

Toll Brothers Project a First for I-287 Corridor

Outdated Office Buildings to be Replaced by Luxury Rental Project

By John Jordan

HARRISON—The repurposing of outdated suburban office buildings along the I-287 corridor along what had been known as the “Platinum Mile” took a historic turn to a new crossroads on Aug. 15 when Toll Brothers Apartment Living officially broke ground on the conversion of two outdated office buildings into a 421-unit luxury multifamily project.

At the groundbreaking ceremony, Toll Brothers executives were joined by Westchester County Executive Robert Astorino and representatives of the Town of Harrison, including its Mayor Ron Belmont. The project involves the demolition of two office buildings—103 Corporate Park Drive and 105 Corporate Park Drive—that will be replaced by Toll Brothers’ Carraway development.

The project is a first for Toll Brothers Apartment Living and for the Town of Harrison. For Toll Brothers the project marks the firm’s entrance into the Harrison and Westchester County multifamily markets. For the Town of Harrison and the I-287 office market, the project involves the first conversion of an office building to residential use. The Town of Harrison passed

a zoning amendment that allows residential use along the corridor.

“We are excited about the development of Carraway and our arrival into the Westchester County community,” said Charles Elliott, managing director, Toll Brothers Apartment Living. “Bringing thoughtful, resident-centric apartment communities continue our legacy of building luxury homes in this market. We are also pleased to reenergize the area by repurposing previous office buildings that had reached the end of their life cycle.”

Toll Brothers acquired the two three-story office buildings and surrounding property from Normandy Real Estate Partners, the owner of The Exchange, a portfolio of suburban office buildings that border the Cross Westchester Expressway in White Plains and Harrison.

The 103 Corporate Park Drive totals 69,000 square feet and was built in 1967 and at one time served as the home for Joseph E. Seagram &



PHOTO BY JOHN VECCHIOLA

Toll Brothers and local officials, including Westchester County Executive Robert Astorino (far right), watch as demolition begins on the Corporate Park Drive office building.

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Orange County Legislature to Decide Sept. 7 Whether to Allow Town of Palm Referendum

By John Jordan

CENTRAL VALLEY—The proposal to separate the Hasidic Jewish community of Kiryas Joel from the Town of Monroe and create the new community of Palm Tree appears headed to a vote by the Orange County Legislature on Sept. 7 and perhaps a townwide referendum vote on Nov. 7.

Hundreds of opponents of a petition filed by Kiryas Joel and supporters of the proposal, including one-time opponents the citizens groups United Monroe and Preserve Hudson Valley,

were on hand for the first of two scheduled public hearings on the proposal at the Central Valley Elementary School in Central Valley on Aug. 15. At press time a hearing was scheduled to be held on Aug. 16 at the Bais Rachel Paradise Hall in Kiryas Joel.

The resolution to proceed to a referendum vote must garner at least 14 of the 21 Orange County legislators.

Throughout the evening, supporters and opponents testified before the full Orange County Legislature in the

school’s expansive auditorium. Supporters pleaded with legislators to vote in favor of allowing the petition to be voted on by the Town of Monroe in a referendum in November. Opponents of the measure that testified spoke of the need to spend more time exploring the possible impacts of the proposal. In addition, Goshen attorney Michael Sussman and others questioned the constitutionality of the measure.

Orange County Executive Steve Neuhaus testified in support of the resolu-

tion to allow the petition to go to a townwide referendum. He said the separation of the Village of Kiryas Joel from the Town of Monroe and the creation of the new Town of Palm Tree, “would give the rest of the Town of Monroe a chance to re-calibrate, beef up its zoning, work on getting some open space money to preserve and make buffers, which hasn’t been done in Monroe, Blooming Grove or Woodbury. That would help preserve

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Western Span of New TZ Bridge To Officially Open on August 25

By John Jordan

TARRYTOWN—The project that many thought would never be built is reaching a key milestone later this month.

At a breakfast meeting of the Association for a Better New York in Manhattan on July 27th, Gov. Andrew Cuomo announced the first of two spans of what is now being called the new Governor Mario M. Cuomo Bridge will open on August 25th, when westbound traffic will begin moving across the first span. The new bridge he said is on track to open in 2018 and will be completed on budget at \$3.98 billion.

“The opening of the first span of the new Mario M. Cuomo Bridge next month is a clear message that after decades of stagnation, New York is building our transportation infrastructure better, safer and more



PHOTO CREDIT: NEW YORK STATE THRUWAY AUTHORITY

A recent aerial photo of construction on the new Mario M. Cuomo Bridge.

efficiently than ever,” Gov. Cuomo said at the session. “This major milestone in the project to replace the aging Tappan Zee Bridge will be the first step in alleviating congestion for commuters while offering a state-of-the-art link over the Hudson River, built to last for generations to come.”

On Friday night, August 25, the Thruway Authority and project contractor Tappan Zee Constructors will shift four lanes of westbound/northbound traffic to the new span. The second step of

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Western Span of New Tappan Zee Bridge to Open on Aug. 25

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moving eastbound traffic to that span will begin later this fall. The traffic will be separated by a jersey barrier and that traffic pattern will remain in effect until the second span is complete, and the bridge with both spans opens in 2018.

Gov. Cuomo at the meeting focused his presentation on infrastructure needs in the New York metro region. The governor made a host of infrastructure related announcements, including a plea to President Donald Trump to fulfill the federal government's commitment to fund its share of the more than \$20-billion Gateway Project that includes the repair and construction of Hudson River train tunnels damaged by Hurricane Sandy.

"New York State has stepped up and we have committed \$5 billion to Gateway and I am proud of it and I think it is a fair investment for the state to make," Gov. Cuomo said. "But we need President Trump to fulfill the federal commitment to make Gateway a reality."

The governor's comments came after recent signs from the federal government that have some proponents of the Gateway project concerned about the federal government's financial commitment to the project. President Trump has proposed a \$1-trillion infrastructure plan that includes a significant private sector investment, however the proposal has taken a back seat to health care and tax reform.

Gov. Cuomo praised Trump's focus on infrastructure during the campaign and in the early days of his administration. "Remember the \$1 trillion infrastructure proposal that he spoke about? \$1 trillion, where is it? What happened to it? It was the single best idea that I heard come from his campaign and now it's disappeared." He later added that

the Gateway Project is too important to lose and that the project cannot move forward without federal participation. "It's a very simple concept. You have an old tunnel that is damaged that will collapse at one point and when it collapses you'll see a collapse of the Northeast economy," he warned.

The governor also announced the Federal Aviation Administration approved the \$4-billion, 37-gate Delta facility at LaGuardia Airport, and the U.S. Department of Transportation approved a more than \$537.1 million loan for the Moynihan Train Hall Redevelopment project. He also said that cashless tolling would be complete on all MTA bridges and tunnels by the end of 2017.

He added that Public Service Commission chair John Rhodes is demanding Con Edison take significant and immediate actions to improve the subway's reliability and prevent future service failures. The action follows the PSC and MTA's investigation into Con Edison's equipment failure that led to significant delays across the subway system. As the investigation continues, PSC's Chair, John Rhodes declared that Con Edison must analyze existing equipment failures, perform thorough and regular inspections and dedicate additional personnel and equipment to improve service. Con Edison must dedicate and assign a Crisis Response Team for the subway system and track performance through monthly reports to the PSC.

Cuomo also unveiled what he termed as "first-of-its-kind public-private Subway Partnership Program" in New York, in which private corporations will invest in a fund to support the New York City subway system and work closely with the Metropolitan Transportation Author-



Gov. Andrew Cuomo talked infrastructure at the Association for a Better New York breakfast meeting held on July 27th in Manhattan.

ity on issues affecting commuters.

Similar to businesses lending their support for parks and historic sites through conservancies, companies participating in the Subway Partnership Program will help to further transform

our stations and create a better commuter experience in New York's subway stations, state officials noted. A minimum commitment of \$250,000 to the Subway Partnership Sponsors Council will be required to join the partnership.

To facilitate the program, an Executive Director reporting directly to the MTA Chairman and to the Subway Partnership Sponsors Council will be appointed. The Council, representing contributors to the Partnership, will develop private-sector solutions to problems facing the system, specifically related to the rider experience, including innovative staffing, technology, and communications practices. This will also include volunteer advisory opportunities for sponsor employees.

Gov. Cuomo announced the first partners in the Partnership Program: BlackRock, Inc., Blackstone, the Estée Lauder Companies, MasterCard, Hearst, Partnership for New York City and Rudin Management Co., Inc.

Orange County Legislature to Decide Sept. 7 Whether To Allow Town of Palm Referendum

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Orange County Legislature Chairman Stephen Brescia told attendees that a vote on the resolution to create the Town of Palm Tree is scheduled for Sept. 7.

the southern part of Orange County."

He added that if the resolution was approved by the Orange County Legislature and approved by the voters in a town-wide referendum, the Kiryas Joel voting block would be eliminated. The current state of the Town of Monroe, he characterized as a "political Chernobyl that is spewing over the border of the other nearby towns."

Patrick Davis, the Democratic candidate for Orange County Executive, also urged the Orange County Legislature to approve the resolution, although he added that the resolution of many issues connection with the separation will take years to iron out. He stressed that those talks must not take place "behind closed doors."

However, he added, "What is the alternative, continuing with the broken status quo? I don't think so," Davis said.

Sussman and others argued that the separation violates the New York State Constitution and federal law. "Creating a new religious town echoes the terrible precedent set 40 years ago when the village was carved out of the Town of Monroe," Sussman said.

Cornwall attorney Jonathan Chase agreed with Sussman and related that the separation and the moving of municipal boundaries could bring about "a legal nightmare" and foster significant consequences similar to what has transpired in the Town of Bloomingburg across the border in Sullivan County.

Some Town of Monroe residents and others from outside the town said the Orange County Legislature should delay its action until environmental and economic impacts are studied.

Diane Egan, a resident of the Town of Monroe for 36 years, urged the legislators to vote yes. She discussed the changes that have occurred in the town over the years and the need for town residents to once again control their own destiny.

"Let the Monroe of the past have a future," she said.

Monroe Superintendent of Schools Elsie Rodriguez informed the legislators that the School Board is still reviewing the petition and its potential impacts on the school district and its students and had scheduled a special meeting on Aug. 16 to provide an update on its progress.

John Allegro of United Monroe was critical of the Monroe Town Board's vote in 2015 to permit Kiryas Joel to annex 164 acres of town land. He pressed the legislators that for the referendum vote to move forward, at least 14 must vote yes.

He said the legislators should give the 20,000 voters in the Town of Monroe a chance to decide their own respective future. "A decision by eight of you not to allow a vote will tie Monroe to KJ forever," Allegro said.

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Outdated Office Buildings to be Replaced by Luxury Rental Project

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Sons, which occupied the entire building. 105 Corporate Park Drive was built in 1985 and was a multi-tenanted property. Toll Brothers has already demolished 105 Corporate Park Drive and at the groundbreaking began demolition of the 103 Corporate Park Drive building.

The five-story Carraway building will feature a mix of 22 studio apartments, 217 one-bedroom and 182 two-bedroom units. Oos says the building will total approximately 500,000 square feet. Leasing and move-ins are projected for the fall of 2019 with a project completion penciled in for the summer of 2020. The complex will also feature retail on the first floor and an in-building parking garage.

Planned amenities at the luxury property include a club room, fitness center, kid's playrooms, pet spa, bike lounge, craft room, co-working lounge and swimming pool.

No financial details of the purchase or the project development were released. Bryan Oos, vice president of development at Toll Brothers, said the cost of the project is still being finalized.

Toll Brothers' Oos said that the company is studying the Westchester County market for additional multifamily developments. Toll Brothers currently has four for-sale residential developments in Westchester County—Summit Estates

at Westchester in Valhalla and Westchester Estates at Wilson Park in Tarrytown that are both single-family developments. Its other properties in Westchester are townhome developments—the Enclave at Pleasantville and Toll Brothers at Valeria in Cortlandt Manor.

He said he expects the Carraway development will attract a variety of age group, including millennials as well as empty nesters that are seeking to remain in the area.

When asked about the company's interest in pursuing other multifamily projects in Westchester, Oos responded, "We don't have anything that is formally in the pipeline, but we are actively pursuing opportunities elsewhere in Westchester."

He said Westchester County offers "a cost play on New York City. Clearly Westchester has been struggling, as well as Long Island, in maintaining the population of younger professionals who moved into New York City. But, as



A rendering of the 421-unit Carraway multifamily project.

the city becomes less and less affordable it seems there is a trend of people who are either moving back out or foregoing that process of moving to the city for the ease of access of living in Westchester."

Property owners in an attempt to turn around a moribund office market along the once popular I-287 corridor have turned to adaptive re-use projects. Office building properties have been converted to hotel use, educational use (Fordham University has its Westchester campus at 400 Westchester Ave.) and other uses, such as the former *Journal News* offices and printing facility on Gannett Drive, that was demolished to make way for a Life Time Fitness location.

Just down the road from the Toll Brothers Carraway location, Wegmans Food Markets, Inc. plans to build a stand-alone 125,000-square-foot store. Late last year the family-owned supermarket chain signed a purchase agreement with Normandy Real Estate Partners for a 20-acre parcel of land,

located at 106-110 Corporate Park Drive in Harrison to build a new store.

Three office buildings will be demolished to make way for the new retail store. The four-story 106 Corporate Park Drive and 108 Corporate Park Drive, which were built in the early 1970s that each total approximately 102,000 square feet, and 110 Corporate Park Drive, a two-story 39,000-square-foot office building constructed in 1977.

Harrison Mayor Belmont told *Real Estate In-Depth* that the push for adaptive reuse of some properties along the I-287 corridor that prompted the town to pass zoning changes that included allowing residential use was made out of necessity.

The mayor related that at one time during the heyday of the Platinum Mile, office properties in the corridor shouldered 65% of the tax burden of the Town of Harrison, while residents paid the remaining 35%. He said that since that time, the tax burden has reversed with the office properties along Westchester Avenue paying approximately 35% of the tax burden, with residential homeowners kicking in the 65% share at the moment.

Also, along the Platinum Mile, Simone Development has proposed building a new medical office building in its Purchase Professional Park complex. Mayor Belmont said that at the moment there are no other proposed office to residential conversion projects in the pipeline.

Orange County Legislature to Decide Sept. 7

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Allegro estimated that with Kiryas Joel's expected population growth, the number of registered voters in that community would outnumber the remaining eligible voters in the Town of Monroe in three years.

"This is not a religious issue, it is a political issue," Allegro said.

Village of Kiryas Joel officials submitted on July 10th a revised map to its original separation petition proposal filed with the Orange County Legislature in September 2016. The original proposal to create the new "Town of North Monroe" called for the addition of 218 acres and 164 acres of annexed property approved by the Town of Monroe to the existing Village of Kiryas Joel. The amended map filed by Kiryas Joel Village Administrator Gedalye Szegedin calls for the addition of approximately 56 acres, plus the 164 acres of annexed land, which would bring the total acreage for the village, now to be called the Town of Palm Tree, to approximately 940 acres.

The 164 acres of annexed land is the subject of litigation filed by Orange County and a consortium of municipalities, as well as from Preserve Hudson Valley, an affiliate of local citizens group United Monroe. The 164-acre annexation petition was approved by the Town of Monroe. The town rejected a 507-acre annexation petition by the Village of Kiryas Joel. The Village of Kiryas Joel has filed suit contesting the denial of the 507-acre annexation petition. Both annexation cases were dismissed and are the subject of appeals.

On July 19th that United Monroe, Preserve Hudson Valley and Kiryas Joel reached an agreement whereby if voters approve the separation petition in November, United Monroe and Preserve Hudson Valley will drop its litigation contesting the Town of Monroe's approval of the 164 annexed acres. Kiryas Joel, if voter approval is granted in the referendum to its petition, would in turn drop its litigation contesting the Town of Monroe's denial of its 507-acre

annexation proposal and would also not submit any annexation proposals in either the Town of Monroe or Village of Blooming Grove for a period of 10 years.



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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PRESIDENT'S CORNER

By Dorothy Botsoe, HGAR President



GATEWAY PERSPECTIVES

By Richard Haggerty, HGAR CEO



Real Estate Stress is Real!

Summer is well under way; in fact it's almost over, as we already see fall clothing hitting the stores. However, before we even get to September we need to take a look at our self-care. Did you take a vacation this summer? Did you find some "me" time? Or did you push your way once again through long nights of MLS searching, battling with bankers and fussing over Fannie Mae foreclosure listings? TIME OUT!

Believe it or not, real-estate agents are just as susceptible to stress and burn out as anyone in any professional business. Stress may be affecting not only your health, but also the impression you make with prospects. Your success is dependent on your ability to function in a high-stress industry and becoming aware of how easy it is to fall prey to the burnout trap.

It goes something like this—five offers on a listing the minute it hits the MLS and you're out celebrating your big sale already and feeling pretty good. But about an hour or so later, the phone rings and your solid buyer is in a financial jam, the escrow is in trouble. However, before the day ends, a new strong buyer comes out of nowhere and you are back on top pressing to push this and about 15 other potential deals through. Sound even slightly familiar? Welcome to the rush of real estate stress.

What we all fail to realize is our business can be "bad for our health" if we ignore our health. Stress is real. It's a national epidemic and real estate is totally on the list of professions that can induce you into a stressful coma.

While some traditional "type A" agents may thrive on the thrill, most of us wince when the phone rings or the e-mail comes in notifying us that a transaction is in trouble. The stakes are always high in this industry and I bet most of you are like me, you don't eat well all day, you skip meals, you skip resting on the weekends, and if you don't close, the problem becomes even worse. We are in danger of crashing and we don't even realize it. This affects us in ways we don't measure and even leaves our prospects wondering, "What's wrong with these people"?

We all think we know the dangers of stress as they are well known, but we still ignore the warning signs. It's estimated that up to 85% of all chronic conditions are caused or exacerbated by it. That may not sound so scary in general, but we should keep in mind that even the highest top producer isn't showing houses from a hospital bed. Stress also has an important and negative impact on your sales success.

The trouble is that for most of us, stress is the result of an external event, such as an unqualified buyer, the seller backs out or the bank has made a change in its rates—the process is nerve racking. And our reaction causes the release of dangerous chemicals in our body that can actually become addictive (think how thrill-seekers feel). Over all, stress is the result of an external event that we process or react to internally. In a word, we can become hooked, addicted to the real-estate day-to-day stress and feed off of this high. If this addiction can kill us and keep our commission that much farther from reach, maybe it's time to find a stress-busting solution?

How do we find the calm in the middle of all this chaos while navigating through the trials and triumphs of an ever-changing industry while trying to keep on top of technology and the industry platforms? Our fast-paced, wrap it up, eat-it-on-the-way, conference-calling society shirks silence and down time as a terrible waste of time. It starts with mindfulness and self-care. For example, simply paying attention to one thing at a time and being a bit more aware of our thoughts. A little mindfulness added to your day will not only improve your immune system and reduce your stress levels, but it will also bring better conversion rates by your increased awareness.

Here are a few things you can incorporate into your life immediately that can reduce the stress and help create a more mindful real estate business.

1. Count to five. As old-fashioned as it sounds, it's still a good plan when problems arise. Remember, when your brain is firing off cortisol, thinking wisely is a challenge. Take a breather and give yourself a chance to calm down before hitting "send" on your e-mail or speed-dialing the other agent.

2. Cultivate a meditation practice. Technology doesn't only rock your real estate business; it helps you meditate. Brain entrainment music is easy and only takes 10 minutes and is a great way to enjoy a good tune. Music is not just for stress relief, but also has other benefits of a regular meditation practice. This is a result of the left and a right hemisphere of the brain getting in sync, which instantly "ups" your thinking power and reduces your stress levels.

3. Pay attention to your attention. As simple as it sounds, that's all mindfulness really boils down to. In psychology, it's called "metacognition." Stop yourself throughout the day and see where your thoughts are. Most people who experience stress are either reliving the past, negative experiences or worrying about upcoming ones.

When our minds are "full" of things that aren't helping us in some way, we're quite likely feeding our fears and releasing more cortisol than our bodies know how to handle.

Ultimately, your real estate business depends on your ability to manage your stress so that you can maintain the high energy this industry requires. Moreover, the rested and calm agent is able to seek solutions more effectively when troubled transactions arise, as well as fend off the damages that stress produces on the body and the brain.

So, many of us need a "tune up." Let's begin to take some control and prepare for the fall and winter months by using what's left of this summer to de-stress and get some rest, whether it be taking some days off, massages, playing some tennis or golf, or bike riding with your children, RELAX! We will not only help ourselves, and feel better and healthier, but also be better agents for our clients. #wearetheworld and #chill!

And of course, if you want to discuss your "chill-out plans" and share your "de-stressor tips," please e-mail me at dorothy@dorothyjebesenrealty.com or HGAR BLOG in the agents portal. And of course give me a call at (914) 450-0600. I always love to hear from you and know what's on your mind. Enjoy the rest of your summer!

Phones Can Still Be Used to Talk to People

One of Dorothy Botsoe's lead initiatives as HGAR President has been to reach out to the membership and have a direct dialogue with our members with the "Tea with the President" events this spring and "Pizza Parties" this summer and fall throughout Westchester, Putnam, Rockland, Orange, Manhattan and the Bronx. Dorothy has also reached out to our existing and prospective Affiliate members with our "Summer Socials" gatherings.

These events have proven to be very popular, and Dorothy has made it clear that she's not asking for RPAC monies or Foundation contributions at these events, but rather wants to provide the members with an opportunity to network and enjoy themselves with no strings attached.

In some ways these types of events are throw backs to the types of events the Association used to have back in the 80s and 90s, before social media and smart phones started to replace actual face-to-face conversations. Don't get me wrong. I'm as addicted to my iPhone as much as the next person, and I recognize that effective social media plays an important role in our communication efforts. I also will freely admit that I'm probably too reliant on e-mail and texting as my preferred forms of communication. However, I sometimes wonder at what cost.

Last week I visited Ginnel Real Estate in Bedford with Cathleen Stack, the HGAR Director of Marketing, and Gary Connolly, the Director of MLS. Dan Ginnel and some of his staff had a couple of issues they wanted to discuss and we ended up having a very productive meeting from my perspective, and I was able to grasp certain aspects of a thorny issue because we had a face-to-face discussion as opposed to trying to address an issue via e-mail. It made me start to think about how an over-reliance on e-mail may truly have a negative impact on how we communicate. Sometimes even phone calls are not a substitute for sitting down and having a friendly conversation over a cup of coffee.

When I was in Bedford I also stopped by the office of Mark Boyland, a former MLS President, to catch up on things. I asked my standard questions—how's the market and how's business? Mark responded that the market was good and business was brisk, but he also offered the observation that he was concentrating on getting back to basics and making sure that he was reaching out to his sphere of influence on a more consistent basis—not via e-mail, not via social media, but via phone. Mark observed that it was his experience that the folks in his sphere like this form of interaction where he is not directly soliciting business but just checking in and maintaining engagement.

With the advent of so many new forms of technology based communications, we forget about the power of simple direct conversation.

Cathleen Stack has been visiting member offices for more than a year to talk about what's going on with HGAR and HGMLS and to solicit member feedback. I've joined her for some of these office visits, as has our Government Affairs Director Phil Weiden and Gary Connolly. Please consider reaching out to Cathleen at Cathleen.stack@hgar.com and arrange to have us come to an office meeting to have a direct dialogue with the agents in your firm.

Sometimes there's no substitute for a good, old-fashioned conversation.

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Real Estate and Trusts and Estates: What Real Estate Agents Should Know

One of the most important assets an individual will own in his or her lifetime is real estate. For most, it represents one of the largest investments a person will make and one of the most complex transactions in which a person will be involved. But what happens when an individual who owns real property dies or when real property is titled in the name of a Trust? This article will address the interplay between the sale and ownership of real estate and how those issues become more complicated when dealing with Trust and Estate administration. This article will address the issues a licensed real estate agent may confront when representing clients with real property owned by an Estate or a Trust.

What Happens to a Person's Property after Death?

When a person dies (i.e., the "Decedent"), the property of the Decedent's estate is divided into two categories: (1) "probate" property and (2) "non-probate" property. This article will focus primarily on real property. Depending on how such real property was owned at the time of death, it will be classified as either "probate" property or "non-probate" property.

'Probate Property'

"Probate property" is property owned by a Decedent in his or her individual name without a beneficiary designation. It does not automatically transfer to a beneficiary upon death. Thus, real estate owned by one person, or real estate owned by two or more persons as "Tenants-in-Common," would be considered "probate property." When property is owned by two or more individuals as "Tenants-in-Common," each individual's undivided share goes to that person's heirs. However, before the real property can be transferred, an application must be made to the Surrogate's Court in order to obtain the necessary authorization needed to sell or transfer the real estate. This authorization is evidenced by the court's issuance of either "Letters Testamentary," where the Decedent passes away having a valid Last Will and Testament ("Will") in place, or "Letters of Administration" (where an individual passes away without a Will).

If the Decedent died with a Will, all probate property will be subject to distribution pursuant to the terms of the Decedent's Will. If Decedent died without creating a Will, probate property will pass to the Decedent's heirs pursuant to the laws governing intestate distribution, which is addressed in Section 4-1.1 of the New York State Estates, Powers and Trust Law ("EPTL") (see <http://bit.ly/2cFgmKy>).

'Non-Probate Property'

"Non-probate" property is property owned by a Decedent at the time of death that passes to beneficiaries outside the Decedent's Will. Non-probate property passes to a designated beneficiary or "joint owner" directly. This type of transfer is known as a transfer that occurs automatically or "by operation of law." For example, a piece of real property that is owned by two or more persons as "Joint Tenants With Rights of Survivorship" is considered "non-probate" property because the surviving owner(s) take immediate ownership of the Decedent's share of the real property upon Decedent's death. Other examples of non-probate property are assets that pass pursuant to a beneficiary designation form (such as bank accounts, an IRA or life insurance policies).

Transferring Real Estate That is 'Probate Property'

If the Will of the Decedent provides for the disposition of real estate, the "Executor" of the Decedent's Estate is the person entitled to manage and dispose of that real estate. The Executor is a "fiduciary" named in the Will who is charged with administering the Estate and is subject to the same fiduciary duties as real estate licensees. The Executor's primary duties are to marshal and consolidate assets, identify creditors of the Decedent, pay the Decedent's debts and expenses, and make final distributions to the beneficiaries named in the Will.

A common misconception is that the person named as "Executor" in the Will automatically becomes an "Executor" upon Decedent's death. This is not the case. As mentioned previously, the Will must be submitted for "probate" before an Executor may be appointed and before the Estate can be administered. A probate proceeding is typically commenced in the Surrogate's Court of the county in which Decedent was domiciled at the time of his or her death and seeks to prove the "validity" of the Will. In the instance where a person passes away without a Will, a fiduciary, known as the "Administrator," will be appointed by the Surrogate's Court. The proceeding for appointment of an Administrator is similar to the Probate proceeding and is usually commenced by a blood relative of the Decedent. The appointment of an Executor or Administrator can take several months.

The Importance of Real Estate Licensees Having Basic Knowledge of Estate and Probate Issues

Real estate agents must be cognizant of the appropriate person to represent when selling a Decedent's real estate. A blood relative or beneficiary under a Will is not the person who has the authority to market and sell the Decedent's property. Therefore, real estate agents must know who the authorized party is and deal only with and take direction solely from the court appointed "Executor" or "Administrator." The court appointed Fiduciary(ies) is (are) the only party(ies) charged with the authority to market, dispose of and/or distribute real estate. Agents can violate their own fiduciary duties (e.g., loyalty, confidentiality, etc.) if they deal with anyone other than the Executor(s) or Administrator(s) appointed by the court.

Avoiding Delays in Connection With Probate and Administration

It is not uncommon for real estate transactions to take several months to close. Unfortunately, both the Probate and Administration proceedings can be very time consuming and may add weeks or months to that time frame; especially if there are strained familial relationships or if questions exist regarding the validity of a Will. Therefore, real estate agents, who are usually the first to be contacted in a real estate transaction, can help guide a client in the right direction by simply referring a client involved in selling a property owned by an Estate (or in a Trust) to an attorney as early as possible in the transaction.

It is also important to note that a real estate licensee cannot enter into a Listing Agreement with a person who is not a court appointed Executor or Administrator.

LEGAL CORNER

By John Dolgetta, Esq.
HGAR Legal Counsel



Real estate agents should request copies of the Letters Testamentary or Letters of Administration before entering into any listing agreement or other agreement relating to the sale of real property in order to verify that they are dealing with the appropriate party. If the prospective client has not been appointed by the court, then he or she should be informed that they need to meet with legal counsel as soon as possible.

What Happens if Real Property is the Only 'Probate' Asset of Decedent?

Quite often, a Decedent will die with little or no debt and the family home being the sole "probate" asset. If the sole asset of the Estate is real estate, and the Decedent had no debts outstanding at the time of death, in certain circumstances the filing of a Probate or Administration may not be necessary. Technically, New York State law provides that, at the moment of Decedent's death, real estate vests in the Decedent's heirs at law (those individuals designated in EPTL Section 4-1.1 (see <http://bit.ly/2cFgmKy>) or the "legatees" (the person or persons named in the Will to receive the specified property). While the above method is generally accepted as a valid way for a beneficiary to transfer a Decedent's real property without having to file a Probate or Administration proceeding in the Surrogate's Court, the agent should recommend that their client contact an attorney to ascertain what may be needed to transfer the real property.

Transferring 'Non-Probate' Real Property

Non-Probate property may be sold or transferred without having a "fiduciary" appointed by the court. For example, the surviving "Joint Tenant with the Right of Survivorship" takes full ownership of the property immediately upon the death of the other "Joint Tenant" and, therefore, is able to sell the property immediately. All the person would need is a copy of the Decedent's death certificate. As such, the party authorized to hire a broker or agent to market and sell the house is (are) the surviving joint tenant(s). It is important, therefore, for the agent to obtain a copy of the last deed of record to the property, along with the death certificate, in order to ascertain whether the person is a "Joint Tenant."

Transferring Real Property Titled in the Name of a Trust

Another form of "non-probate" property is real estate titled in the name of a Trust. Such property is "owned" by the "Trustee" of the trust to be held, managed and administered for the benefit of the beneficiaries of the Trust. Popular estate planning techniques include the use of a "Revocable Trust" or "Living Trust" and an "Irrevocable Trust." One characteristic of Trusts is that they are "probate avoidance" entities. The "Creator" or "Grantor" of the trust funds the trust with the Grantor's property. With a revocable trust, usually the Grantor is also named as the Trustee of the Trust to provide the Grantor with full control over the Trust property while alive. With an "Irrevocable Trust," the Trustee is usually a person other than the "Grantor."

As with an Estate, agents need to be careful in identifying the appropriate person authorized to transact Trust business. Again, it is not the beneficiary of the Trust, but rather the Trustee, who has the authority to hire an agent to assist in the purchase, sale or renting of real estate titled in the name of the Trust. Moreover, the Trust Agreement may contain detailed provisions restricting the Trustee's authority in the purchase and/or sale of Trust property, including real estate. Therefore, before an agent agrees to represent a client seeking to sell or purchase real estate titled in the name of the Trust, inquiries should be made concerning the Trustee's authority to market, sell and even purchase real estate.

Real estate transactions are complicated even in the most straight forward of cases. Transactions involving Estates and Trusts add another layer of legal issues, possible court involvement and potential restrictions in connection with purchases and sales of real estate. Because of the specific issues involving real estate titled in the name of an Estate or Trust, it is recommended that real estate agents consider consulting an attorney prior to representing the seller (or purchaser) of real estate and also advise their clients to do so as well.

Editor's Note: The foregoing article is for informational purposes only and does not confer an attorney-client relationship.

Legal Column author John Dolgetta, Esq. is the principal of the law firm of Dolgetta Law, PLLC. Anthony G. Di Maria, Esq. assisted in the preparation of this article. Di Maria is a Senior Attorney at Dolgetta Law, PLLC and the lead attorney in the Trusts and Estate Department. For information about Dolgetta Law, PLLC, John Dolgetta, Esq. and Anthony G. Di Maria, Esq., please visit <http://www.dolgettalaw.com>.



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Mahopac Mom to Speak at Masquerade Ball To Benefit Make-A-Wish Hudson Valley on Sept. 28

By Mary T. Prenon

Diane Tarantelli of Mahopac knows first-hand how compassionate Make-A-Wish Hudson Valley can be when working with a "Wish" family. Her son Stefano, now 11, received his wish at five-and-a-half years old, when the family was able to enjoy a carefree vacation at Disney World in Orlando, FL.

Stefano was born with microcephaly, a condition where a baby's head is much smaller than expected. As a result, his brain was not able to fully develop and he remains non-verbal, non-ambulatory, and prone to seizures. "Life hasn't been that easy for us," she admitted.

Tarantelli will be the featured speaker at the Hudson Gateway Realtor Foundation's Black & White Masquerade Ball on Thursday Sept. 28 from 6 to 10 pm at the Falkirk Estate and Country Club in Central Valley. The event will mark the 20th Anniversary of the association's support of Make-A-Wish Hudson Valley, a non-profit group that grants the wishes of Hudson Valley children with life-threatening medical conditions.

It was during an extended family vacation in Wildwood, NJ that Tarantelli learned about Make-A-Wish from a family friend who volunteered with the Tarrytown-based organization. "She knew what our lives were like, and she felt like we all needed a wish," she added.

Describing their experience as "beyond amazing," Tarantelli applauded Make-A-Wish for handling every detail—from providing oxygen machines and heart monitors to planning an extraordinary vacation the family still remembers

"like it was just yesterday."

"Typically our lives are spent running from doctor to doctor. They gave us a week where we didn't have to think about one thing," she said. "I don't know how Stefano realized what was happening, but he knew something was very different and very special."

Upon returning from their trip, Tarantelli decided she had to give back to the organization and became a volunteer. She began speaking at various events and is now also one of their "wish granters."

"They changed my life and it's so rewarding to give the gift that someone gave to me," she said. Tarantelli said she's honored to speak at this year's foundation benefit, featuring an open bar, appetizers, passed hors d'oeuvres, buffet dining, coffee and dessert, plus a D.J. and dancing. In addition, there will be keepsake photos for all attendees, exciting raffle items, door prizes, and more. Tickets are \$100 per person and all proceeds go directly to Make-A-Wish Hudson Valley.

Today Stefano attends a special education program at BOCES in Yorktown and Tarantelli works with PSCB Bank in Mahopac, just a few miles from her home. Her husband, Anthony, is a mechanic.

Despite the challenges of raising a developmentally disabled child, Tarantelli describes Stefano as "the joy of our lives." "After having two miscarriages, I was just so happy with whatever God gave to us."

For more information about the

event, or to purchase tickets, please visit www.HGAR.com.

Make-A-Wish grants wishes to children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. Since its inception in 1986, the chapter has granted wishes to more than 2,400 children in the communities it serves. The wish experience is a combined community effort involving volunteers, staff, donors and medical professionals to make each wish come true.

The Hudson Valley Chapter is a

proud participant of the Better Business Bureau Charity Seal Program, which indicates that the organization has met the 20 standards for charity accountability. The chapter serves Delaware, Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties. The organization is currently working on 150 wishes with the average cost of a wish ranging from \$7,500 to \$10,000. For more information about the Hudson Valley Chapter visit www.hudson.wish.org.



Stefano Tarantelli of Mahopac at Sea World.

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Douglas Elliman Signs Deal to Acquire California Brokerage

NEW YORK—Residential real estate brokerage firm Douglas Elliman announced on Aug. 1 that it entered into a contract of sale to acquire Los Angeles-based Teles Properties.

Upon closing, the operations of Teles will be under the umbrella of Douglas Elliman, making Elliman the second largest non-franchise brokerage firm in the State of California. Teles partners Peter Loewy, Sharran Srivatsaa, Peter Hernandez and Evan Ageloff will continue to have integral roles within Douglas Elliman, Western Region. Completion of the transaction, which is subject to closing conditions, is expected to take place during the second week of August 2017, Douglas Elliman reported.

Once closed, Douglas Elliman will span 20 offices with 630 sales associates in California, from Coronado to Carmel; and 58 sales associates and five offices in Colorado. The acquisition will also add a Boulder location to Douglas Elliman's Colorado brokerage, which already operates in four locations in Aspen and Snowmass Village. In 2016, the combined organization accounted for more than \$27.4 billion in total closed sales volume nationwide. Across the United States, Douglas Elliman will boast 110 offices and more than 7,000 agents.

"Our search for an exceptional company that offered unrivaled technology and marketing platforms, whose agents mirrored the entrepreneurial spirit of Douglas Elliman, led us straight to Teles Properties," said Howard M. Lorber, chairman of Douglas Elliman Realty, LLC. "For almost a decade, buyers and sellers in California and Colorado have trusted Teles with one of their most valuable assets and important life decisions. Teles' well-known reputation as a major driving force for the past 10 years, combined with Peter Loewy, Peter Hernandez, Sharran Srivatsaa and Evan Ageloff's leadership experience, make this an ideal union."

Long time Elliman executive Stephen H. Kotler, who in 2016 was named president of Brokerage Douglas Elliman, Western Region, will expand his role as CEO of brokerage Douglas Elliman, Western Region, overseeing operations throughout California and Colorado.

"We are proud to welcome Teles Properties and its fine team of real estate professionals to Douglas Elliman," said Kotler. "Both brokerages share the same high level commitment to advancements in technology and marketing aimed at delivering exceptional real estate experiences for clients. We are extremely impressed with Teles' innovative marketing and technology platforms and approach to agent training and development. This move greatly strengthens our presence in California and Colorado where Teles' impressive track record in the luxury home market speaks for itself."

Since 2007, Teles Properties has been a prominent force in serving sellers and buyers of California and Colorado homes. With more than \$15 billion in cumulative sales since 2012 alone, Teles was named by Inc. Magazine as one of the fastest growing companies in America as well one of the best entrepreneurial U.S. companies by Entrepreneur Magazine.

"After a decade of growing this company to nearly 600 licensed professionals and staff, I consider this union with Douglas Elliman to be our best growth initiative yet," said Peter Loewy, who will serve as chief executive officer of brokerage for California. "We are gaining exposure in markets around the world via Elliman's global alliance with Knight Frank and elevating our strategic planning in order to optimize growth as well as agent and customer satisfaction."

"There is no other company that could match the national and international reach that our agents and clients will gain from this union," said Sharran Srivatsaa, who will be named president



Douglas Elliman's Beverly Hills, CA office.

of brokerage, Western Region.

"We are joining forces to bring the strongest global real estate experience together under one organization," said Scott Durkin, COO of Douglas Elliman Real Estate. "This is an excellent acquisition for all, because, as part of Douglas Elliman, Teles agents will have more opportunities for exposure while expanding service areas and professional expertise for home buyers and sellers throughout California and Colorado. In addition, the referral opportunity for our agents grows even stronger for their clients in the multiple home market."

Teles executive Peter Hernandez will stay on as president of brokerage for California, as will Evan Ageloff who will serve as chief operating officer of Brokerage, Western Region.

Douglas Elliman expanded into Westchester County in 2011 and opened its Scarsdale office in 2013. The company now has five Westchester offices, including in Armonk, Bedford, Chappaqua, Katonah and Scarsdale. Douglas Elliman opened its Greenwich, CT office in 2014.

Douglas Elliman has a strategic global alliance with London-based Knight Frank Residential for business in the worldwide luxury markets spanning 59 countries and six continents. The company also controls a portfolio of real estate services including Douglas Elliman Development Marketing; Manhattan's largest residential property manager, Douglas Elliman Property Management with over 250 buildings; and DE Commercial.

Houlihan Lawrence Opens Renovated Yonkers Office

YONKERS— Following an extensive remodel and expansion project, real estate brokerage firm Houlihan Lawrence recently held a grand opening event for its Yonkers office.

Guests including Yonkers Mayor Mike Spano, Houlihan Lawrence CEO Stephen Meyers and President Chris Meyers, who enjoyed cocktails and hors d'oeuvres. The ribbon cutting ceremony at the 55 East Grassy Sprain Road office included Mayor Spano presenting the office with an official City of Yonkers Proclamation.

The Yonkers Houlihan Lawrence brokerage office, led by branch manager Aaron Velez, serves five communities including Yonkers, Mount Vernon, Riverdale, Tuckahoe and the Bronx. The expansion of the office is a broader reflection of the success and permanence of Houlihan Lawrence in Yonkers, company officials said.



From left, Houlihan Lawrence's Chris Meyers and Yonkers Mayor Mike Spano cut the ribbon at the brokerage firm's renovated Yonkers office.

Bronxville's Carlson Real Estate Merges With ERA Insite Realty Services Brokerage

WHITE PLAINS—Louis Budetti, principal broker of ERA Insite Realty Services, a full service, residential real estate brokerage firm, announced on Aug. 14 that Carlson Real Estate in Bronxville had merged with his White Plains-based firm.

This merger will see the Carlson office on Pondfield Road and ERA Insite's current Bronxville office at 120 Kraft Ave. consolidate into the Kraft Ave. location. Current broker and owner of Carlson Real Estate, Craig Carlson, will join ERA as an associate broker, bringing along 20 experienced licensees with an average of 12 years in the business, as well as the company's book of business.

Family-owned ERA Insite Realty operates out of offices in White Plains, Bronxville

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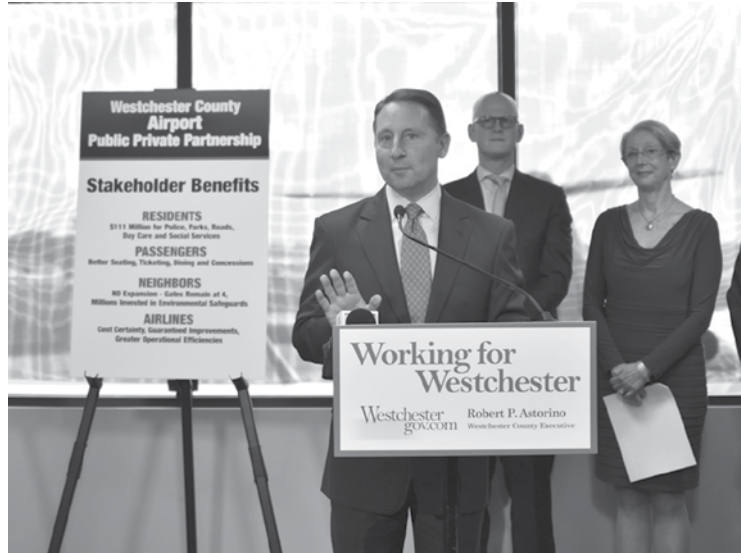
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Three Firms in Running for Westchester Airport Contract

By John Jordan

WHITE PLAINS—Now that Westchester County successfully entered a public-private partnership to manage its Rye Playland amusement park, it is now

lease to operate Westchester County Airport. The county is hoping to finalize an agreement with an operator before the end of this year.



Westchester County Executive Robert P. Astorino with Emmett McCann, managing director at Oaktree and Marsha Gordon, president and CEO of the Business Council of Westchester, when he proposed the original long-term lease deal with Oaktree to run the airport in November 2016.

proceeding toward a possible long-term agreement with a private operator to manage the Westchester County Airport.

Three airport operator groups are now competing to take over operations at Westchester County Airport here in a controversial public-private partnership with Westchester County.

Westchester County announced that three groups, which it describes as “world-class operators,” have responded to a Request for Proposals issued in April for a deal involving up to a 40-year

Westchester County legislators bristled at the proposal and instead hired transportation and financial consulting firm Frasca & Associates to lead a competitive airport privatization selection process, which led to the issuance of the RFP in April.

“We’re pleased with the level of expertise, experience and professionalism that each of these respondents brings to the table,” Westchester County Executive Astorino said. “I’m confident that our initiative will result in a revitalization of Westchester County Airport that

The three respondents are: FerroStar Westchester Airport Partners, MIC Airports, LLC and HPN Aviation Group. The county issued the RFP after a proposal by Westchester County Executive Robert Astorino last year to sign a lease agreement with Oaktree Capital Management, L.P. to manage operations at Westchester County Airport under a 40-year-lease deal failed.

benefits taxpayers, enhances the experiences of passengers, and protects the character of the surrounding communities. This is about smart government working to position a vital county asset for a strong future.”

FerroStar Westchester Airport Partners is a consortium comprised of Ferroviair Airports International of Spain and New York City-based infrastructure asset management firm Star America Fund GP, which has financed, underwritten and managed more than 45 infrastructure projects valued at more than \$60 billion.

MIC Airports, LLC, is a wholly-owned subsidiary of New York City-headquartered Macquarie Infrastructure Corp., which owns, operates and invests in a portfolio of infrastructure ventures. The company consists of an airport services business, a gas processing and distribution business, and a portfolio of contracted power and energy investments. Macquarie owns Atlantic Aviation, an operator of more than 60 fixed-based operators located at Stewart International Airport in Newburgh, NY and Teterboro Airport in New Jersey. It also has worldwide ownership and management interests, including at Brussels Airport, Copenhagen Airport and Delhi Airport.

HPN Aviation Group is a joint-venture between Oaktree Transportation Infrastructure and Connor Capital Transportation Opportunities. Oaktree is



based in Los Angeles and its global clients include 75 of the 100 largest U.S. pension plans, more than 400 corporations around the world, more than 350 endowments and foundations globally, 16 sovereign wealth funds and 38 of the 50 primary state retirement plans in the United States. Connor Capital is a private investment partnership focused on investing in transportation and transportation-related companies. Since 2013, Connor has operated Luis Munoz Marin International Airport outside of San Juan, Puerto Rico, and also created a 50-year partnership for the Seagirt Marine Terminal in Baltimore, MD, the primary port serving Washington, DC.

No financial terms or project specifics of each proposal were released. Westchester County officials state that specifics of each proposal are not being disclosed so as not to undermine negotiations. “While financial information cannot be made public at this time, residents should know that the county received three serious proposals from three serious companies,” Doreen Fra-

Continued on page 25

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Valley National Bank, the wholly-owned subsidiary of Valley National Bancorp has announced the appointment of **Michele Rizzi** to Home Loan Consultant of the Hudson Valley region.

With more than 30 years of mortgage lending experience, Rizzi joins Valley's growing team of Home Loan Consultants. In this role, she will partner with real estate professionals, financial planners and construction professionals to deliver home financing solutions.

"We are fortunate to add an experienced and successful mortgage professional of Michele's caliber," said Kevin Chittenden, executive vice president and chief residential lending officer. "She is a proven leader who knows how to deliver results. We are confident that she will flourish in this new role at Valley."

Rizzi is a Certified Mortgage Planning Specialist and a graduate of the School of Mortgage Banking. She is a member



Michele Rizzi

of the Ulster County Board of Realtors, the Dutchess County Board of Realtors, and the Women's Council of Realtors.

Kenneth Meccia, president of **Statewide Abstract**, announced the addition of **Ellen Allisyn Marcus, Esq.** to the Statewide Abstract team. Marcus will serve as Clearance Officer for the firm.

Having worked in the real estate field of law for her entire legal career, Marcus is detail-oriented, organized, and well versed in providing impeccable service to her clients. Her experience running the mortgage closing department of a prominent law firm in White Plains plus other positions in her career, have offered the opportunity to be responsible for transactional real estate closings, including drafting contracts, dealing with contract negotiations and advocating on her client's behalf, before, at and after closings, Statewide Abstract stated in a press announcement.

Marcus received her B.A. from Hunter College and her J.D. from Brooklyn Law School. She was admitted to the New York State Bar in 1994 and is licensed to practice law in New York and New Jersey.



Ellen Allisyn Marcus, Esq.

See more people briefs on page 10

Ellis Sotheby's Int. Realty Raises Funds to Build Home in Haiti

NYACK—Ellis Sotheby's International Realty reported recently it had successfully raised more than \$6,000 this summer to build a hurricane-resistant house for a Haitian family through its partnership with New Story, a non-profit that works to transform dangerous living environments into communities of safe, sustainable homes.

One hundred percent of the funds raised by Ellis Sotheby's International Realty donors, including associates and agents who contributed donations from their home-sale closings, went toward the building of the new home.

"Every dollar raised went directly to fund the construction of a concrete, sustainable home for a family in Titanyen, Haiti," said Richard Ellis, owner of Ellis Sotheby's International Realty. "The homes, each built for \$6,000 utilizing local labor and locally sourced construction materials, not only help families but provide jobs and economic stability for the community. We sincerely thank everyone who, through their generous donations, helped us achieve our goal to change a family's life."

The Ellis Sotheby's International Realty team, which also supports arts education in local schools through a partnership with the Edward Hopper House in Nyack, felt compelled to reach beyond the local community to "help Haitian families who lack basic human needs," Ellis said.

New Story, a 501c3 nonprofit based in San Francisco, has funded more than 750 homes in seven communities around the developing world since its start two years ago. Anyone can make a donation to New Story by visiting the www.newstorycharity.org.



One hundred percent of the funds raised by Ellis Sotheby's International Realty donors went toward the building of the new home in Haiti.



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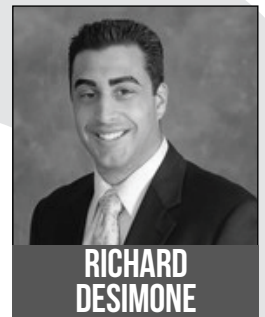
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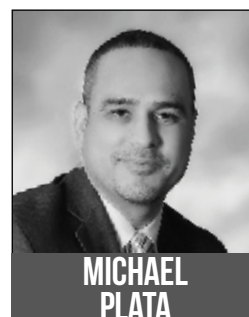
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Jane Murray

Julia B. Fee Sotheby's International Realty announced recently that **Jane Murray** was named the new assistant manager for the firm's Larchmont brokerage. Murray previously served as a sales associate with the company.

The company stated that it created the assistant manager role in response to the office's success and growth in the marketplace, and the team's desire to maintain its ultra-high standards, personalized marketing and services for all clients, the brokerage stated.

Murray has more than 12 years of professional real estate experience in Larchmont and Mamaroneck, offering extensive market knowledge and strong negotiating skills. She is a member of numerous professional associations, as well as a consistent Top Westchester Agent Award winner, and has been recognized as a Westchester Five Star agent for the past four years. Murray has resided with her husband and two children in Larchmont and Mamaroneck for more than 20 years, actively supporting the community through the Mamaroneck School District PTAs, SEPTA and the Larchmont and Mamaroneck Chamber of Commerce.



Mark Mishima



Wayne Tucker

Rand Commercial reported that **Mark Mishima** has joined its team of agents in Westchester County as a licensed real estate broker at Rand Commercial's office in White Plains.

"This is my first time working for an American company, and I'm thankful for Rand Commercial providing me with this opportunity," said Mishima. "Westchester has an abundance of potential when it comes to real estate, and I look forward to establishing many new connections throughout the region as I help each client find the property that's right for them."

Mishima has been a residential real estate broker for more than 20 years. Before coming to Westchester County, Mishima started his career in Manhattan, where he worked for three years at an agency that specialized in finding homes for overseas clients who were primarily from Japan. Mishima will focus on international commercial clients relocating to Westchester and New York City for Rand Commercial.

Rand Commercial also announced that it has added **Wayne Tucker** to a unique group of hybrid agents that will serve both the commercial real estate industry through Rand Commercial and the residential markets through Better Homes and Gardens Rand Realty.

Tucker has been involved with real estate for more than 20 years in Rockland County. He has also focused on residential homes, townhouses, condominiums, and luxury homes.



Rosalie Cook

Weichert, Realtors reported that New York sales associate **Rosalie Cook** was named one of America's most productive sales associates in a newly issued ranking report produced by *REAL Trends*. Cook, who works in Weichert's Monroe sales office, ranked No. 104 among the agents in New York State who were named to the list's Individuals by Sides category.

She joins a total of 46 Weichert, Realtors sales associates recognized across company-owned offices in New York, New Jersey, Maryland and Virginia.

REAL Trends America's Best Real Estate Agents ranks more than 12,600 residential real estate professionals solely based on their excellence in real estate sales during calendar year 2016. To qualify for inclusion, an individual agent must have closed at least 50 transaction sides or \$20 million in closed sales volume in 2016. For real estate agent teams, the minimum was 75 transaction sides or \$30 million in closed sales volume.



Jennifer Amicucci



Janet Myer

Houlihan Lawrence reported recently it recruited two new experienced real estate agents in its LaGrangeville office in Dutchess County.

Jennifer Amicucci previously worked at Exit Realty Connections where she was a top agent and the recipient of numerous professional awards and achievements. She has been a real estate agent for more than 10 years.

Janet Myer began her successful real estate career with the Corcoran Group in New York City. She eventually moved to the country and took her love of architecture, antiques and design to start an interior design/lifestyle business, specializing in staging homes. Myer has also bought, renovated and sold homes in Litchfield and Fairfield County, CT, and in Columbia and Dutchess counties in New York. Houlihan Lawrence's LaGrangeville Office serves Dutchess, Putnam, Westchester, Orange, Rockland, Ulster and Columbia counties.

A hospital president, corporate business executive and environmental lawyer are the newest members of **Hudson Valley Pattern For Progress' Board of Directors**. The new directors are **Joan Cusack-McGuirk**, president & CEO of St. Luke's Cornwall Hospital in Newburgh, **Aimee J. Vargas**, director, state affairs (Northeast) for Anheuser-Busch Companies, and **David Cooper**, a partner in the law firm of Zarin & Steinmetz of White Plains.

"The expertise and contributions of these energetic, public-service-oriented leaders will help Pattern continue its important work enhancing quality of life in the Hudson Valley," said Pattern President and CEO Jonathan Drapkin. "Their varied experiences and perspectives further round out a board already diverse professionally and geographically."

Cusack-McGuirk, who will serve a three-year term, has 40 years of experience in health care, including more than 30 years at St. Luke's Cornwall. She was instrumental in finalizing the partnership between St. Luke's and the Montefiore Health System, announced in 2016. As senior vice president and chief nursing officer, she oversaw integration of two patient-care cultures into a singular model. She was promoted to interim president and chief executive officer and soon after was appointed permanent president and CEO. She graduated as a registered nurse from St. Vincent's Hospital and Medical Center in New York City, received her bachelor's degree in nursing from SUNY New Paltz, a master's degree at New York University and is a graduate of the Wharton School of Business Fellow Program.

Vargas, also on the board for three years, has an extensive public-service resume. She has been chief government and community affairs officer for the Metropolitan Transit Authority; director of downstate intergovernmental affairs under Gov. Andrew Cuomo; and mid-Hudson regional director and the executive director of the Mid-Hudson Regional Economic Development Council for Empire State Development. She was formerly associate counsel at the state Department of Environmental Conservation and director of finance for the Town of Clarkstown in Rockland County. Vargas is a member of the Rockland Community Foundation's Advisory Board and is a graduate of the S. I. Newhouse School of Public Communications at Syracuse University and the Benjamin N. Cardozo School of Law.

Cooper is a 2015 graduate of Pattern's Fellows Program, which sharpens skills that advocate regionalism to improve the Hudson Valley's quality of life. He will serve a one-year term representing the Fellows Program. At Zarin and Steinmetz, Cooper handles land use, environmental compliance and civil litigation for private, municipal and non-profit organizations. He also counsels clients before state and federal agencies in wetland and water-quality permitting and enforcement actions and has appeared before the United States Court of Appeals. Prior to joining Zarin and Steinmetz, he served as an assistant district attorney in the Manhattan District Attorney's Office, where he prosecuted felony-level crimes from arrest to verdict. He received his law degree from the Benjamin N. Cardozo School of Law in 2003 and his bachelor's degree from Colgate University in 1998.

Allison Jaffe, Broker
GRI, CBR, SRES

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HGAR UPDATE

AUGUST 2017

Rockland County Exec. Day Plays ‘Guest Bartender’ At Hudson Gateway Realtor Foundation’s Pub Night



thousands of dollars to charities such as Make-A-Wish Hudson Valley, Habitat for Humanity, The Food Bank for Westchester, Support Connection Inc., Furniture Sharehouse and many others. For more information, please visit www.HGRealtorFoundation.com.

The Hudson Gateway Association of Realtors is a not-for-profit trade association covering almost 11,000 real estate professionals doing business

in Westchester, Putnam, Rockland and Orange counties. It is the second largest Realtor Association in New York, and one of the largest in the country. It owns and operates the Hudson Gateway Multiple Listing Service (HGMLS), offering more than 18,000 properties in the Bronx, Westchester, Putnam, Dutchess, Rockland, Orange, Sullivan and Ulster counties. It is among the top 50 largest MLSs in the country.

PHOTO BY JOHN VECCHIOLA

From left, Guest Bartenders: Dan Rand, Diane Maher, Colleen Kelly, Kenyatta Jones-Arietta, J.P. Endres, Michael Kubala, Rockland County Executive Ed Day, Naomi Streicher and John Nahass

WHITE PLAINS—The Hudson Gateway Realtor Foundation, the charitable arm of the Hudson Gateway Association of Realtors, raised almost \$4,000 at its “Pub Night” held on July 18 at the Hudson Water Club in Haverstraw.

More than 100 people packed the Hudson River eatery, and several of the Association’s Realtors, along with Rockland County Executive Ed Day, volunteered as “guest bartenders” for the event.

This was the fourth in a series of successful “Pub Nights” throughout the lower Hudson Valley that have raised more than \$13,700 for the foundation. The Hudson Gateway Realtor Foundation supports charities and non-profit organizations that service the housing, hunger, health, happiness, and humane needs within Westchester, Putnam, Rockland, Orange and Bronx counties.

Established in 2004 and re-launched in 2013, the foundation has donated

SPOTLIGHT ON

Travel Provides Pathway to Success

By Mary T. Prenon

Crystal Hawkins Syska of Keller Williams NY Realty in White Plains admits she’s a born traveler, which makes real estate the perfect career for her.

Born and raised in the Bronx, Syska has lived in many parts of the Hudson Valley—Pelham, Hartsdale, Cold Spring, Kent, Carmel and now Fishkill. “My life just brought me in those directions, but as a Realtor it has become crucial for me to know and understand so many different areas,” she said. “Eventually, I’d like to settle into White Plains.”

Syska has been in the real estate business for 13 years, starting out with a small firm in Ossining after earning her license in 2004. “A family friend suggested I get involved with real estate because I work well with people,” she said.

Her colleague Freddy Vargas advised her to focus on buyers and co-ops for the first six months. “He told me that if I could master that, then the rest would be easy. That’s some of the best advice I’ve ever received,” she recalled. In fact, one of her first listings sold in just two days!

After spending a few years there, Syska joined Keller Williams in 2007 and has been there for the past 10

years. “I was so impressed with Gary Leogrande,” she said of the managing broker.

Prior to her real estate career, Syska worked as a property manager in Greenwich, CT for about two years. Her first post-college position was in public relations and communications with the International Rescue Committee in Manhattan, which helps refugees from foreign countries, settle into the U.S. Armed with a degree from City College in Manhattan, Syska spent two years with that organization, working mostly



Crystal Hawkins Syska

Continued on page 12

2017 HGAR RPAC HONOR ROLL as recorded by NYSAR to August 2017

Thank you to the following Members who are leading the way in the 2017 RPAC campaign

Platinum R

Dorothy Botsoe, Dorothy Jensen Realty Inc., White Plains
Nancy Kennedy, Houlihan Lawrence Inc., Croton-on-Hudson
Paul Kennedy, Houlihan Lawrence Inc., Croton-on-Hudson

Golden R

Richard Haggerty, Hudson Gateway Association of Realtors, Inc.

Crystal R

Katheryn DeClerck, BHG Rand Realty, Goshen
JP Endres, BHG Rand Realty, New City
Marcene Hedayati, William Raveis Legends Realty, Tarrytown
Russell Woolley, Wright Bros Real Estate Inc. Nyack

Sterling R

Leah Caro, Park Sterling Realty, Bronxville
Douglas Dill, Houlihan Lawrence, Yorktown
Ann Garti, HGAR, Goshen
Joseph Houlihan, Houlihan and O’Malley Real Estate Services Inc. Bronxville
Pamela Jones, Coldwell Banker Res. Brokerage, White Plains
Barry Kramer, Westchester Choice Realty, Eastchester
Cynthia Lippolis, BHHS River Towns Real Estate, Croton-on-Hudson
Clayton Livingston, Coldwell Banker Residential Brokerage, Croton-On-Hudson
Holly Mellstrom, Julia B Fee Sotheby’s, Bronxville
Michael Muldoon, Valley National Bank, Fishkill
Rosemarie Pelatti, Keller Williams Hudson Valley, New City

President’s Club

Lazer Milstein, Realty Teams Corp, Pamona
Carol Kope, Keller Williams, Yorktown Heights
Renee Zurlo, BHG Rand Realty, Central Valley

Capitol Club

Allan Bohlin, BHG Rand Realty, New City
Angela Briante, Briante Realty Group, Carmel
Carol Christiansen, Café Realty, Mount Kisco
Gary Connolly, HGAR, White Plains
Lawrence Curasi, Curasi Realty Inc. Montgomery
Michael Graessle, BHG Rand Realty, White Plains
Clayton Jeffrey, Coldwell Banker Residential Brokerage, White Plains
John Kope, Dorothy Jensen Realty, White Plains
Phyllis Lerner, William Raveis, Tarrytown
Eydie Lopez, Dorothy Jensen Realty, White Plains
Jennifer Mallory, Keller Williams Hudson Valley, New City
Kathleen Milich REMAX Benchmark Realty Group, New Windsor
Donna Riniti, Coldwell Banker, Yorktown Heights
Sherry Schneider, Century 21, White Plains
Eileen Taus, HGAR, White Plains
Maryann Tercasio, BHG Rand Realty, Central Valley

99 Club

Barbara Barber, Biagio Bello, Mark Boyland, Layla Boyles Janet Brand, Andrea Braunstein, Debra Budetti, Louis Budetti, Michael Criscuolo, John Crittenden, Theresa Crozier, Diane Cummins, Julian Diaz, Laurie DiFrancesco, Kevin Dwyer, Jeffrey Farnell, Sharlene Forman, Ronald Garafalo, Marianna Glennon, Peter Gorbitt, Lynn Harmonay, Sarah Hughes, Chloe Jensen, Molly Jensen, Cindy Kief, Melissa Lanza, Gary Leogrande, Kathleen Mangan, Theresa May, Eileen Marie Murphy, Heidi Muse, Janet Nold, Joan O’Meara, Myriam Ramos, Peter Riolo Joanna Rizoulis, Cindy Schweizer, Robert Shandley Cathleen Stack, Rita Steinkamp

Recap of Contributions Year to Date**

TOTAL: \$130,799 from 2,584 contributors

Goal: \$201,103 from 3,295 contributors

% of dollar goal: 65%
% of member goal: 78 %

BOARDROOM REPORT

HGAR Boards of Directors
May 9, 2017
HGAR Offices, White Plains, New York

Management, Financial & Membership Reports

Secretary/Treasurer Pamela Jones presented the Treasurer's Report on behalf of HGAR including the bank and investment summaries for May 1st and the Directors approved receipt of the Cash Reports.

Leadership Training

The balance of the meeting was hosted by David Severance and John Foligno of Advanced Development Services, who continued leadership training for the joint Boards of Directors that had begun in January.

At the conclusion of the leadership training session, CEO Richard Haggerty reported that the next HGAR Board of Directors meeting would be held on June 7, 2017 at 10:00 A.M. at the HGAR offices in White Plains.

BOARDROOM REPORT

HGAR Boards of Directors
June 7, 2017
HGAR offices, White Plains, New York

Hudson Gateway Association General Activities

HGAR Secretary-Treasurer Pamela Jones presented the Treasurer's Report on behalf of HGAR including the bank and investment summaries for June 1st, and the Directors approved receipt of the Cash Report. Secretary-Treasurer Jones also reviewed in detail the third quarter and fourth quarter HGAR Financial Statements, which were subsequently approved for filing by the Directors.

Governance Work Group Chair Ron Garafolo provided an update on Strategic Planning as relative to the charge given to the Governance Workgroup. He reported that the Workgroup had completed its task of creating an onboarding process for new Directors. At their next meeting the Workgroup will focus on the structure of the Board of Directors.

Communications Workgroup Chair Gail Fattizzi provided an update on Strategic Planning as relative to the charge given to the Communications Workgroup. With the assistance of Advanced Development Services (ADS), six focus groups were recently conducted with HGAR membership encompassing all HGAR locations; more than 40 individuals participated. Some of the items the members wholeheartedly supported included the Matrix popups on HGMLS and the amount of communications that HGAR delivers to them via print and electronic means. Most

Travel Provides Pathway to Success

Continued from page 11

with Bosnian refugees. "It was so interesting and almost like a study in sociology or anthropology," she explained. "It was fascinating to help resettle families into our culture and see children who spoke no English learning it almost overnight from TV."

The committee also helped to find jobs for refugees, educate them in English and help them assimilate into American life. "It was really an eye-opener, and so rewarding," she added. "People were just so thankful and full of hugs all the time."

Syska credits this job not only with helping her in real estate, but for piquing her curiosity for travel. She has been to Spain, Portugal, France, Mexico and 45 of the U.S. states including Hawaii. "The world has so many interesting people and it's exciting to be part of this beautiful tapestry," she said.

Her latest trip was to Vietnam's coastal city of Qui Nhon, where her father would often go for "R & R" leave while fighting in the Vietnam War. "He used to tell me stories about this place with its lush green mountains and jungles," she said. "He was just 19 years old at the time and he still finds it hard to believe that his child was able to visit this same place and there would be peace. It was so breathtaking to stand on the same beach where my dad was." Both of her parents are still living in the Bronx.

Syska's new travel bucket list includes Morocco, Egypt, Jerusalem, and Mount Kilimanjaro in Tanzania.

However, when she's not traveling, Syska is listing and selling all over the lower Hudson Valley. She also special-

izes in short sales and has a Certified Distressed Properties Expert (CDPE) certification. "Short sales can be challenging but it's the best of both worlds—it gives a sense of relief to people who really need to sell their properties, and also offers buyers some affordable alternatives," she said.

In her free time, she volunteers for various charities like the Salvation Army in Rockland County and the Leukemia and Lymphoma Society, which holds its Cancer Walk in Sleepy Hollow in the fall. She has also participated in the Westchester Medical Center Trauma Run for three years.

In addition, this is Syska's first year as an HGAR Director, a volunteer position she calls "a great opportunity." One of her goals is to create more awareness of the value of Realtors with the public and to build better relationships with local municipalities.

"I really love what I do because I get to add a new member to my family with every real estate transaction," she said. "I've been invited to so many baby showers and barbecues, and now I'm even helping the third generation of some families to find homes."

Speaking of family, Syska said one of her most important goals is to start a family of her own. "I love children. Families are a microcosm of society and helping kids to believe in themselves is one of the greatest things we can give," she added. "Ultimately, I'd like to use real estate to fund programs that help children. That's my mission and purpose later on."

in attendance, however, stated that they wish to better control the delivery methods by which HGAR communicates to them. An "Opt-In/Opt-Out" feature would, therefore, be preferential to them. Another item that came up was that members would like the opportunity to be more involved in HGAR while still maintaining their geographic identity. Originally planned was a member-wide survey to follow up on the focus groups. However, that is being held in abeyance for now as the results of the focus groups will first be shared with the Governance Workgroup.

HGAR CEO Richard Haggerty addressed a recent proposal from ADS for continued support for the Strategic Planning Initiative. The HGAR Executive Committee recommended an allocation to be made of \$10,000 from HGAR to continue to support the Strategic Planning Initiative. An equivalent allocation will be requested from the HGMLS Board of Directors to be approved for disbursement at its next HGMLS Board of Directors meeting. After discussion the HGAR Directors approved the requested allocation. CEO Haggerty then reported on the HGAR Staff Training Initiative, advising that there recently were staff interviews at all HGAR locations conducted between ADS and HGAR staff.

Director of HGMLS and Information Services, Gary Connolly reported that significant audiovisual equipment upgrades had been made in the various HGAR offices.

President Botsoe provided an update on the recent "Teas with the President" events throughout the HGAR region. President Botsoe indicated that there will soon be new blogs written about her recent "Tea" events held in White Plains and Yonkers. She also encouraged interaction with HGAR membership through the blogs themselves, once posted. There will be a "Pizza with the President" event on July 11, 2017 in Mahopac at the Four Brothers Restaurant.

CEO Haggerty spoke of the upcoming NAR sponsored "Broker's Edge" Summit at the Convene Conference Center in Manhattan. Any HGAR member is welcome to attend. The fee is \$49 for members. The motivation behind the event is to grow the Realtor brand in Manhattan.

President Botsoe reported on the "Global Real Estate Summit" co-hosted by HGAR and the Staten Island Board of Realtors will take place on October 2. The location will be the Marriot Marquis in Manhattan and the fee will be \$95 per person, which includes breakfast, lunch and a cocktail party. NAR CEO Dale Stinton has agreed to have NAR be a sponsor for this event with a \$25,000 sponsorship.

Communications and Member Services

Communications Council Chair Debra Budetti provided an update on behalf of the Communications Council, advising that there will be a Defensive Driving Course at HGAR White Plains offered on June 13 and 15. Additionally, the next Broker/Owner/Manager meeting will be on June 12 at the Trotter's Museum in Goshen. There will be a subsequent Broker/Owner/Manager meeting at the DoubleTree Hotel in Tarrytown on June 19. The next "Breakfast with Benefits" event will be on June 21 in Goshen and will be sponsored by California Closets. A "Welcome to Summer" networking event will be held on June 21 at Billy Joe's Ribworks in Newburgh. There will also be Affiliate Socials on June 26 in White Plains and June 29 in Goshen. Lastly, HGAR Members Day will be held this year on October 30 at the DoubleTree Hotel in Tarrytown. Forty-two (42) exhibitor booths have already been sold to that event.

Education

Education Council Chair Eydie Lopez provided a status update on behalf of the Education Council, reporting that the Council recently met on May 24 at the HGAR offices in Goshen, with some Council members participating via Zoom technology. HGAR hosted a Tech Edge event on June 6 at its White Plains office. More than 100 Realtors attended the event that provided relevant information about how to incorporate new technologies into their real estate practice.

Legislative, Political and Legal Issues

Legislative Council Co-Chair John Kope provided a brief report, advising that the recent HGAR "Lobby Day" on May 23 in Albany was a great success. Realtor issues were presented to local State Senators and Assembly members within HGAR's region, followed by personal office visits at the State Capitol. Director of Governmental Affairs Phil Weiden reported that NYSAR continues to lobby for first time home buyer's legislation that would permit individuals and couples to set aside tax-free monies for their first home purchase.

RPAC Chair Barry Kramer reported that HGAR has raised more than \$121,000 thus far for RPAC. He indicated that the goal for the year is \$201,103. There will be a Make-Over event held at Neiman Marcus in White Plains on June 8, benefiting RPAC. Additionally, there will be a rescheduled "Day with the Yankees" RPAC fundraiser on July 26 at Yankee Stadium. August 24 will see a RPAC event at Billy Joe's Ribworks in Newburgh and on September 18 there will be a County Board of Legislators event.

Professional Standards

Director of Legal Services and Professional Standards Administrator Leon Cameron provided the report on behalf of the Professional Standards Council. The HGAR Grievance Committee last met on May 5, 2017. At that meeting, four Ethics Complaints were forwarded on for a hearing. Additionally, one Request to Arbitrate filed was deemed to be Mandatory Arbitration.

Cameron then presented Ethics Decisions designated as 216-E and 217-E, and after review and discussion the Directors confirmed by individual vote the two ethics decisions.

Multiple Listing Service

Gary Connolly, Director of HGMLS and Information Services, provided an update on HGMLS initiatives. With respect to the launch of HomeSnap, in the first month there have been about 2,500 members sign up. Connolly explained that HomeSnap is more of a visual tool for the benefit of members and their clients, whereas GoHGMLS is a smartphone app that enables members to edit their listings. Instanet, the new document management program, will be launched in early July.

HGMLS President Zurlo then spoke of a recent HGMLS rule change concerning lockbox access. HGMLS Rules and Regulations Committee began discussions earlier in 2016 about prohibiting one-day access code to current HGMLS Participants and Subscribers who do not pay for the Supra e-key access system. Access to listed properties must still be made to cooperating brokers and agents through other reasonable means.

Empire Chapter WCR Report

Women's Council of Realtors President Sarah Hughes provided an update on

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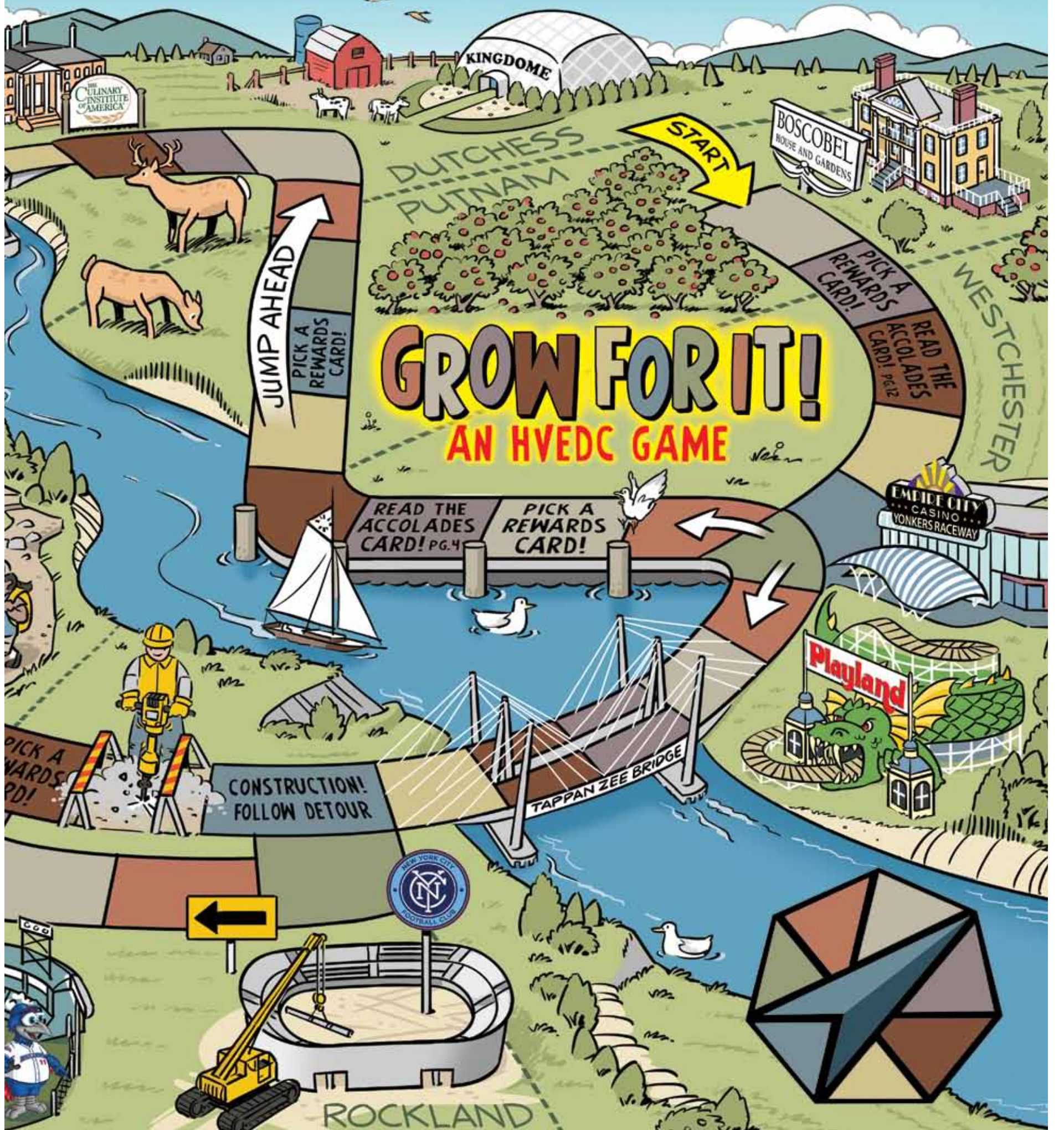
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SPECIAL SUPPLEMENT
FOCUS ON THE HUDSON VALLEY



The Hudson Valley's Growing and Evolving Regional Economy

A Conversation With HVEDC President and CEO Laurence P. Gottlieb

By John Jordan

NEW WINDSOR—*Real Estate In-Depth* recently sat down with Laurence P. Gottlieb, president and CEO of the Hudson Valley Economic Development Corpora-



tion based in Goshen, to discuss the key strengths of the Hudson Valley region and how HVEDC is looking to grow the regional economy.

The HVEDC is a regional economic development organization whose market area includes: Westchester, Rockland, Putnam, Orange, Ulster, Dutchess and Sullivan counties.

Gottlieb is a veteran economic development specialist. Before joining HVEDC in February 2013, Gottlieb had amassed 25 years of experience as a

senior advisor to CEOs, government leaders and non-profit executives. In his last position as Director of Economic Development for Westchester County, Gottlieb was responsible for nearly \$500 million in new business expansion and attraction projects, working with high-profile firms including: PepsiCo, IBM, Atlas Air, Dannon, Sabra Dipping, Acorda Therapeutics, OrthoNet, Regeneron and Lifetime Fitness.

It was in his post as head of economic development in Westchester County where he and then HVEDC President Mike Oates formed HVEDC's first industry cluster: NY BioHud Valley



to market the region as a mecca for biotechnology and biopharmaceutical firms. Since then, HVEDC has formed a number of other industry clusters: 3-D Printing, (HV3D) the Food & Beverage Alliance, EDs & MEDs (health care and

higher education), Hudson Valley Play (amusement, gaming and recreational industries) the Hudson Valley Economic Development Network (a cluster geared to encourage continued business edu-



cation and training to enhance economic development throughout the region) and Talent (HVTalent).

Real Estate In-Depth: *Your organization's main mission is based on the concept of regionalism. Do you believe regionalism is a key to the growth of the Hudson Valley and if so, can you give some examples of how individual counties or municipalities have embraced regionalism for the betterment of the overall Hudson Valley economy?*

Gottlieb: For regionalism to work and work well you need two components. One is that you need each individual county to feel and to know that they have their own identity; that they under-

stand clearly their own strengths and weaknesses because each county does have a different personality and has different assets. The second component is that you need all of us to pull together because the similarities are greater than the differences. So, when you are competing with other parts of the country in trying to grow certain industries, people within those industries look towards a healthy eco-system that is going to nourish that industry rather than just one-off, one business feeling isolated.

And so when you point to some of the great success stories throughout the region, Regeneron (Pharmaceuticals) for example, Regeneron feeds off the region. The people that work for



Regeneron live within the region. Regeneron, when they talk about quality

Continued on page 16

'So, How's the Market?'



By Renee Zurlo
HGMLS President

How many times per day are Realtors asked the simple question: "How's the market?" and exactly what answer do we give to satisfy our local, inquiring minds? Is it a simple answer or does the answer depend on who's asking the question or does it really vary from region to region?

According to the National Association of Realtors, the statistical answer to our question would be that for June 2017, we saw an increase in pending home sales, after three straight months of declining activity. It's a factual answer, but probably not informative enough to satisfy most who are inquiring about our current, local market conditions.

Lawrence Yun, chief economist for the National Association of Realtors, is quoted as saying, "Market conditions in many areas (throughout the country) continue to be fast paced, with few

properties to choose from, which is forcing buyers to act almost immediately on available homes that fit their criteria." "Nationwide, low supply of available homes is an ongoing issue holding back activity, Yun noted. "Housing inventory declined last month and is a staggering 7.1% lower than a year ago."

Let's first analyze our regions from a statistical standpoint, which will shed some light on our current market conditions.

Throughout all our regions, the second quarter of 2017 brought us some long awaited price increases, in most property types.

Our Westchester region shows listing inventory at the end of the second quarter of all residential property types, with a total of 4,359 active listings on the market, down from 5,105 for the same time period last year. In addition, the second quarter brought a median sales price increase for single-family homes of 3.1%, while condos and co-ops also saw an increase of 5.5% and 3.9% respectively over last year.

Orange County posted a second quarter increase in the single-family median sale price of 5.6% over last year, which is certainly encouraging for a region that has been experiencing high sales volume, but flat prices for quite some time. The end of the second quarter inventory for all residential properties in Orange County totaled 2,333, down from 2,806 for the same period last year. The single-family, end of quarter inventory registered less than 2,000 available homes.

Putnam County's median sales price increased significantly by 9.9% over last year. Also significant was the end of quarter total residential inventory level

Our regions have been experiencing a decline in available listings for the past four years. There were 12,153 active listings at the end of 2014, compared to only 8,713 properties at the close of the second quarter of this year—a staggering decrease of 28.3%. These inventory levels are greatly contributing to our increases in prices throughout all our regions, as well as creating a strong buyer demand.

at 663, down from 856 one year ago.

Rockland County experienced an increase in median sale price of 2.6% and followed the trend of decreasing inventory with 1,358 total residential listings, down from 1,636 at the end of second quarter 2016.

Our regions have been experiencing a decline in available listings for the past four years. There were 12,153 active listings at the end of 2014, compared to only 8,713 properties at the close of the second quarter of this year—a staggering decrease of 28.3%. These inventory levels are greatly contributing to our increases in prices throughout all our regions, as well as creating a strong buyer demand.

As with national statistics, pending sales are also up in all of our regions and sales levels are back to what they were

in 2005, our last seller's market.

As with every market, certain conditions can bring some challenging situations that we need to be aware of. We need to constantly educate ourselves in order to provide the best possible service and guide our clients and cus-

Hudson Valley Single-Family Home Prices Second Quarter 2017		
County	Price	% Change 2016-2017
Orange	\$235,000	+5.6%
Putnam	\$345,000	+9.9%
Rockland	\$441,387	+2.6%
Westchester	\$670,000	+3.1%

tomers through successful transactions. Most recently, I have been having a lot of conversations and providing clarification on our HGMLS rules and regulations regarding disclosure of ac-

Continued on page 17

Conference Reveals Economic ‘Disruptors’ Needs and Economic Impact

NEW PALTZ—Earlier this summer, the Hudson Valley Economic Development Corp. staged what can only be described as a unique and in retrospect groundbreaking and definitely disruptive event.

HVEDC President and CEO Laurence Gottlieb, sans his usual business attire, led the event entitled “Disrupted: The Future of the Hudson Valley Economy” dressed in a polo shirt, sneakers and ball cap. The panelists, all online entrepreneurs and executives with emerging tech-related ventures, also in casual attire, helped Gottlieb explore the needs of emerging tech companies, many of which employ “alternative work arrangements,” such as engaging freelance, on-call, temporary workers or contractors.

Gottlieb related that in the agency’s conversations with executives in clusters such as biotech, food and beverage, 3-D printing, biotech and healthcare, HVEDC has identified some emerging technological, demographic and workforce trends that must be addressed if the region is to embrace the new economy.

According to research by economic professors from Harvard and Princeton universities, 94% of the job growth over the past 10 years has occurred in alternative work environments. Pew Research recently calculated that nearly 72% of all Americans have used some type of shared or on-demand online service.

“All of these trends are starting to reshape everything we do in the Hudson Valley,” Gottlieb said at the event held at SUNY New Paltz. He added that changing economic forces and disruptive technologies will force us to “revisit how we tax, how we educate, how we birth, how we bury. Everything is literally changing around us and the question is are we prepared?”

The keynote speaker at the event, part of HVEDC’s Thought Leader Master Series, was Dennis Crowley, co-founder of Foursquare an online intelligence technology firm that offers hosted technology and data to build context-smart, location-aware apps. Foursquare technology powers location data for Apple, Uber, Twitter, Microsoft, Samsung and 100,000 other developers.

More than 50 million people use Foursquare City Guide and Foursquare Swarm apps each month, across desktop, mobile web, and mobile apps. The firm recently surpassed more than 10 billion check-ins, and sees an average of 9 million check-ins a day on Foursquare Swarm.

He told the more than 200 attendees at the conference that one of the chief problems his firm and others like Foursquare have is hiring enough qualified workers. Crowley then revealed that his firm is contemplating opening an office in the Hudson Valley.

“So, we have put together a job description for software engineers living in the Hudson Valley. We’re going to start circulating that job description today, tomorrow, the next couple of weeks,” said Crowley. “We’re going to see if we get a bunch of qualified candidates to apply for it. If we can find four or five engineers that fit the qualifications we’re looking for, and who raise their hands and say ‘I want to work in the Foursquare Hudson Valley office,’ then we will try to open an office up here.”

Foursquare employs more than 200 people between its headquarters in New York and offices in San Francisco, Chicago and Los Angeles, and teams in Atlanta, Detroit, London and Singapore.

Crowley is also founder of Kingston

Stockade Football Club, a semi-professional soccer team out of Kingston, NY that competes in the 4th division of the US Soccer Pyramid.

He began the discussion talking about the serendipitous ways in which “disruptive technologies” such as Foursquare’s are born of necessity and demand, and grow into services that people need and will continue to use. He recalled the infancy of Foursquare, which began as an application designed so Crowley and his friends could most simply and efficiently navigate their new post-college hometown of Manhattan. Figuring his need might be a universal one, Crowley, the executive chairman of Foursquare, quickly turned Foursquare into a consumer app whose growth was fueled by in-app advertising.

“The general rule with a lot of this stuff is just build something that you like, you build something that your friends like, and there’s a pretty good chance that their friends will also like it and maybe their friends too, and that’s how this stuff grows and grows organically,” said Crowley.

Prior to Foursquare, Crowley founded Dodgeball, one of the first location-based mobile social services (acquired by Google in 2005) and helped to build early location-based games PacManhattan and Conqwest. He has been named one of *Fortune*’s “40 Under 40” and is a member of *Vanity Fair*’s “New Establishment.” He is currently an adjunct professor at New York University’s Interactive Telecommunications Program.

“Foursquare offers some of the digital world’s most powerful analytical and predictive tools, so bringing Dennis Crowley’s industry-leading knowledge and experience within the new, disruptive economy to a Hudson Valley audience of business, community and academic leaders is a proud moment for our organization,” said Gottlieb. “The positive impact from today’s event will be felt throughout the region for quite some time, as just one conversation with HVEDC may have spurred an unexpected investment.”

The event also featured the Disruptors Panel—a panel of regional tech and gig-economy experts—which also took a deep dive into developments in technology, demographics and the workforce. The panel consisted of Garnet Heraman, founder of Anvil Venture Partners and co-founder of Karina Dresses; Melanie Axelrod, graphic designer; Kale Kaposhilin, co-founder of Hudson Valley Tech Meetup and co-founder of Evolving Media and Moonfarmer; and Johnny LeHane, co-founder of CLUBWAKA and managing partner of Hudson Valley Startup Fund.

The panel shared its experiences operating in an increasingly tech-driven marketplace. The gig economy has created new opportunities for people to work in the environment of their choice, on the projects that speak to their values. Simultaneously, this new economy has opened up opportunities for more traditional companies to access a broader talent pool, using freelancers to me

LeHane is a Hudson Valley native who attended college for engineering and imagined landing one of the nine to five jobs in the traditional economy, only to find out they no longer existed.

“Where does the Hudson Valley go from here?” LeHane asked. “We have great starts in hubs like banking, and food and medical. I hope to see companies launch here, and have the core of their team here, but rely on that gig economy to employ people here and across the country.”



HVEDC President and CEO Laurence Gottlieb, second from left, moderated the panel discussion at the “Disrupted: The Future of the Hudson Valley Economy” event held at SUNY New Paltz.

Hudson Valley Startup Fund is a \$1.125-million member-managed seed capital fund, launched in 2015. It has committed more than \$250,000 in two investments and continues to identify local scalable companies ready for investment. CLUBWAKA is a nationwide social sports club serving 50,000-plus customers annually in more than 40 cities across the U.S. Since its launch in 1998 as The World Adult Kickball Association (WAKA), LeHane has led the development of technology platforms, nationwide franchising programs, logistics and digital marketing programs and partnerships with global brands.

“If we want to make a successful tech economy here in the Hudson Valley, we have to really embrace the essence of the Hudson Valley and the DNA of the people who are here,” said Kaposhilin. “That has a lot to do with agriculture, community values and social justice. The people we employ care about these issues. They want to work for a company that’s creating meaning in the

world; they want their efforts to have meaning.”

Kaposhilin has 20 years of experience in most forms of technical and creative media production. Evolving Media Network is a team of web developers and creative media professionals in the Hudson Valley. They have been providing creative services and producing web applications, mobile apps and websites for more than 10 years from their headquarters in Kingston. He is also a co-founder of Hudson Valley Tech Meetup and Catskills Conf as well as one of the organizers of the Kingston Stockade FC.

“The great thing about the Hudson Valley is its quality of life,” said Axelrod. “With the Internet economy, it’s possible to do anything here, locally.”

Axelrod graduated from SUNY New Paltz in 2016 with a bachelor of fine arts in graphic design and has experienced a wide range of work environments,

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HVEDC President and CEO Laurence P. Gottlieb

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of life it is not just Westchester where the company is located, they talk about the region. They will talk about the craft beverage (industry), the food, the farms, the hiking, the biking, the trails, the shopping and the restaurants. But, it is



not limited to Westchester County, it is really a regional perspective, especially when it comes to quality of life. So, the best part of regionalism is pulling out those components, which nourish both the individual counties and those industries and the businesses within those industries.

Real Estate In-Depth: How do you see the Hudson Valley economy performing right now and what are the major impediments to its growth?

Gottlieb: Specific to this very moment in time we are very well posi-

tioned. We did very, very well coming out of the recession and there are a lot of reasons for that. But, we certainly didn't fall that far during the downturn, so the climb back up wasn't as high as other parts of the country. The unemployment level in the Hudson Valley is if not the lowest, it is among the lowest in New York State, which means more people are working and more companies are expanding in this area because of the feeling that we are operating on more accelerant than other parts of New York State. So there is something exciting happening in the Hudson Valley.

With that said the challenge is always when you get down to those low unemployment levels is that clearly there are folks that feel disconnected from all the positives that are going on in the economy. The question really becomes how you get those people that feel disconnected, connected somehow into the economy and has your unemployment level reached such a low number that companies end up being challenged in terms of 1) finding talent and 2) when you have low unemployment rates, wages will increase and so can companies afford to again reset wage levels for their companies to be able to find the talent and pay them what the talent is asking for?

On top of that the technological changes that are going on present another challenge. We are starting to go through this period where competition is heating up. The need to invest heavily in new technologies is hitting a new cycle. And you see this in the broader economy, but now you are starting to see that more in the local and regional economies—even small businesses needing to be part of mobile commerce are redesigning their websites so that they work more efficiently on mobile

phones. All of the sum total of that is investment—you have to reinvest back in your business...

So we are doing quite well compared to many other regions in the state, but for us to get to the next level is going to take significantly more investment—greater investment in talent, infrastructure, you name it, this is the investment



period right now.

Real Estate In-Depth: At your recent Disruptor event, one overarching theme from the program seemed a genuine need by both conventional businesses as well as the new emerging high-tech companies to attract key talent? Will that be one of your key initiatives going forward at HVEDC?

Gottlieb: The reason we launched the Hudson Valley Talent initiative was to bring up the issue of talent. We saw this happening quite some time ago and before it was being covered in the newspapers and before it was being discussed throughout the region, a lot of the mantra for the past few years has been: "Jobs, Jobs, Jobs" and so for the past two years I would say, three years even, we have been going out saying we need to start moving from Jobs, Jobs, Jobs to "Talent, Talent, Talent." It is really about skills development and really fine-tuning the individuals that are out there to make sure they have the skill sets to fill those open positions. And there are a fair amount of open positions out there.

Normally in economic development a lot of the discussion is bring in a company to create jobs, well at some point you then get to a situation where you have a lot of unfilled jobs and the question is who are filling those jobs—Hudson Valley residents or people coming from outside the area finding employment?

Real Estate In-Depth: What type of jobs are open right now?

Gottlieb: There are a lot of jobs open in health care. There are a lot of jobs open in the IT (information technology) area. You dig down into engineering firms, into advanced manufacturing where there is a greater skill set required, STEM-based companies are looking for people with STEM-based careers.

Then there are those industries that are growing, the culinary area for example, thousands of jobs are going to be open over the next few years because more places are offering food than they did before. If you think about it, every supermarket now is opening up a full fresh food area. Where are the cooks coming from to fill those positions? The requirements for these positions require culinary training, not just, "Here is how you work the fryer." You are talking about more advanced culinary skills and where is that talent coming from?

So it is becoming more nuanced that just here is a job opening and somebody with limited skill can be trained in

a day or two to fill that position. We are kind of moving beyond that and then you have other things happening like the Lyfts and the Ubers and the on-demand economy and opportunities there and do those become the new low-skilled jobs or do they become more higher-skilled based on the nature of those positions? We just don't know yet.

Real Estate In-Depth: An emerging sector in the Hudson Valley is a niche tourism cluster that you have identified as "Play," which I understand covers a wide gamut of users, including the Resort World Catskills casino resort currently under construction, the possible development of LEGOLAND New York and a host of others. Can you quickly identify some of these major projects and how this sector will benefit the region as a whole in the future?

Gottlieb: You mentioned some of the great projects currently underway. I don't think people fully comprehend the level of which this becomes an economic multiplier for the region and why these projects are so critical. You are talking about the transformation of the Route 17 corridor into one of the most exciting corridors in the whole Northeast corridor. That is an amazing transformation. I think people kind of look at it piecemeal. They see Woodbury Common (Premium Outlet), they see the gaming resort (Resorts World Catskills casino) and they see LEGOLAND New York as separate pieces, but really they kind of meld together into a comprehensive piece. So it becomes far more a regional asset and even a Northeast asset than just these individual projects that are doing well by themselves. And so the offshoots of that are very exciting because that is going to feed the craft beverage, the specialty food, hospitality, other shopping venues and the Walkway over the Hudson.

You add to that the more nuanced pieces. Other existing assets start to reinvest in themselves, for example, like the Castle in Chester, just down the road (from the proposed LEGOLAND New York project), is making investments in new buildings and new things that people will enjoy there. I don't know if they would have made that investment if these other pieces weren't coming together.

You also start to get new hotels and with hotels come gas stations, Quick-Marts and other facilities. Then health care doubles down because they see an expansion of the worker base, then there's workforce housing and the new workers that live in those new homes spend money.

Then you look over in Dutchess County at the Sports Kingdome project (currently under construction in East Fishkill). Anyone that has children that are in athletics are always dying, especially in the wintertime, for practice fields. The Kingdome project is one of the largest in the country, not just the Hudson Valley. So, you are going to have thousands of people coming from pretty far stretches to use that facility. And so that becomes a game changer...

Editor's Note: Gottlieb also mentioned other notable projects in Ulster County, such as actress Mary Stewart Masterson's proposal to develop television and film studios in Kingston, as well as a health wellness center resort at the former Nevele resort as other major projects in the works.

You start to see all these pieces and again HVEDC's job is to always look at the bigger picture as to how all these pieces are coming together versus just separate projects. The clusters that we have developed are to look at things holistically rather than just one-off projects.

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Hudson Valley Acquires Taste For Craft Brewing

Food and Beverage Sector Becoming Key Economic Driver

By John Jordan

The food and beverage sector, part of the leisure and hospitality industry, is growing across New York State and particularly in the Hudson Valley region.



Craft brewing is a growing industry in New York State and the Hudson Valley.

These businesses usually require significant investment to convert former industrial or retail space to accommodate its specialized equipment and other needs.

Many of these recently opened breweries/restaurants are helping transform downtowns in the Hudson Valley into destinations that are attractive to the highly sought after Millennial demographic. These establishments are also helping attract multifamily development firms that are now building major projects in cities such as Yonkers, New Rochelle and White Plains, which are being marketed to Millennials both inside and outside the Hudson Valley region.

The popularity of craft brewing has not been lost on New York State and Hudson Valley economic development officials.

Recently, New York State conducted the "Taste NY Inaugural Craft Beer Challenge." In May, Gov. Andrew Cuomo announced that Sullivan County-based Roscoe Beer Co. and Brewery Omme-gang of Cooperstown were the winners of the contest.

The two craft brewers won the contest following a blind taste test featuring the five New York State breweries that received the most online votes in the challenge.

Governor Cuomo said, "New York's craft breweries are not only a source of local pride, but they create jobs and drive tourism in every corner of the state. No state has done more to assist and promote craft manufacturing than New York, because we know that when our businesses succeeds, all of New York succeeds."

The Taste NY Inaugural Craft Beer Challenge was launched on May 2nd and invited New Yorkers to vote for their favorite New York craft brewery in celebration of the diversity, range, and quality of New York's craft beer industry. More than 170 breweries signed up to participate, and more than 42,000 votes were cast online.

New York State is now home to 321 microbreweries, farm breweries, and restaurant breweries, up from only 50 total breweries in 2011 and representing a 542% growth in the industry. This growth was fostered through a series of

state legislation and economic incentives, including the creation of the Farm Brewery License in 2012, providing tax credits for brewers, modernizing the state's Alcoholic Beverage Control Law, and providing promotional funding.

The Hudson Valley Economic Development Corp. has recognized both the food and beverage and craft beer industries as prime areas for growth in the region. In recognition of its importance to the regional economy, HVEDC will hold its fifth Annual Hudson Valley Beer, Wine, Spirits & Cider Summit on Oct. 12 at The Culinary Institute of America in Hyde Park. The event,

which will begin at noon, will feature the former co-founder of Brooklyn Brewery and current co-founder and president of Brooklyn-based New York Distilling Company as its keynote speaker, along with a special one-on-two interview with celebrity beverage entrepreneurs, Lynette and Adam Carolla of Carolla Drinks.

The award-winning summit, developed by HVEDC as part of its Hudson Valley Food & Beverage Alliance, is the largest education event of its kind in New York and has consistently drawn crowds of 500 or more. It is the region's

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Region Becoming a Gaming, Recreation Destination

By John Jordan

A new emerging sector of the Hudson Valley's economy is taking shape and 2018 could be a landmark moment in time when the region, known for its highly popular tourism destinations and quality of life, will see a new \$1.2-billion casino resort open its doors in Sullivan County. In addition, if municipal approvals are secured, construction could begin next year on the \$500-million LEGOLAND New York theme park in Orange County.

Officials with Empire Resorts announced recently that its Resorts World Catskills casino resort will open for business in March 2018. The development, currently under construction in the Town of Thompson will feature an 18-story casino, hotel and entertainment complex with approximately 100,000 square feet of casino floor, more than 100 table games, 2,150 state of the art slot machines, a poker room and private gaming salons. Guest amenities at the resort will include 332 all-suite luxury rooms, which include 12 penthouse suites, eight garden suites and seven two-story villas, two indoor pools, a spa and fitness center—all designed to meet 5-star and 5-diamond standards. Guests will be able to choose from over 10 varied bar and restaurant experiences, including fine dining, and an Italian steakhouse created by celebrity chef Scott Conant. Guest can also enjoy year-round live entertainment at the more than 2,000-seat event center, casino bars, restaurants and lounges.

The destination resort will also include an entertainment village that is scheduled to open in late 2018, which will provide additional entertainment, food and accommodations. A Rees Jones-redesigned golf course is expected to open in the spring of 2019. In addition, the destination resort will include an indoor waterpark lodge.

The development has employed well over 1,000 construction workers since it broke ground.

Empire Resorts, the parent company of Resorts World Catskills, has promised that its development would seek to hire resort workers from throughout the region. Recently, the gaming concern fulfilled its promise when it announced it would be operating three casino dealer schools in Sullivan, Orange and Ulster counties. The dealer schools will be used to train people to enable them to apply for table games dealer positions at Resorts World Catskills. The schools will be located in Monticello in Sullivan County, Stewart Airport in New Windsor in Orange County and Ellenville in Ulster County. All table game classes will be free of charge for students.

In advance of the dealer school openings, Resorts World Catskills held information sessions in the three Hudson Valley counties to provide details about the casino dealer schools and the manner in which interested individuals may register for classes. Resorts World Catskills expects to hire approximately 600 dealers prior to opening its doors to the public in March 2018.

People who register for dealer school will be provided 20 hours of training per week for a minimum of six weeks for core games such as blackjack, poker, baccarat and roulette. Additional training will be required for more complex games. Once training is successfully completed, students can apply, and will have to interview and audition, for table game dealer positions.

The new casino resort will compliment the already highly successful Empire City Casino in Yonkers, one of the largest entertainment and gaming destinations in the Northeast. The facility features 5,300 slots machines and electronic table games. Empire City Casino also offers guests year-round harness racing and International simulcasting, live entertainment, restaurants and more.

If plans are approved, the Hudson Valley will also see the start of construction next year on a major theme park destination. In early August, the \$500-million LEGOLAND New York project continued to progress in the municipal approval process. The LEGOLAND New York project calls for a theme park with more than 50 rides, shows and attractions and a 250-room LEGOLAND Hotel. The theme park will be geared toward families with children aged two to 12 and is expected to attract between 1.5 million and 2.5 million visitors each year.

The project that would involve building a children's theme park on 153 acres of the 523 acres of land controlled by Merlin Entertainments adjoining Route 17 in Goshen still has a number of hurdles to clear before construction can begin. The project is expected to create approximately 800 construction jobs and 500 full-time jobs and 300 part-time jobs once operational.

A key component of the proposal is the developer paying for the lion's share of an estimated \$40 million of roadway improvements on Route 17 to improve access to the theme park. The developer will initially invest \$350 million in the development and a total of more than \$500 million over the first five years of the theme park and resort's operation.

In late 2015, the Hudson Valley Economic Development Corp. in recognition of the tremendous growth potential gaming and emerging indoor/outdoor recreation and amusement industries have in the Hudson Valley, launched the PLAY cluster initiative.

'So, How's the Market?'

Continued from page 14

cepted offers, how to handle multiple offer situations, under what circumstances and at what point can a contract status be changed back to active status. Other challenges have been appraisal issues and educating sellers that although the current market conditions are in their favor, there is still a need to price accordingly.

Let's keep in mind that we have not been in a seller's market such as the one we are currently in for more than 10 years. Some agents, although they may have handled many transactions in their career, I believe have not experienced the challenges we now have in this seller's market. Let's continue to ask questions when in doubt and use the resources available to us to educate both

our clients and ourselves.

So, how's the market?

This truly is a great market. Our regions are experiencing a good, healthy real estate climate and all indications are there that these positives will remain steady, with price appreciation and increasing sales growth continuing through the end of the year.

That's my answer, and I'm sticking with it!

Renee Zurlo is 2017 President of the Hudson Gateway Multiple Listing Service, Inc. The veteran Realtor is also a licensed New York State Real Estate Broker and serves as regional manager for Better Homes and Gardens Rand Realty and is based at the brokerage firm's Central Valley office.

Evolving Medical Technology Impacting Industry

Healthcare Providers Investing Heavily in Hudson Valley

By John Jordan

The health sector is experiencing significant changes and growth throughout New York State and in the Hudson Valley in terms of new jobs, new technol-



Michael Dunn, senior vice president, innovation development, Georgia Pacific, was the keynote speaker at HVEDC's 2nd Annual EDs and MEDs Summit held at Marist College earlier this year.

ogy and new investment.

According to the latest statistics from the New York State Department of Labor, the educational and health services sector ranked first statewide in terms of jobs gains, adding 67,000 positions between June 2016 to June 2017.

Area hospitals as well as healthcare service providers have invested in technology as well as significant bricks and mortar projects in the Hudson Valley. The industry has also been strengthened by partnerships with major New York City and other regional healthcare providers such as Montefiore Health System, New York Presbyterian Hospital and Westchester Medical Center to name a few.

Major healthcare institutions such

as Westchester Medical Center, Orange Regional Medical Center, Catskill Regional Medical Center, White Plains Hospital and others have undertaken major capital projects to increase their services in their respective markets.

In addition, major healthcare services firms such as WestMed Medical Group and Crystal Run Healthcare have recently expanded their operations in the region.

The largest healthcare project currently underway is Vassar Brothers Medical Center's new patient pavilion, which broke ground on Sept. 13, 2016. The \$466-million project involves the construction of a new 696,000-square-foot patient pavilion that is scheduled to open in 2019.

Designed by architectural firm CallisonRTKL, the patient pavilion will when completed include a spacious lobby, an emergency department and trauma center with 66 treatment rooms, state-of-the-art operating suites, a 30-bed critical care unit, 264 private patient rooms, a rooftop helistop, a 300-seat conference center, a café and more.

Vassar Medical Center President Ann McMackin at the 12th annual State of the Medical Center Community Breakfast on May 9, said, "People are voting with their feet, choosing to stay here, close to their families, saying 'Take me to Vassar' when it comes to their healthcare."

Françoise Dunefsky, president of the Vassar Brothers Medical Center Board of Trustees, added, "By continuing to invest in the best people, services, education and facilities, we are sending a strong message that no one has to leave the area to receive excellent healthcare."

The Westchester Medical Center Health Network, which is undertaking a \$230-million expansion of its facilities at its Westchester Medical Center campus in Valhalla, announced last year that it would be investing more than \$170 million in its network facilities in Port Jervis and Kingston.

Another significant project underway is the Hospital for Special Surgery's new outpatient facility at 1133 Westchester Ave. in White Plains. A ribbon cutting is expected in October for the new 50,000-square-foot facility that will be HSS' largest outpatient center to-date and will employ approximately 20 full-time support employees in addition to physicians when it first opens its doors. HSS Westchester will offer medical services, imaging and a full spectrum of rehabilitation services.

Another critical aspect of health care services in the Hudson Valley is the changes in technology and health care advances that will continue impact the



An architect's rendering of the Patient Pavilion at Vassar Brothers Medical Center.

industry and the economy now and in the future.

The Hudson Valley Economic Development Corp. explored those issues this past spring at its 2nd Annual EDs and MEDs Summit held at Marist College.

The insightful summit highlighted how rapidly evolving medical technology is changing the health care industry—and innovative entrepreneurs and business owners are creating new business opportunities that will likely change the industry for the long term.

"The bottom line is that health care is changing—and what the industry looks like five or 10 years from now will be very different from what we are seeing today," said HVEDC President and CEO

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Economic 'Disruptors'

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from old-school corporate to remote start-up. Axelrod found most of the environments lacked appeal and is now working successfully as a full-time freelancer.

"Everything I've done between 1996 and now pretty much proves that disruption has become the norm," said Heraman. "A lot of it has to do with basically taking disruption as the new norm and really understanding how things are going to get out to the marketplace by partnering with the right people, especially corporations."

Heraman is a seasoned investor with 25 years of experience in early stage ventures, business strategy and brand

development in the U.S. and abroad (Canada, United Kingdom and India). Anvil Venture Partners in New York City provides capital and consulting services to help startups accelerate from seed to scaling. Heraman is investor in residence at the Hudson Valley Advanced Manufacturing Center Business Build Program at SUNY New Paltz. He is also co-owner of Karina Dresses, a Hudson Valley ecommerce company. Heraman is an angel investor, board member or venture advisor with numerous successful startups including: Dynepic, IOKids, MetroButler, Urban Trials, StrongArm Technologies and Biba Ventures.

Food and Beverage Sector Becoming Key Economic Driver

Continued from page 17

premier industry forum and networking opportunity for professionals in the alcoholic beverage business. Attendees will experience a wide variety of innovative, interactive programming and enjoy tastings of many regionally produced products.

Potter has created award-winning products such as Dorothy Parker Gin, Ragtime Rye Whiskey and Mr. Katz's Rock & Rye. Potter serves on the boards of the Brooklyn Roasting Company and Ample Hills Creamery, both of which are based in Brooklyn and are regional leaders in their market segments.

"This is truly a celebration of the incredible, positive impact HVEDC and this special summit has had on the Hudson Valley's craft beverage industry, which continues seeing tremendous growth," said Laurence P. Gottlieb, president and CEO of HVEDC. "We are extremely proud to host what has become the must-attend educational event for anyone who is in the industry

or considering entering the business. We expect an outstanding turnout yet again, if the trends over the last several years are any indication."

The event will also feature an historic first for the Summit, as Gottlieb will interview Carolla Drinks CEO Lynette Carolla in the main hall, while her husband (comedian, best-selling author and podcast pioneer) Adam Carolla will Skype-in live from his West Coast-based, state-of-the-art digital broadcast studio.

As the founders of Carolla Drinks, the Carollas also own Carolla Digital, producing many of iTunes' top podcast programs including The Adam Carolla Show, which distributes nearly 30 million downloads a month. The interview will take place at 4 p.m.

"We anticipate another successful event this year, and encourage people to make plans as soon as possible to come and check it out, because this is a free educational event, but seating is limited," said Gottlieb.



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Continued from previous page

Laurence P. Gottlieb. “Health care organizations and postsecondary institutions will need to make key investments to keep pace with the technological advancements that are happening now and will continue to take shape in the coming decade. There are business opportunities, and today’s event provided an interactive forum upon which we can evolve those discussions into action.”

With all these changes occurring so rapidly, it will be critically important for public and private high schools, community colleges and universities to invest in programs, instructors, advanced technology and new teaching methodologies that will shape the next generation of health care professionals, Gottlieb added.

“Some of our challenges are trying to predict where technology is going and what it will look like 10 to 15 years from now,” said Robert Friedberg, president & CEO of Health Quest. “We also spend a lot of time and energy figuring out how to put information into our systems. But our ability to extract it is limited. The most important opportunity we have is how do we use that information? That’s the challenge we’re all experiencing today.”

“Today, it’s so critical to have a bias in finding talent that understand innovation and doing things differently,” said Joseph DiCarlo, MBA, senior vice president and director of human resources at WESTMED Practice Partners. “There’s two words I share with new hires: Being nice and being smart. We define ‘smart’ as no matter what your role is, do you approach your job with how to do things differently? That’s what’s valued. The status quo is unacceptable.”

The summit featured a panel discussion that included industry leaders from

the regional health care community, colleges and universities, medical schools, home health care providers and others, who shared insights on how regional community colleges and four-year institutions in the Hudson Valley will continue to serve as the backbone of the health care industry, despite the challenges posed by changes in technology and the profession overall.

“Community colleges are very critical in providing the workforce for a traditional medical model workforce,” said Pamela Edington, EdD, president at SUNY Dutchess. “We are the first step in their medical practice journey. And when it comes to technology, the answer is through partnership and collaboration.”

“Will we be repurposing workers or developing a whole, new class of workers?” added Kristine Young, EdD, president of SUNY Orange. “Navigators and telehealth keep coming up. It’s hard for community colleges to get out ahead of the curve but we want to be responsible for the changing needs of the community.”

Representatives from several health care providers focused on creating a more seamless transition between the hospital room to the home for patients, ensuring that both the initial handoff and short- and long-term care is as efficient and effective as possible. Because care is becoming increasingly accessible from one’s home, the location where people interact with the health care sector is changing in substantial ways.

“You see patients who fall through the cracks and have bad outcomes,” said Virginia Feldman, MD, CEO and co-founder at Nexus Health Resources. “With the Affordable Care Act, it’s about what’s spent and it’s about making sure

patients don’t fall through the cracks. We can help do this with technology. The continuum of care needs to be a larger continuum. We want to decrease the total spent and have all patients be in the most comfortable surroundings.”

Health care providers are incorporating more technology and emerging best practices to improve the level and efficiency of care they deliver to their patients. These changes are impacting organizations from the bottom up, influencing their hiring processes, employee training and the background and training they look for in new hires. This all amounts to significant investments that go beyond technology and affect nearly every aspect of a hospital or clinic’s operations.

“We’re looking at all technologies we can provide to support the patient at home,” said Mary Gadomski, director of business development at Visiting Nurse Services in Westchester, Inc. “People are waking up to home care and how important home care will be in the future. We need nurses who have critical thinking skills. We look for that individual who is self-directed and we support them with technology.”

“We’re not replacing clinical training, we’re augmenting it with technology,” said Kathleen S. Lill, MS, PA-C, director of Marist College’s Physician Assistant Program, noting the many electronic platforms used by the college. “If the community is comfortable with our technology, our students will be comfortable

with using theirs. There are so many possibilities.”

“Our entire medical school is built on technology,” said Kenneth Steier, DO, executive dean and chief academic officer at TouroCOM-New York, who provided examples of the college’s 3D anatomy systems and robotic patients. “We can create just about any medical emergency with technology. The students are so technically based and oriented. It’s all about technology and I know our students will be ready for it.”

The HVEDC summit also featured keynote speaker Michael Dunn, senior vice president, innovation development, Georgia Pacific, who noted that trends such as mobile health, economies of scale, drive-through health care, hand hygiene compliance, consumerism and automation of care will be main drivers in healthcare. Apps and connected devices will be used to deliver data that will be used to improved healthcare security, safety and wellness. Expanded beyond that are wearable devices like Google Project Jacquard, “e-skin” apparel like Xenoma and even watch-like devices like Heartisans, which uses algorithms to predict cardiac arrest.

“It’s about being smart and understanding the data and knowing how to use it,” said Dunn, noting augmented and virtual reality is becoming of age. “What are the things you need to be prepared for? And all the data becomes available using analytics and the cloud.”

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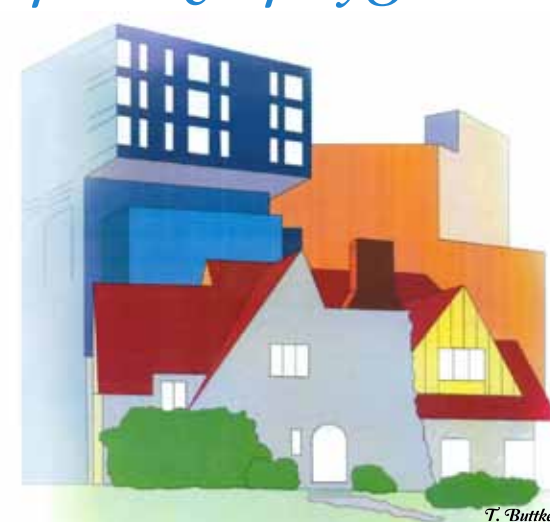
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After Hours Program: White Plains

- Member Price: \$199
- Class Express: \$199
- Non-Member Price: \$269

Additional Classes:

- 9/6- **Advertising Regulations** with Don Cummins
- 9/7- **Matrix 1:** Introduction to Matrix with Kristine DiFrancesco
- 9/7- **Deal Killers** with Louis M. Petralia
- 9/11; 9/12- **(NYSAR) Senior Real Estate Specialist (SRES)** with Roseann Farrow
- 9/12- **Agency Disclosure** with Ralph R. Rargette
- 9/14- **NAR Mandated Ethics** (includes 1hr. of Agency) with Gary Leogrande
- 9/19- **Fair Housing** with Dorothy Botsoe
- 9/21- **Matrix 2:** The Next Step into Matrix [3CE](#) or NO CE with Kristine DiFrancesco
- 9/21- **Mold & Other Environmental Hazards** with James Rood
- 9/26- **Varian on Variances:** What Realtors need to know about Zoning & Land Use Regulations with Gregory T. Varian
- 9/26- **Safety for All:** Providing Better Service for a Metter Outcome (“Munch & Learn”) with Tammy Benkwitt
- 9/28- **Matrix 3:** Matrix to the Max [3CE](#) or NO CE with Kristine DiFrancesco
- 9/28- **Mortgage Updates** with David Moore

West Nyack



WED SEPT 6, 2017 9:00 AM – 5:30 PM
IN PERSON CLASS | CREDITS: 7.5 CE
INSTRUCTOR | LINDA DAMICO

GPS: Great Pricing Strategies & Going in the Right Direction! Ethics/F.H.

- Member Price: \$85
- Class Express: \$75
- Non-Member Price: \$100

Additional Classes:

- 9/13- **Short Sales & Distressed Sellers** with Jody Fay
- 9/13- **Divorce & Real Estate:** keep the house without losing your shirt with Jody Fay
- 9/14- **2017 Legal Updates** with Leon Cameron
- 9/15- **(NYSAR) GRI-7:** Property with Linda Damico

Licensing Courses



- 9/5- **Salesperson Licensing Course-** Evenings West Nyack
- 9/12- **Salesperson Licensing Course-** Evenings White Plains
- 9/12- **Salesperson Licensing Course-** Evenings Goshen
- 9/14- **Remedial or Gap Course-** 30 hours- Evenings West Nyack
- 9/26- **Remedial or Gap Course-** 30 hours- Evenings White Plains
- 9/27- **Remedial or Gap Course –** 30 hours- Evenings Goshen
- 10/2- **Broker Licensing Course –** Days West Nyack

Goshen



FRI SEPT 8, 2017 9:00 AM – 10:00 AM
IN PERSON CLASS | CREDITS: 1 CE
INSTRUCTOR | FRANK PIETRZAK

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- Class Express: \$15
- Non-Member Price: \$25

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- 9/5- **Matrix 1:** Introduction to Matrix with Kristine DiFrancesco
- 9/9- **NEW! Energy Homes: Reality or Fake News** with Frank Pietrzak
- 9/14- **Scaling Your Business to the Next Level of Success 6.5** with Carl Schiovone
- 9/18- **Realtor Safety-Safety First in NY/NJ** with Laurie DiFrancesco
- 9/22- **2017 Legal Updates** with Leon Cameron
- 9/26- **Matrix 2:** The Next Step into Matrix [3CE](#) or NO CE with Kristine DiFrancesco
- 9/27- **F.H./Ethics Compliance Day** (Includes 1 hr. Agency) with TBA
- 9/27- **Fair Housing Compliance with TBA**
- 9/27- **Code of Ethics Compliance with TBA**



CALENDAR

AUGUST

Thursday, August 24th
Happy Hour on the Newburgh Waterfront
Billy Joe’s Ribworks 6:00 p.m. – 8:00 p.m.

SEPTEMBER

Monday, Sept. 4th
Labor Day Holiday
HGAR Offices Closed

Wednesday, Sept. 6th
HGAR Board of Directors
HGAR Goshen 10:00 a.m. – 12:00 p.m.

September 12th
Hudson Gateway Realtor
Foundation Pub Night
North End Tavern, New Rochelle
5:30 – 7:30 p.m.

September 19th
HGMLS Board of Directors
HGAR W. Nyack
10:00 a.m. – 12:00 p.m.

September 18th
Meet Your Hudson Valley County Ex-
ecutives and Legislators
HGAR White Plains
5:00 p.m. – 7:00 p.m.

September 20th
Breakfast with Benefits: Game Chang-
ing Mortgage Updates
HGAR White Plains 9:00 a.m. – 10:30
a.m.

September 28th
Black & White Masquerade Ball to
Benefit Make-A-Wish® HV
Falkirk Country Club, Central Valley
6:00 p.m. – 10:00 p.m.

September 29th
Breakfast with Benefits: Game Chang-
ing Mortgage Updates
HGAR Goshen 9:00 a.m. – 10:30 a.m.

OCTOBER

October 2nd
Global Real Estate Summit NYC
Marriott Marquis, NYC – All day

October 30th
HGAR Member Appreciation Day
DoubleTree Hotel, Tarrytown – All Day

For Class Details
and Registration
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Legislative Pitfalls Ahead For Real Estate Industry If Congress Does Not Get Its Act Together

LEGISLATIVE AFFAIRS

By Philip Weiden



The debt ceiling is a little hard to comprehend. It is the amount of money the federal government is allowed to borrow. When the federal debt ceiling is raised it is done to pay bills that have already been incurred by the federal government. This is an important point that people fail to realize. Unfortunately, politicians of all stripes use this as a political negotiating tool.

In 2011 during negotiations, the debt ceiling was used as a tool against then President Obama and it backfired, causing the stock market to go down and interest rates to go up. On top of that, we also got a credit downgrade for the federal government—the first time that has happened in the history of the United States.

The next issue that must be dealt with by Congress by the end of September is

drafting a budget for the next fiscal year. A shutdown of the federal government could very well happen. This would be bad for one major reason—the FHA could stop functioning and FHA-backed mortgages could be held up if this occurs. Congress gambled on a government shutdown in 2013 and it did not work out very well.

The National Flood Insurance Program is also being drawn up in Congress and seems to have advanced with bipartisan backing, which is a great thing. Realtors have been stressing to Congress that rates should be based on flood areas and the risk to those areas, rather than based on an arbitrary number.

NAR has also pushed back against efforts to roll back net neutrality regulations that could hurt Realtors by allowing Internet companies to charge more for better service. This could harm Realtors in their technology use and hamper their ability to use tech tools to enhance their business. Everyone should have access to equal Internet service regardless of who uses it.

Finally, the administration is now considering capping the Mortgage Interest Deduction at \$500,000. This would have devastating consequences for New York State. This has not been in any Trump Administration-released outline, but has been reported in leaks of ongoing discussions. We must put a stop to this before it happens. Keep reminding your elected officials to let Congress know how important the Mortgage Interest Deduction is for homeownership.

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

BARRISTER'S BRIEFING

By Leon Cameron, Esq.



Wired for Safety From Fraud

In the fall of 2015, National Association of Realtors' General Counsel Katie Johnson solicited a show of hands at the Idea Exchange Council for Brokers as to who in attendance had experienced wire fraud. Surprisingly, more than one-third of the audience acknowledged they had been victimized by this type of felony.

Most often this occurs by hackers gaining access to e-mail accounts through captured passwords whereupon they search for e-mails related to real estate transactions. Typically, the scam entails the hacker sending a spoof e-mail to a buyer about to close stating that there are "new wiring instructions," which includes a fraudulent

account. The buyer then sends the purchase monies to said account, where it is then lost forever. Unfortunately, Errors and Omissions insurance policies typically do not provide coverage for funds stolen through this method.

At the 2016 Realtors Legislative Trade Meetings and Trade Expo in Washington, D.C., NAR Associate Counsel Jessica Edgerton presented suggestions to help Realtors and their clients avoid becoming victims of wire fraud. Those ideas, which were presented to the Professional Standards Forum and Committee Meeting, were:

- Develop a standard warning about wire scams into your electronic signature and/or include a disclaimer in your signature that states you will not discuss personal financial information through e-mail. A template warning could be drafted as follows:

"Never trust wiring instructions sent via e-mail. Cyber criminals are hacking e-mail accounts and sending e-mails with fake wiring instructions. These e-mails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct."

- At the onset of each real estate transaction, tell your clients what your standard communication preferences and under what circumstances would those preferences be subject to change.

- If you do engage in a wire transfer with a client, phone them immediately prior to sending wire funds so they know they are sending those monies to a legitimate source.

- Avoid free Wi-Fi with no firewall to avoid attacks from hackers.
- Use complex passwords and encourage your clients to do the same. As a best practice, advise your clients to change their password before wire transactions are sent.

- Brokers should consider utilizing a staff person for monitoring, updating and implementing security systems and procedures.

Another best practice may be to send wiring instructions via facsimile, which is less susceptible to hacking. The fax may be secured via a phone call that the intended person will be present at the fax machine to receive such instructions, and then to later confirm the instructions were received. In addition, brokers may want to consider delivering wiring instructions in person to the intended individual and to ensure that said instructions are destroyed shortly thereafter.

By following these practices, brokers and agents can greatly reduce the chances that either they or their clients will become the victims of wire fraud. Additionally, since attorneys traditionally perform closings in New York, real estate licensees should inquire of the security practices of closing attorneys handling wired funds.

Editor's Note: The foregoing is for information purposes only and does not confer an attorney/client relationship. For a legal opinion or advice specific to your situation, please consult with a private attorney at law.

Leon P. Cameron, Esq. is the Director of Legal Services and Professional Standards Administrator for the Hudson Gateway Association of Realtors.

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Bronxville's Carlson Real Estate Merges With ERA Insite Realty Services Brokerage

Continued from page 7

and Mount Pleasant. Carlson Real Estate is a second-generation family-owned company that was originally started in 1972 by Craig's mother, Marie Carlson. Craig took over the business in 1985 and has continued to grow and serve the market areas of Bronxville, Eastchester, Tuckahoe, Mount Vernon and Yonkers from its original location. The firm was affiliated with the Coldwell Banker franchise for a period of 20 years.

In addition to principal Craig Carlson, who is also a certified New York State appraiser, agents joining ERA Insite as part of the merger include; Maura Carroll, Lucille Declat, Deborah Esposito, Julia Feldman, Alma Holly, Virginia Howard, Lauren Jenkins, Edward Kohtio, Patricia Lilly, Patricia Logsdon, Marina McKenna, Diana Scotton, Tara Taylor, Dionne White, Lucia DeStefano, and Bill Mazzella.

"In making this decision, I was looking for a company with a similar culture and professional perspective," stated Carlson. "This merger will give us a larger footprint in Westchester and the ability to provide greatly increased services to our clients."

"This is a great opportunity for us here in the Bronxville area where we are already serving clients," added Budetti. "Carlson Real Estate has been a highly regarded brokerage in Bronxville for 45 years, and with good reason. We are both family-owned businesses and share common philosophies. We can offer the agents and their clients cutting-edge technologies, extensive support, and new streams of business."

The Carlson merger gives the company the opportunity to strengthen its presence and better serve the Bronxville and southern Westchester markets, while bringing exceptional new resources to both the agents and consumers, Budetti noted.

Not all loan products or terms are available in all states. Rates, fees and other terms subject to change without notice. Loans are subject to credit and qualification and other terms and conditions apply. If approved, your terms may vary based upon your specific situation. Pre-qualification provides you with an estimate of how much you can borrow to purchase a home, based on our preliminary review of credit information. The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires all mortgage loan originators to be registered in the Nationwide Mortgage Licensing System and Registry (NMLS). Mortgage loan originators and their NMLS IDs can be looked up at <http://www.nmlsconsumeraccess.org/>. Products and services offered by Capital One, N.A., NMLS ID 453156. Equal Housing Lender. © 2017 Capital One is a federally registered service mark. All rights reserved.



Knowledge is Power: How Will the National Consumer Assistance Plan Affect the Realtor, Client and the Entire Transaction?

GUEST COLUMN

By Irene Amato



By Irene Amato

The New York State Attorney General and the three credit reporting agencies initiated changes by a settlement agreement that resulted in the birth of an entity known as the "National Consumer Assistance Plan." This new rule changes the way public records related to civil judgments and tax liens are reported on consumer credit reports.

Let me explain how this will affect the Realtor, the client and the entire transaction. One of the first steps in a real estate transaction is for the consumer to obtain a prequalification letter. This letter verifies that income, credit and assets have been reviewed and they meet underwriting criteria for a mortgage approval. Mortgage companies utilize a tri-merge credit report (TransUnion, Equifax and Experian) to check credit scores, credit history, judgments, tax liens and derogatory credit when checking the credit portion for the prequalification process. In the past loan originators would find inaccurate information reported regarding tax liens, civil judgments and derogatory credit. Prior to the enactment of the National Consumer Assistance Plan, removing civil

judgments and tax liens that were in fact not the consumers was an extremely difficult and drawn out process. Causing some consumers to withdraw from the housing market and others suffering unnecessary grief when obtaining mortgage financing.

The new plan requires the creditor to be responsible to meet a minimum of two conditions when reporting these types of public records on a consumer's credit report:

- Include the consumer's name, address and date of birth or Social Security number for each tax lien or civil judgment.

- In addition, the courthouse must check and update records at least every 90 days.

If these conditions are not met existing public records can be removed from the credit report without the consumer putting in much effort to doing so. Moving forward these public records should not appear on the consumer credit report if the conditions were not met when initially reported to the bureaus.

Please note this will not change the requirements of other public records,

bankruptcies or foreclosures because these types of derogatory credit already include the requirements listed above.

The Good and Bad in Everything

The positive is that the National Consumer Assistance Plan is setting higher standards for creditors when reporting consumers tax liens and civil judgments. It is holding the three national credit bureaus responsible to keep the information updated by courthouse records every 90 days.

The negative is if the tax lien or civil judgment is in fact the consumer's and the companies have failed to meet the criteria for it to be reported, it will not be reflected on the credit report. This information if accurate, will be reflected in the title search that is completed long after a contract of sale is signed, a mortgage commitment is issued and an appraisal is completed. This will then negatively impact the loan application and can result in loan declination and a closing falling apart at the last minute.

Note: There is talk that Fannie Mae and Freddie Mac will be adding to their loan product advisor (Desktop Underwriter & Loan Prospector) a tool that will help assess the borrower's liens and judgments portion of the credit earlier on in the approval process. This is not set in place as of now but is due to be released soon.

Realtor's Takeaway Corner

Now more than ever it is extremely important to utilize a mortgage pro-

fessional that completes a detailed prequalification prior to the consumer beginning the home buying process. Have patience when a mortgage professional is working with the consumer to deliver a pre-qualification letter. This is a much more detailed process than some can imagine. The information reviewed for the prequalification process is a pure indication of how the entire transaction will unfold. Choose a company that you are comfortable with, that is reputable in the industry and takes the time to fully research all aspects of the transaction.

Title companies will now play a tremendous role in the pre-qualification process. Mortgage professionals will be looking to title companies for the judgments and lien searches prior to a full title being ordered to ensure the accuracy of the judgment and lien section of the credit report. Mortgage professionals can also utilize a service that the credit bureaus are offering to run a search for liens and judgments, although the search run by the credit bureaus will not be nearly as accurate as the search run by a title company.

Irene Amato is chief executive officer of A.S.A.P. Mortgage Corp. "The Unique Boutique Mortgage Experience," which is headquartered in Cortlandt Manor. Amato was selected as the Hudson Gateway Association of Realtors' Affiliate of the Year in 2013 and was also named Broker of the Year by the New York State Association of Mortgage Brokers in 2013. She and can be reached (914)-736-9230.

BOARDROOM REPORT

Continued from page 13

behalf of WCR, advising that the recent "Runway for Hope" event at Glen Island Harbour Club in New Rochelle on May 31, co-hosted with the Hudson Gateway Realtor Foundation, was a great success. WCR will also be hosting a luncheon on June 19 at Juliano's Caterers in New Rochelle with the mayors of New Rochelle, Yonkers, Mount Vernon, Peekskill, Ossining and White Plains.

Commercial and Investment Division Report

John Barrett presented a report on behalf of the Commercial and Investment Division. CID hosted a panel on the local retail market and its implications for licensees practicing commercial real estate. The panel consisted of: Steve Sayers, general manager, The Westchester; Peter Kempner, principal, The Kempner Corp. of White Plains; Jonathan Gordon, president and CEO, Admiral Real Estate of Bronxville; Scott Auster, managing director, Grid Properties of New York City and James Aries, senior vice president and director of acquisitions for Urstadt Biddle Properties Inc. of Greenwich, CT.

Director Barrett also indicated that the next meeting of the Commercial Investment Division will be held on June 22 at HGAR in White Plains. The session will begin at 8:30 a.m. and will feature Seth Pinsky, executive vice president at RXR Realty, who will discuss the firm's major development projects in New Rochelle and Yonkers, as well as multifamily sector growth in the New York City suburbs. At 10:30 a.m. Anthony R. Davidson, Ph.D., MBA and Dean of Fordham University, School of Professional and Continuing Studies, will discuss a new partnership between the Fordham Real Estate Institute and the Hudson Gateway Association of Realtors to offer professional and real estate designation programs to the HGAR membership.

Hudson Gateway Realtor Foundation

President Botsoe then provided a brief update on the Hudson Gateway Realtor Foundation, Inc. She stated that the next "Pub Night" will be at River Market in Tarrytown on June 20, 2017. Eydie Lopez reported that the Make-A-Wish Black and White Masquerade Ball will be held at the Falkirk Estate in Goshen on September 28.

Please welcome the following new members in your area:

Designated Realtor

David Altuzarra
Sentry Homes Inc
65-11 108 St., 1-C
Forest Hills, NY 11375
347-531-0830

Mr Jacob Braun
Jacob J. Realty Corp.
15 Calvert Dr.
Monsey, NY 10952
845-402-0079

Lisa J. Burns
Lisa Broker Realty LLC

563 Wayne Dr.
Old Tappan, NJ 07675
201-755-2902

**Choung Koo Kang
Metro Real Estate Inc
41-23 Murray St., Rm. #200
Flushing, NY 11355
718-353-6056

Un Ji Lee
Bloc Residential Corporation
119 W. 72nd St., Suite 198
New York, NY 10023
347-680-4726

Luis F. Martinez Sr.
Agency Real Estate Services LL
18807 87th Dr
Holliswood, NY 11423
718-896-2395

Irene M. Motto
7 Avery Court
West Harrison, NY 10604
914-948-0982

Joshua M. Rogull
Rogull Realty LLC
3 International Dr. Ste. 110
Port Chester, NY 10573
917-975-9732

Jacob P. Rothschild
Signature Realty Associates
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Spring Valley, NY 10977
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Denise Santangelo
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Anthony J. Watkins
The Oak & Avery Group
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White Plains, NY 10605
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Kalman Zimmerman
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Bryan Cohen
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Rory O'Donnell
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Elissa Russo
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Juan Santana
Freedom Mortgage

Continued on page 25

RXR Realty Unveils Second Major High-Rise Project in New Rochelle

By John Jordan

NEW ROCHELLE—As promised by RXR Realty's Seth Pinsky at a recent meeting of the Hudson Gateway Association of Realtors' Commercial Investment Division, RXR has announced it intends to develop a second major development project in Downtown New Rochelle.

RXR Realty, which is building a high-rise mixed-use project at the former Loew's Theater site in Downtown New Rochelle, is proposing to build a twin, 28-story mixed-use project at the Church-Division parking lot site in Downtown New Rochelle. The firm is the master developer for the City of New Rochelle's downtown redevelopment program with partner Renaissance Downtowns.

When completed, the mixed-use project at Church-Division will feature 650 to 700 residential apartments and between 35,000 square feet to 40,000 square feet of retail space. RXR Realty broke ground on the Loew's Theater project at 587 Main St. on Nov. 30, 2016 that at full build-out will be comprised of 280 rental units, 10,000 square feet of arts and cultural space, 17,000 square feet of commercial space and 234 on-site parking spaces. In connection with the project, RXR and partners Brause Realty and ABS Partners Real Estate have agreed to preserve the original theater's historic Main Street façade and to create a new marquee that will recall the building's historic marquee. Leasing is expected to begin in late 2018 on that project.

"New Rochelle is an incredibly special community and we are thrilled to be part of the effort to make it even more special," said Scott Rechler, CEO of RXR Realty.

"This project

signals our continuing commitment to and belief in the future of the city."

Also in Westchester County, RXR Realty is currently building Larkin Plaza, a twin-tower mixed-use project in Yonkers that when completed in about two years will feature a 25-story tower building and a 17-story building that will house 442 rental apartments and 35,000 square feet of retail space at a site nearby the Yonkers Metro North station.

RXR is expecting to seek site plan approval for the Church-Division proj-

ect in New Rochelle in late 2017 and if site plan approval is secured from city agencies, will break ground on the first project tower at the Church-Division site in the second half of 2018. No development cost for the project was released.

"With this announcement—the most significant since the adoption of our ambitious downtown development plan—New Rochelle's revitalization efforts kick into high gear," said New Rochelle Mayor Noam Bramson. "RXR's new project brings us a huge step closer to achieving our shared vision for a thriving, diverse city center, and will set the stage for further private investment in our local economy."

New Rochelle's redevelopment plan, which includes the rezoning of 279 acres of land around its train station in its Downtown area, allows for more than 12 million square feet of new construction, including up to 2.4 million square feet of office space, 1 million square feet of retail, 6,370 housing units and 1,200 hotel rooms.

"These new buildings, which will bring more high-quality residential and commercial space to New Rochelle's downtown area, are exciting additions to our overall redevelopment program," said City Manager Charles B. Strome, III. "RXR is a committed partner, who not only remains fully invested in New Rochelle's future, but is helping us to realize the impact of the city's ambitious downtown vision."

Pinsky, executive vice president with RXR Realty, hinted at the June 22nd meeting of the Hudson Gateway Association of Realtors' Commercial Investment Division, that the firm was poised

to announce a new project in New Rochelle. At the CID session, Pinsky said that RXR is currently studying possible development opportunities in White Plains, Mount Vernon and Yonkers, and would soon be announcing further projects in Downtown New Rochelle.

RXR's operating platform manages 89 commercial real estate properties and investments comprising 25.2 million square feet, with an aggregate gross asset value of \$14.7 billion, as of June 30, 2016. In addition, RXR has a residential development pipeline of approximately 3,000 residential units in the New York metropolitan area. Among its new projects under construction include its Garvies Point development along the shores of Hempstead Harbor in Glen Cove, Long Island.

In June, the New Rochelle City Council selected MacQuesten Development, LLC of Pelham as the winning bidder to develop a major mixed-use project in the Downtown District.

The firm plans to build a 27-story \$110-million mixed-use building at the current site of the city's Fire Station #1 at 45 Harrison St. MacQuesten's proposed project includes 282 residential units, approximately 9,500 square feet of retail, a four-story parking garage and an option for nearly 50,000 square feet of office space.

The developer's proposal also includes relocating Fire Station #1 to a new site. MacQuesten intends to start construction on the new building while keeping the original station fully operational. The developer is hoping to begin construction on the project in the first quarter of 2018.



Renderings of RXR Realty's Church-Division project.

Two New Medical Lease Deals Signed At Boyce Thompson Center Property

YONKERS—Simone Development Companies reported two new leases totaling approximately 9,500 square feet of medical space at the Boyce Thompson Center, a recently completed 85,000-square-foot mixed-use center located in Northeast Yonkers.

ColumbiaDoctors, a multi-specialty medical practice affiliated with Columbia University and New York-Presbyterian Hospital, has signed a long-term lease for 6,839 square feet of space on the second floor for physician offices primarily for cardiology and other medical subspecialties. Maureen O'Boyle and Gerard Lees of Cushman and Wakefield represented ColumbiaDoctors.

In another medical lease transaction, Riverside Dental Health PC has leased 2,621 square feet on the lower level. The dental practice is moving from another location in Yonkers.

"We are delighted to welcome ColumbiaDoctors and Riverside Dental Health to our growing roster of medical tenants at the Boyce Thompson Center. By offering new medical facilities in an environment with retail stores, restaurants and free parking, the Boyce Thompson Center is at the forefront of today's consumer-driven healthcare developments," said Guy Leibler, president of Simone Healthcare Development.

With the addition of the medical and dental practices, the Boyce Thompson Center is now more than 85% leased. The center has emerged as a hub for medical practices, most notably St. John's Riverside Hospital and WESTMED Medical Group.

On the northern end of the Boyce Thompson Center, St. John's Riverside Hospital occupies a new two-level, 15,000-square-foot freestanding building for outpatient care and physician offices. Services include internal medicine, family medicine, cardiology, orthopedics, pulmonology, neuro spinal, nephrology, GI, general surgery, pain management and continuity clinic.

WESTMED Medical Group Services space includes OB/GYN, perinatology and family medicine. WESTMED also offers on-site diagnostic imaging and Urgent Care.

Other healthcare tenants at the property include Westchester Gastroenterology, Juvanni Med Spa and Family Wellness Pharmacy. Retail tenants include Tompkins Mahopac Bank, PLUSHBLOW Salon, Ultimate Spectacle and The Taco Project. Fortina, one of the region's most popular restaurants, will open its fifth restaurant next month at the Boyce Thompson Center.



The Boyce Thompson Center in Yonkers is now more than 85% leased.



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Three Firms in the Running for Westchester County Airport P3 Contract

Continued from page 8

sca, president and principal of Frasca & Associates, said.

The selection process now pivots to the county's bipartisan Airport Task Force, which will review the proposals from the three companies and make a recommendation to the Astorino administration, which will then enter into lease negotiations. The lease agreement would then go to the Westchester County Board of Legislators for approval.

In November 2016 Westchester County Executive Astorino proposed a plan to implement a public-private partnership whereby Oaktree Capital Management, L.P. would manage operations at Westchester County Airport under a 40-year-lease deal. The long-term lease deal was structured to save taxpayers more than \$140 million, improve the overall passenger experience, and strengthen environmental protections, according to the County Executive.

The proposal called for the county to receive an upfront payment of \$130 million from Oaktree, which after revenue

share and expenses will provide the county with net proceeds of \$111 million over the course of the lease.

The proceeds were to have been structured like an annuity to create a steady, long-term revenue stream that the county can draw on to offset expenses and help to keep taxes stable over the next four decades, county officials stated. First year net revenue to the county was to be \$15 million; followed by a net revenue of \$5 million in each of the next four years; followed by average net revenue of more than \$2 million for the remaining years on the lease. Oaktree's payments can be applied to the county's operating budget as early as 2017.

The partnership with Oaktree also was structured to relieve the county of the financial responsibility for capital improvements and ongoing maintenance at the airport. Oaktree under its proposal last year committed to spend at least \$30 million in Oaktree-funded capital improvements in the first five

years, in addition to other federal funding available to the airport. Oaktree will also make significant additional investments over the course of the lease. The \$30 million in Oaktree capital spending was projected to produce an estimated 300 construction jobs.

Despite receiving support from the airlines operating at the airport—Jet-Blue, American Airlines and United Airlines, as well as the county's two major business organizations—The Business Council of Westchester and the Westchester County Association—the plan did not move forward as some county legislators felt a competitive procurement process was needed.

The final agreement reached based on the current RFP process must secure 12 votes for approval.

The airport, which is located on 702 acres, serves an average of 1.75 million passengers per year. The airport is currently managed by AVPORTS Management LLC under a contract with Westchester County.

In May 2016, a six-year process to form a public-private partnership to save the storied, but money-losing Rye Playland amusement park finally came to an end.

The Westchester County Board of Legislators voted 13-4 in favor of the deal on May 2nd that requires Standard Amusements to invest \$30 million in improvements to Rye Playland in return for a 30-year management contract of the 280-acre property. Those improvements include new rides and attractions, as well as upgrading food choices, picnic areas, and restaurants and renovating grounds and buildings. Westchester County has agreed to spend \$32 million for 11 capital projects to rehabilitate the infrastructure at Playland, including rides, gaming and concession improvements, as well as shoreline rehabilitation. Westchester County remains the owner of Rye Playland.

New Members

Continued from page 23

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Arif Ahmed
Keller Williams Realty NYC Group, Bronx

Kelvin L. Alvarado
Exit Realty Group

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Grand Lux Realty Cerrone, Inc., Ardsley

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Green Team Home Selling System

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R2M Realty Inc.

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Green Team Home Selling System

Leanne Murphy
Houlihan Lawrence Inc, Brewster

Blair H. Nespole
Julia B. Fee Sotheby's Int. Realty, Bronxville

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Douglas Elliman Real Estate, Katonah

Lionel J. Patterson
Coldwell Banker Res. Brokerage, Yorktown Heights

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Rachel Pienkowski
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ADCNY Realty Corp.

Janeen M. Smith
Keller Williams Hudson Valley, New City

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2017 Special Supplement Schedule

SEPT. Orange County Supplement

OCT. Putnam County Supplement + Hudson Valley Real Estate Report

DEC. Rockland County Supplement



The Latest on Online Backup Services, Quick Assist, Blocking YouTube Ads and Reinstalling Windows

TECH TALK

By John Vrooman
john@johnvrooman.com



Online Backup Services

How's your computer backup solution doing? If your computer's hard drive failed RIGHT NOW, would you be able to recover all your files from a recent backup? If so, congratulations for having a backup solution that apparently is working for you! However, before you celebrate, let's check one more thing—is your backup on-site, able to be easily accessed/stolen or susceptible to fire or flooding? While not likely, being prepared for disasters such as those just mentioned is something that you should consider.

These days, using or adding an online backup service to one's overall computer backup solution is common and can remedy many of the just mentioned computer backup issues. One issue with online backup services that you'll likely encounter if/when you start evaluating them is that there are many solutions available. To help with this problem I would encourage you to review the following article. The article is from wirecutter.com and it covers the topic of online backup services quite well. Best of all, it provides some product/service recommendations. To get started, please visit... www.thewirecutter.com/reviews/best-online-backup-service or <http://tinyurl.com/ky6yrol>

Windows 10 Tip: Quick Assist

A great Windows 10 feature that many people aren't aware of is "Quick Assist." The Quick Assist feature can easily be used by both those who need computer support as well as by those who can provide computer support. Quick Assist provides an easy way for users who need help to enable someone to access and control their computer. Alternatively, Quick Assist enables those who want to provide help to someone else to easily connect to and work on that person's computer. I came across a Quick Assist FAQ (Frequently Asked Questions) article that describes the product in more detail. Here's a courtesy link to the article... <https://support.microsoft.com/en-us/help/20534/windows-10-quick-assist-faq> or <http://tinyurl.com/hfmt9fw>

If you would like to view some YouTube videos that discuss and demonstrate how to use Quick Assist, please visit the following web page (a YouTube.com search results page for the search "how to use quick assist"...<http://tinyurl.com/yalm54p8>

Block YouTube Ads

My experience with YouTube ads has been mixed. Sometimes I tolerate them because the ads are short and/or can be quickly skipped. At other times, however, I find some YouTube ads to be more of a nuisance (long duration, non-skippable, numerous, etc.). Most app stores have some type of YouTube.com ad blocking app available, and the one I use with my Chrome browser is called "Adblock for Youtube." Overall, I like the "Adblock for Youtube" app as it does seem to do a pretty good job of providing me with a mostly ad free YouTube experience. If you use the Chrome browser as your web browser I think you might want to give the "Adblock for Youtube" app a try. Here's a link to the app in Google's Play Store...

https://chrome.google.com/webstore/detail/adblock-for-youtube/cmehdionkhp_nakcndndgjdbohmpckk?hl=en-US or <http://tinyurl.com/o3tldos>

Microsoft Windows Reinstallation Help

There are many reasons why you may want or need to reinstall Windows on a computer. Fortunately, in Windows 10, the process of reinstalling Windows has become easier. However, even though the process of reinstalling Windows is now easier, it's still a process that shouldn't be taken lightly. To help you wade your way through the process of reinstalling the Windows 10 operating system, I found an article at the howtogeek.com website that's worth reviewing before starting the reinstallation process. The title of the article is "The Ultimate Checklist Guide to Reinstalling Windows on Your PC" and it can be found at the following web page...

www.howtogeek.com/howto/23890/checklist-guide-for-reinstalling-windows or <http://tinyurl.com/y7992dbc>

Alternatives to Waiting on the Phone For 'Live Person' Customer Service

Unfortunately, when you call many companies you often find yourself waiting on the phone in a customer service queue before a live representative gets to you. The amount of time that you spend waiting can sometimes be quite long. To combat this situation, I encourage you to visit the online services listed below. The listed services may not always be able to reduce the overall time it takes for you to connect to a customer service representative, but they can eliminate the need for you to have to wait on the phone. I recommend that you bookmark these sites/services for future reference.

www.gethuman.com
www.lucyphone.com
www.fastcustomer.com

Reminders

This column (and many previous ones) are made available for your viewing convenience and reference at...

www.realestateindepth.com/technology (The "Technology" section of the *Real Estate In-Depth* website.)

If you have comments, suggestions, tips, questions or just want to say "Hi", you are invited to contact me at john@johnvrooman.com. I always enjoy hearing from you!

John Vrooman is an experienced Realtor who enjoys staying on top of real estate, technology, gadgets, marketing, new media and small business trends/developments. John gathers information from a diverse range of resources and enjoys sharing tips, thoughts, and discoveries with others—using a "something for everyone" approach. He has been authoring this column since August 2000 and is an Associate Broker with Better Homes & Gardens Rand Realty's White Plains, NY office.

New Members

Continued from page 25

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Hudson Gateway Realtor Foundation Presents \$10,000 in Donation Checks to Four Charities

By Mary T. Prenon

WHITE PLAINS—The Hudson Gateway Realtor Foundation, the charitable arm of the Hudson Gateway Association of Realtors, recently presented \$10,000 in donations to four Hudson Valley non-profit organizations. An additional \$20,000 in donations are planned for distribution this fall to several other charities throughout the Hudson Valley.

The Bridge Fund of Westchester, based in White Plains, received a \$5,000 donation for its continuing work to prevent homelessness for families and individuals who don't qualify for emergency government assistance. Almost a quarter of Westchester's residents live on incomes that are barely enough to pay for basic needs—\$22,400 a year. Any unexpected

expense can result in rental arrears and with no affordable alternative, making them at high risk for homelessness. In fact, Westchester County has more residents living in shelters than does any other county in New York State, outside of New York City.

Based in Nanuet, Meals on Wheels received a check for \$2,500 to continue its mission of providing meals to seniors in need throughout Rockland County. Meals on Wheels has delivered more than 9 million meals since its inception in 1974. Rockland's Hi-Tor Animal Care Center in Pamona received \$2,000 from the foundation. Hi-Tor provides temporary refuge to almost 2,500 animals per year. It is the only open admission shelter in Rockland County.

The foundation also donated \$500 to the Community Center of Northern Westchester for its "Babies and Toddlers" program, which supplies baby food and diapers to about 150 children each month. In addition, the Katonah-based charity provides food, clothing education and job training for needy families and individuals throughout northern Westchester County.

"As Realtors, we are so pleased to be able to give back to the local communities where we make our living," said Linda Crispinelli, president of the Hudson Gateway Realtor Foundation Board of Trustees. "Our goal is to continue to strengthen the foundations of these

communities and offer support to those living there who may be in need."

Established in 2004 and relaunched in 2013, the foundation has donated thousands of dollars to charities and non-profits throughout the Hudson Valley. As concerned members of the communities we work in, the Hudson Gateway Realtor Foundation participates in qualified community-based charities who serve the housing, hunger, health, happiness, and humane needs of citizens everywhere.


For more information or to apply for funding from the Hudson Gateway REALTOR® Foundation, please visit www.hgrealtorfoundation.com.




From left, Aimee Decesare, HG Realtor Foundation; Barbara Hayes, CEO The Bridge Fund of New York Inc., Margaret Scally, Director, The Bridge Fund of Westchester; and Gail Fattizzi, HG Realtor Foundation



From left, Lauren Casquarelli, Administrator, Meals on Wheels; Stephen Papas, Director of Development, Meals on Wheels; Roberta Bangs and Kristine DiFrancesco, HG Realtor Foundation



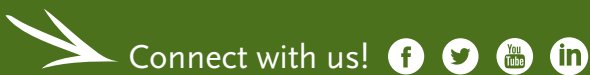


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1. Final commitment is subject to verification of information, receipt of a satisfactory sales contract on the home you wish to purchase, appraisal and title report, and meeting our customary closing conditions. There is no charge to receive a SureStart pre-approval. However, standard application and commitment fees will apply for the mortgage loan application.

2. A Citibank deposit account and automated monthly transfers of the mortgage payment from a Citibank personal deposit account using EZ Pay will be required to receive Citibank mortgage relationship pricing. Ask a mortgage representative for details on eligible balances and the qualifying closing cost credit or rate discount. Availability of the Citibank mortgage relationship pricing for Citibank account holders is subject to change without notice.



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PUTNAM POSTING

By Jennifer Maher



Primary Season is Here: A Call For Participation

By Jennifer Maher

After a few years of living in Putnam County, I learned that to have a say in local elections you had to vote in the primary, and historically the Republican candidate would win. After a few years, I became a Republican to have a choice of who would wind up in whatever office was being filled.

This is not a debate on one party over the other. Frankly, neither party suits me nowadays, especially on a national level. The last Presidential candidate I actually wanted to vote for was H. Ross Perot. He at least was different. So while I am NO Trump fan, I totally get why he was voted into office. Locally, the lack of political opposition often means only Republican candidates for seats, and often many go unopposed. The lack of a true democratic process creates an atmosphere that is a bit too comfortable for those holding office. Minimal infrastructure improvements, blighted Main Streets and poor planning for our future can be partially blamed on this broken system. Many elected officials in our county, such as our County Executive, fought hard to be in their positions and to uphold the integrity of their office. Many others, however, do not.

I believe we fall short as a Chamber of Commerce by not being more involved politically. We should be grooming experienced, business friendly candidates to be running our towns—and that goes for everyone. Readers of this column should get involved, vote in the primary, show up for debates. Whatever party you are, get on the committee and make sure viable candidates are being put into elections. According to the League of Women Voters there are currently no primary debates scheduled. This is a shame.

On September 15th the league will be hosting a panel discussion on an upcoming ballot item regarding a proposed Constitutional Convention. Some experts on the topic will be present to speak. In late October there will be a series of forums for general election candidates. Most towns have open seats as well as the Sheriff and Legislature. Bedroom communities still need to engage in the process. It is our right and our duty.

Ridesharing is Not Just For Millennials

According to a study by the University of Michigan's Brandon Schoettle, a researcher, only 69% of 19-year-olds had a driver's license in 2014, compared with

almost 90% in 1983. The number of 20-somethings with driver's licenses has also fallen by 13% over the past three decades, and fewer Americans in their 30s and 40s now have driver's licenses. "Some of the oldest age groups, which had seen relatively large increases in licensing over the past few decades ... have started to show some small decreases in licensing," says Schoettle, who claims there is "a decrease in the percentage of people with a license across all age groups."

With the popularity of ridesharing, all age groups are likely down in obtaining driver's licenses. I grew up in New York City and did not get a driver's license until I was 23 upon moving to California. Not everyone likes the responsibility or the fact that your time is held captive when behind a wheel of a car.

I have served on the Putnam County transportation task force for four years. At a recent meeting, we discussed the safety of the ride sharing services versus traditional cabs. The County Executive and Legislature may decide to adopt the "Thumbs Up" program they have in Westchester County, which allows voluntary background checks for rideshare drivers in return for a seal of approval to display on the car's window. The current rideshare app does not delineate those in the program versus those that are not. The overall consensus was that getting the word out about our existing transportation (buses, trains, shuttles, cabs, ridesharing) would help break the public transportation "stigma" in Putnam County, so people know they can get from one part of the county to another without having to drive.

On a related note, according to a study performed by the American Planning Association, 55% of millennials surveyed are likely to move within the next five years. Elected officials reading this, WAKE UP and do something. The opportunity is here and the iron is HOT. Tying in public transportation to affordable housing, Putnam's commercial sector and natural recreation is crucial to attracting the young generation A.K.A "millennials" and those of us who are simply young at heart.

Jennifer Maher served as the 2015 vice president of the Hudson Gateway Association of Realtors and currently serves as the vice president of the Hudson Valley Chapter New York State Commercial Association of Realtors and is chairwoman of the Putnam County Chambers of Commerce.



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Realtor Foundation Pub Night, July 18, Water Club, Haverstraw



From left, Joel Coleman, Nancy Meserole and Eric Stuerken



From left, Chris Crawley and Dave Moore



From left, Victor Polce; Jeanne Shields and Adam DiFrancesco



From left, Bonnie Koff and Phyllis Lerner



From left, Krissy DiFrancesco and Stephanie Ligio



From left, Sharon Reidy, Richard Herska and Colleen Kelly



From left, Kenyatta Jones Arietta, Rockland County Executive Ed Day, and Colleen Kelly



From left, Kathleen MacKay, Donna Pascucci and Amy Dinunzio



Rockland County Executive Ed Day



Fromleft, Cathy Massaregli, Vili Mirtahera, Maria Karsou and Crystal Hawkins Syska



From left, Eric Stuerken, Michael Spencer and Richard Hirsch



HGAR Realtors enjoyed a summer night on the Hudson River at the Hudson Water Club



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