

SULLIVAN COUNTY BUSINESS EDGE

DECEMBER 2022

Sullivan County Partnership for Economic Development * Sullivan County Industrial Development Agency * Sullivan County Chamber of Commerce * Sullivan Catskills Visitors Association * Sullivan County Democrat

YEAR IN REVIEW



FRED STABBERT | DEMOCRAT

Last Tuesday the Sullivan County Partnership for Economic Development board held its annual retreat at Kenoza Hall.

2022 marked by higher employment, strong business growth

BY FRED STABBERT III

Marc Baez, President and CEO of the Sullivan County Partnership for Economic Development, professes to not have any crystal ball.

And while he is optimistic about 2023 and the state of the economy in Sullivan County going forward, one thing is for sure – 2022 was “one heck of a year.”

“It was fantastic,” Baez said shortly before meeting with his board of directors at their Annual Retreat, held

last Tuesday at Kenoza Hall in Kenoza Lake.

“The Partnership had its best year in its 28-year existence,” he said. “In terms of accomplishments.”

Those accomplishments, which Baez puts squarely on the shoulders of his dedicated and hard-working staff and board, include increased investor membership, a renewed interest in the organization and record attendance at all of the Partnership’s 2022 events.

“The quality of work we are pro-

ducing is outstanding, and it goes to show that a great staff can accomplish great things,” Baez said.

The staff includes Sue Bunce, Jen Cassaro and Vanessa McPhillips.

Baez also noted that Sullivan County was the fastest growing county in all of New York State – proportionally – in terms of job growth.

“We have more people working today in Sullivan County than in 2019,” he said. “That is helping draw investors into our county.”

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It was a banner year!**
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PRESIDENT'S MESSAGE

It was a banner Year

With all of the turmoil going on in the world today, the rhetoric typical of election years and an economy already deep into what could be officially designated as a recession soon, Sullivan County had a banner year.

A record number of projects sought approvals, some succeeding, some not and some in the midst of the process. Our tourism economy was fully open, with Resorts World Catskills realizing the best year in revenues since opening, our Western Sullivan destinations busier than ever and once again SCVA leading the way with numbers far surpassing much larger and more resource rich areas of our state.

The Partnership facilitated the approval of three key sites for industrial commercial

development taking another step toward diversifying the economy, while assisting a variety of business with startup and expansion efforts. The Sullivan County Chamber put on arguably the best Bagel Festival event to date and the IDA continued its steady management of incentive and growth policies in targeted areas that foster investment across all sectors of our economy.

The result?

Sullivan County, for the better part of 2022, had the fastest job growth in the entire state! That is no small feat given our rural make up and varying landscape. In fact, there are more people working today than there were prior to the pandemic – over 300 more. So we gained back our 2,200 lost or laid off workforce and added more to the bottom line.



CEO/President Marc Baez

This despite every business I know clamoring for more help. A glance at our municipal budgets reveal most holding the line and not increasing, though some marginally.

With projects still in the pipeline and others along the way, (not the least of which are infrastructure projects and two significant investments by the County at the airport and SUNY Sullivan), we may just withstand the tough economic headwinds and come out relatively safe. Of course, we must always temper the good news with the realities we see day to day.

There are, after all, many uncertainties in the immediate

future; rising interest rates, threat of rail strikes, supply chain worries, energy costs, wars etc.

Yet as we enter the Holiday Season it is comforting to be in the current position going into 2023. We all have done the job of preparing and planning.

As always the work continues and the Sullivan County Economic Development team will adjust and do what is necessary to keep this trajectory going. For now, let's enjoy this year's successes and get ready for 2023. May you all have a Happy Holiday Season and a very prosperous New Year.

Sincerely,

Marc Baez
President
Sullivan County Partnership



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Workforce Development returning to pre-pandemic strength

BY FRED STABBERT III

The Center for Workforce Development was hard hit by the pandemic, having to close its doors for nearly two years.

"Prior to COVID we were very busy but then we had to basically shut down for two years," Loreen J. Gebelein, Director of the Center for Workforce Development, said. "We have just started tracking how many people come in to use our services again."

The government agency is now back in full swing, helping local residents find jobs and also helping local businesses find employees.

"Things are certainly busy," Gebelein said. "We are trying

to get back out there – hosting job fairs and our office is also open."

Job Fairs returning

The next Job Fair, in fact, is coming up on Friday, December 16 at the Center's 50 North St., Monticello office.

The Job Fair will run from 11 a.m. - 3 p.m. and feature more than 50 openings for work at Resorts World Catskills casino in Monticello.

And on January 13 the Center for Workforce Development will be hosting an "In-Person Hiring Event" from 11 a.m. to 2 p.m. featuring job openings from ShopRite, The Center for Discovery, Department of Corrections, Adapt of the Hudson Valley, Kohl's Distribution Center, and Catholic Charities. The

event will again be at 50 North Street, Monticello.

Services

Gebelein said the Center for Workforce Development works with both potential employees and employers to provide the highest level of service.

"We help the job seekers by offering such services as resume building, job placement and job development," she said. "We also offer training needs and can assist in paying for such training through federal grant money."

"We are there to help educate and train," she said.

"We are working right now with BOCES to get a trades program up and running," Gebelein said. "We will

concentrate on such trades as carpentry, nursing and welding."

The Center also works on the business side by offering such services as job listings and "hot jobs," which all can be found on the website at www.sullivanworks.org.

And another new program coming to Workforce will be a Disability Resource Coordinator.

"People can be disabled and still work one or two days per week," Gebelein said. "We are going to explore job sharing and help people with disabilities get employment."

She said not everybody is disabled physically but there are disabilities that Workforce can help address to get people back in the workforce.

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County government planning for more growth in 2023

BY JOSHUA A.
POTSEK,
SULLIVAN COUNTY
MANAGER



A year ago, I wasn't sure what 2022 would bring. More pandemic measures? Food, fuel and goods shortages? A recession? Thankfully, none of that appeared on the disastrous scale I worried about. In fact, Sullivan County's economy is in a good place, and your County government aims to keep that momentum going.

I'm particularly happy to note that Sullivan continues to lead all of New York State's counties in job growth, oftentimes doubling the rate of any of our nearest competitors. That includes New York City. Our unemployment rate, too, has continued to dip near historic lows, and employers appear to be having more success in attracting talent – thanks in no small part to a 5% increase in population since 2019, a trend that doesn't seem to be slowing.

We have the jobs, the schools and the natural resources to create an attractive quality of life, but taxes and housing continue to be very



CONTRIBUTED PHOTO

Sullivan County International Airport has made significant strides in increasing its revenue stream.

challenging. We're working on those issues, and I'm pleased to say that the 2023 County Budget I proposed and

the Legislature just adopted features no tax increase (in fact, a slight tax rate decrease) and the elimination of



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the Solid Waste Access Fee. As a result, many taxpayers will see a reduction in their County tax bill in January. This will be accomplished without laying off staff or cutting programs, and the Budget will include measures to address the aforementioned housing crisis, among other pressing issues.

The key to any healthy economy is diversity, and we're making and encouraging investment in Sullivan County to expand that diversity. For example...

- Our Airport has become

home to a worldwide leader in emergency response, and we're actively courting more development, even while our fuel sales have soared. In fact, there's a definite possibility the Airport will be a net revenue-generator in the years to come.

- Your Legislature has already




CONTRIBUTED GRAPHIC
SUNY Sullivan, above, Sullivan County's only institution of high learning, helps Sullivan County residents and visiting students, earn a valuable associate's degree. At left, County Manager Josh Potosek.

agreed to fund one year of tuition at SUNY Sullivan for our local high school graduates, and we're on the cusp of offering a second year tuition-free. Not only will this incentivize our young people to seek higher education, it will keep them local and will ensure a steady enrollment for our local college.

- Our Revolving Loan Fund is healthy with funds that can be turned into vital loans for new and existing businesses, especially the smaller companies that comprise the bulk of our County. Their

success is our success, and many local businesses have benefitted from these loans.

The County's overall assessed value, sales tax revenues and population continue to increase, all of which bodes well for our future. While we'll continue to budget in a fiscally sound way – aiming to minimize the cost of government to you – we have a healthy degree of financial freedom to plan significant and notable growth in 2023 and beyond.



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Sullivan Catskills: Year in review

BY ISABEL BRAVERMAN
BRAND AND
COMMUNICATIONS
MANAGER
SULLIVAN CATSKILLS
VISITORS ASSOCIATION

It was a busy year for the Sullivan Catskills. New businesses opened their doors as an influx of visitors continued to come to stay and explore the destination.



"The Sullivan Catskills is growing in a positive direction with new businesses and experiences opening up—there is a bright future for all," remarked Roberta Byron-Lockwood, Sullivan Catskills Visitors Association President/CEO. "Our goal is to continue to build the wealth of our communities and inspire a quality of life that attracts new businesses, residents, and investments."

The SCVA introduced new initiatives this year as well as continued marketing efforts including advertising buys with a combined 2 million highly targeted television impressions and a 97.08% average completed view rate.

The SCVA, with PR partner Core Creative, also secured 80+ placements in regional and national media outlets whose primary focus is on news and lifestyle with a \$13M+ in Estimated Ad

Beginning this year, the SCVA created an Influencer Program, bringing a diverse array of travel influencers to the county. The program has been successful, allowing the SCVA to reach a bigger and wider audience.



The SCVA launched a brand new app this year, called Sullivan Catskills Go. It features places to stay, things to do, and more in Sullivan County.

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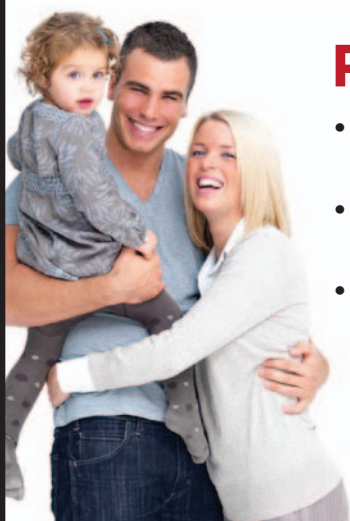
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Below are some highlights from 2022.

SCVA Creates New App

Introduced earlier this year, the Sullivan Catskills Go app is the official app of the Sullivan Catskills Visitors Association. The app features the best of the best that all of the Sullivan Catskills has to offer, from lodging to restaurants to things to do.

“Recognizing the current travel trends, we knew an app was the right way to go,” said Byron-Lockwood. “It creates a seamless user experience, and you can bring it with you wherever you go.”

The app integrates with the SCVA's website to allow members to update their listings and photos at any time.

New Dove on the Dove Trail

In November the SCVA unveiled the first Dove of 2022 on the Sullivan Catskills Dove Trail. The 61st Dove is located at Eagle Valley Realty and was painted by local artist Brandi Merolla.

The Dove Trail was first unveiled in 1919 to commemorate the 50th anniversary of the 1969 Woodstock festival and has grown in immense popularity.

What started with 50 Doves on the Dove Trail has grown to 60 and will now

be 70 with the inclusion of ten new doves this year and heading into 2023.

Oxford Study Shows Growth

The 2021 Oxford Economics Study detailing each of New York State's 62 counties and their respective travel regions tourism growth was released this year. The study showed a growth in both visitor spending and tourism jobs.

Visitor spending increased from 2019-2021 122.8% affording a tax savings of \$2,943 annually for Sullivan County homeowners.

Further, in 2021, tourism-supported jobs accounted for more than 6.5% of all jobs in the state. In Sullivan County that number is even higher, encompassing 15% of total employment.

Strategic Plan to be Announced

During this past year, the SCVA worked with Berkeley Young of Young Strategies to develop a three-year strategic plan. The research behind this plan was developed in 2021/2022 and provides strategic focus for the SCVA through 2025.

The strategic plan was based on the responses from two surveys; one that was sent to civic and travel industry leaders and the other that was sent to the wider community. Based on their



CONTRIBUTED PHOTOS

The Sullivan Catskills Dove Trail has been wildly popular, prompting the SCVA to add new Doves to the trail. The newest one is located at Eagle Valley Realty in Narrowsburg, painted by local artist Brandi Merolla.

responses, the SCVA and Berkeley Young came up with strategic initiatives to be implemented over the next three years. It is expected that the strategic plan will be unveiled in the new year.

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Proper To-Go opens in Narrowsburg



Proper To Go is located at 119 Kirks Road, Narrowsburg.

STORY AND PHOTOS
BY DEREK KIRK

Narrowsburg Fine Wine and Spirits and Narrowsburg Proper owner Joan Santo has expanded her business once again with the opening of Narrowsburg Proper To Go, a specialty stop-and-go grocery store.

The new gourmet grocery store, which is located at 119 Kirks Road, focuses on the accessibility aspect of the grocery shopping experience and is designed for quick and easy access to foods and drinks for people with dietary restrictions, as well as customers who are looking to try something new.

Originally opened in August, Narrowsburg Proper To Go was faced with a myriad of events that halted

it from keeping the doors open. However, on Saturday, December 3, Joan and her daughter Julia welcomed dozens of town residents into the freshly reopened store. Guests and customers were greeted with upbeat electronic music, fun disco ball lighting, and a fresh feeling.

In addition to pre-prepared food, Proper To Go has a working kitchen, which focuses on rotisserie chicken meals. Spearheading the kitchen are Chef Peter Daniel and Sous Chef Ran Santo, Joan's husband.

Regarding the expansion, Joan said that there was a lot of research that went into the creation and promotion of Proper To Go. Furthermore, Joan said that there is a great emphasis on remaining environmentally friendly.

The Santo family is a business-run-

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ning family, as Joan's daughter Olivia Santo owns Gather in Honesdale. Although completely separate businesses, Joan said that they bounce ideas off of each other. When you're finished shopping around at Proper To Go, continue to support the family by stopping in to Gather as well, located at 1019 Main St, Honesdale, PA.

Narrowsburg Proper To Go's attempt at accessibility is reinforced by being currently open seven days a week, Sunday and Monday from 11 AM to 4 PM, and Tuesday through Saturday from 11 AM to 6 PM.



Proper To Go owner Joan Santo, left, and her daughter Julia.

As the sign indicates, Proper To Go is a gourmet grocery store that offers a variety of drinks and foodstuffs.

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YEAR IN REVIEW

2022 marked by higher employment, strong business growth

From front page

Baez also points to the low tax levy throughout Sullivan County's 15 townships that is a result, in part, to increased development.

"The Partnership is helping to keep the tax levy in check throughout the county by bringing in good ratables," he said.

Projects

"Projects we worked on this past year can best be described as a mix of successes, ongoing efforts and some frustration," Baez noted.

Developing shovel ready sites, especially along the Route 17 corridor, is a process which took years but it's

finally ready to take off.

"Fortunately, three sites have received approvals and a fourth is imminent," Baez noted. "This represents a potential of 2.2 million square feet of industrial commercial space."

And with it will come jobs.

The sites include Avon Commercial, Liberty Business Park, RGG Realty and Kroeger Rd. Commerce.

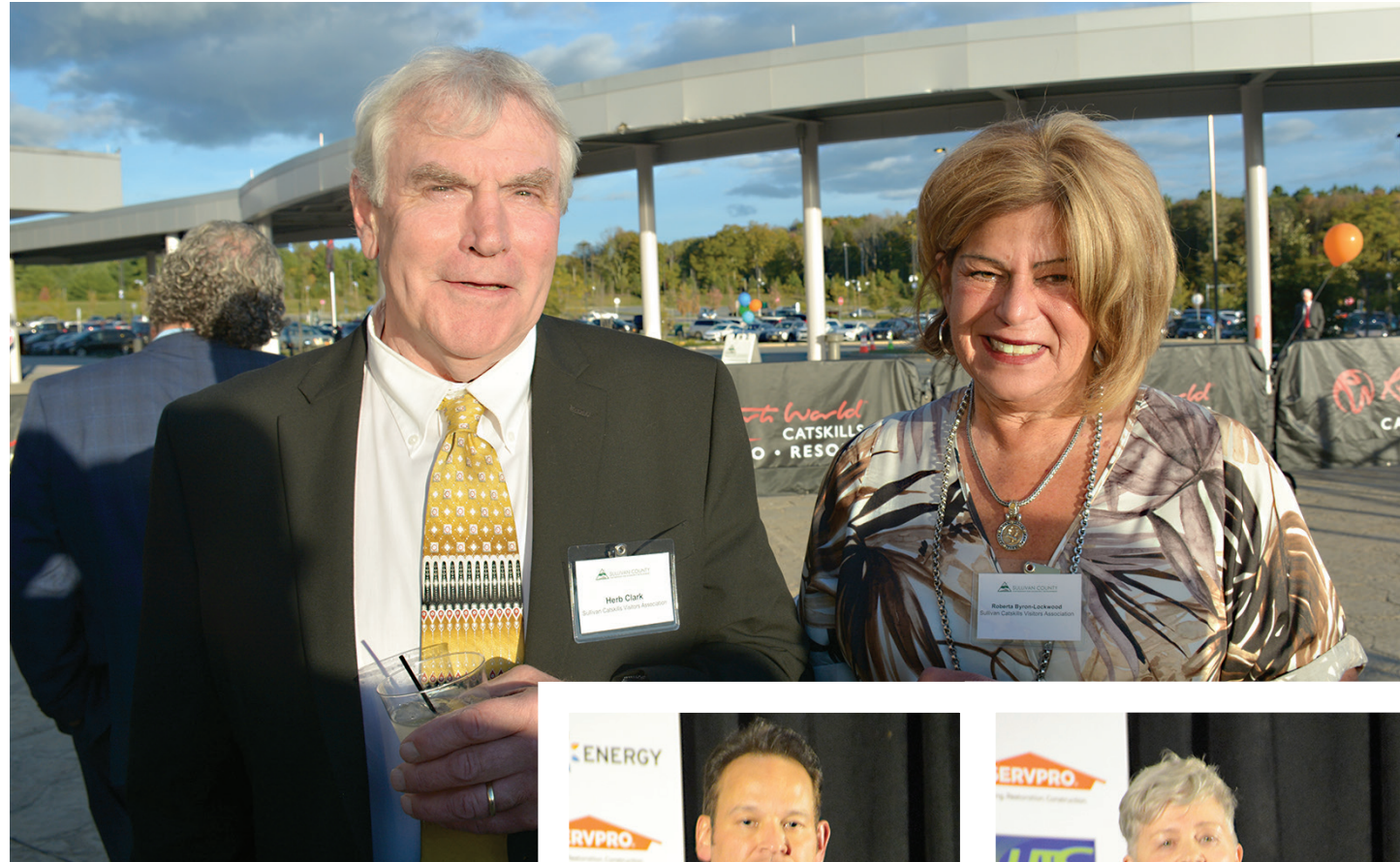
The Town of Liberty, whose Main Street was stricken with empty stores following the pandemic, is also making a strong comeback, Baez noted.

The Liberty Theater is working hard in its restoration and remodeling project and the township welcomed two breweries – Bridge and Tunnel and 17 West Brewery – to its growing list of new business openings.

"Developments at Sullivan County

International Airport and SUNY Sullivan represent significant public investments providing for a new terminal at the airport and aquatic recreation facility at the college, together representing \$45 million in investment," he noted.

Apple Ice, a newly-relocated company in Monticello, also recently closed on its site behind Apollo Plaza and will soon begin construction of



an ice-making facility designed to boost its business and create more jobs, Baez noted.

"Tourism also continues to be a strong economic development engine in Sullivan County – with Foster Supply Hospitality (FSH) leading the way," Baez noted.

FSH is working on rebuilding a property they purchased in the Town of Neversink, formerly known as New Age Health Spa. The company is also making plans to refurbish Craig-E-Clair castle near Roscoe.

Speaking of the Town of Neversink, Baez noted that a large project - known as Kerilands – did not receive the necessary zoning amendments but has changed its project to a 45-lot housing subdivision and community farm project.

"Our continued focus to diversify our economy by attracting varied industry sectors will continue in 2023," Baez noted. "We will continue to serve our investors and general business community well as we continue to help businesses grow throughout the county."

At left: The Village of Liberty's South Main Street has a big project currently under way with the reconstruction of the Liberty Theater.

Below: Bridge and Tunnel Brewery, located in the former Killian Transfer building, will soon be open in Liberty.



At left: The 17 West Brewery recently opened in Liberty to great fanfare and is getting rave reviews for its great beer, food and wonderful service.

Above: The Sullivan County Partnership's Annual Meeting at Resorts World Catskills had record attendance, including SCVA's Herb Clark, and SCVA President and CEO Roberta Byron-Lockwood.

At right: Partnership President and CEO Marc Baez and Partnership Board Chair Karen Fisher highlighted many of the Partnership's many accomplishments during 2022 at its annual dinner.



SUNY Sullivan working hard to help students enter world of work

BY DARREN O'SULLIVAN
ASSISTANT DIRECTOR
OF COMMUNICATIONS
SUNY SULLIVAN



Culinary Arts students practice ice carving with their professor.

As the Catskills and Hudson Valley emerge from the pandemic, SUNY Sullivan recognizes the vital importance of its mission to be the workforce hub for the evolving regional economy and provide new paths forward for young people considering their educational and professional opportunities, and adults exploring career and life changes.

We continue our work with county workforce development staff to fine tune the College's Health Services, Green Building, Hospitality and other programs and create new learning opportunities that adapt to the region's evolving workforce needs. Last spring, the College offered Certified Nurse Aide (CNA), Certified First

Responder (CFR), and Emergency Medical Technician (EMT) courses to meet the demand for frontline health care workers created by the pandemic.

This fall, the College launched a new two-year Construction Technology degree program in partnership with the North Atlantic States Regional Council of Carpenters (NASRCC).

This new pathway program was designed to help meet the growing state-wide need for a skilled labor force in construction and offer its graduates high-wage jobs in a growing industry.

These career opportunities in sustainable infrastructure will only increase in the coming years as the recently passed New York State

Clean Water, Clean Air, and Green Jobs Environmental Bond Act and U.S. Inflation Reduction Act provide billions of dollars in federal and state investment in clean energy incentives for homeowners and businesses.

In addition to developing new courses and programs that reflect the region's workforce needs and career opportunities, SUNY Sullivan has worked diligently with Sullivan County and local school districts to provide greater access to affordable higher education opportunities for the county's high school students and graduates.

Recognizing that a college degree can open new doors to careers and increase lifetime earnings and is closely linked to important health and societal benefits, the Sullivan County Legislature voted this past spring to establish the Promise Scholarship, a new tuition-free scholarship program for 2022 Sullivan County high school graduates and GED recipients.

"This is not a giveaway—it's a promise, like the name of the program," said Sullivan County Legislature Chairman Robert A. Doherty last spring about the program. "It's a promise to our hardworking seniors that they can begin forging their professional lives right here in Sullivan County. And, it holds the promise of retaining our young people into adulthood, into leadership, into volunteerism, into raising the next generation with the hope we gave them. It's the promise of a future."

This fall, 64 Sullivan County high school graduates from the class of 2022 took advantage of the Promise Scholarship, which



CONTRIBUTED PHOTOS

An EMT course instructor talks with students about the proper way to administer mouth to mouth resuscitation.

remains available for Spring 2023 applicants. The Legislature has pledged to continue the Promise program for 2023 high school graduates applying to the College in 2023-24.

Also this fall, continuing its successful college-in-high-school partnerships in the region, SUNY Sullivan launched new early college associate degree programs at Fallsburg and Eldred school districts that give students in those schools the opportunity to earn an associate degree from SUNY Sullivan in addition to a high school diploma when they graduate. These new early college pathways allow Fallsburg and Eldred students to pursue the Liberal Arts: Humanities Associate of Arts degree to be completed at the same time they graduate high school.

Research demonstrates that access to college-level work for students in high school leads to greater degree completion and reduced student debt. Early college programs that allow students to complete a full associate

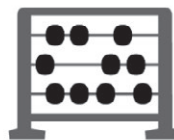
degree while in high school have a profound, lifelong impact on participants, particularly those who would not necessarily attend college otherwise. SUNY Sullivan is excited to bring greater options to students in our partnering school districts.

In addition to the many educational opportunities and financial savings available at SUNY Sullivan year-round, the College is proud to offer free pre-school childcare to students, employees, and community members on a first-come, first-served basis during on-campus class hours, a program that will expand in the future thanks to a recent \$1 million state grant announced by Governor Kathy Hochul.

Registration for Winter Express Semester and Spring Semester at SUNY Sullivan is open, applying is free, and Admissions advisors are always available to discuss your options. Learn more by emailing admissions@sunysullivan.edu, calling 845-434-5750 x4287, or visiting sunysullivan.edu.

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Bonus offers - Drive more sales during Small Business Season

BY JAIME SCHMEISER, PRESIDENT AND CEO
SULLIVAN COUNTY CHAMBER OF COMMERCE
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Bonus offers are a great way to drive sales without discounting your products or services. It makes people feel like they are getting extra value—and these days, with inflation—that can make a reticent customer buy quicker.

But what if you haven't thought out an entire marketing strategy around bonuses? Is it too late to offer one? Not at all. Below we have some ideas on how you can make the last few weeks of Small Business Season some of your best.

Offer a Bonus Gift Card

Give a small gift card (\$10-20) with every purchase of \$100 or more. The buyer will appreciate the bonus because of its versatility. The smaller card can be used as a tip for a service provider, a gift for themselves, a stocking stuffer, or a teacher gift. It's like getting two gifts for the price of one.

Add a Coaching or Instructional Session

This is a low-cost bonus that can help an unsure customer act quickly when an expiration date is set. Offer your time as a bonus to a higher spend. If you don't have the time to offer your undivided attention, give them a free pass to a class you're offering in January. For instance, if you sell craft supplies, you can encourage novices to take up a hobby by bundling a starter kit of knitting materials and throwing in a free class to learn how to use them. Which brings up...

Bundling Goods That Go Together

You can create a nice gift basket or starter kit and package it beautifully for a very thoughtful gift. If you're a service provider, think about a few items you could add with a gift card for your services. You might even be able to work together with another business to include their goods with your services.

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Provide a Bonus Download

Create an electronic freebie for download with purchase. You could also use this freebie to build your e-mail/ mailing list, no purchase required. Both are good ways to give your audience something of value in exchange for their contact information. This allows you to stay in touch throughout the year.

Give a Bonus Review

If you are a service provider, you could offer a free/bonus audit or review with the purchase of a service package. For instance, if you're a web designer, offer a free SEO audit.

Provide Free Shipping or Delivery

Offering free shipping is a great way to entice people to buy. Set a minimum spend for free shipping or you could run up expenses with very little revenue to show for it. Setting a minimum also incentivizes people to spend a little more to qualify for it. Another option to drive purchases is offering free delivery. If you do this, define your delivery area or gas costs could eat into your profits.

Throw in Some Goodies

December is the ideal time to give away samples, especially to people who are already buying from you. If you sell food, add a giveaway to every purchase.

If you don't sell food, include a small treat with a cute message about how important the customer is and how much you appreciate them supporting small business.

Be a Personal Shopper

If you have the manpower, you could offer free personal shopping via Facetime where you walk someone around your business virtually and help them pick out their ideal gifts. You can also offer this service without the Facetime component and do the shopping for them yourself. In that case, make sure you perform your due diligence to find out the likes and dislikes of the person you're shopping for.



CONTRIBUTED PHOTO
This Sullivan County Chamber Small Business Tree is a reminder of the importance of shopping and supporting local.

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2023 real estate predictions include slow down in price escalation

ARTICLE COURTESY OF HUDSON GATEWAY ASSOCIATION OF REALTORS

Amid higher mortgage rates and budgets squeezed by inflation, homebuyers looking for affordability in 2023 will find that prices aren't coming down, according to the Realtor.com 2023 Housing Forecast released on Nov. 30.

With rising interest rates and severely short supply, Realtor.com predicts that for the New York-Newark-Jersey City, N.Y.-N.J.-PA market, home sales will rise 1.8 percent and home prices will increase by 5 percent in 2023.

Overall, in 2023, Realtor.com forecasts that buyers and sellers can expect:

- Average mortgage rates of 7.4%,

with early 2023 hikes followed by a slight retreat to 7.1% by year-end.

- Home sales prices won't come down, but growth will moderate to a single-digit yearly pace (+5.4%) for the first time since 2020.

- Rents (+6.3% year-over-year) will outpace home prices and likely hit new highs, further adding to budget pressures – especially for first-time buyers.

- An increase in existing homes for sale (+22.8% year-over-year), as the inventory refresh that began last summer accelerates.

- Nationwide, home sales will decline 14.1% year-over-year to 4.53 million, the lowest level since 2012. "Compared to the wild ride of



the past two years, 2023 will be a slower-paced housing market, which means drastic shifts like price declines may not happen as quickly as some have anticipated. It will be a challenging year for both buyers and sellers, but an important one in setting the stage for home sales to return to a sustainable pace over the next two to three years," said Danielle Hale, Chief Economist for Realtor.com.

"With mortgage rates continuing to climb as the Fed navigates the economy to a softish landing, higher costs will lead to fewer closings, but that doesn't mean homebuying will stop entirely in 2023. Americans who are determined to make a move will find that staying up-to-date on the market, flexibility, creativity and a healthy dose of patience will go a long way toward success in the year ahead."



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Key 2023 housing trends and wildcards:

A second wind in the second half. Although home sales are expected to slow overall in 2023, Realtor.com's forecast points to the possibility of a second wind in buying activity in the second half of the year.

With mortgage rate hikes projected to continue through March, the Spring season will likely be less busy than in a typical year as buyers and sellers recalibrate their expectations around smaller budgets. This break could provide space for demand to renew as mortgage rates dip later in the year, when home shoppers will also have more options and bargaining power.

A trifecta of budget barriers awaits buyers. In 2023, incomes are expected to grow (+3.9%), but not enough to offset higher mortgage rates (7.4%) and home prices (+5.4%), creating a trifecta of budget barriers. The typical monthly mortgage payment will be \$2,430, 28% higher than in 2022, which will likely price many home shoppers out of the market. This will especially be a concern for first-time buyers.

As rents will likely reach new highs, it will leave less room for saving towards a down payment. At the same time, some home shoppers may consider exploring new financial options like adjustable-rate mortgages (ARMs), a trend that has already begun to take shape in 2022.

It Isn't '08

During the mid-2000s housing boom, home sales were elevated for more than five years, and it took another five years for home sales to recover from the economic aftermath. Comparatively, mortgage rate hikes have brought a quicker but less dramatic end to the recent frenzy, during which buyers have been better qualified than in '08. Moving forward, home price growth will slow and may even decline periodically as prices largely stabilize over the next two-to-three years.

In 2023, the typical homeowner is projected to gain \$25,650 in equity as prices keep rising. With

real estate wealth already much higher than pre-COVID, these trends offer a positive reality check for sellers who have been increasingly pessimistic about entering the market as listing prices have pulled back from last year's peak. While bidding wars won't be the norm in 2023, sellers who have owned their home for a longer period of time are still likely to make a profit. Also, those living in relatively affordable areas may still command offers above asking, driven by continued home shopper interest in relocating to lower-priced markets.

2023 Puts the 'Wild' In Wildcards

Political and economic events can always shake up the housing outlook, as was the case with major financial shifts in 2022. Along with factors including supply chain disruptions and the conflict in Ukraine, markets have largely begun to adjust for these changes, such as with the Fed's efforts to combat inflation with rate hikes. As such, forecasted 2023 housing trends don't anticipate a major shakeup like a recession, but it's still a possibility, the report stated. Buyers and sellers should keep an eye out for risk signs like a substantial weakening in the jobs market, beyond the mild uptick in unemployment that is projected, as businesses are potentially disrupted by shifting geopolitical, financial and economic conditions. Although a potential recession may lead to lower mortgage rates, ultimately buyers' purchasing power would suffer. And for sellers, this would likely mean less demand and potential price drops.

"Of the many factors that are expected to affect the housing market in 2023, affordability tops the list of issues most likely to make or break buyers' plans. Still, our forecast does offer promise for home shoppers who are well-prepared. Tools like Realtor.com's Buying Power can help you understand how various rate changes and options impact your budget, and seamlessly integrate into the home search experience to help you stay on track financially," Hale added.



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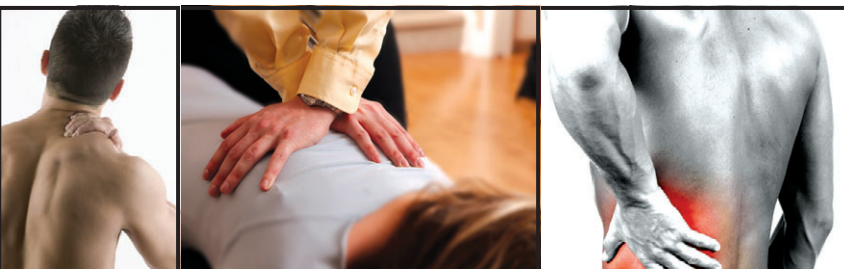
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LeChase welcomes new senior manager

LeChase Construction Services, LLC is pleased to welcome Michele Koslab as a senior project manager in the New York Metro office.

In this role, Koslab will manage, develop, maintain and oversee all functions of assigned projects at the preconstruction, construction and post-construction phases. Those functions include but are not limited to safety, construction planning and cost-control procedures.

Koslab has over 20 years of construction experience in the NYC area working on projects in a variety of sectors including residential, commercial and healthcare. She has a degree in project management from New York University and has completed coursework in personnel and sales management at the Dale Carnegie Institute. Koslab also holds a supervisor Site Safety Training card, and currently resides in New City, NY. Please visit lechase.com.



Michele Kosab

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personalized service of a small firm. Today, the company ranks among the nation's top contractors – providing general construction and construction management services in a wide range of industries and on projects of all sizes. With a dedicated team of talented professionals striving to deliver excellence, the firm has earned a reputation for quality, safety and integrity. In addition to serving customers from its operations across the East Coast, LeChase can provide resources to meet the unique needs of clients no matter where they are located.

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