

HGAR Annual Meeting to be Held Virtually for First Time in History

By Mary T. Prenon

WHITE PLAINS—The Hudson Gateway Association of Realtors' 104th Annual Meeting & Member Appreciation Day will be like none other in the association's history.

The October gathering, which normally draws more than 1,200 Realtors and related professionals to the DoubleTree Hotel in Tarrytown, will be held virtually this year, via Zoom webinar, for safety concerns as the region and the country continue to come to grips with the coronavirus pandemic.

"While many restaurants and retail businesses have opened with limited seating or hours, other large venues like fitness clubs, movie theaters and Broadway remain closed. There is still considerable caution that needs to be taken regarding large gatherings in order to control the spread of COVID-19,"



HGAR's 104th Annual Meeting will be held virtually on Zoom on Oct. 26-27.

explained Richard Haggerty, HGAR's Chief Executive Officer. "In light of guidance from federal and state agencies, we have made the difficult decision to hold our annual Member Appreciation Day virtually this year."

Instead of reserving just one day this year, Member Appreciation Day will be broken up into two days—Monday, October 26 and Tuesday, October 27. Incorporating the theme of "So Many Ways to Win," Members Day 2020 will feature a series of interesting breakout sessions on October 26, and the Keynote address and Annual Meeting on October 27.

The proposed roster includes four breakout sessions offering: Stress Management, Market-

Continued on page 2

New Rochelle Mayor Shares COVID Impacts on New Projects

In a newly launched feature entitled "Five Questions With..." New Rochelle Mayor Noam Bramson shares with *Real Estate In-Depth* his thoughts on the early days of COVID-19 and the unwanted national spotlight the pandemic shined on the Queen City.

In a very candid interview (see page 3) Mayor Bramson said that thus far the city's development pipeline has not been significantly affected by the coronavirus outbreak and the restrictions imposed by New York State to curb the spread of COVID-19.

In relation to the city's pipeline, the New Rochelle Industrial Development Agency late last month granted preliminary approval to The Cappelli Organization of White Plains for inducements on its proposed \$120-million 28-story, 244 apartment-tower at 247 North Ave. The proposed project site is near a number of Cappelli properties, including New Roc City, Trump Tower, the Lofts at



New Rochelle Mayor Noam Bramson

New Roc and The Standard apartment development.

The IDA also granted preliminary approval for NRP's \$63-million Lincoln Renaissance Apartments at 116 Guion Place. The 179-unit apartment project would involve the demolition of the Remington Boys & Girls Club.

The mayor in the *Real Estate In-Depth* interview described how public, pri-

vate and non-profit agencies performed "heroic work" during the crisis. Other highlights of the interview included his belief the city's finances could be devastated without further federal assistance. He also shared his thoughts of a sobering conversation he and City Manager Charles B. Strome III had in the early days of the pandemic involving a review of "not probable, but plausible" worst case scenarios that could have befallen the city, including food shortages, food riots, civil unrest, etc.—**JOHN JORDAN**

Gov. Cuomo Signs Human Rights RE Regulatory Bill That Could Lead to License Revocation for Violators

By John Jordan

ALBANY—The fallout from an investigation late last year by *Newsday* that uncovered housing discrimination practices on Long Island has led to new harsh regulations imposed by New York State, including possible suspension or revocation of a Realtor's license if found to have violated the state's Human Rights Law.

Gov. Andrew Cuomo on Aug. 3 signed a bill (S6874-A/ A8903-A) that explicitly grants the Department of State the authority to discipline real estate professionals found to have violated provisions of the state Human Rights Law by revoking or suspending their license.

State officials noted that the bill further reinforces the state's commitment to combating housing discrimination and strengthens the abilities of the Secretary of State to discipline licensed professionals for discriminatory behavior.

The new law also complements the department's existing regulations, which authorize the Secretary of State to discipline licensed agents and brokers that have engaged in any unlawful discriminatory practice. The bill signed by the governor went into effect immediately.

On Nov. 17, 2019, *Newsday* reported the results of an undercover investigation into housing discrimination on Long Island. The probe's findings included evidence that state officials noted suggested real estate agents on Long Island engaged in discriminatory conduct with "disturbing frequency." The discriminatory practices



Gov. Andrew Cuomo

included imposing unequal conditions and steering clients toward certain neighborhoods depending on their perceived race or ethnicity.

Immediately following the *Newsday* report, the governor directed the Division of Human Rights, the Division of Homes and Community Renewal, and Department of State to launch a joint investigation into reports of widespread discrimination among real estate agents on Long Island.

"We have zero tolerance for discrimination of any kind in New York and the sheer scope and breadth of the unscrupulous and discriminatory real estate practices uncovered on Long Island is repugnant to who we are," Gov. Cuomo said. "While the federal government is focused on gutting fair housing regulations that have helped so many

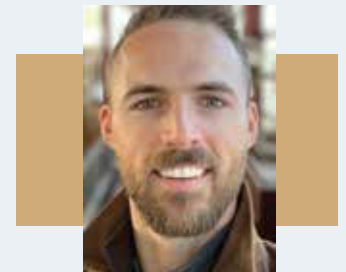
Americans, we are vastly expanding the state's ability to crack down on unethical real estate agents and protect hard-working New Yorkers looking for a community to call home."

The new law was praised by top officials with the Hudson Gateway Association of Realtors.

Hudson Gateway Association of

Continued on page 2

INSIDE SPOTLIGHT ON



Matthew McAllister see page 11

- VIEWPOINTS 4
- LEGAL CORNER 5
- RESIDENTIAL 6
- PEOPLE 10,21
- HGAR UPDATE 11,12
- EDUCATION/CALENDAR 13
- LEGISLATIVE/BARRISTER 14
- COMMERCIAL 18,19
- TECHNOLOGY 22
- PUTNAM 23
- FOCUS ON MANHATTAN SECTION 2**

Gov. Cuomo Signs Human Rights RE Regulatory Bill That Could Lead to License Revocation for Violators

Continued from page 1

Realtors President Gail Fattizzi said, "Housing discrimination is absolutely unacceptable in any shape or form. It's unfortunate that we have to put these significant sanctions in place to enforce what has long been the law, but I'm glad to see New York State make such a strong statement of zero tolerance."

Richard Haggerty, chief executive officer of HGAR, added, "As an industry there can be no ambiguity when it comes to our commitment to fair housing. If an agent is found to have violated applicable fair housing laws and engaged in discriminatory activities, they should be out of the business, period."

In December, 2019, Gov. Cuomo announced new regulations for real estate professionals to help combat discrimination in the housing market statewide. The new regulations, which were approved by the New York State Real Estate Board, mandated enhanced disclosures by real estate professionals to help ensure prospective home buyers, renters, sellers and landlords receive ample information about their rights and protections under New York State law.

The governor also announced several additional initiatives to combat housing discrimination across New York State, which included launching a comprehensive social media campaign and housing discrimination hotline to raise awareness.

He also recently launched a statewide effort to analyze and address segregated living patterns and housing disparities in New York. The state is moving forward with the Fair Housing Matters NY initiative, despite the Trump administration recently stripping away the bedrocks of the Affirmatively Furthering Fair Housing rule, or AFFH, enacted in 2015, that requires states and local municipalities to analyze and develop meaningful actions to reduce segregated living patterns and concentrated areas of poverty, address unequal access to opportunity in neighborhoods, increase accessibility and strengthen fair housing enforcement.

New York State will continue to adhere to the standards and process set forth by the 2015 regulations with the Fair Housing Matters NY initiative. State officials noted that the goal of the initiative is to solicit input from community leaders, nonprofit organizations, housing professionals and residents on housing choice and access to housing opportunity.

The New York State Association of Realtors Legislative Steering Committee directed NYSAR staff to advocate for its passage during this legislative session.

In its Memorandum of Support, NYSAR stated, "Realtors fundamentally support equal opportunity in housing and are committed in our opposition to all forms of illegal discrimination. We believe codifying the Department of State's authority to discipline real estate licensees for violations of Fair Housing and Human Rights Laws will benefit New Yorkers and serve to elevate the real estate profession."

NYSAR noted that the bill by expressly naming Human Rights Law violations in the provisions will therefore clarify the department's authority and further assist in the advancement of Fair Housing practices across the state.

"Maintaining the integrity of Fair Housing policies in New York is of the utmost importance. NYSAR looks forward to partnering with state lawmakers and state

agencies to advance this proposal, as well as other policy proposals such as the fairness in cooperative homeownership act, which seek to eliminate forms of illegal discrimination in the home purchasing process," NYSAR stated.

Bill sponsor New York State Senator James Gaughran (D-5-Syosset) said, "This law will provide teeth to the enforcement of New York's Human Rights Law and ensure that real estate agents cannot engage in racist practices like 'steering' that deny families the dignity of choosing their home and neighborhood. I thank Governor Cuomo for his swift signing of this bill into law."

Assemblymember Kimberly Jean-Pierre (D-11-Lindenhurst), the sponsor of the Assembly bill, noted, "Homeownership is the cornerstone of the American Dream, yet in this day and age, housing discrimination still persists in our Long Island neighborhoods and across New York. This legislation will help ensure that we are protecting every New Yorker's freedom to choose where they want to call home and build a future for themselves, regardless of the color of their skin. I look forward to continuing to work on this critical issue with Governor Cuomo and my colleagues in the Legislature, and I applaud and thank the governor for swiftly signing this bill into law."

HGAR Annual Meeting

Continued from page 1

ing & Promotion, a Global Business featured speaker, Debra Duneier, the president and founder of EcoChi, LLC, a Feng Shui Master Practitioner, and a tax savings presentation. The following day will feature international speaker, consultant and sales trainer Ricky Mendez. As President, VP of Sales, and COO of companies spanning southern California over the last 10 years, he has overseen operations in excess of a half a billion dollars. His simple and easy strategies have helped thousands improve their quality of life and business. Some of his past clients have included Costco, Home Depot, Humana, Quest, NestSeekers Int. and many more. Even in today's challenging climate, Mendez will demonstrate how this is the greatest time to make an impact on people and grow relationships.

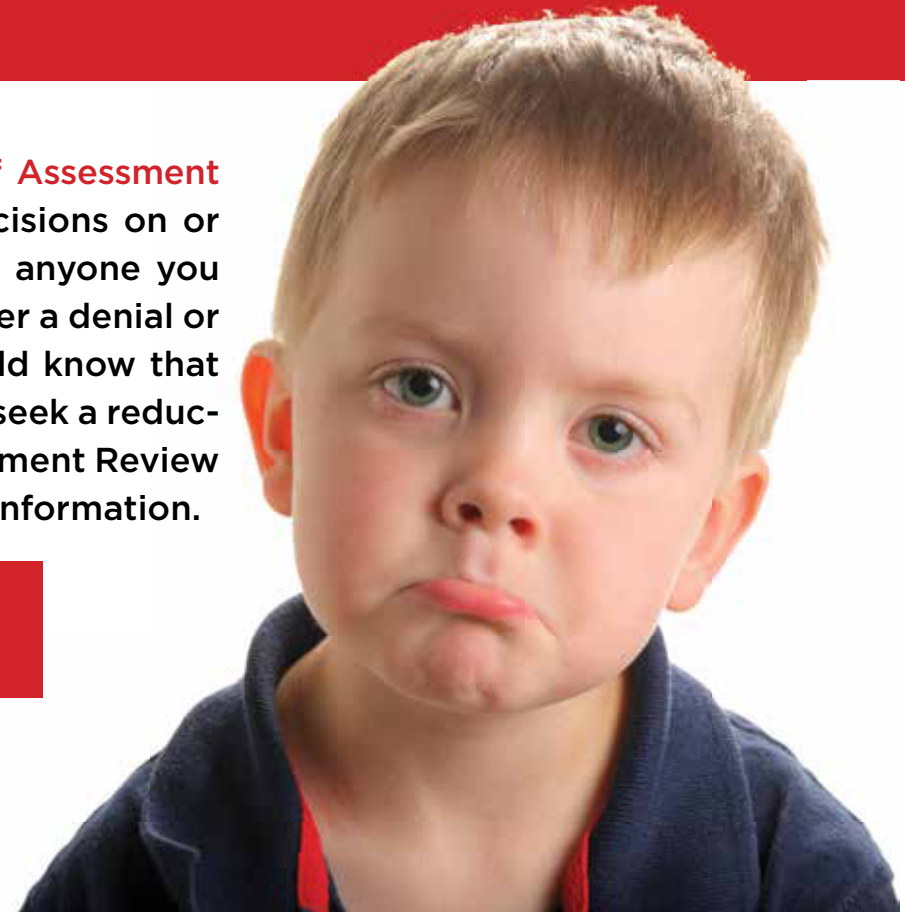
"I love the buzz, the activity, and the networking of our annual in-person Members' Day event, but a virtual event creates new opportunities. By splitting the event into two days and having every session at a different time, agents will be able to attend remotely no matter where they are, and can also participate in as many sessions as they choose," said Gail Fattizzi, HGAR President. "We'll still have all the excitement of a great keynote speaker, Ricky Mendez, and the anticipation of announcing our Realtor of the Year and Affiliate of the Year! So, I'm looking forward to the new format, and reaching even more of our members than ever."

Specific details and limited sponsorship options for Members Day will be coming within the next month. "While we will be together only virtually this year, we are striving to make this just as exciting as ever, and we look forward to being together again at the Doubletree Hotel in 2021," Haggerty said.

DISAPPOINTED?

Most Westchester Boards of Assessment Review will issue their decisions on or around September 15. If you or anyone you know are disappointed with either a denial or insufficient reduction, you should know that there's a second opportunity to seek a reduction; via the Small Claims Assessment Review (SCAR) process. Please call for information.

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5

QUESTIONS

WITH

New Rochelle Mayor Noam Bramson

By John Jordan

In launching the new *Real Estate In-Depth* regular feature “Five Questions With,” the editor and publisher of the print and online newspaper seek to interview key newsmakers of the day, ask probing questions on matters that affect the reader’s business and day-to-day lives, but also provide insight into how and why certain decisions were made.

With those guidelines in mind, the selection of New Rochelle Mayor Noam Bramson was not a difficult one. In the era of COVID-19, the City of New Rochelle was ground zero for New York State as the original coronavirus positive case in the state was reported on March 2. The nation then watched as a containment zone to prevent the further spread of the dreaded virus was established in about a one-mile section of the Queen City, which ended on March 25.

Prior to the pandemic, thanks to government reform and a rezoning of a major swath of the downtown district, New Rochelle was enjoying an historic and dramatic rise in new development projects, managed by designated developer RXR Realty and Renaissance Downtowns. Has the COVID-19 derailed that economic engine? For the answer to that question and others, see below:

1 REAL ESTATE IN-DEPTH: It must feel like an eternity, but it is almost five months since the first case of coronavirus in New Rochelle was discovered, which led to the outbreak that caused Gov. Andrew Cuomo on March 10 to order a one-mile containment zone be established in a section of the city. What were your feelings at the time and the unwelcome national notoriety the COVID outbreak brought to the city?

MAYOR BRAMSON: It was certainly a surreal experience. Dealing with a pandemic would be a challenge under any circumstances, but doing so in the glare of a national spotlight was even more difficult. I would be lying if I did not acknowledge intense concerns in those early days and as the (positive case) numbers continued to escalate, but at the same time felt a sense of pride and gratitude that people in our community confronted the challenge in a measured, mature and mutually supportive way and really rose to the occasion without undue fear and panic.

2 REAL ESTATE IN-DEPTH: How damaging has COVID-19 been to the city and particularly to the development momentum the city was experiencing prior to the outbreak?

MAYOR BRAMSON: In general terms it’s been damaging to New Rochelle just as it’s been damaging to every community. There are many people whose livelihoods have been compromised. Absent federal assistance, it’s likely to have a devastating impact on our municipal budget and of course there are many families who are in mourning for the loss of loved ones. On the specific question of how it is has impacted our development momentum, the answer so far is not at all. There has been no developer or investor that has pulled back and multiple projects are still proceeding roughly on schedule.

3 REAL ESTATE IN-DEPTH: The city, along with the Downtown BID, the Business Council of Westchester, RXR Realty and others have established “Rebound New Rochelle” in response to the pandemic. Can you briefly detail the initiative’s goals and has it made a difference in helping businesses in need?

MAYOR BRAMSON: Our goal is to provide businesses which have been heavily impacted by the COVID slowdown with direct material support using a combination of federal funding and private contributions from RXR (Realty). We are making funds available both to micro-enterprises and to small businesses. Our hope and expectation is that this assistance will help local entrepreneurs weather the storm and emerge from this crisis with viable enterprises.

There is a parallel program that provides rental assistance to residents of our community that meet certain income criteria. That program is also called “Rebound New Rochelle.”

4 REAL ESTATE IN-DEPTH: Has COVID-19 caused any delay in planned development projects and have any projects been postponed or cancelled due to the pandemic? Also, are you at all concerned about a possible second wave of COVID-19 to affect the region?

MAYOR BRAMSON: The answer is “No” fortunately. It is still unclear how this will play out over the long term. There is a lot of evidence that the New York City housing market has been negatively impacted. It is even possible that the New Rochelle housing market will be strengthened as people look to alternatives to the five boroughs. So, so far things are moving forward as we had hoped and whether there will be a longer-term impact remains to be seen. That impact is just as likely to be positive as it is negative.

Of course, we all should be concerned about the potential for a second wave as well as the interaction with the traditional flu season. We are better prepared in terms of our testing infrastructure, in terms of our understanding of how COVID is transmitted, in terms of metrics through which we can monitor and address the spread of the illness and of course, we have all undergone radical behavioral shifts over the last few months. But, I am still concerned as we look at outbreaks in other parts of the country we know clearly that the crisis is not over and won’t be over until there is a widely available vaccine.

5 REAL ESTATE IN-DEPTH: While we have no idea if the region will face a second wave of the pandemic, in looking back on the past five months, is there any event or moment that affected you personally the most and has there been anything positive to come out of this that you can point to?

MAYOR BRAMSON: Let me take the second half of that question first. The positive is that our social infrastructure has proven to be strong and resilient. Not-for-profit agencies have stepped up in remarkable fashion. Community organizations, health care providers, distributors of food, housing agencies, all of them have done heroic work and I think as a result of our experience we now have stronger and more durable partnerships between all of these organizations and the city government that will serve us well not only through the crisis but also in just our normal order of business. And, in fact, we have brought on a Director of Community Engagement (Julie Konvisser of Volunteer New York!) whose mission is to nurture those relationships. So, that I think is a long-term positive.

In terms of an event or moment that affected me personally, it’s hard to pick out one, especially given the blur of the last few months. But, I will probably always remember a conversation I had with the City Manager (Charles B. Strome III) early on following a sleepless night in which we discussed a whole series of not-probable but plausible challenges, such as civil unrest, food shortages and food riots, the spread of the illness among our essential workforce; a review of worst-case scenarios and what our response could be and should be in those circumstances. It was an extremely sobering conversation of a kind I never expected to have and I will probably always remember. And, thank goodness that although this has been a very difficult experience, those worst-case scenarios did not materialize.

“Community organizations, health care providers, distributors of food, housing agencies, all of them have done heroic work and I think as a result of our experience we now have stronger and more durable partnerships between all of these organizations and city government...”



PHOTOS BY JOHN VECCHIOLA

PRESIDENT'S CORNER

By Gail Fattizzi, HGAR President



The Power of Partnerships

We are seven months through 2020, and most would probably agree it's been a challenging year so far. I know I personally started the year with optimism and excitement for everything I hoped our leadership team would accomplish for HGAR and our members in 2020. Considering the unforeseen pandemic and other obstacles, the fact that we've achieved as much as we have so far is rather remarkable.

As I consider the Board's accomplishments to date, it strikes me that almost everything we've achieved is the result of the partnerships we've established and nurtured over the years.

Our merger with the Bronx Manhattan North Association of Realtors evolved out of relationships, conversations and shared goals identified over a long period of time. This newly solidified partnership will help us move toward greater advocacy opportunities, a stronger Commercial Investment Division, and hopefully a growing presence in New York City.

The creation and launch of OneKey MLS were possible through a forged partnership with MLS LI, creating one of the largest regional MLS's in the country and a powerful new consumer website, OneKeyMLS.com, to bring more direct leads to our members. All this started with a conversation between our CEO, Richard Haggerty, and the CEO of MLS LI, Jim Speer, but then moved fairly rapidly to fruition because of the trusted relationships that existed.

Our ability to pivot quickly to a full schedule of remote live learning classes during the pandemic shutdown came about because of our long-term relationship with the folks at New York State Department of State, which is tasked with approving classes, and our collaborative partnership with our HGAR faculty who quickly got on board with teaching classes via Zoom. The result so far has been 86 live remote classes attended by almost 2,000 members in the past four months, with plans to continue through the end of the year.

COVID-19 required us to gather accurate information from multiple sources and share it quickly and effectively with our members. Our partnerships with NAR, NYSAR, the Business Council of Westchester, REBNY, the media and other sources all proved to be invaluable in contributing to this communication chain. Truly the power of partnerships at work!

Partnerships between our volunteer committee members, our Board of Directors, and our HGAR staff are unquestionably some of the most valuable. The Board of Directors and committees are where most initiatives and ideas are generated but, without staff, it would utterly drain the time and ability of our volunteers to execute on everything. Every committee has one or more staff dedicated to assist them with everything from the basics of meeting reminders and minutes to the planning, research and execution of programs and events and the creation of valuable resources.

I can't forget to mention here the partnerships we've forged with our HGAR Affiliate members over the years. Our Affiliates lend their expertise to programs like Breakfasts with Benefits, their sponsorship to broker/owner/manager meetings, networking events, Members' Day and more, and their support to raising money for our HG Realtor Foundation and RPAC, in addition to providing our members with services that allow us to do our jobs better and serve our clients.

On a personal level, I am grateful for the many partnerships as well as friendships I've been so fortunate to establish over the past 30+ years; they have absolutely helped me flourish in my many roles in the real estate industry. With five months to go in 2020, no matter what they may bring, I know that the power of partnerships is essential to HGAR's continued success. Thank you to all who contribute!



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GATEWAY PERSPECTIVES

By Richard Haggerty, HGAR CEO



Ensuring the American Dream

In recent columns for *Real Estate In-Depth* I've raised the issue of access to safe and affordable housing as one of the keys to addressing the racial inequalities that exist in this country. During this extended period of low housing inventory, we need to prioritize our support for the creation of new affordable housing units, and all levels of government must commit sufficient resources to the creation of affordable housing.

With this in mind it was disheartening to learn that the U.S. Department of Housing and Urban Development was terminating the 2015 Affirmatively Furthering Fair Housing (AFFH) regulation. In announcing the termination, HUD Secretary Ben Carson stated "After reviewing thousands of comments on the proposed changes to the Affirmatively Furthering Fair Housing (AFFH) regulation, we found it to be unworkable and ultimately a waste of time for localities to comply with, too often resulting in funds being steered away from communities that need them most." He later added, "Washington has no business dictating what is best to meet your local community's unique needs."

The AFFH regulation required cities and towns that receive federal funding to examine local housing patterns for racial bias and design a plan to address any measurable bias. Westchester County became embroiled in an extended legal battle with HUD as to whether the county met its obligations under AFFH. I can certainly understand local communities wanting to have a strong voice in the creation of affordable housing, but I have also seen many communities say "not in my back yard" when it comes to affordable housing.

Unfortunately, with the termination of the AFFH 2015 regulation, the "NIMBY's" will have no accountability, as communities can self-certify that they are affirmatively furthering fair housing when receiving HUD grants. My point is simple—all communities, collectively, should embrace the idea that diverse communities create stronger communities. In 2019, NAR offered the following observations on the disparate impact rule contained in the AFFH regulation, "NAR expressed its support for measures that ensure that America's diverse population has access to a range of neighborhoods, and explained how this benefits our members. Neighborhoods benefit from a wide range of diversity, translating to educational and commercial benefits for the greater community. Community-based issues, such as lack of access to quality education, healthy communities, and economic opportunities, are barriers to equal housing opportunity."

Unfortunately, after the announcement of the termination of the AFFH regulation, the President tweeted "I am happy to inform all of the people living their Suburban Lifestyle Dream that you will no longer be bothered or financially hurt by having low income housing built in your neighborhood..."

I believe we need to always remember that the American Dream of home ownership belongs to everyone.

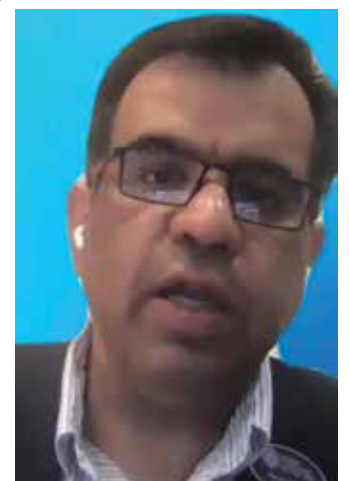
I applaud NAR's position concerning the AFFH regulation. They have offered constructive comments and suggested improvements to the regulation, and after the regulation was terminated, NAR President Vince Malta voiced his dismay on behalf of NAR. "The National Association of Realtors is disappointed that HUD has taken this step, which significantly weakens the federal government's commitment to the goals of the Fair Housing Act," said Malta, broker at Malta & Co., Inc., in San Francisco. "The viability of our 1.4 million members depends on the free, transparent and efficient transfer of property in this country, and NAR maintains that a strong, affirmative fair housing rule is vital to advancing our nation's progress toward thriving and inclusive communities. With the pandemic's disproportionate impact on people of color reminding us of the costs of the failure to address barriers to housing opportunity, NAR remains committed to ensuring no American is unfairly denied this fundamental right in the future."

John Jordan, *Real Estate In-Depth's* long-time editor, has written extensively on the *Newsday* story which was published last November and exposed systematic steering by real estate agents in certain parts of Long Island. As I've stated in previous articles in *Real Estate In-Depth*, no one should believe that the scourge of steering is limited to Long Island. As real estate professionals we need to take a hard look in the mirror every day to make sure we are not part of the problem, but we can't stop there. We need to be part of the solution, helping our communities embrace affordable housing, helping to break down barriers to home ownership, and helping all consumers experience the American Dream.

NAR President-Elect India Chats With HGAR Council

Tarun Bhatia, President-elect NAR India was the featured speaker at the latest 'Global Chat', sponsored by HGAR's Global Business Council. The Global Chats are designed to open up the communication lines and create an international bridge for doing real estate business throughout the world. Tony D'Anzica, HGAR Global Business Council, Co-Chair, moderated the Zoom Webinar held on August 4th.

For a recording of the webinar, visit [HGAR.com](https://www.hgar.com), Global Business Council page and click Global Chats.



The HEALS Act: Still in Limbo

LEGAL CORNER

By John Dolgetta, Esq



On July 27, 2020, the Senate introduced eight bills, referred to as the Health, Economic Assistance, Liability Protection and Schools Act (HEALS Act), that would offer additional relief for individuals and businesses affected by the COVID-19 Pandemic. On July 31, 2020, an important element of the previously enacted COVID-19 relief packages, the Pandemic Unemployment Assistance program benefit expired. The PUA offered individuals, as well as independent contractors (for the first time), who lost their jobs or incomes due to the COVID-19 Pandemic, the ability to apply for an additional \$600 per week in unemployment benefits, supplementing the existing unemployment benefits individuals were entitled to under state law.

On July 29, 2020, the National Association of Realtors, released a helpful summary highlighting the important elements of the HEALS Act (see <https://bit.ly/2Pqz8JO>). The eight bills within the HEALS Act are as follows: (1) Emergency Appropriations provisions (see <https://bit.ly/39ZDi4D>); (2) the Safeguarding America's Frontline Employees to Offer Work Opportunities Required to Kickstart the Economy (SAFE TO WORK) Act (see <https://bit.ly/31jWd6d>); (3) the American Workers, Families, and Employers Assistance Act (see <https://bit.ly/30unPGS>); (4) the Continuing Small Business Recovery and Paycheck Protection Program Act (see <https://bit.ly/3i2u7De>) (the "Continuing PPP Act"); (5) the Safely Back to School and Back to Work Act (see <https://bit.ly/3fxugwN>); (6) the Supporting America's Restaurant Workers Act (see <https://bit.ly/39UMuax>); (7) the Restoring Critical Supply Chains and Intellectual Property Act (see <https://bit.ly/3gy7OFi>); and (8) the Time to Rescue United States Trusts Act of 2020 (TRUST Act) see <https://bit.ly/2Xt2Odt>).

At press time, the White House and Senate Republicans, and the Democrats in the House of Representatives have yet to come to an agreement on the proposed HEALS Act. The summary provided by NAR focuses on those aspects of the HEALS Act that "most directly impact Realtors, consumers and the real estate industry as a whole." Hopefully, the provisions of the HEALS Act are agreed upon, but there are several areas of disagreement. For example, Democrats would like to maintain the Pandemic Unemployment Assistance payments at \$600 per week, as well as eliminating the controversial SALT deductions for 2020 and 2021 (see *Wall Street Journal* article at <https://on.wsj.com/3gKvHK5>). Below are just some of major elements of the HEALS Act.

Proposed Improvements to the Paycheck Protection Program Eligibility of 501(c)(6) Tax Exempt Organizations

Under the newly proposed Continuing PPP Act, an organization exempt under Section 501(c)(6) of the Internal Revenue Code would now be eligible to receive a Payroll Protection Program loan. NAR was a major advocate of this provision. A 501(c)(6) tax exempt entity was not eligible under the original CARES Act to receive a PPP loan, and, unfortunately, many Realtor Associations, and other trade organizations, are 501(c)(6) tax exempt organizations. The newly proposed provisions would allow a 501(c)(6) entity to apply for a PPP loan, provided that:

- (a) the organization does not receive more than 10% of its receipts from lobbying activities;
- (b) the lobbying activities of the organization do not comprise more than 10% of the total activities of the organization;
- (c) the organization employs not more than 50 employees; and
- (d) the covered loan is not more than \$500,000.

Additional Eligible Expenses Under the PPP

According to NAR, Section 101 of the Continuing PPP Act would make the following additional expenses permissible, and forgivable, when paid using PPP loan funds:

- Expenses and payments made for any software, cloud computing and other human resources and accounting needs.
- Expenses related to property damage due to public disturbances that occurred during 2020 that are not covered by insurance.
- Expenditures to a supplier pursuant to a contract for goods in effect prior to Feb. 15, 2020 that are essential to the recipient's current operations.
- Investments in and expenses paid in connection with personal protective equipment and other investments made, and expenses paid, in connection with required compliance with federal COVID-19 health and safety guidelines between March 1, 2020, and Dec. 31, 2020.

Simplified Application for PPP Loan

Section 104 of the Continuing PPP Act provides for a more simplified application process. For loans under \$150,000, borrowers would no longer need to provide the documentation originally required under section 1106 of the CARES Act. All borrowers would need to "...attest to a good faith effort to comply with Paycheck Protection Program loan requirements, retain relevant records for three years, and may complete and submit demographic information." The Small Business Administration would reserve the right to review and audit any PPP loans to ensure there is no fraud and that the information provided is accurate.

For loans between \$150,000 and \$2 million, borrowers would not be required to submit to the lender documentation originally required by section 1106 of the CARES Act, but must "...complete the certification required by that section [rather than simply attest as indicated above for loans under \$150,000], retain relevant re-

ords and worksheets for three years and may complete and submit demographic information." Upon reviewing the borrower's application, the lender may then submit the loan to the SBA.

The Second-Draw Provision of the Proposed Continuing PPP Act

A new and important element of the Continuing PPP Act is the inclusion of Section 106. This provision would allow eligible businesses to apply for a second draw from the PPP loan program. As summarized by the Senate, eligible entities must:

- meet the SBA's revenue size standard, if applicable;
- employ not more than 300 employees; and
- demonstrate at least a 50% reduction in gross receipts in the first or second quarter of 2020 relative to the same 2019 quarter.

Section 106 defines "eligible entities" as "any business concern, nonprofit organization, veterans' organization, Tribal business concern, eligible self-employed individual, sole proprietor, independent contractor or small agricultural cooperative." The new law would also specifically exclude businesses listed on a national securities exchange, which was a hot button issue with the passage of the initial PPP loan program.

Borrowers would be eligible to receive a loan amount of up to 2.5 times the average total monthly payroll costs in the one year prior to the loan, up to \$2 million. For newer entities without a full year of expenses, the calculation would be 2.5 times the sum of total monthly payments divided by the total number of months in which payments were made. Further, an eligible entity may only receive one covered loan and any businesses which received a PPP loan may not receive another SBA loan that totals more than \$10 million combined.

Borrowers of a "Paycheck Protection Program Second Draw" loan would be "...eligible for loan forgiveness equal to the total payroll costs, covered mortgage payments, rent, utility payments, covered operations expenditures, covered property damage costs, covered supplier costs and covered worker protection expenditures that is incurred before Jan. 1, 2021." The 60/40 cost allocation between payroll and non-payroll costs as approved in the PPP legislation that passed in June would still apply in order to qualify for forgiveness. The new legislation would set aside \$25 billion in funds for businesses employing 10 or fewer employees, and would also "prioritize underserved communities."

Business Liability Protections Under the Safe to Work Act

Under the Safe To Work Act (see <https://bit.ly/3fs1Jc8>), Congress has a duty to "...safeguard its investment of taxpayer dollars under the CARES Act and other coronavirus legislation. Congress must ensure that those funds are used to help businesses and workers survive and recover from the economic crisis, and to help health care workers and health care facilities defeat the virus." The Safe To Work Act's purpose is to:

- (1) establish necessary and consistent standards for litigating certain claims specific to the unique coronavirus pandemic;
- (2) prevent the overburdening of the court systems with undue litigation;
- (3) encourage planning, care, and appropriate risk management by small and large businesses, schools, colleges and universities, religious, philanthropic and other nonprofit institutions, local government agencies and health care providers;
- (4) ensure that the nation's recovery from the coronavirus economic crisis is not burdened or slowed by the substantial risk of litigation;
- (5) prevent litigation brought to extract settlements and enrich trial lawyers rather than vindicate meritorious claims;
- (6) protect interstate commerce from the burdens of potentially meritless litigation;
- (7) ensure the economic recovery proceeds without artificial and unnecessary delay;
- (8) protect the interests of the taxpayers by ensuring that emergency taxpayer support continues to aid businesses, workers and health care providers rather than enrich trial lawyers; and
- (9) protect the highest and best ideals of the national economy, so businesses can produce and serve their customers, workers can work, teachers can teach, students can learn and believers can worship.

The Safe To Work Act provides for "...rules governing liability for certain coronavirus-related tort claims, protecting businesses, nonprofits, and individuals." First, a plaintiff must establish by "clear and convincing evidence" that a defendant caused harm or injury. A defendant, however, may avail himself or herself of a "safe harbor" and avoid liability if he or she "(1) ha[s] made reasonable efforts to comply with applicable public health guidelines, and (2) had not engaged in willful misconduct or grossly negligent behavior." If passed, this new legislation would make it more difficult for a plaintiff to prevail against a defendant, as the plaintiff would have to show that the defendant acted recklessly. One element of the legislation is that a one-year statute of limitations would apply. It also allows a case to be moved to federal court. Additionally, the legislation would "...impose limits on compensatory damages, and prohibits punitive damages (except for willful misconduct)."

Pandemic Unemployment Assistance Program

One of the main points of disagreement between the White House and Senate Republicans, and the House Democrats is how to deal with the Pandemic Unemployment Assistance Program. The new HEALS Act would provide \$200 supplemental payments per week through September 2020, in addition to state benefits. Under the CARES Act, the PUA payments were \$600 per week through July 31st. These \$600 payments were also in addition to the state unemployment benefits. Ultimately, some of those receiving both state unemployment benefits and PUA supplemental payments were making more in unemployment benefit income than from their employment.

Continued on page 22



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Westchester IDA Approves Assistance Program; OKs Incentives for Two Major Mixed-Use Projects

WHITE PLAINS—The Westchester County Industrial Development Agency at its session on July 9 approved a new financial assistance program designed to ensure the short-term viability of both small businesses and not-for-profit corporations negatively impacted by COVID-19. The program allows the IDA to provide financial assistance through the State Disaster and Emergency Loan and Grant Program.

Under the program approved at the IDA's July 9 meeting, the IDA will provide grants to small businesses and small not-for-profit corporations in an amount not to exceed \$10,000. The proceeds must be used for the purpose of acquiring personal protective equipment or installing equipment necessary to prevent the spread of COVID-19. The IDA will also make loans through the administration of the State Disaster Emergency Loan Program to small businesses and small not-for-profit corporations in an amount up to \$25,000. Deferred and/or uncharged interest will be exempt from New York State taxation but may be subject to federal taxation.

To qualify for either a grant or loan, an eligible entity must establish that it was a financially viable entity prior to March 7, 2020, date on which Gov. Andrew Cuomo signed Executive Order 202 declaring a disaster emergency. Eligible entities must also conduct business in the area served by the IDA, been negatively impacted by COVID-19 and have less than 51 employees.

"This new program is another example of the IDA's important role in fostering economic development in Westchester County. It is crucial that our small business and not-for-profit sectors receive help during this unprecedented

economic downturn," said Westchester County Office of Economic Development Director Bridget Gibbons.

The IDA is administering the program with assistance from Community Capital New York, a certified Community Development Financial Institution. The IDA first discussed the launch of such a program in June, according to a report in *Real Estate In-Depth*.

The application link will be distributed when it is available. Applicants will be advised of whether they have been approved or denied for a loan or grant within 10 to 15 business days of their submission of a completed application. The IDA will endeavor to fund the Grants or loans within 7 to 10 business days following receipt of an approval letter.

In other business, the IDA gave final approval of financial incentives for a \$100-million residential development at the former YMCA building in Downtown White Plains. The IDA approved approximately \$2.5 million in sales tax exemptions and approximately \$644,100 in mortgage recording tax exemption. The project is expected to create 128 construction jobs and create and retain 66 new full-time jobs.

The building, to be built at the site of the YMCA building at 250 Mamaroneck Ave., will feature 177 market-rate rental units on the site with 1,876 square feet of ground-floor retail space. The build-

ing will include a mix of one-bedroom, two-bedroom and three-bedroom units ranging in size from 600 square feet to 1850 square feet. Amenities will include a courtyard area with a pool, spa, garden terrace, BBQ grill, exterior fireplace and seating area.

The White Plains YMCA building will

fund in lieu of including affordable units in their project.

"At a time when Westchester's economy struggling to recover from the COVID-19 pandemic, it is encouraging to see developers who are making significant investments in mixed-use projects that will create new jobs and add to the vitality of our urban centers," said Westchester County IDA Chairperson Joan McDonald.

In another White Plains project, the IDA also approved a resolution to increase the sales tax exemption for a 434-unit, 15-story apartment building that Lennar is building on the corner of Mamaroneck Avenue

and East Post Road in downtown White Plains. The IDA originally approved \$3.25 million sales tax exemptions for the project. The IDA voted to increase the exemption by \$1.25 million to \$4.5 million. Lennar requested the increase citing the cost of construction and quantity of materials has increased from the contractor's initial estimate when the IDA considered the application in 2018.



A rendering of the mixed-use development to be built by Southern Land Co. at the YMCA property site at 250 Mamaroneck Ave. in White Plains.

be demolished to make way for the new development. A portion of the land purchase price has been advanced to the YMCA so that they are able to continue operations in their current facility and begin construction of a new daycare center to serve the community. The project developer, Southern Land Company of Nashville, is contributing \$3.2 million to the White Plains Affordable Housing

WRO Seeking Donations For Upcoming Online Planned Fundraiser



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WHITE PLAINS—Donations are now being accepted for a planned online (Facebook) auction to benefit Westchester Residential Opportunities, Inc., a White Plains-based non-profit organization whose mission is to promote equal, affordable and accessible housing opportunities for all residents of our region.

Please help WRO prevent mortgage defaults and evictions during this difficult time. Anyone wishing to donate a gently-used or never-used item for this worthwhile cause, please contact Debra

Budetti, ERA Insite Realty, and WRO Board Member at (914) 804-2855 or at erainsiterealty@msn.com.

When the donation phase has concluded, an album of donated items will be available on WRO's Facebook page to bid on. The auction has been tentatively scheduled for some time in August.

The highest bidder and the item donor will make arrangements for the pick-up of the item. The winning bid will be paid using WRO's donation link.

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Existing-Home Sales Climb by Record 20.7% in June

WASHINGTON—As states across the nation continued to reopen their economies, existing-home sales rebounded at a record pace in June, showing strong signs of a market turnaround after three straight months of sales declines caused by the ongoing pandemic. A report released recently indicated that each of the four major regions achieved month-over-month growth, with the West experiencing the greatest sales recovery.

Total existing-home sales, completed transactions that include single-family homes, townhomes, condominiums and co-ops, jumped 20.7% from May to a seasonally-adjusted annual rate of 4.72 million in June. Sales overall, however, dipped year-over-year, down 11.3% from a year ago (5.32 million in June 2019).

June 2020 existing-home sales in the Northeast rose 4.3%, recording an annual rate of 490,000, a 27.9% decrease from a year ago. The median price in the Northeast was \$332,900, up 3.6% from June 2019.

“The sales recovery is strong, as buyers were eager to purchase homes and properties that they had been eyeing during the shutdown,” said Lawrence Yun, NAR’s chief economist. “This revitalization looks to be sustainable for many months ahead as long as mortgage rates remain low and job gains continue.”

The median existing-home price for all housing types in June was \$295,300, up 3.5% from June 2019 (\$285,400), as prices rose in every region. June’s national price increase marks 100 straight months of year-over-year gains.

Total housing inventory at the end of June totaled 1.57 million units, up 1.3% from May, but still down 18.2% from one year ago (1.92 million). Unsold inventory sits at a 4.0-month supply at the current sales pace, down from both 4.8 months in May and from the 4.3-month figure recorded in June 2019.

Yun explained that significantly low inventory was a problem even before the pandemic and said such circumstances can lead to inflated costs.

“Home prices rose during the lockdown and could rise even further due to heavy buyer competition and a significant shortage of supply,” Yun added.

Yun’s concerns are underscored in NAR’s recently released 2020 Member Profile, in which Realtors point to low inventory as being one of the top hindrances for potential buyers.

Properties typically remained on the market for 24 days in June, seasonally down from 26 days in May, and down from 27 days in June 2019. Sixty-two percent of homes sold in June 2020 were on the market for less than a month.

First-time buyers were responsible for 35% of sales in June, up from 34% in May 2020 and about equal to 35% in June 2019. NAR’s 2019 Profile of Home Buyers and Sellers—released in late 2019—revealed that the annual share of first-time buyers was 33%.

Individual investors or second-home buyers, who account for many cash sales, purchased 9% of homes in June, down from 14% in May 2020 and 10% in June 2019. All-cash sales accounted for 16% of transactions in June, down from 17% in May 2020 and about equal to 16% in June 2019.

Distressed sales—foreclosures and

short sales—represented 3% of sales in June, about even with May but up from 2% in June 2019.

“It’s inspiring to see Realtors absorb the shock and unprecedented challenges of the virus-induced shutdowns and bounce back in this manner,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco. “NAR and



Single-Family and Condo/Co-op Sales

Single-family home sales sat at a seasonally-adjusted annual rate of 4.28 million in June, up 19.9% from 3.57 million in May, and down 9.9% from one year ago. The median existing single-family home price was \$298,600 in June, up 3.5% from June 2019.

Existing condominium and co-op sales were recorded at a seasonally adjusted annual rate of 440,000 units in June, up 29.4% from May and down 22.8% from a year ago. The median existing condo price was \$262,700 in June, an increase of 1.4% from a year ago.

“Homebuyers considering a move to the suburbs is a growing possibility after a decade of urban downtown revival,” Yun said. “Greater work-from-home options and flexibility will likely remain beyond the virus and any forthcoming vaccine.”

Regional Breakdown

In a complete reversal of the month prior, sales for June increased in every region. Median home prices grew in each of the four major regions from one year ago.

Existing-home sales increased 11.1% in the Midwest to an annual rate of 1,100,000 in June, down 13.4% from a year ago. The median price in the Midwest was \$236,900, a 3.2% increase from June 2019.

Existing-home sales in the South jumped 26.0% to an annual rate of 2.18 million in June, down 4.0% from the same time one year ago. The median price in the South was \$258,500, a 4.4% increase from a year ago.

Existing-home sales in the West ascended 31.9% to an annual rate of 950,000 in June, a 13.6% decline from a year ago. The median price in the West was \$432,600, up 5.4% from June 2019.

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NAR's Fair Housing Policy Director Greene Tells HGAR: To Solve Racism: 'You're Gonna Need a Bigger Boat'

By John Jordan

WHITE PLAINS—National Association of Realtors Fair Housing Policy Director Bryan Greene said the current racial equality and COVID pandemic crises remind him of the classic motion picture—“Jaws” where actor Roy Scheider as Chief Martin Brody upon seeing the killer great white shark for the first time,



NAR Fair Housing Policy Director Bryan Greene

says, “You’re Gonna Need a Bigger Boat.”

Greene, the guest speaker at HGAR’s Fair Housing Summit held on Zoom on July 15, said that “Jaws” and sequel “Jaws II” chronicled a beach town’s dilemma balancing economics with safety, similar to what many communities, counties and states are currently dealing with in terms of the COVID-19 pandemic.

“It is a great metaphor for some of the issues that we are dealing with,” Greene said during the Zoom summit. “It means that the tools that we have for the job may not be sufficient... to deal with the challenges at hand.”

HGAR CEO Richard Haggerty noted that the association intended to hold its Fair Housing Summit in April, but the coronavirus pandemic forced its rescheduling and change of format to virtual. In addition, the death of George Floyd at the hands of the Minneapolis police has prompted nationwide protests under the banner of “Black Lives Matter.”

The confluence of the pandemic and the ongoing discussions now taking place concerning racial inequality “has taken on a new urgency,” Haggerty said. “I try to find a lot of silver linings in what we have gone through over the last three months. If there is a silver lining it is that it has started a dialogue that should have been ongoing for many, many decades,” he added.

The Fair Housing Committee chaired by Carmen Baumen and HGAR’s Fair Housing Task Force agreed that an event featuring NAR’s Director of Fair Housing Policy was in order in light of the issues raised in a *Newsday* article published in November 2019.

Greene related that the *Newsday* article detailing alleged fair housing violations and other discriminatory practices on Long Island pre-dated the deaths of George Floyd, Breonna Taylor and others at the hands of police. While the *Newsday* investigation has brought Fair Housing keenly into focus in New York State and across the nation, the killings of Floyd, Taylor and others have also brought racial inequality and systemic racism in the United States front and center, as well.

In fact, the *Newsday* article hit the newsstands just three weeks after Greene joined NAR. He said the article convinced him that not only was further Fair Housing training necessary, but also “a culture change and accountability” were in order. A few months later, the coronavirus pandemic began and while

it has impacted everyone in the United States, Greene noted that it has had a disproportionate impact on the minority populations.”

He related that Fair Housing laws have been in effect for 50 years, and while Realtors receive Fair Housing training and should “understand the rules of the road, something like *Newsday* emerges and we discover we have a big problem still. Whatever we have been doing hasn’t been sufficient to address it. So, ‘We Need a Bigger Boat.’”

The ongoing discussions centering on the police killings and COVID-19 have brought housing into focus and the continuing problem of segregation. Greene noted that some housing advocates have stated that “as Americans, based on race, national origin, we live apart.” Greene later said that many metropolitan areas in the United States remain as segregated as they were 90 years ago.

During the webinar, Greene detailed a host of initiatives being undertaken by NAR to ensure Fair Housing regulations are adhered to by its members.

Back in January, the leadership of the National Association of Realtors unanimously passed a Fair Housing Action Plan which it said would distinguish NAR as a national industry leader on fair housing.

NAR re-organized in the summer of 2019 to create a new Fair Housing Policy Committee so NAR could more effectively advocate on national fair housing policy. NAR later hired Greene as its Director of Fair Housing Policy. He

previously served at the U.S. Department of Housing and Urban Development for 29 years, where he was the top career official overseeing enforcement of the Federal Fair Housing Act.

NAR stated the *Newsday* investigation underscored the need for NAR to further ramp up and reinvigorate its fair housing commitment.

NAR’s new Fair Housing Action Plan, abbreviated ‘ACT,’ emphasizes (A)ccountability, (C)ulture Change, and (T)raining in order to ensure America’s 1.4 million Realtors are doing everything possible to protect housing rights in America. Among other things, the plan specifically commits NAR to:

- Work closely with State Association Executives to ensure that state licensing laws include effective fair-housing training requirements and hold real estate agents accountable to their fair housing obligations;
- Launch a Public-Service Announcement Campaign that reaffirm NAR’s commitment to fair housing, and how consumers can report problems;
- Integrate fair housing into all Realtor conferences and engagements;
- Explore the creation of a voluntary self-testing program, in partnership with a fair housing organization, as a resource for brokers and others who want confidential reports on agent practices so they can address problems;
- Create more robust fair housing education, including unconscious-bias training, and education on how the actions of Realtors shape communities.
- Conduct a national study to deter-

mine what factors motivate discrimination in sales market

- Profile leaders who exemplify the best fair housing practices and workplace diversity

- Develop materials to help Realtors provide consumers with information on schools that avoids fair housing pitfalls.

The sponsors of the HGAR Fair Housing Summit were: Dolgetta Law, PLLC; Fairway Independent Mortgage Corp.; Judicial Title Insurance Agency, LLC; Family First Funding, LLC; Mark’s Inspections; Stone Home Inspections, LLC and Quintessential Mortgage Group.

HGAR’s Haggerty during the webinar noted a number of changes/initiatives the association have undertaken in terms of Fair Housing.

He noted that HGAR has completely revamped its “Fair Housing Took Kit” that is located on the association’s website at hgar.com. The changes were spearheaded by HGAR’s Fair Housing Committee chaired by Baumen and HGAR’s Director of Member Engagement Jana Currier. Among the Fair Housing tools on the HGAR website include a very informative NAR video entitled: “Bias Override: Overcoming Barriers to Fair Housing.”

HGAR has also partnered with the Business Council of Westchester on a series of Anti-Racism webinars. The first webinar entitled “Unconscious Bias” was very well received. The second webinar was held on (July 16) and featured James Francis of Balancing Life’s Issues, who discussed: “Fostering Inclusion in the Workplace.”

NAR Looks to Drum Up Support for Rep. Maloney’s ‘First Time Homebuyer Pandemic Savings Act’ Legislation

WASHINGTON—U.S. Rep. Sean Patrick Maloney (NY-18) introduced the “First Time Homebuyer Pandemic Savings



U.S. Rep. Sean Patrick Maloney

Act” on (July 22), a new bill that will help first-time homebuyers realize their dreams of homeownership, during and after America’s recovery from the coronavirus public health and economic crisis.

Shortly after its introduction, the National Association of Realtors issued a strong statement supporting Congressman Maloney’s bill.

“Making sure the next generation of homeowners have the resources they need to buy their first home is going to play a big role in our economic recovery. This bill is a smart, innovative way to bring new opportunity to new homebuyers and help young families get one step closer to realizing the American

dream,” said Rep. Maloney.

The First Time Homebuyer Pandemic Savings Act allows first-time buyers to withdraw funds from their retirement accounts under the umbrella of coronavirus-related distributions to assist with the purchase of a home. The bill would allow for up to \$25,000 of the coronavirus-related distributions to be tax-exempt and penalty-free to be put towards the down payment of a home for new homebuyers. The bill would also extend the coronavirus-related distribution sunset clause to Dec. 31, 2021.

The Coronavirus Aid, Relief and Economic Security (CARES) Act, which passed in March, created a new hardship withdrawal for Americans who invest in 401(k)-type contribution plans or individual retirement accounts (IRAs) for those impacted financially by COVID-19. The coronavirus-related distribution is not subject to the early-distribution penalty of 10% and can be repaid over three years.

First-time homebuyers make up 33% of all homebuyers and many fear a housing market regression is possible given the economic insecurity many

first-time homebuyers may feel as the country recovers from the economic crisis caused by the pandemic.

According to new data from the Hudson Gateway Association of Realtors, Orange County home sales declined 26.5% this spring, compared to the same timeframe in 2019.

The National Association of Realtors called on members of the U.S. House of Representatives to cosponsor and support Rep. Maloney’s First Time Homebuyer Pandemic Savings Act.

“While various barriers have stood in the way of homeownership for younger generations, COVID-19 has pushed the American dream further out of reach for countless families and individuals by no fault of their own,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco. “This legislation would make a tremendous difference to those struggling to save for the down payment on their all-important first home. With homeownership remaining one of the best and most sustainable ways for Americans to build wealth, the nation’s 1.4 million Realtors applaud Rep. Maloney for his leadership.”

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Business Council of Westchester Honors 2020 Hall of Fame Award Winners

RYE BROOK—The Business Council of Westchester presented its prestigious Business Hall of Fame Awards on July 14 during a virtual ceremony, recognizing Westchester's top business leaders. Six top organizations were honored as part of the 2020 Business Hall of Fame Awards.

"The quality of this year's inductees is truly outstanding. They represent the very best of Westchester businesses and represent a wide range of industry sectors," said Marsha Gordon, president and CEO of the Business Council of Westchester. "They include a leader in the conversion of renewable waste fuels into clean energy; the nation's largest family owned and operated healthcare laundry company; a leading provider of energy products and services for consumers and businesses; a major American source for eyewear, sunglasses and optical accessories; two highly successful women in the commercial real estate field and the largest private not-for-profit arts council in New York State. Congratulations to this year's honorees and welcome to the BCW Hall of Fame."

The 2020 honorees join a roster of more than 95 businesses who have been inducted in the BCW Hall of Fame. The awards recognize visionaries who have grown their businesses through innovation and inspired leadership and whose commitment to excellence has added to the economic vitality of Westchester's economy.

The winners in their respective categories were:

Chairman's Recognition Award

Arts Westchester

For over 50 years ArtsWestchester has been the community's connection to the arts. Founded in 1965, it is the largest private not-for-profit arts council in New York State. Its mission is to provide leadership, vision and support to ensure the availability, accessibility and diversity of the arts. ArtsWestchester works in the spirit of an entrepreneur to provide arts programs and services that enrich the lives of everyone in Westchester. It helps fund concerts, exhibitions and plays through grants; supports public art; brings artists into schools and community centers; advocates for the arts and builds audiences through diverse marketing initiatives. In 1998, ArtsWestchester purchased the neo-classical bank building at 31 Mamaroneck Ave. in White Plains, which has since been transformed into a multi-use resource for artists, cultural organizations and the community. During CEO Janet Langsam's time at the helm of ArtsWestchester, the organization has grown from a \$1-million to a \$4.5-million agency.

Women in Business Success:

Patricia Simone and Joanna Simone, Simone Development Companies

Patricia Simone and Joanna Simone are principals of Simone Development Companies—a full service real estate investment company specializing in the acquisition and development of office, retail, industrial and healthcare properties in the Tri-State Area. Patricia is principal and president of Simone Management Group, the management and operations arm of Simone Development Companies. With more than 10 years of experience in the commercial real estate industry, she has gained in-depth experience in leasing various commercial property types, property management operations, site selec-

tion/acquisitions, ground-up development and re-development projects. Joanna currently serves as a principal and vice president of leasing and property management operations for Simone Development Companies. She has specialized in lease negotiations, property management operations, and value-added asset repositioning and executes more than 100 lease transactions per year. She was named one of CoStar's Power Brokers of the Year and a Rising Star in Real Estate by *Crain's New York Business*.

Corporate Citizenship:

Wheelabrator Technologies

Wheelabrator is an industry leader in the safe and environmentally sound conversion of residential and business waste and other renewable waste fuels into clean energy. Since 1984, it has been converting post-recycled waste to clean, renewable energy for the Hudson Valley. Its goal is to reduce waste and reliance on fossil fuels while creating renewable energy to power homes, schools and town centers. For more than 35 years, the company has been creating jobs and supporting businesses throughout the region. Since it began operations it has provided the benefits of stable, long-term, well-paying jobs, economic stimulus in the form of capital investments and the purchase of local goods and services. Wheelabrator supports and invests in civic and charitable organizations, schools and environmental causes throughout New York.

Entrepreneurial Success:

Unitex

Headquartered in Elmsford, Unitex is the market leader in medical wear and healthcare linen rental services, serving more than 6,000 healthcare locations across the Northeast. Unitex provides, launders and delivers customized healthcare apparel, patient gowns, linens, towels, floor mats, microfiber products and other reusable patient preferred products in compliance with OSHA, CDC, APIC and Joint Commission standards. Unitex operates 11 state-of-the-art processing facilities and employs more than 1,650 team members. It is the nation's largest family owned and operated healthcare laundry company and has been in business for over 95 years. Unitex is led by the third and fourth generation of the Potack family, with Robert serving as CEO, David as president and Michael, their father, serves as chairman. Founded by great grandfather Max, Unitex has grown exponentially as the current generation has taken over and continues to expand with its 12th and 13th facilities due to open in late 2020 and 2021.

Family Owned Business Success:

Robison Oil

Robison is the leading provider of energy products and services in the Westchester area. Headquartered in Port Chester, it supplies natural gas and electricity; delivers home heating oil and clean-burning biofuel; services and installs heating and air conditioning systems; provides plumbing services 24/7, and delivers indoor air quality solutions. Celebrating its 100th anniversary next year, Robison has demonstrated a long-term commitment to serving the changing needs of its customers. The company has remained a family owned enterprise through several generations. Saul Singer's father founded the company in coal delivery. It transitioned to oil service and delivery and Saul Singer took command followed by his sons Da-



From left, Robert McNamara, Wheelabrator Technologies, Inc; Janet Langsam, ArtsWestchester; Michael Potack, Unitex; James Shyer, Zyloware Eyewear; Patricia Simone and Joanna Simone, Simone Development Companies and David Singer and Dan Singer, Robison Oil.

vid and Dan. In 1984, important changes were set in motion when the Singer family acquired Robison.

Small Business Success:

Zyloware Eyewear

Zyloware Eyewear was founded in 1923 by Joseph Shyer as an eyeglass frame manufacturing facility in Long Island City. Proud to have styled generations of families, Zyloware is dedicated to providing classic, fashionable and

quality eyewear to men and women around the world. Operated by the third generation of Shyer's and currently in their 97th year of business, Zyloware continues its heritage of fine craftsmanship and impeccable style along with dedication to the community. After several expansions and its evolution into the global supplier it is today, Zyloware moved to its new corporate headquarters to Port Chester in 2010, increasing its square footage by 50%.

Grand Lux Realty has announced that Yvette Brown is joining the Armonk office as a licensed real estate salesperson. She is a very knowledgeable agent with significant experience in the industry as a buyer, seller, and investor.

Brown got her bachelor's degree in sociology from City College in 1982. Since graduating she has bought properties that make her a property investor and seller. She has a lot of experience working with diverse groups of people and is willing to help in almost any way possible. She also has around two decades of experience in the real estate industry, company officials stated.

Brown covers a wide area, including Westchester, Putnam, Dutchess, Rockland, and Orange counties and Long Island, as well as the Bronx.

She is also going to be getting real estate licenses in the surrounding states to help people all over the Northeast. Brown is also starting a non-profit organization for first-time homebuyers, veterans and people with disabilities.



Yvette Brown

Rebecca Hundley with Green Team Realty has been awarded the National Association of Realtors' Green Designation, the only green real estate professional designation recognized by NAR.

Hundley achieved this prestigious designation after completing topic-specific course work created in collaboration with a multidisciplinary team of industry experts from across the country, and designed specifically for Realtors. What drew Hundley to the NAR program was that it is distinctly different from other, similar training programs. While most focus on new home construction, this course concentrates on improving resource-efficiency in existing homes. It provides a knowledge base of green issues through objective, unbiased information that she looks forward to sharing with her clients, company officials stated.

Licensed in both New York and New Jersey, as a NAR Green Designee, Hundley has gained the knowledge and the tools necessary to become a trusted green resource for Warwick, Vernon, NJ and surrounding areas, company officials noted.



Rebecca Hundley

Green Team President Geoff Green also announced that Chris Kimiecik is the 2nd Quarter 2020 Sales Leader at Green Team New York Realty.

Green said, "Chris Kimiecik is a shining example of 'success begets success.' Here is a guy who runs one of the most successful landscaping companies in Orange County and yet he finds time to not only become a Realtor but to be very successful at doing so. Chris will be the first one to point out that he couldn't do it all without the support of his wife Megan who plays an integral role in his real estate business. This is the first Quarterly Sales Leader award for Chris, but I am certain that there will be more. Congratulations Chris and Megan!"



Chris Kimiecik

See more People on page 21



HGAR UPDATE

August 2020

HGRF Volunteers Brave the Heat to Help Clean Up Twin Lakes Park

By Mary Prenon

EASTCHESTER—Despite temperatures soaring into the 90's, a group of dedicated Hudson Gateway Realtor Foundation volunteers braved the heat and humidity recently to help clean up Twin Lakes Park in Eastchester.

The volunteers were on land and in canoes, hand-pulling water chestnuts, which are invasive aquatic plants in the lake. The clearing project not only served to beautify the park, but was also helpful for the local environment.

The Westchester County Parks Foundation provided tools and work gloves for the group. The Parks Foundation also engages the public to advocate for and invest in the preservation, conservation, use and enjoyment of the 18,000 acres of parks, trails, and open spaces within the Westchester County Parks system.

The Hudson Gateway Realtor Foundation will be planning more volunteer events this fall.

As concerned members of the communities they work in, The Hudson Gateway Realtor Foundation participates in qualified community-based charities that serve the housing, hunger, health, happiness and humane needs of citizens everywhere.

The focus of the foundation's efforts are in Manhattan, Bronx, Westchester, Putnam, Rockland and Orange counties. For more photos from the event, go to page 16.

Established in 2004 and relaunched in 2013, the foundation has donated thousands of dollars to charities and non-profit organizations throughout the Hudson Valley.



PHOTO BY JOHN VECCHIOLLA

From left, Kyle Parker and Stephanie Parker, Pillar To Post Home Inspection; Christi Weild, Houlihan Lawrence, Bronxville and Matthew McAllister, Keller Williams White Plains.

SPOTLIGHT ON

Running for Real Estate

By Mary T. Prenon

Matthew McAllister is always running. As an agent with Keller Williams NY Realty in White Plains, he runs around showing and listing properties, and as title officer with Statewide Abstract Corp. in White Plains, he runs through title searches to protect homebuyers. And in his free time, McAllister also runs.

With a 70-mile Half Ironman Triathlon, 50 and 30-mile marathons and a recent 204-mile bike trek under his belt, the only thing McAllister is not running out of is energy!

New to real estate sales, McAllister earned his license in 2018 and continues to work with Statewide in the title industry.

Practically a born athlete, McAllister grew up in Long Island, playing football and lacrosse. While attending Westhampton Beach High School, he was recruited to play lacrosse for Bryant University in Rhode Island. Following college graduation, he landed a position as a portfolio accountant with a large bank in Boston.

After spending a year there, he came back to New York, working with a small medical billing firm in Queens. Four years later, he joined Statewide Abstract.

"This really offered me a good way to learn the ins and outs of real estate transactions," said McAllister. "I learned the back half first, which I think has really helped my real estate business." Starting in the operations side, he branched out into the sales role. "I really liked this because it got me out of the office and meeting people. Getting my real estate license just made sense. It's great synergy."

As a new Realtor, McAllister joined Keller Williams NY Realty just two years ago and is building that business everywhere he goes. He makes contacts just about anywhere, even while running.

Five years ago, he competed in a Half Ironman triathlon in Maryland, involving a 1.2-mile swim, 56-mile bike ride and 13.1-mile run.

Then in 2017, he ran his first 50K (30-miles) marathon through Harriman State Park in Orange and Rockland



Matthew McAllister

counties. "I had actually never run a marathon before so I trained quite a bit but it was still a challenge," McAllister remembered. "It was a rainy day too and there was a lot of mud." That event raised more than \$4,000 for Hope House in Long Island, a halfway house that offers treatment for people recovering from addictions. "I knew some people who have gone there and I wanted to do what I could to help out."

Two years later, McAllister was in for a 50-mile marathon in New Paltz. His charity for the "Rock the Ridge" event was the Larchmont/Mamaroneck Community Counseling Center and he raised more than \$2,000. "I actually came in at number 34, out of 600 people!" he added.

Earlier this year, he completed his own course consisting of a 204-mile bike trek through the Hudson Valley, across the George Washington Bridge, through Manhattan and Queens, while finishing at his parent's home in Long Island. The Hillside Food Outreach, a regional food pantry serving Westchester, Putnam and Fairfield counties was the beneficiary—with more than \$2,200 in donations. His total riding time was 12 hours and 15 minutes, averaging 16.7

Continued on page 23

2020 HGAR RPAC HONOR ROLL as recorded by NYSAR to August 2020

Thank you to the following Members
who are leading the way in the 2020 RPAC campaign

Platinum R \$10,000

Dorothy Botsoe, Dorothy Jensen Realty Inc., White Plains
Anthony Domathoti, Exit Realty Premium, Bronx
Richard Haggerty, Hudson Gateway Association of Realtors, Inc.
Nancy Kennedy, Houlihan Lawrence Inc., Croton-on-Hudson

Crystal R \$2500-\$4,999

JP Endres, BHG Rand Realty, New City
Irene Guanill, Meet the Sellers, Bronx
Crystal Hawkins Syska, Keller Williams NY Realty, White Plains

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

Debra Budetti, ERA Insite Realty Services, White Plains
Leah Caro, Park Sterling Realty, Bronxville
Carol Christiansen, Café Realty, Mount Kisco
Ronald Garafalo, John J Lease Realtors, Middletown
Ann Garti, Hudson Gateway Association of Realtors, Inc.
Richard Herska, BHG Rand Realty, Nyack
Pamela Jones, Coldwell Banker Res Brokerage, White Plains
Barry Kramer, Westchester Choice Realty, Scarsdale
Clayton Livingston, Grand Lux Realty, Inc., Armonk
Mark Seiden, Mark Seiden Real Estate Team, Briarcliff Manor

President's Club \$500-\$999

Carmen Bauman, Green Grass Real Estate Corp. Bronxville
Gary Connolly, Hudson Gateway Association of Realtors, Inc.
Lawrence Curasi, Curasi Realty, Inc, Montgomery
Teresa Belmore, Keller Williams NY Realty, White Plains
Kerri Stretch, John J Lease Realtors Inc. Wappingers Falls
Maryann Tercasio, Better Homes and Garden Rand Realty, Central Valley

Capitol Club \$250-\$499

Regina Clark, Real Estate Circuit Inc. Middletown
Nancy Curasi, Curasi Realty, Inc, Montgomery
Tony D'Anzica, Dynamax Realty NYC INC. Manhattan
Sarah Hughes, William Raveis Legends Realty, Briarcliff Manor
Eric Lebenson, J. Philip Real Estate, LLC. Briarcliff Manor
Eydie Lopez, Keller Williams Hudson Valley, Highland Mills
Robert Shandley, BHG Rand Realty, White Plains

99 Dollar Club \$99-\$249

Brittany Alvarez, Mario Aleman, Sharon Bodnar, Desmond Bonar, Layla Boyles, Janet Brand, Elisa Bruno Midilli, Randall Calano, Patricia Cassese, Michael Criscuolo, Irene DaSilva, Laurie DiFrancesco, Linda Darer, Kevin Dwyer, Rita Geissler, Jeanette Gruber, Isiaka Guobadia, Patricia Holmes, Clayton Jeffrey, Bonnie Koff, John Kope, Jeffrey Kuduk, Kathleen Mangan, Kathy Petreski
Barbara Shaver, Walter Sadowski, Peggy Shea,
Jacqueline Simmons, Cary Sleeper, Judith Speight, Patricia Ephraim,
Anthony Lando, Rosa Lulgjuraj, Elisa Bruno-Midilli,
Valerie Port, Cathleen Stack, Nancy Taylor, Deborah Valentino,
Maria Weiss, Joseph Williams

Recap of Contributions Year to Date**

TOTAL: \$115,265 49% towards goal

Total with pledges: \$129,148

With 2,824 contributors 70% towards participation goal.
Goal: \$233,684 from 4,051 contributors for a total of 36% of membership

BOARDROOM REPORT

Boards of Directors
Hudson Gateway Association of Realtors, Inc. (HGAR)
February 7, 2020
HGAR Offices, White Plains, New York

HGAR Management, Financial & Membership Reports

Treasurer Anthony Domathoti presented the Treasurer's Report as of Feb. 1, 2020. After discussion, the Directors approved a motion receiving the February Cash Report.

CEO Richard Haggerty informed the Directors that a one-hour sexual harassment training session, as was discussed at the Jan. 22, 2020 meeting, would be offered to the Directors at HGAR's Board of Directors meeting scheduled for April.

President Gail Fattizzi then reported that the length of the minutes prepared for each meeting would be significantly shortened. President Fattizzi indicated that John Dolgetta, Esq. and Brian Levine, Esq. had attended the National Association of Realtors' Legal Conference and it was recommended by NAR counsel that the minutes should only include action on items. Other items should only be listed. Dolgetta indicated that a way of shortening the minutes was by allowing the committee and council chairs to provide written reports that could be provided to the Directors at or after the meeting.

CEO Haggerty provided an update with respect to the progress of merger discussions with the Bronx Manhattan-North Association of Realtors, Inc. ("BMNAR") advising that a meeting was held on Jan. 27, 2020 between key officers and legal counsel for both organizations. CEO Haggerty reported that John Dolgetta, Esq. had commenced preparation of initial drafts of the merger documents. Haggerty reported that it is being contemplated that a Bronx Chapter of HGAR would be formed and that it would receive one voting Director on HGAR's Board of Directors. It was also discussed that the Bronx Chapter would receive representation on the Commercial Investment Division and the Legislative Council. CEO Haggerty indicated that if all went smoothly, a general membership meeting could potentially be held in late spring or early summer to approve the merger. He again pointed out that the current Bylaws would need to be revised to address issues relating to the merger as well as additional needed revisions and indicated that a Bylaws Task Force would likely be established.

In-House Counsel and Director of Legal Services Brian Levine, Esq. then presented Ethics Decision 263-E, which was provided to each of the Directors prior to the meeting. After review and discussion, the Directors confirmed the recommendation of the Hearing Panel. Levine further reported that a Professional Standards Training Session would be held on Feb. 19, 2020 and that it would include 7.5 Continuing Education credits.

Strategic Plan Task Force Reports

Immediate Past President Ron Garafalo, the 2020 Liaison to the Strategic Plan Task Forces, and President Gail Fattizzi provided an update to the Directors and Officers regarding the implementation of the Strategic Plan. Garafalo noted that Renee Zurlo, who was not present, was the chair of the Leadership Task Force. In her absence, Ann Garti provided an update on the task force's progress to date, specifically outlining the new Leadership Accelerator Program. President Fattizzi indicated that she had reached out to the Broker Tool Kit Task Force Chair Marcene Hedayati and they are in process of working on this project. President Fattizzi noted that there would be various regional events held throughout our geography during the year to update members on important information. The Regional Directors would begin to work on the first of these to be held shortly after the mid-Winter NYSAR Meetings. President Fattizzi also indicated that there would be a push to recognize individual members of HGAR in "Connections" on a weekly basis highlighting positive charitable and community type activities. She also reported that we will be initiating an

Koff Donates NYSAR Community Service Award Check to Hudson Gateway Realtor Foundation



From left, Bonnie Koff, HGRF Fundraising Committee Chair, receiving flowers and her NYSAR Community Service award from Karissa Thompson, NYSAR Awards Chair. PHOTO CREDIT: NEW YORK STATE ASSOCIATION OF REALTORS®

WHITE PLAINS—Bonnie Koff, chair of the Hudson Gateway Realtor Foundation Fundraising Committee, recently donated her winnings from the NYSAR Community Service Award to the Hudson Gateway Realtor Foundation (HGRF). Koff received a check for \$1,500 to be given to the charity of her choice, and she chose the HGRF.

The NYSAR Community Service Award recognizes Realtors for their contributions in the communities where they live and work. Koff has headed the HGRF Fundraising Committee for many years and also serves as a Trustee of the Foundation.

She has spearheaded several successful HGRF fundraising events including fashion shows, a casino night, holiday parties and a number of pub nights throughout the Hudson Valley.

Determined not to be stopped by COVID-19 this year, Koff has already held a virtual cooking class fundraiser and has planned a Walk/Run Challenge for the weekend of August 28, where individuals or groups can walk or run at their own locations to raise funds for the foundation.

RFP process to identify a company to produce podcasts and PSAs. President Fattizzi indicated that funds were already allocated for these initiatives in connection with the implementation and approval of the Strategic Plan.

President Elect Crystal Hawkins Syska presented the report on behalf of the Advocacy Task Force. She indicated that at the Advocacy Task Force meeting, the focus was on implementing public service announcements ("PSAs") focusing on two areas/components: (1) "Realtors and Who Realtors Are" and (2) Fair Housing Issues.

Fair Housing Task Force

Director Dorothy Botsoe presented a report from the Fair Housing Task Force advising the Directors that a BOM Breakfast on conducting Fair Housing Training at office meetings, and reviewing a "Fair Housing Toolkit" was scheduled for March 18, 2020 at the DoubleTree Hotel in Tarrytown, New York.

Legislative Issues and RPAC

CEO Haggerty then reported on the recent Guidance issued by the New York State Department of State relating to the prohibition of landlords and landlords' agents requiring tenants to pay a rental fee and the prohibition of a landlord's agent to collect any such fee. CEO Haggerty stressed that all listings on the MLS requiring the payment of such a fee by a tenant must be immediately modified and any reference to same removed. He reported that HGAR had sent out an "Alert" to the membership and pointed out that the open rate was over 50%.

Immediate Past President Ron Garafalo presented his report on RPAC and noted that the first RPAC event of the year was scheduled for Feb. 18, 2020. He pointed out that a total of \$41,653, representing 18% of the 2020 RPAC goal, had been raised to date. Garafalo also indicated that the RPAC Committee would be sending out RPAC pledge forms to all committee members and Directors in an attempt to increase fundraising. Garafalo also recognized Director Anthony Domathoti for reaching the RPAC Platinum pledge level.

OneKey MLS

OneKey MLS, LLC Board of Managers Chair Leah Caro and CEO Haggerty provided a status report on OneKey MLS, LLC. Caro pointed out that a handout, "OneKey MLS is coming... Here are the New Changes," was provided in the Directors' packets highlighting some of the new changes. Caro also reported on additional notable changes to the new MLS Rules. She indicated that "coming soon" listings must be limited to 14 days and then must be listed on the MLS and made available to the public. She noted that the "Clear Cooperation Policy" of NAR must be adhered to and that any violation of the new MLS rule could subject a violator to a fine of up to \$2,500 and also a fine of \$100 per day for each day beyond the 14-day period the property is not offered to everyone on the MLS. Haggerty and Caro reported that a soft launch of OneKey MLS could take place in the latter half of February, and that a hard launch could take place at the end of March. Haggerty indicated that LIBOR and MLSLI had not yet approved the Services Agreement, but were scheduled to meet to approve it toward the end of February.

YPN

Chair of YPN Richard Herska reported that the networking event held on February 5th at the Bistro Z Bar and Lounge at the DoubleTree Hotel was a success and that proceeds raised from the 50/50 raffle would go to the HG Foundation.

CID

CID Chair John Barrett reported that HGAR's first CID Breakfast of the year was well-attended. It included an informative panel discussion on the commercial real estate forecast for 2020. Panelists included Paul Adler, Chief Strategy Officer, Rand Commercial; William Cuddy, Executive VP, CBRE; Sarah Jones-Maturo, President, RM Friedland; and Glenn Walsh, Executive Managing Director, Newmark Knight Frank.

WCR

Director Roseann Paggiotta provided an update on behalf of the Women's Council of Realtors. She thanked CEO Richard Haggerty and In-House Counsel Brian Levine for the Market and Legal Update they presented at the Mount Kisco Holiday Inn in January. Director Paggiotta pointed out that the Women's Council had organized the mock Ethics Hearing being held immediately following the Board Meeting and that there would be another event scheduled for March at Mulino's Restaurant in White Plains.

Please welcome the new members in your area:

Designated Realtor

| | | |
|--|--|--|
| Sophia Ajilore Rose Management Services LLC 100 West 113th St., # 7 New York, NY 10026 917-342-2947 | Linda R. Fichera-Bartolotti 35 Garden St. Poughkeepsie, NY 12601 845-454-2121 | David W. Mooney 5 Blind Brook Ln. Rye, NY 10580 914-967-0960 |
| Richard A. Amato Keller Williams NYC 379 Broadway New York, NY 10013 212-838-3700 | Francesco Fiorella 5 Barlow Ct. Amawalk, NY 10501 914-329-5474 | Elias Morillo Bailey Mgmt. Enterprises Corp. 3100 Bailey Ave Bronx, NY 10463 718-884-8300 |
| Chanise R. Anderson P&C Anderson Realty Co. LLC 65 Curran Rd. North Attleboro, MA 02760 508-399-8986 | Carl Forbes JR MK Brothers Group LLC 35 Spring Rock Rd. New Windsor, NY 12553 917-349-8380 | Sheila A. Murphy Willow Ridge Properties, LLC 2900 Westchester Ave., Ste 405 Purchase, NY 10577 914-656-6443 |
| Matthew J. Blit 350 5th Ave., 40th Fl. New York, NY 10118 212-967-3000 | Jason R. Goldstoff Lattice Capital Partners LLC 525 Clubhouse Rd. Woodmere, NY 11598 516-316-9008 | Prelja Paljusevic One New York Realty Inc. 980 Broadway Thornwood, NY 10594 212-873-4000 |
| Kevin Burns 17 Cheshire Ct. Patterson, NY 12563 914-482-2045 | Ricardo Harrison PMI Hudson 75 South Broadway White Plains, NY 10601 347-674-0401 | Sabrina L. Robinson 1420 Clay Ave., # 4A Bronx, NY 10456 347-995-7116 |
| Tiwei Chen KoKoDoor, Inc. 540 West 49th St., 201N New York, NY 10019 347-322-8786 | Kenneth E. Kearney Kearney Realty & Development 34 Clayton Blvd., Suite A Baldwin Place, NY 10505 845-306-7705 | Kaylin L. Whittingham Whittingham Realty 3 Columbus Circle, Floor 15 New York, NY 10019 212-518-6403 |
| Lakisha Collins Collins Realty Group 710 Warburton Ave., Apt. 5D Yonkers, NY 10701 914-721-0082 | Oi Kui Springair Sunshine Int. Group 214 West 39th St., Suite 904 New York, NY 10018 347-878-6810 | Realtor Katherine M. Abreu Keller Williams Realty NYC Group, Bronx |
| Ramon Crum Crum 31 W. 34th St., 7th Floor New York, NY 10001 646-757-4785 | **Karl Mohan Karl Mohan Realty Group 111-19 Liberty Ave, 1st Fl. Richmond Hill, NY 11419 718-322-8989 | Lauri Almanzar Station Cities Steven J. Antoniou Griffith Olivero |

Continued on page 15



HGAR Classes are Currently Being Offered Via Zoom!

Please contact our Member Success Team with any questions!

support@hgar.com /914-681-0833

September 2020 Zoom Course Calendar

- September 2-** Realtor Safety Survival Guide* with Katheryn DeClerck
- September 3-** **NEW!** Is Designated Still Dual? (Includes 2 hrs. Agency) * with Carole McCann
- September 4-** Legal Update* with William O’Keefe
Human Rights and Fair Housing* with Dorothy Botsoe
- September 9-** Contracts to Closings* with William O’Keefe
Financing The Deal; Understanding the Mortgage Process* with David Moore (**Evening Course!**)
- September 10-** Double Trouble: Antitrust & Misrepresentation* with Roseann Farrow
NEW! Capture and Serve the 50+ Market* with Roseann Farrow
- September 14-** Matrix 1: Introduction to Matrix* with Katheryn DeClerck
- September 15-** My Seller is Distressed! Is This A Short Sale? (2 hrs. Agency) * with Dorothy Botsoe
- September 16-** **NEW!** Yikes! They Found Mold* with Joseph Baratta
- September 17-** **NEW!** Lead to Li\$T: Steps to Making More \$\$\$ (includes 1 hr. Agency) * with Joe Sinnona
- September 21-** Matrix 2: The Next Step into Matrix* with Katheryn DeClerck
NEW! Home Energy Efficiency for Real Estate Professionals* with Matthew Dean
- September 22-** Ethical Business Practices* with Peter Mallon
It’s the Same O-L-D-C-A-R* with Carole McCann
- September 23-** CORE DAY* with Dorothy Botsoe
- September 26-** Instanet Forms & AuthentiSign*
with Katheryn DeClerck (**Saturday Course!**)
HomeSnap Mobile App*
with Katheryn DeClerck (**Saturday Course!**)
- September 29-** Seller Representation (includes 2 hrs. Agency) * with Gary Leogrande



HGAR 22.5 Hour Virtual Education Card— Buy a Virtual Education Card and Save! Learn more at HGAR.com

*Course meets Virtual Card Requirement

For More Class Information (In-Person and Online) and Registration, go to HGAR.com/Education.

CALENDAR

AUGUST

- August 20, 2020**
TitleVest/ “Be Your Best” Webinar Series - Summer in the City
Zoom Webinar, 12:00 Noon
- August 28-30**
Hudson Gateway Realtor Foundation Walk/Run Challenge
Multi-Times & Locations

SEPTEMBER

- September 1**
Anti-Racism Educational Series – Session #7,
Raising Children to Respect Diversity In Your Home
Zoom Webinar, 11:00AM – 12:00AM
- September 8th**
Anti-Racism Educational Series – Session #8, Ask the Expert
Zoom Webinar, 11:00AM – 12:00AM

September 10

- CID Women in Commercial Real Estate Series, Workshop #3, How to Use “Big Data” in the Commercial Real Estate Game”
Zoom Webinar, 10:00AM – 11:30AM

HGAR Events:

For Up to Date HGAR Events, visit HGAR.com/Events.

BARRISTER'S BRIEFING

By Brian S. Levine, Esq



LEGISLATIVE AFFAIRS

By Philip Weiden



Being a Professional

As the HGAR Professional Standards Administrator, I often get calls and e-mails from members of the public and/or Realtors looking to file a complaint against a Realtor who is acting unethically. Usually, after a lengthy discussion, it's revealed that the Realtor being complained about isn't acting unethically, they're simply acting unprofessionally. Topping the list of unprofessional actions: being rude and yelling at people.

Often Realtors are not portrayed in the kindest light, often ranking up there with lawyers and used car salesmen. That image is propagated by agents acting unprofessionally. Interestingly, years ago NAR began to take notice of this problem and created the "Pathways to Professionalism," a list of professional courtesies intended to be used by Realtors on a voluntary basis. They are simple, thoughtful, and beneficial to all and I feel that this list can go a long way in creating a positive rapport with clients, other agents, and the public.

Because of the pressures imposed by the current state of affairs due to the COVID-19 pandemic and raised social concerns, common courtesies and professionalism is suffering in our industry. Therefore, I thought this would be the perfect time to introduce, or re-introduce as the case may be, these important tips. As a final note, some of these suggestions may be inapplicable at the present time (i.e. showings of occupied homes, etc.); however, they should be utilized in the future. Enjoy.

Pathways to Professionalism

Respect for the Public

1. Follow the "Golden Rule"—Do unto others as you would have them do unto you.
2. Respond promptly to inquiries and requests for information.
3. Schedule appointments and showings as far in advance as possible.
4. Call if you are delayed or must cancel an appointment or showing.
5. If a prospective buyer decides not to view an occupied home, promptly explain the situation to the listing broker or the occupant.
6. Communicate with all parties in a timely fashion.
7. When entering a property, ensure that unexpected situations, such as pets, are handled appropriately.
8. Leave your business card if not prohibited by local rules.
9. Never criticize a property in the presence of the occupant.
10. Inform occupants that you are leaving after showings.
11. When showing an occupied home, always ring the doorbell or knock—and announce yourself loudly—before entering. Knock and announce yourself loudly before entering any closed room.
12. Present a professional appearance at all times; dress appropriately and drive a clean car.
13. If occupants are home during showings, ask their permission before using the telephone or bathroom.
14. Encourage the clients of other brokers to direct questions to their agent or representative.
15. Communicate clearly; don't use jargon or slang that may not be readily understood.
16. Be aware of and respect cultural differences.
17. Show courtesy and respect to everyone.
18. Be aware of—and meet—all deadlines.
19. Promise only what you can deliver—and keep your promises.
20. Identify your Realtors and your professional status in contacts with the public.
21. Do not tell people what you think—tell them what you know.

Respect for Property

1. Be responsible for everyone you allow to enter a listed property.
2. Never allow buyers to enter a listed property unaccompanied.
3. When showing a property, keep all members of the group together.
4. Never allow unaccompanied access to a property without permission.
5. Enter a property only with permission even if you have a lockbox key or combination.
6. When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.). If you think something is amiss (e.g., vandalism) contact the listing broker immediately.
7. Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities or bring pets. Leave the house as you found it unless instructed otherwise.
8. Use sidewalks; if weather is bad, take off shoes and boots inside the property.
9. Respect sellers' instructions about photographing or video graphing their properties' interiors or exteriors.

Respect for Peers

1. Identify your Realtor and professional status in all contacts with other Realtors.
2. Respond to other agents' calls, faxes, and e-mails promptly and courteously.
3. Be aware that large electronic files with attachments or lengthy faxes may be a burden on recipients.
4. Notify the listing broker if there appears to be inaccurate information on the listing.
5. Share important information about a property, including the presence of pets, security systems and whether sellers will be present during the showing.
6. Show courtesy, trust and respect to other real estate professionals.
7. Avoid the inappropriate use of endearments or other denigrating language.
8. Do not prospect at other Realtors' open houses or similar events.
9. Return keys promptly.

Continued on next page

Anti-Discrimination Penalties Signed into Law; COVID-19 Relief Talks Continue in Congress

The beat goes on both at the federal and state level; issues that affect everyone in our industry and everyone in the country as well. It is imperative that Congress passes new legislation that provides aid to local and state governments, aid to small businesses to keep them afloat, and aid to landlords so they do not face foreclosure on their buildings.

The current negotiations for the next relief bill being discussed would include aid to unemployed Americans at some level, direct payments to most Americans below a certain income level, as well as school aid and health care for example. The Senate bill includes liability protection for businesses so that they are not sued for failing to live up to certain safety regulations that are required as a result of COVID-19. The House bill includes major aid for state and local governments that are facing big deficits due to the loss of tax revenue. The Senate is against that provision in the bill.

In other news primary elections have taken place at the state level. Many incumbents across New York City were defeated by Democratic Socialist members and Working Family Party members. Given the high level of voter participation and voting by mail it has taken several weeks to count ballots, which may not bode well for election night in November. We could be waiting several weeks for results.

Also, on the state level, a new anti-discrimination bill has been passed and signed into law by the governor that would allow the New York Department of State to suspend a Realtor's license if they discriminate against prospective tenants or buyers based on any of the protected classes enumerated in the state's fair housing law. This is a step forward in holding our industry accountable. Stay tuned for further updates on these issues.

Legislative Affairs columnist Philip Weiden is the Government Affairs Director for the Hudson Gateway Association of Realtors.

Westchester County Executive Latimer Signs Term Limits Bill on CE Post

WHITE PLAINS—Westchester County Executive George Latimer's proposal for imposing term limits on the county's chief executive officer was approved by the Board of Legislators by a vote of 12-4 on, July 13 and signed into law by Latimer two days later.

The legislation submitted and signed by Latimer reduces the existing three term limit (12 years) for County Executives enacted in 2011 in Westchester, down to two terms (eight years).

Latimer said, "This move not only limits my own power but sends the message that no executive should deem themselves infallible. If eight years is enough for the Chief Elected of our country—it very well is for our county. While many in power seek to hold on and never let go, this move—at a time when our country is shifting toward progress—flies in the face of that notion."

Latimer is now mid-way through the third year of his four-year term as County Executive.

While Latimer's move limits the term of County Executive, no change in legislative term limits, which currently allow a maximum of service of 12 years (six terms) were proposed or enacted. The new term limit reduces Latimer's available to run for future terms from three terms to two.

At the time of introduction of the legislation, Latimer noted, "I have included my tenure as covered within the law. Oftentimes, incumbents are 'grandfathered' in, meaning the restrictions apply to the next occupant of the seat. But, they will apply to me as well. Eight years is a period of time most common where executive term limits apply, and I think it is a defensible change. The length of my tenure is up to the voters, but to limit the total years to eight makes good sense, and ensures the proper check and balance."



Westchester County Executive George Latimer signed the term limits bill on his own office on July 15.

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Realtor Survey Finds Annual Foreign Investment in U.S. Home Sales Declined 5%

WASHINGTON—Foreign buyers purchased \$74 billion worth of U.S. existing homes from April 2019 through March 2020, a 5% decrease from the previous 12-month period and the second consecutive annual decline in foreign investment in U.S. residential real estate, according to a new survey from the National Association of Realtors.

Foreign buyers purchased 154,000 properties, down 16% from the prior year.

NAR's 2020 Profile of International Transactions in U.S. Residential Real Estate surveyed members about transactions with international clients who purchased and sold U.S. residential property from April 2019 through March 2020. Foreign buyers who resided in the U.S. as recent immigrants or who were holding visas that allowed them to live in the U.S. purchased \$41 billion worth of U.S. existing homes, an 8% decrease from the prior year and 61% of the dollar volume of purchases.

Foreign buyers who lived abroad

purchased \$33 billion worth of existing homes, down 1% from the previous 12 months and accounting for 39% of the dollar volume. International buyers accounted for 4% of the \$1.7 trillion in existing-home sales during that time period.

"Foreign buyers and recent immigrants have become less of a force in the U.S. housing market over the last couple of years," said NAR Chief Economist Lawrence Yun. "A lack of housing inventory—the primary factor hindering domestic buyers—is also holding back some foreign buyers. Additionally, less cross-border travel, falling international trade and fewer foreign students attending American universities are impacting foreign homebuyers."

China and Canada remained first and second in U.S. residential sales dollar volume at \$11.5 billion and \$9.5 billion, respectively, continuing a trend going back to 2013. Mexico at \$5.8 billion, India at \$5.4 billion, and Colombia at \$1.3 billion rounded out the top five.



China was the only country among the top five to see a decline in dollar volume from the previous year (\$11.5 billion from \$13.4 billion). Colombia replaced the United Kingdom as the fifth largest country of origin by dollar volume of foreign buyers.

The median existing-home sales price among international buyers was

\$314,600, 15% more than the median price of \$274,600 for all existing-homes sold in the U.S. The price difference reflects the location and type of properties desired by foreign buyers. At \$449,500, Chinese buyers had the highest median purchase price, with nearly half of them purchasing property in California and New York.

New Members

Continued from page 12

Karrington Auth
Compass Greater NY, LLC, Yorktown Heights

Rebecca Aviles
Curasi Realty, Inc., Montgomery

**Priscilla Beal
Valley Palms Real Estate Inc.

Nekia A. Beckles
Move NYC Real Estate, LLC

Vivian Bordon
Mont Sky Real Estate Hudson LLC

David F. Braham
Compass Greater NY, LLC, Chappaqua

Loretta Breedveld
Green Team New York Realty

**Laura Brodie
Madison and Post LLC

**Lacey Brown
Keller Williams Hudson Valley, Kingston

Ryston Buchanan
Axe Realty NYC LLC

Paul J. Callahan
Houlihan Lawrence Inc., New Rochelle

Natalia Camacho
Keller Williams Realty Partners, Baldwin Place

Silvia E. Casanova
Douglas Elliman Real Estate, Bronx

Adnane Chahi
RE/MAX Town & Country

Mark Cipollina
William Raveis Baer & McIntosh, Nyack

James Colgan
Green team New York Realty

Gina Cooney
Giner Real Estate Inc.

**George Crawford
Karl Mohan Realty Group

Lisa Dannibale
Stetson Real Estate

Brendan Davis
RE/MAX Classic Realty

Valerie DeSalvo
R New York

Maria C. Donovan
William Raveis-New York, LLC, Somers

Emmanuella Durandisse
Axe Realty NYC LLC

Mary Dwy
RE/MAX Town & Country

Jared Eglöf
Julia B. Fee Sotheby's International Realty, Irvington

Luis T. Estrella
Keller Williams NYC- Tribeca, New York, NY

Amanda Ferrantello
Griffith Olivero

Anna Fox
Houlihan Lawrence Inc., White Plains

**Leonardo J. Gallardo
Exp Realty, White Plains

Joseph A. Giardina
Giner Real Estate Inc.

Maybelline Gonzalez
Pads 2 Home Realty Corp.

Luca G. Graziano
Houlihan Lawrence Inc., Larchmont

Claudio Gutierrez
Keller Williams NY Realty, White Plains

Abdul Hannan
Exit Realty Premium

Kembilin Hardial
Keller Williams Realty NYC Group, Bronx

Anthony B. Hernandez
Keller Williams Realty Group, Scarsdale

Ediberto Hernandez
Halstead Riverdale, LLC, Bronx

Edward F. Hickey
Compass, New York, New York

Menachem Klein
Exit Realty Venture

Karl Lawrence
Exit Realty Premium

Tavonna Lewis
Move NYC Real Estate, LLC

Gary MacEntee
Curasi Realty, Montgomery

Renee Macklin
Keller Williams NY Realty, White Plains

Galip Mamudski
William Raveis-New York LLC, Rye

Joshua McCoy
Krumpfer Real Estate, LLC

Jonas Medrano
Keller Williams Realty, Ridgefield, CT

Lori A. Mendelis
Compass, New York, New York

John Migliore
BHG Rand Realty, Central Valley

Don Minichino
Houlihan Lawrence Commercial, Rye Brook

Maribel Moreno de Rojas
Keller Williams Realty Group, Scarsdale

Ronahja Morrison
Coldwell Banker Realty, White Plains

**Jarrett Mucci
Berkshire Hathaway HS NE Prop., Greenwich, CT

Corey Notice
Exit Realty Group

Ksenia Novikova
Coldwell Banker Realty, Rye

Robert Oramas
PMI Hudson

Mohammad Rahman
Premier Realty Boutique, LLC

Jason C. Rinaldi
Keller Williams NYC, New York, New York

Jorge Rodriguez
NY Future Homes Realty Co.

Chloe Rosen
North Country Sothebys Int Realty, Croton-on-Hudson

Donna Rosen
Coldwell Banker Realty, Pleasantville

Vernon Scott
ARA1 Realty Group, LLC

Oliver Shenberg
Compass Greater NY, LLC, Scarsdale

Rose Siano
BHG Rand Realty, Central Valley

Danielle Simon
Century 21 Dawns Gold Realty

Michael S. Southwell
Exp Realty, White Plains

Eric Staub
R New York

Wolnie Stewart
Core Realty Family

Continued on page 23

Being a Professional

Continued from previous page

10. Carefully replace keys in the lockbox after showings.

11. To be successful in the business, mutual respect is essential.

12. Real estate is a reputation business. What you do today may affect your reputation—and business—for years to come.

Conclusion

We should all strive to be better agents and the Pathway to Professionalism is a great guideline for all Realtors to use and, before I conclude, I would like to contribute a few "obvious" additional suggestions myself:

- Be kind. You don't know what someone else is going through.
- Don't swear. It only diminishes your respectability.
- Act with integrity. Once lost, it's nearly impossible to regain.
- Don't raise your voice. Just because you're the loudest, doesn't make you right.
- Listen before speaking. As the saying goes, "You have two ears and one mouth."
- Don't lie. Lies will always find their way back to you.
- Don't cheat. Cheating will only diminish your moral character.
- Don't steal. It's a crime. Nothing more needs to be said.
- Find middle ground in discussions. Identify things you agree upon before you address things you disagree upon.

• And finally, one that was told to me when I was young...always act as if your parents are standing next to you. Would you make them proud? If not, rethink it.

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

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Hudson Gateway Realtor Foundation Volunteers Clean Up Twin Lakes Park in Eastchester

Volunteers from the Hudson Gateway Realtor Foundation joined others recently to help rid Twin Lakes of water chestnuts, making the area more environmentally-friendly. The volunteers were on land and in canoes to provide assistance to the Westchester County Parks Foundation.



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Global Site Selector Tells OC Partnership To 'Keep Calm and Embrace the Chaos'

By John Jordan

While most economic news of late in this time of the coronavirus is usually described as “bleak” or “grim,” an international site selector speaking to a virtual meeting of the Orange County Partnership on July 22 indicated that the county’s prime location, available workforce and lower cost of land and housing will attract investment, particularly



Didi Caldwell, president and founding principal, Global Location Strategies

“This (COVID-19) shock has started to have folks value living in a suburb or a smaller community where they can have a little more breathing room; where they don’t have to commute and given the position of where Orange County is, I think that really bodes well for the interest of not just residents, but also of companies that want to take advantage of the talent that is going to be moving to places like Orange County,” Caldwell predicted.

The Guild’s predicted top five most active industries for growth (see below) also served as good news for Orange County business since the number two and number three industries (Advanced Manufacturing and Food and Beverage Processing) are core strengths for the county.

Biotech and Life Sciences – 67% (down from 68% in April)

Advanced Manufacturing – 51% (up from 29% in April)

Food and Beverage Processing – 47% (up from 16% in April)

Transportation and Logistics – 44% (down from 48% in April)

Software and IT – 31% (up from 19% in April)

“One of the things that I think is very important for Orange County is in the Advanced Manufacturing and Food and Beverage Processing (sectors),” Caldwell said. “Those are unique opportunities for you as companies start to realign their supply chains and particularly with your access to such a large population base. I think that will be a big opportunity.”

Caldwell also pointed to another finding from the Site Selectors Guild survey that offers hope for an economic recovery on the horizon. Consultants reported an uptick in projects moving forward in June compared to April, with 61% of Guild members reporting that companies are moving forward with site selection projects, a 16% increase since April. Of Guild members surveyed, 34% said that companies are pausing site selection projects, and 5% reported companies are consolidating facilities or canceling site selection projects.

In closing, while Caldwell offered a simple mantra of “Keep calm and embrace the chaos,” she pointed to a host of positive demographic data that makes Orange County attractive to business.

“I see that Orange County has a really good combination of both access to dense population, but also some wide open spaces where manufacturers can feel more secure that they are not going to have a negative impact on residences,” she said. Caldwell did offer one negative—high electric rates.

She concluded, “So, if I am looking at where Orange County can compete, you have an excellent workforce pipeline that has some very good skills; you have access to a large city and you have some existing clusters you can build on. And if I were you, I would be looking at projects that are more capital intensive, that are high-paying and use a smaller footprint than some of the mega projects and a lower energy usage.”

Global Location Strategies is one of the world’s most experienced and reputable site selection firms specializing in intensive manufacturing and industrial facilities. GLS has conducted site searches in more than 50 countries for companies with particular concentration in pharmaceuticals, advanced manufacturing, chemical/petrochemicals, metals/polymers/composites, paper and

Continued on next page

as residents and businesses abandon urban markets for the suburbs.

As part of its recently launched multifaceted marketing effort, the Orange County Partnership hosted international site selector Didi Caldwell, president and founding principal of Global Location Strategies, on its virtual Investor Breakfast webinar to discuss industry trends as many areas of the United States continue to battle the coronavirus and what she believes locations can do to be ready once the pandemic has been arrested.

Caldwell noted that the economy’s fundamentals were strong heading into the pandemic, making this period of time different than the circumstances prior to the Great Recession in 2008.

While she said that her firm is very busy with corporate space requirements, Caldwell described the overall view of the real estate investment market as a “mixed bag.”

However, in terms of Orange County, she was much more upbeat. Caldwell, whose Greenville, SC-based firm is a member of the Site Selectors Guild, pointed to a recently released survey by the Guild that clearly indicates the suburbs are far from dead.

Released on July 16, the survey of Guild members conducted the week of June 29 found that the pandemic has brought suburban areas and mid-size cities into the forefront of consideration for future site selection projects and even put rural areas well ahead of large urban areas. When Guild members were asked about locations that are “likely” or “very likely” to be considered by corporations looking to expand, relocate or open new facilities in the next 12 months, 64% chose suburban areas, 57% chose mid-size cities, 31% chose rural areas and just 10% chose large urban areas.

Of the consultants who agreed that large urban centers are “not at all” or “unlikely” to be considered for future projects, 100% said that New York City would be among the least likely locations to be considered for future projects in the next 12 months. Los Angeles and Chicago followed with 63% and 42%, respectively. The survey was conducted the week of June 29 in partnership with Development Counsellors International.

YORKTOWN—Joining the City of Yonkers and the Town of Cortlandt, which recently inaugurated efforts to attract new business, the Town of Yorktown has launched a new marketing campaign that will promote the Northern Westchester municipality as a prime investment and relocation destination.

The campaign’s theme—Yorktown: Up where you belong!—is a nod to the town’s welcoming approach to businesses and its proximity to New York City, less than 40 miles north of Midtown Manhattan.

“Revitalizing Yorktown’s business centers is a commitment to both the present and the future,” Yorktown Supervisor Matt Slater said. “In recent years we have been witnessing a sea change that’s brought dramatic and permanent changes to virtually every aspect of our economy. The changes in the world of retailing alone are having far reaching impacts on communities across the nation.”

He added, “As elected officials, it is incumbent on the Town Board to recognize that change is taking place and to seek new approaches to assure our town’s business sectors remain viable and vibrant. Destination Y is our clarion call announcing that we are ready to do business.”

The initial focus of the campaign targets business owners and executives seeking office and other workspaces in a socially distant environment; developers of mixed-use and other projects; small businesses looking to tap new suburban markets and developers interested in investing in downtown Yorktown Heights and the town’s four other business hamlets.

Yorktown officials have already begun instituting policies to facilitate a



Yorktown Supervisor Matt Slater and the Town Board announced the launch of the new “Yorktown: Up where you belong!” marketing campaign.

YORKTOWN
Up where you belong

business revival including: pre-application meetings with developers to speed-up the review of applications; expedited building permit processes and quick permitting and waived fees for local businesses to operate outdoors this summer.

The next planned significant action step is a review and adoption of zoning overlay districts for the business hamlets: Crompond, Jefferson Valley, Mohagan Lake, Shrub Oak and Yorktown Heights. The new zone will enable the creation of live/work retail-residential spaces and encourage the construction of diversified housing options and new economic development opportunities. There will be a focus on pedestrian and bike-friendly streets that foster a downtown walkability. There are also trail linkage opportunities, notably in York-

town Heights, where the popular North County Trailway passes through the center of the hamlet. The just re-opened landmark 1875 railroad station owned by the town serves as a focal point and is a highlight along the 50-plus mile trail.

“The zoning overlays are crucially important and will serve as templates for town officials, property owners and developers as we work to revitalizing and enhancing our commercial areas,” said Supervisor Slater. “Our Director of Planning, John Tegeder, and his staff have done a tremendous job developing the overlays and working with a tight timeframe to enable us to move forward as efficiently as possible. The time has come to adapt and be flexible in how we approach our commercial areas, particularly where former uses clearly are no longer economically viable.”

Citing an example of the intent of the zoning overlay district, Slater noted that it would allow for new uses at underperforming properties such as the Yorktown Green Shopping Center, where vacant big-box stores have become less attractive to national merchants as online shopping continues to surge.

The new campaign will initially run from August through November and will feature an all-digital media mix, including mobile and social media ads targeting business owners and executives, real estate developers and commercial real estate brokers. A DestinationY.org landing page has been created to enable quick response to inquiries and to capture leads.

An integrated social media campaign will utilize the #destinationY (hashtag) and include branded banners on light poles at key locations throughout the town. To further build campaign awareness and support in the community, in collaboration with the Yorktown Chamber of Commerce and the Small Business Association of Yorktown, window and door decals promoting the new Destination Y brand, website and social media hashtag will be distributed to businesses, retail establishments and restaurants throughout the five hamlets.

The campaign was created by the Westchester-based communications, marketing, and advertising agency Thompson & Bender.

Paving New York State's Path to Economic Recovery

GUEST VIEWPOINT

Ross Pepe, president,
Construction Industry Council of
Westchester & Hudson Valley, Inc.



"New York, like states all across the country, confronts the immediate effects of a paralyzing national recession, the longer-term challenge of improving our competitive position in the global economy, and the specter of a dangerous, ugly divisiveness among our people."

Those words, but with the single substitution of "pandemic" for "recession," are as true today as they were in 1992 when spoken by then-Gov. Mario M. Cuomo as he called for a national coming together with action to cure our collective woes.

During the COVID-19 crisis, the people of New York State have benefitted from the leadership of his son, Gov. Andrew M. Cuomo, our state legislators and local officials. New Yorkers, through a remarkable collective willingness to "crush the curve" and a heartfelt outpouring of support, are demonstrating what it means to stand and work together. We are grateful to our first responders, health care workers and all the women and men behind the scenes—building and construction trades, public service, education, food and other services—working to maintain a sense of normalcy for all of us.

This is not business as usual and it may never be again, following the protracted "New York on Pause" and historic levels of unemployment. Where do we go from here? Let's take a page out of the history books and study the past

six recessions and the Great Depression. The path to economic recovery was mainly paved by investment: "We need to rebuild the physical foundation upon which all economic activity depends," said the senior Gov. Cuomo. That begins with investment in our infrastructure, which is an exceptionally efficient long-term job creator. For nearly a century of American life and economic growth, it has been proven that each \$1 billion invested in infrastructure yields thousands of direct jobs and a multiplier of that in indirect jobs. We need only look to the new \$4-billion Gov. Mario M. Cuomo Bridge, which generated more

Global Site Selector Tells OC Partnership To 'Keep Calm and Embrace the Chaos'

Continued from previous page

automotive. The company offers a full suite of site selection services, including location strategy, site selection, due diligence, and incentives negotiation. Economic development services include site readiness studies, industrial site identification and workforce analysis.

Prior to Caldwell's presentation, Michael Gilfeather, president of Orange County Bank & Trust Co. and chairman of the Board of Directors of the Orange County Partnership related that business activity is increasing and the county and the Partnership must be prepared for change.

Orange County Executive Steve

Neuhaus said that he was pleased with the pipeline of businesses looking to invest in Orange County and noted that the county is seeking increased interest from residents and businesses looking to escape New York City for the suburbs. He reported that the annual New York Air Show will be held in Orange County again this year, but the venue will be changed from New York Stewart International Airport in New Windsor to the Orange County Airport in Montgomery. He also touted the Request for Proposals that have been sent out by the county on the Camp LaGuardia property in Chester and Blooming Grove and

than 6,600 living-wage jobs and tens of thousands of indirect jobs in the region. As New York State reopens, we must invest in our state's long-term health. Infrastructure is a bridge to the future, as it creates jobs so people can start and raise families, build stronger communities and boost local economies. A half-dozen major transportation projects are poised to move forward in New York. One of those involves widening Route 17 in the Hudson Valley and transforming the corridor into Interstate 86. Our coalition—17-Forward-86—is seeking to add a third lane in each direction on Route 17 to improve mobility, enhance safety and ensure the economic well-being of the Hudson Valley and Sullivan Catskills. We have more than 200 members of economic development and tourism groups, construction trades and energy companies representing thousands of individuals in the region. Widening Route 17 is critical—the corridor is already at over-capacity and we

must prepare for added traffic as more companies invest here.

In addition, there are projects on Long Island (Oakdale merge) and upstate New York (I-81 viaduct project in Syracuse) that will have the same effect of advancing mobility efficiency and improving our daily lives. This is the time to move forward. Today's highly competitive construction marketplace offers significant savings for public agencies and departments, which will benefit from low-interest bond rates.

We all have felt the impacts of this pandemic—personally and professionally—and we believe that working together we will persevere. Let's take those steps now to pave our path to recovery.

Ross J. Pepe is founding member of the 17-Forward-86 Coalition and president of the Construction Industry Council of Westchester & Hudson Valley, Inc. of Tarrytown. To learn more about the coalition, visit www.17Forward86.org.

three county-owned properties in the City of Newburgh.

Maureen Halahan, president and chief executive officer of the Orange County Partnership, reported that there are currently 55 active leads for firms interested in investing or relocating to Orange County, including 25 manufacturing firms, 11 distribution companies and two firms engaged in Agritourism. She added that there are also another 15 pending possible corporate expansions in the county and noted that despite the pandemic, 2020 could be one of the Partnership's busiest years.

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Hudson Valley Unemployment Rate Rises to Record-High 12.2% in June

ALBANY—The New York State Department of Labor announced on July 22 that the Hudson Valley unemployment rate rose to 12.2% in June, up from the 11.1% jobless rate in May 2020 for the region.

According to preliminary data, New

York State's area unemployment rate

seasonally-adjusted unemployment rate increased from 14.5% in May to 15.7% in June 2020.



York State's area unemployment rate seasonally-adjusted unemployment rate increased from 14.5% in May to 15.7% in June 2020.

From June 2019 to June 2020, the state's private sector employment count decreased by 1,407,400. The state's seasonally adjusted private sector job count increased over the month by 296,400, or 4.5%, to 6,894,200 in June 2020. The state's private sector job count is based on a payroll survey of 18,000 New York employers, which is conducted by the U.S. Bureau of Labor Statistics.

A clear data marker that indicates the devastation caused by the coronavirus, the Hudson Valley unemployment rate in June 2019 was just 3.6%.

In June 2020, there were 138,900 unemployed in the region, up from 125,200 in May 2020 and up from 41,700 in June 2019. Year-over-year in June 2020, the Hudson Valley labor force decreased by

14,400 or 1.2%, to 1,139,400.

The region's June 2020 unemployment rate of 12.2% is the highest June level in the history of the current series that dates back to 1990.

The Hudson Valley Region's June

2020 unemployment rate at 12.2% is ranked seventh among the 10 labor market regions in New York State.

Capital region 10.5%

Southern Tier 10.5%

Mohawk Valley 10.6%

North Country 10.6%

Finger Lakes 11.2%

Central New York 11.6%

Hudson Valley 12.2%

Long Island 12.9%

Western NY 13.4%

New York City 20.4%

In June 2020, the highest unemployment rate within the Hudson Valley region was recorded in Orange County at 12.7%.

Putnam County 11.2%

Ulster County 11.3%

Dutchess County 11.5%

Rockland County 12.1%

Sullivan County 12.2%

Westchester County 12.5%

Orange County 12.7%

For the 12-month period ending June 2020, the private sector job count in the Hudson Valley fell by 133,700, or 16.2%, to 692,500. Losses were greatest in leisure and hospitality (-52,200), trade, transportation and utilities (-25,500), professional and business services (-14,000), other services (-13,600), educational and health services (-12,500), natural resources, mining and construction (-8,400), manufacturing (-5,200), and financial activities (-1,800).

The June 2020 over-the-year job

losses continues to reflect the impact of the COVID-19 pandemic, according to the New York State Department of Labor. At 692,500, the private sector job count in the region reached its lowest June level since 1997.

Within the region, the Orange-Rockland-Westchester labor market area's private employment sector declined the fastest year-over-year, down 17.2%. That region was followed by the Dutchess-Putnam MSA (-14.3%), Sullivan County (-11.3%) and the Kingston MSA (-10.2%).

Onyx Equities Signs E-Commerce Tenant To 201,000 SF Deal in Rockland County

BLAUVELT—Commercial brokerage firm CBRE announced on Aug. 4 that it has secured a 200,775-square-foot lease across two buildings in the Hudson Crossing Industrial Park in Blauvelt.

The unnamed e-commerce tenant will occupy 123,999 square feet of space at 400 Oritani Drive and 76,776 square feet of space in the neighboring building at 200 Oritani Drive. The *Rockland County Business Journal* reported that the tenant was Amazon.

The CBRE team of Thomas Monahan, Stephen D'Amato, Larry Schifffenhaus, Anastasia Lazrides, Lauren Hageman, Gerard Monahan and Brian Fiumara represented Onyx Equities, a leading real estate investment and property services firm specializing in acquiring and/or managing commercial properties, which is headquartered in Woodbridge, NJ.

"This industrial park features a diverse tenant base attracted to the available mix of warehouse/distribution, office, flex and retail/showroom space," said Schifffenhaus of CBRE. "The tenant was seeking large blocks of space that offered a convenient distribution point to tri-state area markets and Rockland County is an attractive alternative for Meadowlands submarket tenants."

Hudson Crossing Industrial Park was acquired by Onyx Equities in 2019. The 1.2 million square-foot mixed-use industrial park offers easy access to the Palisades Parkway and Route 303.

"The ongoing demand for well-located industrial, warehouse and flex space with quick access to New York, New Jersey and Connecticut makes this location ideal for large distribution needs," added D'Amato of CBRE. "This demand has accelerated as more people turn to the internet for even the most basic needs due to the ongoing limitations COVID-19 has placed on brick-and-mortar retailers."

"Since acquiring the property last year, Onyx Equities has been delighted with the number of quality tenants with pent-up demand for space along the lower New York State Thruway corridor," said Matthew P. Flath, vice president of asset management at Onyx Equities.

Ramapo-Based Investment Firm Acquires NJ Complex for \$34M

MORRISTOWN, NJ—An affiliate of Northeast Capital Group, which is based in Rockland County, has acquired the Offices at Bedminster office complex here from New York Life Real Estate Investors.

Commercial brokerage firm JLL marketed the 194,000-square-foot office complex for seller New York Life Real Estate Investors. JLL did not disclose the sale price. In a report in *Commercial Property Executive*, the sale price was reported as \$33.5 million. New York Life Real Estate Investors acquired the Offices at Bedminster in 2006 for \$43.7 million, according to a report in *Real Estate Weekly*.

Situated on nearly 16 acres at 500 and 550 Hills Drive, the property is in Somerset County near the intersection of Interstates 78 and 287, two of the region's main highways providing unmatched access. The complex is also along Route 202/206 at the entrance to the sprawling Hills residential development and across from a Kings-anchored shopping center.

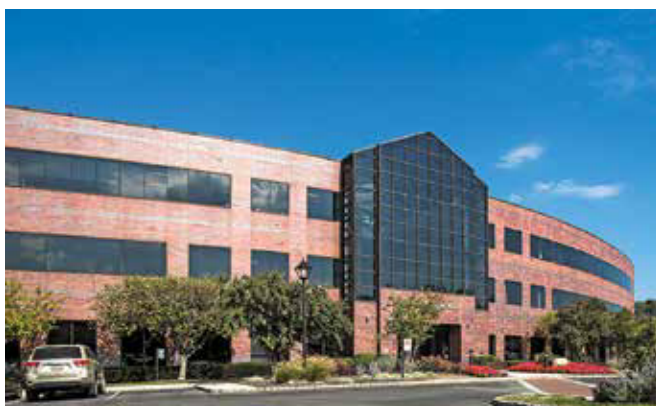
The Offices at Bedminster recently underwent a multi-million-dollar renovation that included upgrades to common areas, including a new fitness center and lobby area. Additional features include covered executive parking, outdoor courtyard with picnic area, a grab-and-go café and fountain pond.

The 550 building is LEED certified and has a WiredScore Platinum certification, while the 500 building is ENERGY STAR certified. The complex, built in 1988 and 1989, is currently 86% leased. Anchor tenants include Peapack Gladstone Bank and Aerie Pharmaceuticals.

The JLL Industrial Capital Markets team representing the seller was led by Senior Managing Directors Jose Cruz and Kevin O'Hearn, Senior Directors Michael Oliver and Steve Simonelli and Director J.B. Bruno.

"Despite these very challenging economic times, we are seeing buyers make long-term investment decisions on office assets in the northern and central New Jersey market," stated Cruz. "The quality, location and strong tenant base of the asset were the main reasons for the high level of interest in The Offices at Bedminster."

"Getting this deal done during a pandemic was certainly a challenge, however, New York Life afforded appropriate timing, which resulted in Northeast Capital being able to perform strongly and close at the award price," O'Hearn added.



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Nearly \$53M Redevelopment, Refinancing Of Fort Schuyler House in Bronx Complete

NEW YORK—Fort Schuyler House, Inc., MDG Design + Construction, LLC, Smith & Henzy Advisory Group, Inc., Concord Management of New York, and partners recently celebrated the completion of the \$52.7-million revitalization and refinancing of Fort Schuyler House, an affordable senior housing development in the Bronx. The project preserves the affordability of Fort Schuyler House's 138 units of seniors housing and marks the completion of \$17 million in capital repairs.

"As New York's senior population continues to grow, projects like Fort Schuyler that preserve affordability and improve housing quality are critical in allowing residents to safely age in the place they call home," said Michael T. Rooney, Sr., principal of MDG Design + Construction. "We are proud to be able to transform apartments while residents continue living in their homes, a crucial benefit for seniors who may have more difficulty traveling and being temporarily displaced. Thank you to our partners for their dedication and collaboration on this multi-faceted project."

Located at 3077 Cross Bronx Expressway in the Throggs Neck neighborhood of the Bronx, Fort Schuyler House was built in 1973 under the New York State Mitchell Lama Program to offer safe, secure, independent living opportunities for seniors ages 62 and over. The eight-story building is comprised of 118 studio units, 20 one-bedroom units, and one superintendent's unit.

The complex's newly renovated units include the conversion of antiquated kitchenettes to fully functioning

kitchens. All apartments also received new flooring; new electrical risers and CB panels; new emergency pull cords; and energy-saving appliances, radiator control valves, bath and kitchen fixtures, and LED lighting throughout. All tenants were able to remain living in their homes during renovations to minimize disturbance to residents.

Shared spaces and the overall property received upgrades including new flooring and finishes; new security and energy-efficiency measures; a newly renovated auditorium; new tenant lounge; and extensive landscaping improvements including community roof terraces; a shuffleboard court; and sitting areas. Accessibility improvements include the installation of an automatic operating entrance; and doorknobs and locks with new lever handles.

The financing of the project included a combination of tax-exempt bonds and Low Income Housing Tax Credits. During construction, short-term and long-term bonds in a total amount of approximately \$24.3 million funded the project's rehabilitation. Rental assistance was obtained for existing residents through Tenant Protection Vouchers converted to Project Based Vouchers. Bond proceeds were utilized to fund development costs and make the project eligible for Low Income Housing Tax Credits.

Fort Schuyler House, Inc. continues to serve the local Bronx community as the managing member and general partner of the property. In addition to Smith & Henzy Advisory Group, MDG Design + Construction, and Concord

Management, project partners included: architects Newman Design, engineers Antonucci & Associates, Architects &

Engineers, LLP, and Nixon Peabody LLP as borrower counsel.

PEOPLE

Continued from page 10

Helmsley Spear, LLC recently announced the addition of three executive managing directors to the New York City-based firm.

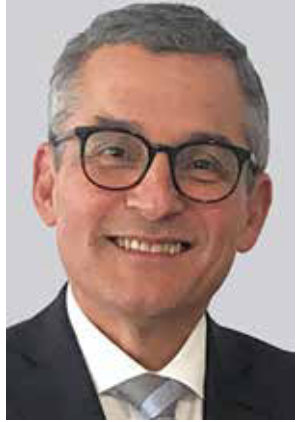
Fernando Murillo has joined the firm and will focus on tenant and landlord representation.

Murillo has more than 30 years of experience in corporate real estate across multiple service platforms including, portfolio solutions, location strategy and, transaction management. He has built relationships spanning more than 20 years with tenant occupiers ranging from international companies to real estate developers. Previously, Murillo served as a Senior Vice President at Cushman & Wakefield where he represented many notable clients in lease transactions in the greater New York area such, as Xerox, Fiat Chrysler Automobile, Alorica and Humana.

He began his career at KPMG in New York City prior to initiating his career in commercial real estate at Edward S. Gordon, followed by serving as Senior Managing Director at Murray Hill Properties.

Newly appointed executive managing director **Len Zimmerman** will focus primarily on tenant representation.

Previously, Zimmerman served as Executive Managing Director and Principal at Lee and Associates. His experience in healthcare and with non-profits, includes past clients such as Mount Sinai, Continuum Health Partners, CUNY, Clark School for the Deaf, and the Screen Actors Guild. He has also completed many large transactions for major for-profit companies, including 500,000 square feet and a 490,000 square feet transaction for Qwest Corporation, a 48,000 square feet transaction for Intermap Network Services, and a 50,000 square feet transaction for Meridian Capital Group.



Fernando Murillo

Throughout his real estate career, Zimmerman has served in several senior management positions. He worked with CBRE, Inc. on new business acquisitions, establishing strong relationships with national and international companies. Prior to joining CBRE, he was with Grubb and Ellis for nine years, where he provided tenant representation services for office and data sites, including strategic real estate planning and implementation, market research and lease negotiations.

Before entering the real estate industry, Zimmerman lived and worked throughout Southeast Asia for 16 years, including Hong Kong, Korea, Taiwan and the Philippines, where he owned an import/export business and was involved with manufacturing as a partner in an athletic footwear factory.

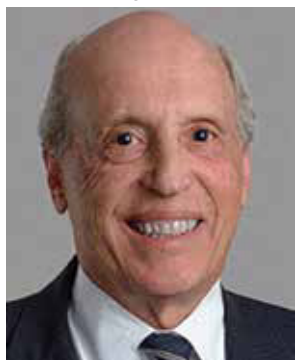


Len Zimmerman

Richard Rosenthal will focus primarily on strategic real estate planning and implementation, transaction structuring, tenant and landlord representation, lease negotiation and property sales.

Prior to joining Helmsley Spear, Rosenthal served as the Executive Managing Director and Principal for Lee & Associates NYC with its office brokerage division. He has represented many notable clients including National General Corp., SIAC, Williams College, News America Publishing, HarperCollins Publishers, The Kaplan Thaler Group, Polo/ Ralph Lauren, Mount Sinai and MicroTek. He has also represented some of New York City's most prominent properties such as 460 Park Ave., 555 Madison Ave., 750 Seventh Ave., 666 Fifth Ave., and 1500 Broadway.

Rosenthal started his career as a licensed real estate broker more than 30 years ago at Wm. A. White & Sons which evolved into Grubb & Ellis. During that time Rosenthal had the distinction of having twice been selected as the recipient of the Real Estate Board of New York's prominent Most Ingenious Deal of the Year award. He earned his first award for the assemblage of properties, and the planning and the structuring of a major office lease with National General Corp. culminating in the construction, by joint venture, of a 33-story, 478,000 square foot office building at 1500 Broadway. The second award was for a transaction enabling Actors Equity to maintain its identity and enhance its financial position at 1560 Broadway, a 17-story 213,000 -square-foot office building now known as the Actors Equity Building.



Richard Rosenthal

Rand Commercial reported recently that **Hilary Ryan Godman** has joined its Orange County team and will be based in the Goshen office.

Godman will be part of Rand Commercial's successful Hybrid Agent Program, selling commercial properties for Rand Commercial and residential properties for Better Homes and Gardens Rand Realty.

"This is a remarkable time of adaptation and creativity throughout all industries. I'm excited to be on the forefront with Rand Commercial as we help pave a way forward for our clients and our communities," said Godman.

Paul Adler, Esq., chief strategy officer at Rand Commercial, added, "Hilary Ryan Goldman brings to Rand Commercial her broad marketing skills and professionalism. Her motivation and attention to detail will help our clients find the right property, using the greatest standards to guide them through the transactions."



Hilary Ryan Godman

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What You Need to Know About 'Pin' Browser Tabs, Innovative Laptops, Headphones for Sleeping and Windows 10 Tips Archive

TECH TALK

By John Vrooman
john@johnvrooman.com



Most popular web browsers now use "tabs." Web browser tabs enable you to have multiple webpages loaded within a single window and easily switch between them. An underutilized tab-related feature that you should familiarize yourself with is the ability to "pin" tabs. When you pin web browser tabs, they become locked so that they stay open/loaded and aren't easily closed by mistake.

For example, if you're working on inputting a listing into the MLS, you should pin the browser tab that has the MLS application loaded on screen, so you don't close that tab by mistake. Similarly, if you want to monitor your web-based e-mail, you should consider pinning the browser tab that's displaying your e-mail so that you don't close that tab by mistake. Pinning tabs is also helpful when you want to copy-and-paste information from one browser tab to another one.

If you'd like to watch some videos that show you how to pin tabs in the web browser you use, simply visit YouTube.com and do a search that's similar to "pin tab [your web browser name]" (pin tab chrome, or pin tab safari, or pin tab edge, etc.).

If you use Google Chrome, a howtogeek.com article titled "Make Google Chrome Open with Pinned Tabs" may interest you. Here's a link to the article...www.tinyurl.com/yvehthnb

Tip: Performing YouTube searches that use the following search phrase "[your web browser name] tab management groups organize" will yield links to informative videos that offer additional helpful information, how-to, tips, etc. that relate to using browser tabs effectively.

A Couple of Innovative Laptops

If you're a stronger computer user and are looking for a higher-end, feature-rich and innovative notebook computer, I would encourage you to check out ASUS' ZenBook Pro Duo and Lenovo's ThinkPad X1 Fold computers. Both computers are feature-rich and have additional built-in displays. The designs of these computers are really quite interesting and unique, and I'm not sure how well I'd adapt to them. Regardless, I'm sharing these two unique computers in case you aren't already aware of them. If your curiosity level is now elevated, the following link will lead you

to two sites where you can learn more about both of these cool computers...<https://bridgeurl.com/2-innovative-computers>

Sleep Headphones

Sleep headphones are a niche style of headphones that are designed to be comfortable while lying in bed/sleeping. If you want to listen to podcasts, music, or white noise, etc. while in bed, and your current headphones are uncomfortable, sleep headphones may be the solution you need. I would encourage you to consider the wireless (Bluetooth) headband-style of sleep headphones. Why? Because 1) with wireless headphones, you won't have to worry about getting tangled up in wires; and 2) you'll be able to slip headband style headphones off easier (without worrying about having to carefully remove separate earbud-style speakers from each ear). The following link will lead you to a webpage that contains links to several articles on the topic...bridgeurl.com/headphones-for-sleeping

Windows 10 Tips Archive at the Windows Experience Blog

Although Windows 10 has been around for years, its development hasn't stagnated and instead continues to receive regular updates. Over time, the operating system has continued to evolve, and features are regularly updated, added, removed, moved, renamed, and/or replaced. Fortunately, this means that if you keep your Windows 10 computer updated, you're able to benefit from a continuous stream of new and improved features. Unfortunately, this also means that you need to keep up with things as they change over time. To help with this, I recently learned about a useful "Windows 10 Tips" blog that's hosted on the Windows.com website. The blog has covered a wide variety of topics already and I'm confident that some of them will interest you. Here's a courtesy link to help get you started...www.tinyurl.com/y2sd5mph

You Just Got Locked Out of Your Google Account! Now What?

What would and should you do if you're ever locked out of your Google account? Hopefully, you'll never find yourself in this situation, but if you do, an article titled "What To Do If You Are Locked Out Of Your Google Account" is available at the helpdeskgeek.com website. The article identifies some reasons why a Google account may become locked, as well as steps to take to get it unlocked again. Unfortunately, there are situations where it can take days to get an account unlocked. Here's a link to the article, and I suggest that you consider bookmarking it for future reference (just in case)...<https://tinyurl.com/yxokscgg>

20-Year Milestone

Here's a quick personal trivia tidbit. Last month I concluded my 20th year of writing this Technology column in *Real Estate In-Depth*. Over the years a lot has changed! Along the way, I've enjoyed the challenges of both, staying on top of things, and deciding which discoveries, tips, etc. to share with you each month.

I wish to extend an extra special "Thank You" to those responsible for allowing me the opportunity to continue to write this column, it's both an honor and privilege.

Reminders

This column (and many earlier ones) are made available for your viewing convenience at...www.realestateindepth.com/technology.

If you have any comments, suggestions, tips, or questions, you can e-mail John at john@johnvrooman.com.

John Vrooman keeps an eye out for cool new hardware, software, apps, gadgets; SaaS solutions; social media developments, trends as well as personal/SMB productivity and related solutions. He gathers information for his column from a diverse range of resources and he enjoys sharing his discoveries with others. John has been authoring this column since August 2000 and welcomes feedback from his readers.

The HEALS Act: Still in Limbo

Continued from page 5

The new legislation would then provide, beginning in October, that the supplemental unemployment benefit would be replaced with a payment of up to \$500 per week, which when combined with the state unemployment benefits, would replace 70% of lost wages. The Republicans argue that keeping the benefit at a level that is higher than the individual's actual income is a disincentive to return to work. Ultimately, the number will likely fall somewhere in the middle. The HEALS Act also provides states with additional funding of up to \$1.15 billion for processing unemployment claims and make additional technological upgrades.

A Resolution is Needed Soon

While it is imperative for both sides to come to an agreement, it is also important for both sides to get it right. The pandemic has forced our leaders to provide unprecedented stimulus and aid to individuals, businesses, state governments and the entire country as a whole. However, no matter what happens, there will surely be a need for additional assistance in the future. The COVID-19 virus is an enemy that we have not seen the likes of in history. Our leaders will need to come together to fight this enemy. The death and despair that has been caused by the virus worldwide is devastating, and our hearts go out to every single person that has lost a life or a loved one, or has been affected in any way by this formidable enemy. It will take the will of all people to come together and fight this until it is defeated. While we eagerly await a vaccine, we and our leaders must continue to do all that can be done on both a personal and economic level.

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.

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Is Your Welcome Mat Out?

PUTNAM POSTING

By Jennifer Maher



I came across an article recently that noted a concerning statistic. According to the Morning Consult Economic Intelligence: Global Consumer Confidence study, as of June 1, 2020, New York's consumer confidence index was at 82.5. A significant drop from its first quarter numbers, which were in the 112 range. While many agree that there is a significant correlation between lower consumer confidence and daily per capita COVID-19 cases, there are other obvious factors at play, such as joblessness and increased poverty.

During times of crisis, we need to go deeper to understand the less conspicuous reasons why consumer confidence is low. While these factors cannot be backed by

empirical evidence, there are many anecdotal examples that can be attributed to why consumers may not be buying what you're selling.

The divided political climate that has deepened in the past few months is, in my professional opinion, contributing to declining consumer confidence.

We have witnessed defacement of public properties, including homophobic and racist slurs. What do visitors to our county think of us when they see this? It doesn't bode well for tourism nor for people looking to relocate here.

While I support freedom of speech in all forms, collectively, we must consider the impact of our words and actions upon others. We want people to join our community, buy our homes, visit our magnificent attractions and spend money in our county.

Everyone is entitled to express or display their political views, opinions and choices, but by the same token, we must respect other views, opinions and choices. If our goal is to reinvigorate our economy, we must put our welcome mat out. A community that is united through its local mom and pop shops and our various Main Street businesses has the power to give the right first impression.

Jennifer Maher is chairwoman, the Putnam County Business Council and currently serves as the president of the Putnam/Westchester Chapter of the New York State Commercial Association of Realtors.

Running for Real Estate

Continued from page 11

MPH, 9,000-foot elevation gain and 13,000 calories burned.

It was McAllister's fundraising background that led him to get involved with the Hudson Gateway Realtor Foundation's Program Committee, which schedules volunteer events with the charities and non-profits that it supports. "I got an e-mail about it and decided to jump right in," he recalled.

McAllister took the lead to schedule an outdoor event with Green Chimneys, a farm and wildlife center in Brewster providing animal assisted therapy to children with special needs. Unfortunately, due to COVID, the early spring event had to be postponed, but he is now working on a smaller event for the fall.

He also recently spearheaded a volunteer event with the Westchester County Parks Foundation, cleaning up Twin Lakes Park in Eastchester. "It was a

really hot day, but we got through it and it was satisfying to be able to help clean up the local environment," he said.

The Mount Kisco resident doesn't limit his real estate business geographically, but most of his deals are in mid- to upper Westchester County. "I like biking through neighborhoods so I really get to know the area, and I also like working with first time homebuyers," he said. "I like being able to guide them—especially since I'm somewhat of a recent homebuyer myself."

Being in the title business, he can also better explain what title insurance is all about. "It provides a history of a property, including any judgements or liens on it," he explained. "Basically, we want to make sure that it's a clean piece of property and that the person who is selling it is actually the owner. That way buyers will know that their new home is 100% theirs."

It's no surprise that in his spare time, he likes to run, bike ride and hike. "My wife and my parents are always a great support group for all of my running and biking events," he said. As for fundraising, McAllister admits it's become part

of his life. "It's one thing to do all that training and participate in the events, but what's the point of doing it all for yourself? Finding a cause to support makes it all seem worthwhile. To me, it's all about helping other people."

New Members

Continued from page 12

Amanda Stout
Elegran LLC

Eddy E. Stvaerd
R New York

Bretta Sykes
R New York

Nikolas B. Thomas
Exp Realty, White Plains

Sayar Uddin
Housebiz Realty Inc.

Jake Wendt
Houlihan Lawrence Inc., Irvington

Jianhong Wong
BHG Rand Realty, White Plains

Michael J. Wright
Teso Realty Corp.

Junqing Zeng
Redfin Real Estate

**Indicates current member who opened an office as a broker.*

***Secondary Member*



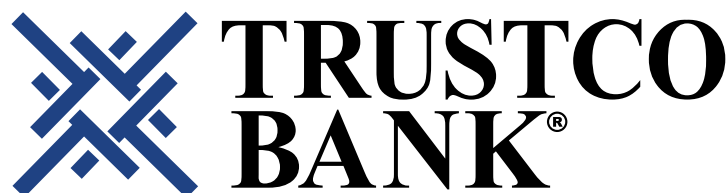
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Westchester County - Ardsley Office (914) 693-3254, Briarcliff Manor Office (914) 762-7133, Bronxville Office (914) 771-4180, Elmsford Office (914) 345-1808, Hartsdale Office (914) 722-2640, Katonah Office (914) 666-6230, Mamaroneck Office (914) 777-3023, Mt. Kisco Office (914) 666-2362, Peekskill Office (914) 739-1839, Pelham Office (914) 632-1983

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