjorie Thousand  
Century 21 Future Homes Realty, Bronx  
Noelia Vargas  
Exp Realty, White Plains  
Mercedes Viciedo  
Weichert Realtors, Monroe  
Sarah Weintraub  
Weld Realty, Nyack  
Matthew B. Welsh  
Keller Williams Realty, Chester  
\*\* Paul Westlake  
BHHS Hudson Valley Properties, Fishkill  
Charles H. Wilson  
BHHS River Towns Real Estate, Croton-on-Hudson  
Christine Wong  
Houlihan Lawrence, Inc., Ardsley  
Huiwei Wu  
Coldwell Banker Realty, White Plains  
Avraham Y. Zafir  
Exit Realty Venture, Monroe  
Fremio X. Zucco  
Charles Rutenberg Realty, Inc., Plainview  
*\*Indicates current member who opened an office as a broker.*  
*\*\*Secondary Member*

# Understanding Assistance Animals

By **Katheryn DeClerck**

In my capacity as an instructor, I have taught a class called “Is that Pony a Pet? Understanding Assistance Animals” for various boards around the State of New York, including the Hudson Gateway Association of Realtors. This has been a very popular and confusing topic for many agents, and I have noticed a strange phenomenon occur in this class.

The class discusses reasonable accommodations for assistance animals. Assistance animals consist of service animals and emotional support animals. We define the different

types of animals, the questions that housing providers can ask and those that they shouldn't. An important point everyone should remember is that disability is a protected class. The Fair Housing Act (FHA) makes it unlawful for a housing provider to refuse to make a reasonable accommodation (such as a no-pet rule) that a person with a disability may need in order to have equal opportunity to enjoy and use a dwelling.

The strange phenomenon I have observed is the response of some agents to the material. Often it appears that some agents are strategizing about how they can “get around this” and help their landlords (many agents are landlords themselves) avoid such

**Often it appears that some agents are strategizing about how they can “get around this” and help their landlords (many agents are landlords themselves) avoid such accommodations for assistance animals. Would that agent want to deny someone who needs a wheelchair the ability to use their wheelchair?**

accommodations for assistance animals. Would that agent want to deny someone who needs a wheelchair the ability to use their wheelchair?

Why do so many feel this way? Service animals that perform a task for a visible disability might seem easier to handle for some. When the physical disability isn't visible, or the disability is a mental disability, the water seems murky, especially considering how mental illness is stigmatized in society.

I have had many people share personal stories of family or friends who suffer from a debilitating disability that is invisible to outsiders, and how their lives have been enhanced and even saved by an assistance animal.

Fair Housing Laws and DEI are different. Fair Housing Laws, whether at the national, state, or local level, are clear about what is unacceptable behavior. Diversity, Equity, and Inclusion are about people's feelings, experiences and participation. DEI strategies, such as learning more about others, being an ally,

reconsidering stereotypes, and thinking of the voices of those not present, can help.

Let's take, for example, our veterans who put their lives on the line to protect us. There are lots of studies that document that veterans are vulnerable to Post-Traumatic Stress Disorder (PTSD), and the numbers who suffer from PTSD are staggering. And PTSD can lead to a number of issues, including suicide. The Department of



Defense Annual Suicide report, published in September 2021, cited that in calendar year 2020 alone, there were 580 service members who tragically died by suicide. Thankfully, there has been an increase in organizations whose goals include helping veterans and others cope with PTSD through the use of assistance animals.

With knowledge and open-mindedness, attitudes toward assistance animals can change. You may know someone (or know someone who knows someone) who has a disability that could benefit from an assistance animal. Possibly putting a face to the issue might help us understand how important this is. Someone's life might actually depend on it.

*Katheryn DeClerck is a member of the Hudson Gateway Association of Realtors DEI Steering Committee.*

## Survey Says ‘The Sweet Spot’ to Sell a Home will be April 16-22

Continued from page 1

tage of seasonal market trends should consider getting ready to list April 16-22, which is anticipated to have the best mix of market conditions for sellers, including:

**Higher prices**—Homes listed during this week have historically had prices 2.1% higher than the average week throughout the year, and are typically 12.1% higher than the start of the year. If 2023 follows the typical seasonal trend, the national median listing price could reach \$8,400 higher than the average week, and \$48,000 more than the start of the year.

**Strong buyer demand**—The more buyers looking at a home, the better, as the home is likely to get more offers and sell quickly. Historically, this week garnered 16.4% more views per listing than the typical week, but in 2022 this week got 32.5% more views per listing than the average week, as buyer demand dropped in the latter part of the year.

**Fast-selling homes**—Thanks to above-average demand, homes tend to sell more quickly during this week. Historically, homes actively for sale during this week sold 18.0% faster than the average week. In the fast-moving 2022 market, this week saw homes typically on the market for 32 days, 13 days faster than the year's average, and 37 days faster than was typical in 2019. The 2023 market is not expected to move as quickly as in 2022, but the best week is still expected to see faster sales than the year's typical pace.

**Less competition from other sellers**—Typically, there would be 9.3% fewer sellers on the market during this week compared to the average week throughout the year. Last year saw significant inventory gains as buyer demand cooled, but sellers responded by pulling back on listings by the end of the year. Active inventory was 65.5% higher at the start of 2023 versus 2022, but still 43.2% lower than pre-pandemic levels. This gap means there continues to be opportunities for sellers who enter the market this spring.

### Tips on Prepping A Home for Sale

According to Realtor.com's survey, it took most recent sellers (80%) between two weeks and six months to prepare their home for sale, with the

sweet spot being between one-to-three-months (32%). For most (56%) it took more time than expected to list their home, while 23% said it was faster than expected and 22% said it took about as long as they expected. For those considering a home sale this year, it's best to start preparing now in case it takes longer than anticipated.

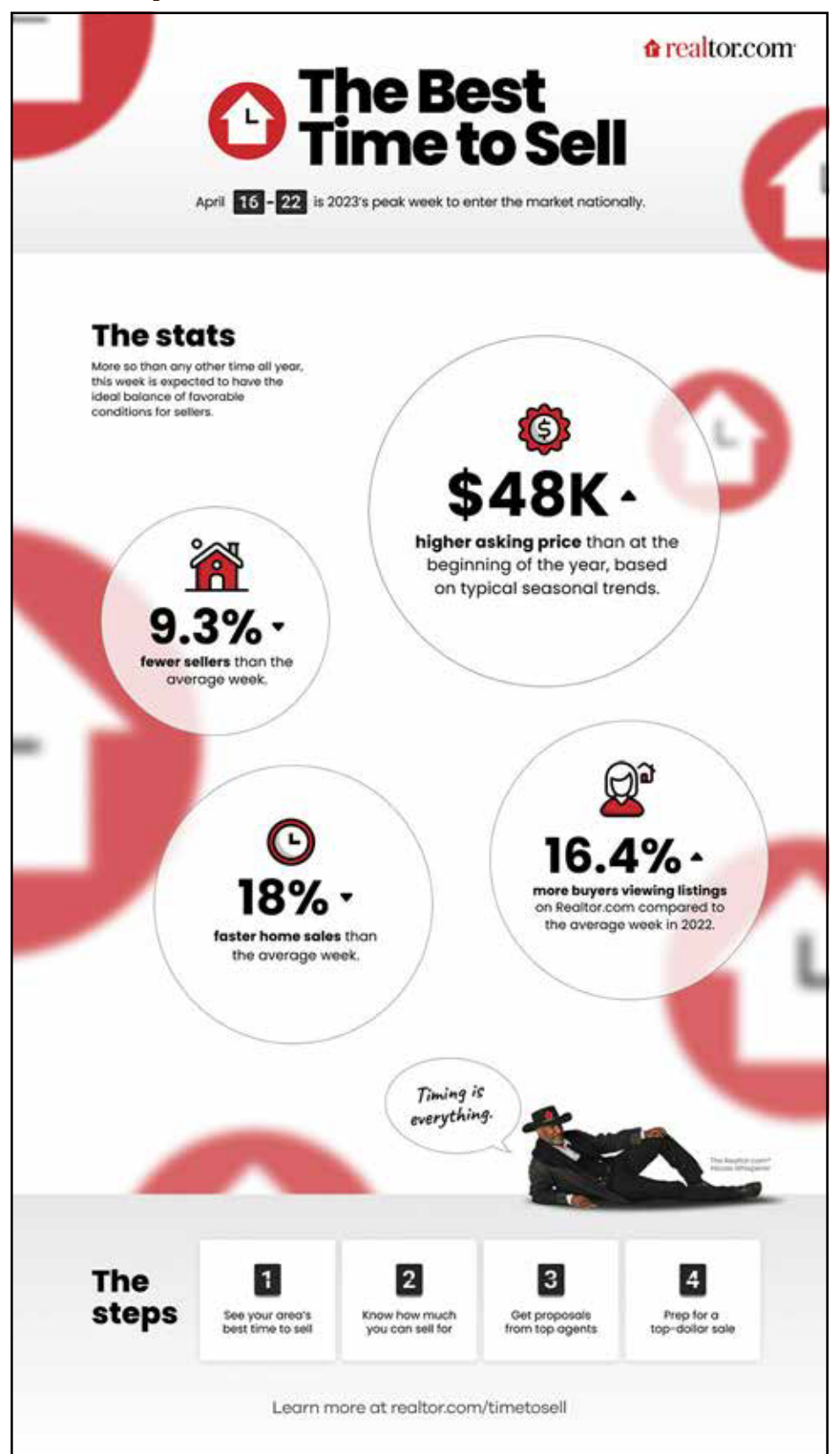
For the best chance at a quick sale and high price, homeowners should make sure that their home looks its best, has been well cared for and is up-to-date with routine maintenance. To get ready to list, about a third of recent sellers (35%) made repairs/updates to the home, did some cleaning and decluttering (33%) and found an agent to help them (31%). In order to best market their home, owners and their agents had listing photos taken (34%); created marketing materials such as flyers (27%); created a 3D/virtual tour (20%) and staged the home (11%).

Making minor repairs can go a long way during a showing. Potentially, a buyer who sees leaky faucets and closet doors that don't close might become concerned about larger potential problems with the home. The most common repairs made by survey respondents were:

- Minor cosmetic updates such as replacing light fixtures or faucets (16%)
- Carpet/floor replacement or refinishing (14%)
- Landscaping such as mulch, vegetation, etc. (13%)
- Full painting of exterior (12%)
- Touch-up paint (12%)
- Full painting of interior (12%)
- Replacing appliances such as kitchen or laundry (11%)
- Replacing the roof (9%)
- Replacing major systems such as HVAC, hot water (8%)
- Caulking (6%)
- Replacing grout (6%)

“In today's market, it's really important to price your home well and make sure that it looks its best in order to get top dollar and find a buyer quickly,” said Hannah Jones, economic research analyst Realtor.com. “There are still buyers in the market, but due to high prices and interest rates, they're being a bit more picky than they were the past several years.”

The survey was conducted online from Feb. 3-10, 2023, among 2,286



adults in the U.S. by HarrisX. The sampling margin of error of this poll is +/- 2.1 percentage points and larger for subgroups. The results reflect a nationally representative sample of U.S.

adults. Results were weighted for age by gender, region, race/ethnicity, and income where necessary to align them with their actual proportions in the population.

# Bronx Borough President Prioritizes Eco. Development, Eliminating Digital Divide in State of Borough Address

NEW YORK—Earlier this month, Bronx Borough President Vanessa L. Gibson delivered her first State of the Borough address at Manhattan College, outlining the accomplishments made by her administration in 2022 and unveiling what she termed as a bold strategic agenda for 2023.

With the theme, “Borough of Opportunities,” Borough President Gibson announced new initiatives in education, health, public safety, tourism, and other areas to move the borough forward in a new direction.

“From turning the Bronx into a global destination for tourism to increasing transportation options in the East Bronx through the Penn Station Access Project to protecting and restoring our environment through the One Million More Trees Initiative and plans to cap the Cross Bronx Expressway, I am delighted to share that the Bronx is poised to become a “Borough of Opportunities,” said Bronx Borough President Vanessa L. Gibson.

Among her key initiatives included:

## Capital Access

The Borough President is working to reinstate the Bronx Overall Economic Development Corporation’s Community Development Financial Institutions Fund, which will help bring economic opportunities to underserved and underbanked areas in the Bronx.

The nearly finalized U.S. Small Business Administration’s Community Advantage Loan Program will allow the Bronx Business Initiative Corporation of New York to approve loans from \$25,000 to \$350,000 for small businesses to receive access to capital.

## Combatting Maternal Mortality

In New York City, Black women are

9.2 times more likely than white women to die from maternal complications. To address this issue in the Bronx, the Borough President will soon release a borough-wide birthing center report with a focus on expanding access to doula and midwifery services for women of color and establishing a Culturally Competent Care Model to support Bronx mothers.

## Diabetes Task Force

The Office of the Bronx Borough President is building a coalition of stakeholders and experts to establish a borough-wide Diabetes Task Force to address the high rates of diabetes in the Bronx. The task force will include Chris Norwood from Health People and C. Virginia Fields of the National Black Leadership Commission on Health (Black Health), hospitals, federally qualified health centers (FQHCs), food policy activists, CBOs, FBOs and health educators.

## Digitized Community Boards Application

After breaking down barriers by making the Community Board application available in both English and Spanish, Borough President Gibson extended the Community Board application deadline to Wednesday, March 15<sup>th</sup>, to give interested candidates additional time to apply.

## Digital Equity

After a \$14.5-million allocation in the FY’23 budget for technology upgrades and capital upgrades for Bronx schools, Borough President Gibson announced her support for the Link NYC kiosks and the need for greater public/private partnerships to eliminate digital deserts.



Bronx Borough President Vanessa L. Gibson delivered her first State of the Borough address on March 1 at Manhattan College.

## Fire Safety Legislation

Following the horrific five-alarm fire at Twin Parks North West, Borough President Gibson collaborated with Council Member Oswald Feliz to create legislation to ensure the safety of tenants and hold landlords accountable.

Intro. 104-A establishes the definition of a “self-closing” door, stating that doors must return to the closed position and latch shut when opened and released.

Intro. 105-A requires that doors providing access to interior corridors or stairs be self-closing or equipped with devices that ensure closing after opening. This bill also reduces the amount of time for a landlord to correct a violation to keep or maintain self-closing doors from 21 days to 14 days.

The Borough President announced a partnership with the American Red Cross to “sound the alarm” on fire

safety by coordinating smoke detector installations and fire safety workshops in partnership with the FDNY.

## Public Safety

With public safety being a significant priority for many Bronx residents, the Borough President will soon create an Office of Public Safety with a focus on working collaboratively with the NYPD, clergy, violence interrupters, and other pertinent stakeholders to holistically address crime in the borough.

## Support for Youth

The Office of the Bronx Borough President will continue its partnership with the My Brother’s Keeper initiative and will launch a My Sister’s Keeper counterpart focused on empowering and uplifting young girls of color.

## Tourism

For the first time, Bronx residents will get to nominate an educator to be inducted into the Bronx Walk of Fame alongside previous inductees with the introduction of the People’s Choice Award.

The ilovethebronx.com website was revamped to facilitate access for Bronxites and those interested in visiting the Bronx to experience its cultural institutions, restaurants, small businesses.

“This will not be easy, but together, we will ensure our future generations have access to state-of-the-art technology, that our small businesses have the resources to operate, that our residents can continue to afford to live and grow their families here, that your race and/or gender does not affect your quality of care, that we will increase tourism in the borough to highlight the culture and diversity of the Bronx and that the narrative of the Bronx is not one to be ashamed of but instead to be proud of,” said Bronx Borough President Vanessa L. Gibson.

## Realtor Advocacy Begins With RPAC

Continued from page 4

ship much less accessible for everyone. Clearly, our industry is increasingly under attack and your RPAC contributions help us support political candidates who support issues that matter to Realtors. RPAC works every day so that you can practice real estate with the assurance that someone is fighting for you and the real estate industry.

In 2022, HGAR raised more than \$255,000 in RPAC contributions, all of which was raised by just a fraction of our entire membership of 14,000 Realtors. While every HGAR member benefits from RPAC, the sad truth is that many of our members have never contributed to RPAC. However, we can only achieve success on your behalf with the help of voluntary contributions made by Realtors, like you.

This year, NAR has set HGAR’s RPAC goal at \$288,025.00. The great news is that we have already reached nearly half of our goal in less than three months. We need your help to keep this momentum going. If every single HGAR member who has not yet made an RPAC contribution makes just a \$10.00 contribution, we will easily achieve our goal. Is your business or your industry not worth at least \$10? Please help us fight for you by making even one small contribution!

To contribute, just visit our website at: <https://www.hgar.com/about-us/advocacy/rpac-invest-now>

Alternatively, you can contribute by scanning the QR code shown at the bottom of this article with your cell phone.

You can also support RPAC by registering for any of our HGAR RPAC events throughout the year. Attending

our RPAC events is a fun and exciting way to get involved, it is a great way to network, and it counts towards your pledge!

Our next RPAC event is scheduled for March 29 from 5:30 – 7:30PM at El Toro Steakhouse in Congers, New York in Rockland County.

As Realtors, we stick together. Please help us fight for your livelihood, your business, and our industry by making your RPAC contribution today because we cannot do it alone!

*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested*

*is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal*



*and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70 percent of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30 percent is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state, PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.*

## MONTHLY LEGAL UPDATES



As a member benefit, NYSAR is hosting **FREE monthly legal updates** via Zoom.

These updates will be available for one hour of **CE credit** that satisfies the CE requirement for training on legal matters that relate to real estate.

CE credit is available on a first come, first served basis, but the updates will also be live streamed (for non-CE credit) to watch.

### 2023 LEGAL UPDATE SESSIONS

March 21  
April 18  
May 16  
June 12  
July 18  
August 22  
September 12  
October 17  
November 14  
December 19

For information or to register for a legal update, visit [www.nysar.com/education/legal-update](http://www.nysar.com/education/legal-update)



# NAR Report: U.S. Homeownership Market Share Increases, But Black-White Ownership Gap Grows to Largest in Decade

WASHINGTON—While the U.S. homeownership rate has continually increased during the last decade—to 65.5% in 2021 (from 64.7% in 2011)—the Black homeownership rate has not kept pace with increases of other racial groups. Also, people of color endure significant buying challenges throughout and even after their home purchase, according to a report released earlier this month by the National Association of Realtors.

The “2023 Snapshot of Race and Home Buying in America” examines homeownership trends and challenges by race and location to explain the current racial disparities in the housing market. Leveraging NAR’s latest Profile of Home Buyers and Sellers data, the report explores the characteristics of who purchases homes, why they purchase, what they purchase and the financial background of buyers by race.

### Homeownership Trends

The report found there were about 9.2 million more homeowners in 2021 than a decade prior, but homeownership rates varied significantly by race. The Black American homeownership rate—44%—increased less than half of one percentage point (43.6% in 2011) and continues to lag well behind Hispanic Americans (50.6%), Asian Americans (62.8%) and White Americans (72.7%). Consequently, the homeownership gap between Black Americans and any other racial group has grown, especially when compared to White households (29%), representing the largest homeownership gap in 10 years (26% in 2011).

Conversely, Asian Americans (five percentage points) and Hispanic Americans (four percentage points) experi-

enced the biggest homeownership rate gains over the last decade. The Asian American homeownership rate of 62.8% is an all-time high. White American homeownership grew by nearly three percentage points and has been consistently around 70% since 2017.

“Unfortunately, the incredible affordability challenges of the last year have hit minority home buyers more than White buyers,” said Jessica Lautz, NAR deputy chief economist and vice president of research. “Black buyers are more likely to be first-time buyers, who are more sensitive to changes in mortgage interest rates, while White buyers are more likely to have housing equity to rely on as they make a housing trade.”

### Racial Inequalities In Housing Affordability

Black homeowners spend more of their income to own their homes than all racial groups, with 30% being cost-burdened—defined as spending more than 30% of their income on housing. That’s followed by Hispanic Americans (28%), Asian Americans (26%) and White Americans (21%).

More than half of Black renter households (54%) spend more than 30% of their income on rent, the most of any racial group. About 30% of Black renters are severely cost-burdened—defined as spending more than 50% of their income on rent—representing nearly 2.5 million households. By contrast, 22% of White renters are severely cost-burdened, representing 5.1



NAR reported that the Black American homeownership rate—44%—increased less than half of one percentage point (43.6% in 2011) and continues to lag well behind Hispanic Americans (50.6%), Asian Americans (62.8%) and White Americans (72.7%).

million households.

After comparing the qualifying income to purchase the typical home with the median income of renter households, NAR estimates that while 17% of White renters can afford to buy the median-priced home, only 9% of Black renters can nationwide.

“Even among successful home buyers, Black Americans have lower household incomes, which narrows the available pool of inventory they may be able to afford and makes their journey into homeownership even more

difficult in this limited housing inventory environment,” Lautz added.

### Racial Disparities In the Mortgage Market

Beyond affordability, Black and Hispanic home buyers also face extra challenges in getting a mortgage. Black Americans have the highest denial rates for purchase and refinance loans. According to Home Mortgage Disclosure Act data, 20% of Black and 15% of Hispanic loan applicants were denied mortgages, compared with about 11% of White and 10% of Asian applicants. Further, denial rates for Black Americans are even higher for home improvement loans. Black Americans were denied applications for nearly 17% of loans for a home purchase, 17% of loans for refinancing and 51% of loans for home improvement.

### Homebuyer Demographics By Race/Ethnicity

Using data from its latest Profile of Home Buyers and Sellers report, NAR analyzed the characteristics of recent home buyers, their reasons for purchasing, the steps they took in the homebuying process, and the ways buyers financed their home purchase based on race. Among all home buyers, White Americans made up the largest share (88%), followed by Hispanic Americans (8%), Black Americans (3%), Asian Americans (2%) and other (3%).

For down payments, Black Ameri-

**Please turn to page 18**

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# Three from HGAR to be Inducted into NAR RPAC Hall of Fame

## Congratulations!



### 2023 NAR RPAC HALL OF FAME INDUCTEES

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Anthony Domathoti,  
Hudson Gateway



Frank Reali,  
Staten Island



Jacqlene Rose,  
Otsego Delaware



Jennifer Stevenson,  
St. Lawrence County



Yoshi Takita,  
Long Island

#### \$75,000 Tier



Max Gurvitch,  
Brooklyn



Richard Haggerty,  
Hudson Gateway

#### \$100,000 Tier



Dorothy Botsoe,  
Hudson Gateway

The RPAC Hall of Fame Induction Ceremony & Reception will be held on Monday, May 8<sup>th</sup> from 5–8 p.m. at the Walter E. Washington Convention Center as part of NAR's Legislative Meetings. Everyone is invited to attend the ceremony to support our New York inductees.



2022 HGAR President Anthony Domathoti, HGAR Broker-Owner Dorothy Botsoe and former HGAR CEO Richard Haggerty will be inducted into the 2023 NAR RPAC Hall of Fame on May 8 at a ceremony in Washington, DC.

## NAR Report: U.S. Homeownership Market Share Increases, But Black-White Ownership Gap Grows to Largest in Decade

Continued from page 17

cans drew down 401(k)/pension funds more than any other group (16%), which increased two percentage points from last year (14%). Asian Americans received gifts (22%) and loans (7%) from a relative or friend more than all other racial groups.

Hispanic Americans had the largest share of student loan debt (46%), followed by Black Americans (33%), White Americans (17%) and Asian Americans (13%).

### Discrimination in Transactions

In addition to being asked about their recent homebuying experience, home buyers were asked if they had experienced or witnessed discrimination during their real estate transaction. Half of Hispanic American home buyers said they experienced steering toward or away from specific neighborhoods, followed by 29% of White, 12% of Black and less than 1% of Asian American home buyers. Forty-six percent of Hispanic American home buyers experienced discrimination by the refusal of a homeowner or agent to show property, followed by 24% of Black, 15% of White and less than 1% of Asian Americans. Thirty-nine percent of Black American home buyers reported discrimination through home appraisal, followed by 17% of Asian, 9% of White and less than 1% of Hispanic Americans.

### NAR Advocacy

NAR works to ensure Realtors are active leaders in the fight to close racial homeownership gaps. NAR co-

chairs the steering committee for the Black Homeownership Collaborative, which has outlined a seven-point plan to create 3.0 million net new black homeowners by 2030. NAR has also enhanced the real estate industry's efforts to end housing bias. Its "ACT!" fair housing plan, launched in 2019, emphasizes "Accountability, Culture Change and Training" to advance fair housing in the industry. NAR's interactive training platform, Fairhaven, puts real estate professionals in simulated situations where discrimination in a real estate transaction can occur. Also, the association's implicit bias video and classroom trainings offer strategies to help Realtors provide equal professional service to every customer or client.

To increase the nation's housing inventory, NAR advocates that all levels of government: support the construction of housing that is affordable to the typical consumer; preserve, expand and create tax incentives to renovate distressed properties and convert unused commercial space to residential units; and encourage and incentivize zoning reform. Expanding new-home construction by an additional 550,000 units a year for 10 years would create 2.8 million new jobs and generate more than \$400 billion in economic activity. NAR and the Rosen Consulting Group's "Housing is Critical Infrastructure: Social and Economic Benefits of Building More Housing" report examines the causes of America's housing shortage and provides a range of actions that can effectively address this long-time problem.

## PEOPLE Continued from page 10

Plains Award Program and data provided by third parties.

The White Plains Award Program is an annual awards program honoring the achievements and accomplishments of local businesses throughout

the White Plains area. Recognition is given to those companies that have shown the ability to use their best practices and implemented programs to generate competitive advantages and long-term value.

## A Rising Young Real Estate Star

Continued from page 11

gladesh, touting government assisted loan options like FHA loans with lower interest payments. While rising rents throughout the New York metro area are making it more difficult to save for purchasing a home, Bhuiyan believes in the old adage, "If there's a will, there's a way."

"Nothing is impossible," he said. "If you put your mind to it and have a goal, you can do it."

Bhuiyan is also enjoying his first year as an HGAR Director. As someone who has been involved in association events from the start of his career, he jumped at the opportunity to be part of HGAR's Leadership Accelerator Program last year. "The more people I know, the better it is for me and the more knowledge I gain," he said. "I wanted to be part of the Board of Directors to get a better idea of what's happening in this industry, as well as keeping on top of the Fair Housing laws."

Now one of Exit Premium's top salespeople and the brokerage's sales director, Bhuiyan is always busy. "I know sometimes this industry can be very frustrating," he admitted. Just prior to COVID, he had six deals ready to go into contract and then lost all of them. "It was a terrible situation, and I was even reconsidering real estate,

but it taught me a lesson—you can't control everything. All I could do was be my best to help my clients and also grow my business."

Never one to give up easily, Bhuiyan relied on social media marketing to help keep his name in front of everyone. He used education and information instead of trying to sell them on properties, creating a steady source of referrals. "The moment you start thinking about the money is when you lose the momentum," he added. "Just focus on your service."

Bhuiyan also credits Broker/Owner Anthony Domathoti with mentoring him over the past four years. "He really helped me and I'm trying to pass this on to other agents," he noted.

Currently, you'll find Bhuiyan working seven days a week, but he does spend some free time hanging out with friends and playing video games. Last year, he and his family returned to Bangladesh for his brother's wedding.

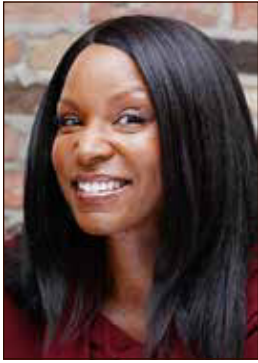
One of his passions is to travel throughout the U.S., but for now, he's planted firmly in the Bronx, building his career. "I can't think of doing anything else," he said. "My goal is to change the attitude about Realtors and help my clients, and I know the money will come. The main thing is to always remain positive."

**Guest Column**

# There Will Be Those Days

By **Kenyatta Jones-Arietta**

No matter how hard you try to stay positive, there are going to be times when things upset you, disappoint you, or even make you angry. You didn't get the listing that your dear friend promised you. Your buyer client decided to pull out of the deal that you worked so hard to put together. The agent on the other side of the transaction is a nightmare to work with, and you just had the most heated exchange. These things happen and can cause your stress levels to go through the roof. But you have to remember: You can't control what people do. You can only control how you respond to it. And the quicker you can let it go, the better off you and your business will be.



ing "better out than in?" Sometimes you really just need to get that negative energy out. It's best not to unleash it on others (unless you're paying them for therapy) but releasing it on paper helps to free your mind of it, allowing space for you to focus on more positive things, like your next deal. Journal after you've gone for a walk. The combination can work wonders.

**4. Listen to a Positive Podcast**—Taking in positive messages helps to create more positive feelings and quiets the negative noise in your brain. You may also consider listening to something comical. Comedy may not be as inspirational, but laughter is known to enhance your oxygen intake, which stimulates your respiratory system, increasing the endorphins released in your brain, which help in relieving stress.

**5. Go for a Massage**—According to [Mayoclinichealthsystem.org](http://Mayoclinichealthsystem.org), aside from just feeling good, massage can lower stress levels and any feeling of anxiety. It can also improve mood and relaxation while increasing confidence and self-image. I don't know about you, but I'm feeling less stressed just writing about massage.

**6. Just Dance**—Ok, maybe not in the office, though I personally wouldn't mind a good impromptu dance party. Turning on some music at home and busting a move always helps put me in a better mood. As with walking or any other form of exercise, dancing increases blood flow and promotes circulation, raises endorphins and reduces stress.

When dealing with situations that take you from center and make you unhappy, sometimes it's best to completely step away and engage in activities that will get you back to a positive mindset.

Here are six things you can do to help you get back to your happy place.

**1. Go for a Walk**—Never underestimate the power of a good walk. According to WebMD, walking helps boost your mood by increasing blood flow and blood circulation to the brain and body. When you exercise by walking, you calm your nerves, which can make you feel less stressed. Do it for 15 minutes to 20 minutes and be sure to take in some deep breaths along the way.

**2. Phone a Friend**—No, don't call your friend to complain. Dwelling on it does nothing but prolong its negative effects. Shift your mindset by focusing on something or someone else that you care about. Call your grandmother or your child who is away at college. Tuning into and connecting with loved ones should assist in making your day just a little brighter. But, if you do need to talk about the situation for clarity and/or solutions, be sure to discuss it with your broker or manager.

**3. Write it Out**—You ever hear the say-

**No matter who you are, there will be things that rattle your cage. How quickly you calm the savage beast inside depends on you and only you. How you choose to respond to unfavorable situations matters.**

No matter who you are, there will be things that rattle your cage. How quickly you calm the savage beast inside depends on you and only you. How you choose to respond to unfavorable situations matters. And remember, this too shall pass. There are brighter days ahead.

*Kenyatta Jones-Arietta is the Broker/Owner of R2M Realty, Inc., licensed in NY, NJ and CT. R2M (Ready to Move) Realty was launched in 2014 and has two offices in Rockland County.*

# Westchester County Looking for Large Block of Space for DOH Offices

WHITE PLAINS—Commercial property owners and developers in Westchester have until May 15 to submit proposals for leasing new office space that will be used by the Westchester County Department of Health. Details about space requirements are listed in a recently released RFP (Request for Proposals).

Primarily, the new office space will be used to consolidate the Westchester County Department of Health's executive and administrative offices that are currently located in eight buildings throughout Westchester into one more efficiently planned space. According to the RFP, the county is seeking approximately 50,000 rentable square feet of office space and approximately 4,000 rentable square feet of storage space.

Westchester County Executive George Latimer said, "This is about

more than cost-saving benefits—this consolidation will improve the outcomes for our services and ensure we support our employees with quality spaces that meet today's exacting standards. The recently completed Westchester County Real Estate Master plan is a direct result of our continued response to listening and responding to the needs of our employees, our residents, and those who do business in Westchester."

To learn more about the issued RFP, leasing space requirements or to submit a lease proposal by May 15 go to: <https://rfp.westchestergov.com/rfp/rfps>

Consolidation efforts will be supported by Jones Lang LaSalle Brokerage, Inc. Please direct questions to: Al Gutierrez, Managing Director at [al.gutierrez@jll.com](mailto:al.gutierrez@jll.com) and William Korchak, Managing Director at [william.korchak@jll.com](mailto:william.korchak@jll.com).

## Celebration of Black History Month at HGAR

Continued from page 11

ment, home building, and allied fields for the purpose of exerting influence on real estate interests. Although composed principally of African Americans, the REALTIST organization embraces all qualified real estate practitioners who are committed to achieving our vision, which is "Democracy in Housing."

Theresa M. Smith, the President of the Bronx Realist Professionals, Inc. spoke of her experience in NAREB for the last 10 years. A seasoned professional, she has been the Founding President of three local NAREB chapters. Her goal is to put The National Association of Real Estate Brokers, Inc. (NAREB) and the Bronx Realist Professionals, Inc. on the map with

members from the Bronx and surrounding areas.

Other speakers were Marianne Lepore, the 2023 President of Women's Council of Realtors Empire Local Westchester; T. Teresa Belmore, Creator and chair of Women in Commercial Real Estate; Dorothy Botsoe, Principal Broker of Dorothy Jensen Realty and Weichert, Realtor Signature Properties; Anthony Ruperto, Chair of Hudson Gateway Association of Realtors Diversity, Equity and Inclusion Committee; Tony D'Anzica, 2023 President of the Hudson Gateway Association of Realtors and Rey Hollingsworth Falu, Treasurer Bronx Chapter, NAREB and HGAR DEI Steering Committee.

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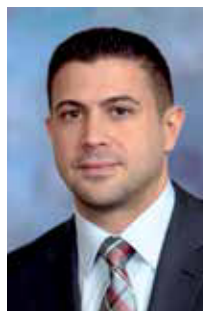
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