

Special HGAR Virtual Meeting Set for July 1

HGAR, Bronx-Manhattan North Assoc. Agree to Merge

By John Jordan

WHITE PLAINS—At press time, the Hudson Gateway Association of Realtors, Inc. and the Bronx-Manhattan North Association of Realtors, Inc. have scheduled votes of their respective memberships to approve a proposed merger of the two Realtor organizations, *Real Estate In-Depth* has learned.

The Hudson Gateway Association of Realtors has scheduled a special virtual meeting on July 1 to approve the merger deal as well as necessary bylaws amendments to facilitate the merger. The merger plan also calls for the creation of the Bronx Chapter of the Hudson Gateway Association of Realtors, Inc., with a Chapter representative serving on the HGAR Board of Directors in accordance with the amended bylaws. Vincent Buccieri of Today Realty Corp. will serve as the Bronx Chapter representative



BMNAR CEO Eliezer Rodriguez

until Dec. 31, 2020 if the merger is approved by members of both organizations. Buccieri currently serves as the president of BMNAR.

The Board of Directors of HGAR and BMNAR have approved the merger transaction in separate votes. The BMNAR Board of Governors approved the proposed merger with HGAR at a virtual session on Thursday, May 21. The Board of Directors of HGAR and BMNAR have approved the merger deal, including proposed bylaws amendments by HGAR, in separate votes.

Editor's Note: See Official Notice of Special Meeting on page 12. The Bronx-Manhattan North Association of Realtors has scheduled a

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NAR's Yun and Rand Realty Executive Predict Housing Market Will Rebound from COVID-19

By John Jordan

WHITE PLAINS—While predicting continued difficult times ahead, NAR Chief Economist Lawrence Yun and Joseph Rand, chief creative officer for Better Homes and Gardens Rand Realty, agree that the national and local housing markets entered the coronavirus pandemic in March in



NAR Chief Economist Lawrence Yun

a strong position, and will enjoy a robust rebound as it reopens in coming weeks.

Yun and Rand were the featured speakers at a webinar entitled "Market

Update and What's Next for the Housing Market in the Pandemic Era" presented by the Hudson Gateway Association of Realtors on Wednesday, June 10.

Yun noted that the national housing market, as well as the local housing market in the HGAR region, posted a very strong first quarter prior to the outbreak of COVID-19.

Noting that the Mid-Hudson region is beginning to reopen its economy, Yun related that there are a number of trends that may benefit Westchester

and the Mid-Hudson going forward. In particular, he noted that New York City-based companies may realize that

2020 Quarterly Forecast

	Annualized Rate	Year over year change
2018	5.34 million	
2019	5.34 million	
2020 Q1 actual	5.48 million	+5%
2020 Q2	3.8 million	-28%
2020 Q3	4.7 million	-13%
2020 Q4	5.1 million	-6%

Zoom or other apps to conduct meetings, Yun theorized that some city residents may say, "Why don't I own a home out in Westchester County or even out further," knowing they don't have to commute every single day.



Joseph Rand, Better Homes and Gardens Rand Realty

Another trend that could result from the measures taken to combat the coronavirus is that people may opt for larger homes that feature space for a home office.

While noting the significant downturn that took place in the first quarter, particularly in April and May, he said there are indications that the housing market

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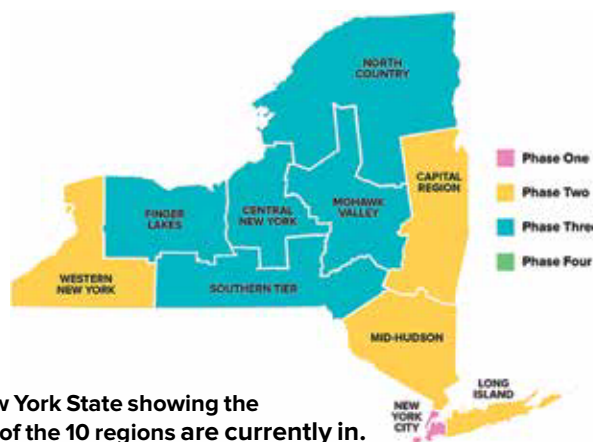
Real Estate Industry Finally Reopens

Mid-Hudson Enters Phase Two of Economy Reopening

By John Jordan

WHITE PLAINS—June 9th was the day real estate brokers and agents were anxiously waiting for since March 22 when Gov. Andrew Cuomo issued the "New York on Pause" order that virtually shut down the real estate industry and all other "non-essential" businesses in the state.

Gov. Andrew Cuomo announced on June 9th that the Mid-Hudson region, which includes Westchester, Rockland, Orange, Putnam, Dutchess, Sullivan and Ulster counties, entered phase two which lessened restrictions on real estate, offices, essential and phase two in-store retail, vehicle sales, leases, and rentals, retail rental, repair, and cleaning, commercial building management, hair salons and barbershops and now allows outdoor dining at restaurants.

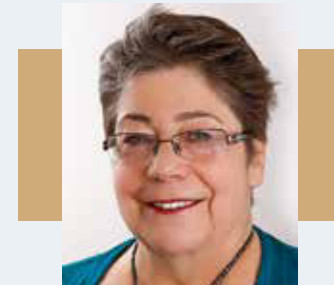


A map of New York State showing the phases each of the 10 regions are currently in.

The Mid-Hudson entered phase one of the reopening process on May 26, which loosened restrictions on the construction and manufacturing industries, as well as the wholesale supply chain. In addition, certain retail operations were eligible to be expanded for curbside pickup and drop-off or in-store pickup. The phase one designation also affected the agriculture, forestry and fishing industries, but had no beneficial impact on the real estate industry, with the exception of real estate development

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Julie "Pip" Klein see story page 11

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construction.

The Mid-Hudson could be eligible for phase three of the four-phased reopening program on Tuesday, June 23, which will lift some restrictions on food service and personal care. The final phase (four) will impact arts/entertainment/recreation and educational sectors.

Gov. Cuomo, who noted that June 9th was day 101 since the first case of COVID-19 was diagnosed in the state, praised the work of government, health and business leaders for helping facilitate the phase two designation. "The numbers are down because you brought the numbers down," he said. The governor noted that at the peak of COVID-19 back in April, the Mid-Hudson reported 75 deaths in one day. On June 8, there were no COVID-19 related deaths in the entire Hudson Valley region. Westchester County Executive George Latimer, in a later press conference, noted that there was one COVID-19 related death the previous evening in Westchester County.

Latimer chronicled the great progress the county and the Mid-Hudson region has achieved since the peak of the pandemic in April. He noted that two months ago on April 9, there were 44 COVID-related deaths in Westchester County. Since the pandemic began, there have been 1,396 deaths attributed to the coronavirus in Westchester.

He said that with the onset of phase two the county can "return to a reasonable place in our society, hopefully where we are fighting the contagion effectively, but at the same time we are starting to reopen businesses and really get back to something close to normal."

Since the shutdown of the economy back in March, real estate professionals have tried to offer services and facilitate sale transactions on a virtual basis. The phase two designation lifts restrictions, but does mandate safety protocols, including social distancing. One key change with the phase two designation is that in-person real estate showings are now permissible as long as safety protocols are adhered to.

"The day we've all been yearning for is finally here! Many agents are jumping right in, with appointments already scheduled today. I expect that we are going to be as busy as we've ever been, with pent up buyer demand, sellers who've been waiting until now to put their homes on the market, and a lot more steps to every showing," said HGAR President Gail Fattizzi.

She added, "As we begin meeting our clients in-person again, we must stay mindful that COVID-19 is still here, and take every precaution. HGAR intends to continue providing CE classes and hold-

ing meetings virtually, along with great free programs via Zoom. We should all expect that 're-opening' is going to be a slow, steady process, not an instant change back to normal."

HGAR Chief Executive Officer Richard Haggerty noted, "For 11 weeks the Real-estate community has done our part, first by 'pausing' and then by shifting our business to a remote environment in order to flatten the curve and slow the spread of COVID-19. That goal has been achieved and now it's time to relaunch real estate, following the ESD guidance and with great concern for safety, and get the state economy relaunched."

Other county and business leaders hailed the beginning of phase two as a milestone that will hopefully begin to

"The day we've all been yearning for is finally here! Many agents are jumping right in, with appointments already scheduled today."

—HGAR President Gail Fattizzi

relaunch the regional economy, now that New York City has entered phase one (June 8).

John Ravitz, executive vice president of the Business Council of Westchester, said that the Westchester economy is still in uncharted waters and praised the business community for its resiliency to date in dealing with the COVID pandemic.

"None of us knew what we were facing when the pandemic hit and so many different businesses in different sectors had to pivot; had to deal with their concerns for their employees, as well as their clients and customers," Ravitz said. "I think what puts Westchester on the map throughout the country is the ingenuity and the creativity we have seen from our business leaders."

Government officials talked of the work that has been done and the efforts that will need to be made to get their economies back on track.

"County government is doing everything humanly possible to assist these businesses as they reopen," said Rockland County Executive Ed Day. "We have been sharing guidance with municipalities, local chambers of commerce and with businesses directly through our Office of Economic Development and Tourism. We have also hosted three business info livestreams to communicate critical information and promote Rockland's tech sector."

The following is guidance from Empire State Development Corp. on In-Person Showings in Phase Two.

Residential In-Person Property Showings and Related Activities

Responsible Parties may conduct in-person property showings while adhering to social distancing and required PPE safety guidelines. The following measures must be followed:

- Showings and open houses will only be allowed in unoccupied (e.g., current owner or lessee is not inside the property) or vacant properties).
- For all showings and open houses, Responsible Parties should limit the number of individuals viewing a property at any one time. If multiple parties (from different households) arrive for a show-

ing at the same time, Responsible Parties should encourage those in line to wait outside until their turn.

• As a best practice, appointments for showings should be scheduled in advance, when possible.

Responsible Parties as well as all individuals (e.g. building inspectors / appraiser or potential buyer/lessee) visiting the property will be required to wear a face covering at all times, and Responsible Parties may choose to require gloves and shoe-covers to be worn;

• Responsible Parties should provide face coverings and gloves to prospective tenants and/or buyers, if necessary;

• Responsible Parties should advise prospective tenants/buyers to only touch essential surfaces (e.g. handrails going up/down stairs if necessary) during their time in the property. Other areas or surfaces such as cabinets, countertops, appliances etc. should not be touched by tenants/buyers.

• Responsible Parties must ensure employees, salespeople, agents and brokers clean and disinfect high-touch surfaces (e.g. handrails, doorknobs etc.) before and after every showing; and

• Responsible Parties must stagger showings in order to avoid the congregation of people outside and inside properties.

• Responsible Parties are encouraged not to show common building amenities in-person (e.g. gym, roof deck, pool).

• If the common areas mentioned above are shown, Responsible Parties must ensure that those areas are frequently cleaned and disinfected and appropriate social distancing of 6 feet is maintained for all parties at all times.

• Responsible Parties should encourage only one party (e.g. building inspector, home appraiser, prospective tenant/buyer, photographer, stager) to be allowed inside the property at a time. If more than one party is inside the property at the same time, 6 feet of distance must be maintained at all times between individuals, and face coverings must be worn.

• Responsible Parties and prospective tenants/buyers are encouraged not to bring young children or extraneous guests to property showings, when possible, or leave attended children outside.

• Responsible Parties should limit salespeople / brokers from driving in the same car with prospective tenants / buyers. If this cannot be avoided, face coverings must be worn by everyone in the vehicle and frequently touched areas of the vehicle should be cleaned and disinfected.

• Open houses must also only allow one party inside the property at a time.

• Responsible Parties are encouraged, but not required, to conduct remote walkthroughs rather than in-person walkthroughs (e.g. recorded/live video), where possible.

For important information, guidance and forms related to the Reopening of Real Estate in NY during Phase 2 go to HGAR.com COVID-19 Resources<<https://hgar.membio.com/covid-19/covid-19-resources-and-videos>> or click links below:

New York Forward - Reopening Guidelines and Forms

New York State Safety Plan Template—<https://hgar.membio.com/content/uploads/2020/06/>

NY-State-Safety-Plan-Template.pdf—(This template, or another safety plan template, needs to be completed and made available upon an inspection by the Dept. of Health or local safety dept.)

New York State Guidance for Phase 2

—https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/realestate-masterguidance.pdf?utm_source=NYSAR+Master+List&utm_campaign=0747475139-EMAIL_CAMPAIGN_2018_03_23_COPY_01&utm_medium=email&utm_term=0_f1e488a523-0747475139-181896105 (At the bottom of this form there is a link to submit that the broker owner has read the form).

Real Estate Guidelines for Employers and Employees

—<https://www.governor.ny.gov/sites/governor.ny.gov/files/atoms/files/RealEstateSummaryGuidance.pdf>

NAR's Yun and Rand Realty Executive Predict Housing Market Will Rebound from COVID-19

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is strengthening as areas of the nation emerge from lock-down.

"I think you are in a very good position where some of the people who had been living in Manhattan may decide to move further out (to the suburbs)," Yun said. Based on those trends, he believes Westchester and the surrounding area could see an increase in buyer demand and activity.

Yun also sees what he terms as a "V-shaped recovery" in terms of home sales nationwide based on recent data, including an uptick in properties under contract.

Rand gave a comprehensive report on the regional housing market and the impacts of past events that caused economic downturns including: 9-11, Hurricane Sandy and the Financial Crisis of 2008, on home sales volume and prices.

The regional housing market has been battered by the restrictions imposed by the "New York on Pause" restrictions in March that barred in-person interactions in real estate, including showings, and only sanctioned virtual activity for residential and commercial practitioners. The regional real estate industry officially reopened earlier this month when the Mid-Hudson entered phase two of the reopening process.

Rand praised Realtors, title agencies, attorneys and the rest of the residential real estate industry for their collective efforts to keep the lights on and conduct transactions under the most trying circumstances.

"I will tell you that like a lot of other people, I have been enormously inspired and impressed by the work that the members of the association, with not just my company, but other com-

panies and by the creativity that they brought, as well as the creativity and flexibility of the title companies who have managed to close deals with certain conditions they never have had to put on before."

He added, "Everybody has pulled together to keep the market alive."

Because COVID-19, unlike other economic crises in the past, involved an "operational disruption" to real estate and the general economy itself, Rand expected a much bigger hit to the local real estate market. Home sales in the HGAR region were down 27% in April and 25% in May, but due in part to a strong first quarter, home sales are currently down only 11% compared to the same period last year.

Rand, who offered seven reasons for Realtors to be optimistic about the market for the remainder of 2020, also

offered a number of bullish predictions for the market, although he noted that second quarter closings will be 25%-30% lower than the same period last year.

Other predictions in his presentation, which were based on the national and regional economies continuing to stabilize included:

• June openings (new contracts) will be close to 2019 levels.

• July openings (new contracts) will hit a record.

• August closings will reach a new record.

• Third quarter closings will be close to levels posted a year earlier.

• Closings for 2020 will be down 8%-10% as compared to 2019.

If you wish to view the entire webinar, please go to: https://youtu.be/9xdEK_Fvb60.

Westchester County Mulls Launching COVID Aid Fund

By John Jordan

WHITE PLAINS—The Westchester County Industrial Development Agency could be establishing in the near future a fund that would provide grants and loans to county businesses hurt by the coronavirus pandemic.

Westchester County Director of Operations Joan McDonald reported on June 11 that the program could total \$500,000 in financing. The county would be moving forward on the initiative once Gov. Cuomo signs legislation that passed the New York State Legislature in late May that would allow for the creation of the “State Disaster Emergency Loan Program,” which would be administered by local Industrial Development Agencies.

Westchester County IDA Counsel Michael Curti during the online session explained some of the potential particulars of the program. He noted that the maximum amount of grants to be awarded for eligible firms would be \$10,000. Those funds could only be used for the acquisition of necessary Personal Protection Equipment (PPE) or the installation of equipment geared to preventing the spread of COVID-19.

The maximum loan amount would be \$50,000 and could be used to help offset other costs unrelated to PPEs. There are requirements that the borrower retain employment levels, Curti noted.

The loan does not require a payment during the grace period (60 days following the end of the State of Emergency Declaration Gov. Cuomo issued back in March 2020). Curti said there is no interest charged on the principal loan amount and the payment has to be made no later than one year after the end of the grace period.

The program would be administered by a third party and overseen by the IDA. Kim Jacobs, executive director of Community Capital, expressed interest in assisting the county in the fund’s operations, according to McDonald and county Director of Economic Development Bridget Gibbons.

McDonald said that it is believed Gov. Cuomo will sign the “State Disaster Emergency Loan Program” in the near future, which could allow the IDA to discuss the COVID grant and loan program further at its July 9th session.

In other business, the IDA granted preliminary inducements to two large projects, including the Kirby Commons project, which would involve the development of two mixed-use buildings and parking garages at 17 Britton Lane and 1 Main St. in Mount Kisco. The \$130-million project proposed by Kirby Commons, LLC, will total approximately 613,000 gross square feet and consist of 217 rental apartments, with 7% of the units earmarked for households at 90% of the Westchester County median income; approximately 50,000 square feet of retail and 3,000 square feet of community space. The parking structures would accommodate a total of 896 spaces with 336 dedicated as commuter parking spaces. The developer was seeking \$2.5 million in sales tax exemptions, and about \$1 million in mortgage recording tax exemption from the IDA.

The other major project to secure IDA inducement was the project by Southern Land to develop a mixed-use project at the site of the YMCA facility at 250 Mamaroneck Ave. in White Plains.

The project, the first in Westchester for Nashville, TN developer Southern Land Co., will cost approximately \$107 million, according to Eon Nichols, a partner in the law firm Cuddy & Feder, LLP, who represented the developer at the IDA session.



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

The project calls for the demolition of the YMCA building in order to make way for a building that could accommodate 184,858 rentable square feet. The building, upon completion, will feature 177 rental units, consisting of one, two and three-bedroom units, and 1,876 square feet of ground floor retail and a parking garage.

Southern Land, rather than include affordable units at the project, will be contributing \$3.15 million to the White Plains Affordable Housing Fund. Nichols said the developer hopes to close on the sale of the property in coming weeks and receive a final approval from the IDA at its July 9th session.

Cynthia Delfino, president and CEO of the YMCA of Central and Northern Westchester, told *Real Estate In-Depth* that the sale price for its storied property on Mamaroneck Avenue is \$14.25 million. The YMCA has already begun renovation work at its future home at 148 Hamilton Ave. The YMCA has signed a 15-year lease for the four-story building that at one time was operated as a grammar school for St. John’s the Evangelist Roman Catholic Church. The YMCA is renovating the entire building and will occupy two of the four floors for the YMCA Early Learning Center totaling approximately 14,000 square feet. The remainder of the building will be utilized by St. John’s and another tenant.

The IDA tabled discussion on a proposal to have the Westchester County IDA provide on a temporary basis financial assistance for projects in the City of Mount Vernon. The Mount Vernon IDA, according to documents filed with the Westchester County IDA, is currently prohibited from offering financial assistance until it has filed annual audited financial statements with the New York State Comptroller’s office.

McDonald said the matter was tabled because the IDA and the State Comptroller’s office could not arrange a meeting prior to the IDA session to discuss some matters in connection with the arrangement.

According to the proposal, the Mount Vernon IDA and the Westchester County IDA have agreed to the temporary arrangement in order “to foster and facilitate the momentum of projects, which will expand economic opportunities for city (Mount Vernon) and county residents and improve their quality of life.”

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PRESIDENT'S CORNER

By Gail Fattizzi, HGAR President



HGAR to Grow With Next Merger Deal

Over the years of my involvement at HGAR, I've seen the organization grow both organically and through mergers with neighboring associations. The first came when the Westchester County Board of Realtors merged with the Putnam County Association of Realtors. After that came the merger with the Orange County Association of Realtors and the Rockland County Board of Realtors simultaneously, and then another merger with the Manhattan Association of Realtors. Each merger has proved to be a win-win for each organization involved.

That brings us to today. We now have the exciting opportunity to fill in a "missing piece" if you will. It comes in the form of a merger with the Bronx-Manhattan North Association of Realtors (BMNAR), which represents Realtors in the northern sections of Manhattan and the Bronx. Geographically, this is a natural fit as BMNAR's footprint lies between the rest of Manhattan and Westchester, areas already represented by HGAR. Many Bronx Realtors, particularly residential practitioners, are currently members of HGAR and/or participants of OneKey MLS, so synergies already exist.

The geography makes perfect sense, but there are many other clear benefits that will make this merger mutually advantageous. HGAR has an extensive history of legislative advocacy throughout our geography. BMNAR's strengths include years of dynamic relationships with local politicians, community leaders and housing advocates in the Bronx and Manhattan. Uniting forces gives us even greater strength in both numbers and influence.

BMNAR also counts its their members a solid core of commercial brokers, property managers and building owner/managers. HGAR has engaged in many discussions over the past few years regarding our desire to grow our CID (Commercial Investment Division) and the influx of these BMNAR participants to HGAR will give us the foundation to move that initiative forward, becoming a valuable resource for commercial brokers and owners.

Another area that BMNAR has excelled in its relationships with its Affiliate members. Affiliates have long supported events including an annual golf outing, holiday parties, legislative breakfasts, sporting events, banquets and other charitable events, turning out enthusiastically over many years. We look forward to introducing their Affiliate members to HGAR as well as our Realtor Foundation.

This merger proposal includes the acquisition of BMNAR's Bronx headquarters building on Williamsbridge Road. For the short term, we will continue to operate the new HGAR Bronx Chapter from that location as decisions are made regarding potential renovation to the building or replacement with an alternate location.

Finally, but perhaps most importantly, we are acquiring talent. Eliezer (Eli) Rodriguez, who has served as BMNAR's CEO, will join HGAR to assist with our legislative advocacy agenda and the development of a stronger CID. In addition, there are other talented individuals who have been consistent contributors to BMNAR's operations and initiatives who we hope will now bring their strengths and knowledge to benefit HGAR.

As HGAR and BMNAR came to terms on the details of this proposed merger, it became essential to make certain changes to the HGAR ByLaws to reflect some of the agreed upon terms. Revising HGAR's ByLaws to make them more flexible and reflective of the needs of the association had been discussed previously, so I took this opportunity to appoint a ByLaws Task Force to review and make recommendations for changes beyond those required for the merger. The HGAR Board of Directors recently approved those changes, which now go to a vote of the entire HGAR membership.

On July 1st, we will be holding a full membership meeting to vote on both the merger and the ByLaws changes. This will be a virtual meeting held via Zoom. It's essential that we get full participation for this meeting and hope you will come out in support. In the interim, if you have any questions regarding the proposed merger, I welcome you to reach out to me at gail.fattizzi@hgar.com.

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Gail Fattizzi, President

Crystal Hawkins Syska, President-Elect
Tony L. D'Anzica, Regional Director, New York County
Clayton Livingston, Regional Director, Putnam County
Eydie Lopez, Regional Director, Orange County
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Theresa Crozier, Regional Director, Westchester County
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Irene Guanill, Secretary
Richard K. Haggerty, Chief Executive Officer
John Jordan, Editor
Bart D'Andrea, Art Director
John Vecchiolla, Photographer
Meadow Art & Design, Design & Production

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GATEWAY PERSPECTIVES

By Richard Haggerty, HGAR CEO



Realtors Must be Part of the Solution

On June 3rd in HGAR's daily e-mail update I addressed the pain, suffering and turmoil since the senseless killing of George Floyd. Since then, there have been more protests and tragically more deaths. There is justifiable anger, and that anger is rooted in the fact that this country seems to repeat this scenario of outrage and calls for action when these horrible instances are caught on tape but ultimately, nothing changes. Racism and bigotry continue to plague us as a society. The same inequities continue, including those inequities that are not caught on a cell phone camera.

As I indicated on June 3rd, the Hudson Gateway Association of Realtors has a long history of being at the forefront of positive change on fair housing and diversity issues, and we will continue to repudiate any and all forms of prejudice and discrimination. However, I believe we must do more. We must recognize that the status quo is not an option. How many people of color must die, how many minority communities must be plagued by poverty, grief and lack of opportunity, before change can occur? There must be meaningful, honest and difficult conversations about race and diversity, and we as Realtors must be a part of those conversations. In fact, I believe we are interconnected with our communities in ways that make us uniquely qualified to lead those conversations.

One positive outcome from the protests and the pain is an ongoing conversation about racial inequality, a conversation that must continue. Much of the conversation has been centered around police reform. We can't let the conversation stop there. We must also address the socio-economic inequalities that plague our communities, and from my perspective we must recognize the importance of safe, affordable housing in this on-going discussion. COVID-19 had a much greater impact and higher mortality rate in minority communities. I believe there are correlations between this disparate impact on minority communities and access to safe and affordable housing.

As Realtors we know we have a clear and unequivocal obligation to promote fair housing and equal access to all of our customers and clients. I also believe we have additional responsibilities to the communities we serve and live in. We have a responsibility to help build strong, vibrant and inclusive communities. We have a responsibility to make sure we are not a part of the problem, but rather a part of the solution.

The conversations that are occurring right now are necessary and require honesty and self-reflection. Those conversations must also lead to action—action, which addresses the racial inequalities that have plagued our communities for too long—action, which addresses the socio-economic inequalities, and action which addresses the need for safe and affordable housing.

We need to stand up and be leaders in our communities to bring about impactful and lasting change.

OneKey MLS Now Live for Consumers

NEW YORK—The first regional MLS in the New York Metro area, OneKey MLS, has announced the launch of its new consumer search website—OneKeyMLS.com.

The new listing search portal offers consumers more than 40,000 listings and some 500 communities throughout the New York Metropolitan area, making it the largest selection of for sale and lease listings from Realtors in New York State.

The new MLS was created by the Long Island Board of Realtors, Inc. and the Hudson Gateway Association of Realtors, Inc.

OneKey MLS, which went live for Realtors in March, offers robust property search tools in 21 languages. Consumers are able to save searches and listings, and can share their favorites with friends and family. Every user can sign up to receive alerts on new listings, open houses and saved searches.

"OneKey MLS was created to not only provide Realtors access to innovative tools that will help them do better business, but to also make the property buying or leasing process easier for consumers," said Jim Speer, CEO of OneKey MLS. "We are thrilled to reach this next milestone in our rollout and look forward to consumers using the site to find their new home."

The easy-to-use platform features an intuitive, map-based search, beautiful images and in-depth property remarks so consumers can learn all there is to know about each listing. Every listing is accompanied by information about nearby properties and recent sales in the area as well as extensive demographic, school and lifestyle data from more than 100 sources. Since the site is updated every five minutes straight from the MLS, consumers can be assured that every listing is always accurate.

"Since OneKey MLS was formed, we have been committed to offering Realtors and consumers alike the most accurate listing data available," said Richard Haggerty, president of OneKey MLS and CEO of Hudson Gateway Association of Realtors. "We have worked tirelessly to create a platform that will become the most trusted residential real estate resource and we look forward to consumers being able to experience it."

Recognizing that real estate is about more than a transaction, for both consumers and brokers/agents, OneKey MLS goes beyond reliable, up-to-date property listings. The platform gives real estate professionals and their clients unprecedented access to properties from Montauk to Manhattan, to the Lower Hudson Valley and the Catskill Mountains.

OneKey™ MLS

The PPP Flexibility Act: Update on the PPP Loan Program

LEGAL CORNER

By John Dolgetta, Esq.



On Friday, June 5, 2020, President Trump signed the Paycheck Protection Program (PPP) Flexibility Act of 2020 (the “PPP Flexibility Act”) (see <https://bit.ly/3dSbhNx>). The PPP Flexibility Act provides additional relief to those businesses that have applied for and received loans under the Paycheck Protection Program instituted under the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) (see <https://bit.ly/2XOhLW>), which was signed into law on March 27th. Originally, an amount of \$349 billion was allocated toward the PPP Loan and Emergency Injury Disaster Loan (see <https://bit.ly/3dRh9qw>) programs, however, those funds ran out by April 16th.

The CARES Enhancement Act

On April 24, 2020, the Paycheck Protection Program and Health Care Enhancement Act was signed into law and provided an additional \$310 billion in funding to replenish the PPP and EIDL loan programs. This second round of funding also included a provision that earmarked \$60 billion for community banks, smaller banks and credit unions that serve businesses in rural and minority areas, and it also allocated an additional \$60 billion for the EIDL Loan program. The CARES Enhancement Act also made an additional \$10 billion available for grants provided under the EIDL program.

The PPP Flexibility Act

The PPP Flexibility Act passed on June 5th provided critical relief to borrowers under the PPP Loan program by providing the following:

- Extends the period of time for borrowers to use PPP loan proceeds for payroll costs.
- Extends the date for borrowers to rehire employees.
- Reduces the amount of payroll costs required for forgiveness of the loan.
- Modifies and extends the repayment period to repay loans that are not forgiven.

Eight-Week Period Extended to 24 Weeks

One significant change made to the CARES Act by the PPP Flexibility Act is that it extends the period of the time within which borrowers are required to use the loan funds to pay for qualified expenses (e.g., payroll, mortgage or loan interest, rent, and utilities). Originally, under the CARES Act, the borrowers had to use all of the loan proceeds toward qualified expenses within eight weeks of the date of disbursement of the loan proceeds in order to qualify for forgiveness. This period has now been extended to 24 weeks, providing the borrower with breathing room to use the loan proceeds for qualified expenses. This increases a borrower’s eligibility for forgiveness.

Previously, the rules and guidance issued by the Small Business Administration the “SBA” required that borrowers pay for qualified expenses within the eight-week period. The PPP Flexibility Act modified Section 1106(a)(3) of the CARES Act and now provides that “...the term ‘covered period’ means, subject to subsection (l), the period beginning on the date of the origination of a covered loan and ending the earlier of (A) the date that is 24 weeks after such date of origination; or (B) December 31, 2020.” It is important to note, however, that the deadline to apply for a loan under the PPP loan program still remains June 30, 2020. As of June 5th, there was still approximately \$100 billion left in untapped funds.

Forgiveness Available Even if Unable to Re-Hire Employees and Some Key Dates Extended to Dec. 31

Previously, in order for a borrower to qualify for forgiveness, the borrower was required to rehire furloughed employees by June 30, 2020. Under the PPP Flexibility Act, the June 30th deadline no longer applies. A borrower is now eligible for forgiveness if the borrower is able to document, in “good faith:”

- (i) an inability to rehire individuals who were employees of the eligible recipient on Feb. 15, 2020; and
- (ii) an inability to hire similarly qualified employees for unfilled positions on or before Dec. 31, 2020.”

The borrower may also be eligible for forgiveness under new subsection (d)(7)(B) of Section 1106 of the CARES Act, if the borrower, in good faith, is able to document:

“...an inability to return to the same level of business activity as such business was operating at before Feb. 15, 2020, due to compliance with requirements established or guidance issued by the Secretary of Health and Human Services, the Director of the Centers for Disease Control and Prevention, or the Occupational Safety and Health Administration during the period beginning on March 1, 2020, and ending Dec. 31, 2020, related to the maintenance of standards for sanitation, social distancing, or any other worker or customer safety requirement related to COVID-19.”

Therefore, if a borrower cannot return to pre-COVID-19 employee levels due to the above factors, the loan may be eligible for forgiveness. Eligibility requirements are now much less stringent and will serve to assist businesses and business owners tremendously.

Payroll Threshold Reduced to 60% of Loan Proceeds

Originally, under the CARES Act, the borrower was required to use at least 75% of the loan proceeds toward payroll expenses. The CARES Act also capped the amount of salary eligible for forgiveness to \$100,000 on an annualized basis for each employee; this \$100,000 cap has not changed. The PPP Flexibility Act, how-

ever, now allows a borrower to be eligible for forgiveness if the borrower uses at least 60% (rather than 75%) of the loan proceeds for payroll costs. Newly added subsection (8) of Section 1106 of the CARES Act, provides as follows:

“(8) LIMITATION ON FORGIVENESS.—To receive loan forgiveness under this section, an eligible recipient shall use at least 60% of the covered loan amount for payroll costs, and may use up to 40% of such amount for any payment of interest on any covered mortgage obligation (which shall not include any prepayment of or payment of principal on a covered mortgage obligation), any payment on any covered rent obligation, or any covered utility payment.”

This change provides a borrower with greater flexibility as to the use of the loan proceeds to pay for qualified expenses. It is important to note that covered mortgage expenses do not include payments of principal.

Deferral of Payments of Principal, Interest and Fees And Repayment Term of Loan Under PPP Extended

Under the CARES Act, and the previous regulations and guidance issued by the SBA, any payment of principal, interest and fees under the PPP loan was deferred for six months. The PPP Flexibility Act now extends the deferral period “...until the date on which the amount of forgiveness determined under section 1106 of the CARES Act is remitted to the lender.” The PPP Flexibility Act also provides that “If an eligible recipient fails to apply for forgiveness of a covered loan within 10 months after the last day of the covered period defined in section 1106(a) of the CARES Act, such eligible recipient shall make payments of principal, interest, and fees on such covered loan beginning on the day that is not earlier than the date that is 10 months after the last day of such covered period.” Basically, this means that a borrower is required to apply for forgiveness. If the borrower does not apply within such 10-month period, then the borrower will not be required to begin making payments at any time prior to the expiration of such 10-month period.

Another important change implemented by the PPP Flexibility Act was the increase of the repayment term. Originally, the CARES Act provided that the “maturity date” of any part of a PPP loan amount not forgiven was two years. The PPP Flexibility Act extends the “maturity date” to five years. No changes were made to the interest rate of 1%.

What Do Borrowers Do Now?

Prior to the enactment of the PPP Flexibility Act, the SBA and lenders had already begun distributing loan forgiveness applications and procedures to borrowers. Many borrowers were under significant pressure to comply with the 75% payroll allocation requirements and the eight-week time frame provided under the original CARES Act, especially due to the inability of borrowers to get their employees to come back to work or remain at work. In most instances, many of the businesses that applied for the PPP loan were forced to shut down and were not permitted to operate altogether.

The fixes provided by the PPP Flexibility Act have alleviated significant pressure to comply with the original requirements of the CARES Act. It was one of the few times that Congress acted swiftly, and with little fanfare or controversy, in order to assist the business owners, and it was certainly needed. Lenders have indicated that the SBA will soon be providing updated forgiveness applications and amended procedures. It is important for borrowers to reach out to their lenders.

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

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U.S. Existing-Home Sales Fall Nearly 18% in April

WASHINGTON—Existing-home sales dropped in April, continuing what is now a two-month skid in sales brought on by the coronavirus pandemic, according to the National Association of Realtors.

Each of the four major regions experienced a decline in month-over-month and year-over-year sales, with the West seeing the greatest dip in both categories.

Total existing-home sales, completed transactions that include single-family homes, townhomes, condominiums and co-ops, dropped 17.8% from March to a seasonally-adjusted annual rate of 4.33 million in April. Overall, sales decreased year-over-year, down 17.2% from a year ago (5.23 million in April 2019).

“The economic lockdowns—occurring from mid-March through April in most states—have temporarily disrupted home sales,” said Lawrence Yun, NAR’s chief economist. “But the listings that are on the market are still attracting buyers and boosting home prices.”

April’s decline in existing-home sales is the largest month-over-month drop since July 2010 (-22.5%).

The median existing-home price for all housing types in April was \$286,800, up 7.4% from April 2019 (\$267,000), as prices increased in every region. April’s national price increase marked 98 straight months of year-over-year gains.

“Record-low mortgage rates are likely to remain in place for the rest of the year, and will be the key factor driving housing demand as state economies steadily reopen,” Yun said. “Still, more listings and increased home construction will be needed to tame price growth.”

Total housing inventory at the end of April totaled 1.47 million units, down 1.3% from March, and down 19.7% from one year ago (1.83 million). Unsold inventory sits at a 4.1-month supply at the current sales pace, up from 3.4-months in March and down from the 4.2-month figure recorded in April 2019.

Properties typically remained on the market for 27 days in April, seasonally down from 29 days in March, but up from 24 days in April 2019. Fifty-six percent of homes sold in April 2020 were on the market for less than a month.

First-time buyers were responsible for 36% of sales in April, up from 34% in March 2020 and 32% in April 2019. NAR’s 2019 Profile of Home Buyers and Sellers, released in late 2019, revealed that the annual share of first-time buyers was 33%.

Individual investors or second-home buyers, who account for many cash sales, purchased 10% of homes in April, down from 13% in March 2020 and from 16% in April 2019. All-cash sales accounted for 15% of transactions in April, down from 19% in March 2020 and 20% in April 2019.

Distressed sales—foreclosures and short sales—represented 3% of sales in April, about even with both March 2020 and April 2019.

While virtually every sector of the American economy has been hit hard by this pandemic, our nation’s 1.4 million Realtors have continued to show an undying commitment to their profession, their clients and America’s real estate industry,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco.

“As we find during any time of crisis, we have a tremendous opportunity to evolve and emerge stronger and more efficient,” Malta continued. “Having renewed our focus on new, innovative ways to serve American consumers, I am confident the real estate sector and our nation’s Realtors are uniquely positioned to lead America’s economic recovery.”

According to Freddie Mac, the average commitment rate for a 30-year, conventional, fixed-rate mortgage de-



creased to 3.31% in April, down from 3.45% in March. The average commitment rate across all of 2019 was 3.94%.

Single-Family and Condo/Co-op Sales

Single-family home sales sat at a seasonally-adjusted annual rate of 3.94 million in April, down

16.9% from 4.74 million in March, and down 15.5% from one year ago. The median existing single-family home price was \$288,700 in April, up 7.3% from April 2019.

Existing condominium and co-op sales were recorded at a seasonally adjusted annual rate of 390,000 units in April, down 26.4% from March and

down 31.6% from a year ago. The median existing condo price was \$267,200 in April, an increase of 7.1% from a year ago.

“There appears to be a shift in preference for single-family homes over condominium dwellings,” Yun said. “This trend could be long-lasting as remote work and larger housing needs will become widely prevalent even after we emerge from this pandemic.”

Regional Breakdown

As was the case for the month prior, April sales decreased in every region from the previous month’s levels. Median home prices in each region grew from one year ago, with the Northeast and Midwest regions showing the strongest price gains.

April 2020 existing-home sales in the Northeast fell 16.9%, recording an annual rate of 540,000, an 18.2% decrease from a year ago. The median price in the Northeast was \$312,500, up 8.7% from April 2019.

Existing-home sales decreased 12.0% in the Midwest to an annual rate of 1.10 million, down 8.3% from a year ago. The median price in the Midwest was \$229,200, a 9.3% increase from April 2019.

Existing-home sales in the South dropped 17.9% to an annual rate of 1.88 million in April, down 16.8% from the same time one year ago. The median price in the South was \$249,400, a 6.4% increase from a year ago.

Existing-home sales in the West fell 25.0% to an annual rate of 810,000 in April, a 27.0% decline from a year ago. The median price in the West was \$419,300, up 6.1% from April 2019.

BCW Task Force Issues Recommendations To Assist in County’s Economic Recovery

RYE BROOK—The Business Council of Westchester recently issued an extensive list of strategies and recommendations to assist the state and Westchester County in their reemergence from the coronavirus pandemic.

The report released on June 1 offers recommendations

from the 46 members of the BCW Westchester Economic Recovery Task Force who represent a wide range of industry sectors in the county including: arts, biotech, energy/environment; entertainment, hospitality, transportation, finance, healthcare, higher education, municipalities, not-for-profits, professional services, real estate brokerage and construction, retail and small business.

“As Westchester County begins its ‘reopening’ Phase 1 process, the BCW Westchester Economic Recovery Task Force will continue to meet and look to identify strategies and systems that will assist businesses over these next few months. We will continue to provide the Cuomo and Latimer administrations with recommendations that hopefully will be of help to their long term plans,” said BCW President and CEO Marsha Gordon.

“This significant and timely report is another example of the BCW being on the forefront of today’s vitally important economic development issues. We com-

mend our Task Force members for their valuable expertise and insight that will help guide Westchester’s successful reemergence from this terrible pandemic,” she added.

In the report, among its recommendations concerning the real estate broker-

age industry, the task force advocates for extending tax credits to developers/owners who make capital expenditures for new construction and to owners/leaseholders of older properties that install modern HVAC in their buildings with improved air circulation in tenant spaces and other common areas in multi-tenanted buildings.

The task force also stated that it is “Vital for real estate agents to be

allowed to practice in person services with appropriate health and safety protocols and social distancing to minimize contact.”

Other real estate-related recommendations included:

- Simplify/Amend SEQRA to expedite approval processes and encourage developers who find state regulations too stringent to enter the market.

- Reopening schools, which is in phase four, may be appropriate to open sooner in some counties that are under control.

- Streamline cumbersome business licensing requirements and regulations that inhibit businesses from opening or operating in the state.

- Other issues of concern include having access to municipal offices to access and file necessary documents to effect transactions.

Richard Haggerty, CEO of the Hudson Gateway Association of Realtors, is a member of the BCW Westchester Economic Recovery Task Force. Other members hailing from the real estate sector include: Joseph Apicella, Macquesten Development; Bill Balter, Wilder Balter Partners; Greg Berger, Robert Martin Company; Peter Chavkin, Lighthouse Landing Communities; Neil DeLuca, Fareri Associates; John Fareri, Fareri Associates; Tim Foley, Builders Institute of Westchester; David Garten, RXR; Martin Ginsburg, Ginsburg Development; Larry Gottlieb, Robert Martin Company; Tim Jones, Robert Martin Company; Jeff Nelson, RXR; Kevin Plunkett, Simone Development Companies; Liz Pollack, Cross County Shopping Center; Joseph Simone, Simone Development Companies; Jim Surdoyal, Ginsburg Development and Budd Wiesenberg, CBRE.

The report, which is the first of several to be prepared by the Task Force, is available online at thebcw.org



Marsha Gordon, president and CEO of the Business Council of Westchester. FILE PHOTO



NAR Identifies Top 10 Housing Markets for Millennials

WASHINGTON— The National Association of Realtors issued a report recently identifying 10 housing markets with favorable conditions for Millennial homebuyers during the coronavirus pandemic.

None of the major cities in the Northeast made the list. The only metro area on the East Coast to make the top 10 Millennial list was Durham, Chapel Hill, NC.

In alphabetical order, the top 10 markets for Millennials in the age of COVID-19 are:

- Austin-Round Rock, TX**
- Dallas-Fort Worth-Arlington, TX**
- Des Moines-West Des Moines, IA**
- Durham-Chapel Hill-Raleigh, NC**
- Houston-The Woodlands, TX**
- Indianapolis-Carmel-Anderson, IN**
- Omaha, Nebraska/Council Bluffs, IA**
- Phoenix-Mesa-Scottsdale, AZ**
- Portland, Oregon/Vancouver, WA**
- Salt Lake City, UT**

“Record-low mortgage rates have improved housing affordability, bringing more buyers into the market, and multiple offers for starter homes could become common in these metro areas,” said NAR’s Chief Economist Lawrence Yun. “With relatively better employment conditions and a strong presence of millennials in these markets, more new home construction will be required to fully satisfy the housing de-

mand as the economy reopens.”

NAR identified the top 10 metro areas for Millennial homebuyers by analyzing current housing affordability, local job market conditions during the coronavirus pandemic, the share of millennials in the area and inventory availability in the largest 100 metropolitan statistical areas across the country.

“Nationally, millennials make up the largest share of homebuyers and these metropolitan areas, in particular, offer great opportunities to realize the dream of homeownership,” said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco, CA. “As states and cities begin to reopen, millennials will play a significant role in the housing market’s recovery.”

Nationwide, the typical household can afford to buy 40% of the homes currently listed for sale compared to 34% a year earlier, according to the Realtors Affordability Distribution Score, a collaboration between the National Association of Realtors and realtor.com. The score measures the affordability of current for-sale homes overall as well as at different income levels. In these top 10 markets, affordability increased more this year than it did nationwide. For example, a household earning \$100,000 in Dallas can afford to buy 56% of homes currently listed for sale compared to 45% last year.



The City of Dallas ranks No. 2 with millennials according to the NAR survey.

According to April 2020 employment data, employment declined by an average of nearly 13% in the largest 100 metro areas compared to last year. However, in Dallas, Houston, Salt Lake City and Phoenix, employment dropped 8% from a year earlier.

The 10 markets had a smaller share of workers, on average, in industries most affected by the pandemic-induced economic lockdown. For example, in Durham and Des Moines, 15% and 17% of employees, respectively, work in industries at high risk from coronavirus. The average for the largest 100 metro-

politan areas is 21%.

Another common factor among these markets is better-than-average inventory availability. For Des Moines and Omaha, the number of active listings in April 2020 increased by 5% and 1%, respectively, according to realtor.com. However, inventory declined 18% on average in the largest 100 metro areas.

Three in 10 residents in these markets—30%—are millennials. With millennials making up the largest cohort of homebuyers, these areas are expected to see many of their millennial residents become homeowners.

Christie's International Real Estate Westchester and Hudson Valley, an exclusive partner of Christie's International Real Estate, has announced that **Louise Colonna**, a highly successful regional real estate leader, has joined the company as Broker of Record and manager of its New City office.

The addition of Colonna is part of Christie's ongoing growth and expansion in the region.

“Joining Christie's Westchester and Hudson Valley gives me the opportunity deliver the highest level of customer service available in our industry and the power of the Christie's brand to clients across the region”, said Colonna. “Helping people is my passion and I'm excited to utilize my deep industry acumen and expertise to mentor and coach agents.”

“We are very excited to welcome Louise to our family. As we continue to expand our presence and strengthen our service across the region, we are always looking for experienced and qualified individuals to join our team”, said Ilija Pavlovic, president and CEO of Christie's International Real Estate Westchester and Hudson Valley. “Louise's proven record of success is further assurance that our customers will continue to receive the unique Christie's experience.”

Colonna is a Licensed Associate Real Estate Broker with more than 30 years of industry experience in sales and management. She began her real estate career as a sales associate, followed by receiving her associate broker's license and then quickly and successfully transitioning into the role of management.

Through her career in sales, she has been recognized with several awards for her sales achievements and she has also gained expertise as a relocation specialist. She has a successful track record in opening, growing, and managing several offices in Rockland and Westchester counties, and has received national recognition for the success of the offices she has developed.



Louise Colonna

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New Westchester Builders Group Begins Operations

ARMONK – The Building and Allied Construction Industries of Westchester, the newest chapter of the New York State Builders Association and the National Association of Home Builders, announced on June 2 that it was officially open for business and accepting new members.

The announcement came one week after Westchester County and the Mid-Hudson Region achieved the state's approval for phase one of re-opening under the New York Forward Plan. Under the New York Pause, restrictions to contain the spread of COVID-19—particu-

larly construction projects—had been deemed “essential construction” and allowed to continue.

As of May 26, the region containing Westchester County had made sufficient progress on the health metrics required by the state, and all construction projects were allowed to resume so long as the business had developed and implemented safety protocols to maintain social distancing wherever possible and to take further steps to protect the health of the workers.

“As I was getting my own business back up and running, I relied heavily on BACI’s expertise on everything from handwashing and sanitation to recommendations on safety protocols and equipment,” said Eric Abraham, a local builder and president of BACI. “With our new home builders association and the discounts, rebates, opportuni-

ties and advocacy provided by NYSBA and NAHB, we can offer Westchester builders, developers, and remodelers the support they need to not only get



back to work but have their business be stronger than ever.”

Membership in BACI will be open to home builders, multifamily developers, and remodelers, with an associate membership open to businesses working in closely related fields such as mortgage financing and building supplies. As with other chapters statewide, membership in BACI will also convey membership in NYSBA and NAHB, which combined have nearly 200,000 members nationwide.

The kickoff event for the new chapter was a webinar titled “The Challenge of Construction Safety During a Pandemic: Lessons Learned from the Front Lines” held on June 2. The webinar, which was free and open to all, provided the firsthand experience of other regions of New York State who achieved Phase One of re-opening before Westchester,

as well as a local developer whose affordable housing project was deemed “essential construction” and permitted to continue.

They related lessons learned, success stories, and best practices for keeping workers and construction sites safe from the spread of the coronavirus.

“We’re so thrilled that Westchester County builders, developers, and remodelers will have a NYSBA and NAHB presence here in the county, and a stronger voice in Albany and Washington D.C.,” said Francine Carmadella, owner of a local remodeling business and one of the new officers for the chapter. “In addition to the member benefits and discounts, government relations and representation, and networking, BACI will provide us access to

more educational resources and practical education events like Tuesday’s webinar, plus certification and workforce training programs, access to legal advice, economists, tax and regulatory specialists—everything our businesses will need to come back strong in this challenging time.”

BACI will be administered by The Building and Realty Institute (BRI) of Westchester and the Mid-Hudson Region. The BRI, based in Armonk, has more than 1,800 members in 14 counties of New York State, including home builders, commercial builders, renovators, property managing agents, co-op and condo boards, and owners of multifamily apartment buildings in many communities, as well as suppliers and service providers with a special focus on real estate.

Local Sales Tax Collections Drop More Than 32%

ALBANY—Sales tax revenue for local governments in May fell 32.3% compared to the same period last year, according to State Comptroller Thomas P. DiNapoli. Sales tax collections for counties and cities in May totaled \$918 million, or \$437 million less than 2019.

The sharp decline in revenues was widespread around the state, ranging from a drop of 19.5% in Westchester County to a 41.5% decline in Tioga County. Nearly every county in every region of the state saw a large drop in overall collections. New York City experienced a 31.9% decline, amounting to \$196 million in lost revenues for a single month. One major influence is consumers’ online spending, now largely subject to the sales tax. Detail on this activity is not currently available.

“We anticipated that sales tax revenues would continue to drop because of COVID-19 but the May sales tax figures show just how deep it is cutting into municipal finances,” DiNapoli said. “Sales tax revenues are vital funding not only for the state but for municipalities like counties and cities as well. The federal government needs to step up and provide financial help to states and local governments hit hard by this virus to avoid severe cuts to critical services.”

DiNapoli reported on June 12 that local sales tax collections dropped 24.4% in April, or \$327 million less than collected in that month a year ago, after relatively modest losses in March collections.

Over the three-month period of the pandemic’s effects, local governments have received \$824 million (19.2%) less in sales tax revenue than they did during that same period in 2019.

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Westchester Disinfectant Service Company Offers Sanitization Program for New Homeowners, Renters

RYE BROOK—National Disinfection Services announced on May 15th it is launching what it terms is a “socially minded, one-of-a-kind” residential “Certification of Disinfection” program. The program comes with the “Clean Home Certified” seal of approval—an attestation that their new home is 99.9% free of any and all disease-bearing pathogens like COVID-19.

“Given the new realities of living with pandemics like COVID-19... it has become more important than ever that landlords and/or sellers of residential or commercial properties provide Buyers with the assurances and comfort that come with NDS’s Certificate of Disinfection... guaranteeing that the properties to be occupied are 99.9% free of any disease-carrying pathogens,” said Ted Fisher, CEO of National Disinfection Services.

NDS has designed the program to be an affordable and effective precautionary measure for the sellers and renters of any and all properties. The certification will be offered to the potential buyer or renter by the seller, real estate broker, property inspector, attorney, or can be requested directly by the buyer or renter.

National Disinfection Services is a full-service disinfection and sterilization company. NDS has decades of training and experience in this market segment and utilizes the most advanced techniques, equipment, and methodologies to provide the most effective disinfecting process available in the marketplace today. NDS’ products are CDC approved and use EPA registered chemicals engineered to combat and kill 99.9% of all viruses, including COVID-19.

The firm adheres to strict guidelines and procedures that come from the Centers for Disease Control, the Department of Health and Human Services and the Environmental Protection Agency.

NYC-Based Halstead Merges With Brown Harris Stevens

NEW YORK—The owners of Terra Holdings announced recently that brokerage firm Halstead is now part of Brown Harris Stevens. The strategic restructuring of Terra Holdings subsidiaries significantly expands the footprint and resources of Brown Harris Stevens residential brokerage.

The transition will occur with a phased in approach beginning in New York City. Senior management of both firms, with their combined more than 200 years of experience, will create one of the most powerful privately held real estate companies in the industry.

Bess Freedman will continue to serve as CEO of Brown Harris Stevens, and will be responsible for carrying out the overall vision and day-to-day operations of the expanded brand in New York City and all territories. The senior management of both companies will remain in place with Freedman overseeing the leadership team of Hall F. Willkie, president of BHS Residential Sales; Diane M. Ramirez, current CEO of Halstead; Richard J. Grossman, current president of Halstead; and Stephen G. Kliegerman, president of Terra Development Marketing.

Brown Harris Stevens will maintain its headquarters at 445 Park Ave. All territories of the firm will function as a unified entity under Brown Harris Stevens and operate more than 55 offices including New York City, the Tristate area, the Hamptons, Palm Beach, Miami and other locations throughout the East Coast.

“The power of Terra Holdings working as one will further solidify Brown Harris Stevens as an unstoppable force. This exciting union enables us to focus our extensive resources and forge a larger, even stronger firm to better serve our valued agents and customers in our current and expanded regions,” said Freedman. “As the real estate industry begins to reopen around the country, we are growing a company with a purposeful culture and incredible depth and breadth for the future.”

Historically ranked among the city’s top residential brokerages, this announcement brings together 2,500 agents. In 2019, Brown Harris Stevens and Halstead combined closed 6,000 transactions totaling more than \$9 billion.



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FEDERAL, STATE & LOCAL

Fair Housing Laws

All HGAR Realtor Offices and Realtors are required to post this Fair Housing Notice on the websites, in their offices and at open houses.

[DOWNLOAD FORM AT HGAR.COM.](http://HGAR.COM)

The form is titled "FAIR HOUSING NOTICE" and is issued by the New York State Division of Licensing Services, a division of the New York Department of State. It lists protected characteristics and provides examples of potential violations, such as refusing to rent based on race or steering tenants to certain neighborhoods. It also includes contact information for filing a complaint and regional office locations.

Geoff Green, president of **Green Team New York Realty**, announced recently that **Jennifer DiCostanzo** was Green Team New York Realty's 1st Quarter Sales Leader for 2020.

"Once again Jennifer tops the production charts. Her work ethic is second to none and it shows. Jen is a tremendous Realtor who we are extremely grateful to call a Green Teamer," Green said.

DiCostanzo is no stranger to the Sales Leader Award. She has received the Yearly Sales Award each year since joining Green Team in 2015. She has also received the MVP Award in 2017 for more than \$10 million in sales and in 2019, for more than \$12 million.

The consistent award winner offered the following thoughts on COVID-19's impact on real estate transactions, "We began the first quarter off with a very strong market. Then suddenly overnight, COVID changed every aspect of our lives. However, even though we are in a climate of social distancing, real estate needs are very much a priority. By implementing cutting edge technologies, we are able to handle complex real estate market operations. And by doing so have transitioned both home buyers and sellers safely during a COVID market."



Jennifer DiCostanzo



Mary Kingsley

J. Philip Real Estate, an independent real estate brokerage based in Briarcliff Manor, has established a quarterly Agents of Honor awards program to recognize its salespersons and associate brokers who have made a notable contribution to the brokerage and its employees, have displayed outstanding service within their communities, or have achieved a high level of personal success.



Kelly Molloy

Recipients of the award are selected by members of J. Philip Real Estate's Agent Leadership Council (ALC). One agent in each of the brokerage's three offices – Briarcliff, Pelham and Mahopac – will be selected each quarter.

To kick off its Agents of Honor program, the ALC chose to recognize four agents, including:

Mary Kingsley, Pelham Office—Kingsley is a member of the Mount Vernon Charter Revision Commission, which is responsible for reviewing and reworking the city's charter. A dedicated community advocate, she is committed to improving the lives of Mount Vernon residents, the company stated.

Patti Kirk-Byrne, Mahopac—In addition to being a J. Philip Real Estate salesperson, Kirk-Byrne is a CT SCAN



Patti Kirk-Byrne



Shaun Manning

technician at Good Samaritan Hospital, where she has worked courageously and selflessly with patients during the COVID-19 pandemic.

Shaun Manning, Briarcliff—A consistent top sales producer, Manning smoothly completed a \$1.8-million-dollar deal from listing to close in less than eight weeks. Every facet of the deal was handled expertly, so that both her client and the buyers were exceptionally pleased with the outcome, the brokerage reported.

Kelly Molloy, Mahopac—When life threw Molloy an unexpected and difficult challenge, she rose above it, redirected her focus, and made a strategic plan. As a result, the real estate newcomer was able to secure five transactions within just one month.

"Our agents are not just great Realtors; they are great people," said J. Philip Faranda, founder of J. Philip Real Estate. "Our new Agents of Honor reward program is our way of recognizing them for the great things they do within our company as well as the many ways they positively impact others' lives."

Jennifer Maher, broker and managing partner of the brokerage's Putnam County office, added, "We commend each of these outstanding women, who are always looking to go the extra mile."

Founded in 2005, J. Philip Real Estate serves all of Westchester and Putnam, as well as nearby Rockland, Orange, Dutchess, and Fairfield (CT) counties. The brokerage is also the exclusive Westchester member of Leverage Global Partners, the premier network of luxury real estate brokerages around the world.

The Business Council of Westchester has announced its 2020 class of Rising Stars, a diverse and highly talented group representing an impressive array of professions. The winners will be honored on Sept. 2 at a location to be announced.

"Every year I am very impressed with the exceptional quality and diversity of our honorees, and this year is no exception," said Rising Stars Chairman Joseph McCoy, region manager, commercial lending, SVP, People's United Bank. "I congratulate this year's winners who represent a next generation of up and coming young professionals in Westchester County," he added.

The 2020 Rising Stars are:

Fabiola Abreu, Director of Care Management and Community Projects, ANDRUS

Alejandro Alvarez, Co-Founder, Soulful Synergy, LLC

Jonathan Bandel, VP, Strategy and Innovation, White Plains Hospital

Jonathan L. Berliner, MD, Joint Replacement Surgeon, Orthopaedic and Neurosurgery Specialists

Michael Bilt, Partner, Atlas Adjustments

Victoria Bruno, Business Development Manager, Kings Capital Construction

Jason Campbell, Senior Director of

Business Development & Marketing, ENT and Allergy Associates, LLP

Rachel Carpenter, Interim Associate VP for Student Affairs & Dean for Students, Pace University

Kimberley Ennis, Associate Director of Nursing at Mount Sinai Health System, Mount Sinai Hospital

Christian Espinoza, President/CEO, WOW! Building Maintenance Solutions Inc.

Caryn Friedman, Middle School Teacher, White Plains City School District

Joshua Gaccione, Director of Student Support Services, Westchester Community College

Lola Gazivoda, Team Leader-Vice President, M&T Bank

Anne Marie Gianutsos, Chief Marketing Officer, Houlihan Lawrence

Joseph V. Graziose, Vice President, RXR Realty

Jeffrey M. Helf, Sr. VP & Chief Financial Officer, PCSB Bank

Ram Jagadeesan, Managing Partner, Lightbridge Academy

Lisa Kiser, Vice President, Beacon Adhesives

Albert Kwon, MD, Anesthesiologist, Westchester Medical Center

Colleen Mackey, Associate Director, Strategic Alliances, Regeneron Pharmaceuticals, Inc.

Simone R. Mair, DOO, Curly Girl Collective

Eric Mandell, Partner, DelBello Donnellan Weingarten Wise & Wiederkehr LLP

Robert McNamara, Director of Operations & Management, GHP Office Realty

Amy Natsoulis, Partner, Cuddy & Feder LLP

James Nolan, Founder & President, The Michael Nolan Memorial Fund

Kevin L. Pohlman, M.Ed., NRP, FACHE, CCEMT-P, CHSE, CHSOS, NHDP-BC, Asst. Director, Center for Di-

saster Medicine/Asst. Professor of Public Health, New York Medical College

Ailton Ramos, Section Mgr, Bronx/Westchester Contract Management, Consolidated Edison Company of New York

Kathleen Reckling, Deputy Director, ArtsWestchester

William Segel, Owner & President, Segel & Co., Inc.

Connor Shanahan, Manager Multi-Specialty Clinics and AIDS Care, Westchester Medical Center

Andrew Sindell, Manager of Volunteer Recruitment, American Red Cross – Metro NY North Chapter

Adeepa D. Singh, MD, Director of Pain Management, Burke Rehabilitation Hospital

Matt Slater, Town Supervisor, Town of Yorktown

Marco Tolisano, Senior Sales Analyst & Director of Oil Operations, Robison Energy Commercial LLC

Jennie Valles, MD, Attending Neurologist, Burke Rehabilitation Hospital

Juliette Vendryes, Administrative Director, Cardiology & Pulmonary Services, NewYork-Presbyterian Lawrence Hospital

Steven Vescio, Mayor; CFO, Village of Briarcliff Manor; LAWS Construction Co.

Adam S. Weissman, Ph.D., Founder, President and CEO, Weissman Children's Foundation and The Child & Family Institute

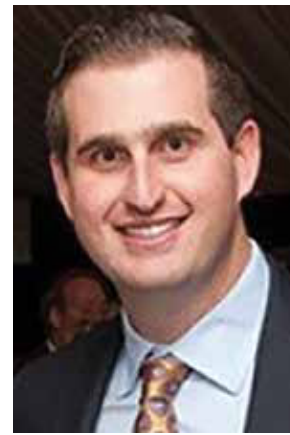
Ray Wilcox, Executive Director & Brand Strategist, Yonkers Arts, Inc.

Daniel Wright, Director of Business Development, JDM Benefits

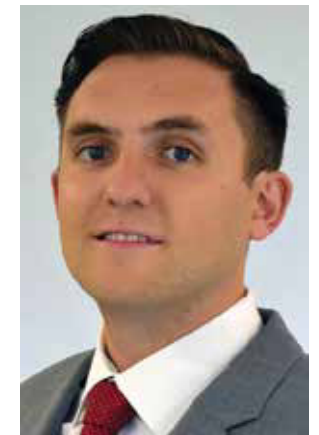
The Rising Stars program is modeled after the national business recognition program "40 under 40." Rising Stars honorees were chosen based on professional and/or entrepreneurial accomplishments, professional and/or business affiliations, and demonstrated leadership skills.



Anne Marie Gianutsos



Joseph V. Graziose



Robert McNamara

Houlihan Lawrence has announced that **Annpauline Creamer**, a veteran real estate professional, has joined the company's Somers brokerage.

Creamer has previously worked with William Raveis where she earned the Chairman's Club Certificate of Excellence and was ranked one of the top-producing agents from 2017 to 2019. Her professional career began as a paralegal until 1986 when she took her knowledge from the legal world and combined it with her love for people and ventured into real estate.

A longtime resident of Mahopac, Creamer is a local with extensive knowledge of Northern Westchester, Putnam, and Dutchess counties. She's received Silver, Gold, and Platinum sales awards from the Hudson Gateway Association of Realtors and the President Circle Award from Better Homes & Garden Realty.

"With an extensive knowledge and experience in Northern Westchester, Annpauline has an immense knowledge of the Somers region, which is vital for a client finding a perfect home. She is an outstanding addition to our Somers Office and we could not be happier to have her on board," said Aaron Velez, manager of the Somers brokerage.

Creamer has undergone rigorous training and continues to build her real estate knowledge through education programs. She has graduated from the Floyd Wickman Training Institute as an assistant team leader and as the Top Producer of Sweathogs, two well-regarded sales training programs. Creamer is also certified as a Corporate Relocation Agent.



Annpauline Creamer



HGAR

June 2020

UPDATE

HG Realtor Foundation Volunteers Practice COVID Precautions; Offer Needed Assistance to Food Bank of the Hudson Valley

By Mary T. Prenon

CROTON ON HUDSON—Decked out in masks and gloves, a group of Realtors from the Hudson Gateway Realtor Foundation HGRF recently volunteered their time to help pack groceries at the Food Bank of the Hudson Valley in Cornwall-on-Hudson.

The Food Bank of the Hudson Valley is a branch of the Regional Food Bank of Northeastern New York and a member of Feeding America, the national food bank network. Last year, the Hudson Valley branch provided more than 15 million pounds of food to 400-member agencies in Orange, Ulster, Dutchess, Rockland, Sullivan and Putnam counties.

The COVID-19 pandemic had forced the Realtor Foundation to halt all of its volunteering efforts over the past few months. However, taking the proper safety precautions, volunteers ventured out again for the first time since early March.

"We were disappointed to have to cancel or postpone some of our planned volunteer events over the last couple of months. Especially in this time of great need, we want to help wherever we can," said Gail Fattizzi, HGAR President and chair of the HGRF Program Committee, which plans the volunteer events. "It's great to finally start to get back on track. We'll hopefully be add-

ing new dates to the calendar over the coming weeks, and look forward to new volunteers coming out to help where they can."

Paul Stermer, director of the Food Bank of the Hudson Valley, noted that in the past eight weeks they have distributed 50% more food than over the same time period last year. "That's enough food for nearly three million meals to low-income families, unemployed or underemployed workers, service workers, out-of-school children, homebound and immuno-compromised seniors, shelter residents and others facing food insecurity—some for the first time," he said.

The increased demand for emergency food has in turn, fueled a greater need for financial support to cover unplanned expenses, revenue shortfalls, and volunteers to sort donated food. "With the help of our incredible community partners, though, the Food Bank can continue to provide food to families struggling to make ends meet during this difficult time," added Stermer.

The agency also offers other programs such as the Backpack Program. This helps alleviate child hunger by discreetly providing hungry children with backpacks full of nutritious and easy-to-prepare food on Friday afternoons, so they have food to eat throughout the weekend.

The Food Bank of the Hudson Valley receives several hundred thousand pounds of donated food and non-food items each week from the food industry.

It also welcomes both food and financial donations. For more information, please visit. www.foodbankofthehudsonvalley.org



From left, Dexter Alston, Volunteer Coordinator, Food Bank of the Hudson Valley; Amanda Martinez, Dianne DeFalco and Guy Cusumano, Better Homes & Gardens, Goshen; Rae A. Fevola, Curasi Realty, Montgomery and David Rubin, William Raveis, Somers. See more photos on back page of second section.

SPOTLIGHT ON

Embracing Life's Challenges Not Limited to the Young

By Mary T. Prenon

Julie "Pip" Klein, an agent with Green Team New York Realty in Warwick, fully admits she never responds to her given name—so if you want her attention, don't call her "Julie." Given the nickname "Pip" at a young age, it stuck through elementary and high school, and then throughout her business careers.

"My parents started calling me that because I was the pipsqueak of the family," she explained. "Now, no one calls me 'Julie' except the IRS!"

At a time when most of her friends were considering retirement, Klein earned her real estate license at the age of 60 and has been headstrong in the business ever since. Over the past nine years she has received numerous company awards, from the Captain's Club for annual sales over \$3 million to the President's Club for yearly sales between \$5 million and \$10 million. She was even honored with the firm's first "Momentum Builder Award" for her personal growth and team spirit.

"Getting into real estate was one of the best things I've ever done," said Klein. "In the past, if anyone had told me that I'd be successful in this business at this age, I wouldn't have believed them!"

Klein spent her early years in New Jersey, before her family moved to Warwick when she was in sixth grade. Her father, the late Ed Klein, was a well-known area publisher, owning the



Julie "Pip" Klein

Warwick Advertiser, the Hudson Valley and Westchester and Fairfield County Business Journals, WTBQ Radio and Warwick Cable.

Later, she graduated from Warwick Valley High School and the University of Vermont, earning a degree in communications. Her first job was with a children's publishing firm on Madison Avenue in Manhattan. "It was really a lot of fun," she recalled. One of their publications was "Muppet Magazine." During the 1970s, she lived in Santa Barbara, CA, working with various newspapers in feature writing, sales and promotions. Years later, she became assistant pub-

Continued on page 12

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

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

Platinum R \$10,000

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

Crystal R \$2500-\$4,999

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

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

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

President's Club \$500-\$999

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

Capitol Club \$250-\$499

Nancy Curasi, Curasi Realty, Inc, Montgomery
Sarah Hughes, William Raveis Legends Realty, Briarcliff Manor
Eydie Lopez, Keller Williams Hudson Valley, Highland Mills
Robert Shandley, BHG Rand Realty, White Plains

99 Dollar Club \$99-\$249

, Teresa Belmore, Desmond Bonar, Layla Boyles, Janet Brand, Elisa Bruno Midili, Randall Calano, Michael Criscuolo, Laurie DiFrancesco, Kevin Dwyer, Patricia Holmes, Clayton Jeffrey, Bonnie Koff, John Kope, Kathleen Mangan, Barbara Shaver, Peggy Shea, Jacqueline Simmons, Cary Sleeper, Judith Speight, Maria Weiss, Patricia Ephraim, Anthony Lando, Rosa Lulgjuraj, Elisa Bruno-Midili, Valerie Port, Cathleen Stack, Maria Weiss

Recap of Contributions Year to Date**

TOTAL: \$110,229 47% towards goal

Total with pledges: \$129,148

With 2,803 contributors 69% towards participation goal.
Goal: \$233,684 from 4,051 contributors for a total of 36% of membership

BOARDROOM REPORT

Please Welcome the New Members in your area

Designated Realtor

Francesco P. Dotro
Advanced Appraisal Associates
16 Burr Drive
Randolph, NJ 07869
973-714-0077

**Edward S. Hasicka
NextHome Residential
75 South Broadway
White Plains, NY 10601
914-810-6140

Carroll Hudders
16 Burr Rd.
Westport, CT 06880
914-834-8122

Erica C. Lawless
1487 Teller Ave., # 4G
Bronx, NY 10457
646-234-2689

Anya Levitov
Verus Real Estate Inc.
240 Riverside Blvd., # CU2
New York, NY 10069
212-873-0111

**Sean Mulligan
Arc Real Estate Advisors, LLC
7 Willow Tree Drive
Millstone Twp, NJ 08535
646-946-1472

**Robert B. Stevens
Stevens Realty Group
171 Main St.
New Paltz, NY 12561
845-256-8868

Affiliate

Dr. Mary Lo Re
Touro College Graduate School of Business
RE Entrepreneurship Program
232 W. 40th St., 11th Floor
New York, NY 10018
212-742-8770

Jennifer LoGuercio
Air Environmental Consulting
3 Neptune Rd., Suite A29
Poughkeepsie, NY 12601
845-462-0200

Charles J. Priolo
Touro College Graduate School of Business
RE Entrepreneurship Program
232 W. 40th St., 11th Floor
New York, NY 10018
212-742-8770

Realtor

Keith Baker
Mary Jane Pastor Realty
Elias Batarseh
Keller Williams NY Realty, White Plains

**Moshe Berkowitz
Exp Realty, White Plains

Sabita Blake
United Realty Estate Inc.

Gwendolyn Booker
Weichert Realtors, Monroe

Victoria L. Bowles
Madison Allied LLC

Stacey Demar
Houlihan Lawrence Inc., Millbrook

Esen O. Gonul
R New York

Danielle Gulston
HomeSmart Homes & Estates, Montgomery

Joel Haut
Blooming Realty

Laquana C. Jackson
Exit Realty Group, Bronx

Briana H. Jacopino
Berkshire Hathaway HS West. Prop., Eastchester

Renee A. Kelly
Madison Allied LLC

Man Wai Lau
Oxford Property Group USA

**Lu Chuching
Keller Williams Town Life, Tenafly, NJ

Abraham Lungert
Keller Williams Hudson Valley Realty, New City

Charles Mangini
Cabins & Canoes Real Estate

Antoinette Mickle
Jackie Henry Realty LLC

Gregory Myrtil
Besmatch Real Estate

Prajesh Patel
Keller Williams NYC, New York, NY

John P. Pelosi
Compass Greater NY, LLC, Rye

Daniel Rabiun
Houlihan Lawrence Inc., Yonkers

Amanda Rivera
RE/MAX Classic Realty, Somers

Sean E. Sasso
Compass, New York, NY

Felicity Taylor
K. Fortuna Realty, Inc.

John Vanderveerdonk
Coldwell Banker Residential Brokerage, Katonah

John Watson
J. Philip Real Estate LLC, Mahopac

Janet Wiggins
William Raveis-New York LLC, Katonah

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

**Secondary Member



NOTICE OF SPECIAL MEETING of the Members of the Hudson Gateway Association of REALTORS®, Inc. JULY 1, 2020

A Special Meeting of the Members of the Hudson Gateway Association of REALTORS®, Inc. ("HGAR") will take place on July 1, 2020 at 10:00 AM via a Zoom Meeting Audio-Visual Conference.

The Members' Meeting can be accessed by the Members by utilizing the following registration link: https://zoom.us/webinar/register/WN_8yOwKy-rTpKcwHmCe-hEH0w which will provide the necessary registration and login information.

In accordance with the Guidance issued by the Attorney General Charities Bureau, Members are entitled to attend the Members' Meeting remotely and may vote in accordance with the guidelines prepared by HGAR which will be made available to each Member. In light of the COVID-19 Pandemic, the restrictions in place in the State of New York, and for the health and safety of all Members, all Members will be able to attend the Meeting by remote means accessing the link provided by HGAR.

The voting business at the Special Meeting of the Members is the following:

- Adoption of a Plan of Merger of the Hudson Gateway Association of Realtors, Inc. and the Bronx-Manhattan Association of Realtors, Inc., with the surviving entity to be known as the Hudson Gateway Association of Realtors, Inc. The Plan of Merger also calls for the creation of the Bronx Chapter of the Hudson Gateway Association of Realtors, Inc., with a Chapter representative serving on the HGAR Board of Directors in accordance with the amended By-Laws. The Bronx Chapter representative to be approved and to serve for the remainder of the year (until December 31, 2020) is listed below.

Approval of various amendments to the HGAR By-Laws that are necessary for the governance of the Hudson Gateway Association of Realtors, Inc. to become effective upon approval by the Members.

Bronx Chapter Representative:

Vincent Buccieri
Today Realty Corp.
1934 Williamsbridge Road
Bronx, New York 10461

PROXY VOTING

Realtor members may vote in person via zoom or by proxy at the annual meeting. The person who attends and votes may act as proxy for only one absent Realtor. A proxy ballot and the procedure for voting by proxy is posted on the member only pages of www.hgar.com.



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Embracing Life's Challenges Not Limited to the Young

Continued from page 11

lisher of "Aspen Magazine" in Colorado.

On one of her visits to the East Coast, she met her husband Bob at a party and eventually moved back to New York. Once in Manhattan, she ventured into sales promotions with various publications, including "Better Homes and Gardens" magazine. Her next stop was a position much closer to home—executive director of the Goshen Chamber of Commerce.

As for real estate, Klein admits it was purely by accident that she stumbled into her current career. She was working part-time for the Green Team, helping them with marketing. "Right from the get go, Geoff Green told me I had the personality for real estate," she remembered. "He said 'you know everyone so what have you got lose.'" She also had the task of selling her parent's home, so she could start out with a listing. "It wasn't a conscious decision—I guess I kind of back-peddled into it."

For Klein, growing up in the area was a definite advantage for her in her new career. "It really helped to have all of those personal connections," she said. Because of her background in sales and publishing, she was also very familiar

with computer technology. "Working in Manhattan all those years, I had no fear of computers," she said. "I'm actually surprised that I'm so fluent in technology because after all, I am a 'Baby Boomer' and a child of Woodstock."

One of her most memorable encounters with a potential buyer happened with a New York City family looking for homes in Orange County. "While we were walking through the home, I stopped right in my tracks when I saw a painting on the wall," she said. It was a water color painting by her late mother, that had been donated to a fundraiser. "As it turned out, they bought the property, so maybe Mom was watching over me."

Now a resident of the Village of Florida, Klein and her family own a renovated onion barn, originally built in 1910. She and her husband purchased the 2,700-square-foot "Onion House" after living in New York City for over a decade. "We're actually the first ones to live in it," she said. "As it turns out, Orange County is one of the top onion-growing areas in the nation." Klein has always harbored an affinity for historic homes, having sold properties built in

1773, 1775 and, 1760. "They sure don't build them like they used to!"

This year, Klein joined the Association's Members Day Work Group, which plans the annual Members Day event. As an attendee for many years, she wanted the chance to get involved behind the scenes. "It's always a great event and I look forward to what we have in store for this fall," she said.

In her free time, she and her husband, Bob Grawi, are musicians, and often play at various festivals around the Hudson Valley and the nation. During the 1980s, her husband developed a unique instrument called the Gravikord, a type of electric harp based on the West African Kora. Grawi also creates and sells the instruments and one is now featured at the New York Metropolitan Museum of Art in its musical instrument collection.

With Klein accompanying him on the flute, the couple has played in Grand Central Terminal, the Rainbow Room, various festivals, and craft fairs in the U.S., as well as abroad in England, France, Germany, Italy, Australia, Japan and many other locations. "I've been

playing the flute since high school. I always wanted to feel like I was a part of Jethro Tull," she quipped.

While the COVID-19 pandemic has kept them from traveling lately, they do plan to venture out again in the future. "We have an old saying: 'You're never bored with the Gravikord,'" she added.

As Klein and her husband keep busy here in New York, her son Ben, 24, is busy working with Google in Mountainview, CA. "Now when I ask him anything, he just says 'Mom, Google it,'" she laughed.

Looking back over her decision in 2011 to start a new career at 60, Klein knows it was the perfect choice. "I just love connecting people to homes," she said. "When you find the right one and make it happen, it feels like such a victory. Another benefit is that some special clients become permanent friends."

As for her advice for other "seniors" considering a real estate career, Klein asks why not? "I may be the poster child for AARP, but this is a great industry for any age," she added. "It also proves that you can challenge yourself any age. It's what keeps you young."



July 2020

Zoom Course Calendar

HGAR Classes are Currently Being Offered Via Zoom!

Please visit HGAR.com > Take a Class > Register for a Class for the most up to date information on HGAR's classes.

- July 7, 2020- NEW!** CORE Day- Agency, Ethics, Fair Housing & Legal* with Dorothy Botsoe
- July 8, 2020- NEW!** Overlooking the Obvious- It's Right Under Your Nose* with David Moore
- July 10, 2020- NEW!** Is That Pony A Pet? Understanding Assistance Animals* (Fair Housing) with Katheryn DeClerck
- July 13, 2020-** Pricing Strategies For Listings and Listing Presentations* with Katheryn DeClerck
- July 14, 2020-** Instanet & Authentisign* with Katheryn DeClerck
HomeSnap Mobile App* with Katheryn DeClerck
- July 15, 2020- NEW!** Successfully Selling HUD Homes* with Linda Lugo
- July 16, 2020-** Matrix 1: Introduction to Matrix* with Katheryn DeClerck
- July 17, 2020-** RPR Educational Marketing Data* with Jay Gootenberg
- July 20, 2020-** Etiquette – Ethics + 1 hr. Agency* with Katheryn DeClerck
- July 23, 2020-** Real Estate Auctions 101* with Frank Pietrzak
- July 24, 2020- NEW!** Ethical Business Practices* with Peter Mallon
NEW! It's The Same O-L-D-C-A-R* with Carole McCann
- July 27, 2020-** Matrix 2: The Next Step into Matrix* with Katheryn DeClerck
- July 28, 2020-** Legal Update* with William O'Keefe
Human Rights and Fair Housing* with Dorothy Botsoe
- July 29, 2020- NEW!** My Seller is Distressed! Is This A Short Sale? (FH & 2 hrs. Agency)* with Dorothy Botsoe
- July 30, 2020- NEW!** Municipal-owned Property Deed Auction* with Frank Pietrzak
- July 31, 2020-** Matrix 3: Matrix to the Max* with Katheryn DeClerck



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

*Course meets Virtual Card Requirement

Please contact our Member Success Team with any questions!

support@hgar.com /914-681-0833

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

CALENDAR

JUNE
June 23
 Embracing Our New Virtual Reality - Webinar
 Zoom, 11:00 AM – 12:00 PM
June 24
 Bringing Art to the Masses During COVID-19 - Webinar
 Zoom, 10:00 AM – 11:00 PM
June 25
 Getting the Deal Done: Real Estate Transaction Best Practices as NYC Re-Opens - Webinar
 Zoom, 12:00 PM – 1:00 PM

JULY
July 1
 General Membership Meeting via zoom
 Zoom, 10:00 AM
July 3
 OFFICES CLOSED

HGAR Events:

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

LEGISLATIVE AFFAIRS

By Philip Weiden



BARRISTER'S BRIEFING

By Brian S. Levine, Esq



June Legislative and Regulatory Update

Although the month of June has seen a leveling off of new COVID-19 cases, much is still happening on the legislative front. Three bills have passed the State Legislature and new fair housing regulations go into effect this month.

One of those regulations provides for a New York State Housing and Anti-Discrimination Disclosure Form (<https://www.hgar.com/document/nys-housing-and-anti-discrimination-disclosure-form>) that notifies tenants and potential purchasers of property of their fair housing rights under the law. A form is available for this from the New York Department of State. A Fair Housing Notice (https://www.dos.ny.gov/licensing/docs/FairHousingNotice_new.pdf) must also be posted in the window of each Realtor office that states what someone's rights are under the various fair housing regulations. This form is also available from the New York Department of State.

A package of legislative bills has also passed, some with bipartisan support. As of this writing, none have yet been signed by the governor. One program that passed with bipartisan support establishes a \$100-million voucher program for tenants to pay landlords who have lost income from COVID-19, from April 1st to July 31st. More programs should be designed to help landlords during the COVID-19 outbreak. This is a step in the right direction.

The other bill that passed both houses of the legislature with little bipartisan support is the "Tenant Safe Harbor Act," which bans evictions and prohibits judgements against tenants until all public and private restrictions are lifted due to COVID-19. It does not include provisions which the industry opposed that prohibited evictions for six months or in some cases indefinitely. Money judgements can still be pursued during this time period.

Stay tuned for updates on these important matters.

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

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Phase 2: What You Need to Know

As you are all aware, the post Covid-19 reopenings are underway and the Mid-Hudson region is currently in Phase 2. There are many rules that New York State's Department of Health has outlined as mandatory requirements and others as "best practices" that are strongly recommended. You are all encouraged to read the "Interim Guidance for Real Estate Services During the Covid-19 Public Health Emergency" and the "Real Estate Guidelines for Employers and Employees." Both these documents are on the HGAR website (<https://www.hgar.com/covid-19/covid-19-resources-and-videos>).

While there are many rules and requirements for office reopening and requirements for employers and employees, today I will focus on the rules pertaining to agents and the conducting of showings and open houses. I will break this information down to what is mandatory, best practices, and additional materials.

Mandatory Requirements

Inspections/Appraisals/Walkthroughs: Accompanied showings and appraisals are permitted, so long as proper social distancing and PPE safety precautions are implemented, including the wearing of face coverings at all times.

In-Person Showings: In-person showings are now permitted ONLY for properties that are unoccupied (occupant is not inside the property), or vacant. You may not show properties that have people in them at the time of the showing.

Showing Common Areas: While the showing of common areas are discouraged, it is permissible. However, if a common area is shown, the agent must ensure that the area is frequently cleaned and disinfected and proper social distancing is maintained. Further, high-touch areas must be cleaned/disinfected by the agent. (See "Cleaning and Disinfecting" below).

Number of Parties: For all SHOWINGS, the number of parties (people of different households) must be limited. For an OPEN HOUSE, only one party at a time (along with the agent) is permitted inside the property.

Physical Distancing: A distance of at least six feet must be maintained between individuals.

Personal Protective Equipment: All individuals visiting a property must wear a face covering at all times. All visitors must be reminded to wear face coverings at all times during the visit, including while in common areas. No person should be permitted into a property without a face mask.

Cleaning/Disinfecting: All high-touch surfaces (e.g. handrails, doorknobs, etc.) are to be cleaned/disinfected by the agent before and after every showing. If common areas are shown, the agent must ensure that those areas are frequently cleaned and disinfected and all high-touch areas must be wiped down before and after the common area showing.

Staggered Showings: Showings must be staggered to avoid a congregation of people in the area or outside.

Best Practices

Showings/Open Houses:

- Homeowners and landlords may still refuse to permit in-person showings or open houses.
- Individuals should be limited as much as possible. It is recommended that only one party (e.g. building inspector, home appraiser, prospective buyer/tenant, photographer, stager) be allowed inside at one time with the agent. Six-foot distancing must still be maintained at all times.
- If multiple parties (people from different households) arrive, they should be encouraged to wait outside, away from others, in a safe location (curb, car, etc.) until called.
- Appointments for showings should be scheduled in advance.
- Maintain a log of all visitors to open houses.
- Ample time should be afforded between visits for cleaning/disinfecting and in order to avoid contact between parties coming and going.
- Agents should remind parties to only touch essential surfaces (handrails, etc.) and not cabinets, countertops, appliances, etc.
- It is recommended that common building amenities not be shown in-person (e.g. gym, roof deck, pool).
- A homeowner/landlord may restrict showings to only purchasers of record and necessary parties. Remember that it is illegal to prohibit children or the elderly from viewing a property, but it is recommended by NYSAR that their attendance be encouraged to be limited as much as possible due to medical concerns.
- Agent or homeowner/landlord should ensure that all necessary doors are open and that all required lights are on prior to visit.
- Post appropriate signage to provide information/instruction and clarify proper conduct.
- Walkthroughs: Remote walkthroughs are strongly encouraged where possible.

Personal Protective Equipment

- Gloves and shoes coverings can be required. If this is the case, this should be noted in the agent remarks and such supplies should be present at the site, if possible.
- Protective masks should be on hand to provide to parties who do not have masks. Remember, a party cannot be permitted entry if they are not wearing a face mask.
- Hand sanitizer should be made available before and after the visit.
- **Sharing:** The use of shared tool/materials (e.g. pens, paperwork, tape measures) should be avoided.
- **Temperature Check:** All party's (buyer/tenant) temperature should be taken prior to any showing/open house.

Continued on page 16

Revelations on Division Over Face Masks

PUTNAM POSTING

By Jennifer Maher



What divides us? Many things: politics, opinion, race, religion, culture, education, wealth, status and even beauty. Nineteen years ago, after the devastating 9/11 attacks on our country and our state, citizens and communities rose above difference. We embraced our neighbors, once strangers, and, for a time, humanity, love of country, and fear of what we could lose was an anti-divider.

Nearly a generation later, a simmering division and distrust based largely on political discord has made us lose sight of our basic sameness and humanity at a time when our country and county need to find common ground and common sense.

When something as simple as a face mask can stir anger and argument during a global pandemic, we need to check our motives. Some, like me, choose to wear a face mask and practice social distancing. I believe this action will protect others from contracting COVID-19—and I want others to be safe, not just me.

Early on, I got some unsolicited comments and snarky remarks from acquaintances and some I would consider friends. However, that did not deter me. Outside of my family, I owe no one an explanation. In addition to a precious new granddaughter, I am immunosuppressed (no spleen). Those two factors make wearing a mask a no brainer for me. I am okay with being judged for what I feel is the right thing to do. I

choose not to judge people in public without a mask. I may have succumbed to one or two rants on the topic on social media, but mostly I just go about my business. Yet, it seems the world has been divided deeper into camps of conformity vs. nonconformity with regard to COVID-19 guidelines and phased reopenings. The topic is a political hot bed.

The Contact Tracer Program that goes into effect, I believe, June 1, will likely cause more division. We Americans are not people who like to share private information about ourselves or the people we associate with. But, all the science points to the fact that wearing masks, social distancing and contact tracing will keep the spread down to a minimum. These actions are the only solution that will allow us to continue our phased reopening. Surprisingly, the individuals who wish to defy Executive Orders and open for business before their designated Phase reopening date are, in many cases, the same individuals who are not complying with social distancing and mask wearing precautions. This inconsistency and having your cake and eating it too is causing confusion and a lack of trust among consumers and businesses.

Truth be told, I believe we are all correct. I can look at this situation through the eyes of both camps and find arguments I agree with. The bottom line is, we need to open up and we need to be safe and protect the vulnerable. They

are parallel tracks at this point. Phase one is here. Hopefully, by the time you read this we are on the cusp or have qualified to begin phase two with new guidelines in hand. If we are not, it's likely due to a lack of compromising common sense. Open up and play it safe. We can do both, and we are doing both successfully, so why the continued division?

At this point, phased reopening is the quickest and safest way through this. We can argue later about how and why this "just like a flu" virus brought the world to a screeching halt and who made the mistakes. Things are going to continue to be difficult and edgy for a while. No matter who you are, this pandemic has had its effect on you. So, let's try to remember that we, together, can and will get through this. Our county leaders, who got off to a slow start, rallied and pulled off a huge achievement getting us to phase one. Being lumped into the Mid-Hudson Region, which was feared at first, turned out to be a blessing for us because we were part of a collaborative region that has been working together with Putnam as a team. The county executives pulled off an almost insurmountable task, or so it seemed, just a week prior. How? Unity.

Putnam County, in the 11th hour, went from a 30-contact tracer requirement to nearly 90. Triple the tracers needed with almost no notice. How? Team work. Town and village officials and business leaders put their heads together and got it done. Selected, trained and opened over a weekend.

The best plan from here? Well, it's difficult, but simple. The hard part is over. We are starting to regain some simple pleasures and if we stick together we get closer to life with personal freedoms (albeit different, perhaps for the better) soon enough. If I, a new first time Grandma who hasn't seen her three-month old granddaughter in 2.5 months can say that, there must be something to it.

Shop local, practice social distancing, support your neighbors and friends. Business owners agree to your guidelines, create a safety plan, post it and move forward.

For the most up to date COVID-19 information go to www.Putnamcounty-businesscouncil.com.

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



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Hudson Valley Unemployment Rate Soars to 14.2%

ALBANY—The New York State Department of Labor's latest unemployment data details the devastation caused by the Novel Coronavirus to the New York State economy.

From April 2019 to April 2020, the state's private sector employment count decreased by 1,834,800. In April 2020, the number of private sector jobs in the state was 6,467,600. The state's seasonally adjusted unemployment rate increased from 4.1% to 14.5% in April 2020.

The April 2020 unemployment rate for the Hudson Valley region was 14.2%. That was up from 4.0% in March 2020 and from 3.3% in April 2019.

In April 2020, the highest unemployment rate within the region was recorded in Orange County with a 15.6% jobless rate, followed by Ulster County (14.6%), Westchester County (14.1%), Putnam County (14.1%), Dutchess County (14.1%), Rockland County (13.4%) and Sullivan County (13.1%).

In April 2020, there were 156,200 unemployed in the Hudson Valley region, up from 45,600 in March 2020 and up from 37,100 in April 2019. Year-over-year in April 2020, the Hudson Valley labor force decreased by 37,900 or 3.3%, to 1,096,800.

The region's April 2020 unemployment rate of 14.2% is the highest in the history of the current series dating back to 1990.

The Hudson Valley region's April

2020 unemployment rate at 14.2% is ranked third among the 10 Labor Market Regions in New York State, trailing only the Capital Region (12.9%), and the Southern Tier Region (13.9%).

The Hudson Valley was followed by the Mohawk Valley region at 14.5%, New York City region (14.6%), Finger Lakes region (14.9%), North Country (15.3%), Central New York (16.0%), the Long Island region (16.0%) and the Western New York region (18.6%).

Work Progresses on \$300M Hudson Heritage Mixed-Use Project in Town of Poughkeepsie

TOWN OF POUGHKEEPSIE—Developers are undertaking substantial demolition and renovation work as they move forward with the Hudson Heritage mixed-use community being developed on 156 acres on Route 9 across from Marist College. The \$300-million project will include housing, a hotel and conference center, retail, a supermarket, restaurants, entertainment, and medical and office space.

The site formerly was home to the Hudson River State Hospital and features magnificent architecture, including a High Victorian Gothic building—the “Kirkbride”—named after a prominent doctor for the mentally ill. The administrative building was severely damaged by fire in 2018 and is undergoing a significant restoration, including the installation of more than 360 windows and a new roof, all in keeping with the original architecture.

Developers EFG/Saber Heritage SC, LLC intend for the restored Kirkbride to serve as a dominant structure overlooking the Great Lawn designed by Frederick Law Olmsted and Calvert Vaux, as it has in previous decades.

EFG/Saber Heritage SC, LLC is a joint venture between Saber Real Estate North, LLC of Armonk and EnviroFinance Group, LLC of Denver.

Hudson Heritage is being designed as an intergenerational community with 750 residential units, including assisted-living. The property will feature a 150-room hotel and conference center; 350,000 square feet of commercial and retail space, shops, restaurants, and a fitness center; 40,000 square feet of urgent and primary care medical facility/office space; a 24,700-square-foot education/performing arts center; walking trails and more than 60 acres of open parkland.

Armonk-based Saber Real Estate North is a fully integrated real estate devel-



At the \$300-million Hudson Heritage mixed-use community on Route 9 in the Town of Poughkeepsie, work is under way to preserve the historic Kirkbride Administrative Building, left, and others, and demolish structurally unsound buildings like the Clarence O. Cheney, right.

Continued on next page

What You Need to Know

Continued from page 14

Screening Questions

It is recommended that, at a minimum, the following written screening questions should be provided to all parties (buyer/tenant/seller/landlord) and a response obtained prior to any visit as to whether the party has:

(1) Knowingly been in close or in proximate contact in the past 14 days with anyone who has tested positive for COVID-19 or who has or had symptoms of COVID-19;

(2) Tested positive for COVID-19 in the past 14 days, or;

(3) Has experienced any symptoms of COVID-19 in the past 14 days.

Additionally, on the day of the visit, the following question should be asked:

(1) Has seller/landlord become symptomatic and/or tested positive for COVID-19 within 48 hours of the last visit to their property; and

(2) Has the buyer/tenant become symptomatic and/or tested positive for COVID-19 within the last 48 hours.

- It is further recommended that all screening questions be provided and responded to remotely in order to circumvent inadvertent and avoidable contact.

- If any party affirms possible exposure to COVID-19, the agent should take the appropriate action after consultation with their broker and then notify all necessary parties.

- If it is later learned that any party may have contracted COVID-19 at any time on or about the time of the visit, all necessary parties should be notified as determined by the brokerage.

- It is recommended that all records be kept confidential and be maintained for a period of time as determined by the brokerage.

COVID-19 Phase 2 Disclosure: It is recommended that the agent and client execute a COVID-19 Phase 2 disclosure, which should be retained for a period of time as determined by the brokerage.

Driving with Clients: It is recommended that agents do not drive with prospective buyers/tenants and separate vehicles be utilized. In the event that this is not possible, face coverings must be worn by everyone in the vehicle and high-touch areas should be cleaned and disinfected before and after.

Additional Materials

It has been a while since many of us have conducted showings and/or open houses. Please be reminded that effective June 20, 2020, a Fair Housing disclosure must be provided to your client at first substantive contact and a Fair Housing

Notice must be posted at all open houses. Copies of these documents are available on the HGAR website in the document directory (<https://www.hgar.com/documents/fair-housing>).

Conclusion

Overall, it is important to use extreme caution while conducting any in-person activities. Err on the side of caution, be well prepared, be concise in your execution, and be extremely conscientious of what you do, where you go, and what you touch. COVID-19 is still a real and present danger. Do not risk your health and the health of family and friends in your excitement to get back to work. We are all excited to jump into our new “business as usual,” but we need to reengage slowly. Be safe.

Legal Update

As many of you know, it has been a customary practice in many parts of New York State for tenants to reimburse landlords a “broker fee” or “commission” equal to a fixed amount when renting a property.

By way of background, in June, 2019, Gov. Andrew Cuomo signed into law the Statewide Housing Security & Tenant Protection Act of 2019 and the Housing Stability & Tenant Protection Act of 2019. In January, the New York State Department of State published an updated guidance relating to these acts. That DOS Guidance stated that requesting a broker's fee/commission from the tenant was not permissible.

In opposition to this guidance, NYSAR, REBNY, and other real estate brokerages filed a lawsuit. This lawsuit was opposed by the office of the New York State Attorney General. In February, the Attorney General obtained a temporary restraining order extending their time to answer.

Most recently, the office of the Attorney General again requested, and was granted, another extension of the temporary restraining order until at least Sept. 11, 2020.

As a result, and until such time that the matter is heard and resolved by the courts, a landlord/landlord's agents will still be permitted to continue to request and collect a broker's fee/commission from the tenant.

For updates, please check the NYSAR website.

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

Special HGAR Virtual Meeting Set for July 1

HGAR, Bronx-Manhattan North Assoc. Agree to Merge

Continued from page 1

virtual Zoom meeting to approve the proposed merger transaction on Thursday, June 18.

The proposed merger is the result of negotiations between the two associations that began more than a year ago. HGAR President Gail Fattizzi said the deal would be a “win-win” for both HGAR and BMNAR and is “natural fit” for HGAR as BMNAR’s footprint lies between the rest of Manhattan and Westchester, areas already represented by HGAR. She noted that many Bronx Realtors, particularly residential practitioners, are currently members of HGAR and/or participants of OneKey MLS, so synergies already exist. The deal would also add veteran Bronx-Manhattan commercial brokers that will strengthen HGAR’s Commercial Investment Division.

“The geography makes perfect sense, but there are many other clear benefits that will make this merger mutually advantageous,” Fattizzi stated in her column in this month’s edition of *Real Estate In-Depth* on page 4. “HGAR has an extensive history of legislative advocacy throughout our geography. BMNAR’s strengths include years of dynamic relationships with local politicians, community leaders and housing advocates in the Bronx and Manhattan. Uniting forces gives us even greater strength in both numbers and influence,” Fattizzi noted.

The BMNAR has had tremendous history of leadership and advocacy for Realtor interests for decades. This merger brings together two strong organizations who have collaborated very effectively in the past on common goals and issues. It’s truly a win-win for our respective memberships.”

—HGAR CEO Richard Haggerty

“The BMNAR has had tremendous history of leadership and advocacy for Realtor interests for decades. This merger brings together two strong organizations who have collaborated very effectively in the past on common goals and issues,” said HGAR Chief Executive Officer Richard Haggerty. “It’s truly a win-win for our respective memberships.”

HGAR has served the New York real estate community since 1916 with the forma-

Work Progresses on \$300M Hudson Heritage

Continued from previous page

opment company specializing in retail, residential and mixed-use projects. Saber is involved in a number of developments in the region, including The River Club, a luxury apartment and retail complex in Bogota, N.J., and The Duet, a luxury multi-family residential complex in White Plains, N.Y. Other Westchester County developments include Rivertowns Square in Dobbs Ferry and The Collection in White Plains. EnviroFinance Group is a national, premier land reuse and redevelopment company specializing in the adaptive reuse of former institutional and industrial properties.

Simultaneously at the Hudson Heritage site, demolition is underway on the Clarence O. Cheney Building, one of Dutchess County’s most storied structures and the last building to be demolished to make way for the commercial component of Hudson Heritage. Expert crews are using machines to dismantle the 360,000-square-foot, 12-story steel and brick building that once housed medical staff and patients of the renowned psychiatric facility. The state hospital operated from 1873 until its closure in 2012 and most of the buildings, like Cheney, are structurally unsound.

“The safety of our workers and community residents is our number-one priority,” said Martin Berger, development manager with EFG/Saber Heritage, who has been working with engineers and officials to ensure the safest and least disruptive methods for demolition and reconstruction. “Nearly all of the materials of the former Cheney building will be recycled and the concrete will be crushed, processed and used on site to avoid the need for thousands of truckloads of import.”

He added, “We also understand the historic significance of this site, and have worked closely with historians to maintain the integrity of the property and respect its celebrated past by restoring six structures and re-using architectural elements of the past in the architecture of the new.”

EFG/Saber Heritage has been consulting with the town’s Historic Preservation Commission to preserve artifacts and incorporate elements of the original architecture into Hudson Heritage.

Set against the backdrop of the Hudson River, the property offers spectacular views and beautiful grounds designed by Frederick Law Olmsted and Calvert Vaux, who designed Central Park in Manhattan. The campus architecture was designed as part of a treatment philosophy to incorporate aesthetics and natural beauty into care of the mentally ill. Designed by Vaux, Withers & Co., the Kirkbride is named after Philadelphia doctor Thomas Story Kirkbride, who believed the environment played a key role in treatment. In addition to the Kirkbride, EFG/Saber Heritage is preserving five other buildings for adaptive reuse and restoring the “Great Lawn.”

The Cheney building, designed by architect John Peterkin, is named for hospital superintendent Dr. Clarence O. Cheney and has stood high atop the campus since 1952. It housed the Hudson River State Hospital School of Nursing along with classrooms, a laboratory, library, historical room and offices. Historians cite the property’s long association with the Roosevelt family – James Roosevelt, FDR’s father, sold his Mt. Hope property in 1866 to New York State for what was to become the hospital campus. In 1960, former First Lady Eleanor Roosevelt gave the commencement speech to the nurses’ graduating class; the final graduation was held in 1977. Cheney was vacated in 2000 and the hospital officially closed in 2012. Patients were transferred to the Rockland Psychiatric Center.

Once completed, Hudson Heritage will create 750 permanent jobs and generate \$8 million in annual property taxes, including \$2 million to the town. Construction is expected to take three to six years. Charter Realty & Development of Westport, CT, is handling commercial leasing at Hudson Heritage.

tion of the Westchester County Realty Board. The present-day Realtor organization is the result of six local New York associations coming together to build a better, bigger and stronger organization for its members.

In 1947, the Pelham Realty Board merged with the Westchester County Realty Board. In 2009, the pace of consolidation took on speed, first with the Putnam County Association of Realtors, followed by the Rockland County Board of Realtors and the Orange County Association of Realtors in 2011. With those two merger deals, the association formally became the Hudson Gateway Association of Realtors and HGMLS.

In 2016, the Manhattan Association of Realtors merged with HGAR, increasing the association’s coverage area to include the city. Earlier this year the association’s MLS merged with LIBOR’s MLS to become OneKey MLS.

The roots of the Bronx-Manhattan North Association of Realtors date back to 1924. The association, which is headquartered at 1867 Williamsbridge Road, is the local chapter for the New York State and National Association of Realtors. In 1997, NAR approved its expanded jurisdiction to include both the Bronx and Manhattan. The merger transaction would also involve the purchase of the three-story BMNAR headquarters building.

BMNAR CEO Eliezer Rodriguez, who has led the organization since 2013, will join HGAR to assist with the expanded organization’s legislative advocacy agenda and the development of a stronger CID. Rodriguez succeeded Nunzio Del Greco, RCE, who led BMNAR from 1983 through 2012.

Rodriguez told *Real Estate In-Depth* that BMNAR currently boasts approximately 175 Realtor members and affiliates. The merger deal with HGAR will also include the 31-member offices of the Bronx-Northern Manhattan Association of Realtors’ MLS, which will join OneKey MLS.

Noting that HGAR has grown over the past decade with multiple merger transactions, Rodriguez noted that the merger process has been a lot smoother than he had first expected.

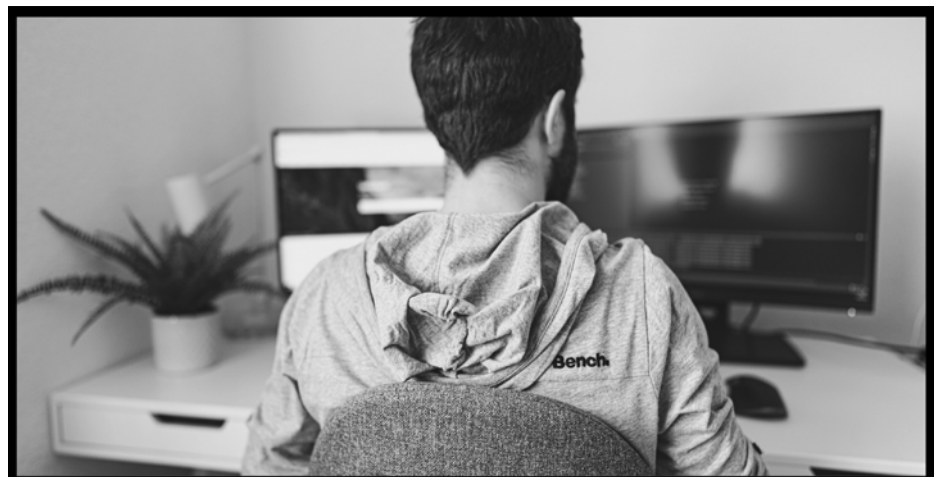
“Initially when we started the negotiations two years ago I thought it would be more complicated than it turned out to be... But, the (BMNAR) membership responded and thought that this was a good move,” Rodriguez noted.

He also related that members of the Bronx association will be able to maintain their identity as Bronx-based Realtors and small business owners once they become members of HGAR, which was a key consideration by members of BMNAR.

“We chose HGAR for several reasons,” Rodriguez said. “The primary reason is that we thought they were in a better place to help our membership since a lot of our members are already members of HGAR, so it made sense to move in that direction.”

He added that adding HGAR’s services platform is another key benefit for BMNAR members and that the deal with HGAR made sense because the association wanted to maintain its affiliation with the National Association of Realtors and the New York State Association of Realtors and its adherence to the NAR Code of Ethics.

If both memberships approved the proposal, the merger will not become effective until it is green-lighted by the New York State Attorney General’s office and the National Association of Realtors.



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TECH TALK

By John Vrooman
john@johnvrooman.com



"Googling" for answers to questions is common and can often be achieved. However, there are times when a question needs to be further qualified and explained. When that situation arises, I would suggest you consider asking your question(s) at Reddit.com and/or Quora.com. Both sites are wide-ranging in focus, so most questions can likely be answered at either one.

A benefit of getting answers to questions at Reddit.com and Quora.com is that you can further engage with and continue a dialogue with those who respond to your inquiries. For example, if you submit a question asking, "What e-mail finding services should I consider?" you'll likely receive a bunch of replies and recommendations. However, you'll also be able to ask respondents why they penned their recommendation. Once you're in a dialogue with someone on a topic, it's common for others to join in on the conversation. After some back and forth between respondents you'll likely end up with not just an answer to your question, but also some additional information, insight, etc. on the topic.

Better Web Searching

Over time, the volume of content available on the Internet, on every imaginable topic, is huge. Although many of us are aware of this, I want to remind everyone to take advantage of this situation. How? By more narrowly focusing your web searches! For example, instead of doing a web search using a search phrase, such as "best free marketing opportunities," try refining the search by using a more focused search phrase like "best free marketing opportunities for Realtors."

Better still, you can further improve the effectiveness of your web searching efforts by learning how to use "search operators." Search operators can help to expand or contract the focus and effectiveness of web searches. The following is an example of how the above search phrase(s) could be modified to find more (but still relevant) search results by using the OR, quotes, and parentheses Google search operators...

(best OR free OR effective OR easy OR creative) (marketing OR advertising) (tips OR ideas OR strategies OR opportunities) (Realtor OR "real estate")

To learn more about Google search operators, I think you'll find a SEMrush.com blog post titled "The Ultimate Guide to Google Search Operators and Google Search Commands" to be helpful. Here's a link to the article...www.tinyurl.com/y8bxz8qp

Is Your Computer Running Low On Disk Space After the May 2020 Windows 10 Update?

If your Windows 10 computer received and installed the May 2020 feature up-

date (as well as other previous Windows 10 updates), you've likely "lost" some disk (data storage) space. The reason for the loss is that a backup copy of your computer's previous Windows 10 installation is likely still being stored. If your computer is working well, and you don't plan on reverting to a previous installation of Windows 10, you can recover quite a bit of storage space by reviewing the instructions that are included in the following two articles...

Article 1: At windowscentral.com, review the article titled "How to reclaim space after upgrading to Windows 10 May 2020 Update." The following link will take you to the article... www.tinyurl.com/ybjjhnfz

Article 2: At pureinfotech.com, review the article titled "How to fix large Windows.edb on Windows 10." Here's a link to this article...www.tinyurl.com/ybdwg92d

On a related note, if you would like to learn more about the latest May 2020 Windows 10 update, a howtogeek.com article titled "What's New in Windows 10's May 2020 Update, Available Now" covers the topic well. Here's a courtesy link to the article...www.tinyurl.com/y55dljzk

Heads up: If you're a Windows 10 user, and you haven't received (or can't install) the latest Windows 10 upgrade, the following pureinfotech.com article titled "Windows 10 version 2004 known issues blocking installation" will provide you with some information on the topic. Here's a link to the article...www.tinyurl.com/y7dqfdd9

Not All MicroSD Cards Offer the Same Level of Performance

Many devices such as Smartphones, computers, cameras, media players, etc. still support (or in some cases require) SD, or more likely these days microSD (data storage) cards. If you're curious, the "SD" in SD/microSD cards stands for "Secure Digital," but for today that's not our discussion topic. Today, the important thing to know is that not all microSD cards are the same. If you get the right type of microSD cards for your devices, they'll perform properly and better. The most significant differences between the types of microSD cards revolve around data transfer speed and data storage capacity. By reviewing an article titled "3 Best MicroSD Cards to Buy in 2020" that's available at the online-tech-tips.com website, you'll learn how to evaluate microSD cards, and receive some product recommendations. Here's a link to the article...www.tinyurl.com/y7pwpfm2

Bookmark Managers

For many, the goal of successfully managing (storing, organizing, recalling, accessing, synchronizing, tagging, etc.) website bookmarks isn't easy. Also, now that many of us need to access and manage bookmarks across multiple devices, the task has become even more challenging! Fortunately, there are many bookmark management solutions available that can meet most people's needs. At the bookmarkos.com website, I came across an article titled "Every bookmark manager ever made." While the articles' title isn't factually correct, it does reflect that it highlights an impressive list of bookmark management solutions. If you don't yet have a satisfactory bookmark management solution that meets your needs, you may be just a few clicks away from achieving bookmark management nirvana!" To get started, simply visit...www.tinyurl.com/ybklwj6j

Reminders

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

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

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

Susanna Cronin Named Manager Of Houlihan Lawrence Rye Office

RYE—Houlihan Lawrence announced on June 15th the appointment of **Susanna Cronin** as the new manager of its Rye brokerage.

Cronin, who has more than two decades of experience in residential real estate, has lived in Rye for the past 25 years and has an intimate knowledge of the Sound Shore communities, company officials stated.

Cronin is a top-producing agent having received the 2019 Platinum Award from Houlihan Lawrence. She also received the International President's Circle and International Sterling Society awards for top producers. She also has expertise in international moves. Born in Ireland, she's lived in Paris, Saint-Nazaire, Geneva, London, Dublin and Amsterdam. She is fluent in French and is a Global Ambassador for Trinity College in Dublin. Locally, she is a presenter and editor of Rye TV.

"We are delighted to welcome Susanna Cronin as our new manager of the Rye office. Susanna is a seasoned professional who brings to this important position an extensive knowledge and understanding of her hometown as well as the entire Sound Shore market. Her international experience is also a valuable asset for our Rye office," said Deborah Doern, Senior Vice President of Sales for Houlihan Lawrence.

Prior to entering real estate, Cronin enjoyed a successful career as a commodities trader. Her focus on data analysis to derive value and her negotiating skills, continue to be an asset in helping buyers and sellers navigate today's ever-changing real estate market.

Cronin is a member of the National Association of Realtors, the New York State Association of Realtors, the Hudson Gateway Association of Realtors, and OneKey MLS. She has both a Masters and Bachelor's degrees from Trinity College Dublin, Ireland and a diploma in international trading from the Conservatoire National des Arts et Metiers in Paris, France.



Susanna Cronin

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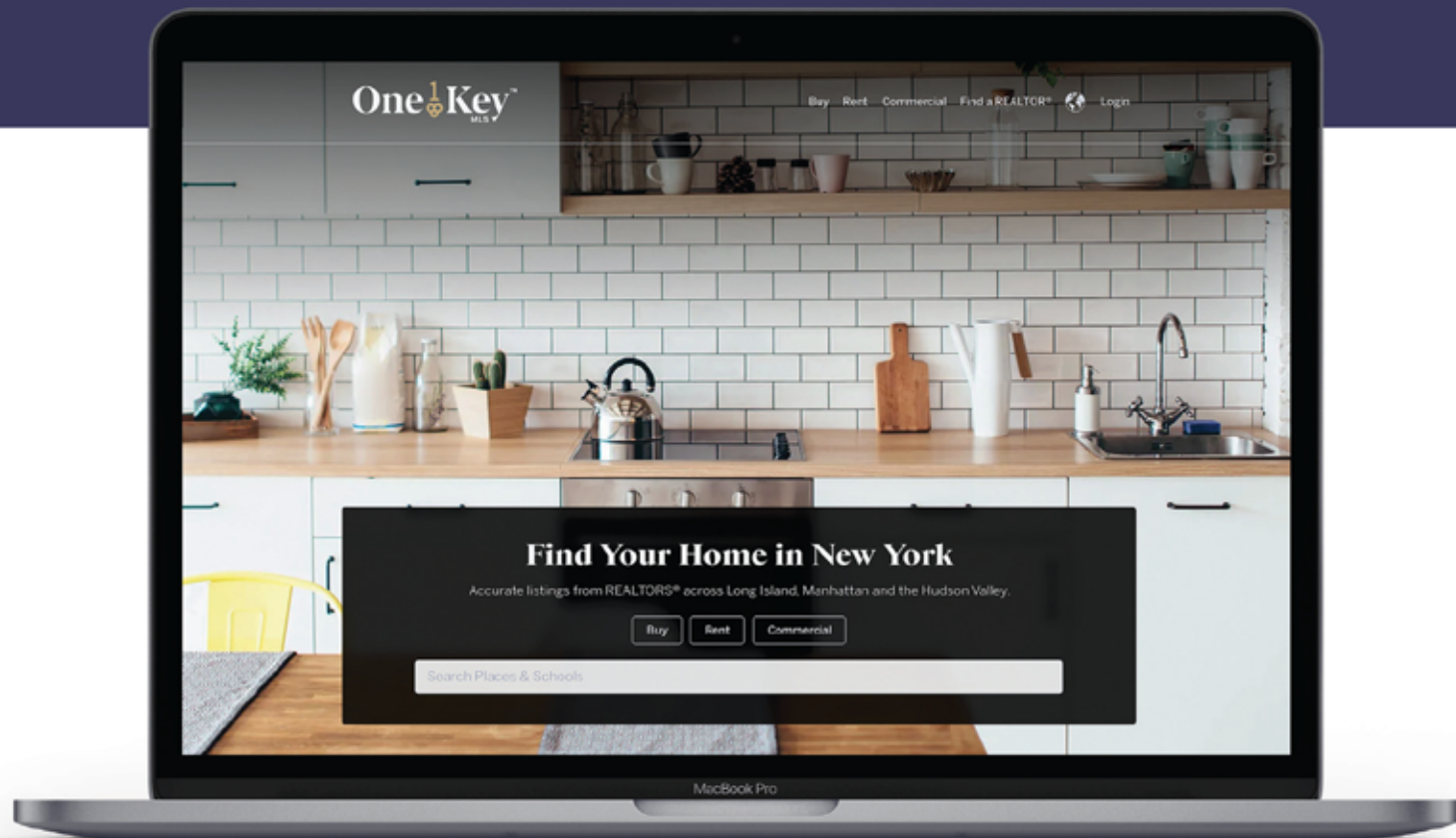
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