Construction Compensation Insurance Group Reports a 25 Percent Dividend for its Members

Real Estate Group Announces a 20 Percent Dividend

By Jeff Hanley, IMPACT Editor

TARRYTOWN

ew York State Workers Compensation Group 458, the compensation insurance group of The Builders Institute (BI), recently announced a 25 percent dividend for the policy year ending June 29, 2016.

The dividend was announced at the group's Annual Meeting on May 3 at the offices of Levitt-Fuirst Associates, Ltd. in Tarrytown. Levitt-Fuirst Associates, the manager of Group 458, made the

announcement. The dividend was in addition to the maximum 20 percent advance discount that group members are eligible to receive, spokesmen said.

Group 458 officials said that the group has now had 64 consecutive years of dividends. Group 458 was formed in 1951. A total of 785 construction industry members participate in the program. A premium of \$39,476,737 is expected for the current year, group officials said. Contractors, Sub-Contractors, Suppliers and

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Serving Westchester and the Mid-Hudson Region

News for the Building and Realty Industry Years of

Providing Knowledge to the Building Community

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Levitt-Fuirst Associates, Insurance Managers for The Builders Institute (BI)/ Building and Realty Institute (BRI)

Co-op and Condo Corner

Plans Are 'In the Works' for **Future Meetings of**



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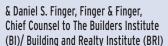
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of Membership, The Builders Institute (BI)/ Building and Realty Institute (BRI)

Building and Realty Industry Reps Disappointed and Angered: The Westchester County Rent Guidelines Board Approves Increases of 1 Percent and 1.5 Percent

By Jeff Hanley, IMPACT Editor

WHITE PLAINS

■ he Westchester County Rent Guidelines Board recently decided on guideline increases for renewal leases affected by The Emergency Tenant Protection Act (ETPA).

Owners and Managers of ETPA properties are mandated by the board to issue a 1 percent increase for a One-Year Lease Renewal. For a Two-Year Lease Renewal, Owners and Managers can issue a 1.5 percent increase. The board reached its decisions during its Deliberation Session on Jun. 27 at White Plains City Hall.

The increases were approved by a 5-0 vote. Eliot Cherson and Kenneth J. Finger, the owner representatives on the board, abstained from voting. The vote was conducted without a fifth Public Member of the board (that position is open). It was also conducted without the presence of the Rev. Emma Jean Loftin-Woods (one of two Tenant Representatives on the board). Loftin-Woods was ill, according to officials from The New York State Homes and Community Renewal Agency (HCR).

The board conducted three Public Hearings (Jun. 5, Mount Vernon; Jun. 12, White Plains; and Jun. 14, Yonkers), as well as a Deliberation/Work Session (Jun. 20, New Rochelle) prior to its final decision.

The guidelines affect renewal leases between Oct. 1, 2017 and Sep. 30, 2018. The decisions are scheduled to be

certified at the board's next meeting in September. The date and location of that meeting will be announced in the weeks ahead, according to HCR officials.

Where the Owner/Manager does not provide heat or hot water, the following guidelines were approved: for a One-Year Lease Term, .8 percent; for a Two-Year Lease Term, 1.2

"Once again, we are disappointed and upset with the decisions of the Guidelines Board." said Alana Ciuffetelli. chair of The Apartment Owners Advisory Council of Westchester and The Mid-Hudson Region (AOAC). "The AOAC, in its presentations to the board, provided a series of reports and studies that illustrated that Westchester's Apartment Owners and Managers required fair rates of rent adjustments."

Ciuffetelli said that representatives of the AOAC - and its affiliate organization, The Building and Realty Institute of Westchester and the Mid-Hudson Region (BRI) - emphasized consistently the noteworthy price increases in Operating Costs that Owners and Managers of ETPA properties are facing, including rises in Water Rates, Insurance and Labor.

"As we have consistently done in the past, we once again asked the members of the Guidelines Board to keep in mind what is summarized in the language of the ETPA," Ciuffetelli said. "The language says that the economic condition of the residential real estate industry in our area must be considered by the Guidelines Board in making its

Continued on p. 5

Albany Watch:

A Focused Look at the 2017 **Legislative Session**

By The Riddell Group, Albany, N.Y.

ALBANY

■he Riddell Group (TRG) followed 36 Assembly Bills and 20 Senate Bills with over 95 percent having a negative impact on the building and realty industry sectors not only in Westchester County, but statewide.

It all began in January when the state's Taxation Department, at the urging of Gov. Cuomo, took over the disbursements of the STAR Program's Tax Reimbursements that were previously distributed by Comptroller Tom DiNapoli's office.

Building and Realty Institute (BRI) members contacted elected officials, making their concerns heard. TRG was in daily contact with the state's Taxation Department trying to get the issue resolved. Multiple pieces of legislation were introduced to try and fix the problem, including efforts by Assembly Member Sandra Galef and State Senators George Latimer and David Carlucci. The STAR Rebate Program was addressed during the budget

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An IMPACT Staff Report

Caught Between A Rockland and a Hard **Place: County Exec Withholds Critical Permits from Builders**

Denouncing what he termed "...irresponsible, reckless development...," Rockland County Executive Ed Day (R) recently issued an Executive Order that forbids County Departments from issuing necessary permits for developments that have not complied with the county planning department's vision for development.

Citing General Municipal Law, Day said that towns and villages are required to comply with the findings of the County Planning Commissioner, or file a reason why a decision has been made not to comply.

Failure to do so will result in the county refusing to issue permits for such critical uses as water and sewer connections, drinking well permits, rooming house permits, drainage permits, road opening permits, the issuance of new addresses and other permits under the power of Rockland to issue, building and construction industry officials said.

Continued on p. 6

From Albany:

The Activation of More Restrictive Local Building Standards Stayed, **Pending Final State Board OK**

ALBANY

ew York State's Building Industry caught a break toward the waning hours of this legislative session with the passage of a bill through both chambers that "levels the playing field a bit" for builders of new residential, commercial and industrial projects, building and construction industry officials recently announced.

All that remains is for Gov. Cuomo's signature, and then the proposal will become law, building and construction industry spokesmen added.

The law amends Executive Law Section 379 to require that local governments seeking to adopt higher, or more restrictive, local standards (MRLS) must obtain the approval of the State Fire Prevention and Building Code Council "Code Council") prior to such proposed local standards taking effect. The stricter local standards would not take effect while the Code Council considers the local

government's petition, according to building and construction industry officials. "We know of cases where local governments will pass a MRLS and then there is a delay - intentional or otherwise - before formally notifying the state's Code Council for pro-forma approval,"

said Albert Annunziata, executive director of The Builders Institute of Westchester and The Mid-Hudson Region (BI).

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The Vendor Showcase of the BI-BRI Is Set for Oct. 5

By Jeff Hanley, IMPACT Editor

WHITE PLAINS

The Second Vendor Showcase of The Builders Institute (BI)/Building and Realty Institute (BRI) has been scheduled for Thursday, Oct. 5, association officials recently announced. The event will run from 4:30 p.m. to 8:30 p.m. It will be at The Crowne Plaza Hotel in White Plains. The Oct. 5 date replaces the previously-announced date of Oct. 12, BI-BRI officials added.

More than 175 members of the local building, realty and construction industry attended last year's showcase on Oct. 13. The event featured representatives of virtually

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From the Editor's Desk

Hanley's Highlights

by Jeff HanleyAssociate Director, Building and Realty Institute (BRI), *Impact* Editor

Decisions on Examining a Variety of Industry Issues

ARMONK

o, where does one start? Readers of IMPACT will probably ask themselves that question after a glimpse at the variety of reports in this issue. A series of updates on key issues affecting members of the BRI and the building, realty and construction industry are featured. They include:

- ♦ A comprehensive look at the 2017 Legislative Session in Albany. The Page One report was authored by The Riddell Group (TRG), lobbying consultants to the BRI. The article details how TRG and the BRI recently followed and opposed 36 Assembly and 20 Senate bills, with more than 95 percent of those proposals having a negative impact on the building, realty and construction industry;
- ♦ An analysis on Page One detailing how the activation of more restrictive local Building Standards was recently stayed (pending a final approval). The report highlights how the building, realty and construction industry "caught a break toward the waning hours of the legislative session" with the passage of a bill through both the Assembly and Senate that "levels the playing field a bit" for builders of new residential, commercial and industrial projects;
- ◆ A Page One study detailing how Rockland County Executive Ed Day (R) recently issued an Executive Order that forbids county departments from issuing necessary permits for developments that have not complied with the County Planning Department's vision for development;
- ◆ A report on Page One on the recent actions of The Westchester County Rent Guidelines Board a 1 percent increase for a One-Year Lease Renewal and a 1.5 percent increase for a Two-Year Lease Renewal and the effects of those disappointing decisions upon members of the Apartment Owners Advisory Council (AOAC) of the BRI, as well as the overall building and realty industry;
- ◆ A Page One article on the recent dividend announcements of New York State Workers Compensation Groups 458 and 530;
- ◆ A report on Page One on the second Vendor Showcase of the BRI. The showcase is scheduled for Oct. 5, from 4:30 p.m. to 8:30 p.m., at The Crowne Plaza Hotel in White Plains;
- ◆ A thorough Photo Montage in the center of this edition on the 28 major membership meetings and seminars of the BRI in the first-half of this year. Those meetings and seminars dealt with serious issues affecting the building, realty and construction industry throughout the Westchester and Mid-Hudson Region and New York State. The report also reviews how the staff of the BRI participated

in a series of events as part of the association's continuing Membership Outreach/Recruitment Programs;

- ◆ An article on the BRI's new radio show on WVOX 1460 AM. The show, entitled "Building Knowledge with the BRI," is on the air every Friday from 11:30 a.m. to noon. The program has been well-received by members of our association;
- ◆ A study from The National Association of Home Builders (NAHB) showing that builder confidence in the market for newly-built single-family homes weakened slightly in June, but still remains at a strong level;
- ◆ An analysis in Insurance Insights examining key exclusions on General Liability Policies. The report was written by Ken Fuirst and Jason Schiciano, presidents of Levitt-Fuirst Associates, Ltd. Levitt-Fuirst is the Insurance Manager for the BRI and its affiliate organizations;
- ◆ A study in Counsels' Corner on legal support processes for an "Emotional Support Animal Request." The article, which should be read by Owner/Manager members of the BRI, was written by Finger and Finger, A Professional Corporation. The firm is Chief Counsel to the BRI and its component associations;
- ◆ A critique in Co-op and Condo Corner on how plans are fully underway for future Membership Meetings of The Cooperative and Condominium Advisory Council (CCAC) of the BRI. The article was written by Diana Virrill, chair of the CCAC;
- ◆ A special report on the Public Policy Implications for cities that never sleep, also known as "24/7 cities." The interesting and thorough study was written by Andrea Olstein;
- ◆ An article from Maggie Collins, director of membership for the BRI, on how the staff of our association remains very busy and always available to our members and our industry during the summer months:
- ◆ A study in Tech Talk examining the trends in Web Design. The report was authored by Andrea Wagner of Wagner Web Designs.

Once our readers make their respective decisions on where to start reading the many important reports in this issue, our staff is sure that those readers will find this edition to be informative.

Here's hoping everyone enjoys the remainder of the summer. As my Grandmother Ethel Hanley always said, enjoy the season because, as you grow older, summers become nothing more than long weekends!

Insurance Insights

by Ken Fuirst and Jason Schiciano
Levitt-Fuirst Associates



Key Exclusions on Your General Liability PolicyPart One of a Two-Part Series on Insurance Policy Exclusions

TARRYTOWN

Il businesses (including construction contractors/builders, condos, co-ops, apartment buildings, and property managers) typically maintain Commercial General Liability (CGL) Insurance.

Most carriers providing CGL Insurance utilize boilerplate policy language (published by Insurance Services Office, Inc. ["ISO"]), which contains standard coverage and exclusion language, regardless of the type of business being insured.

For instance, the ISO "CG 00 01 04 13" policy form could be used for both a general contractor and a landlord. The "standard" CGL policy language is often supplemented by various endorsement and/or exclusion forms, which can broaden and/or restrict coverage beyond the standard CGL provisions.

In very general terms, the most important CGL policy coverages for Builders Institute (BI)/Building and Realty Institute (BRI) members involve protection against damages (e.g. judgements/settlements), and related legal fees, for claims involving "bodily injury" to a person or "property damage" to a person's or company's property. The CGL policy also provides coverage for "products/completed operations," "personal/advertising injury," and "medical payments."

Important Points

While it is important to know what a CGL policy covers, it is equally, if not more important, to know what the policy does NOT cover (i.e. the policy's "exclusions").

There are many exclusions common to all CGL policies, but among the most relevant for BI-BRI members are:

Contractual Liability - Liability you or your company assume, as a result of entering into a written contract (this exclusion can be offset by way of an "Additional Insured" endorsement, which obligates your insurer to provide coverage, under certain conditions, for an entity and/or person you properly identify as an additional insured party).

Pollution - Virtually all types of claims involving pollutants are excluded. Claims involving bodily injury from pollutants are

excluded, such as sickness from inhaling mold, lead paint poisoning, or asbestos exposure. Claims involving property damage from pollutants are excluded, such as damage to a building's interior due to mold, or ground contamination from a chemical or oil spill. These types of claims can be covered via a separate Environmental Pollution Liability Policy.

Damage to Your Work - If you are a contractor building a home or office building, and the brick wall you construct falls on someone causing injury, or falls on a car causing damage, then the liability associated with these claims is covered by the CGL policy. However, the cost to rebuild the wall that collapsed is not covered. Similarly, even in the absence of an injury or property damage, if your work is defective, the CGL policy will not cover the replacement of your defective work.

Electronic Data - Claims for liability caused by issues with electronic systems (such as computers or networks) or data (such as files on an external drive, or laptop) are not covered by the CGL policy. "Cyber Liability/Data Breach" Policies - if they include coverage for liability to others - can address this CGL exclusion.

Employment Practices - Liability relating to employment issues is not covered by the CGL policy (though this exclusion is not built-into the ISO CGL policy, a separate exclusion is almost always added to bar employment-related claims). Employment-related liability issues include claims concerning: refusal to employ a person, wrongful termination, discrimination, harassment/abuse/molestation, etc. These types of claims can be covered via a separate Employment Practices Liability Policy

Professional Services - Liability relating to errors/omissions in performing "professional services" is not covered by the CGL policy (though this exclusion is not built-into the ISO CGL policy, a separate exclusion is almost always added to bar claims relating to professional services). Excluded "professional services" claims related to BI/BRI members include claims arising out of: condo/ co-op board-of-director decisions; property management services;

Continued on p. 4

Co-op and Condo Corner



By Diana Virrill, Chair, The Cooperative and Condominium Advisory Council (CCAC)

Plans Are 'In the Works' for Future Membership Meetings of The Cooperative and Condominium Advisory Council (CCAC)

WHITE PLAINS

s members of Boards of Directors of Co-ops and Condos know, there is really no end to the many operating issues that face those buildings and complexes.

Members of those boards can be assured that the Board of Directors of The Cooperative and Condominium Advisory Council (CCAC) always keeps that fact in mind. Our board is always examining what topics on the key processes involving Co-ops and Condos should be examined at our Membership Meetings and Seminars. Accordingly, we met on Jun. 21 to plan our association's upcoming meetings for the fall – and beyond!

CCAC Board Members Clementine Carbo, Peg Conover, Jane Curtis (vice chair of the CCAC), Dori Engley, Pat Kinsey, Michele Lavarde and myself were at the Jun. 21 Planning Session. We were joined by Albert Annunziata, executive director of the CCAC and our affiliate organization, The Building and Realty Institute (BRI), and Jeff Hanley, associate executive director of the CCAC/BRI. Also participating were Dan Finger, Esq., of Finger and Finger, A Professional Corporation, chief counsel to the CCAC/BRI, and Pat Clair of Levitt-Fuirst Associates. Levitt-Fuirst Associates is the Insurance Manager of the CCAC/BRI.

A lengthy discussion was held at the meeting on the topics that the CCAC has examined at its Membership Meetings from 1995 to this year. The discussion also focused on what topics needed to be re-examined at our programs in the months ahead. After more than 2.5 hours of discussions, we decided upon the following topics for our next Membership Meetings:

- * For the early fall, a panel discussion on interviewing prospective purchasers. The panel will feature legal experts, as well as representatives from the Realtor and Insurance Sectors. It was decided that, in addition to the Co-op Perspective, scenarios involving Condo Purchases would also be reviewed at the meeting;
- * For early November, a presentation reviewing Budget
 Preparation Processes for boards of Co-ops and Condos.

The dates of each meeting will be finalized in the weeks ahead. As always, members of the CCAC and the BRI will be promptly notified of all details on each event.

And there is more! Our board also agreed on topics for future Membership Meetings of the CCAC:

- * Insurance: Building Replacement Cost Limits and Ordinance/Law Limits.
- * Co-op/Condo Insurance 101 The Basics for Board Members.
- * How to Deal with Noisy Neighbors.
- * How Boards Can Deal with Late Maintenance and Common Charge Payments.
 - How Boards Can Deal with Smoking Issues.Increasing the Reserve Funds of Co-ops and Condos.
- So there it is our schedule for the remainder of 2017, as well as for most of 2018. As with our next two Membership Meetings, the dates and details on the previously-mentioned meetings will be sent to all CCAC/BRI members as they are scheduled and finalized.

Continued on p. 3

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Building Knowledge with the BRI Now On WVOX 1460 AM



An IMPACT Staff Report

NEW ROCHELLE

ne of New York State's leading business groups recently introduced its official radio show.

"Building Knowledge with The Building and Realty Institute (BRI)" made its debut on Friday, Jun. 2, on WVOX 1460 AM. The show - which will highlight members of the association and their respective contributions to the building, realty and construction industry - will run on Fridays from 11:30 a.m. to 12 noon, BRI officials said. Jeff Hanley, associate executive director of the BRI, is serving as the host of the program.

"We are very excited about the show and the opportunities it offers our members, as well as

our organization," said Albert Annunziata, executive director of the BRI, also known and operating as The Builders Institute (BI). "We are grateful to WVOX for giving us this great opportunity."

Annunziata added that many members of the BI/BRI have made significant contributions to the building, realty and construction industry, as well as to the overall business community of the Westchester and Mid-Hudson Region.

He said those achievements will be cited on the program.

"And, from time-to-time, the show will also feature representatives of the overall business sector of our area," Annunziata said.

The BI-BRI is a building, realty and construction industry membership organization. The association, based in Armonk, has more than 1,800 members in 14 counties of New York State. Those members are involved in virtually every sector of the building, realty and construction industry, association officials said.

Co-op and Condo Corner, Continued from p. 2

Please know that it is a pleasure, a true "labor of love" for the CCAC's Board of Directors to plan the events of our association.

And please know that our board - and our staff - truly appreciates the continued support of the CCAC and BRI memberships. The CCAC's Membership Meetings in recent years have produced a series of impressive records for member attendance. For that, and for all of the support that the respective CCAC and BRI memberships has issued at our programs and to the CCAC, here is most sincere thank you.

Our board wishes you all a happy, healthy and productive summer. As always, you will hear from us on all key matters in the days ahead!

The Vendor Showcase of the BI-BRI Is Set for Oct. 5, Continued from p. 1

every membership sector of the BI-BRI, a building, realty and construction industry membership organization with more than 1,800 members in 14 counties of New York State.

BI-BRI spokesmen said that the 2016 showcase was the first of its kind in the 70-year history of the organization, since it featured many sectors of the association's diverse building, realty and construction industry member-



ship base. More than 40 Vendors wishing to promote their services and products to that membership base participated in the event. The showcase was termed as a tremendous success by most vendors and attendees, BI-BRI officials added.

Maggie Collins, event coordinator of the showcase and the director of membership for the BI-BRI, said details on the 2017 event will consistently be sent to members of the organization in the weeks ahead.

"We urge companies wishing to exhibit at this year's event to respond as soon as possible," Collins said. "The response to the 2016 showcase was tremendous. We expect the same to happen this year."

Details

Commercial

Real Estate

BRI officials said the fees for Exhibitors are:

\$325 for BI-BRI Members; \$525 for Non-BI/BRI Members;

After Aug. 15. the fees are:

\$350 for BI-BRI Members; \$550 for Non-BI/BRI Members.

Further information can be obtained by calling Collins at the BI-BRI offices, at (914) 273-0730. Those interested can also contact Collins at maggie@buildersinstitute.org.

Based in Armonk, the BI-BRI was formed in 1946. Members of the association are involved in virtually every sector of the building, realty and construction industry, association officials said.

Counsels' Corner

Legal Support for an Emotional Support Animal Request - Part One

By Kenneth J. Finger, Esq., Carl L. Finger, Esq., and Daniel S. Finger, Esq., Finger and Finger, A Professional Corporation, Chief Counsel To The Builders Institute (BI)/Building and Realty Institute (BRI)



t is a rare Cooperative, or Landlord, who has not received a request for an exception to the ordinary "no pet" or "no dog" policy set forth in most leases by reason of an alleged necessity due to the tenant / shareholder / resident's need for an emotional support animal.

An emotional support animal is to be distinguished from a "service" animal, such as a seeing-eye dog which has virtually unanimous acceptance wherever requested. This article will not deal with that situation, but is limited to emotional support animals.

Unfortunately, a "cottage industry" has developed where for the payment of a relatively minor sum of money, a person wanting a pet can get a letter that for their "anxiety," or "depression," or other claimed "emotional" need, for a minimal payment to various professionals and non-professionals holding themselves out to be qualified to opine as to the necessity for an emotional support pet they can obtain a letter, or opinion, that they meet the legal requirements for the "reasonable accommodation" for an emotional support animal.

Some of these letters are legitimate with reference to treatment for valid conditions and others are merely a ploy. The difficulty, of course, is determining which is which.

Frequently, after the first letter from the resident, the Board of Directors/ Landlord will reject the application predicated on nothing more than enforcement of the "no pet" policy. We believe that this "knee-jerk" reaction is unfortunate because there are legitimate reasons for declining, but generally only after further investigation.

If the request is not supported by proper medical / mental health professional verification and specific information as to the need, a further inquiry might be called for. Our office has developed a questionnaire and information request which could lead to a legitimate acceptance and/or refusal.

If there is an "automatic" rejection (without such further required details), the next contact may be after a complaint from the resident, either to the federal, state or county government, from the Westchester County Human Rights Commission, established under the Westchester County Fair Housing Law. The WCHRC takes the position (rightly or wrongly) that standards are more lenient and favor the complainant in the case of an emotional support animal matter and the WCHRC only requires that the complainant furnish a letter from a health care provider regarding the mental disability in question.

Under those circumstances, the WCHRC has been known to take the matter further and would likely make a finding of probable cause of disability discrimination if the matter is not conciliated. This involves a formal legal complaint, answer and possibly a hearing, if there is no conciliation.

Conciliation, of course, would give the Landlord/Cooperative the opportunity to work out a mutually satisfactory resolution, which, of course, would in some fashion provide for the resident to have an animal as requested. An alternative might even be to terminate or buy out the lease, but in such cases the WCHRC has to be a signatory to such an agreement.

Certainly, given the substantial legal consequences, any entity facing this issue should consult with its legal counsel as to an appropriate response. This, of course, presumes that the entity has a no pet policy, which in Westchester has to be exercised within 90 days of the date of knowledge of the existence of the pet. Presuming that legal action is timely commenced, the entity should then engage the above recommendations.

No Pet Clauses

New York Courts have long recognized the validity of "no-pet clauses" in leases, and harboring a pet when a lease contains a "no-pet clause" constitutes a substantial breach of the lease agreement.

Acceptance of the rent over a period of time after discovery of the pet still does not render the "no-pet clause" unenforceable. Landlords may also selectively enforce the "no-pet clause." However, in Westchester, as well as in New York City, a legal action has to be brought within 90 days after the Landlord is on notice that there is a pet in an apartment in violation of the lease clause.

New York State Human Rights Law

To show that a violation of the New York State Housing Rights Law (NYSHRL) occurred and that a reasonable accommodation should have been made with respect to a residence, the complainant must demonstrate through either medical or psychological expert testimony or evidence that she is qualified for the tenancy, that because of her disability it is necessary for her to keep the dog in order for her to use and enjoy the apartment, and that reasonable accommodations can be made to allow her to keep the dog.

By law, a landlord is required to make "reasonable accommodations" to its rules so that disabled persons have "equal opportunity to use and enjoy" the rented premises (Exec Law § 296 [2-a][d][2]). Failure to do so is an unlawful discriminatory practice (Exec Law § 296 [2-a]). See also the Fair Housing Act, and the Americans with Disabilities Act (42 USC § 12112[d][2][A]). The definition of "disability" in the Americans with Disabilities Act is the same as the definition of "handicap" under the Fair Housing Act (compare 42 USC § 12102[2][A] with

There are basically two key inquiries. The first is as to whether or not the person is actually disabled within the meaning of the law. The second is whether the dog or service animal is necessary for the "disabled person" to use and enjoy the apartment."

In Part 2, to be published in the next issue of Impact, we will discuss the Westchester County Human Rights Law, the finding of a "disability," and further aspects of the Emotional Support Animal Request.

Editor's Note: The authors are with Finger and Finger, A Professional Corporation. The firm, based in White Plains, is Chief Counsel To The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and the Mid-Hudson Region.



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JMW 75 LLC

JNC Wood Working LLC

Jomavi Contracting Corporation

Legal Shield / ID Shield

Majestic Associates LLC

Porto Industries Corporation

Prudential, Shelton CT

Realty Information Systems

Rubicon Operatives Corporation

Silver Lining Solar LLC

T Square Properties

The Woods III in Westchester Condominium II

WMBE Construction Inc.

Key Exclusions on Your General Liability Policy, Continued from p. 2

and architectural/engineering services (often associated with "design/build" or "value-engineering" projects). Coverage for these types of claims can be provided through a separate Directors and Officers Liability Policy, or a Professional Errors and Omissions Liability Policy.

"Scaffold Law" - Many construction contractor policies and real estate policies have added exclusions or limitations related to New York's Labor Laws (Labor Law Sect. 240[1] and 241). These laws, which are unique to New York State, place harsh liability penalties on real estate owners and general contractors for injuries arising from construction activities. CGL policies for construction contractors may include exclusions for the type of work performed (e.g. no coverage for work over three stories, or building exterior work), or exclusions for failure to meet certain requirements (e.g. no coverage for injury caused by a subcontractor, if the subcontractor does not have adequate insurance). A property owner (e.g. condo/co-op/apartment owner) CGL policy may also have an exclusion added for certain types of construction (e.g. structural/load-bearing work, roofing work, or work done by inadequately insured contractors)

Like so many other things, with the Commercial General Liability Policy protecting your business, the "devil is in the details." Know what your policy does not cover, and decide if you should purchase a separate policy or endorsement (if available) to provide coverage for claims, which would otherwise be excluded. Your insurance broker can assist with identifying and explaining exclusions in your CGL policy, as well as options available to address them.

For more information on personal and business insurance, contact your broker, or Levitt-Fuirst Associates. at (914) 457-4200.

Editor's Note: Levitt-Fuirst Associates is the Insurance Manager for The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and The Mid-Hudson Region. The firm is based in Tarrytown.

Summers at the Building and Realty Institute (BRI) - Our Staff Is Always **Available, and Never on Hiatus!**

By Maggie Collins, Director of Membership Builders Institute (BI)/Building and Realty Institute (BRI)



ARMONK

mprobably, the 4th of July is actually behind us. As so many of you have said to me: "Wasn't it just January?"

Yes, it does seem so - 2017 is flying by at warp speed, and our July calendars are filing up. Vacations will occur, but the BRI's office staff is never, ever, really on hiatus!

It's worth gaining some insight through the prism of summer. It feels quieter, as I recall, from last year, and yes, momentum slows slightly, but the phone inquiries are still coming. And so are questions through e-mails, and even texts!

Planning for the many events of the BRI - our Summer Networking Reception on Jul. 17 at the Ocean Grille at Rye Beach; our Sep. 12 Golf Outing at Glen Arbor Golf Club in Bedford Hills; our Annual Baseball Outing, this year at the Aug. 14 Subway Series Game between the New York Mets and the New York Yankees at Yankee Stadium in the Bronx; and our Second Vendor Showcase on Oct. 5 at The Crowne Plaza Hotel in White Plains - was an ongoing process! So, as you can see, the planning of many of our future events does take place during the summer months.

And there is more. Much more! Many, many strategic efforts on advocacy fronts are discussed and planned for. Those efforts are definitely some of the BRI's most fundamental mandates.

Phone inquiries are another common occurrence. Each and every day calls come in with any number of "need to know" answers. The calls often deal with:

Questions from Owner/Manager Members of our Apartment Owners Advisory Council (AOAC)

The calls are related to properties that are affected by The Emergency Tenant Protection Act (ETPA) and its complex procedures. Questions regarding ETPA and its relevance to the Buildings and Complexes of our AOAC members are many - and frequent! They include calls related to Vacancy Leases, Lease Renewal

Processes, applications to the New York Homes and Community Renewal Agency (HCR) regarding Major Capital Improvements (MCI's) and routines related to Non-Paying Tenants. Those are just a few of the calls we receive from that sector of our membership!

Inquiries from members of our Cooperative and Condominium Advisory Council (CCAC)

Board members of Co-ops and Condos often call the CCAC/BRI offices and ask the staff of the BRI for referrals regarding experts that they can consult with on many of the issues associated with the daily operations of their respective facilities. The calls include requests for

MARK YOUR CALENDAR! The Next General **Membership Meeting** is Thursday, Sept. 14, 6:00 pm

Accountants, Tax Specialists, Attorneys, Landscapers, and Property Managers, to name just a few. Questions to our staff regarding Contractors and Sub-Contractors are also received on a routine basis.

Questions from members of The Collective Bargaining Group (CBG) of the BRI related to labor issues

The BRI has a Labor Contract with Local 32-BJ Service Employees International Union (SEIU) that governs the responsibilities of Supers, Porters and Handymen in Co-ops, Condos and Rental Apartment Buildings and Complexes. More than 450 buildings and complexes are part of the CBG. Complex questions related to lengthy scenarios are received by our staff on a regular basis. They often focus on the Labor Contract and its governance of our member CCAC/AOAC/CBG buildings.

Queries from members of the general public

The calls ask for referrals from our association on matters related to just about every sector of the local building, realty and construction industry. Callers ask for referrals on Builders, Remodelers, and Contractors, as well as from many of the sectors of our Suppliers/Professional Services membership bases.

Inquiries to Albert Annunziata (our Executive Director) and Jeff Hanley (our Associate Executive Director) from members of the media on a range of issues affecting our area's building, realty and construction industry

Questions related to submitting articles and ads for this newspaper

And, questions related to the many informative and convenient features of our web site, buildingandrealtyinstitute.org

> Many, many strategic efforts on advocacy fronts are discussed and planned for. Those efforts are definitely some of the BRI's most fundamental mandates.

We hope to see you at the Aug. 14 Baseball Outing at Yankee Stadium. Check our website to see if tickets are still available!

And please keep in mind that the planning processes are in full swing for our Sep. 12 Golf Outing at Glen Arbor in Bedford Hills, as well as for our Oct. 5 Vendor Showcase at the Crowne Plaza Hotel in White Plains.

When, you ask, is the next General Membership Meeting of the BRI? Our regular schedule of Membership Meetings resumes in September. So, our next General Membership Meeting is set for Thursday, Sep. 14, 6 p.m., at The Crowne Plaza Hotel in White Plains. A full article on that event - written by Jeff Hanley, our Editor - is in this issue. The planning processes for that meeting are now underway. No hiatus, indeed!

The Winner

The winner of our Monthly Membership Drawing at the Jun. 8 General Membership Meeting of the BRI was Michele Lavarde. Ms. Lavarde is a member of the Board of Directors of the CCAC. Amazingly, Ms. Lavarde was sitting at the very table where we picked out her name tag. Surprise, indeed!





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BI-BRI Stressing the Many Benefits of Its Incentives and Health/Wellness Programs

By Jeff Hanley, IMPACT Editor

ARMONK

epresentatives of The Builders Institute (BI)/Building and Realty Institute (BRI) are continuing their recent campaign of highlighting the organization's latest membership programs, association officials recently announced.

Spokesmen for the BI-BRI said on Jun. 1 that the organization is extensively citing its recently released "Member to Member Incentive Program" to the association's membership - as well as to prospective members - in a series of promotional campaigns. BI-BRI officials added that the association, as part of that campaign, is also highlighting its Medical, Dental, Vision and Wellness Programs.

The initiatives were created by the BI-BRI in 2016. Maggie Collins, director of membership, and Albert Annunziata, executive director, worked with BI-BRI President Carmelo Milio on the development of the programs.

"These latest programs add to the series of valuable membership benefits that our organization offers," said Annunziata. "Our staff will continue to highlight the benefits of the initiatives to our members, and to those members of the building, realty and construction industry who are considering membership in our association."

BI-BRI officials said that a total of 15 members of the organization are participating in the "Member to Member Incentive Program." The initiative is comprised of special discounts and services that the participating BI-BRI members are offering to their fellow members. Participating member companies are:

Blair Interiors Group, Ltd.
The Brothers That Just Do Gutters
Capital One Bank
CertaPro Painters
Croton Auto Park Advantage
Elefante and Persanis, LLP
Finger and Finger, A Professional Corporation

Levitt-Fuirst Associates, Ltd.

New Crystal Restoration Roher/Sprague Partners, Communications Design Sir Speedy of Pleasantville Sunrise Building and Remodeling

Mackoul and Associates, Inc.

Sunrise Solar Solutions

Trion Real Estate Management

"We are stressing that the Incentives Program, most definitely, produces additional levels of opportunities for our members to interact, and to help each other and their businesses," said Collins. "Those dialogues add to the solid networking opportunities that are produced by our many Membership Meetings and Seminars. It is a totally positive mix for our members, as well as for members of the building, realty and construction industry."

Collins added that the many benefits of the Medical, Dental, Vision and Wellness Programs of the BI-BRI are also consistently being stressed by the organization. The programs, she said, produce a new, broad spectrum of initiatives for individuals, sole proprietors and small businesses. Plans and information on the programs can be found at http://vebaenroll.com/pgmveba. BI-BRI members should use the Access Code of JDNY4071, Collins said.

Further information on the products and services of the program can be obtained by contacting Ryan Pettus, account executive, Professional Group Marketing, Inc./GA Solutions, LLC at (914) 801-3501. Inquiries can also be sent to rpettus@pgmgroup.com, Collins said.

The BI-BRI is a building, realty and construction industry membership organization. The association, based in Armonk, has more than 1,800 members in 14 counties of New York State. Members of the BI-BRI are involved in virtually every sector of the building, realty and construction industry. The BI-BRI is marking the 71st anniversary of its formation in 2017, association officials said.

Building and Realty Industry Reps Disappointed and Angered: The Westchester County Rent Guidelines Board Approves Increases of 1 Percent and 1.5 Percent, Continued from p. 1

decision. The Guidelines Board is directed, in that language, to consider the daily Operating Expenses of Owners and Managers and the corresponding price increases in those expenses," Ciuffetelli said. "Obviously, once again, members of The Westchester County Rent Guidelines Board did not keep in mind the directives, as stated, in the language of the FTPA"

Ciuffetelli said that AOAC/BRI officials consistently cited the 2017 Price Index of Operating Costs (PIOC) of The New York City Rent Guidelines Board to members of The Westchester County Rent Guidelines Board. The PIOC - consisting of components such as Labor, Fuel, Utilities, Maintenance, Insurance, and expenses associated with Administrative Processes - showed that costs for Rent Stabilized Apartment Buildings have increased 6.2 percent.

Added Albert Annunziata, executive director of the AOAC/BRI: "Alana Ciuffetelli, our AOAC chair, members of our associations, and members of the local building and realty industry are totally justified in their



disappointment and anger regarding the decisions of The Westchester County Rent Guidelines Board.

Members of the board did not follow the edicts of the ETPA statute. We are frustrated, saddened and, once again, bewildered by the decisions of the board."

Ciuffetelli extended thanks to Finger and Cherson. She also thanked the AOAC and BRI members who issued testimony at the Public Hearings of the Westchester County Rent Guidelines Board. She also said she was grateful to the AOAC/BRI members who attended the Public Hearings and the Deliberation Sessions of the board as representatives of the building and realty industry.

"The staffs of the AOAC and the BRI should also be acknowledged for their efforts in gathering economic data, helping to coordinate the presentations of the building and realty industry and helping to represent the industry at the Public Hearings and at the Deliberation Sessions," Ciuffetelli said.

The AOAC is a building and realty industry membership organization. The association is composed of more than 300 Owners and Managers of rental apartment buildings and complexes. Those Owners and Managers are responsible for approximately 18,000 units, association officials said. The BRI is a building, realty and construction industry membership organization. The association has more than 1,800 members in 14 counties of New York State, BRI officials added.

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DEVELOPMENT STUDY:

GDC Breaks Ground on \$64.5 Million Project to Transform Former Convent Site in Peekskill into Tourist Destination

PEEKSKILL

insburg Development Companies (GDC) joined with Peekskill and Westchester County officials on Jun. 13 to break ground on a \$64.5 million mixed-use project that will transform the former St. Mary's convent property into a resort-style tourist destination. The facility will feature luxury rental apartments, as well as a spa, inn and restaurant, GDC officials said.

Called "Fort Hill Apartments at the Abbey Inn," the project will feature 178 luxury one-, two- and three-bedroom rental apartments in three five-story buildings arranged in a quad around a wooded knoll. Located on the newly dedicated Fort Hill Road at John Street, the new buildings would complement the existing stone-and-brick structures, designed by prominent architects of the 1800's. Amenities will include a fitness center, club room and outdoor pool. Some of the apartments will have Hudson River views. GDC officials said that the development will also include the Abbey Inn, a 42-room hotel with a restaurant and spa in the former St. Mary's Convent building. The restaurant will feature outdoor dining with Hudson River views. The chapel will become a special place for gatherings and events. Leasing is expected to begin in the spring of 2018.

The development will be enhanced by GDC's donation of 52 acres to expand the historic Fort Hill Park, which will feature a variety of existing and new hiking trails. The public park will include new features, including an observation deck with breathtaking views of the Hudson River, GDC officials said.

A Key Destination

"Fort Hill will become an important tourist destination in the Hudson Valley, attracting people from New York City and throughout the tri-state region," said Martin Ginsburg, founder and principal of GDC. "Fort Hill Apartments at the Abbey Inn will offer a unique residential experience fully integrated into a destination inn and spa resort. Peekskill is being discovered as a unique historical rivertown with an influx of restaurants and art centric venues. Fort Hill and the Abbey will add an exclamation point."

Ginsburg said that the development of Fort Hill will include preserving existing historical architecture on the site, while combining it with new architecture and hiking trails, as well as a first-class restaurant.

"This is a very exciting project for our company," he said. "We are creating something very special and unique to this market. We anticipate the same strong demand that we have experienced at our Harbor Square development in Ossining, which is now over 90 percent leased."

Important Work

"The City of Peekskill has been working diligently with Martin Ginsburg and GDC for quite some time to develop a first-rate, high- quality complex on Fort Hill - the city is thrilled that this project is coming to fruition in 2017, and we are confident that it will highlight Peekskill as the premier 'go-to' destination in the Hudson Valley," said Peekskill Mayor Frank Catalina.

"Congratulations, Ginsburg Development Companies, on the start of another great property here in Westchester," said Westchester County Executive Rob Astorino. "The Fort Hill Apartments at the Abbey Inn will not only attract more visitors, but the region's best and brightest to call Westchester home."

GDC officials said that the company has emerged as the most active residential developer of luxury rentals in the region north of New York City. In the past 12 months, GDC has opened four major luxury rental projects in Westchester County – the 330-unit River Tides at Greystone in Yonkers; the 188-unit Harbor Square on the Ossining waterfront; the 66-unit The Lofts on Saw Mill River in Hastings-on-Hudson; and The Metro, a 124-unit rental building in downtown White Plains. GDC is completing construction of 1177@ Greystone, a new 55-unit luxury rental apartment building in the Greystone neighborhood of Yonkers. GDC is also the developer of the Riverside at Harbors-at-Haverstraw, a 106-unit luxury rental building in Rockland County that opened two years ago.

Founded in 1964 by Martin Ginsburg, GDC is regarded as a premier residential developer in the northern suburbs of New York City. With 50 years of experience and market leadership, GDC has built many of the region's most successful and prestigious luxury developments, many with a Hudson River and/or transit-friendly focus. They include Harbors at Haverstraw; Livingston Ridge in Dobbs Ferry; Ichabod's Landing in Sleepy Hollow; Mystic Pointe in Ossining; Marbury Corners in Pelham; and Christie Place in Scarsdale, company officials said.

GDC's developments have won numerous design and community planning awards. GDC also owns and manages a portfolio of commercial properties, primarily in Westchester County, company spokesmen added.

Albany Watch: A Focused Look at the 2017 Legislative Session, Continued from p. 6

and, hopefully, the technical corrections made will result in more timely rebates next year.

TRG moved into defensive overdrive against bills that would have mandated that Major Capital Improvements (MCI's) be capped at 6 percent A.2239 (Mayer) / S.4568 (Bailey). The proposal would have been devastating to Owners and Managers of rent-regulated apartment buildings and the proper maintenance and preservation of those facilities.

There were also bills attempting to force Co-op/Condo Applications to be acted upon within 45 days (A.7111 Lavine S.2540 Hannon) that were pushed heavily by the New York State Association of Realtors (NYSAR).

Other legislative assaults included technical changes to New York City's Rent Stabilization Act and the suburban counties' Emergency Tenant Protection Act (ETPA) Vacancy Decontrol, as well as a last-minute Attorney General Bill on the harassment of rent-regulated tenants.

TRG remained in "Kill Bill" mode until the legislature adjourned. TRG also reports that the 30-day notice to withdraw from the New York State Insurance Fund never was reported out of the Labor Committees in either house.

All-in-all, while the Condo/Co-op and Rental Apartment Industry Sectors came under heavy attack this year, TRG - which included the invaluable legal expertise, assistance and leadership of the BRI, led by BRI Chief Counsel Kenneth Finger and Executive Director Albert Annunziata - was successful in preventing these bills from becoming law.

Sampling of Bills Relevant to the Building and Realty Sector:

A.3031 (Englebright) / S.3530 (Lavalle)

To authorize municipal entities to continue the first-time homebuyer program. The program provides localities with an option to allow for a partial real property tax exemption for first-time homebuyers of newly constructed homes - Passed Both Houses

A.2239 (Mayer) / S.4568 (Bailey)

Caps the amount of collectible rent increases due to Major Capital Improvements at six percent of the legal regulated rent - Made Assembly Calendar, Died in Senate Housing

A.1598 (Zebrowski) / S.428 (Seward) - Relates to the requirement for policyholders to provide notice to withdraw from the New York State Insurance Fund - Died in Labor Committees in Both Houses

A.931 (Cahill) / S.874-A (Ortt)

Establishes a green development home tax exemption – Passed Senate, Died in Assembly Real Property Taxation

A.7111 (Lavine) / S.2540 (Hannon)

Requires applications to purchase condominiums or cooperatives to be acted upon within 45 days, failure to do so results in automatic approval – Died in Assembly Housing, Died in Senate Judiciary

A.6365 (Pretlow) / S.1756 (Stewart-Cousins)

Extends the expiration of the mortgage recording tax imposed by the City of Yonkers - Passed Senate, Died on Assembly Calendar

A.8249 (Harris) / S.6636 (Golden)

Requires an owner of real property to provide notice to tenants of a residential lease as to whether a certificate of occupancy, if such certificate is required by law, is currently valid for the dwelling subject to the lease - Passed Both Houses

Construction Compensation Insurance Group Reports a 25 Percent Dividend for Its Members; Real Estate Group Announces a 20 Percent Dividend, Continued from p. 1

Renovation/Remodeling companies are eligible for the program, group officials added.

Group 530 Announces Its Dividend

New York State Workers Compensation Group 530, the compensation insurance group for The Cooperative and Condominium Advisory Council (CCAC), The Apartment Owners Advisory Council (AOAC) and The Advisory Council of Managing Agents (ACMA) of The Building and Realty Institute (BRI), recently announced a 20 percent dividend for the policy year ending June 1, 2016.

Group spokesmen said that the dividend is in addition to the maximum 20 percent upfront discount. The announcement was made at the group's Annual Meeting on May 16 at the offices of Group Manager Levitt-Fuirst Associates

A total of 510 cooperatives, condominiums, apartment buildings and office buildings participate in the program, spokesmen said. A premium of \$5,928,195 is expected for the current year, group officials added. Group 530 was formed in 1990.

Caught Between A Rockland and a Hard Place: County Exec Withholds Critical Permits from Builders, Continued from p. 1

Certain circumstances trigger provisions under New York State General Municipal law that require a local municipality to send plans to the county planning department for review. This includes plans for a proposed zone change, a special permit, certain subdivisions, certain site plans and even changes to local laws. Such County Reviews are also triggered when a proposed development is adjacent to a neighboring municipality, or close to a county road, stream, wetland, park, etc., building and construction industry officials added.

If the County Review requires modifications, or is a disapproval, a super majority of the Town Board, Planning Board, or Zoning Board is needed to override the General Municipal Law findings. That means that a town or village can still allow development that does not comply with the law. But the county will no longer go along with it unless the town or village states why it has reached a different conclusion, building and construction industry officials said.

"Builders and Developers in Rockland are in a no-win position," said Albert Annunziata, executive director of The Builders Institute of Westchester (BI). "They are caught, literally, between the wrath of Rockland County government and the powers of the local municipality that may want their project to be built and have lawfully approved it, but are denied vital permits by the county."

Annunziata added: "Therefore even if the municipality lawfully approves the proposed development by lawfully overriding the county's recommendation, nobody can move ahead and no progress is made without these necessary permits. This is intimidation at its worst."

A leading Westchester Land Use Planner observed: "It is likely that developers and municipalities will claim that Rockland's action violates the override provision allowed in the General Municipal Law. How ironic. The Rockland County Executive claims development abuses have come from ignoring the General Municipal Law. Yet, municipalities are allowed to supersede that law, by the very same law! The supermajority provision of the General Municipal Law provides the municipalities a procedure to approve a development in spite of the county's recommendation. So, while the county's authority is limited, its powers of the permit are considerable. Look forward to a field day for lawyers and a surfeit of lawsuits."

The County Executive's announcement was made in the Village of Ramapo, with the backdrop a 197-acre Patrick Farm property where developers have applied to build 479 housing units, located mostly over an aquifer. Day was surrounded by a number of community and preservation leaders, including Preserve Ramapo and other residents, as well as firefighters, and county and town officials. The order was developed at Day's direction after a joint effort by many County Departments, building and construction industry officials said.

rection after a joint effort by many County Departments, building and construction industry officials said.

The Executive Order, building and construction industry officials added, applies to all of Rockland County.

Publisher's Note: IMPACT will continue to monitor the implications that this Executive Order will have on lawfully approved development in Rockland County. More will be reported on this scenario in the next issue of IMPACT.

- Albert Annunziata

GDC Celebrates the Grand Opening of 3 Westerly Bar and Grill in Ossining

OSSINING

insburg Development Companies (GDC) joined with Westchester County and Ossining Village officials on Jun. 1 to celebrate the grand opening of 3 Westerly Bar & Grill, a new nautical-themed restaurant at the Harbor Square luxury rental complex on the Ossining waterfront, GDC spokesmen recently announced.

"Today's grand opening of 3 Westerly Bar & Grill represents the final stage of our Harbor Square development, which has transformed a former industrial site into a thriving, mixed-use residential community with a public park and riverfront promenade. With the addition of this exciting new restaurant, people can enjoy first-class cuisine, while experiencing the timeless beauty of the Hudson River," said GDC Founder and Principal Martin Ginsburg.

"Surrounded by a beautiful park, right at the Metro North station, and with the world's most glorious sunsets, 3 Westerly has picked a winning location - we are thrilled to welcome this new business to the Ossining waterfront," said Victoria Gearity, mayor of the Village of Ossining.

Added Westchester County Executive Rob Astorino: "Westchester County and its Industrial Development Agency (IDA) are proud to have partnered with Ginsburg Development Companies on the Harbor Square project. Now complete, Harbor Square's innovative development is an attractive community for families, empty nesters and millennials alike, looking to move or stay right here in Westchester. Congratulations to Martin Ginsburg and the GDC team on this milestone."

Specifics

Housed within a distinctive free-standing lighthouse, 3 Westerly Bar & Grill features a variety of indoor/outdoor dining options - all of which offer stunning, panoramic views of the scenic Hudson River waterfront, GDC officials said. Under the direction of award-winning Executive Chef Dmitri Petriakov - formerly the Executive Chef at B.L.T. Prime in New York City - 3 Westerly Bar & Grill offers a wide array of dining options, with a pronounced seafood emphasis, GDC officials said.

A dramatic main dining area, which seats up to 100, houses exposed I-beam light pendants hanging over the main dining area, while the banquet seating is illuminated by the rugged elegance of steampunk lighting. The elegant main bar features a black granite bar surface and raised-booth seating, with walls adorned with HD TV's, where up to 75 people can comfortably stop in to watch the big game, or enjoy a quiet drink after work. A full-service outdoor beer garden and sunset terrace is capable of entertaining up to 125 guests, while the sunset terrace on the west side has lounge sofas with arm chairs and dining tables under an elaborate trellis ceiling design. The restaurant's garden deck on the mezzanine level takes full advantage of the breathtaking Hudson River vista. There is also a private dining room, lit by distinctive nautical rope chandeliers, that seats up to 75 guests and is perfect for special events or meetings, GDC officials added.

The 300-seat restaurant is operated by Jeremy Casilli, an innovative restauranteur, whose other venues include Tribeca's AOA Bar and Grill, Pier 115 in Edgewater, N.J., and Soho and Tribeca Grand Hotels, officials added.

"After much anticipation, we are thrilled to bring this project to fruition and open our doors to the Ossining residents and the Westchester community," Casilli said. "3 Westerly Bar and Grill will be an iconic destination for people seeking a nautical indulgence. We have worked diligently to create a universal hub for all types of guests. We look forward to sharing our breathtaking views of the Hudson River, while dining under our free standing light house structure."

The Completion

GDC officials said that the Grand Opening of 3 Westerly Bar & Grill represents the completion of Harbor Square, a \$65 million mixed-use luxury rental complex featuring 188 luxury rental apartments, a new public park with a children's playground, a waterfront promenade with monumental sculptures, and a dock that serves the New York Waterway Haverstraw-to-Ossining Commuter Ferry.

Across from the Ossining Metro North station, Harbor Square has a mix of studios and one-, two- and three-bedroom apartments, many with balconies with breathtaking views of the Hudson River. Resort-style amenities include a full-service concierge; a rooftop club lounge; a rooftop pool and deck with cabana seating; BBQ stations and an outdoor bar with TV's; and a first-class spa and a fitness center offering available personal trainers and spa treatments, GDC spokesmen added.



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BRI's Membership Meeting of Sept 14 to Feature Candidates for Local Legislative Spots

By Jeff Hanley, IMPACT Editor

WHITE PLAINS

A Forum for Candidates Seeking Seats on The Westchester County Board of Legislators and for Westchester County Executive will be the topic of the September General Membership Meeting of The Building and Realty Institute (BRI), association officials recently announced.

The program is scheduled for Thursday, Sep. 14, beginning at 6 p.m. It will be at The Crowne Plaza Hotel in White Plains, BRI officials added.

"We have coordinated the forum for years and we are happy to be doing it again," said Albert Annunziata, executive director of the BRI. "There are many complex issues facing Westchester, as well as the building, realty and construction industry in our county, and our region. The forum will ask candidates for their respective positions on those important - and often difficult - issues."

Annunziata added that members of the BRI will receive full details on the program in the weeks ahead. All members of the BRI and its component organizations - including The Apartment Owners Advisory Council (AOAC), The Cooperative and Condominium Advisory Council (CCAC) and The Advisory Council of Managing Agents (ACMA) - may attend the meeting, event officials said.

Members of the BRI and its affiliate organizations may make Advance Reservations for the program by calling the association at (914) 273-0730. Reservations will also be accepted at jeff@buildersinstitute.org.

The BRI, also known and operating as The Builders Institute (BI), is composed of more than 1,800 members in 14 counties of New York State. Members of the organization are involved in virtually every sector of the building, realty and construction industry.

Based in Armonk, the association was formed in 1946. The BRI is regarded as one of the leading business membership organizations in New York, association officials said.

Houlihan-Parnes Realtors Reports Local Transactions

WHITE PLAINS

oulihan-Parnes Realtors, LLC recently announced the placement of a \$12,490,000 first mortgage on the office building at Four West Red Oak Lane in White Plains.

The non-recourse loan is fixed for seven years at 3.75 percent. The building contains 132,995 rentable square feet and is 99 percent leased. The loan, closed with a local bank, is pre-payable throughout the term on a declining scale. The borrower has an option to extend the loan for an additional five years, company officials said.

The borrower was represented by Christie L. Houlihan, senior director and counsel of Houlihan-Parnes Realtors. Title was provided by Ray Cohen of Chicago Title Insurance, spokesmen added.

Houlihan Parnes also announced:

*The placement of a \$600,000 first mortgage on 124 East Post Road, a 5,576 square foot building at the corner of Court Street and East Post Road in White Plains. The seven-year, non-recourse loan is fixed at 3.75 percent interest on a 30-year amortization schedule, plus has a 5-year option. The one-story retail building is fully occupied and includes the Kee Oyster House Restaurant. The borrower was represented in the transaction by Christie L. Houlihan. Title was provided by First American Title.

*The placement of a \$3,220,000 first mortgage on the retail/office building at 79 East Putnam Avenue in Greenwich (Conn.). The non-recourse loan is fixed for seven years at 3.75 percent. The building contains 20,000 rentable square feet and is fully leased. The loan, closed with a local bank, is pre-payable throughout the term on a declining scale. The borrower has an option to extend the loan for an additional five years. The borrower was represented by Christie L. Houlihan. Title was provided by Cohen.

Houlihan-Parnes Realtors is a multi-faceted real estate investment company headquartered in White Plains. Founded in 1891, its companies and affiliates are engaged in the acquisition and ownership of all types of commercial real estate investment property in the continental U.S. The company's mortgage brokerage affiliate, Q10 | New York Realty Advisors, is a member of Q10 Capital, LLC, a leading commercial mortgage banking company with 20 offices in 19 states nationwide, officials said.



Multifamily Decline Brings Overall Housing Starts Down By 5.5 Percent in May, Industry Report Says

"Ongoing job growth, rising

demand and low mortgage

rates should keep the single-

family sector moving forward

this year, even as builders deal

with ongoing shortages of

lots and labor."

- GRANGER MACDONALD, CHAIRMAN, NAHB

By Jeff Hanley, IMPACT Editor

WASHINGTON, D. C

Led by what was termed as "a decline in multi-family production," nationwide housing starts fell 5.5 percent in May to a seasonally adjusted annual rate of 1.09 million units.

Those findings highlighted a report by The National Association of Home Builders (NAHB). The study, released on Jun. 16, was based on recently released data from The U.S. Department of Housing and Urban

Development (HUD) and the U.S. Commerce Department, NAHB officials said.

The study stressed that multi-family starts fell 9.7 percent to a seasonally adjusted annual rate of 289,000 units. Single-family production edged down 3.9 percent to 794,000, the report added.

"The report is consistent with builder sentiment in

the housing market, indicating some weakness after a strong start to the year," said Granger MacDonald, NAHB chairman and a home builder/developer from Kerrville, Tex. "Ongoing job growth, rising demand and low mortgage rates should keep the single-family sector moving forward this year, even as builders deal with ongoing shortages of lots and labor."

"After a strong start for single-family building this year, recent months have recorded softer readings," said NAHB Chief Economist Robert Dietz. "However, on a year-to-date basis, single-family starts are up 7.2 percent as builders add inventory to the market."

Specifics

Regionally in May, combined single- and multifamily housing production rose 1.3 percent in the West and remained unchanged in the Northeast. Starts fell by 9.2 percent in the Midwest and 8.8 percent in the South, according to the study.

The report said that Overall Permit Issuance in May was down 4.9 percent to a seasonally adjusted annual rate of 1.17 million units. Single-family permits inched down 1.9 percent to 779,000 units, while

multifamily permits fell 10.4 percent to 389,000.

Regionally, the study added, overall permits rose 3.3 percent in the Northeast. Permits fell 9.4 percent in the Midwest, 0.3 percent in the South and 13.1 percent in the West.

"The report illustrates the changes that can occur from month-to-month in our industry," said Albert Annunziata, executive

director of The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and The Mid-Hudson Region, a building, realty and construction industry membership organization based in Armonk (N.Y.).

Annunziata added that the study's references to job growth, rising demand and low mortgage rates providing sparks to the single-family market provide an accurate forecast.

"Those factors definitely add energy, as well as hope, to that market," he said.



Thomas LaPerch

LaPerch Receives Noteworthy Award for His Planning Efforts

WHITE PLAINS

Houlihan Lawrence recently announced that Thomas LaPerch, director of its commercial division, has received the John O. Cross Award for Outstanding Planning Board Chairperson of the Year by the New York Planning Federation.

LaPerch has been a member of the organization for a decade. After receiving many letters of recommendation based on his various accomplishments – particularly in relation to

his efficient work effort, giving spirit and quick responsiveness – he was named with the high honor, company officials said.

"I am honored, and incredibly humbled, to receive such a prestigious award from my peers," LaPerch said. "It has been such a pleasure to work with the Town of Southeast, and I am so appreciative of the opportunity. I look forward to continued success with this organization for another 10 years."

LaPerch guides the Town of Southeast through all planning board applications, spearheads initiatives to update the Town's comprehensive plan, corresponds zoning amendments and streamlines the development review process, company officials said.

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From Albany: The Activation of More Restrictive Local Building Standards Stayed, Pending Final State Board OK, Continued from p. 1

Annunziata added: "This puts builders and developers in a quandary and at a clear disadvantage in the affected municipality, as they are held by the local government's unilateral action to a different - and often more costly - standard than elsewhere in the state. It is very tough and unfair on not only builders, but also on property managers of residential and commercial properties and facilities."

Specifics

Details of the legislation awaiting Gov. Cuomo's signature are as follows:

"Except in the case of factory manufactured homes, intended for use as 1- or 2-family dwelling units or multiple dwellings of not more than two stories in height, the legislative body of any local government may duly enact or adopt local laws or ordinances imposing higher or more restrictive standards for construction within the jurisdiction of such local government than are applicable generally to such local government in the uniform code.

Within thirty days of such enactment or adoption, the chief executive officer, or if there be none, the chairman of the legislative body of such local government, shall so notify the (State) Council and shall petition the Council for a determination of whether such local laws or ordinances are more stringent than the standards for construction applicable generally to such local government in the uniform code.

Such local laws or ordinances shall take full force and effect UPON AN AFFIRMATIVE DETERMINATION BY THE COUNCIL AS PROVIDED HEREIN. S 2. This act shall take effect immediately."

Fordham U's Real Estate Mastermind Forum: Public Policy Implications for Cities That Never Sleep

By Andrea Olstein, MUP

ARMONK

ilm Noir originally captured the concept of "Cities That Never Sleep" over three-quarters of a century ago. Yet new technologies and a wealth of data have given urban planners, public officials and the private sector new insights into an "old" concept.

What exactly makes for a 24-hour city? What are 18-hour, or 8-hour cities? What is an "Edge City?" What do these concepts mean for Westchester?

In an attempt to answer these and other related questions, The Real Estate Institute at Fordham University's School of Professional and Continuing Studies - in conjunction with the Business Council of Westchester (BCW) - recently hosted its inaugural Real Estate Mastermind Forum entitled "24-Hour Cities-Emerging Trends in Transactions, Technology and Transportation." The event was at Fordham's Westchester Avenue, Harrison campus.

The Keynote Speaker was Hugh F. Kelly. Kelly is the author of 24-Hour Cities: Real Investment Performance, Not Just Promises. The book was published in 2016. Kelly gave a unique, data-driven view of how and why cities and suburbs either thrive, or they don't.

24/7 Cities are Powerhouses of Activity

Among the qualifying criteria for a 24-hour city are a high population density equivalent to 10,000 residents per square mile, activity over a 24-hour period, strong mass transit, walkability, generally lower crime rates, a talented labor force, and "regional distinctiveness."

Kelly explained that, according to his research, 24-hour cities experience superior financial investment performance. In addition, the strongest 24-hour cities can economically support "edge cities," which benefit from their proximity to the healthy economies of major urban centers. The Quintessential Example? New York City and the counties immediately surrounding it, like Westchester.

Kelly used a dazzling array of empirical data to illustrate how urban vibrancy translates to better real estate investment performance. In contrast to the decline of cities in the 1970's, today's 24-hour cities are a magnet for capital because they have better tax bases, provide better services, attract talented, well-educated labor, have an extended workday, and relieve the residential real estate tax burden.

Downtowns are residential catalysts with retail, restaurants, recreation, and entertainment options that attract millennials. They exceed 18-hour cities (which he includes places like Austin, Portland, and Seattle) and 9-5 cities (such as Atlanta, Phoenix, and Houston) in many attributes. It is no surprise that New York City is one of the USA's premiere 24-hour cities, capable of supporting a number of Westchester "edge cities."

In Westchester, while there are no 24-hour cities, there are "Edge Cities" (close proximity to NYC) like White Plains, Yonkers, Mt. Vernon, New Rochelle and several other locations have many of the "key ingredients" that enhance investment value. Some Westchester cities have population density near or exceeding 10,000 residents per square mile.

Westchester cities rate well on public safety and public transit. Metro North ridership here is 64 percent higher than it was 30 years ago, with only half that growth

represented by riders heading to and from New York City. Commutation within the county is growing at a faster rate.

The Importance of Pedestrian Paradises & the Uniqueness of Community Character

Kelly noted that many Westchester cities and urban villages have become pedestrian paradises, according to Walkscore.com.

A high "walkability score" means that people can walk from the train station to shops, restaurants, recreation, and home. These key attributes have spurred major new investment with sizable new development projects either underway or in the planning stages in such downtowns as Yonkers, New Rochelle, Mount Vernon, White Plains and Port Chester.

As Kelly noted, "Westchester cities can't rest on their laurels, but must work to maximize their advantage. Municipal Investment in services, infrastructure, and transit is a wise use of public funds."

He explained that enhanced real estate values bring better Return on Investment (ROI), which "attracts capital because of positive key attributes. Better returns to existing investment leads to market growth in value. This increases as capital flows in seeking positive returns leading to a virtuous circle of investment and improvement."

In this region, areas within cities like Yonkers and White Plains near the train station and the government center, rank very well as compared to Long Island markets and some New Jersey cities.

One caveat that Kelly added, that, in the process, cities retain their character. Old buildings provide less expensive places to establish new small businesses (citing the wisdom of Jane Jacobs, a legendary urban activist, writer and scholar). Kelly noted that this is the first time the key attributes which he has used to study investment values in major metropolitan areas in the U.S. have been applied to suburban cities. He plans to continue his research on real estate investment performance trends of suburban cities.

According to BCW President and Chief Executive Officer (CEO) Marsha Gordon, the BCW and Fordham conceived of this program because, "there is an extraordinary transformation sweeping across our downtown centers unlike anything we've seen in the past 50 years. To capitalize on these opportunities, we must understand what is driving them and how we can ensure their continued success."

After Kelly's presentation, a lively question-and-answer session followed, with participation from a stellar panel of experts including Michael Patrick Davidson (managing director of Global Real Estate, JP Morgan Chase); Rosemary Scanlon (former chief economist at The Port Authority of NY-NJ and now chair of the board of TransitCenter); and David Schiff, AICP and chair of the Westchester/Fairfield (Conn.) Chapter of The Urban Land Institute (ULI).

Editor's Note: Andrea Olstein has a Masters in Urban Planning (MUP) and is a real estate development project manager, asset manager, owner's representative and broker for developers, property owners, and not-forprofits. She describes herself as a proud Westchester County native and long-time resident, active in housing-related and community service groups.

Report:

Builder Confidence Remains Solid in June

By Jeff Hanley, IMPACT Editor

WASHINGTON, D.C.

uilder confidence in the market for newly-built single-family homes weakened slightly in June, but still remains at a strong level, according to a building and realty industry report released on Jun. 15. The study, entitled The National Association of Home Builders (NAHB)/Wells Fargo Housing Market Index (HMI), reported that builder

(NAHB)/Wells Fargo Housing Market Index (HMI), reported that builder confidence was down two points to a level of 67 from the "downwardly revised, strong May reading of 69."

"Builder confidence levels have remained consistently sound this year, reflecting the ongoing, gradual recovery of the housing market," said NAHB Chairman Granger MacDonald, a home builder and developer from Kerrville, Tex.

"As the housing market strengthens and more buyers enter the market, builders continue to express their frustration over an ongoing shortage of skilled labor, and buildable lots, that is impeding stronger growth in the single-family sector," said NAHB Chief Economist Robert Dietz.

Derived from a monthly survey that NAHB has been conducting for 30 years, the index gauges builder perceptions of current single-family home sales and sales expectations for the next six months as "good," "fair," or "poor," NAHB officials said.

The survey also asks builders to rate the "Traffic of Prospective Buyers" as "high to very high," "average," or "low to very low." Scores for each component are then used to calculate a Seasonally Adjusted Index where any number over 50 indicates that more builders view conditions as good than poor, NAHB officials added.

The report said that all three HMI components posted losses in June, but remain at healthy levels. The components gauging Current Sales

Conditions fell two points to 73, while the index charting Sales Expectations in the Next Six Months dropped two points to 76. The component measuring Buyer Traffic also moved down two points to 49, the report said.

Looking at the Three-Month Moving Averages for regional HMI scores, the Midwest and South each edged "Builder confidence levels have remained consistently sound this year, reflecting the ongoing, gradual recovery of the housing market."

one point lower to 67 and 70, respectively. The Northeast and West both dropped two points to 46 and 76, respectively, according to the study.

NAHB officials said that the index is strictly the product of NAHB Economics. NAHB officials added that the index is not seen, or influenced by, any outside party prior to being released to the public. HMI Tables can be found at nahb.org/hmi. More information on housing statistics is also available at housingeconomics.com, NAHB spokesmen said.

The Local Look

Albert Annunziata, executive director of The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and The Mid-Hudson Region, said the findings of the index were "on target."

"Based on the feedback we have received from our members, builder confidence regarding the market in the Westchester and Mid-Hudson Region is still at a good level," Annunziata said. "There are areas in our region with noteworthy levels of solid activity."

Annunziata added that a series of negatives affecting Builders and Developers - similar to the findings of the index - continue to exist in the Westchester and Mid-Hudson Region. He said they include the rising prices of materials, the continuing shortages of land, the lack of trained and skilled labor and strict regulations regarding land use

OLA Consulting Engineers Opens a Manhattan Office

HAWTHORNE

LA Consulting Engineers has announced the opening of its new Manhattan office at 12 East 49th Street in what is termed by company spokesmen as an expansion move.

"We've been doing business in New York City since we started in 1974 - in fact, in many years, half of our revenue is generated from clients in the city," said Patrick F. Lynch, P.E., president of the company. "Having an office in Manhattan provides us with new opportunities for growth. It also enhances our ability to recruit young professionals who want to work and live in the city."

The company's current New York City clients include Ralph Lauren, Rudin Management, The Archdiocese of New York and Pyne Companies Ltd. OLA Consulting Engineers has also worked on projects in the city for the Brooklyn Navy Yard, Battery Park City, The College of Mount Saint Vincent, St. Ignatius Loyola School, The Convent of the Sacred Heart, Saint Francis Xavier Church, Brooklyn Junction Mall, the Argonaut Building, 200 Fifth Avenue, Tammany Hall, the Watchtower Building, and Longchamp's Manhattan store, company officials said.

Based in Hawthorne with a staff of 50 professionals, OLA Consulting Engineers provides mechanical, electrical, plumbing, and fire protection engineering services, energy engineering services, and commissioning services for commercial, industrial and institutional facilities. The company's projects include new construction, retrofits and renovations. The company's credentials include certification as LEED Accredited Professionals, Certified Energy Managers, Commissioning Process Management Professionals, Certified Commissioning Providers and Qualified Commissioning Providers. In recent years, the company has made sustainable design and energy conservation a main focus, company spokesmen said.

In Westchester County, OLA Consulting Engineers has worked on projects for Pace University, Manhattanville College, Swiss Re, The Jacob Burns Film Center, PepsiCo, Westchester Country Club, The White

Plains Public Library, LeChase/C.W. Brown, White Plains Hospital, Pleasantville High School, The Chappaqua School District, The White Plains Housing Authority and Cross County Shopping Center. The firm is currently providing engineering services for Lennar Corp. on its \$275 million mixed-use complex to be built in White Plains, according to company officials.

OLA Consulting Engineers has recently won multiple awards for the engineering involved in an Energy Use Reduction Program for the Stone Barns Center for Food & Agriculture in Pocantico Hills. As energy manager for the 80-acre farm and community center, OLA performed a comprehensive sustainability master plan to create a net zero energy campus through a series of energy reduction and onsite energy generation projects over a 20-year timeframe to align building operations with Stone Barns' mission to create a healthy and sustainable food system. The project was awarded the Engineering Project of the Year by the Westchester/Putnam Chapter of the National Society of Professional Engineers (NSPE), company officials said.

OLS spokesmen added that the project was scheduled to receive a Platinum Award for Energy Engineering from The New York Chapter of the American Council of Engineering Companies (ACEC) at its 50th Annual Engineering Excellence Awards Gala on Apr. 1.

OLA was part of the design team led by nARCHITECTS that won an American Institute of Architects (AIA) NYC Merit Award for A/D/O, a design space in Greenpoint, Brooklyn that provides a groundbreaking new kind of space for designers, company officials said.

Founded by MINI as part of the company's own design practice and continued exploration of innovations that improve urban life, A/D/O will provide a new kind of platform for designers, aiming to foster a broader conversation across and beyond disciplines, company spokesmen added. More information can be found at www.olace.com.

Halpern Real Estate Ventures, Rosen Development Group Hold Groundbreaking for Luxury Rental Community in Mamaroneck

MAMARONECK

n what officials said is the first major residential rental development in the Village of Mamaroneck in 20 years, Village and Westchester County officials joined developer Halpern Real Estate Ventures - and its partner, The Rosen Development Group - at a groundbreaking ceremony on Jun. 15 for a loft-style development featuring luxury rental apartments and townhouses on a downtown site just steps from the Mamaroneck Metro-North station.

The 270 Waverly Avenue site is on a 2.7-acre site across the street from the Mamaroneck Metro-North station and a short walk from Mamaroneck Village. Designed by Papp Architects of White Plains, the project will feature 100 rental homes in four adjacent buildings designed to incorporate the industrial and downtown aesthetic of the surrounding area, officials said.

The sponsor has extensive experience developing in New York City, having just completed one of Lower Manhattan's most successful boutique rental developments in the Lower East Side. Leveraging the success of their prior development, the sponsor is working again with Manhattan- based architecture firm Stephen B. Jacobs Architecture to design the project's interiors. The development includes five affordable apartments, as well as a separate building with four two-bedroom townhouses. The buildings are expected to open in the fall of 2018, officials added.

Project spokesmen said that the apartments offer a mix of seven studios, 45 one-bedroom, and 44 two-bedroom homes, as well as four townhomes. The four, two-bedroom, 2.5-bathroom, 1,500-square-foot townhouses will each have two-car garages, and will offer access to the development's extensive amenities.

The \$35 million project will feature a brick and zinc clad façade, featuring expansive floor-to-ceiling steel casement windows. The units have a "loft-like" design and offer high quality, condo level finishes, including hardwood flooring throughout; extensive tile packages; high quality kitchen cabinets; quartz countertops; and stainless-steel appliances. In addition, every home will feature a washer and dryer, and 44 homes will provide outdoor space, 10 of which will include a large penthouse level terrace. The "loft-like" feel and design of the development will differentiate the project from other more traditional garden-style developments in Westchester County, officials said

The Aim

Tenant amenities are geared to residents seeking an active, urban lifestyle. They feature a full gym; a resident lounge; an outdoor deck with a grilling area; fire-pits; and an outdoor screening area. The complex will incorporate green technology features, including electric vehicle chargers in the garages and solar panels to provide power to the common areas. The project will also offer 132 parking spaces, spokesmen added.

The Metro-North's New Haven Line Train Station, which offers a 35-minute trip to Grand Central, makes the commute to and from Manhattan easy, and also provides convenient travelling to Greenwich and Stamford (Conn.), officials said. The project is adjacent to the village's vibrant downtown, which features numerous restaurants and shops that line Mamaroneck Avenue. Residents will also enjoy the close proximity to Mamaroneck Harbor and Harbor Island Park

"We are thrilled to be returning to Westchester,

where for more than seven decades our family has developed, owned and managed both urban and suburban office buildings and built high-quality residential developments," said Project Director Joel Halpern, who represents the fifth generation of his family in the development business. "We are particularly pleased to be partnering with The Rosen Development Group, a firm that has an extensive track record in Westchester and local expertise in Mamaroneck, one of the premier villages in Westchester. With its easy access to both the train and all the great restaurants and shops in Mamaroneck Village, this loft-style development will not only appeal to young professionals who are seeking a true live, work and play environment, but to a wider demographic spectrum, as well."

Joel Halpern is a partner with his father, Jon Halpern, who headed the family's real estate operations in Westchester from the late 1980's through the early 2000's. His grandfather, the late Joel Halpern, was a prominent commercial developer in the 1970's, creating the Tarrytown Corporate Center, a seven-building office park on Route 119 in Tarrytown that includes the Westchester Marriott Hotel. The complex is currently owned by RXR Realty. His great grandfather, Harry, developed hundreds of residential apartments in the Bronx and lower Westchester in the 1950's and '60's, spokesmen said.

Based in Manhattan, Halpern Real Estate Ventures is a developer in several major residential developments in lower Manhattan, including the Renzo Piano designed 565 Broome Street, the Jones on the Lower East Side, as well as several developments in Brooklyn, company officials said.

"I am excited and proud to be part of this very special project that will not only aesthetically transition the Industrial Warehouse District to the Mamaroneck Avenue and Dining District, but also prove to be an important residential anchor to Downtown," said Michael Rosen, who heads The Rosen Development Group.

The Rosen Development Group, a third generation builder and developer based in Harrison, is very familiar with the Westchester residential market, and is one of the most active developers in Mamaroneck, officials said. The company is currently building Phillips Harbor, a development of seven luxury condominium homes in Mamaroneck across the street from Harbor Island Park. Other projects developed by

the company in Westchester include Country Sound Homes in Rye; The Springs at Purchase in Purchase; Chelsea Parc in the Town of Greenburgh, and The Wimbledon in White Plains.

"The 'Friendly Village' of Mamaroneck once again moves forward with residential development providing the opportunity for new residents seeking a piece of the American Dream," said Mayor Norman Rosenblum. "Our continued success of residential and commercial development is one that maintains the aesthetic and family values of a village which will be enhanced by this new housing. I look forward to welcoming our new residents and neighbors upon completion of this exciting new addition to our community."

An Important Addition

Added Westchester County Executive Rob Astorino: "This development will add to the vitality of Westchester's economy with high quality rentals and its convenient location in downtown Mamaroneck and access to New York City. Westchester and our Industrial Development Agency (IDA) are proud to support Halpern Real Estate Ventures and Rosen Development Group on this exciting new development."

Last fall, the project received unanimous approval from Westchester County's IDA for financial incentives, officials said.

AMEC LLC of Norwalk (Conn.) is the general contractor for the project. AMEC currently has other multi-family projects under construction in Westchester and Fairfield (Conn.) counties, including a 105-unit apartment building in Elmsford and an 85-unit apartment building in New Rochelle, company spokesmen said.

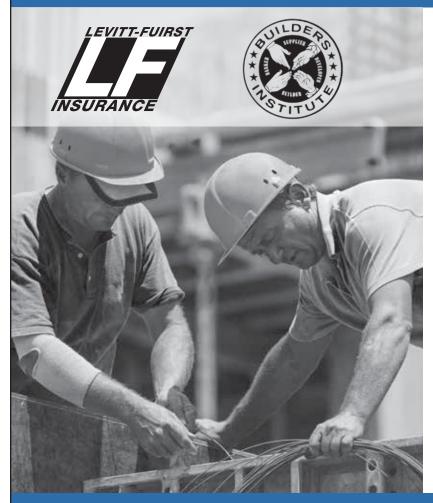
AMEC is a family owned company headed by its President, Guy Mazzola.

"AMEC is very excited to be a part of this great project and to be working with the Halpern family, along with Rosen Development and Papp Architects," Mazzola said.

Marketing and leasing will be performed by The Marketing Directors, officials said.

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A Look Back at a Productive for The Builders Institute/

By Jeff Hanley, IMPACT Editor

ARMONK

Members of The Builders Institute (BI)/Building and Realty Institute (BRI) attended 28 major membership meetings and seminars of the association in the first-half of 2017.

The meetings and seminars dealt with major issues affecting the building, realty and construction industry throughout the Westchester and Mid-Hudson Region and New York State, association officials said.

From the organization's General Membership Meetings, to the Membership Meetings of its component groups, and to the association's seminars and networking events, BI-BRI members had a series of valuable programs to participate in, association officials said.

"We are proud of our events from the first-half of the year," said Albert Annunziata, executive director of the

BI-BRI. "We feel we covered and addressed many of the important issues facing the building, realty and construction industry. And, our members can be assured that the list of our meetings, seminars and networking events for the remainder of 2017 will be just as important, impressive and educational."

Based in Armonk, the BI-BRI has more than 1,800 members in 14 counties of New York State. Those members are involved in virtually every sector of the building, realty and construction industry, association officials said.

A photo report on the first-half meetings of the BI-BRI is featured in this section. Some photos also highlight events that representatives of the BI-BRI attended as part of the organization's continuing Membership Outreach/Recruitment Programs, association officials added.



The Feb. 22 Membership Meeting of The Cooperative and **Condominium Advisory Council** (CCAC) focused on problems with the receipts of Rebate Checks from New York's STAR Program. Sen. George Latimer (D-37 SD) provided an update on efforts to correct delays with those receipts. Latimer is pictured during the program. More than 60 CCAC and **Building and Realty Institute** (BRI) members attended the meeting at The Crowne Plaza Hotel in White Plains. Photo by Albert Annunziata



The Feb. 16 Membership Meeting of The Building and Realty Institute (BRI) examined how New York State Infrastructure Funds are going unclaimed. More than 95 members of the local business community participated. Pictured during the conference are, from left to right, Albert Annunziata, executive director, BRI; Eric Abraham, chair, BRI; Sabrina M. Ty, president of **Environmental Facilities Corp. of N.Y. State;** Steven Otis (D-AD 91), a member of the state assembly; and George Drapeau, a senior staff member of The Construction Industry Council (CIC). The meeting was at the Crowne Plaza Hotel in White Plains Photo by Barbara Hansen



A total of 96 members of the local building, realty and construction industry attended the Jan. 12 General Membership Meeting of The Building and Realty Institute (BRI). The program delivered an economic outlook for 2017. Pictured during the meeting are, from left to right, Monica Chandra, 3EDGE Asset Management Company of Boston; Albert Annunziata, executive director, Building and Realty Institute (BRI); Steven Cucchiaro (speaker), founder and president of 3EDGE Asset Management Company of Boston; Jerry Houlihan, vice chair, Apartment Owners Advisory Council (AOAC) of the BRI; and Eric Abraham, chairman, BRI. The program was at The Crowne Plaza Hotel in White Plains. *Photo by Barbara Hansen*.



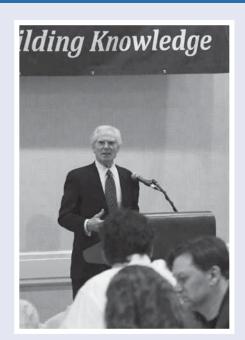
"Increased Enforcement Processes Involving The Fair Labor Standards Act (FLSA) – The Effects on All Employers" was the topic of the Jan. 18 Membership Meeting of The Advisory Council of Managing Agents (ACMA) of The Building and Realty Institute (BRI). Matthew Persanis, Esq., labor counsel to ACMA and the BRI, was the keynote speaker. Persanis is pictured at the podium during his presentation. A total of 56 ACMA/BRI members attended the conference at The Crowne Plaza Hotel in White Plains. *Photo by Barbara Hansen*



More than 40 representatives of the local building, realty and construction industry attended a Mar. 22 seminar of The Builders Institute (BI)/Building and Realty Institute (BRI) at The Holiday Inn of Mount Kisco. The meeting provided an update on the recent revisions to New York State's Building Codes. Erika Krieger, assistant director for code compliance and inspection, Department of State (DOS), Division of Building Standards and Codes, was the keynote speaker. Krieger is pictured, standing, in the center, during her presentation. *Photo by Albert Annunziata*

and Busy First-Half of 2017

Building and Realty Institute



"A Review of The First-Quarter Economy and The Trump Effects!" was the topic of the Apr. 20 General Membership Meeting of The Building and Realty Institute (BRI). Noted Economist Robert Goodman, pictured at the podium, was the keynote speaker. A total of 78 members of the building, realty and construction industry attended the program at The Crowne Plaza Hotel in White Plains. Photo by Barbara Hansen



More than 75 members of the local building, realty and construction industry participated in the May 11 General Membership Meeting of The Building and Realty Institute (BRI). "Keeping Westchester Economically Vibrant and Fiscally Strong" was the topic of the program at The Crowne Plaza Hotel in White Plains. George Oros, director of economic development for Westchester County, was the keynote speaker. Oros is pictured in the center, at the podium, during his presentation. *Photo by Jeff Hanley*



The Board of Trustees of The Builders Institute (BI)/Building and Realty Institute (BRI) on May 11 received an Executive Briefing/Update on Westchester County's Housing Settlement with the federal government. Representatives of the administration of Westchester County Executive Rob Astorino delivered the presentation. Pictured in the center, at the head of the meeting table during the briefing, are, from left to right, Carmelo Milio, president, BI-BRI; Kevin J. Plunkett (speaker), deputy county executive, Westchester County; and George Oros (speaker), director of economic development for Westchester County. The meeting was at The Crowne Plaza Hotel in White Plains. *Photo by Albert Annunziata*



New York State Workers Compensation Group 458 held its Annual Meeting on May 3 at the Tarrytown offices of Group Manager Levitt-Fuirst Associates, Ltd. Pictured during the event are, first row, left to right, Marc Spar, managing director, Levitt-Fuirst Associates; Lew Rapaport, chairman of the executive committee of Group 458; Maggie Collins, director of membership, The Builders Institute (BI)/Building and Realty Institute (BRI); and Jason Schiciano, president, Levitt-Fuirst Associates, Ltd. Pictured in the second row, from left to right, are Ken Fuirst, president, Levitt-Fuirst Associates, Ltd; and Eric Messer, a member of the executive committee of Group 458. A report on the meeting is on Page One. *Photo by Jeff Hanley*



New York State Workers Compensation Group 530 held its Annual Meeting on May 16. The program was at the Tarrytown offices of Group Manager Levitt-Fuirst Associates, Ltd. Pictured during the conference are, from left to right, Ken Fuirst, president, Levitt-Fuirst Associates, Ltd.; Robert Ferrara, a member of the executive committee of Group 530; Bram Fierstein, a member of the executive committee of Group 530; John Holzinger, chairman of the executive committee of Group 530; Jason Schiciano, president, Levitt-Fuirst Associates, Ltd.; and Marc Spar, managing director, Levitt-Fuirst Associates, Ltd. A report on the meeting is on Page One. *Photo by Jeff Hanley*



"Business Email Compromise/Fraud Prevention/Understanding and Preventing Cyber/Email Fraud!" was the topic of the May 3 Membership Meeting of The Advisory Council of Managing Agents (ACMA) of The Building and Realty Institute (BRI). Tom Linehan, executive vice president, National Deposit Group, Bank United; and Jason Schiciano, president, Levitt-Fuirst Associates, Ltd., insurance manager for ACMA and the BRI, were the keynote speakers. Linehan is pictured in front of the projection screen while issuing his presentation. The event was sponsored by USA LED Lighting Solutions. More than 30 ACMA/BRI members attended the program at The Crowne Plaza Hotel in White Plains. *Photo by Jeff Hanley*



The Builders Institute (BI)/Building and Realty Institute (BRI) was a participant in the Mar. 13 Expo of The Westchester Hudson Valley Chapter of The American Institute of Architects (AIA). The event featured vendors representing the building, realty, construction and architectural sectors, as well as the general business community. Pictured during the show, at the BI-BRI Exhibition Space are, from left to right, Maggie Collins, director of membership for the BI-BRI, and Jeff Hanley, associate executive director, BI-BRI. Albert Annunziata, executive director of the BI-BRI, also attended the program. The Expo was at the Westchester Marriott Hotel in Tarrytown. Photo by Albert Annunziata



A Look Back at a Productive and Busy First-Half of 2017, Continued...



"The Dangers of Internet Usage for Board Members of Co-ops, Condos and Their Property Managers" was the topic of the Jun. 7 Membership Meeting of The Cooperative and Condominium Advisory Council (CCAC) of The Building and Realty Institute (BRI). The event also featured a presentation for board members of co-ops and condos on processes involved in updating applications for their respective buildings and complexes. Pictured during the meeting are, from left to right, Doug Holdgrafer (speaker), principal, App Express On-Line; Jeff Hanley, associate executive director, CCAC/BRI; Diana Virrill, CCAC chair; Jason Schiciano (speaker), president, Levitt-Fuirst Associates, Ltd., insurance manager for the CCAC/BRI; and Daniel Finger, Esq. (speaker), Finger and Finger, A Professional Corporation, chief counsel to the CCAC/BRI. A total of 55 CCAC/BRI members attended the event at The Crowne Plaza Hotel in White Plains. Photo by Barbara Hansen



The Builders Institute (BI)/Building and Realty Institute (BRI) was an exhibitor at the Mar. 29 Westchester Business Expo of The Business Council of Westchester (BCW). The BI-BRI joined with more than 180 vendors at the event, which was attended by more than 1,500 representatives of the local business community, event officials said. Pictured during the expo at the BRI Exhibition Space are, from left to right, Maggie Collins, director of membership, BI-BRI; Lisa Stewart of *The Journal News*; and Albert Annunziata, executive director, BI-BRI. Jeff Hanley, associate executive director, BI-BRI, also helped to represent the association at the event. *An IMPACT Staff Photo*



Representatives of The Apartment Owners Advisory Council (AOAC) of The Building and Realty Institute (BRI) issued a series of presentations on behalf of the building and realty industry at the recent Public Hearings and Deliberations of The Westchester County Rent Guidelines Board. Pictured during his testimony at the Jun. 14 Public Hearing of the board at the Riverfront Library in Yonkers, at the podium, is Ken Nilsen, a member of the AOAC's Board of Directors. A report on the recent decision of the board begins on Page One. *Photo by Jeff Hanley*

"How Smart Planning Policies Produce Solid Development!" was the topic of the Jun. 8 General Membership Meeting of The Builders Institute (BI)/Building and Realty Institute (BRI). New York City Councilman Daniel Garodnick, pictured during his presentation, was the keynote speaker. A total of 56 BI-BRI members attended the conference at The Crowne Plaza Hotel in White Plains. *Photo by Barbara Hansen*





More than 25 members of The Apartment Owners Advisory Council (AOAC) of The Building and Realty Institute (BRI) attended the Jun. 27 Deliberation Session of The Westchester County Rent Guidelines Board at City Hall in White Plains. Some of those AOAC members are pictured during the session. A full report on the decisions of the guidelines board from that meeting begins on Page One. Photo by Jeff Hanley





The Builders Institute (BI)/Building and Realty Institute (BRI) was an exhibitor at "The Who's Who in Building and Construction Showcase" on May 4. The event was coordinated by The Blue Book Building and Construction Network. Pictured during the showcase at Citi Field in Queens, from left to right, are Maggie Collins, director of membership, BI-BRI; and Albert Annunziata, executive director, BI-BRI. *An IMPACT Staff Photo*

REPORT:

The Home Buying Process Produces a Series of Positives for the Overall Economy

By Jeff Hanley, IMPACT Editor

WASHINGTON D.C.

ome building is a key factor in sparking economic health, according to a recent building and realty industry study.

A consumer spending analysis released on Jul. 6 by The National Association of Home Builders (NAHB) illustrates an additional reason why home building helps drive a healthy economy - in their first year of ownership, new home buyers spend about \$10,601 on appliances, furnishings and home improvement projects. That figure is 2.6 times as much as other home owners in a typical year, the report said.

The study said that NAHB economists studied the Consumer Expenditure Survey of The U.S. Bureau of Labor Statistics to help quantify the wave of activity – and cash – spent to install new refrigerators, purchase couches and make other improvements as new owners personalize their homes.

"While construction jobs are the most obvious impact of new homes on the economy, it's important to realize that it doesn't stop there," said NAHB Chairman Granger MacDonald. "It's the architects, the heating technicians, the lumber suppliers. And it's the mom-and-pop owners at the local furniture, or appliance stores, who are helping these buyers make their house a home."

Spending Patterns

During the first two years after closing on the house, a typical buyer of a newlybuilt, single-family home tends to spend, on average, \$4,500 more than a similar non-moving home owner, the report said.

The report added that a previous NAHB study - based on 2004-2007 data collected during the housing boom - showed somewhat higher spending by home owners overall. However, the tendency of buyers to outspend non-moving owners on appliances, furnishings and home improvements was similar.

The study cited that, in the aggregate, most of the demand for appliances, furnishings and remodeling projects in a given year is generated by non-moving home owners because they outnumber home buyers by a wide margin.

But, the report stressed, the impact of new owners is noticeable and vital, a fact strongly cited by MacDonald.

"The health of housing - and new home buying - is key to the overall state of our economy," he said.

Albert Annunziata, executive director of The Builders Institute (BI)/Building and Realty Institute (BRI) of Westchester and The Mid-Hudson Region, said the report, its content and the comments from MacDonald were "on target."

"While construction jobs are the most obvious impact of new homes on the economy, it's important to realize that it doesn't stop there. It's the architects, the heating technicians, the lumber suppliers. And it's the momand-pop owners at the local furniture, or appliance stores, who are helping these buyers make their house a home."

- Granger MacDonald, NAHB Chairman

"There is a definite 'domino effect' involving buyers and their eventual processes on purchases as new owners," he said. "The new owners reach out to the many businesses - and their products and services - involved with things needed for a new home. Eventually, purchases are made, and it produces a 'win-win' situation for those businesses supplying products and services, as well as for adjacent and involved economies."

Annunziata added: "The comments of Granger MacDonald in the NAHB analysis are very much correct – a vibrant housing market, including new home purchases – is an important component to a positive, productive and healthy economy."

The study can be accessed at http://www.nahb.org/spendingpatterns, NAHB officials said.

The NAHB is a federation of more than 700 state and local associations. The organization represents more than 140,000 members. NAHB is composed of home builders and remodelers, as well as closely related specialties. Those specialized areas of the building, realty and construction

"In their first year of ownership, new home buyers spend about \$10,601 on appliances, furnishings and home improvement projects. That figure is 2.6 times as much as other home owners in a typical year."

industry include sales and marketing and housing finance, as well as the manufacturing and supplying of building materials, NAHB officials said.

The BI-BRI is a building, realty and construction industry membership association. Based in Armonk (N.Y.), the organization has more than 1,800 members in 14 counties of New York State. Those members are involved in virtually every sector of the building, realty and construction industry. The BI-BRI was formed in 1946, association officials said.



Everything was "Ship-Shape" on a recent Hudson River History Cruise aboard *The Peekskill Star.* Pictured enjoying the clear sailing, from left to right, are Michael Beldotti, a trustee and past president of The Building and Realty Institute (BRI); his wife, Yvonne Beldotti; Margaret O'Meara Annunziata; and Yvonne Beldotti's sister, Margaret. *Photo by A. Annunziata*



"Building Knowledge with the Building and Realty Institute (BRI)," the official radio show of the BRI, made its debut on WVOX 1460 AM on Jun. 2. Pictured prior to the broadcast are, from left to right, Victoria Bruno, director of business development for Kings Capital Construction, a guest on the show; and Jeff Hanley, program host and associate executive director of the BRI. A report on the program is on Page Three. Photo by Maggie Collins

Realty Report: Housing Supply Decreases, with Prices Increasing in Westchester, Putnam, Rockland and Orange

By Jeff Hanley, IMPACT Editor

WHITE PLAINS

The decrease in the supply of housing in the Lower Hudson Region has produced anticipated price increases, a recent realty industry report said.

The study - released on Jul. 7 by The Hudson Gateway Multiple Listing Service, Inc. (HGMLS) - said "the constricting supply of housing in the Lower Hudson Region served by the HGMLS has brought about some long-expected price increases in most areas, and in most property types."

The report analyzed second-quarter activity in Westchester, Putnam, Rockland and Orange counties, HGMLS officials said.

In Westchester, the second-quarter median sale price of a single-family house was \$670,000, an increase of \$20,000, or 3.1 percent, over last year's level. The mean sale price of \$900,000 was 7.0 percent more than last year, indicating that the high-end sector may be reinserting itself into the sales mix, the report said.

The Westchester Condominium and Cooperative Sector also enjoyed median price increases of 5.3 percent and 3.9 percent, respectively, the study added.

The study noted that the median sale price is the mid-point of all reported sales (with half of the properties selling for more than the median price and half for less). The median is relatively unaffected by unusually high or low sales prices.

The mean sale price is the arithmetic average

"The study said that there appear to be no obstacles to a continuation of a healthy Hudson Valley Real Estate Market. The exception, the report said, is the shortage of inventory, which may inevitably drive prices higher, or may diminish the volume of sales, or both."

(the sum of all sales prices divided by the number of sales). The mean does reflect the influence of sales at unusually low or high prices, the study added.

Other Key Numbers

Orange County, long characterized by high sales volumes but flat prices, posted a second quarter, single-family median price of \$235,000, an increase of 5.6 percent from last year, according to the report.

The study said that Rockland County's median price at \$441,387 represented a 2.6 percent increase. Putnam County's median price of \$345,000 was a significant 9.9 percent increase over 2016.

Conditions

Prospective Homebuyers were operating in a market that has seen tremendous reductions in the supply of for-sale housing over the past four years, the report said.

At the end of 2014, there were 12,153 active listings posted with the HGMLS in all of its service territory and among all of its property types - single-family houses, condominiums, cooperatives, and 2-4 multi-family units, according to the study.

By the close of the second quarter of 2017, that number has plunged by more than 3,440 units to 8,713, or 28.3 percent fewer active listings. The double-digit percentage rate of shrinking inventory is continuing, as new listings barely make up for high rates of sale, the report said.

Realtors participating in the HGMLS - a subsidiary of The Hudson Gateway Association of Realtors, Inc. (HGAR), reported a total of 4,726 closed residential

"The report added that, on an overall basis, it points to a thriving four-county housing market."

transactions during the second quarter of 2017, an increase of 4.4 percent from last year, the study said.

The report added that the sales largely reflect market activity during the winter and early spring months of 2017. Westchester, the most populous of the serviced counties, posted 2,642 sales for an increase of just 1.0 percent over last year.

Orange County posted an impressive 1,098 sales, an increase of 13.8 percent, almost all of that in its single-family house sector, the study said.

While Rockland County had a fair 3.8 percent increase in single-family sales, its best second-quarter achievement was in its Condominium Sector. That sector posted a 33.6 percent increase in sales, the study said.

Putnam County was the only county to report a decrease in single-family residential sales (-5.1 percent), but an increase in residential sales prices, according to the analysis.

The Overall Scenario

The study said that there appear "to be no obstacles to a continuation of a healthy Hudson Valley Real Estate Market." The exception, the report said, is the shortage of inventory, which may inevitably drive prices higher, or may diminish the volume of sales, or both. The report added that "those are the internal machinery of the market."

HGMLS officials added in the study that they "do not have negative external factors right now that are threatening." Some external factors in good standing with real estate, the report said, "include low mortgage interest rates, low unemployment, good job growth, and reasonable and well-paced increases in the Federal Reserve Rates."

The report noted that some negative factors include possible changes to the tax code affecting real estate, as well as "chaotic governance that causes consumers/ prospective homebuyers to lose confidence in executing their home buying intentions."

The report added that, on an overall basis, it points to "a thriving four-county housing market."

HGMLS is a subsidiary of HGAR. HGMLS's principal service area consists of Westchester, Putnam, Rockland and Orange counties, association officials said.

HGMLS spokesmen added that the association also provides services to Realtors in the Bronx, as well as Dutchess, Sullivan and Ulster counties.

The study cited that its reported transactions do not include all real estate sales in the area, or all sales assisted by participating offices, but stressed that they are fairly reflective of general market activity.

Prior reports going back to 1981, as well as current market information and a directory of Realtor members, are available at www.hgar.com, association officials said.

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Q10 New York Realty Advisors Arranges Financing for New York City Buildings

NEW YORK

Zeev Douek of Q10 New York Realty Advisors has arranged financing of \$29.3 million for two apartment buildings in Queens, company officials recently announced.

The buildings consist of 240 units and offer a mix of studios, one-bedroom and two-bedroom units. The loans were placed with a New York-based bank. The interest rate for both loans was fixed at 3-3/8 percent for five years and provided for a cash-out refinance of approximately \$6 million, company officials said.

"Both loans were tailored to the borrower's specific financing needs by locking into a favorable, low-interest rate loan, and allowed for the distribution of cash to accommodate the borrower's strategy," Douek said. "The lender recognized the strong performance of the buildings, which have historically performed at near full occupancy and have generated consistent growth in income year-after-year."

Q10 New York Realty Advisors is a member of Q10 Capital, LLC, a leading commercial mortgage banking and investment sales company with 20 offices nationwide. Q10 New York Realty Advisors has the resources and expertise to successfully provide debt and equity solutions to all types of real estate transactions, regardless of property type, size, location and complexity, company officials said.

Q10 New York Realty Advisors is affiliated with Houlihan-Parnes, Realtors, a multi-dimensional, privately owned company involved in many sectors of the building and realty industry, spokesmen said.

Guest Commentary:

Sunrise Solar Solutions Supports the Paris Climate Agreement

PLEASANTVILLE

resident Trump's decision to withdraw the U.S. from the Paris Climate Agreement has shocked and angered individuals, business leaders and environmental and science groups here and around the world.

The 197-member agreement requires every country to establish targets to reduce the greenhouse gasses that cause global warming.

Experts called Trump's move a key step backward for the climate, the environment and the country. The U.S. is the second-leading (behind China) emitter of greenhouse gas emissions.

The President's decision goes strictly against the mission of Sunrise Solar Solutions - to power homes and businesses with clean, efficient and sustainable energy, as well as the support of a greener planet. This is why we will actively support and passionately stand behind the United States Climate Alliance, a new coalition created by three governors: New York's Andrew Cuomo, California's Jerry Brown and Washington's Jay Inslee. The alliance was initiated by Gov. Cuomo, who signed an executive order to commit New York to uphold the standards set forth in the Paris Accord.

"Withdrawing from the Paris Accord is reckless," Cuomo said. "With or without Washington, we're working to aggressively fight climate change. New York, California and Washington are committed to the U.S. goal of reducing emissions 26 to 28 percent from 2005 levels."

Sunrise Solar Solutions also stands with Michael Bloomberg, an environmental activist and the former (three-term) mayor of New York City.

"Mayors, governors, and business leaders from both political parties are signing onto a statement of support that we will submit to the U.N. (United Nations)," Bloomberg said. "Together, we will reach the emission reduction goals the U.S. made in Paris in 2015. Americans will honor and fulfill the Paris Agreement by leading from the bottom up - and there isn't anything Washington can do to stop us."

Just one solar panel's lifetime offsets the equivalent of the release of five tons of CO2, the loss of

1.1 acres of pine forest and emissions from 11,180 miles of the average car, Sunrise Solar Solutions has stressed.

Recently, the Governors of Hawaii, Oregon, Connecticut, Rhode Island, Vermont and Massachusetts announced that their states are joining the United States Climate Alliance and will abide by the emission reduction targets in the Paris accords.

Those interested can join Sunrise Solar Solutions in its effort to support the Paris Climate Agreement and the United States Climate Alliance. Call (914) 762-7622, or visit www.sunrisesolarllc.com.

Editor's Note: Sunrise Solar Solutions is an affiliate of Sunrise Building and Remodeling of Briarcliff Manor. Sunrise Building and Remodeling has been a member of The Builders Institute (BI)/Building and Realty (BRI) since 1987. Commentaries to IMPACT are welcome. Please submit them to jeff@buildersinstitute.org, or to aaabri@msn.com.



BI/BRI Schedules Its Annual Golf Outing for Sep. 12

By Jeff Hanley, IMPACT Editor

BEDFORD HILLS

The Annual Golf Outing/Tournament of The Builders Institute (BI)/Building and Realty Institute (BRI) is set for Sep. 12, association officials recently announced.

The event will be at a new location, the GlenArbor Golf Club in Bedford Hills. It is scheduled for a 10:30 a.m. start.

"We are happy to be having our outing at such a well-known and respected facility," said Albert Annunziata, executive director of the BI-BRI. "We have received a series of positive reactions from our members regarding GlenArbor. Accordingly, we are urging our members to make their respective reservations as soon as possible. Those interested should most definitely act promptly."

The Specifics

Details on the outing are as follows:

- ❖ \$325 per Golfer
- Registration, 10:30 a.m.
- ❖ Lunch, 11 a.m.
- ❖ A Shotgun Start, beginning at 1 p.m.
- A Cocktail Reception and Dinner, starting at 5:30 p.m. A "Floating Green Competition" will occur during the Cocktail Reception.

Sponsorship Slots

Event officials also announced that sponsorship opportunities for the outing are available:

- ❖ Event Sponsor, \$5,000
- ❖ Cocktail/Dinner Sponsor, \$1,000
- ❖ Cigar Roller Sponsor, \$750
- ❖ Lunch Sponsor, \$500
- ❖ Floating Green Sponsor, \$350
- ❖ Golf Cart Sponsor, \$300
- ❖ Tee Sponsor, \$200

BI-BRI officials said that questions on the outing can be directed to Margie Telesco or Jane Gill, event coordinators, at (914) 273-0730, or to margie@buildersinstitute. org or jane@buildersinstitute.org.

The BI/ BRI is a building, realty and construction industry membership organization. The association has more than 1,800 members in 14 counties of New York State. Those members are involved in virtually every sector of the building, realty and construction industry, BI-BRI officials said.

Tech Talk

A Look at the Trends Involving Web Design



By Andrea Wagner, President, Wagner Web Designs, Inc.

DANBURY, CT

've covered a lot of trends in the technology and security areas, but this month's column is a focus on the Design Trends.

Why are Design Trends Important?

For Non-Website Designers, it is nearly impossible to stay on top of the technological advances and countless new design options emerging almost daily.

But you know that your website must be user-friendly and engaging on any device. After all, you are in business to sell, not entertain.

The landscape of Web Design is constantly evolving. Web Designers need to understand how users react, and tap into their subconscious spending habits - whether or not something appeals to us, or even displeases us.

When we see an old, or outdated website, we may assume the company is itself old-fashioned, or maybe out of touch with technology. This can prove dangerous for a technology company, or even a Manufacturer, who claims to use state-of-the art technology for its customers.

Websites that still use Adobe Flash, pop-up windows, or even old scripts will not work on an Apple device, (iPhone and tablets). You just lost more than half your audience. Google also will soon ignore your site if it is not mobile-friendly.

Colors and readability play a large part in our decision to buy. Our eyes shouldn't have to work that hard to process small text, long paragraphs or light text. We also have shorter attention spans which cause us to walk away from a site that has these flaws.

Okay - So what is Trending?

The arrangement of design elements within a given structure should allow the reader to easily focus on the message, without slowing down the speed of his reading.

- Long Page Scrolls (people would rather scroll than click)
- Responsive Design adapts to a user's
- device (desktop, phone, tablet)Big & Bold Type, stronger use of typography.
- Capture my attention!
 Aesthetic Movement- the gentle flow of type on a page. The rotation of images to keep one's attention is also known as Parallax
- Scrolling. Moving different parts of a Website Page at different speeds (Parallax Scrolling) increases visitor engagement.

 Interactivity. Use of interesting mouse over
- Interactivity. Use of interesting mouse over effects when I put my mouse over elements. Makes me want to poke around!
- Brighter colors
- High-Quality Videos

Editor's Note: Andrea Wagner is president of Wagner Web Designs, Inc. The company, a member of The Building and Realty Institute of Westchester and The Mid-Hudson Region (BRI), specializes in Optimized Small Business Websites. Wagner can be reached at (914) 245-2626.



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Houlihan Lawrence Reports Employee Moves

nderlining what company officials termed as its core values and commitment to encouraging growth, innovation and leadership, real estate brokerage Houlihan Lawrence recently announced the promotion of Anne Marie Gianutsos to Chief Marketing Officer (CMO) and the hiring of Nicholas Fears as Chief Financial Officer (CFO).

"By expanding our C-Suite, Houlihan Lawrence continues to uphold its reputation as an innovative company with advanced technologies and data-driven insights servicing the suburbs north of New York City," said Chris Meyers, managing principal of Houlihan Lawrence. "Both Gianutsos and Fears are imperative in leading our strategic growth initiatives, and in elevating our standard for excellence in luxury real estate."

Gianutsos joined Houlihan Lawrence more than three years ago as head of its digital and public relations divisions, responsible for overseeing all digital and mobile marketing, product and strategy efforts for the firm. As CMO, she now also develops Houlihan Lawrence's creative initiatives, oversees public relations initiatives and ensures company messaging is aligned across all channels. Gianutsos previously worked as an executive marketing leader for Enicurious at Conde Nast company officials said

Originally from the United Kingdom, Fears brings extensive knowledge in real estate brokerage finance to Houlihan Lawrence. Most recently, he served as CFO for Coldwell Banker New Jersey, among other senior finance positions in the realty industry, company officials added.

As CFO of Houlihan Lawrence, company spokesmen said that Fears will work to enhance the firm's financial reporting, in addition to developing an effective financial, risk and operation strategy.

"I'm honored and humbled by this promotion," Gianutsos said. "In the past year, our digital marketing efforts have garnered high level recognition, and we've only just begun to scratch the surface of our capabilities. I look forward to continue working to advance the brokerage's focus on using technology to empower both customers and agents."

Fears added: "As an international financial executive, I'm confident in my ability to leverage my skills in corporate strategy, financial analysis and accounting to meet Houlihan Lawrence's business objectives. "I'm excited to join such a successful firm and I look forward to contributing to the growth of the business."

Built upon 125 years of what company spokesmen said is family tradition, Houlihan Lawrence stresses that it is committed to exceeding expectations in every aspect of the real estate process. The firm serves more than 90 communities with 30 offices and 1,300-plus agents, leveraging global partners on six continents and in 56 countries, spokesmen added.

Houlihan Lawrence officials said that the company ranks in the top 20 of all brokerages nationally. The firm achieved a total sales volume of \$5.4 billion in 2015, company officials said.

The BRI's 2017 Baseball Outing Is Set for Aug. 14 at the "Subway Series" Game **Between the Mets and Yankees**

By Jeff Hanley, IMPACT Editor

NEW YORK

eservations are now being accepted for The Building and Realty Institute's (BRI's) Annual Baseball Outing. BRI officials said the association recently purchased 50 seats for the Aug. 14 "Subway Series Game" between the New York Mets and the New York Yankees at Yankee Stadium in the Bronx.

The outing begins with a full Pre-Game Reception at 5:30 p.m. at Frank's Red Hot Terrace/Toyota Terrace in the outfield/bullpen sections of Yankee Stadium. The Met-Yankee game is scheduled for a 7:05 p.m. start. The cost of the outing is \$100 per ticket. There is a five-ticket limit per BRI member/entity.

Features of the Pre-Game Reception are hamburgers, hot dogs, chicken, salad and Pepsi Products. Seats for the Met-Yankee game are in Section 131 of Yankee Stadium's Main Level. The seating location was described by BRI officials as "solid, with excellent views."

"We started our Baseball Outing Series in 2012 and it has proven to be a popular Social Event for our membership," said Albert Annunziata, executive director of the BRI. "Our members have always enjoyed themselves at the outing and we know that will be the case, once again, with this year's event."

Added Margie Telesco, event coordinator of the outing: "The pregame reception this year will be in one of the new reception areas at Yankee Stadium. The location of the pre-game event in that new area in

left field promises to produce a really nice atmosphere and event for our members. It should be a nice outing for BRI members, all the way around, between the pre-game reception and the nice seats for the game.'

BRI officials said that ticket purchases for the event are on a firstcome, first-served basis. Members of the association with further questions can contact Telesco at (914) 273-0730, or margie@buildersinstitute.org.

The BRI is a building, realty and construction industry membership organization. The association has more than 1,800 members in 14 counties of New York State. Those members are involved in virtually every sector of the building, realty and construction industry, association officials said.

From The Archives



Pictured above are, from left to right Ross Pepe, president of The Construction Industry Council (CIC); Ken Nilsen, a longtime member of the Board of Trustees of the BRI; and Gov. George Pataki



Supporting Governor Pataki

The Stars and Stripes Political Action Committee of The Building and Realty Institute (BRI) hosted a fundraiser for then N.Y. Gov. George Pataki on Jul. 2, 2002 at the Heineken Corporate Headquarters in White Plains. *Photos by Herb Butler, Corporate* Photographic Services

Editor's Note: "From The Archives" is a new feature of IMPACT that will highlight photos of past meetings and events involving the local building, realty and construction industry.

At the event were, from left to right, Jeff Hanley, associate executive director, BRI; and Gov. George Pataki.