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Sullivan County
Democrat
publication
OCTOBER, 2022

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Recent Home Sales

<p>1. MLS 6191748 Thompson Township Ranch</p>  <p>2 BR / 2 BA Acres: .05 Sold For: \$140,000 Property Tax: \$3358 Square Footage: 1400 Built: 1988</p> <p>Listed By: Eleanor G Hyde, C21 Country Realty Sold By: Eleanor G. Hyde, C21 Country Realty</p>	<p>2. MLS 6187734 Mamakating Township Cottage</p>  <p>1 BR / 1 BA Acres: 34.80 Sold For: \$205,000 Property Tax: \$4449 Square Footage: 448 Built: 2001</p> <p>Listed By: David Luczynski, Resort Realty Sold By: David Luczynski, Resort Realty</p>	<p>3. MLS 6195260 Liberty Township Ranch</p>  <p>3 BR / 2 BA Acres: .42 Sold For: \$300,000 Property Tax: \$8575 Square Footage: 1820 Built: 2004</p> <p>Listed By: Tami VanLeuven, Barbanti Group Sold By: Brenda Gaebel, Sullivan Realty Associates</p>	<p>4. MLS 6155485 Highland Township Farm House</p>  <p>3 BR / 2 Bth Acres: 8.12 Sold For: \$325,000 Property Tax: \$6385 Square Footage: 1876 Built: 1920</p> <p>Listed By: Dawn M. Payne, Payne Team LLC. Sold By: Non Sullivan County Board Member</p>
<p>5. MLS 6174499 Cochecton Township Cottage</p>  <p>3 BR / 1 BA Acres: 11.78 Sold For: \$434,800 Property Tax: \$4375 Square Footage: 1040 Built: 1984</p> <p>Listed By: Ronnie Murphy, Woodstock Way Realty LLC Sold by: Non Sullivan County Board Member</p>	<p>6. MLS 6188181 Rockland Township Chalet</p>  <p>2 BR / 2 BA Acres: 1.5 Sold For: \$510,000 Property Tax: \$4780 Square Footage: 1794 Built: 1930</p> <p>Listed By: Douglas T. Cummings, Carole Edwards Realty Sold By: Heather C. Quaintance, Country House Realty</p>	<p>7. MLS 6196543 Thompson Township Contemporary Lakefront</p>  <p>3 BR / 2BA Acres: .25 Sold For: \$650,000 Property Tax: \$8094 Square Footage: 1554 Built: 2013</p> <p>Listed By: Non Sullivan County Board Member Sold By: Patrice Greco Sunshine, The Sunshine Group Real Estate Corp,</p>	<p>8. MLS 6195151 Fremont Township Contemporary</p>  <p>4 BR / 2 BA Acres: 1.37 Sold For: \$1,091,100 Property Tax: \$10,093 Square Footage: 2031 Built: 2004</p> <p>Listed By: Joseph Freda, Matthew Freda Real Estate Sold By: Joseph Freda, Matthew Freda Real Estate</p>



**12 Walters Farm Road,
Yulan, NY 12792
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Adorable home on 2+ acres, corner property with lake rights to Bodine Lake. Hardwood floors, eat-in kitchen, new shed, and much more! 3 bedrooms, 2 baths, and plenty of privacy.



**432 Black Forest Rd, Glen Spey, NY 12737
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Credit scores in home-buying

BY ANNA MILUCKY



ANNA MILUCKY

apps or Visitannualcreditreport.com.

Most people love to bank online. I do as well. When it comes to applying for a mortgage, take the time to talk to a banker. They can let you know what they are looking for, and how long the process takes. They can also help plan what your monthly payments would be and how it fits into your monthly budget.

When you do decide to talk to a realtor, you will know what you can afford and be more confident in the process.

So, driving back from vacation, I received a call from a fellow realtor and one of the offers was withdrawn... This happens, but on this particular property, it has happened more than once.

No, I did not drive off the road, but the universe is trying to tell me something. Might have to do a realtor incantation, LOL. If any of my colleagues know of any, send it my way...

Thanks for reading and I will see you behind the For Sale Sign!

Anna Milucky is a Licensed Real Estate Salesperson working for Century 21 Country Realty on 504 Broadway in Monticello. She can be reached at 845-798-5910 or by email at annasellshomes61@gmail.com.

Real Estate, as I indicated in my first article, has its peaks and valleys. Well, my fifth month in I am experiencing a peak... Loving it!! Have some homes in contract, which is a good thing if you are a realtor.

It is interesting, the timing of how this came about... We always plan a vacation at the end of summer, and as we were leaving, three offers were made and accepted. So ... while Danny was enjoying the beach, I was making sure all was going well with my offers. That is what is great about being a realtor, you can take it with you and still enjoy your vacation.

Recently, I was speaking with a buyer, and they wanted to see some homes, but sometimes you cannot show a home unless you produce a pre-qualification letter, for the asking price. If you are paying cash, that needs to be verified as well. My buyer was not aware of this.

I thought it would be helpful to add the following tips for buyers before you call a realtor.

You should pull your credit from all three credit bureaus (Equifax, Experian, and Transunion) and know what your credit scores are, this will play a large role in what your interest rate is, when you are being pre-qualified for a mortgage. If you have a low credit score, pull your credit report, and see if there are any issues of which you were not aware. If there are mistakes on your credit report, you have an opportunity to address them before you approach a bank for any financing.

The above can easily be done by downloading Credit Sesame or Credit Karma's free app, which lets you know monthly if your scores have changed. You can also get a copy of your credit report, annually, free, thru either of those



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24/7/365 Response and Repair

BY CAROL MONTANA

You've most likely heard the phrase "one call does it all." At SERVPRO of Orange, Sullivan and South Ulster Counties, that phrase is right on the money.

The local SERVPRO was established as a franchise of the national company just about 36 years ago. Brittany Johnson says her father always wanted to own a business.

During his time at Temple University, Bradley Johnson met a trainer for SERVPRO and decided to do some research on growing areas in the country. He settled on Orange County, NY, and told his girlfriend Barbara they were going to be moving. "Not without a ring," said Barbara. So, they married, moved to Orange County exactly one year after the wedding, and started their SERVPRO franchise on November 1, 1986.

Now with three locations, SERVPRO can be found in



The homeowner was ill and not at home when a hot water pipe burst during the winter, filling the home with steam and causing significant mold damage in the home and garage. SERVPRO removed all the necessary drywall for proper cleaning for mold before repairs began.

Orange, Sullivan and southern Ulster Counties. Their Dolsonstown Road location in Middletown has grown to 20,000 square feet, and sisters Laura (Chief Operating Officer) and Brittany (Chief Financial Officer) joined their father Bradley (President) on the ownership team in 2021.



Serving both residential and commercial customers, SERVPRO offers a wide range of restoration and cleaning services. When disaster strikes, whether it's damage from flooding or broken pipes, fire, storms, odor removal, or general cleaning services, someone is available to help 24 hours a day, seven days a week, 365 days

a year.

What you see

General cleaning services include walls, floors, ceilings, and more. Specialty services might involve duct cleaning, odor removal, mold remediation, and more. And, according to SERVPRO's Marketing Representative Shayna

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Benskie, the company even offers COVID-19 disinfecting.

SERVPRO's slogan is "Like it never even happened."

And Benskie offers the example of being able to rid a home of smoking odors. "For homes that a smoker might have lived in, we have the ability to get nicotine off the walls and remove cigarette odors."

Brittany Johnson offers some tips to prevent damage in your home such as "making sure you know where the water shutoff is in your home, making sure to get your furnace serviced every year to make sure the lines are clear."

That last piece of advice is especially important in the wintertime because of something called "puff back," says Brittany. "That happens a lot in secondary homes since they don't get the service they should."

According to the SERVPRO website, "puff back occurs when a clogged or malfunctioning furnace discharges deposited soot throughout the house and causes smoke and soot damage to the structure and its contents."

This deposit is dirty and greasy and difficult for even the savviest DIY homeowner to remove.

What you don't see

After a disaster, you may think everything has been cleaned up, but there is often secondary damage that might not be visible.

Brittany explains that SERVPRO is required by insurance companies to use certain equipment and technology. One of the pieces of equipment is a moisture meter – a.k.a. a hygrometer – a device used to measure the moisture content of a structure, structural components and contents.

Uncontrolled moisture in a home or business can lead to additional problems like rotting



Between the end of the construction and the grand opening, SERVPRO provided cleaning services for this restaurant.

wood and mold, which is unhealthy and dangerous.

According to SERVPRO's website, "It can take less than 72 hours for mold to spread throughout your home, which may result in negative health effects to you and your family, as well as damage to your property." SERVPRO will act as a liaison with your insurance company, remediate the mold, fix any damage, and advise on avoiding mold problems in the future.

The unusual jobs

SERVPRO sometimes handles jobs that you might not think about. For example, one of the areas they can help with is removal of graffiti, and restoration after vandalism. Another is with document restoration.

Whether damaged in a flood, fire or storm, photos and documents can be some of the most important possessions of a home or businesses. Paper items can retain moisture (which can cause mold) and odor. Photo and document restoration includes

Mold Laws

New York State requires two separate parties to be involved with Mold Remediation. The first party is a mold assessor. They complete an assessment that includes lab testing and create a protocol which is used by SERVPRO to provide an accurate estimate based off of the protocol.

NYS requires it to be separate due to conflict of interest. The mold assessor comes back after SERVPRO completes the remediation to make sure mold levels are back down to acceptable levels. Article 32 in NYS law is the published document outlining the law.

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CONTINUED FROM PAGE 7H

freeze-drying, air-drying, dehumidification, vacuum thermal drying and more to restore your precious and valuable photos and documents.

One of SERVPRO's most unusual tasks was in a historical home.

"We had to get the town historical society involved," says Brittany. "It was amazing the amount of layers – 10 layers on the floors and six on the walls. ... We did the necessary removal, but we did not restore the property as there are contractors that are historic restoration specialists."



This chimney is in the middle of the home, so when a fire occurred in the chimney, the fire department soaked the house down. SERVPRO removed the blown-in insulation that fell from the ceiling around the fireplace, removed the damaged carpet, and placed drying equipment to prevent mold.



"Like it never happened"

SERVPRO of Orange, Sullivan and South Ulster Counties is a local company with national resources. Their professional staff is highly trained in IICRC (Institute of Inspection Cleaning and Restoration Certification) standards and best practices in cleaning and restoration and just a sampling of their certifications include: Applied Microbial Remediation Technician, Applied Structural Drying Technician, and Water Restoration Technician.

So, whether you have an existing problem in your home or business, or your property suffers catastrophic damage like fire, flooding, or storm damage from a hurricane, tornado or blizzard, SERVPRO is there 24/7/365 to help restore your property "like it never even happened."

SERVPRO can be contacted at 845-791-7647 or 845-342-3333. Or learn more at: www.servpro-sullivanandsouthulstercounties.com.

Community involvement and recognition

SERVPRO is not only a good business citizen, but also a good community citizen. According to their website, "We understand ... that we are often uniquely positioned to help with charities, fundraisers, and awareness campaigns. ... We provide assistance,

time, and resources to many groups, including: Safe Homes / Fearless of Orange County, Pets Alive, Huntington's Disease Society of America – New York / New Jersey Region, Hudson Valley Cancer Resource Center."

The community has responded

in kind. Orange County Chamber of Commerce recognized SERVPRO as the 2020 Business of the Year. And just this past May, the Sullivan County Partnership for Economic Development has appointed Brittany Johnson to serve on its Board of Directors.

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This year Malek Properties is celebrating 25 years of success serving Sullivan County and the surrounding area. Centrally located in White Lake, in the Town of Bethel, the boutique real estate company was founded by Carol and Jerry Malek.

Managed by Carol, the Malek Team is a group of more than a dozen licensees, all with unique and amazing talents.

"We all work together like a well-oiled machine, I would like to think a well-oiled farm machine, since we all work like farmers here. Being out there every day and working plenty of long hours is what it takes to make this a successful business," expressed Carol, who grew up on a farm in Liberty.

Jerry grew up in Brooklyn and became a Sullivan County resident when he finished high school. He is the youngest of 5 boys. A Sullivan County native, Carol has been here her entire life. The eldest of 6 children, she grew up and worked her family's egg farm until they stopped operating.

Both Jerry and Carol have been self-employed before real estate and they both have an extremely strong work ethic. They have two sons; Ken Cuttita (married to Caitlin) who runs Jerry's Buying Gold and precious metals business and Zachary Malek who is currently working in heavy equipment operating.

Jerry has been a licensed broker since the 1980's, and it was a natural fit for Carol, who's picture framing business had begun to dwindle due to the challenges big box stores created. They were just engaged to be married when Carol got her real estate license. They opened Malek Properties in 1997 and Carol dove right in and never looked back.

"It has always been an exciting career for me", said Carol. "I love being able to wander around this countryside photographing properties. It is fun going out to amazing locations with the drone photographer, soaking in gorgeous mountain views and experiencing the rushing streams and waterfalls that we often come across.

Focused, Fine tuned and Fun!



The Malek Properties team at a past Town of Bethel Halloween Walk event, where they dressed as a baseball team.

"Being able to take in the unsurpassed beauty this county has to offer is a very special gift to me. I could be showing property on a lake and in swoops an eagle fishing the lake; that never gets old!" Carol added, "But the best part ever are the people. Getting to know people, building long lasting relationships, and helping

buyers and sellers reach their goals is what this business is all about."

Originally located in Monticello they moved to Bethel in 2002. "Bethel was a perfect location for us, directly in the center of Sullivan County and an easy reach to all areas and not to mention a mile from home," com-

mented Carol.

Carol also does all the marketing for the company. "All of our clients' properties are on top websites in an effort to find those niche buyers," she explained. "I work hard to find a place to market each and every property we represent."

Malek Properties has a presence in almost every local marketing venue available, as well as specific NYC opportunities. The company owns their own drones and their very own exclusive drone pilot and are very picky about their marketing photos and it shows.

Meet the team!

Heavily focused on their clients' needs and getting the job done, this dynamic team of professionals is number one in closed transactions in all of Sullivan County for 2021 and currently for 2022 (One Key MLS statistics). The team closed over 200 transactions in 2021 and have already closed more than 130 this year. That does not include rentals of which they do many.

Fred Williams, associate broker and an integral part of the Malek Team, has been with the company for more than 20 years. He has built an amazing business and is still expanding his reach; he spends time between Sullivan County and New York City maintaining many New York City connections.

Kerry Bigness, the team's 2020 and 2021 top producer, is a true shining star! She has built an incredible network throughout Sullivan County and beyond. She is a powerhouse agent and always sees every detail through to the end. Kerry has been with Malek Properties since 2004.

Tammy Ierardi, another seasoned professional, has been with the company for 14+ years. A retired teacher in NYC, Tammy has tons of patience and truly listens to her buyer and seller clients. She has what it takes to get through the most complicated scenarios. Tammy's son, Brian Ierardi, is also an active part of the team as well as a Smallwood - Mongaup Valley firefighter. Brian is an associate broker.

CONTRIBUTED
PHOTOS
Carol
Malek is
the
managing
broker/
owner
of Malek
Properties.



Helene Chappell, a Sullivan County native, is also an associate broker. She has been servicing buyers and sellers since 2017 and knows what it takes to get through the most complex situations. She is very easy to work with, patient and professional and has a loyal client base.

Those who have been through the extreme market changes are always ready to switch into whatever gear necessary to get the job done. Most of the team have experienced the ups and the downs of the real estate market and that has kept them all on their toes. When COVID hit, they did not need to stop for a minute.

The feeding frenzy was just that, and the transactions just kept piling up. Beth Johnston-Groth was Admin at the helm who fielded the calls. Beth, also a licensed agent, is the motor to this Malek machine, and handles almost every rental inquiry that comes through as well.

Gabriella Beretta has been part of the team for four years and is an absolute genius with design. She offers her seller clients free



Malek Properties' team members Fred Williams, Gabriella Beretta and Jose Nunez (right).

staging services when they list with her. She is very detail-oriented and can really transform a space! She speaks several languages as well, which is an awesome asset to the team.

Joy Romano started with Malek a few years ago. She is getting her broker's license very soon and is very successful. She is extremely focused and a serious top lister. Joy has a lot of experience in business and is a heavy marketing agent; she gets the properties out there and maintains her own website as well.

Randi Moody, who started during COVID hails from NYC and was a head-hunter in her previous career. She has recently closed several million-dollar deals and is building a very successful career in real estate. She has amazing goals and loves the commercial side of real estate as well as residential.

Thomas Jimenez, got off to a great start in 2021! He is getting well acquainted with the tools of the trade and is already a success with a number of closings behind him. Thomas is extremely eager

to please and it is early in his career but apparent that he will be a great success. He loves land!

Jose Nunez and Paul Martin just started back up again having been licensed back in 2009. Jose, who also speaks Spanish, has already closed several deals and is working hard on some real big ones right now. He leaves no stone unturned. Paul offers a helping hand to all whenever necessary, especially Kerry, his wife. He has a local successful painting business that keeps him very busy - Starlight Painting. He is also a great asset, and steps in when clients need to freshen up a new listing or a new owner wants to add their special touch to their new home.

Malek Properties' clients love that they have all the connections.

The team at Malek Properties is proud to be working where they live, and this community-minded group is eager to close on the next new deal! Give them a call if you are thinking of buying or selling, their next closing could be yours.



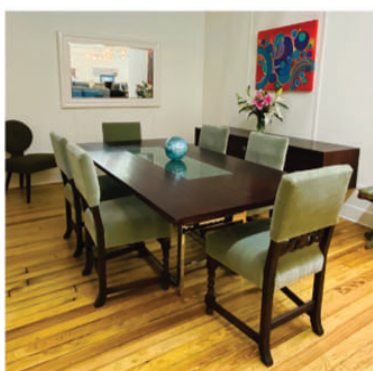
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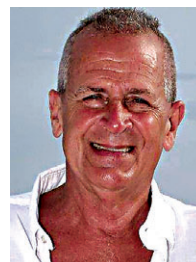
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Mountain home with a view

STORY AND PHOTOS
BY AUTUMN SCHANIL

Imagine waking up just before the sunrise, listening to the cricket's early morning song and hearing the clinks of the coffee machine as it begins to brew. You grab a cup and walk through the master bedroom's sliding glass door onto the deck, find a cozy chair, and watch the sky change colors as the sun begins to peek above the horizon.

Set back and nestled into the trees, this Custom Beaver Mountain home is a quiet retreat with mountain views that the heart yearns for. It's cozy, detailed, and open.

The first floor master bedroom with double closets and a private bath is just down the hall from the open kitchen with a stone tile floor, a large window above the sink for the views, and a long breakfast bar with bar stools on one side.

For dinner, you can have drinks and a game of chess out on the screened-in porch before taking your seat in the dining room.

Tall ceilings and large windows in the living room give the open floor plan a more grand and airy feeling, while the Jotul Wood burning stove in the center brings warmth and



grounding to the space.

Up the stairs to the second floor the open floor plan continues, with the hallway and loft overlooking the first floor. Two cozy bedrooms are found on the left and a bath-

room at the end of the hall.

A full walkout basement, with a bathroom, leads out to a lower bluestone patio beneath the deck and the spacious backyard with a
CONTINUED ON PAGE 16H



home features

MLS No: Not Available
Price: \$799,000
Acreage: 16.08
Bathrooms: 3.5
Bedrooms: 4, plus sleeping loft
Type: Single Family
Style: Log Cabin
Total Square Feet: 2,800
School: Roscoe Central School District
Year Built: 2004

Features: Wood Burning stove, screened in porch off dining room, back-up generator, attached two-car heated garage, large second floor sleeping loft, mountain views, lake rights to lake Amber, full walkout basement with bathroom

Listed By:
Travis O'Dell
Licensed Real Estate Broker
Direct: 845-807-2630
Office: 607-290-4114
www.LandandWaterRealty.com
@landandwaterrealty



Top left to right: Nestled into the trees, the home is the epitome of mountain living with stone work all around, a large deck to enjoy the view, and large windows for plenty of natural light inside. Bottom left to right: A petite screened in porch is just off the dining room, perfect for gathering with friends to play a game of backgammon or chess before dinner. The master bedroom opens onto the main deck and has mountain views. The large kitchen and breakfast bar is great for entertaining or a big family.



CONTINUED FROM PAGE 15H

large fire pit for evening gatherings under the stars.

The ledge rock, bluestone landscaping, and the stone steps outside add to the uniqueness of the home, and just a short walk away is Amber Lake, which the house has deeded rights to.

And although this home, located in the Town of Rockland, is set back and private, it's less than 10 minutes from Roscoe, Livingston Manor, and numerous public river access sites.

For more information or to view the home you can contact Real Estate Broker Travis O'Dell of Land and Water Realty at 607-290-4114 or visit www.landandwaterrealty.com.



The living room is part of the large open floor plan with high ceilings, a cozy wood stove, and tall windows. The attached two car garage is heated and spacious. The upstairs has two bedrooms as well as a large loft that can accommodate guests or be turned into another living space, or reading nook. The property is both private, and open, with a large fire pit for evenings under the stars.



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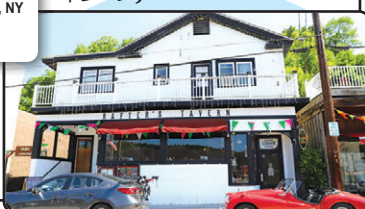
\$350,000 MLS # 6211414

6,051 sq ft building that started out as Lott's Automobile Car Dealership, and Pfanzstel Hardware in recent years. In the Hamlet of Kohlertown, just minutes to the Village of Jeffersonville. Current use has been light industry, but, can be renovated to suit your needs for office space, art studio, or anything that meets your needs! Need Highspeed Internet - Spectrum is available. 11 different work areas: 20x63 display rm, 20x29 waiting rm, 8x19 foyer, 16x8 copy rm, 17x10 private office, 12x19 2nd office, 21x16 parts rm (9' ceiling), 29x20 additional parts rm (9' ceilings), 16x11 kiln rm, 28x36 machine shop (12' ceiling) 27x28 garage (12' ceiling). Some walls can be removed. Plenty of parking space with the .55 acre lot.

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The highly popular Rafter's Tavern is for sale! Multi-use property in Callicoon hosts a restaurant & bar, a separate retail space, an apartment, and 6 rental rooms. Rafter's is known for its friendly, comfortable ambience and for being Sullivan County's premier year-round live music venue. An established clientele and Main Street visibility equal steady business. You can live in the apartment while running the place, or rent it out. Boarding-house-style rental rooms. Full commercial kitchen and bar. Attached retail space next door currently houses a vintage record store. A private event space in back hosts outdoor concerts and dining.

\$529,000 MLS # 6196166



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The hidden gem

BY PATRICIO ROBAYO



home features

MLS No: Not Available

Price: \$825,000

Acreage: 16.34

Bathrooms: 2

Bedrooms: 4

Fireplaces: 2

Heat: Hot water baseboard, split unit

A/C: split unit

Fuel: Propane, electric

Basement: Partially finished

Total Square Feet: 2,445

Year Built: 1940, renovated in 2015-2016

Roof: 1 New in 2015

Water Heater: Electric on-demand

Features: Outdoor Pavilion with kitchen, blue-stone patio, showers + water closet, hot tub, fire pit area, metal barn, excellent cell service, Internet/cable: Spectrum hi-speed broadband

Listed By:

Jennifer Grimes

Licensed Broker/Owner

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Hidden Meadow Lodge is truly a hidden gem within Monticello, New York, featuring an epic Pavilion, making it a destination property, just minutes from the historic 1969 Woodstock Festival site.

This four-bedroom, two-bathroom, 2,445-square foot home sits on 16 private, peaceful acres. The house was initially built in 1940 but was completely renovated in 2015, with a view to creating a stylish getaway with plenty of on-site amenities.

Driving along the quarter-mile driveway, flanked by trees and surrounding nature, you are then greeted by a multi-acre meadow surrounded by mature trees, adding to a sense of solitude.

Once you enter the foyer, you can dust off your jacket from the outside weather, hang up your hat, and take a seat at the wonderful old bar salvaged from a nearby property.

After a long hard day working in the yard or just entertaining your friends and family, it invites you to sit down and have your drink and watch your favorite sports team or TV show.

When you enter the kitchen, you will notice the abundance of granite countertops and a Bertazzoni gas range that will ignite the chef in you while giving you the space to create your next masterpiece or cook up some farm fresh eggs on a Sunday morning.

The kitchen also features a breakfast nook, making it a perfect space to savor your coffee or tea, listen to the birds sing their morning song, and watch the

CONTINUED ON PAGE 20H



Top left page: With an open kitchen and dining room design, you have plenty of space to entertain and prepare your feast or have a sip of your morning tea as you watch the sun burn off the morning dew.

Left: One of the living spaces in the house is cozy, and it's perfect for a nightcap with friends and family.

Above and bottom: The outdoor pavilion is fully equipped with a kitchen, stove top, and grill, along with a hot tub, making this a perfect destination property that can be enjoyed for years to come.



CONTINUED FROM PAGE 18H

sunrise greet the day.

Beyond the kitchen is a laundry room with a front loading washer and dryer, along with a slop sink.

In the living room, the stone fireplace is the focal point providing texture and country vibes in the spacious room with plenty of seating to host family and friends.

The home features four bedrooms; one of them is on the ground floor just off the dining room area, while the rest are on the upper floor.

The primary room includes a large walk-in closet and boasts a sliding barn door that takes it into a shared bathroom which also has a tub and shower.

Outside is where the property really shines with 16 gorgeous acres to explore ... including your own forest preserve.

A short walk from the house a Pavilion, open on three sides, is a space where you and your guests can gather throughout the year.

There is a full outdoor kitchen with a gas stove; large bluestone patio with lounge area, showers and water closet; hot tub for star-gazing; and a wonderful fire pit integrated into the patio.

This property is truly a playground, and it's just around the corner from Monticello Motor Club, and minutes from Resorts World Catskills Casino, the Kartrite Resort and Indoor Waterpark and spectacular Neversink Unique Area.

Hidden Meadow is truly a



Top: So fresh and clean is what makes this bathroom standouts with a stand-up shower and plenty of area space.

with friends and family after a full day of fun.

Bottom left: Pull up a stool and start a great conversation

Bottom right: One of the bedrooms of this dream home lets in plenty of light and offers the space you need to start your day or end your evening.



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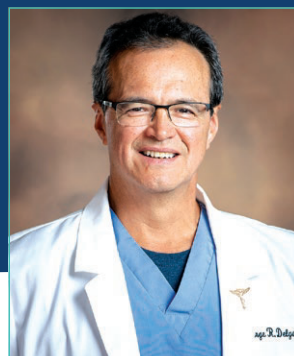


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L A Z B O Y

Sullivan County real estate market remains stable

BY FRED STABBERT III

Despite the headwinds of inflation and decreasing inventory, Sullivan County's real estate market showed its resilience during the third quarter, posting 2 more single-family housing sales than a year ago at prices that showed a significant increase.

In statistics released by the Hudson Gateway Association of Realtors (HGAR) on Tuesday, Sullivan County single-family sales number of 300 transactions was just slightly higher than the 298 total of the previous year and the median sales price was up more than 10% percent when compared to the 3rd quarter of 2020 – from \$251,000 to \$277,000.

The median price is the price in the very middle of a data set, with exactly half of the houses priced for less and half priced for more.

The real estate market in the lower Hudson River Valley and greater New York City suburban area continued to be battered by

chronic low inventory, rising interest rates and persistent inflation during the 3rd quarter of 2022.

However, even given these adverse conditions, resiliency and consistent buyer demand are still evident, especially when compared to the pre-pandemic market of 2019.

In Orange County the 3rd quarter single-family home sales number of 1,019 was down 14% over the 2021 second quarter, and the condo sales number of 138 was off an even steeper 23.3%. The single-family home median sales price was up 9.1% at \$420,000 and the median condo sales price of \$270,950 for the third quarter was a 13.4% increase over the 2021 third quarter.

HGAR stated that the strong labor market seems to be playing a role in counterbalancing some

SULLIVAN COUNTY

SULLIVAN - Third Quarters 2019-2022					% Change
Property Type	2019 Q3	2020 Q3	2021 Q3	2022 Q3	2021-2022
NUMBER OF SALES, 3RD QUARTER					
Single Family Houses	264	391	298	300	0.7%
Condominiums	3	1	1	3	200.0%
Cooperatives	0	1	-	-	0.0%
2-4 Family	10	8	9	14	55.6%
Total	277	401	308	317	2.9%
NUMBER OF SALES - YEAR TO DATE (9/30)					
Single Family Houses	679	797	979	850	-13.2%
Condominiums	8	3	5	10	100.0%
Cooperatives	0	1	0	0	0.0%
2-4 Family	24	20	43	44	2.3%
Total	711	821	1,027	904	-12.0%
MEDIAN SALE PRICE					
Single Family Houses	148,450	199,000	251,125	277,000	10.3%
Condominiums	43,000	46,000	187,500	129,900	-30.7%
Cooperatives		235,000			
2-4 Family	71,250	75,000	195,900	230,000	17.4%
MEAN SALE PRICE					
Single Family Houses	183,879	218,375	291,961	323,600	10.8%
Condominiums	99,667	46,000	187,500	131,667	-29.8%
Cooperatives		235,000			
2-4 Family	139,950	88,049	177,200	266,600	50.5%
END OF QUARTER INVENTORY (9/30)					
Single Family Houses	1,012	676	570	440	-22.8%
Condominiums	6	5	3	1	-66.7%
Cooperatives	3	2	1	3	200.0%
2-4 Family	55	40	54	25	-53.7%
Total	1,076	723	628	469	-25.3%

CONTRIBUTED GRAPHIC

Sullivan County real estate sales for the third quarter have remained stable while prices continue to rise and inventory decreases.

of the adverse economic factors.

As was the case at the end of the second quarter, the wild card in HGAR's analysis is a potential recession in 2023, and the length and depth of one should it occur.

Until then, the numbers support a conclusion of a resilient real estate market that is hampered by low inventory but still supported by strong buyer demand according to HGAR.




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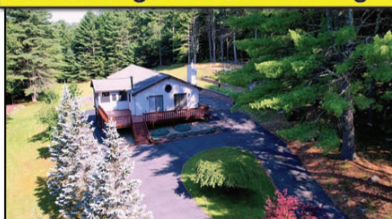
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Ways to save on heating costs this fall/winter season

Comfort takes center stage each winter. As people look to stay warm, many may be quick to turn up the thermostat so their entire home is toasty warm. But much like cranking air conditioners during the dog days of summer, turning up the thermostat each time the winter winds begin blowing can prove costly for homeowners.

According to estimates from the National Energy Assistance Directors' Association, homeowners spent an average of \$911 on home heating costs in the winter of 2019-20. The winter of 2022-23 will prove even more expensive because of the increase in oil prices. Finding ways to save on heating costs will no doubt prove a priority for many homeowners this winter, and the following are some ways to do just that.

- Add insulation. Extra insulation throughout the house can dramatically reduce home heating (and cooling) costs. According to the Environmental Protection Agency, adding insulation in attics, crawl spaces and basement rim joists can help homeowners save as much as 15 percent on heating costs.

- Lower the temperature on your water heater. Another way to trim your energy bill this season is to lower the temperature on your water heater. The U.S. Department of Energy notes that, for every 10 F reduction in temperature on their water heaters, homeowners can save between 3 and 5 percent on their water heating costs.
- Close the flue on your fireplace.



METRO CREATIVE CONNECTIONS PHOTO

Other than bundling up with a loved one or cuddling with a pet, it makes sense to insure that your home is prepared to keep you warm.

Fireplaces can keep a home's inhabitants warm in winter, but only when they're in use. When they're not being used, fireplaces can allow heat to escape a home. When the fireplace is not being used, close the flue to prevent heat from escaping the house. Keeping all windows and doors closed throughout the day is another way to prevent unnecessary heat loss.

- Have your HVAC system serviced before winter begins. Inefficient HVAC systems cost homeowners considerable amounts of money each year. Annual maintenance performed by a certified HVAC professional can ensure filters are clean and operating at peak efficiency, saving homeowners the costly trouble of having to turn up the thermostat to overcome dirty systems.

Home heating costs figure to increase this winter as people spend more time at home. Various simple strategies can help homeowners stay warm without overpaying to heat their homes this winter.



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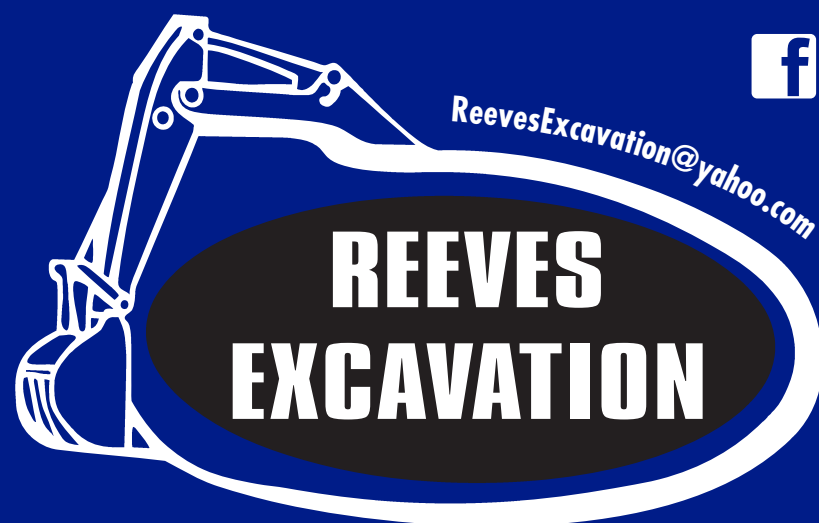
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