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Sullivan County  
Democrat  
publication  
November, 2024

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# Recent Home Sales

Statistics by Sullivan County Board of Realtors

1.  
MLS  
6255632  
Bethel  
Township  
Mobile Home  
w/Property



2 BR/0 BA  
Acres: 15.31  
Sold For: \$160,000  
School Tax: \$2,078.19  
Town & County:  
\$1,392.74

Built: 1979  
Listed By: Malek  
Properties, Inc.  
Sold By: Sergio A. Saravia

2.  
6295716  
Liberty  
Township  
Frame



4 BR/1 BA  
Acres: 0.46  
Sold For: \$215,000  
School Tax: \$1,776.93  
Town & County:  
\$1,047.27

Built: 1900  
Listed By: Catskills Home  
Services  
Sold By: Non-MLS

3.  
6276028  
Thompson  
Township  
Ranch/  
Town House



2 BR/2 BA  
Acres: 0.0447  
Sold For: \$265,000  
School Tax: \$1,036.52  
Town & County: \$873.86  
Built: 1985

Listed By: Sullivan Realty  
Associates  
Sold By: Non-MLS

4.  
MLS  
6252237  
Neversink  
Township  
Frame



3 BR/2 BA  
Acres: 3.98  
Sold For: \$310,000  
School Tax: \$1,482.98  
Town & County:  
\$1,131.65

Built: 1936  
Listed By: Resort Realty  
Sold By: Century 21 Geba  
Realty


5.  
6277229  
Delaware  
Township  
Cottage



2 BR/1 BA  
Acres: 2.20  
Sold For: \$360,000  
School Tax: \$2,094.78  
Town & County:  
\$2,445.55

Built: 1930  
Listed By: Country House  
Realty, Inc.  
Sold By: Non-MLS

6.  
6295276  
Thompson  
Township  
Chalet/Raised  
Ranch



3 BR/3 BA  
Acres: 0.312  
Sold For: \$440,000  
School Tax: \$3,432.93  
Town & County:  
\$3,163.11

Built: 1973  
Listed By: Rieber Realty,  
Inc.  
Sold By: Non-MLS

7.  
6293294  
Tusten  
Township  
Frame



2 BR/2 BA  
Acres: 6.43  
Sold For: \$550,000  
School Tax: \$2,860.60  
Town & County:  
\$2,959.85

Built: 2010  
Listed By: Anatole House,  
LLC  
Sold By: Non-MLS

8.  
MLS  
6272034  
Lumberland  
Township  
Contemporary



4 BR/5 BA  
Acres: 5.38  
Sold For: \$1,875,000  
School Tax: \$15,523.18  
Town & County:  
\$16,790.58

Built: 2014  
Listed By: Chapin  
Sotheby's International  
Realty  
Sold By: Chapin Sotheby's  
International Realty

## Home in the Country

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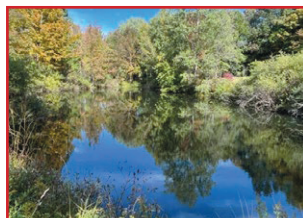


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# Realtor Scholarships awarded to Sullivan County realtors



CONTRIBUTED PHOTO

Brankica Curreri, left, and Cathleen Breen recently were awarded scholarships.

The Sullivan County Board of Realtors (SCBR) is proud to announce that two outstanding REALTORS® from Sullivan County have been awarded the prestigious NYSAR scholarships for 2024.

These scholarships are part of NYSAR's ongoing commitment to fostering professional development and excellence within the real estate industry

The recipients, Brankica

Curreri and Cathleen Breen, have demonstrated exceptional dedication to their profession and community. Their achievements highlight the importance of continuous education and professional growth in the real estate sector.

The NYSAR scholarships are designed to support REALTORS® in New York State who are actively engaged in real estate and hold primary REALTORS® membership.

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# Single-family inventory up; sales, prices also rise

Sales of single-family homes were on the rise last month in the Bronx, Rockland, Orange and Sullivan counties.

Median sales prices of homes also climbed in all six regions, with the Bronx taking the lead with a 12.6 percent increase over this time last year. The September median sales price stood at \$670,000, which is \$20,000 more than in August.

Only Sullivan County experienced a rise in the inventory for single-family homes at 9 percent. All other areas declined with the Bronx seeing the biggest decline at 18.8 percent. However, the Bronx showed the highest percentage of new listings at 25.4 percent.

This report by the Hudson Gateway Association of Realtors (HGAR) is based on data supplied by OneKey® MLS, and shows a steady increase in median sales prices across all housing types.

“While sales are increasing, we continue to experience a strong seller’s market due to extremely low supply and high demand,” said

HGAR CEO Lynda Fernandez. “Most of our areas have also experienced a growth in median prices, which is a strong indicator of the popularity of New York City and the Hudson Valley.”

## Sullivan County

Sullivan County’s single-family home sales grew by 5.9 percent, and the median sales price by 4.3 percent to \$345,000. There were no condo or co-op sales reported.

New listings for single-family homes declined by 9.8 percent, but inventory is on the rise by 9%. Months of supply were up 15.9 percent to 8 months, but pending sales were down by 3.5 percent.

## Orange County

In Orange County, sales of single-family homes increased by 9.4%, while condo closings fell by 9.1%. The median single-family home price climbed by 8% to \$475,000, and condo prices rose by 8.9% to a new median of \$317,500. There were no co-op sales reported.

New listings for single-family homes rose by 13.2% and condo listings by 5.4%. Condo inventory saw a decline of 17.1%, and single-family homes, 5.1%. Months of supply for all properties were up 5.6% to 3.8 months, and pending sales are up by 3.2%

## Putnam County

Single-family home sales in Putnam County declined by 21.7% in September, and condo sales remained flat. The median sales price of single-family homes rose by 9.1% to \$600,000, but the condo median declined by 10.4% to \$345,000. There were no co-op sales reported.

New listings for condos decreased by 33.3% and 7.3% for single-family homes. Inventory for both single-family homes and condos was down by 13% and 11.8%, respectively. Months of supply for all property types decreased by 9.1% to 3 months and pending sales also declined by 22.6%.

## Rockland County

Rockland’s co-op market, while a small segment, experienced the region’s largest gain in closed sales last month at 66.7% over last year. Sales of single-family homes grew by 11.2% last month, while condo sales decreased by 14.6%. The county’s co-op median sales price escalated by 78.2% to \$192,500 from just \$108,000 last September. Condo median sales prices rose 20% to \$459,000 and single-family homes by 8.8% to \$740,000.

New listings for co-ops experienced a significant rise at 200% - with 9 co-ops offered for sale, as compared to just 3 at this time last year. New listings for condos were also positive - at 51.1% and single-family homes at 21.9%. Inventory for condos increased by 43.1%, and 31.3% for co-ops, but declined for single-family homes at 6.2%. Months of supply for all three property types grew 7.1% to 2.8 months and pending sales were up by 3.6%.

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# Down in the dumps?

## Trust Koberlein Environmental Services

STORY AND PHOTOS  
BY ALEX KIELAR

**K**oberlein Environmental Services is the place to go in Pennsylvania and New York for all of your residential and commercial septic needs. With locations in Honesdale, Pennsylvania; Waymart, Pennsylvania and Ferndale, New York, the Wind River Environmental Company serves sectors in Northeast Pennsylvania, Sullivan County and other nearby New York counties.

The company has been around

since the 1960s when Sam Koberlein started it and has had Wind River Environmental as its parent company since December of 2021. The current Operations Manager at Koberlein is Gene Mohrmann, the last remaining employee who worked for Sam Koberlein as he has been with the company for 34 years.

"We've grown a lot over the past 30 years from when I started," Mohrmann said. "When I started we had four employees and probably six trucks. I think we're at 50-some vehicles now and around 50 employees. So it has certainly grown a lot."

Mohrmann noted that the company started in Honesdale at 188 Beach Lake Highway and that the Koberleins were originally from Cocheton Center before moving to Honesdale to develop the business. The company provides all residential and commercial septic services, drain cleaning, sewer router services, cameras, repair and installations and any kind of pump repairs.

"We're pretty much a one-stop shop and we can pretty much do everything the customer needs," stated Mohrmann. "Which is very beneficial to a lot of the residential customers, because they

will just clean things. They can't do this, they can't do that and we can pretty much do anything that they need."

The parent company, Wind River, is located up and down the East Coast running from Vermont down to Florida. They have locations in pretty much all of the states along the East Coast and there are three divisions - the Northeast Division, Mid-Atlantic Division and Southern Division. Koberlein is the lowest company in the Northeast Division.

Much of the staff at Koberlein has been with the company for



Gene Mohrmann, the Operations Manager, stands in front of one of the trucks in Honesdale. Mohrmann is the last remaining employee who worked with the company's founder, Sam Koberlein, and has been with the company for 34 years.





Koberlein has been in business since the 1960s when it was started by Sam Koberlein.

over 15 years and have the experience, certifications and qualifications to provide high-quality service to their customers. The company is also fully licensed and insured while being certified by environmental associations in Pennsylvania and New York and ISNETWorld contractors and

Gould's Pumps distributors.

Mohrmann said they had someone head down to the Wind River location in Tampa, Florida to help with hurricane relief for two weeks following Hurricane Helene and Hurricane Milton hitting the Southern United States.



Koberlein uses trenchless piping as one of their techniques through their parent company, Wind River Environmental.

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# The basics of home inspections

The process of buying a home involves a number of variables that present at various times throughout buyers' search for a home. For instance, real estate professionals typically advise buyers to receive a mortgage preapproval prior to beginning their search for a new home. Once such preliminary measures have been taken care of, buyers can then search for a home and ultimately make an offer.

One of the more critical steps buyers can take when making an offer is insisting that the offer is contingent upon a home inspection. Home inspections offer a measure of protection that can save buyers from investing in properties that may look nice to the naked eye, but feature a host of costly problems beneath the surface. Individuals new to home buying may not know what to expect of the inspection process. In such instances, the following rundown can shed light on home inspections.

- Recognize inspection may be mandatory. Though it's not always the case, home inspections may be required by mortgage lenders. Lenders want to ensure borrowers can repay their loans, which might prove difficult if a home is in need of considerable repairs. That's why home inspections tend to be mandated by lenders, even if they're paid for by buyers. Estimates from HomeAdvisor indicate home inspections cost between \$279 and \$400 on average, but that cost is well worth the peace of mind of knowing you won't unknowingly be buying a money pit.

- You choose your own



METRO CREATIVE SERVICES PHOTO

inspector. Buyers will choose their own home inspector, so it can pay dividends to start asking people you trust for recommendations even before you begin searching for a new home. Realtors also may recommend inspectors they've worked with in the past. The International Association of Certified Home Inspectors® (nachi.org) also can help buyers find a home inspector.

- You can, and should, attend a home inspection. It's wise for buyers to attend a home inspection. Doing so allows them to see potential issues firsthand. Some seasoned home inspectors even prefer clients to attend an inspection so they can point out issues as they go through the house and answer questions directly rather than later on over the phone or via text or email. Though inspectors typically will answer questions off-site, it's easier for both buyer and inspector to discuss issues in person on the day of the inspection. And for buyers, this

can be a great way to become more informed about the home inspection process.

- Expect to spend a good deal of time at the inspection, and not necessarily with the sellers present. The National Association of Realtors indicates inspections can take as long as three hours, so this won't be an in-and-out excursion. Buyers don't want to rush the process, so block out ample time on your schedule to attend the inspection. In addition, sellers typically are not home during an inspection, though it can happen. Buyers who don't want sellers present can request that they are not on the premises while the inspection takes place. There may not be anything to compel sellers to be off-site, but it can't hurt to ask.

Home inspections are a vital component of the home buying process. It's imperative that buyers take inspections seriously so they can feel confident they are not investing in a flawed property.

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# How to navigate a costly real estate market

Real estate has long been touted as a worthy investment. Home values historically appreciate over time, making real estate a desirable investment opportunity and one that simultaneously fulfills an investor's need for a place to live.

That sounds like a win-win for those with the means of purchasing a home. But in recent years, many people have found themselves priced out of the real estate market due to a number of variables beyond their control.

Though there's no foolproof way to navigate the current real estate market to a satisfying end, the following are some strategies buyers can consider as they begin searching for a home.

- Be patient. Patience is a

virtue prospective home buyers will need to embrace. The NAR reported a 3.7-month supply of housing inventory in May, which is low and suggestive of a seller's market. Buyers confronting a low inventory market must remain patient if they hope to find a house that checks all their boxes.

- Be ready to pounce. Of course, a market characterized by limited inventory is typically competitive, and the real estate market in recent years has certainly played out that way. Real estate markets can vary considerably, even within the same country, but an analysis from the New Jersey Real Estate Network indicated the average time homes in the Garden State were on the market decreased

from 39 days in 2023 to 35 days in 2024.

- Line up your finances. Mortgage preapproval and a solid nest egg have long been vital when buying a home, and that remains true in the current market. The competitive nature of the current market might make mortgage preapproval more important than ever. A preapproval indicates to sellers that a buyer has already arranged financing and been approved to purchase a home for the amount of their offer.

The real estate market has been tough on buyers in recent years. A successful navigation of the current market may require some patience, a readiness to pounce and some conventional financial wisdom.



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This almost new house sits on a 30 acre piece of Catskills woodland just a few miles from Livingston Manor. Shortly after entering the front door there is an inviting living room complete with fireplace. The dining room and kitchen follow with all the conveniences necessary to prepare and eat a meal. There are three bedrooms and two baths on the first floor. The second floor consists of over 3,000 square feet. It offers possibilities for a large play space, theatre, band practice or storage.

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## WEATHERIZATION ASSISTANCE PROGRAM

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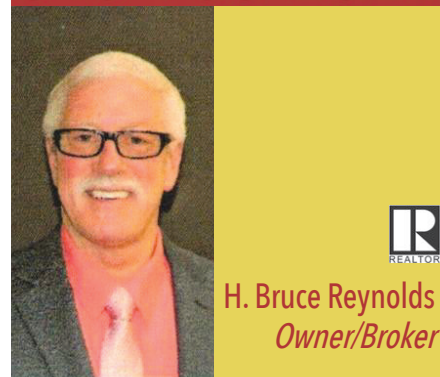


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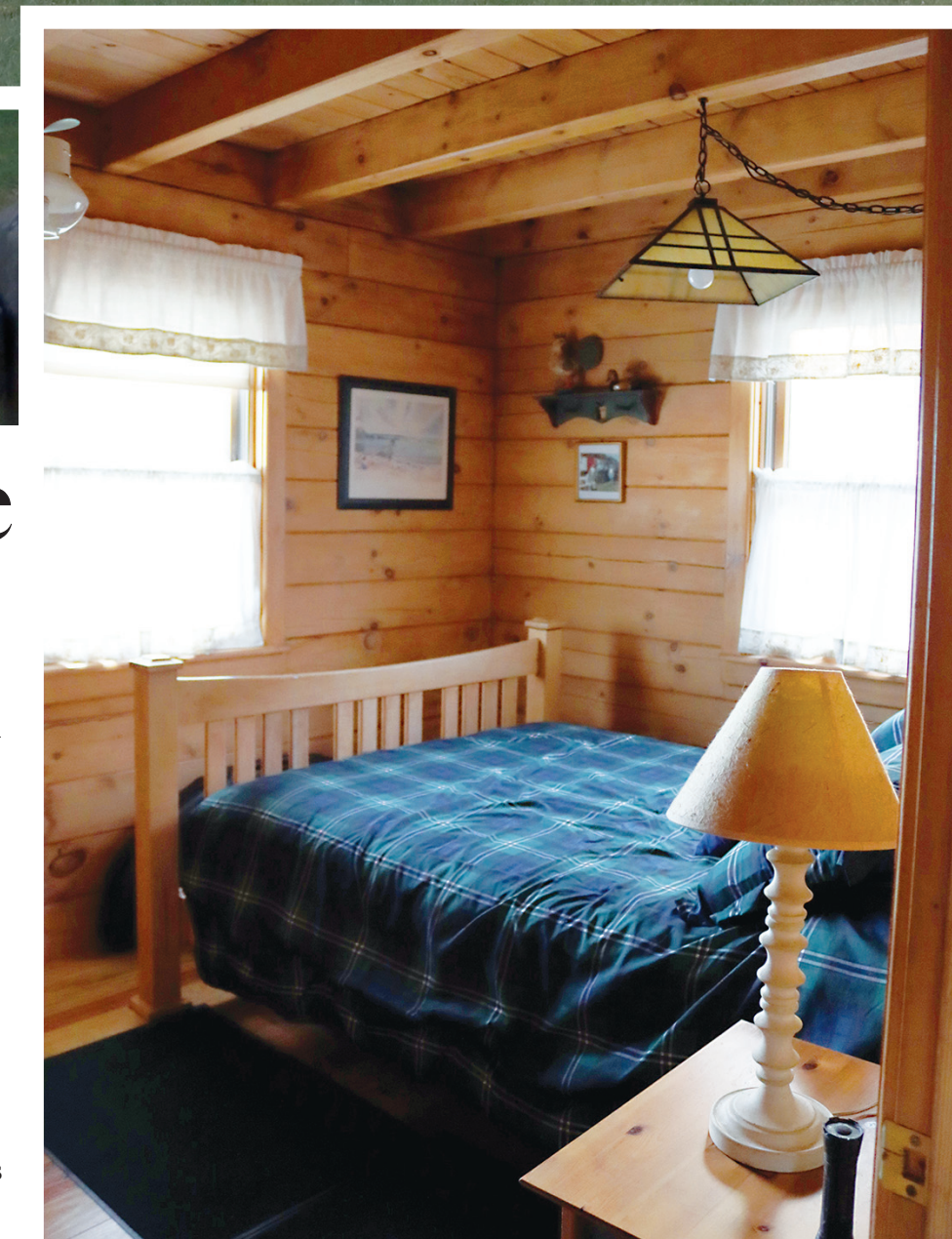
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Long views of the Catskill Mountains is what gives this Baxter Mountain Road home such a great feeling.



STORY AND PHOTOS BY AUTUMN SCHANIL



This log cabin home on Baxter Mountain Road almost a 360 degree view.

The indoor woodwork is also very appealing.

# This dream home will definitely bring you back to nature



**P**ulling onto Baxter Mountain Road you go from paved road to gravel, and from gravel road to a seasonal private drive. It feels adventurous and exciting, and as you round a top bend where the house finally comes into view, everything comes together.

Standing on the deck of this log cabin home with a nearly 360 degree view of the Catskill Mountains, you are overcome with a sense of connection and calm, as most of the noise you hear is coming from the chirping of the birds and the singing of the crickets in the grass. You don't even realize a smile has crept across your face until you let out a sigh and your shoulders

instantly relax.

Built in 1997, this well-maintained, multi-generational property is an off-grid dream, and feels as if it was built yesterday.

Walking in the front door, the dining area and kitchen are to your right, while a beautiful wood-burning stove and vaulted-ceiling living space sit to the left. With plenty of windows, natural light is abundant.

“Although the cabin is off-grid, it’s fully wired to run on an included generator,” said Timberland Properties Real Estate Agent James Karpowicz. “It also has these propane gas lights

CONTINUED ON PAGE 16H





This eat-in kitchen keeps you close to your

There is plenty of cabinet space to stock up on all your dry good and store your dishes.

CONTINUED FROM PAGE 15H

for quieter evenings,” he stated, pointing out a couple of lights overhead as well as ones attached to the wall.

he hot water heater, full bathroom and primary bedroom are found straight back from the kitchen.

Ascending the stairs to the second floor, you step into a spacious and airy open loft that overlooks the living room below. Currently set up with multiple beds for plenty of sleeping space when family visits, it could easily be reimagined as the primary bedroom with a cozy lounge area and reading nook, or perhaps a craft area or home office.

With a little more than 68 acres of woods as well as open fields, this solidly built Beaver Mountain log home is a paradise for anyone seeking to be closer to nature, or for a true wild game sportsman.





# home features

**MLS No:** 6319924  
**Price:** \$435,000  
**Acreage:** 68.15  
**Bathrooms:** 1 (full)  
**Bedrooms:** 2  
**Type:** Residential, Detached  
**Style:** Log Home  
**Total Square Feet:** 1,350  
**School:** Downsville Central School  
**Year Built:** 1997

**Features:**  
 Bedroom On Main Level, Dining Area, Eat In Kitchen, Main Level Primary, Vaulted Ceiling(s), Wood Burning Stove, Double Pane Windows, Outdoor Shower, Loft, Beautiful Open Deck, Quiet, Beautiful Views, Nature

**Listed By:**  
 James Karpowicz  
 Licensed NY Real Estate Salesperson  
 James.Karpowicz@  
 TimberlandProperties.net

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# MEET YOUR AGENT;

## James Karpowicz

**Education:** Cleveland Institute of Art / Yale University

**Place of employment:** Coldwell Banker Timberland Properties

**Current title and duties:** Licensed Real Estate Salesperson. My duty is to provide sellers a highly exposed avenue to reach their maximum sales price potential through targeted marketing and a multi platform approach geared towards highlighting the uniqueness of individual properties by providing high quality images and meaningful ad copy that reveals the essence of each property's inherent value. Additionally, my duty to buyers focuses on understanding their wants and needs based on their particular circumstances and then providing a range of options that fit their personal criteria. Both disciplines require the ability to really listen to the individuals and hone in on the best approach to success. Real Estate encompasses much more than just a building, house or land...it's quite central to the quality of one's life and / or business and being compassionate to that is a crucial element in bringing two sides together in a deal. There is a place for cold hard negotiations and spoonfuls of realism, but bringing all sides together is what it is all about.

**Years of experience:** 30

**Why did you choose this career:** I have been enamored of art, architecture, philosophy and psychology since a young age and when practiced diligently all these aspects come into play in real estate. It is essentially a people business and while there is definitely a numbers and economics aspect that cannot be ignored, I personally was compelled to the career to experience the true richness of all the stories, history,

backgrounds, secrets and treasures of all the people, places and things involved. Sorry folks, but it's just so damn interesting!

**Favorite part of your job:** Meeting and working with such a wide and wondrous group of buyers and sellers.

**Most challenging part of your job:** Juggling the various personalities and intricacies of such a wide and wondrous group! To that end, I pride myself on maintaining a very even keel approach to the inevitable conflicts that occur and celebrate bringing things to resolution.

**Favorite on-the-job moment, customer or memory:** This might not necessarily be my favorite, but it is definitely one of the most memorable! One day while showing land, a family from the City came out excited to experience mother nature, fresh air and the chance to build a compound outside of their normal urban environment. It was late Fall and the temperatures were really starting to dip. The family brought their family pet, a very large white fluffy dog to see what they thought of the land and gauge the pet's approval. The dog somehow got off the leash and the father ran off to chase him down. Shortly thereafter, the snow began to fly and soon they were nowhere in sight! At first, the rest of the family and I started to shout the dog's name and assist in the search but it wasn't too long before we realized the dog and father had actually gotten lost! Literally hours later as it was just getting dark and the snow continued to swirl, with half the family near tears and us ready to go find cell phone reception to call the police, there emerged the white dog covered in snow with his happy yet frustrated and cold owner! Crises averted, but it got serious there folks...



Agent James Karpowicz

please keep the leash on!

**How do you manage your time:** Some days everything comes at you all at once, I choose to remain calm, roll with the punches and most important...prioritize!

**What advice do you have for someone entering your field:** Be prepared for highs and lows and expect the unexpected. Often your efforts will be underappreciated or ignored at best, but when things come together it will be most rewarding. Remain steadfast, work hard and be honest and consistent and the rest will follow.

**Who inspires you:** My Father who has late stage Parkinson's disease, throughout the hardships and physical limitations he has remained positive and centered and

always has a kind word for others.  
**Favorite movie/TV show:** On the Waterfront.

**How do you spend your spare time:** Making Art and Music.

**Favorite vacation spot:** Asbury Park. So close but yet so far away. I love live music as well.

**Immediate Family:** 2 sons and my late wife. RIP Claire.

**Civic or volunteer affiliations:** Former Board Member of The Catskill Art Space (10 years), Current Board of The Parksville Art Center and Current Advisory Board Member of New Memories.

**Favorite quote:** Be yourself, everyone else is already taken. -Oscar Wilde





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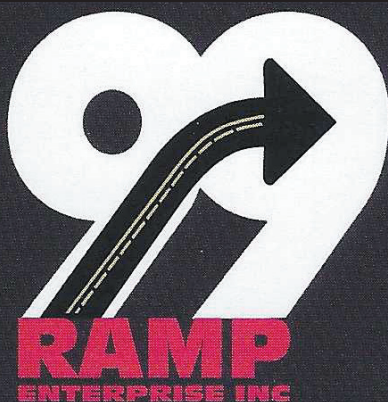
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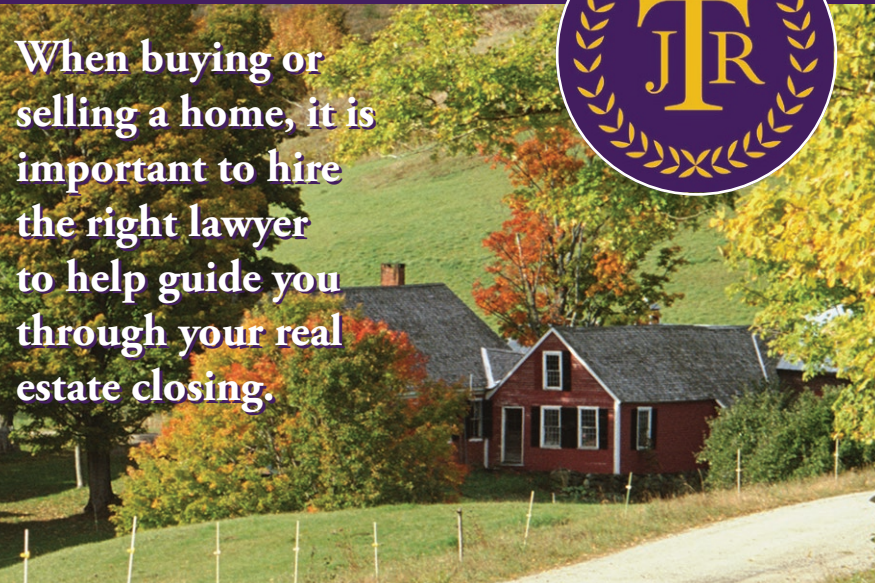
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**F**or your family's comfort and convenience, this 2.4-acre mini-estate located at 38 Dora Drive in Monticello is meticulously tailored to meet all your needs.

At 3,200 square feet, this house boasts five generously sized bedrooms, including a luxurious master suite complete with a sauna and a jacuzzi.

Throughout the expansive floor plan, the house exudes elegance and functionality, highlighted by stunning hardwood floors in the main living areas.

The modern kitchen is a culinary delight, featuring energy-efficient appliances, custom cabinets, a walk-in pantry, and ample space for both cooking and entertaining. Adjacent to the kitchen, you will find a spacious formal dining room and a second formal living room, complete with a charming brick fireplace.

"It was built in 1974," explained Broker Bruce Reynolds. "So it's not too old, but it's roughly 50 years."

The price of this property was also just recently reduced and is now \$950,000 from its original \$995,000.

The lower level of the home offers additional living space, including two versatile rooms that could serve as a quiet home office or cozy retreat, a spacious family area, a custom-built wet bar, and central air conditioning for year-round comfort.

Recently updated with new hardwood flooring

CONTINUED ON PAGE 24H



Clockwise from upper left: This aerial view of the house shows how beautiful maintained the grounds are.

What would a house be without a nine-hole miniature golf course.

For those who want a little more exercise, how about an outdoor tennis court.

The family room is great for relaxing or watching your favorite television show or sports program.

There's plenty of counter space in this kitchen.



CONTINUED FROM PAGE 23H

in October, the finished basement provides even more living space for your family and the kids to set up play areas.

Step outside to discover a beautifully landscaped backyard, complete with a fenced-in area, an inviting in-ground pool, and a generous entertaining terrace - perfect for outdoor gatherings.

"The owners had an additional three buildings - all in Monticello - and I sold them all," says Reynolds. "Now, we're focused on this house." Additionally, the outdoor oasis features a specially designed playhouse, a miniature golf course, a tennis court, and a paddle board court for endless entertainment options.

A motivated seller, the owner wants to sell this house so he can be closer to his kids in New Jersey.

Conveniently located near Bethel Woods, the Monticello Motor Club, the Kartrite Indoor Water Park, and the Resorts World Casino, this property offers easy access to a plethora of entertainment options. Make this stunning mini-estate your family's new home and enjoy the luxury and convenience it has to offer.

"It's a large house and it's got a full finished basement there's lots of room for a big family," said Reynolds. "It's in a great area too - very quiet!"



Large and well-appointed bathrooms (above) are a great feature of this mini-estate.

The bedrooms, of which there are five, are also large and very comfortable.

## home features

6146873  
 Price: \$ 950,000  
**Acreage:** 2.4  
**Bathroom:** 3  
**Bedrooms:** 5  
**Type:** Residential, detached  
**Style:** Ranch  
**Total Square Feet:** 3,232  
**School:** Monticello Central School  
**Year Built:** 1974

with wet bar  
 Formal Dining Room and eat in kitchen  
 Two car attached garage  
 Inground Swimming Pool  
 Two Tennis Courts  
 Miniature Golf Course  
 Kids play ground

**Listed By:**  
 Bruce Reynolds  
 Owner/Broker  
 R J Katz Realty  
 (c) 845-798-2126  
 bruce@rjkatzrealty.com

**Features:**  
 All bedrooms on main floor  
 Full finished basement





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**GATED LAKE COMMUNITY**  
3+BR, 2.5 BA custom home set on 5+ acres borders a peaceful pond. Warm woodwork, stone fpl, modern features, sunroom & upper level w/private deck. Finished lower level w/BR & full bath + 2 car garage. Access to Kenosza Lake. **\$674,900**



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# MEET YOUR BROKER:

# Bruce Reynolds

**Education:** Graduated Monticello High School, 1966; B.S. in Mechanical Engineering – University of Wisconsin, 1970

**Place of Employment:** Was the owner of Leisure Time Ice and Spring Water, Kiamesha Lake, NY for 39 years. A family business that was 125 years old when sold. Now I am the owner/broker of R J Katz Realty, 14 Roosa Ave, Monticello, NY. Started in real estate in 2002. One of my father's best friends was Ruby Katz, who owned R J Katz Realty. We became very close friend, also. The education I received from him was priceless, about life and the real estate business. Mr. Katz passed away, sadly, in 2018 and I took over the company at that point. R. J. Katz Realty has now been in the real estate business for 51 years. I have an associate working with me, Arthur Knapp, also a dear friend of Ruby.

**Current Title and duties:** Owner/ Broker of R J Katz Realty. Harold Reynolds, Licensed New York Broker ID#10371201599, But everyone knows me as Bruce.

**Years of experience:** Started in 2002, 22 years

**Why did you choose this career:** I think Mr. Katz had a lot to do with it. He was best friends with my Dad and we got along very well together. He was a great mentor. I learned a lot over the years from him.

**Favorite part of the job:** I think being able to help people find or sell their new home, property or building. We always go the extra mile to make it work before and even after the sale. I am pretty handy so if they need some minor work done to make the property

look better, I would offer to help. Very hard to find a contractor at the last minute.

**Most challenging part of the job:** In the eleventh hour of a sale there becomes a problem and you have to work it out.

**Favorite on-job-moment, customer or memory:** We were selling this home and the appraiser came to do the inspection. It appraised OK but there were two safety issues that needed to be repaired before they would allow the mortgage. Seller could not find a contractor to repair the issues quickly. So, I repaired the problems at no cost and everything closed on time.



Ruby Katz

**How do you manage your time:** Real Estate first, family and/or friends second with my friend Joyce Salimeno-Gitlin.

**What advice do you have for someone entering the field:** Was told when I started that if you



Broker Bruce Reynolds

need Real Estate to make a living don't start. Real Estate for beginners should be part-time. There could be long periods between sales. You need to be able to budget your finances.

**Who Inspires you:** Mr. Rubin J. Katz and Harold Reynolds, my father, neither of whom are alive, but great mentors.

**Favorite movie/TV show:** 60 minutes

**How do you spend your spare time:** I enjoy going out to dinner with family and friends with Joyce Salimeno-Gitlin. Family time is very important whenever I get a chance and I also enjoy the game of golf.

**Civic or Volunteer affiliations:** Past member of the Broad of Directors of the International Ice Association and President of Their

Research Foundation  
Past Broad member and President of the Northeast Ice Association, Won the Warren Pierce Award American Heart Association – Golden Heart Honoree  
Past Broad Member of the Northeast Bottled Water Association  
Past Founding Broad Member of the Sullivan County Partnership for Economic Development  
Past Founding Broad Member of the Sullivan County Community Bank now Catskill Hudson Bank  
Past Broad Member of the Sullivan County Chamber and Past Business Person of The Year  
Past Broad member of the Sullivan County Broad of Realtors  
Present member of the Monticello Fire Department-Exempt  
Present Broad member of the Monticello Rotary Club (member-44yrs) and Past Rotarian of the Year  
Present member of the Monticello Elks (54yrs)



# What are Seller's Agreements?



BY ANNA  
MILUCKY

**C**on-  
tinuing  
our  
theme of the  
changes in the  
real estate world  
that occurred  
this year, this  
article is going  
to focus on  
changes in the  
Seller's Agree-  
ment.

The Seller's Agreement historically paid both the Realtor that they hired to sell their home and the buyer's agent who helped sell their home.

One of the key changes in the

Seller's Agreement is compensation for the buyer's agent. Here are some Q&A that will help clear up questions that potential sellers might have.

**Q.** Is a seller required to make an offer of compensation to the buyer's agreement?

**A.** No. Buyer compensation is not required by law, local Multiple Listing agreements, or company policy all agent compensation is fully negotiable.

**Q.** Will the buyer's agent refuse to show my home to buyers if I do not offer compensation?

**A.** No, but the buyers themselves could decide that the additional costs associated with your home make it less attractive or even unaffordable and therefore choose to look at other properties where

there is an offer of compensation.

**Q.** Is buyer agency compensation illegal?

**A.** No. It is perfectly legal for sellers to offer to compensate buyer's agents. The point is it is completely your choice and there are sound reasons for doing so.

**Q.** Is it possible that I will be asked to compensate the buyer's agent when they submit a purchase offer to buy a home?

**A.** That is possible. If no offer of compensation is made with the listing, the buyer might ask that you agree to pay his or her agent as part of their offer on your house. The thing you might consider is whether certain potential buyers might not reach out to you because they find a different home more attractive because it offers to pay buyer compensation from the outset.

(The above information was provided by Century 21 Real Estate LLC)

## Ideas to ponder

The one thing that you should ask yourself as a seller is, will offering compensation to the buyer's agents make my home more attractive to buyers? Buyers have a significant amount of costs when they are buying a home. Some buyers have limited resources.

If you are planning on putting your home on the market in the near future, you should talk to a realtor that you are going to be working with and weigh your options regarding the above information.

The changes that have been made to the seller's agreement and buyers' agreement this past year are new to all of us. As with any changes we are working thru them and sharing as much information with our clients as we can.

Let us look at how the real estate market is doing in Sullivan County:

Comparing September 2023 to September 2024, New listings are down by -9.8 percent, Closed Sales are up by +5.9 percent, Number days on the market until sale is up by +49.2 percent, the median sale price is slightly up by +4.3 percent.

The percentage of original list price received is slightly down by -3.9%, Inventory of homes for sale are up by +9.0 percent.

As we are nearing the end of 2024 you are wondering if this is a good year to buy a home or even put your home on the market. According to the National Association of Realtor's magazine, 2024 will continue to remain flat for home sales. If your home is on the market, it will take you longer to sell it, especially if the home is not priced correctly.

## Outlook for 2025

2025 will be a better year to buy a home and sell your home. Mortgage rates are expected to drop further, which should improve buyers' affordability. This in turn will bring more sellers back on the market, increasing the supply.

Sellers, here are the best strategies for selling your home:

- Professional photography will showcase your home at its finest.
- Stage your home
- Set the right asking price.
- Remove personal items.
- Be ready to move fast.
- Use your head not your heart.

The above will be easy if you work with a skilled local real estate agent, shop locally.

Wishing you all a Happy and Healthy Thanksgiving, thanks for reading and I will see you behind the For Sale Sign!

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