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Sullivan County
Democrat
publication
JUNE 2024

PRICELESS

Home in the country



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Recent Home Sales

Statistics by Sullivan County Board of Realtors



1.
MLS
6276428
Cocheton
Township
Bungalow/
Cottage

1 BR/1 BA
Acres: 0.87
Sold For: \$155,000
School Tax: \$1,519.30
Town & County:

\$1,465.98
Built: 1880
Listed By: Woodstock Way Realty
Sold By: Non-MLS



2.
MLS
6271348
Highland
Township
Cape Cod

3 BR/2 BA
Acres: 0.52
Sold For: \$170,000
School Tax: \$1,858.04
Town & County:
\$1,933.63

Built: 1939
Listed By: McKean Real Estate
Sold By: Caroline Akt Realty



3
MLS
6280903
Bethel
Township
Ranch

2 BR/1 1/2 BA
Acres: 0.27
Sold For: \$235,000
School Tax: \$2,112.33
Town & County:
\$2,006.44

Built: 1948
Listed By: Century 21 Country Realty
Sold By: Century 21 Country Realty



4.
MLS
6271006
Bethel
Township
Cottage/
Log

3 BR/1 BA
Acres: 0.22
Sold For: \$250,009
School Tax: \$2,536.92
Town & County:
\$1,298.13

Built: 1930
Listed By: Joy Romano Realty
Sold By: Joy Romano Realty



5.
MLS
6271783
Neversink
Township
Victorian

3 BR/2 BA
Acres: 0.19
Sold For: \$315,000
School Tax: \$1,440.42
Town & County:
\$1,146.32

Built: 1850
Listed By: Resort Realty
Sold By: Non-MLS



6.
MLS
6271920
Neversink
Township
Chalet

2 BR/1 BA
Acres: 1.06
Sold For: \$435,000
School Tax: \$654.44
Town & County:
\$1,273.51

Built: 1890
Listed By: Avishai M. Adv
Sold By: Avishai M. Adv



7.
MLS
6282570
Tusten
Township
Two Story

3 BR/2 BA
Acres: 0.57
Sold For: \$495,000
School Tax: \$2,563.20
Town & County:
\$2,674.14

Built: 1920
Listed By: Catskill Mountain Houses
Sold By: Catskill Mountain Houses



8.
MLS
6292527
Highland
Township
Contemporary

3 BR/3 BA
Acres: 2.89
Sold For: \$802,000
School Tax: \$4,963.35
Town & County:
\$4,306.29

Built: 1998
Listed By: Country House Realty
Sold By: Non-MLS

Home in the Country

'Sullivan County's award-winning Real Estate Guide'

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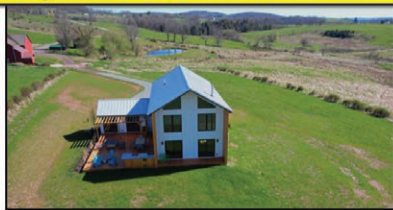
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Stay relaxed with Catskills Concierge

STORY BY VINCENT KURZROCK

If you want to make sure your home care is done right, then look no further than Catskills Concierge.

Founded in 2014, Alan Li and his wife Anna were the first in the area to pay special notice to the unique needs of families who wanted a second home right here in Sullivan County.

Their services encompass all essentials one could think of when it comes to owning your second home from handyman, house-keeping, to landscaping, and even 24/7 emergency service callouts.

If you want them to design, build, or renovate your second home, that is also a service they

offer.

“The Catskill Concierge group of companies comprises the original Catskill Concierge, our property management business (www.catskill-concierge.com), Catskill Home,” stated Li, “Our renovation and remodeling business is also among the services we offer (www.catskill-home.com), as well as Upstate Place, our full service Airbnb hosting business (www.upstate-place.com).

They are proud to offer their services to six counties from their central office in Jeffersonville, as well as their Ulster County location in Stone Ridge.

Their commitment to excellence extends beyond regular business hours, as they operate

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as a 24/7 organization, always available to assist their clients at any time.

They offer several customized packages that are dependent and tailored to your needs.

According to their website, these packages include value, value plus, Comprehensive, and renting. All packages include regular inspections by a Certified Home Inspector licensed by New York State.

Their website also states that "He has the expertise to see problems, including those not evident to the untrained eye."

If you wanted an audit for your home maintenance, those are also offered as well.

This is a comprehensive, annual audit that enables you as a potential homeowner to plan out your maintenance activities in a timely manner before the arrival of the winter season.

Their website states that they bring in vetted and trusted professionals to ensure all work is of the highest quality.

If you don't use your second home year round, don't worry.

Conceirge can also manage your renters. Their package rates begin at less than \$25 per week.

For questions regarding packages or any other important info, Alan can be reached by phone (703-609-2970) or by email (alan@catskill-conceirge.com).

Since Alan and Anna started their business, "a few other companies have followed".

"Smaller companies struggle to offer the full range of what a family with a 2nd home up here needs," said Alan. "We are the

only company that offers the peace of mind that whatever your needs, we have the resources and experience to take the worry and uncertainty off your hands."

"For many NYC families with second homes here, it is actually their first home, since their city apartment's maintenance is managed for them. Catskill Concierge's purpose is to make having a 2nd home here enjoyable and worry free. We have the experience and resources to do this."



Catskills Concierge offers competitive bids, contract management, and on-site supervision for jobs of all sizes.

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BY ANTHONY MORGANO

Remodeled cabin nestled in nature



Nestled in the woods off of Jeffersonville's Main St, resides a unique remodeled cabin in nature. For \$249,000, you can claim this one bedroom, one bath cozy home. The cabin is 480 sqft, and offers a secluded taste of nature on a dead-end street. The home features a full bath, a kitchen/dining room and a flexible living space: A perfect place to make your own. It also has a loft area for sleeping or storage.

The lot includes 3.9 acres of land, including a backyard and

wooded acreage to explore, with streams and plenty of wildlife to observe.

The cottage-style home in the Sullivan West School District also features a basement and an outdoor bathhouse. The backyard also includes a fire pit, a great place to relax and breathe in the wonderfully crisp air of the Catskills.

The path from the driveway to the entrance is a loose gravel with large stepping stones, which looks natural and fits with the aesthetic of the home.



Above: The back yard features a fire pit and is enclosed by the forest.

Left: Despite being a one-bedroom cabin, the space is well-equipped to fit your needs.

Above Left: There is a loft area for sleeping or storage inside the cabin.



The home was built in 1940 and has radiator heating for the cool winter evenings and individual air conditioning for those warm summer nights.

For heating, the home uses both electric and propane, but heating costs should be pretty low with double-paned windows and only two total finished rooms to heat.

The metal roof on the home was updated last year, and the well and septic were updated in the last ten years. Prior to the well, there was a freshwater collection system that used to be the main water source for the home.

The listing, from Diane Butler Realty, was first posted on May 24 by agent Cody VanHouten.

For more information about this listing, or to inquire about others, you can call the office at 845-482-2523.



Above: The bedroom in the cabin has large windows that invite plenty of natural light.

Right: The outdoor bath is a great place to unwind and soak up the peace and quiet that nature invites.

Above Right: The cabin is a wonderfully secluded place to spend your days in the heart of the Catskills.



Eight bedroom Victorian in Callicoon Center

STORY BY SEAN KUHN
PHOTOS BY ANTHONY MORGANO

A massive 3,892 sqft Victorian style home, originally built in 1899 is on the market. Located on 20+ acres, the 8 bedroom, 3 bathroom home could make for a great Bed & Breakfast, boarding house, or weekend retreat, and privacy is guaranteed.

Set far back from the road, down a tree lined drive, the property will keep you out of sight of nosey onlookers. The asking price is \$549,000, which is down from its previous \$699,000.

An 8 bedroom 20+ acre property for just over \$500k sounds like a bargain, and it is. The home is outfitted with a drilled well water source and a cesspool sewer system. Also, the property recently had a new roof installed.

The multi-level victorian home also includes an unfinished basement with walk-out access, a dining area, walk-in closets.

The high ceilings and open space are an invitation to a bygone era, inviting residents and guests to bask in the grandeur of the past.

A massive wrap-around porch is a major draw, providing plenty of space for social gatherings and a closeness to the Catskills from the comfort of your own home.

A Guest House and Ice House are also features of the property that would be included in the purchase.

The listing is a "gem" with large rooms and detailed woodwork, and the home is being sold as is.

While the property is in need of some tender love and care, it certainly has that old Victorian charm, and what an experienced contractor would call 'good bones'.

The home in Callicoon Center resides in the Sullivan West School District, should you choose to move in with a family.



Clockwise from Center: The home is tucked back from the main road down a winding driveway.

The second floor view from the turret features a bench, perfect for spending a relaxing afternoon.

There is a stone path leading to a field just to the side of the home.

The downstairs has a heating area with seats for chilly winter nights.

The main staircase leads you from the entry to the second floor.

The turret has a third floor lookout area as well, overlooking the Guest House and the Ice House on the property.



Mortgage tips on financing your home

BY ANNA MILUCKY

The topic on most consumers' minds when they are looking to buy a home is financing.

Inflation and Fed hikes have pushed mortgage rates up to a 20 year high. Depending on the bank they can be anywhere from 6.5% to 7%.

I wanted to share some tips to help you get ready to apply for a mortgage and what you can do to mitigate the rate.

If you are shopping for a home you might be in a rental situation and decide to take the next step, or you're relocating and you would like to buy. Unless you are paying for the home in cash, you are hesitating to take that next step. I am here to tell you, go for it.

Here are a couple of things that you should keep in mind before you apply for a mortgage.

Pull your credit report, how does it look? Sometimes your credit report has incorrect information, go through it carefully and if you see a credit history that does not reflect what you should have, go through the process of correcting it. Look at your credit score. This is huge, it has an impact on the interest rate that you'll end up with when you're applying for a mortgage.

There are five levels of credit scores: Below 580 is poor, 580 to 669 is fair, 670 to 739 is good, 740 to 799 is very good, and 800 and above is exceptional. The average



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credit score in the US is 717 according to the latest FICO data.

Let me give you an example: A monthly payment on a \$300,000.00 mortgage and the impact your credit score has.

Annual Percentage Rate (APR)	Monthly Payment (30 Year)
6.25%	\$1,847.20
6.50%	\$1,896.20
6.75%	\$1,945.79
7.00%	\$1,995.91

Looking at the monthly payments above and the difference between the 6.25% which probably is a credit score in the 700 +, and 7% which is probably a credit score in the 600, is \$148.71. You're probably thinking that is not a huge impact, but if you look at it over a year, \$1,784.52, then over 30 years \$53,535.60. It adds up.

Next step, find a bank that will help you with the process. Please make sure it is someone that you can speak to. My plug for local banks in our area. Give them a chance, they can guide you through the process.

Find out what they have to offer, a lot of them have programs for first time home buyers, VA Loans and FHA Loans. This can help you if you don't have the 10-20% down payment.

Some of the advantages of a VA loan are as follows: 0% down payment required, no private mortgage insurance is required since the government backs the loan, the interest rates are generally among the lowest on the market regardless of credit score, you do not need a high credit score to qualify for a VA loan. Many VA loans are assumable, if you are selling your home in many cases the buyer will be able to assume the loan without taking out a mortgage.

Here are some FHA requirements, Credit score must be at least 580, down payment on your home is 3.5%, mortgage insurance is required, debt to income ratio is less than 43%.

Talking to a banker that understands the programs that are available to you will make the process go smoother and save you some money in the long run.

One other important thing that you should remember is the rates are high now, but they will not always be this high. You can

refinance anytime. Some banks are offering specials on refinance discounts. This means that if you decide to refinance, they will not charge you with the closing costs that you initially paid when you got your mortgage.

Buying a home and getting a mortgage are one of the most important decisions that you will make for yourself and your family. Take the time to do the research. It will pay off in the long run.

I recently took a class at the Cornell Cooperative Extension; The topic was, "The Ins and Outs of Selling Farmland." If you are looking to purchase a small farm, or planning on starting a farm, please reach out to the Cornell Cooperative Extension in Sullivan County, they have a lot of resources. Some examples are Funding Programs for Farmers, Farm Law, and Farm Tax credits, just to name a few. Their website is, www.sullivancce.org.

Let us look at how the real estate market is doing in our area: Comparing year to date as of May 2023 vs May of 2024. New listings are up 8.3%, Closed sales are down -18.2%, Days on the market until sales are slightly up 91 to 95 days or +4.4%. Median sales price for a single-family home has increased by 14.5% \$275,000.00 to \$315,000.00.

Wishing you all a safe July 4th weekend! Thanks for reading, and I will see you behind the For Sale Sign.

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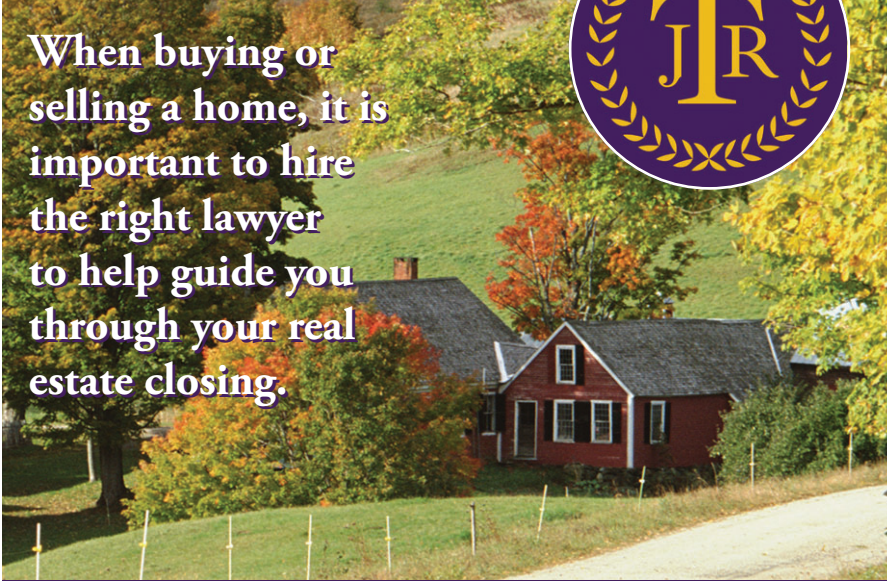
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One stop for home exterior needs

BY ALEX KIELAR

Home Pro Exteriors, Inc. is a full-service exterior remodeling company located at 541 NY-17M in Middletown that services Orange, Sullivan, Dutchess, Ulster and Putnam Counties in New York as well as Pike County in Pennsylvania.

In business since about 2014 under owners Bill Pignataro and Joe Duarte, Home Pro provides services for roofing, windows, doors and siding. Director of Marketing Jim Klein said they are focused on improvements that will give the homeowner updated efficiency, updated curb appeal and long-term protection via warranty.

Home Pro holds the top certifications with each of the roofing brands that they work with, said Klein. That includes the most utilized and most trusted roofing brands, Owen's Corning and GAF. "With Owen's Corning we're a platinum-preferred contractor," Klein said. "That is something that they do not give out readily as you have to meet a whole bunch of criteria and maintain a certain business status in order to achieve that and then to hold it."

The platinum-preferred contracting status comes with the manufacturing, the protection of the material, the workmanship and its transferable warranty.

Klein said that they are the only platinum-preferred roofing company in both Orange and Sullivan Counties.

"It's one that we're real proud of and we're proud to be able to extend that protection to homeowners," he said.

With GAF, Klein said that they are Master Elite which is the top certification status with GAF. GAF shingles are the most utilized shingles on houses in the United States and Home Pro offers the top protection with it backed by the manufacturer.

"The only visible part when we're done with a job or any roofer is done with the job, is the shingle," Klein said. "Which is great, every roof is probably gonna look good right after it's done. But it's the components and how they're installed, the authenticity and quality of the components that you can't see that are really important on a roof system."

For windows and doors, Home Pro has had a longstanding relationship with ProVia, a company based in Sugar Creek, Ohio. Klein said that he believes that ProVia has the most high-quality entry door systems you put in a house.

"We are a direct dealer with them, meaning we utilize their system, we price and we get shipped directly out," said Klein.



Home Pro Exteriors holds the top certification with roofing brands as they provide top-level exterior work including shingles.

"There's no middle man and we're certified solar with their products. We go out there annually to get re-certified, learn about new

this industry, where you could hold pricing out there for a longer period of time."

Without the luxury of being



The exterior business is also Master Elite with GAF, the top certification status with the roofing brand.

products and learn the installation techniques that they provide. Those are also lifetime products and Energy Star products."

Klein said that because the industry is so volatile, they have to have expectations seasonally with all the ebbs and flows in terms of the business itself.

"We're built to kind of withstand a consistent trajectory all across the industry," he said. "We do between 250 to 310 roofs a year, generally. Over the last bunch of years, some of these obstacles have been great fluctuations in terms of material costs. There used to be a lot more stability in

able to do that in the current industry, Klein stated that they are still on top of it and deal with their suppliers all the time that will have fuel surcharges that go up and go down every month. He said that they have a team behind the scenes that focuses on monitoring those prices and price changes.

Klein mentioned that beyond the physical work aspect of the business, they are primarily about building relationships and they have a referral base.

"We do work hard to build those relationships," he said, "and have those same people call us back



As part of Owen's Corning Roof Deployment program, a US veteran received a cost free roof. Home Pro donated their labor and covered disposal costs. Home Pro does several Veteran roofs per year.

5 to 10 years down the line and refer out family and friends.”
 One of the models that Home Pro utilizes in the marketing aspect is “One stop for all your exterior needs.”

“We’re always not just monitoring the wheel, but we’re trying to polish the wheel with what we do and how we do it,” Klein said. “We try to make things more convenient and we try to get people looking more proactively for your roof than reactively. We want to educate people on what they should expect from their roof and how to deal with it at some point. We are equipped to set them up for long-term success.”

Klein also said that there is a tool on their website, <https://www.homeproexteriorsinc.com>, that helps homeowners budget as it spits out an estimate at no cost.

“This is an awfully competitive industry,” Klein said, “but the value is there to do something properly; with proper materials and with the ultimate warranty assurance for homeowners.”



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May median single-family home sales prices rose by double digits in almost all regions



BY HUDSON GATEWAY ASSOCIATION
OF REALTORS

Median sales prices for single-family homes saw double-digit increases in every county, with the exception of the Bronx, which experienced a slight drop of just 1.6%. Westchester County reached a new high, with a median of \$980,000 – a 16.3% increase over last year's median home prices.

Sullivan County posted the highest gain of 27.5% bringing the May median sales price to \$347,500, over last year's price of \$272,500.

Only Westchester saw a slight increase in closed sales for sin-

gle-family homes, with a 4.6% gain. Sales were down in all other areas with Putnam County's single-family home sales taking a dip of 29.2%. Closed sales in the condo markets for both the Bronx and Westchester rose by 18.8% and 16.5%, respectively. Westchester's condo and co-op median prices also increased by about 10%. In Rockland County, the median condo price jumped 49.2% to \$472,000, the Bronx median condo price grew 42% to \$350,000.

Inventory plummeted in all areas except Sullivan County, which experienced a 5.8% increase. The Bronx scored the highest for overall pending sales for all property types with an 18.4% hike. Most of the other areas reported a decline in pending sales.

Today's report by the Hudson Gateway Association of Realtors (HGAR), based on data supplied by OneKey® MLS, reflects varying performance for inventory, with Westchester, Putnam and the Bronx declining, while Rockland, Orange and Sullivan new listings were on the rise. "Due to strong demand and limited supply, home prices are continuing to rise in our area, ensuring the value of owning property and wealth creation for homeowners in the lower Hudson Valley," said Lynda Fernandez, HGAR CEO.

"New listings are increasing in half of our region, pointing to more homes coming onto the market, while rising pending sales signal an increase in future closed sales."

Sullivan County

While Sullivan County's single-family home sales declined 12.9% in May, the median sales price grew 27.5% to \$347,500, over last year's median of \$272,500. There was just one condo sale at \$230,000 and no co-op sales during the month.

New listings for single-family homes advanced by 16.7% and inventory increased by 5.8%. As of May, Sullivan had the largest months of supply at 6.4 months, an increase of 20.8% over last month., Pending sales of single-family homes also increased at a rate of 8.8%.

Orange County

In Orange County, sales of single-family homes declined by 13.2% and condos by 20%. However, condos saw a 21.4% increase in the median sales price to \$312,500 – up from \$257,500 last year. Single-family homes also got a boost in the median sales price to \$442,500, which is 2.9% higher than last year. There was just one co-op sale in May at \$140,000, as co-ops properties are limited in Orange County.

New listings for condos rose by 13% and 6% for single-family homes. Inventory dropped by 30.2% for condos and 15.2% for single-family residences. Months of supply increased 3% in May to 3.4 months, but pending sales declined by 7.4%.

Westchester County

For the first time in months, sales of single-family homes increased slightly by 4.6%, and the median sales price advanced by 16.3% to a new high of \$980,000. Last year at this time, the median price held at \$842,500 and just last month it stood at \$870,107. The condo market also experienced a boost of in sales at 16.5% and a 9.8% hike in the median sales price to \$499,500. Closed sales declined by 4.8% in the co-op market, however the median sales price grew by 10.1% to \$205,000.

New listings for condos rose by 26.3% but declined by 15.8% for co-ops and 10% for single-family homes. Overall inventory for all property types declined, with co-ops seeing the largest decrease at 33.3%, followed by single-family homes at 21.3%. Months of supply was down 10.7% to just 2.5 months, and pending sales fell by 11.1%.

Putnam County

Single-family home sales in Putnam County saw a decrease of 29.2% in May but condo sales rose by 62.5%. The median sales prices for single-family homes increased 13.5% to \$565,000 – up from \$498,000 in May of 2023. Condos also saw a hike in the median sales price by 6.9% to \$369,000. No co-op sales were reported in May.

While Putnam typically has a very limited supply of condos, new listings for condos saw a



650% increase, to 15 condos, up from just two last May. Single-family home listings declined by 14%. Inventory for condos also rose significantly by 150% from six to 15. Months of supply for both property types was up by 3.7%, leaving just 2.8 months. Pending sales declined by 6.3%.

Rockland County

Rockland's co-op market, while small, saw the largest drop in closed sales from last year, by 81.8%. This time last May there were 11 closed co-op sales, as opposed to just two this year. Closed sales for condos also declined by 28.9%, and 10.4% for single-family homes. Again, co-ops were the big winners when it came to price increases – the market realized a 158.4% gain on median sales prices to \$307,500, up from just \$119,000 in May of 2023 and \$140,000 from last month. Condos saw a 49.2% increase in median sales prices to \$472,500, as compared to \$316,750 last year. Single-family homes experienced a 19.5% growth in median sales prices to \$776,000.

New listings for condos grew by 24.5%, and 4.9% for single-family homes. Co-op listings, however, dropped by 18.2%. Inventory for all three property types declined,

with co-ops seeing the largest drop at 50%. Months of supply for all property types was down 10.3% to 2.6 months, while pending sales were up by 13%.



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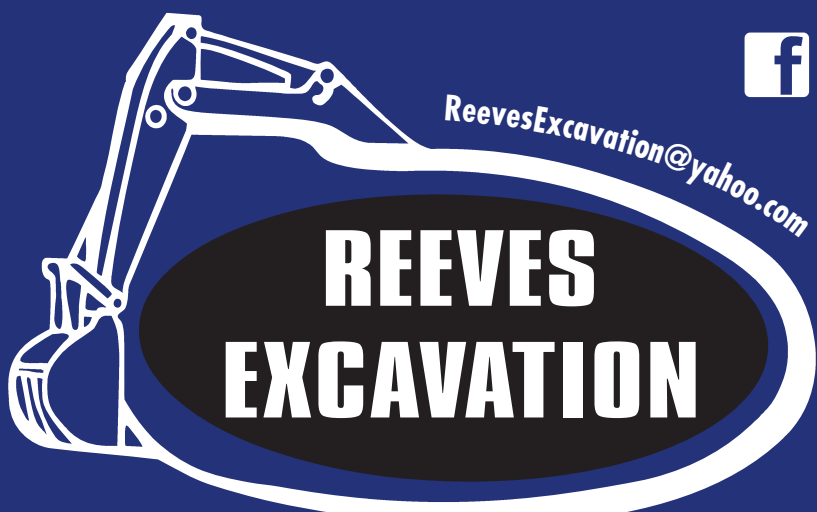
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