

COMMENTARY:
The Germination
of “Good Cause”
Eviction

By Jason Hilliard, Government Affairs Director,
Building and Realty Institute (BRI)

ARMONK

New York State’s “Good Cause” Eviction Law went into effect on Apr. 20, 2024 for New York City. The law gives municipalities throughout the rest of the state the option to opt-in to the policy, which extends the role of housing courts into unregulated apartments, creates life-long leases, and further skews the property-owner/tenant paradigm

toward the benefit of tenants.

The law caps rent increases on unregulated apartments at either five percent plus the Consumer Price Index (CPI), or 10 percent, whichever is lower. This cap is termed the “unreasonable rent” threshold, and if any investments into the apartment requires a higher rent percentage increase, the tenant can refuse to pay it. If the property owner decides to seek relief through

taking the tenant to housing court, the onus would be on the property owner to prove why such an increase, thereby investment, was necessary. In the end, the housing court judge has the final say as to what is necessary, not the property owner.

The law was championed in Albany by Housing Justice for All, a New York-based coalition of over 80 tenant and homeless organizations, as a tool to

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Leaders Launch State-
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port Jobs, Construction
and Development by
Reforming New York
State’s “Scaffold Law”

NEW YORK

Nearly 50 business and civic organizations on Sep. 4 announced the formation of the Build More New York Coalition to support jobs, construction and development across the state by reforming what they stressed as the outdated Scaffold Law.

Build More New York is rallying around U.S. Rep. Nick Langworthy’s Infrastructure Expansion Act, which will preempt the Scaffold Law for federally funded projects and promote the development of critical infrastruc- ture such as housing, roads, bridges, tunnels and schools that support jobs and New York’s economy, officials said.

New York is the only state in the country that imposes an absolute liability standard on property owners and contractors for gravity-related injuries at construction sites, a prohibitive policy that increases overall construction costs by ten percent, according to a 2021 report by the Building Trades Employers Association (BTEA).

The law, coalition officials said, has driven insurers out of the market, reduced competition, and raised premiums, making it even harder to develop housing and other essential infrastructure projects in an already challenging environment. The Infrastructure Expansion Act, introduced by Langworthy as H.R. 3548, offers a targeted solution by ensuring that projects in New York use the same liability standard as in every other state. This would remove outdated regulatory barriers dating from 1885 that drive up construction costs, hinder housing and infrastructure development, and limit opportunities for economic growth across the state.

“Every union contractor in New York will tell you the same thing: the Scaffold Law is crushing their businesses by driving insurance costs to the highest in the nation,” said **Elizabeth Crowley, president of the Building Trades Employers Association.** “Congress- man Langworthy’s bill is a lifeline - it will finally level the playing field, protect good-paying union jobs, and free up resources to build the projects New Yorkers urgently need, all while saving taxpayers millions.”

“New York State’s Scaffold Law drives construc- tion costs upward by imposing the nation’s most aggressive liability standard. This law makes building new homes, factories, and businesses less attainable,” said **Josh Veronica, director of government affairs at the Buffalo Niagara Partnership (BNP).** “Because state government has not yet addressed this problem, federal action is needed. The BNP thanks Rep. Lang- worthy for his efforts to alleviate construction costs and grow our regional economy.”

“AGC NYS is proud to stand with the “Build More New York” coalition in its mission to address the Scaf- fold Law. For too long, this outdated law has fueled New York’s affordability crisis - every New Yorker has been paying to enrich unscrupulous personal injury trial lawyers at the expense of rebuilding schools, hos- pitals, roads, bridges, affordable housing, and environ- mental infrastructure. It is time for justice and fairness - and time for this to end. We applaud Congressman Langworthy’s dedication to the fight to eliminate the Scaffold Law’s absolute liability standard. Everyone deserves justice - injured workers, as well as contrac-

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Analysis:

The One Big Beautiful Bill Act
Contains Many Changes for
Housing – Positive and Negative

ARMONK

The major legislative accomplishment of the second Trump Administration thus far was unquestionably the passage of H.R.1, the One Big Beautiful Bill Act.

Passed in both houses of Congress by the narrowest of margins and signed to great fanfare by President Trump on Jul. 4, the single bill contains enough changes around taxes, spending, and policy to have filled an entire Congressional session’s worth of legis- lation. The mammoth size of the bill obscured many of the potential gains and disadvan- tages for the housing construction industry and those who own or operate existing multifamily. Unlike more controversial and high-profile changes to Medicaid, the expansion of spending on immigration enforcement, and the effect of the bill on the national debt, the housing industry was quietly a clear- cut winner under the law – though not without some deep concerns that warrant further advocacy.

The passage of such a sprawling bill through what has become an increasingly sclerotic Congressio- nal legislative process was facilitated by a looming deadline – the end-of-the-year expiration of scores of tax cuts and deductions that were temporarily passed as part of the 2017 Tax Cuts and Jobs Act. Experts had estimated that if the previous law was allowed to expire entirely, individuals and corpora- tions would be paying nearly \$4 trillion more in taxes as a result.

In many ways, the biggest change for individuals and businesses was the maintenance of the status quo. The current marginal tax rates, the Section 199A Qualified Business Income Deduction which specifically benefits pass-through entities, and the increased exemptions for the Alternative Minimum Tax were all made permanent. Additionally, the estate tax exemption was increased to \$15 million and indexed to inflation for subsequent years. Importantly, the 100 percent bonus depreciation was also restored and made permanent. This policy has a particularly strong impact for the construction and real estate industries, as it allows businesses to deduct the full cost of an asset instead of depreciating it over time, accelerating the tax benefits.

At a time when home ownership has become increasingly unaffordable, particularly in high-prop- erty tax areas like Westchester County, the law provides two policies to take the edge off for home- owners. The original Tax Cuts and Jobs Act had capped the amount of State and Local Taxes that could be deducted by individuals and families at \$10,000 – particularly painful in Westchester, where the median property tax bill alone is nearly \$13,000, to say nothing of state income tax and other local taxes. The new legislation raised that SALT cap to \$40,000 through 2029, with a 1 percent “inflation” adjustment after 2025. Unlike many of the other tax changes, this policy is temporary – the \$10,000 SALT cap is set to be reinstituted in 2030, at least for now.

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A Noteworthy Selection:
The BRI Is Named As
One Of the Top Trade
Associations in NY State

NEW YORK

The Building and Realty Institute of the Hudson Valley (BRI) was recently voted as one of the 2025 top trade associations in New York State, association officials recently announced.

The BRI, a building, realty and construction industry member- ship organization with more than 1,000 members, was included in City & State’s inaugural list of top associations. City & State is a premier media organization that is dedicated to covering New York’s local and state politics and policy. The publication’s cover- age serves New York’s leaders as a guide to the issues impacting New York, BRI officials said.

The BRI, association officials said, represents home builders, developers, remodelers, contractors, subcontractors, landlords, co-op and condo boards, managing agents, suppliers and service providers. The organization, formed in 1946, has members in 14 counties of New York State.

Tim Foley, chief executive officer (CEO) and executive vice president of the BRI, said the organization has been laser-fo- cused on supporting and encouraging the up-and-coming busi- nesses in the Westchester County homebuilding, construction and development industries through launching its Hudson Valley Women in Construction discussion group, a Young Professionals in Construction affiliate group and its ongoing partnership with the Westchester Hispanic Chamber of Commerce on innovative programs aimed at Hispanic homebuilders, remodelers and contractors.

“The BRI’s programs this year have focused on addressing the housing shortage, artificial intelligence and what to do in preparation for worksite raids by ICE,” Foley said.

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Habitat for Humanity Pro-
motes Accessory Dwelling
Units in Westchester with
Plus One ADU Program

ARMONK

O n Jul. 29, Building and Realty Institute (BRI) member Habitat for Human- ity New York City and Westchester hosted a webinar for homeowners and policymakers on the basics of the state-fund- ed Plus One ADU Program.

The program provides up to \$125,000 in soft and hard costs for low- to moderate-in- come residents to create a new accessory dwelling unit (ADU) or legalize an existing ADU on their property in Westchester Coun- ty communities, officials said.

The webinar was co-sponsored by the BRI, which had partnered with Habitat for Humanity last year on information sessions for MWBE remodelers, contractors, and subcontractors who could help homeowners transform their homes or properties into two dwellings by creating an ADU. Other co-sponsors included the Welcome Home Westchester campaign (of which both the BRI and Habitat for Humanity are members), State Senators Andrea Stewart-Cousins and Pete Harchkam, Assemblymember Maryjane Shimsky, Westchester County Legislators Vedat Gashi, David Imamura, Colin Smith, and Emiljana Ulaj, and Croton-on-Hudson Mayor Brian Pugh, officials added.

Officials said ADUs are small, self-con- tained apartments that are added onto the same property as an existing single-fam-

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From the Editor's Desk

Hanley's Highlights

by Jeff Hanley

Associate Executive Director, Building and Realty Institute (BRI), *Impact* Editor

Reviewing the Many Options for Our Readers in This Issue

ARMONK

The staff of the Building and Realty Institute (BRI) has always tried to make the coverage that we offer to readers of *IMPACT* as diverse as possible. This edition provides a good illustration of those efforts.

There are, without question, a variety of reports in this issue on topics of importance to the building, realty and construction sectors. They include:

- ◆ An article from the National Association of Home Builders (NAHB) on how builder confidence in the market for newly built single-family homes across the U.S. improved significantly in October. The report is on page one.
- ◆ A page one report from NAHB that stresses how the sentiments of the remodeling market improved in the third quarter across the U.S.
- ◆ A commentary on page one that summarizes the germination of the Good Cause Eviction Mandate. The report was written by Jason Hilliard, government affairs director of the BRI.
- ◆ A page one article that covers the selection of the BRI as one of the top trade associations in New York State. The report summarizes how the BRI was included in City & State's inaugural list of top associations. City & State is a premier media organization that is dedicated to covering New York's local and state politics and policy.
- ◆ An analysis on page one on how the "One Big Beautiful Bill Act" contains many changes for housing, in positive and negative ways.
- ◆ A page one article that reports on the recent efforts of nearly 50 business and civic organizations in forming the Build More New York Coalition to support jobs, construction and development across the state by reforming what the organizations stress as the outdated Scaffold Law. The article explains how the Build More New York coalition is rallying around U.S. Rep. Nick Langworthy's Infrastructure Expansion Act, which will preempt the Scaffold Law for federally funded projects and promote the development of critical infrastructure such as housing, roads, bridges, tunnels and schools that support jobs and New York's economy. New York is the only state in the country that imposes an absolute liability standard on property owners and contractors for gravity-related injuries at construction sites, a prohibitive policy that increases overall construction costs by 10 percent, according to a 2021 report by the Building Trades Employers Association (BTEA).
- ◆ A page one story on the recent webinar of BRI member Habitat for Humanity New York City and Westchester for homeowners and policymakers on the basics of the state-funded Plus One Accessory Dwelling Unit (ADU) Program. The program provides up to \$125,000 in soft and hard costs for low- to moderate-income residents to create a new ADU unit, or legalize an existing ADU on their property in Westchester County's communities. The webinar was co-sponsored by the BRI.
- ◆ A report in Insurance Insights regarding how a rock-bottom premium on a Contractor's General Liability Policy usually means a policy riddled with exclusions that leaves everyone exposed. The report stresses that, before hiring a contractor, it is very important to make sure the contractor's General Liability Policy is reviewed by an insurance broker. Jason Schiciano and Ken Furst of Levitt-Furst Insurance and Bonding wrote the article.

Insurance Insights

By Ken Furst and Jason Schiciano
Levitt-Furst Insurance and Bonding



You Get (What Your Contractor) Pays For – Building Owners and General Contractors, Please Read This Before You Hire A Contractor

TARRYTOWN

There's an old saying in business and in life – you get what you pay for.

Nowhere is this truer than in Construction Contractor Insurance. At the request of one of our clients - who owns multiple apartment buildings - we recently reviewed the General Liability Insurance for a small interior carpentry contractor that the owner wished to hire for renovations and improvements to a few vacant units (before re-renting).

The policy annual premium was only \$1,442, so we knew what to expect, before reading the first words of the policy... you get what you pay for. Certainly, this policy is a great "deal" for the contractor, but General Liability Policies - even for small contractors - that also provide coverage to the Additional Insured, cost thousands, or tens-of-thousands of dollars, more.

After normal business expenses, the insurance company isn't going to net very much income from a \$1,442 premium. And, that assumes no claims have to be paid by the insurance company on behalf of the contractor. To improve the carrier's likelihood for a small profit on this premium, the carrier excludes the most common types of claims: those involving contractor worker injuries of any kind (e.g. slip/fall, electrical shock, falling object, etc.).

Many contractors "get away" with purchasing these cheap policies, because their customers (Building Owners, General Contractors, etc.) will never look past the Certificate of Insurance (COI), which does not reveal the exclusions that make the contractor's insurance essentially useless for an Additional Insured.

This contractor's COI could seemingly offer all of the terms a Building Owner – or General Contractor, if this carpentry contractor was working as a subcontractor – may require, including: \$1,000,000 Per Occurrence Limit /\$2,000,000 General Aggregate Limit /\$2,000,000 Products/Completed Operations Limit.

The COI could even list the Owner (or General Contractor) as "Additional Insured." But reading through the full insurance policy reveals that this contractor's insurance would essentially be worthless to the Additional Insured in the event of a lawsuit stemming from an employee injury, while performing work for the Additional Insured.

In other words, the insurance policy displayed on the COI would not provide legal defense, or pay a judgement, on behalf of the Additional Insured, in the event of a contractor worker injury lawsuit. The Building Owner's, or General Contractor's Insurance, would have to respond, and the claim may result in higher premiums and inferior insurance for many years to come.

Contractor Policy Exclusions that Take Coverage Away From Additional Insureds

Here are some notable exclusions we found in the contractor's \$1,442 General Liability Policy:

- ◆ Exclusion - bodily injury to an employee or any person who performs labor for the contractor.
- ◆ Exclusion - bodily injury to any subcontractor of the contractor (including subcontractor employees).
- ◆ Exclusion - any claim involving any other type of work performed by the contractor, except interior carpentry.
- ◆ Exclusion - any claim involving exterior work above three stories and interior work at a clearance above three stories.
- ◆ Exclusion - any claim involving work that requires licensure or trade specific knowledge, such as electrical, plumbing, and HVAC work.
- ◆ Exclusion - any claim involving roofing work.
- ◆ Exclusion - any claim involving work performed in the boroughs of New York City.

All insurance policies, including a Contractor General Liability Policy, contain "standard" exclusions (e.g. pollution liability; professional liability; intentional acts, etc.).

But the above exclusions, and many others, are commonly added to "cheap" contractor insurance policies. These exclusions are not displayed on the COI; the only way to identify them is for your insurance broker (or another qualified individual) to review the full, complete Contractor General Liability Policy.

But wait! My Contractor Has an Umbrella Policy!

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- ◆ *An analysis in Counsels' Corner on working remotely, specifically what the courts have to say about "Reasonable Accommodation." The article was written by Finger and Finger, A Professional Corporation. The firm serves as Chief Counsel to the BRI and its affiliate organizations.
- ◆ *A column in Co-op and Condo Corner on why housing co-ops are very important to the New York metropolitan area. Jane Curtis, chair of the Cooperative and Condominium Advisory Council (CCAC) of the BRI, wrote the commentary.
- ◆ *A story on the recently announced partnership between LMC Media and the BRI. LMC Media was recently appointed as the official production company for "Building Knowledge with the Building and Realty Institute (BRI)," the BRI's Podcast Series that covers issues affecting the building, realty and construction sectors. The series can be found on Apple, Spotify and buildersinstitute.org.
- ◆ *A commentary in Presidential Perspectives that reviews how Battery Energy Storage Is a Critical Tool for Westchester County's Electric and Construction Growth. BRI President Michael Murphy wrote the commentary.
- ◆ *Three reports from Sarah Tavares, the campaign organizer for Welcome Home Westchester, on some of the recent efforts of the coalition. The Welcome Home Westchester campaign is a multi-stakeholder advocacy effort consisting of business and nonprofit leaders, academics, think tanks, faith leaders and community advocates working together to drive a new public conversation around fixing the housing shortage in Westchester County.
- ◆ *A story on a joint report recently released by The Westchester County Association (WCA) and The Regional Plan Association (RPA) - both partners of The Welcome Home Westchester (WHW) campaign - that reveals the potential devastating economic impacts of failing to build the housing that Westchester County needs. The report, entitled "Building Growth: The Economic Impact of Addressing Westchester's Housing Crisis," demonstrates the severe impact on the county's economy if municipalities do not increase the rate at which they are building new, much-needed housing. The report, officials said, found that Westchester County presently has a shortfall of approximately 21,000 units, which could increase to a deficit of 44,000 - 77,000 by 2040.

Here's wishing a happy fall to all of our readers. Enjoy the issue - and its diversity!

Habitat for Humanity Promotes Accessory Dwelling Units in Westchester with Plus One ADU Program, Continued from p. 1

ily home, duplex, or other residential building. ADUs have been touted as a small but important option for addressing the housing shortage in Westchester County because they provide both a new, naturally affordable housing option while also supplementing incomes to middle-class and senior homeowners. Typical ADUs include garage conversions, backyard cottages, converted attics or basement apartments, or any space on an existing lot that can be repurposed into a fully separate living place.

Even in the relatively few Westchester communities that allow ADUs to be built, officials added, a major challenge for middle-class homeowners has been affording the remodeling and construction work necessary to create a wholly separate living space on their property.

The state grant program bridges this gap for households who are at or below 120 percent of the area median income (\$163,000 for a couple or \$204,000 for a family of four) living in Cortlandt, Croton-on-Hudson, Dobbs Ferry, Hastings-on-Hudson, Irvington, or Yorktown and who intend to continue to occupy one of the dwelling units on their property while renting the other out to a long-term tenant. The grant of up to \$125,000 can be used for soft costs like design, drawings, permits, budget, and administration or hard costs like materials and construction, officials said.

Nearly 100 attendees for the webinar listened in as Mar-nie Henricksson, the Westchester Homeownership Programs Manager for Habitat NYC and Westchester, and Matt Dunbar, the Chief of Staff and Executive Vice President, explained how homeowners could apply and utilize the program, and answered questions both on the specifics of financing for the program and on the overall benefits of allowing for accessory dwelling units in local communities.

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NYSBA Writes to the Department of Justice Requesting Assistance Regarding the New York State Gas Ban

ALBANY

The New York State Builders Association (NYSBA), together with its coalition partners, recently urged the Department of Justice to take action in support of the White House Executive Order, “Protecting American Energy from State Overreach.”

The full letter is below:

Michael Fazio
Executive Director
New York State Builders Association

The Honorable Pam Bondi
Attorney General of the United States
U.S. Department of Justice
950 Pennsylvania Avenue, NW Washington, DC 20530

Justin D. Heminger
Chief of Staff
Environment and Natural Resources Division
U.S. Department of Justice

Re: Request for Federal Action to Delay or Preempt New York’s Imminent Gas Ban

Dear Attorney General Bondi:

On behalf of the undersigned organizations, I write to urge the Department of Justice to take immediate action under President Donald Trump’s recent Executive Order on Protecting American Energy from State Overreach.

Specifically, we ask that your office investigate and pursue legal action to delay, postpone, or preempt New York State’s impending statewide ban on fossil fuel appliances and infrastructure in new buildings, scheduled to take effect on Jan. 1, 2026.

This mandate, enacted as part of the New York State budget and enforced by regulatory agencies, represents precisely the kind of unconstitutional and ideologically driven state overreach that President Trump’s Executive Order seeks to eliminate. The gas ban violates core constitutional principles of interstate commerce by attempting to dictate national energy usage through state-level restrictions. It burdens domestic energy production, raises costs on middle class homeowners, and compromises energy reliability and economic freedom.

New York’s gas ban, which purports to advance “climate change” and “environmental justice” goals, is preempted by federal law and inconsistent with America’s constitutional framework. President Trump has recognized that “American energy suffers when states purport to regulate energy beyond their constitutional or statutory authorities.” New York’s gas ban does exactly that; it punishes energy users and producers for politically disfavored emissions, without proper legislative authority.

Our concern is not speculative. Many of the undersigned are co-litigants in the pending federal lawsuit *Mulhern Gas Co. v. Rodriguez et al.*, No. 1:23-cv-01267, before the U.S. District Court for the Northern District of New York. The case challenges the constitutionality of New York’s gas ban energy mandate because it is preempted by the Federal Energy Policy and Conservation Act (EPCA).

New York’s gas ban is already harming the plaintiffs and their members, and that harm will only get worse. EPCA expressly preempts state or local regulation concerning the energy use or energy efficiency of common household and commercial appliances. While litigation is ongoing, the timeline of the state’s policy, set to begin on Jan. 1, 2026, demands swift federal oversight and action.

We also note the relevance of the Ninth Circuit’s recent decision in *California Restaurant Association v. City of Berkeley*, 89 F 4th 1094 (9th Cir . 2024), which struck down Berkeley’s ban on gas piping on the grounds that it was preempted by (EPCA). New York’s law raises even graver concerns because it is the first statewide ban and directly bans gas appliances as well as the infrastructure, and is part of a larger state climate policy.

We respectfully request that the Department of Justice act under the President’s Executive Order by:

1. Investigating New York’s gas ban and related “climate” mandates for constitutional and statutory violations.
2. Initiating enforcement or injunctive action against New York to delay or prevent the gas ban’s implementation on Jan. 1, 2026.
3. Including New York’s laws and these proposed actions in your 60-day report to the President, per the Executive Order.
4. Examining New York City’s Local Law 154 of 2021, which has already implemented an all-electric building requirement as of Jan. 1, 2024, setting a precedent and compounding the negative impacts on housing affordability, grid reliability, and federal energy interests.

This issue is critical to preserving affordable housing, reliable energy, and the economic vitality and national security of American families and businesses. We stand ready to assist your office in defending the rule of law and ensuring that states like New York do not impose coercive environmental mandates on the nation as a whole. Thank you for your leadership and service.

Sincerely,

THE UNDERSIGNED ORGANIZATIONS

New York State Builders Association (NYSBA), Michael Fazio, Executive Director
National Association of Home Builders (NAHB), Thomas Ward, Vice President, Legal Advocacy
National Association Plumbing-Heating-Cooling Contractors (PHCC), Dan Callies, President
National Propane Gas Association (NPGA), Stephen T. Kaminski, President and CEO
New York State Energy Coalition (NYSEC), Rocco J. Lacertosa, Chief Executive Officer
New York State Plumbing-Heating-Cooling Contractors (NYS PHCC), Ronald Doughty, President
New York State Propane Gas Association (NYPGA), Christina Armentano, President
Northeast Hearth, Patio and Barbecue Association (NEHPBA), Karen L. Arpino, Executive Director
International Brotherhood of Electrical Workers (IBEW), Local 97, Joseph R. Peluso Jr., Vice President
UA Plumbers & Gasfitters Local Union No. 1 (UA Local 1), Paul O’Connor, Business Manager
Plumbing Contractors Association of Long Island (PCALI), Jeff Connelly, President
Association of Contracting Plumbers of the City of New York, Inc. (ACP), Terence O’Brien, Executive Vice President
The Plumbing Foundation City of New York Inc., April Mclver, Executive Director

Editor’s Note: The U.S. Department of Justice recently filed a substantive Amicus brief in support of NYSBA’s lawsuit on the All-Electrification Act.

Counsels’ Corner

Working Remotely - What the Courts Have To Say About “Reasonable Accommodation”

By Kenneth J. Finger, Esq., Dorothy M. Finger, Esq., Carl L. Finger, Esq., and Daniel S. Finger, Esq.

WHITE PLAINS

Currently, employers are grappling with the issue of remote work where an employee is disabled but asserts that although he/she cannot return to the office or other workplace environment, they can perform the work remotely. The issue presents itself when the employee asserts that this is a reasonable accommodation under the Americans with Disabilities Act (ADA), but the employer argues that the physical presence at work is an essential function of the job and therefore the employee is not entitled to an accommodation.

The issue has been addressed in several cases in varying ways. In *Shannon v. NYC Transit Authority*, 332 F.3d 95, 100 (2d Cir.2003) the court held that eliminating an essential function of a job is not reasonable accommodation and therefore the employer does not have to do that.

The result is that if the disabled employee says that he/she can perform all the essential functions of the job the court must decide what the essential functions are even though the ADA does not define them. The U.S. Equal Employment Opportunity Commission (EEOC) defines them as “the fundamental job duties.” Marginal functions are not included in the definition.

It has therefore been left to the courts to determine what is “essential” by looking at written job descriptions, feasibility of remote work, the consequences of not requiring performance of the function, and the amount of time to perform the function.

Following that analysis the courts will consider whether restructuring, part-time work, or modified work schedules are reasonable accommodations. *Ray v. Weit*, 708 Fed.Appx.719*4(2d Cir.2017), citing 42 U.S.C. Sec. 1211(9)(b). *Rodal Anesthesia Group of Onondaga.P.C.*, 369 F.3d 113,120 (2d Cir.2004).

Successful defenses to claims for reasonable accommodation often depend on the specific facts of the case. For example, in *EEOC v. Ford Motor Company*, 782.3d753 (6th Cir. 2015) the employer was able to show that telework had been attempted for that job and the job functions could not properly be performed in that manner.

The article published in the New York State Bar Association (NYSBA) New website by Geoffrey A. Mort is acknowledged as the source for this article summarizing the state of law concerning “working remotely.”

Editor’s Note: The authors are attorneys with Finger and Finger, A Professional Corporation. The firm, based in White Plains, is Chief Counsel to The Building and Realty Institute (BRI).

PRESIDENTIAL PERSPECTIVES

Battery Energy Storage Is a Critical Tool for Westchester’s Electric and Construction Growth

By Michael Murphy, President, Building and Realty Institute (BRI)

MAMARONECK



Michael Murphy

To be clear - every fire is toxic, and fire safety is critically important to health and well-being. While there have been instances of stationary BESS failures, the reality is that we face far greater risks from our combustion vehicles and furnaces, 100-plus year old natural gas lines, and the cheap knock-off batteries that have caused fires in electric bikes and scooters.

New York State’s Fire Code was just updated with the most comprehensive BESS Fire Safety standards in the nation. New York City Fire Lieutenants, Commissioners, and Battalion HazMat Chiefs issued a public statement that “as fire safety professionals, our top priority is the protection of life, property, and public health. We have closely reviewed battery energy storage systems, studied the codes, examined how these systems are built, monitored, and maintained. We are here to say clearly and confidently - Battery Energy Storage Systems, when installed and operated under New York’s rigorous and updated safety standards, are safe.”

Battery energy storage is key to keeping New York’s electric grid reliable, storing power for when it is needed most, especially during peak demand and extreme weather. BESS provides the ability to store solar power and deliver clean, affordable electricity 24x7.

Even without solar, purchasing inexpensive and abundant electricity at night and storing that energy in batteries provides dramatic economic value, as nighttime power is 10 to 100 times less expensive than peak daytime electricity.

The evolution of BESS technology, along with comprehensive standards, procedures, and local firefighter training, all make this utility infrastructure key to powering Westchester County’s economy and our local building industry today, and into the future.



Kenneth J. Finger



Dorothy M. Finger



Carl L. Finger



Daniel S. Finger

Advertise in Impact

Co-op and Condo Corner

Why Co-ops Matter - A Review of the Important Reasons

By Jane Curtis, Chair, Cooperative and Condominium Advisory Council (CCAC)
ARMONK

Co-ops have been a part of New York's housing mix for over a century, historically coming to the fore in times of crisis and opportunity.

In the 1920's, labor unions sponsored co-op developments to fill the need for worker housing. Mitchell-Lamas flourished in the 1950's post-war housing boom to close the gap between income and the cost of market rate housing. Rental buildings, bankrupted or abandoned during the 1970's New York City fiscal collapse, were converted into financially stable market rate co-ops.

Today, co-ops continue to enjoy a resurgence in popularity and government support as one important answer to our housing shortage. Co-ops have survived and thrived because of their unique characteristics as a form of homeownership. Unlike condo owners, co-op shareholders are legally bound together in a corporate structure of joint ownership of their entire property. This mutual dependence creates both responsibilities and opportunities.

While many choose co-op living to free themselves of the usual homeowner's burden of repairs and snow shoveling, they nevertheless have a responsibility to participate in governance. Cooperators cast their lot with each other to jointly manage both the financial and operational affairs of the building as a non-profit business. Success arises when shareholders can meet their individual financial obligations to pay their share of the operating costs, be good neighbors by abiding by the house rules, and choose their Boards of Directors wisely.

Co-op boards are much like municipal governments, charged with providing the best possible service at the lowest possible cost. Co-ops do not seek profit, but operational efficiency that minimizes monthly maintenance costs to shareholder owners. Studies have shown that cooperators pay less than tenants in comparable rental buildings. Co-op boards that fairly apply reasonable rules and actively foster community also reap the rewards of cohesion, common purpose, and neighborly consideration among shareholder residents, a possibility of community that is typically not present in other multifamily developments. In short, co-ops can be both economical and pleasant places to live.

Facts

Co-ops, on average, are significantly more affordable than either single-family houses or condominiums. The affordability of co-ops is enhanced by historically favorable tax treatment. Co-ops provide a first rung on the homeownership ladder for young adults, a refuge for the widowed and divorced, and a downsizing option for retirees.

Limited Equity Co-ops provide an even more attainable goal for those who could not otherwise aspire to homeownership, and help to close the racial disparity in building generational wealth. So, while many have attempted to characterize co-ops as exclusionary and elitist, the facts reveal that co-ops are empowering and progressive places where it is possible to build both financial and social capital.

Co-ops need, and deserve, the support of everyone in the housing industry to push back on the very real legislative threats to our financial and operational integrity.

Editor's Note: The Cooperative and Condominium Advisory Council (CCAC) represents more than 400 co-ops and condos. The organization, an affiliate association of The Building and Realty Institute (BRI), was formed in 1979. This article originally ran in the February/March 2023 issue of IMPACT.

Habitat NYC and Westchester Breaks Ground on First Stand-alone ADU in Croton-on-Hudson Through Plus One ADU Program

CROTON-ON-HUDSON

Habitat for Humanity New York City and Westchester County, in collaboration with the Village of Croton-on-Hudson, hosted a groundbreaking ceremony on Sep. 3 to celebrate the construction of its first standalone Accessory Dwelling Unit (ADU) under New York State's Plus One ADU Program, officials recently announced.

The event took place at 2 Lounsbury Road in Croton-on-Hudson.

Officials said the milestone project is being built on the property of homeowners Walter and Lynn, who are creating a rental unit that will provide much-needed housing in their community while also supporting their family's long-term financial goals.

"In the face of our unprecedented housing affordability crisis, the advancement of Accessory Dwelling Units is a beacon of hope for New Yorkers," said Sabrina Lippman, CEO of Habitat NYC and Westchester. "These units provide much-needed additional housing while enabling homeowners to generate supplemental income, build generational wealth, and support family members in need. This partnership with Croton-on-Hudson is a significant step toward a more equitable and sustainable future for all."

Officials said the ADU at 2 Lounsbury Road is the first new construction unit underway from Round 2 of the Plus One ADU Program, and the first standalone ADU built by Habitat NYC and Westchester. The initiative reflects a substantial homeowner investment alongside funding provided by the New York State Homes and Community Renewal Agency (HCR), supported by Habitat's technical and financial assistance.

"We really couldn't have done this without Habitat's support," said Walter and Lynn. "The property lends itself perfectly to an ADU, and this will provide much needed housing here in Croton."

The Plus One ADU Program, administered by the New York State Homes and Community Renewal Agency (HCR), provides grants to municipalities and nonprofit organizations to help low- and moderate-income homeowners build or legalize Accessory Dwelling Units. Habitat NYC and Westchester works directly with homeowners of Dobbs Ferry, Hastings-on-Hudson, Irvington, Cortlandt, Croton-on-Hudson and Yorktown to guide them through the design, permitting, and construction process, ensuring that each ADU is safe, high-quality, and tailored to the homeowner's needs, officials said.

Mayor, Village of Croton-on-Hudson Brian Pugh, said: "We are facing a generational housing crisis and the only solution is to broaden the housing options available in our community. Accessory Dwelling Units (ADUs) provide a powerful tool. ADUs offer a way for seniors to remain in their homes and for young people to return to the place they call home, all while giving homeowners an opportunity to be part of the solution. Thanks to Habitat for Humanity and the Plus One ADU Program, more families can now participate. Together, we are building a stronger community, one new home at a time."

New York State Homes and Community Renewal (HCR) Commissioner RuthAnne Visnauskas said: "HCR is proud to partner with Habitat for Humanity New York City and Westchester County and the city of Croton-on-Hudson to advance our Plus One ADU program. Governor Hochul's \$85 million initiative addresses the

Continued on p. 6

New Study Reveals the Significant Economic Impact of Housing Industry Labor Shortage

WASHINGTON

A landmark study released on Jun. 10 from The Home Builders Institute (HBI), in collaboration with The National Association of Home Builders (NAHB), examines the economic impact of the skilled labor shortage for the single-family home building sector, officials recently announced.

The findings indicate that the skilled labor shortage's impact on the residential construction industry is a multibillion-dollar annual challenge that is responsible for the lost production of thousands of newly built homes, officials added.

Commissioned by HBI and conducted by the University of Denver, the study's findings, officials said, were supplemented with an analysis by NAHB to provide a comprehensive view of the far-reaching implications of this critical workforce challenge.

The skilled labor shortage in the home building sector presents a profound challenge that significantly impacts the production of new homes. As home builders face higher construction costs and prolonged building times, the supply of new homes dwindles, exacerbating the housing affordability crisis and hindering economic growth, according to officials.

The executive summary highlights several crucial findings:

- ◆ **Annual Economic Impact:** The study estimates an aggregate economic impact of \$10.806 billion per year due to longer construction times associated with the skilled labor shortage.
- ◆ **Higher Carrying Costs:** The direct cost impact of extended construction times amounts to \$2.663 billion annually.
- ◆ **Lost Production:** The shortage has led to a reduction of approximately 19,000 single-family homes not built in 2024, representing an economic loss of \$8.143 billion.
- ◆ **Incremental Construction Time:** The unweighted average increase in construction time due to the labor shortage is 1.98 months, with smaller builders experiencing an even greater delay.

Officials from NAHB and HBI said the organizations are committed to addressing what they termed as "this critical issue" through collaborative programs, education initiatives and advocacy efforts. The organizations aim to boost the skilled labor workforce and mitigate the adverse economic effects highlighted in this study, officials from both associations said.

"The Home Builders Institute (HBI) is proud to be part of the solution to the nation's skilled labor shortage," said HBI President and Chief Executive Officer Ed Brady. "Through hands-on training programs and industry-recognized certifications, HBI is equipping the next generation of construction professionals with the skills needed to meet growing demand. As our graduates enter the workforce, they help fill critical



labor gaps - strengthening the residential construction industry and contributing to lower housing costs across the country."

"This study underscores the urgent need for strategic interventions to address the skilled labor shortage. The economic implications are vast, affecting not only the home building industry, but also the broader economy," said Dr. Robert Dietz, chief economist for NAHB.

"Our research provides a clear picture of the challenges faced by home builders due to labor shortages," said Dr. Eric Holt, University of Denver. "It's imperative that we work together to find solutions that will enhance workforce development and support the construction industry."

To read the full research report, click [here](#).

NAHB Analysis: Remodeling Market Sentiment Improves in Third Quarter

WASHINGTON

The National Association of Home Builders (NAHB) recently released its NAHB/Westlake Royal Remodeling Market Index (RMI) for the third quarter, posting a reading of 60, up one point compared to the previous quarter. With the reading of 60, the RMI remains solidly in positive territory above 50, but lower than it had been at any time from 2021 through 2024.

The index was released on Oct. 9, NAHB officials said.

The NAHB/Westlake Royal RMI survey asks remodelers to rate five components of the remodeling market as "good," "fair" or "poor." Each question is measured on a scale from 0 to 100, where an index number above 50 indicates that a higher share view conditions as good than poor. The results of the RMI

"Overall, remodelers remain optimistic about the market, although slightly less optimistic than they were at this time last year. The most significant headwinds they are facing include high material and labor costs, as well as economic and political uncertainty making some of their potential customers cautious about moving forward with remodeling projects."

– NAHB Remodelers Chair
Nicole Goolsby Morrison

are seasonally adjusted, NAHB officials added.

The Current Conditions Index, NAHB officials said, is an average of three components: the current market for large remodeling projects, moderately-sized projects and small projects. The Future Indicators Index is an average of two components: the current rate at which leads and inquiries are coming in and the current backlog of remodeling projects. The overall RMI is calculated by averaging the Current Conditions Index and the Future Indicators Index. Any number over 50 indicates that more remodelers view remodeling market conditions as good than poor.

"Overall, remodelers remain optimistic about the market, although slightly less optimistic than they were at this time last year," said NAHB Remodelers Chair Nicole Goolsby Morrison, a remodeler from Raleigh, N.C. "The most significant headwinds they are facing include high material and labor costs, as well as economic and political uncertainty making some of their potential customers cautious about moving forward with remodeling projects."

"The small quarter-over-quarter improvement in the RMI is consistent with flat construction spending trends and the current wait-and-see demand environment," said NAHB Chief Economist Robert Dietz. "Going forward, remodeling spending should continue to grow, supported by the aging housing stock and gains for household net worth."

Key Facts

The Current Conditions Index averaged 68, increasing two points compared to the previous quarter. All three components remained above 50 in positive territory: the component measuring large remodeling projects (\$50,000 or more) rose two points to 64, the component measuring moderate remodeling projects (at least \$20,000 but less than \$50,000) climbed four points to 70, and the component measuring small-sized remodeling projects (under \$20,000) inched up one point to 71, the index said.

The Future Indicators Index averaged 52, up one point compared to the previous quarter. The component measuring the current rate at which leads and inquiries are coming in dipped two points to 49, while the component measuring the backlog of remodeling jobs increased four points to 56, the index added.

For the full RMI tables, visit nabh.org/rmi, NAHB officials said.

Report:

Residential Real Estate Markets Across Westchester, Putnam and Dutchess Counties Continue to Display “Signs of Strength and Stability”

RYE BROOK

The real estate market across Westchester, Putnam and Dutchess counties continued to show signs of resilience and stability through the second quarter, according to the Houlihan Lawrence Q2 2025 Westchester, Putnam, and Dutchess Market Report released on Jul 8.

The report noted that in Westchester County, the luxury segment remains particularly strong, with significant buyer activity in the \$2-million-and-above category and continued interest across most towns. Demand for homes with updated interiors, desirable locations, and proximity to transportation has remained consistent. Despite higher mortgage rates, many buyers remain eager to act quickly when quality properties become available.

According to the report, inventory challenges persist throughout the region, with Westchester facing a particularly tight supply, which has kept prices elevated, especially for homes in well-established communities. Buyers continue to prioritize homes with modern updates, outdoor space, and convenient access to amenities, and well-priced listings continue to attract multiple offers.

A Mixed Scenario

It’s a more mixed picture, the report said, for the markets in Putnam and Dutchess counties. Homes in the \$1 million to \$2 million segment continue to see healthy buyer interest, especially among those seeking more space or a greater value proposition than neighboring counties. However, properties priced above \$2 million have experienced longer days on the market, reflecting increased caution as buyers contend with affordability challenges and elevated borrowing costs. Still, homes that combine acreage, privacy, and thoughtful updates continue to draw buyer attention.

The trend of relocation from New York City and surrounding metro areas remains a significant factor, as more buyers continue to pursue properties outside the city. Hybrid work models have reinforced this trend, bringing new energy to suburban and rural markets alike, the report added.

“Looking forward, we anticipate competitive conditions in Westchester to persist,

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particularly for updated, well-located properties in desirable towns. In Putnam and Dutchess, homes that are priced appropriately and meet buyer expectations for space and condition will continue to move, though the higher-end market is likely to remain more measured,” said Liz Nunan, president and chief executive officer of Houlihan Lawrence. “With demand for quality homes holding firm and inventory levels tight, the market in these counties is expected to remain active as we move through the second half of 2025.”

WESTCHESTER, PUTNAM AND DUTCHESS MARKETS AT A GLANCE (Q2 2025 vs Q2 2024)

WESTCHESTER COUNTY
Homes Sold: Down 0.5 percent
Median Sale Price: Up 11.4 percent

NEW YORK CITY GATEWAY
(Mount Vernon, New Rochelle, Pelham, and Yonkers)
Homes Sold: Up 3 percent
Median Sale Price: 0 percent

LOWER WESTCHESTER
(Bronxville, Eastchester, Edgemont, Scarsdale, and Tuckahoe)
Homes Sold: Down 3 percent
Median Sale Price: Up 6 percent

RIVERTOWNS
(Ardsley, Dobbs Ferry, Hastings, Mount Pleasant, Pleasantville, Tarrytown, Briarcliff Manor, Elmsford, Irvington, Ossining and Pocantico Hills)
Homes Sold: Up 1 percent
Median Sale Price: Up 12 percent

GREATER WHITE PLAINS
(Greenburgh, Valhalla and White Plains)
Homes Sold: Down 28 percent
Median Sale Price: Up 14 percent

SOUND SHORE
(Blind Brook, Harrison, Mamaroneck, Port Chester, Rye City and Rye Neck)
Homes Sold: Down 3 percent
Median Sale Price: Up 8 percent

NORTHERN WESTCHESTER
(Bedford, Byram Hills, Chappaqua, Katonah-Lewisboro, North Salem and

Somers)
Homes Sold: Up 6 percent
Median Sale Price: Down 1 percent

NORTHWEST WESTCHESTER
(Croton-on-Hudson, Hendrick Hudson, Lakeland, Peekskill and Yorktown)
Homes Sold: Down 7 percent
Median Sale Price: Up 10 percent

PUTNAM COUNTY
(Brewster, Carmel, Garrison, Haldane, Lakeland, Mahopac and Putnam Valley)
Homes Sold: Up 14 percent
Median Sale Price: Up 9 percent

DUTCHESS COUNTY
Homes Sold: Down 8.6 percent
Median Sale Price: Down 0.1 percent

SOUTHWEST DUTCHESS
(Beacon, East Fishkill, Fishkill, La Grange, Poughkeepsie, City of Poughkeepsie and Wappinger)
Homes Sold: Down 15 percent
Median Sale Price: Up 3 percent

SOUTHEAST DUTCHESS
(Beekman, Dover, Pawling and Union Vale)
Homes Sold: Down 30 percent
Median Sale Price:Up 23 percent

NORTHWEST DUTCHESS
(Clinton, Hyde Park, Milan, Pleasant Valley, Red Hook and Rhinebeck)
Homes Sold: Down 12 percent
Median Sale Price: Down 11 percent

NORTHEAST DUTCHESS
(Amenia, Northeast, Pine Plains, Stanford and Washington)
Homes Sold: Up 55 percent
Median Sale Price: 0 percent

Houlihan Lawrence, company officials said, is the leading real estate brokerage serving New York City’s northern suburbs. Founded in Bronxville in 1888, the company, officials said, is deeply committed to technological innovation and the finest client service. The company has 32 offices and 1,450-plus agents serving Westchester, Putnam, Dutchess, Columbia, Ulster and Orange counties in New York and Fairfield County in Connecticut.

Facts

A new home sale occurs when a sales contract is signed, or a deposit is accepted. The home can be in any stage of construction: not yet started, under construction or completed. In addition to adjusting for seasonal effects, the August reading of 800,000 units is the number of homes that would sell if this pace continued for the next 12 months, the study said.

New single-family home inventory declined for the third straight month to 490,000 residences marketed for sale (of all stages of construction) as of August. This is 1.4 percent lower than the previous month and 4.0 percent higher than a year earlier. At the current sales pace, the months’ supply for new homes was 7.4 compared to 8.2 a year ago, the study added.

The median new home sale price was \$413,500, up 1.9 percent from a year ago.

New home sales have also been buoyed by home builders’ use of incentives. Recent NAHB survey data shows 37 percent of builders reported cutting prices in August and 66 percent reported using sales incentives.

Regionally, on a year-to-date basis, new home sales are down 22.0 percent in the Northeast, 3.9 percent in the Midwest and 7.3 percent in the West. New home sales are up 3.3 percent in the South, the study said.

Report:

Amid Market Challenges, Builder Expectations Rise in October

WASHINGTON

Even as builders across the U.S. continue to grapple with market and macroeconomic uncertainty, sentiment levels posted a solid gain in October as future sales expectations surpassed the 50-point breakeven mark for the first time since last January.

Builder confidence in the market for newly built single-family homes was 37 in October, up five points from September and the highest reading since April, according to the National Association of Home Builders (NAHB)/Wells Fargo Housing Market Index (HMI) released on Oct 16.

“While recent declines for mortgage rates are an encouraging sign for affordability conditions, the market remains challenging,” said NAHB Chairman Buddy Hughes, a home builder and developer from Lexington, N.C. “The housing market has some areas with firm demand, including smaller builders shifting to remodeling and ongoing solid conditions for the luxury market. However, most home buyers are still on the sidelines, waiting for mortgage rates to move lower.”

“The HMI gain in October is a positive signal for 2026 as our forecast is for single-family housing starts to gain ground next year,” said NAHB Chief Economist Robert Dietz. “The 30-year fixed-rate mortgage fell from just above 6.5 percent at the start of September to 6.3 percent in early October. Combined with anticipated further easing by the Fed,

“While recent declines for mortgage rates are an encouraging sign for affordability conditions, the market remains challenging.”

— NAHB Chairman Buddy Hughes

builders expect a slightly improving sales environment, albeit one in which persistent supply-side cost factors remain a challenge.”

With the government shutdown continuing and an expectation of no Census housing construction data for September being published as of Oct. 16, Dietz noted the following: “Based on modeling of historical data, the October increase for the HMI suggests an approximate three percent increase for the September single-family permit data on a seasonally adjusted annual rate basis. Our model suggests a two percent to four percent range for the increase based on the statistical relationship.”

Challenges

In a sign of ongoing challenges for the housing market, the latest HMI survey also revealed that 38 percent of builders reported cutting prices in October. This share has alternated between 37 percent and 39 percent since June. Meanwhile, the average price reduction rose to six percent in October after averaging five percent for several months previously. The last time builders reduced prices by six percent was a year ago in October of 2024. The use of sales incentives was 65 percent in October, unchanged from September, the report added.

Derived from a monthly survey that NAHB has been conducting for more than 40 years, the NAHB/Wells Fargo HMI gauges builder perceptions of current single-family home sales and sales expectations for the next six months as “good,” “fair” or “poor.” 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, the report said.

All the HMI subindices rose in October. The component measuring current sales conditions increased four points to 38, the index gauging future sales jumped nine points to 54 and the gauge charting the traffic of prospective buyers posted a four-point gain to 25, according to the study.

Looking at the three-month moving averages for regional HMI scores, the Northeast rose two points to 46, the Midwest was unchanged at 42, the South increased two points to 31 and the West gained two points to 28.

HMI tables can be found at nabh.org/hmi. More information on housing statistics is also available at **Housing Economics PLUS**, NAHB officials said.

News for the Building and Realty Industries

Failing to Build Westchester Housing Will Cost Billions, Report Stresses

WHITE PLAINS

A joint report released on May 21 by The Westchester County Association (WCA) and The Regional Plan Association (RPA) - both partners of The Welcome Home Westchester (WHW) campaign - reveals the potential devastating economic impacts of failing to build the housing that Westchester County needs.

Unveiled at WCA's Real Estate Summit '25, "Building Growth: The Economic Impact of Addressing Westchester's Housing Crisis" demonstrates the severe impact on the county's economy if municipalities do not increase the rate at which they are building new, much-needed housing, officials said.

The report found Westchester presently has a shortfall of approximately 21,000 units, which could increase to a deficit of 44,000 - 77,000 by 2040.

Even with a one percent annual growth in the county's housing stock, Westchester won't reach the projected housing needs over the next 15 years, according to RPA Executive Vice President Kate Slevin, who presented the report alongside WCA's President and Chief Executive Officer, Michael N. Romita.

"We really need our local leaders to step up and need the state to take more action. We are behind our peer states," said Romita. "This report confirms what we've been sounding the alarm about: housing isn't just a social issue - it's an economic one."

- Failing to increase the housing supply more rapidly, the report said, means Westchester County could lose:
- ◆ 8,400 to 12,000 jobs annually
 - ◆ \$533 million to \$742 million in annual earnings
 - ◆ \$32 billion to \$57 billion in Gross Domestic Product by 2040

Other factors including climate change, which is projected to destroy up to 12,363 existing Westchester County homes by 2040, according to RPA's recent "Averting Crisis" report, further exacerbate the housing shortage.

"Our research shows that progress has been made to create more homes in walkable, transit-oriented neighborhoods, but more must be done to address the County's historically low vacancy rate," Slevin said, noting that the 1.9 percent current vacancy rate is well below a healthy 5-8 percent.

Westchester County Executive Ken Jenkins said: "Westchester County understands that there is a real, critical need for more housing opportunities as we want to move in tandem with the development that has been occurring across the economic sector. Our recent investments in housing align with our long-term strategy to address housing needs and provide stability for families who are looking to build their futures here."

You Get (What Your Contractor) Pays For - Building Owners and General Contractors, Please Read This Before You Hire A Contractor, Continued from p. 2

Your contractor has an Umbrella Policy? Great, how much coverage...\$1,000,000 Umbrella? \$5,000,000 Umbrella? It does not matter! Generally speaking, any exclusions that apply to the underlying General Liability Policy, also apply to the Umbrella. The Umbrella Policy does not "fill-in the gaps" of a General Liability Policy.

The lesson is simple: you get what you pay for. A rock-bottom premium on a Contractor General Liability Policy usually means a policy riddled with exclusions that leaves everyone exposed. Before hiring a contractor, make sure the contractor's General Liability Policy is reviewed by your insurance broker.

If your broker is not willing, or qualified, to provide prompt reviews of insurance for contractors your company is considering for hire, we can help. Please contact Levitt-Fuirst Insurance and Bonding at (914)457-4200.

Editor's Note: Levitt-Fuirst Insurance and Bonding is the Insurance Manager for The Building and Realty Institute of the Hudson Valley (BRI). Jason Schiciano and Ken Fuirst are co-presidents of Levitt-Fuirst Insurance and Bonding. The firm is based in Tarrytown.

Habitat NYC and Westchester Breaks Ground on First Standalone ADU in Croton-on-Hudson Through Plus One ADU Program, Continued from p. 4

housing crisis by creating multi-dimensional living spaces that bring much-needed new homes to communities, while helping homeowners optimize their property's footprint. With 84 towns awarded funding thus far, more homeowners like Walter and Lynn will be able to take advantage of this innovative tool to meet their financial goals while also expanding the supply of affordable homes."

New York State Sen. Pete Harckham said: "Accessory Dwelling Units are a win-win for our communities, which is why I introduced legislation to incentivize local governments to allow homeowners to build ADUs and supported funding for the Plus One ADU program in the State Budget. At a time when we are facing a severe shortage of affordable housing, this is a low-density solution that also lets seniors on fixed incomes gray in place and people with unique abilities live close by to loved ones. Congratulations to the Village of Croton-on-Hudson and Habitat for Humanity on the groundbreaking for this new ADU initiative."

Assemblymember Dana Levenberg said: "We have an urgent need to build more housing in New York State. I applaud Habitat for Humanity of New York City and Westchester, the Village of Croton, and my constituents who are taking advantage of New York State's Plus One ADU program for being part of the solution. Through partnerships like this, we will continue to help more New Yorkers find an affordable place to call home."

Westchester County Executive Ken Jenkins said: "Today's groundbreaking is more than just the start of construction - it's the beginning of new housing opportunities here in Croton and across Westchester. It's innovation that required dedicated planning and teamwork to achieve. Through the Plus One ADU program, and in partnership with Habitat NYC and Westchester and our local leaders, we're showing how collaborative, community-driven solutions can help families, support homeowners and strengthen our neighborhoods for generations to come."

Emiljana Ulaj, Westchester County Legislator representing the Village of Croton said: "Congratulations to Walter and Lynn on taking this exciting step forward! The Village of Croton has been visionary in their efforts for how to address the housing shortage. ADUs offer homeowners like Walter and Lynn a way to increase their property values and generate extra income, all the while helping us address a need for more housing units."

Welcome Home Westchester Partner and CEO/Executive Vice President of The Building & Realty Institute of the Hudson Valley, Tim Foley said: "Welcome Home Westchester is honored to work closely with Habitat NYC and Westchester on promoting ADUs as an impactful and smart way to build the housing we need throughout the county. We congratulate the Village of Croton-on-Hudson for continuing to lead the way with forward-thinking ADU legislation that has real results like today's groundbreaking, setting an excellent example for communities across Westchester."

Officials said the groundbreaking marked a meaningful step forward in expanding housing options in Westchester County and demonstrates the power of collaboration between nonprofits, municipalities, and residents to address the housing crisis with innovative, community-driven solutions.

Habitat NYC and Westchester transforms lives and communities by building and preserving affordable homes with families in need, and by uniting all New Yorkers around the cause of affordable housing, officials said. The organization, officials added, is committed to ensuring working-class people throughout New York City and Westchester County build equity and achieve housing stability through permanently affordable homeownership.

By increasing permanently affordable, limited-equity homeownership opportunities, preserving existing affordable homes, and advancing state and local equity-building policies, the organization and its allies work toward a more just and sustainable housing future for all, officials said.

The Building and Realty Institute (BRI) and LMC Media Team Up to Produce the BRI's "Building Knowledge" Podcast Series

MAMARONECK

LMC Media recently announced its new partnership with The Building and Realty Institute (BRI) as the official production company for "Building Knowledge With The Building and Realty Institute (BRI)," the BRI's Podcast Series that covers issues affecting the building, realty and construction sectors.

Produced at LMC Media's The Studio on the Avenue in Mamaroneck, "Building Knowledge" delivers expert insights and in-depth conversations with leaders in housing, development, policy, and sustainability. Each episode offers valuable perspectives for builders, developers, property owners, and residents throughout the Hudson Valley and beyond, BRI officials said.

Launched by the BRI in January of 2024, the "Building Knowledge" Podcast Series was created to foster transparency, spark dialogue, and provide industry education on the most pressing topics affecting the building, realty and construction sectors. The series is hosted by Jeff Hanley, associate executive director of the BRI. Hanley was the host for the BRI's two radio programs from 2017 through 2023. He has been the voice of the "Building Knowledge" Podcast Series since its inception in January of 2024.

"We're thrilled to be working with LMC Media to bring this series to life," said Tim Foley, chief executive officer of the BRI. "This podcast is a powerful tool to highlight our members' expertise and engage the public on the critical challenges and opportunities facing the housing and construction sectors."

Matt Sullivan, executive director of LMC Media, shared the sentiment: "The Studio on the Avenue was created to amplify local voices - and "Building Knowledge" does just that. We're excited to support the BRI in elevating these essential conversations."

Episodes of Building Knowledge are available on Apple, Spotify, and on the BRI's website at <https://www.buildersinstitute.org/>.

LMC Media, officials said, is a nonprofit community media center serving the Villages of Larchmont and Mamaroneck and the Town of Mamaroneck. Committed to fostering a connected, informed, and inspired community, LMC Media offers media production facilities, training, and community-driven content across multiple platforms, including the web, social media, ROKU, Apple TV, and local cable channels.

Founded in 1946, the Building and Realty Institute (BRI) is one of New York State's premier real estate, building, and construction industry membership organizations. Headquartered in Armonk, the BRI represents more than 1,200 members across 14 counties of New York State, encompassing virtually every area of the building, realty and construction sectors, BRI officials said.



Pictured during the May 23rd taping of Episode 70 of "Building Knowledge With The Building and Realty Institute (BRI)" are, from left to right, BRI Member Daniel Dawkins (a program guest); Matt Sullivan, executive director of LMC Media; BRI President Michael Murphy (a program guest); Jeff Hanley, the host of "Building Knowledge" and the associate executive director of the BRI; and BRI Member Michael Kowgios (a program guest). The segment was the first episode of "Building Knowledge" to be taped at LMC Media in Mamaroneck.

New Crystal Restoration Announces the Addition of Sacchetillo as Project Manager

PORT CHESTER

Tony Sacchetillo has joined New Crystal Restoration as a Project Manager, the company recently announced.

Company officials said that Sacchetillo has more than 15 years of experience in the restoration and remediation industry, with a strong focus on quality workmanship, customer service, and field leadership. He is IICRC (the Institute of Inspection, Cleaning and Restoration Certification) certified, an EPA Lead Certified Renovator and a certified asbestos inspector. He holds a forklift operator license, equipping him with both technical credentials and real-world capability, company officials added.

"Tony's industry expertise, calm demeanor, and commitment to doing things the right way aligns perfectly with our core values," said Lisa Cordasco, president of New Crystal Restoration. "He understands that behind every job is a family or business relying on us and our experience, and he takes that responsibility seriously."

Cordasco added that Sacchetillo is known for his strong desire to help clients through difficult situations. She added that "he genuinely cares about their needs and satisfaction. His dedication to customer service and problem-solving has made him a trusted presence on every project he leads."

Sacchetillo will oversee commercial and residential restoration projects throughout the tri-state area, ensuring timely, professional, and compassionate service at every stage, company officials said.

New Crystal Restoration has been serving the Westchester County and Mid-Hudson Region since 1960. The company offers expert restoration, environmental, and reconstruction services supported by certified training and a commitment to green, sustainable practices, company officials said.

Flood Mitigation Projects Approved for Local Communities

WHITE PLAINS

Flooded basements. Impassable roads. Waterlogged school fields. Since 2009, Westchester County has invested more than \$120 million to fight a relentless problem that threatens property, safety, and the quality of life, officials said.

In an effort to continue that fight, the Westchester County Board of Legislators at the end of October approved another \$1.925 million to protect residents in New Rochelle, Croton-on-Hudson and Bronxville from the recurring floods that have plagued neighborhoods.

Legislators, officials said, have approved the critical infrastructure investments that will install modern stormwater drainage systems in three of the county's most hard-hit communities: the City of New Rochelle (Stephenson Brook watershed area), the Village of Croton-on-Hudson (Brook Street corridor), and Garth Woods in Bronxville. The projects will construct new drainage pipes, catch basins, and related infrastructure designed to redirect stormwater away from flood-prone neighborhoods.

The county will fund approximately half the cost of each project through its Stormwater Management Program, with municipalities covering the remainder and maintaining the systems after construction. All three projects are expected to be completed within two years, officials said.

Beyond protecting individual properties, officials added, the improvements will help reduce flood insurance costs for affected residents and enhance emergency response capabilities during severe weather events. The projects were identified through scientific watershed studies that pinpoint flooding problems and develop targeted engineering solutions.

The Board of Legislators, officials said, will continue using every available tool to address flooding wherever it occurs across Westchester. Through strategic partnerships with municipalities and sustained investment in stormwater infrastructure, the county is building a more resilient community capable of withstanding the increasingly severe storms that threaten neighborhoods throughout the region.

Commentary: The Germination of “Good Cause” Eviction, Continued from p. 1

prevent unfair evictions. Although the measure is entitled “Good Cause” Eviction, it does not make meaningful changes to the current eviction law, and does not impact the number one reason for evictions in New York State, which is the failure to pay rent. In fact, failure to pay rent is the stated reason for nearly nine out of 10 evictions in housing court during the past several years, and the trend has continued since the enactment of this law.

The law has migrated from upstate to Westchester County since its enactment, swallowing up municipality after municipality. It has claimed Albany, Ithaca, Kingston, Poughkeepsie, Rochester, Beacon, Newburgh, Nyack, Hudson, New Paltz, Rochester, Fishkill, Catskill, Binghamton, Croton-on-Hudson, New Rochelle, White Plains, and Tarrytown. Even Jabba the Hutt was impressed with this rate of consumption!

Many municipalities and local advocates are looking at the “Good Cause” Eviction law as a potential solution to several problems with real estate and property owner/tenant issues. However, in some cases, the law is not designed to truly tackle the local issues that are of greatest concern. In others, the law may have some unintended consequences, particularly for small property owners and financially vulnerable or otherwise at-risk renters.

The law provides for an exemption for a “small property owner” and for a “luxury” exemption, which are the only discretionary areas that municipalities can adjust when considering the law. The default definition provided for it in the state law (10 units) has been completely ignored by many cities, towns, and village that have opted into the law, using it as an opportunity to virtually eliminate this exemption, with many using one unit to defining “small property owners.”

The Building and Realty Institute (BRI) continues to man the trenches by educating decision makers, equipping property owners and the public with accurate information on the law and its outcomes, and partnering with like-minded groups to pushback on this ill-conceived law. But as housing production solutions continue to stall at the state and municipal levels of government, the likelihood of this law spreading as a regulatory solution to our housing crisis remains high.

Yonkers, County and State Officials Join with Mulford Corporation and The Community Builders for A Noteworthy Groundbreaking

YONKERS

In a historic milestone that was 15 years in the making, officials from the City of Yonkers, New York State, Westchester County, the U.S. Department of Housing and Urban Development (HUD) and the New York State Homes and Community Renewal (HCR) on Jun. 25 joined with The Mulford Corporation, The Community Builders (TCB) and The Yonkers Housing Authority to celebrate the groundbreaking for Willow at The Ridgeway.

Officials said it is the sixth and final phase of the transformative redevelopment of the former Cottage Place Gardens public housing complex into a mixed-income community of choice.

Located at 23 Bishop W.J. Walls Place, Willow at The Ridgeway will replace three vacant public housing buildings with a new eight-story, all-electric, 100 percent affordable building with 92 units for seniors. The unit mix includes 85 one-bedroom units and seven two-bedroom units, with average unit sizes of 550 and 800 square feet, respectively. Thirty-one units are reserved for households at or below 30 percent of the Area Median Income (AMI), 29 units are reserved for households at or below 50 percent AMI, and 32 units are reserved for households at or below 60 percent AMI. All apartments will be designed for an aging population and reserved for seniors referred from The Yonkers Housing Authority Section 8 waitlist, officials said.

“Today’s historic groundbreaking continues the ongoing and remarkable transformation of our city’s affordable housing. Willow at The Ridgeway will provide our city’s seniors with housing that is both attractively designed as well as energy efficient with outstanding amenities. Congratulations to everyone who has worked so hard to make this day a reality,” said Yonkers Mayor Mike Spano.

Westchester County Executive Ken Jenkins said: “Westchester County was proud to support Willow at The Ridgeway, a transformational project that represents the best of what can happen when government, housing leaders and community partners work together. This project was all about creating opportunity and ensuring our seniors can age with dignity in safe, affordable and environmentally sustainable homes.”

New York State Senate Majority Leader Andrea Stewart-Cousins said: “Through critical funding and support secured in part by the State Legislature, Willow at The Ridgeway is turning once-vacant sites into modern, affordable, energy-efficient homes for seniors. This development will provide Yonkers’ seniors with the affordable housing they need to age in place with dignity, in the community they know and love. It is also a model for how we can continue to create affordable housing for our communities - through sustained partnership, public investment, and a shared commitment to meeting the needs of New Yorkers.”

New York State Assembly Member Gary Pretlow said: “Breaking ground on Willow at The Ridgeway marks not just the final phase of a decade-long transformation, it marks a renewed promise to our seniors and our city. This all-electric, sustainable development reflects Yonkers’ future: inclusive, innovative, and rooted in community.”

“We are very pleased with the financial support this incredible project has received at every level of government. Willow at The Ridgeway will let our senior population age in place in an environment that is affordable and transit-oriented,” said Wilson Kimball, president and chief executive officer of The Yonkers Housing Authority.

Jesse Batus, senior vice president of development for New York and New Jersey at The Community Builders, Inc., said: “Willow at The Ridgeway reflects what’s possible when strong public partners collaborate with mission driven non-profit organizations like TCB to commit to bold, long-term investment in communities. For over a decade, we’ve been honored to work alongside the City of Yonkers, Westchester County, New York State Homes and Community Renewal (HCR), our investors and lenders, and our development partners at The Mulford Corporation and The Yonkers Housing Authority. Together, we’ve created not just high-quality, affordable homes for seniors, but a resilient, mixed-income neighborhood that will serve 500 Yonkers households for generations to come.”

Officials said The Yonkers Housing Authority, TCB, and Mulford will also cultivate relationships with local partners, such as the Yonkers Office of Aging, to offer additional services through direct referrals. Lastly, the building is transit-orientated, located near multiple bus lines and a train station serving Metro-North and Amtrak lines.

Specifics

With sustainable features, the project is designed to achieve Passive House Institute US certification upon completion, delivering an extremely energy-efficient building that also maximizes the health and thermal comfort of its senior residents. By extension, the building will also achieve EPA ENERGY STAR Multifamily New Construction certification, as well as compliance with both DOE Zero Energy Ready Homes and EPA Indoor airPLUS standards, officials said.

The building will be all-electric, except for a natural gas-powered emergency generator. A rooftop solar PV array will generate renewable energy to offset the building’s common electricity needs. Willow at The Ridgeway will also be designed to achieve Enterprise Green Communities certification upon the building’s completion. Amenities in the apartments will include free internet, air-conditioning, electric ranges, and Energy STAR appliances. The building will provide common laundry rooms on each floor, a community room, gym, and a resident terrace on the seventh floor with seating and a solar canopy, officials added.

Funding for the project, officials said, is being provided by The New York State Housing Finance Agency; New York State Homes and Community Renewal (HCR); the State of New York Mortgage Agency; the New York State Department of Environmental Conservation (DEC); the New York State Empire State Development; RBC Community Investments, LLC; The Bank of New York Mellon; Westchester County; the City of Yonkers: Yonkers Housing Authority and Community Capital New York.

The Mulford Corporation, officials said, is a 501(c)(3) non-profit corporation that was formed to develop, manage and facilitate affordable housing in Yonkers. Since its establishment Mulford has either developed or co-developed over 2,200 units of low-income housing and has actively participated in the operation of over 19 low-income properties. In addition to its development-related activities, Mulford works with local organizations to provide education, arts, and supportive services to the community.

The Community Builders, Inc. (TCB) is one of the nation’s leading nonprofit housing organizations, with offices in Boston, Chicago, Columbus, New York, and Washington D.C. Since 1964, TCB has assembled more than \$4 billion in project financing from a wide variety of public and private sources to develop 33,000-plus apartments and 430,000 sq. ft. of neighborhood-serving commercial space. With 14,000-plus apartments in the company’s ownership and management portfolio, TCB is committed to the long-term success of its developments and residents, officials said.

The Yonkers Housing Authority, officials said, is the largest provider of affordable housing in the City of Yonkers and the fourth largest public housing authority in New York State.

Officials added that YHA has an unparalleled commitment to redeveloping, managing and administering its housing stock to provide low-income families, the elderly and disabled individuals with access to good, sustainable housing that improves the quality of the residents’ lives, fosters their economic success, and allows them to serve as integral members of communities in which they live.

The Westchester County Board of Legislators Acts to Expand Electric Vehicle (EV) Access

WHITE PLAINS

In what officials termed as “a major step toward sustainability,” The Westchester County Board of Legislators on Jul. 21 approved a program to broaden electric vehicle (EV) charging infrastructure across the county.

The new local law, officials said, enables Westchester County to reimburse up to 50 percent of installation costs for EV charging stations at 79 locations in 24 municipalities, not to exceed \$5 million. The effort aims to improve air quality, lower emissions, and make clean transportation more accessible by strengthening the region's EV network, officials added.

Legislator Jewel Williams Johnson (D-LD 8), chair of the board's Budget and Appropriations Committee, said the charging program is a forward-thinking investment in cleaner air, healthier communities, and long-term savings for families.

“By leveraging partnerships with state and utility programs, we’ve driven installation costs down to nearly zero - helping to build the infrastructure that makes electric vehicles more accessible for more people,” she said. “We know that not everyone can afford an EV today, but expanding charging access lays the groundwork for a future where more residents can break free from volatile gas prices and embrace cleaner, more affordable transportation options.”

Report: Housing Markets Across Westchester, Putnam, and Dutchess Counties in Third Quarter Remained Resilient

RYE BROOK

The housing market in Westchester, Putnam, and Dutchess Counties remained resilient in the third quarter of 2025, with strong buyer demand, rising home prices, and stable supply-demand ratios across most segments according to the Houlihan Lawrence Q3 Westchester, Putnam, and Dutchess Market Report released on Oct. 8.

In Westchester County, single-family home sales increased 9 percent year-over-year, with 1,617 homes sold this quarter. The average sale price rose nearly 3 percent, reflecting continued competition, particularly in the mid to upper price ranges. Homes sold at 104.6 percent of asking price on average, and price per square foot rose to \$488. Supply-demand remained balanced overall, with notable demand growth in the \$1M-\$3M ranges, the report said.

Putnam County experienced a 20 percent increase in home sales and a 2 percent rise in its median sale price to \$610,000. Notably, school districts like Haldane and Lakeland posted significant price appreciation, up 43 percent and 41 percent, respectively. The market remains highly competitive across most price points. Inventory decreased slightly year over-year, while pending sales rose 25 percent, indicating sustained buyer interest into Q4, the report added.

Dutchess County, the report said, saw a 6 percent decrease in Q3 home sales, likely due to constrained inventory in lower price ranges. However, prices continued to rise, with the average sale price up 4 percent to \$625,092 and price per square foot up 11 percent to \$293. Despite fewer transactions, the market remains tight, with homes selling at 101.2 percent of list price and a low average of 60 days on market.

“Across all three counties, high demand and limited inventory continue to drive price growth and quick sales. The data suggests ongoing strength in the mid-to-high-end markets, while entry-level buyers face increasing competition due to low supply. Strategic pricing, preparation, and timing remain critical for both buyers and sellers as we head into Q4,” said Houlihan Lawrence President & Chief Executive Officer Liz Nunan.

Continued on p. 8

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STUDY:

Multifamily Developer Confidence Increases in the Second Quarter, Especially for Subsidized Affordable Housing

WASHINGTON

Confidence in the market for new multifamily housing increased year-over-year in the second quarter across the U.S., according to the Multifamily Market Survey (MMS) released on Aug. 7 by The National Association of Home Builders (NAHB).

The MMS produces two separate indices. The Multifamily Production Index (MPI) had a reading of 46, up two points year-over-year, while the Multifamily Occupancy Index (MOI) had a reading of 82, up one point year-over-year, NAHB officials said.

The MPI measures builder and developer sentiment about current production conditions in the apartment and condo market on a scale of 0 to 100. The index and all its components are scaled so that a number below 50 indicates that more respondents report conditions are poor than report conditions are good, the survey said.

The MPI, the survey said, is a weighted average of four key market segments: three in the built-for-rent market (garden/low-rise, mid/high-rise and subsidized) and one in the built-for-sale (or condominium) market. The component measuring garden/low-rise dropped three points to 50, the component measuring mid/high-rise units increased seven points to 36, the component measuring subsidized units jumped 10 points to 61 and the component measuring built-for-sale units posted a three-point decline to 35.

The MOI measures the multifamily housing industry's perception of occupancies in existing apartments on a scale of 0 to 100. The index and all its components are scaled so that a number above 50 indicates more respondents report that occupancy is good than report it is poor. The reading of 82 indicates existing apartment owners are positive about occupancy, according to the survey.

The MOI is a weighted average of three built-for-rent market segments (garden/low-rise, mid/high-rise and subsidized). All three components remain solidly in positive territory above 50: the component measuring garden/low-rise units increased two points to 84, the component measuring mid/high-rise units fell three points to 73 and the component measuring subsidized units rose five points to 90, the survey added.

"Multifamily developer confidence and sentiment are showing slight signs of improvement when compared to this time last year," said Debra Guerrero, senior vice president of strategic partnerships and government affairs at The NRP Group in San Antonio and chair of NAHB's Multifamily Council. "High interest rates, rising construction costs, limited land availability and restrictive local regulations are still significant issues in certain parts of the country. But confidence in subsidized affordable housing has shown considerable improvement in this survey, due in part to optimism surrounding the expansion of federal affordable housing resources flowing from the recent congressional reconciliation bill."

"An MPI that is up two points but still below 50 is consistent with NAHB's projection that multifamily starts will be modestly higher in 2025 compared to 2024, while remaining significantly below the number of units started in 2023," said NAHB Chief Economist Robert Dietz. "Multifamily starts are still facing headwinds like higher interest rates and construction costs, but are becoming less constrained by the number of apartments under construction, which is falling back toward more historically normal levels."

NAHB officials said the MMS was re-designed in 2023 to produce results that are easier to interpret and consistent with the proven format of other NAHB industry sentiment surveys. Until there are enough data to seasonally adjust the series, changes in the MMS indices should only be evaluated on a year-over-year basis, NAHB officials added.

Additional information on the MMS can be found on nabh.org/mms. More information on the NAHB Multifamily program can be obtained at NAHB Multifamily, NAHB officials said.

Welcome Home Westchester Congratulates Pro-Housing Communities

By Sarah Tavares, Campaign Organizer, Welcome Home Westchester

WHITE PLAINS

Welcome Home Westchester, a multi-stakeholder advocacy campaign providing education and driving the conversation on building the affordable housing we need countywide, recently recognized Westchester's three newest Pro-Housing Communities, as certified by New York State.

Congratulations to the **Village of Irvington, City of Mount Vernon and Village of Ossining** on being the first three Westchester municipalities to earn the Pro-Housing Community achievement in 2025!

"Irvington is a Pro-Housing Community and has a commitment to doing its part to contribute to housing growth. We seek to enact policies that encourage a broad range of housing development, including multifamily housing and affordable housing," Village of Irvington Mayor Jonathan Siegel said. "In particular, we are working to streamline permitting for housing approvals and through a New York State grant establish a transit-oriented development zone."

Irvington, Mount Vernon and the Village of Ossining join 11 Westchester municipalities that received Pro-Housing Community designations in 2024 (listed chronologically, from earliest to be certified): **City of White Plains, Village of Croton-on-Hudson, City of New Rochelle, City of Yonkers, City of Peekskill, Town of Mamaroneck, Village of Sleepy Hollow, Village of Port Chester, Town of Cortlandt, Village of Dobbs Ferry and Village of Ardsley**. Five additional Westchester County municipalities have applied to the Pro-Housing Community Program to date.

Stuart L. Rabin, Port Chester's village manager, said: "The Village of Port Chester pursued certification as a Pro-Housing Community in New York to demonstrate its commitment to addressing the regional housing crisis, expanding affordable housing options, and supporting smart, inclusive growth. With increasing demand for housing and rising costs putting pressure on residents, the Village saw certification to align local policies with state goals, access competitive funding opportunities, and streamline the implementation of housing-friendly initiatives."

As Pro-Housing Communities, these 14 Westchester County municipalities have demonstrated to the state that they are taking steps locally to address



the housing shortage by committing to grow their housing stock by one percent per year.

Communities that show progress toward building the housing we need will receive special consideration for important state grant programs, infrastructure funding and funding for other housing projects.

Rabin said this step is one more Westchester County municipalities should consider.

"Other municipalities should be encouraged to apply and become certified to show leadership in tackling housing challenges, gain access to valuable resources, and foster more equitable, economically vibrant communities," he stated. "Developing fair and affordable housing is not a job for the visionary few - it's every city's, town's, and village's job to combat the housing crisis in New York."

Becoming a NYS Pro-Housing Community is one of the actions municipalities in Westchester County can take as part of Welcome Home Westchester's "Five in 25 Policy Agenda." Welcome Home Westchester calls on every city, town and village in Westchester to select at least one of the Five in 25 agenda items to help address the critical housing shortage our county faces:

1. Produce a Housing Action Plan
2. Create a fast-track environmental review for sustainable, energy-efficient housing and transit-oriented development
3. Promote Accessory Dwelling Units (ADUs) and Transit-Oriented Development (TODs)
4. Establish a "Core Curriculum" for Volunteer Land Use Board Member Training
5. Become a New York State Pro-Housing Community

Welcome Home Westchester believes not every community needs to do the same things, but every community should do something to address the housing shortage. Congratulations again to the Village of Irvington, City of Mount Vernon and Village of Ossining and all certified Westchester municipalities for taking this crucial step!

Report: Housing Markets Across Westchester, Putnam, and Dutchess Counties in Third Quarter Remained Resilient, Continued from p. 7

Westchester, Putnam, Dutchess Markets at a Glance (Q3 2025 vs Q3 2024)

WESTCHESTER COUNTY
Homes Sold: Up 8.9%
Median Sale Price: Up 8.1%
New York City Gateway (Mount Vernon, New Rochelle, Pelham, and Yonkers)
Homes Sold: Up 23%
Median Sale Price: Up 9%
Lower Westchester (Bronxville, Eastchester, Edgemont, Scarsdale, and Tuckahoe)
Homes Sold: 0%
Median Sale Price: Down 3%
Rivertowns (Ardsley, Dobbs Ferry, Hastings, Mount Pleasant, Pleasantville, Tarrytown, Briarcliff Manor, Elmsford, Irvington Ossining, and Pocantico Hills)
Homes Sold: Up 15%
Median Sale Price: Up 4%
Greater White Plains (Greenburgh, Valhalla and White Plains)
Homes Sold: Down 5%
Median Sale Price: Up 12%
Sound Shore (Blind Brook, Harrison, Mamaroneck, Port Chester, Rye City and Rye Neck)
Homes Sold: Up 1%
Median Sale Price: Up 5%
Northern Westchester (Bedford, Byram Hills, Chappaqua, Katonah-Lewisboro, North Salem and Somers)
Homes Sold: Up 19%
Median Sale Price: Down 1%

Northwest Westchester (Croton-on-Hudson, Hendrick Hudson, Lakeland, Peekskill and Yorktown)
Homes Sold: Down 7%
Median Sale Price: Up 5%
PUTNAM COUNTY (Brewster, Carmel, Garrison, Haldane, Lakeland, Mahopac and Putnam Valley)
Homes Sold: Up 20%
Median Sale Price: Up 2%
DUTCHESS COUNTY Homes Sold: Down 6.2%
Median Sale Price: Up 1%
Southwest Dutchess (Beacon, East Fishkill, Fishkill, La Grange, Poughkeepsie, City of Poughkeepsie and Wappinger)
Homes Sold: Down 14%
Median Sale Price: Down 1%
Southeast Dutchess (Beekman, Dover, Pawling and Union Vale)
Homes Sold: Up 10%
Median Sale Price: Up 2%
Northwest Dutchess (Clinton, Hyde Park, Milan, Pleasant Valley, Red Hook and Rhinebeck)
Homes Sold: Up 8%
Median Sale Price: Down 2%
Northeast Dutchess (Amenia, Northeast, Pine Plains, Stanford and Washington)
Homes Sold: 17%
Median Sale Price: Up 19%
Houlihan Lawrence is the leading real estate brokerage serving New York City's northern suburbs, company officials said. The company has 32 offices and 1,450-plus agents serving Westchester, Putnam, Dutchess, Columbia, Ulster and Orange counties in New York and Fairfield County in Connecticut.

NAHB Calls on Congress to Protect Energy Choice, Continued from p. 5

\$1,037 forecast for households relying on electricity. Over the past decade, the low cost of American natural gas has saved residential customers an estimated \$125 billion in home energy costs, NAHB officials added.

"NAHB strongly believes that increasing the supply of new single-family and multifamily housing is critical to addressing affordability, but policies that drive up costs and limit choice will only make the problem worse," said Hughes. "When mandates impose rigid energy codes or restrict appliance choice, they not only raise costs, but also strip families of those options."

Hughes called on Congress to support and advance the Energy Choice Act, legislation that would prevent state and local governments from banning the use of natural gas energy in new homes.

"Enacting this legislation will help protect housing affordability, strengthen energy reliability, and allow communities to pursue common-sense, cost-effective solutions that balance environmental goals with the economic realities of consumers," he said.

The recent federal push to require certain new homes to meet the overly stringent energy efficiency requirements of the 2021 International Energy Conservation Code (IECC) is equally problematic and will price many home buyers out of the market, NAHB officials said.

According to Home Innovation Research Labs, compliance with the 2021 IECC —measured against the 2009 IECC baseline — adds between \$9,600 and \$21,400 to the price of a new home depending on the climate zone, though builders in practice have reported cost increases of over \$31,000 per single-family home. To make matters worse, the payback period for these added investments can stretch as long as 90 years, leaving homeowners to shoulder costs they will likely never recover, NAHB officials added.

Moreover, Section 50131 of the Inflation Reduction Act allocated \$1 billion to incentivize state and local governments to adopt the 2021 IECC and ASHRAE Standard 90.1-2019, which would force them into a single, costly edition of the code.

"While framed as a tool to promote energy efficiency, in practice this program has become a rigid mandate that undermines housing affordability, consumer choice and the traditional authority of state and local governments in the code adoption process," Hughes said. "NAHB commends Rep. Craig Goldman (R-Texas) for championing the Homeowner Energy Freedom Act, legislation that would eliminate Section 50131."

Noting that modern construction practices and building codes have delivered significant improvements in reducing energy use in new homes, Hughes said that additional code requirements will be increasingly expensive while delivering only marginal savings.

"Any policy that aims to make a significant difference on energy efficiency must focus on the existing housing stock, particularly older homes built before the introduction of modern energy codes," he said.

Roughly 90 percent of the nation's housing stock - 130 million homes - were built before 2010. Given the scale of the nation's aging housing stock, improving the structure and infrastructure of older homes built before national model codes existed or built to codes that are now outdated represents far greater potential for meaningful energy savings than mandating ever-costlier requirements for new homes, NAHB officials have stressed.

"NAHB stands ready to work with Congress to ensure that federal energy policy strengthens housing supply and preserves the ability of American families to achieve the dream of homeownership," Hughes said.



Tarrytown Officials Approve Catalyze’s 5 MW Battery Storage Facility

TARRYTOWN
In what officials termed as a significant victory for proponents of clean energy, the Village of Tarrytown Planning Board issued final site plan approval for the Catalyze 5 Megawatt (MW) Battery Energy facility on Sep. 25th.

This approval follows the Village Board of Trustees unanimous vote on Jul. 21 for a zoning law change to allow Battery Energy Storage Systems (BESS) in the Village. It is also a big win for the Business Council of Westchester’s (BCW) Clean Energy Action Coalition (CEAC), which urged the Tarrytown Village Board to immediately adopt a local law permitting Battery Energy Storage Systems (BESS).

CEAC Program Director Ron Kamen appeared before the Tarrytown Village Board on Jul. 21 in support of Local Law 03-2025, which amended the Village’s zoning code to permit BESS and paved the way for Catalyze’s 5 MW BESS facility at 120 White Plains Road, officials said.

Speaking at the Village Board Meeting held Jul. 21, Kamen said the Catalyze project and zoning law amendment would help secure clean energy for Tarrytown’s residents and businesses.

“It helps reduce energy costs, improves grid reliability and resilience, and makes the village a leader in our clean energy future. Let us work together to bring safe, sustainable, cost-effective energy solutions to our community and be part of the solution,” Kamen said.

An Urgent Need

Kamen highlighted the urgent need for

BESS, citing warnings from the New York Independent System Operator about impending electric capacity shortages and increased power outages due to extreme weather.

“New York’s electric system is reaching critical capacity shortages, which will result in blackouts and brownouts,” said Kamen.

Kamen praised the Village Trustees, Planning Board, Tarrytown Environmental Advisory Council, Sustainable Westchester, Catalyze staff and local residents for collaborating on the proposal and creating a path forward that will allow the Catalyze BESS facility to provide crucial support to the local grid, enhancing resiliency and helping to prevent future power disruptions. Beyond reliability, the project promises substantial economic and environmental advantages, officials said.

“This is the type of working relationship we need to build the new, safe, renewable energy infrastructure,” Kamen said.

Positives

Kamen emphasized that the BESS enables Tarrytown residents and businesses to significantly reduce electricity rates by storing energy during off-peak hours and deploying it during expensive peak demand. He said this initiative also targets the reduction of harmful emissions from peaker plants, which currently contribute up to 94 percent of the state’s nitrogen oxide (Nox) emissions on high-ozone days.

A peaker plant is a fossil-fuel-based power plant that operates primarily during periods of high electricity demand, and Nox can irritate the respiratory system, causing coughing, wheezing, and difficulty

breathing. Long-term exposure can lead to more serious respiratory and cardiovascular problems, officials added.

Kamen said the Catalyze BESS facility will spur economic growth, create new jobs, and increase local tax revenues. Catalyze has also committed to a Payment In Lieu Of Taxes agreement and annual firefighter training, demonstrating a collaborative approach to safe, renewable energy infrastructure.

CEAC includes representatives from clean energy providers, real estate developers, land use attorneys, professional planners, engineers and landscape architects, financiers, government agencies and authorities, heating fuel providers, and nonprofits. CEAC’s mission is to accelerate clean energy adoption through standardized and streamlined municipal approval processes, officials said.

The Business Council of Westchester, association officials said, is the county’s largest and most prestigious business membership organization representing more than 1,000 members, including multinational corporations, hospitals, universities, biotech pioneers, not-for-profits, entrepreneurs and companies of all sizes. As the most influential economic development and advocacy organization in Westchester, The Business Council of Westchester’s members enjoy unparalleled access to today’s top thought leaders, diverse business development opportunities and lawmakers at all levels of government.

The BCW Data Exchange provides the latest demographic research to help guide smart business decisions. The LEAP program, a one-of-a-kind initiative, gives

members direct access to lobbying efforts at the county, state and national levels on issues that directly affect their businesses, association officials added.

The BCW’s Clean Energy Action Coalition includes representatives from clean energy providers (solar, HVAC, geothermal, battery storage, EVs, efficiency), real estate developers, land use attorneys, professional planners, engineers and landscape architects, financiers, government agencies and authorities, heating fuel providers, and nonprofits. CEAC’s Mission: Accelerate clean energy adoption through standardized & streamlined municipal approval processes. CEAC develops and promotes solutions that reduce carbon and emissions and enhance energy affordability and reliability in each energy segment: Electricity (to power everything); Building Thermal (heating, cooling & hot water); and Transportation (vehicles), BCW officials said.

Catalyze, officials said, is a fully integrated developer and Independent Power Producer (IPP) of distributed renewable energy assets. Catalyze is accelerating the clean energy transition through deployment of solar and storage assets across community solar, C&I, and public sector verticals.

With proprietary technology, financial strength, and in-house expertise, Catalyze originates, acquires, builds, owns, and operates distributed renewable energy assets that help property owners, businesses, and communities unlock long-term value. Catalyze delivers clean energy solutions that enable partners to optimize the performance of their real estate assets, enhance energy resilience, decarbonize operations, and achieve enterprise goals. Its proprietary technology, REenergyze®, streamlines the origination-to-operations process, driving the rapid deployment of renewable energy infrastructure, officials added.

Business and Civic Leaders Launch Statewide “Build More New York Coalition” To Support Jobs, Construction and Development By Reforming New York State’s “Scaffold Law,” Continued from p. 1

tors and owners,” said **Mike Elmendorf, president and CEO of the Associated General Contractors of New York State (AGC NYS)**, New York’s leading statewide construction industry organization.

“The New York State Economic Development Council strongly supports HR3548 and is proud to be a member of the Build More New York’ Coalition,” said **Ryan Silva, executive director, New York State Economic Development Council (NYSEDC)**. “New York remains one of the most regulated states in the country which drives up costs and limits new private sector development. This common sense legislation addresses the outdated Scaffold Law and ensures federal dollars are leveraged most effectively to build roads, hospitals, bridges, energy infrastructure, and new affordable housing. We thank Congressman Langworthy for his leadership and ask Congress to pass this bill quickly.”

“As the largest business membership organization in Westchester County, the Business Council of Westchester (BCW), reforming the Scaffold Law continues to be one of our top legislative priorities,” said **John Ravitz, executive vice president of the Business Council of Westchester**. “The reform of this outdated law would assist the state’s economy and free up millions of dollars in state and municipal budgets, save hundreds of millions in infrastructure costs and release an estimated two hundred million dollars a year into the education budgets across the state.”

“This common sense legislation replaces outdated absolute liability rules with a fair and modern comparative negligence standard for federally assisted construction projects. This long-overdue reform will help reduce fraud, lower insurance premiums, and establish a more balanced legal framework for both builders and workers. Escalating insurance costs threaten the viability of construction projects, drive up consumer costs, and delay critical development needed to address housing and infrastructure demands. This legislation is a necessary step toward restoring fairness and long-term sustainability in construction-related liability policies. We commend Congressman Langworthy for his leadership on this important issue and urge swift passage of this vital legislation,” said **Mike Fazio, executive vice president, New York State Builders Association (NYSBA)**.

“New York is the only state still bound by the outdated Scaffold Law - a 19th-century statute that drives up costs, fuels fraud, and diminishes the value of taxpayer-funded infrastructure investment,” said **Ron Epstein, president and CEO, New York Construction Materials Association**. “H.R. 3548, the Infrastructure Expansion Act of 2025, delivers the long-overdue reform needed to restore fairness, strengthen insurance competition, and ensure federal dollars go toward building projects - not litigation. We applaud Congressman Langworthy for his

leadership and urge Congress to pass this measure and codify its provisions in the upcoming surface transportation reauthorization bill.”

“The Queens and Bronx Building Association strongly supports the Infrastructure Expansion Act of 2025 (H.R. 3548),” said **Scott Fradenburg, president, the Queens and Bronx Building Association**. “New York’s Scaffold Law, with its absolute liability provision, is a driving force behind inflated construction costs, adding up to 10 percent to project expenses. This outdated law not only makes building projects more expensive but also enables abuse, as recent investigations have exposed widespread fraud through false injury claims and fabricated medical records. The Infrastructure Expansion Act will help curb these practices while ensuring a fairer, more balanced approach to worker protection. By addressing the core issues of fraud and excessive costs, this bill will foster a more transparent and cost-effective construction industry in New York.”

“The Long Island Builders Institute supports H.R. 3548, the Infrastructure Expansion Act of 2025, introduced by Representative Nick Langworthy,” said **Mike Florio, CEO, Long Island Builders Institute**. “By replacing absolute liability with a fair comparative negligence standard, this legislation will reduce legal risk, promote investment, and strengthen vital infrastructure projects in our region and nationwide.”

“The Empire State Chapter of Associated Builders and Contractors is grateful for the leadership of Congressman Langworthy on this critical issue. For too long, New York taxpayers and contractors have been exposed to higher costs of construction because our elected officials didn’t have the courage to take on special interests and an antiquated law. Thankfully, Congressman Langworthy heard our pleas and is taking action. We look forward to working with him to get this badly needed legislation passed so we can drive down the cost of construction in New York,” said **Brian Sampson, president, Empire State Chapter of the Associated Builders & Contractors**.

“New York is the sole remaining state that has been laboring under an antiquated law that has led to insurers fleeing the state and driving up the cost of everything from home construction to infrastructure,” said **Michael Murphy, president of the Building and Realty Institute of Westchester (BRI)**. “At a time when insurance costs across the country are exploding, our already-high costs due to the Scaffold Law put us at an enormous disadvantage and threaten our ability to address the housing shortage and improve our infrastructure. This is an emergency - and we’re proud to stand with the ‘Build More New York Coalition’ to get this decades-long problem solved once and for all.”

“New York’s Scaffold Law is an outdated and costly statute that uniquely imposes absolute

liability on property owners and contractors for elevation-related injuries, even when a worker’s own negligence caused or contributed to the accident,” said **Christopher A. Koetzle, executive director, New York Association of Towns**. “Reform is not about reducing safety standards; it is about restoring fairness, controlling unsustainable insurance costs, and redirecting critical resources into infrastructure, housing, and schools. NYAOT is proud to be part of this broad coalition that supports modernizing the scaffold law so that together we can build a stronger, safer, and more affordable New York for all.”

“On behalf of the heavy civil public works contractors here in New York, I want to thank Congressman Langworthy for taking the initiative on this issue,” said **Robert G. Wessels, executive director of the General Contractors Association of New York (GCA)**. “New York is the sole state in the union with such an antiquated law - a holdover from 1885 - that unnecessarily increases the cost of infrastructure projects in our State by 5-to-10 percent from general liability insurance premiums, diminishing the benefit of the billions of dollars of federal, state, and local infrastructure investments. Mr. Langworthy’s proposal could save New Yorkers \$2 billion over the next ten years that could instead be spent on real improvements to our essential infrastructure, while creating thousands of solid middle-class construction jobs in the process.”

“As the only state in the nation with this outdated standard, the Scaffold Law is driving up costs and stifling growth across New York by making insurance unaffordable,” said **Jim Whelan, president, The Real Estate Board of New York (REBNY)**. “Congressman Langworthy’s bill offers real relief that will lower expenses, open the door to more housing and infrastructure, and deliver savings for taxpayers while keeping workers safe.”

“The National Electrical Contractors Association (NECA) strongly supports the Infrastructure Expansion Act of 2025 and applauds Congressman Nick Langworthy for his leadership in advancing this vital legislation. By ensuring that federal infrastructure projects are governed by a fair, comparative negligence standard rather than outdated absolute liability rules, this bill protects both contractors and property owners while preserving access to critical federal funding. On behalf of our several hundred electrical contractors across New York State, we thank Rep. Langworthy for standing up for the skilled professionals who power and build America’s infrastructure. This commonsense reform promotes safety, accountability, and much-needed investment in our nation’s roads, bridges, transit systems, and energy networks,” said **Marco Giamberardino, SVP, government and public affairs, National Electrical Contractors Association (NECA)**.

“The LIA has long advocated for reforms of the Scaffold Law, which continues to inhibit the construction of sorely needed housing and modern infrastructure and contributes to our overall crisis of affordability in New York State. That’s why we wholeheartedly support the federal effort spearheaded by Congressman Langworthy to finally move New York into the 21st century and address this antiquated roadblock to progress while maintaining the highest safety standards for workers,” said **Matt Cohen, Long Island Association president and CEO**.

“Upstate United is proud to join the ‘Build More New York’ coalition as it works to advance federal legislation that would help reform New York’s outdated and costly ‘Scaffold Law.’ The policy, unique to New York, has resulted in the nation’s highest general liability insurance costs for construction, while burdening taxpayers with hundreds of millions of dollars each year. We gladly lend our voice to this cause and are hopeful that by working together, we can help to reduce unnecessary costs and support job growth throughout the construction industry,” said **Justin Wilcox, executive director of Upstate United**.

“To build a better tomorrow - literally - we need to take action today,” said **Bob Duffy, president and CEO, Greater Rochester Chamber**. “Greater Rochester Chamber is proud to be part of this coalition that seeks to find solutions to reducing construction costs so we can deliver on the housing and economic promises all New Yorkers deserve. Thank you to Rep. Langworthy for your leadership on this. We look forward to working alongside all of our partners at the state and local level to help achieve the growth our communities need.”

“For far too long, New York’s Scaffold Law has driven up insurance costs, stifled investment, and made New York less competitive,” said **Heather Mulligan, president and CEO, The Business Council of New York State, Inc.** “Reform is long overdue, and H.R. 3548 is a critical step toward restoring fairness and affordability. Modernizing this outdated law will go a long way in lowering costs, creating jobs, and strengthening New York’s economy.”

Wide Economic Consequences

Statewide, construction employment is six percent below pre-pandemic levels. While 40 states added construction jobs last year, New York lost nearly 7,000 - the largest drop nationwide. The Scaffold Law deters job creation, slows infrastructure progress, and discourages investment. Reform would free up public funds and accelerate project delivery, coalition officials said.

Heavy Costs to Taxpayers

According to a 2014 study by the Rockefeller Insti-

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New State Funding Helps Bring More Affordable Housing to Westchester

By Sarah Tavares, Campaign Organizer, Welcome Home Westchester

WHITE PLAINS

New York State Gov. Kathy Hochul recently announced a second round of Mid-Hudson Momentum Fund (MHMF) Awards supporting new housing developments across the state, half of which are in Westchester County.

The partners of Welcome Home Westchester applauded Gov. Hochul's efforts to continue prioritizing funding for municipalities certified through the state's Pro-Housing Community Program, one of the campaign's **Five in 2025 policy agenda** items. This agenda encourages each village, town and city in Westchester County to adopt at least one pro-housing initiative or plan this year to help address the housing shortage.

"Welcome Home Westchester is thrilled with the Governor's announcement of the Mid-Hudson Momentum Fund awards - critical investments that will expand access to housing and affordable housing, improve infrastructure and drive equitable development," said Jan Fisher, executive director of Nonprofit Westchester and a Welcome Home Westchester partner. These funds will especially benefit Westchester communities such as Mount Vernon, Yonkers, New Rochelle and Port Chester."

The \$60 million-plus awarded through the MHMF this round will support 10 projects total, with more than half of the funding allotted to Westchester developments.

"We celebrate and thank Governor Hochul for announcing the second round of Mid-Hudson Momentum Fund awards to fund more affordable housing in our Westchester County community! Everyone deserves a home of their own," said Ron Abad, chief executive officer of Community Housing Innovations (CHI) and a member of Welcome Home Westchester's Policy Advisory Committee, who was on-hand for the announcement, along with Fisher.

Westchester developments that received funding include:

- ◆ **Westchester Crossing** (Port Chester): \$10 million toward a mixed-used development with 975 units of residential and senior living, including 87 affordable units, at the former United Hospital site. The project also includes new water, sewer and stormwater management systems, as well as roads and sidewalks.
- ◆ **Bridgewater North at Ludlow Station** (Yonkers): \$7.5 million toward a transit-oriented, mixed-use development with 208 new apart-

ments, including 21 affordable apartments, ground floor retail, a spa and parking garage. The project also includes a revitalization of O'Boyle Park and a new Bridge Street Park and Promenade.

- ◆ **QWest** (Mount Vernon): \$5 million toward two new structures replacing abandoned buildings that will contain residential units and commercial space within the city's transit-oriented development zone. All 228 units will be affordable.
- ◆ **Stella Phase II** (New Rochelle): \$5 million toward a mixed-used development near the city's Metro North station, including 126 affordable condominium units and the city's first affordable dental clinic. The fully electric, LEED-certified project will be the county's first high-rise affordable condominium in decades.
- ◆ **The Abbey on Park** (Yonkers): \$3.75 million toward a mixed-income housing development with 81 affordable apartments across three buildings. It will also include parking garage enhancements, accessibility upgrades, drainage improvements and green renewable technology integration.

Westchester County Executive Ken Jenkins said in a statement from the Governor's office: "I want to thank Governor Hochul for her leadership in addressing the housing crisis across New York State. Here in Westchester County, we are working hard to build more affordable housing, and the Momentum Fund investment is a game-changer in increasing the number of people who will have a warm place to call home. This funding will help develop 2,000 new affordable housing units in the Hudson Valley. It's not just about constructing buildings—it's about creating vibrant, equitable communities where everyone has the opportunity to thrive, now and for generations to come."

Yonkers Mayor Mike Spano added: "Thank you to Governor Hochul and the State Delegation for tackling housing and making it a priority, especially here in Yonkers. As Mayor of the third largest city in New York State, the importance of transit oriented development allows our residents and families accessibility to an even greater quality of life."

Welcome Home Westchester is a multi-stakeholder advocacy campaign providing education and driving the conversation on building the affordable housing we need countywide.

Houlihan Lawrence Commercial Brokers The Sale of a Retail Building in Harrison

RYE BROOK

Houlihan Lawrence Commercial has brokered the sale of a retail building at 307 Halstead Avenue in Harrison, officials recently announced.

Officials said the sale price was \$3.6 million. The seller was represented by Mike Rackenberg, managing director of Houlihan Lawrence Commercial.

The property, officials added, is directly across from the Avalon Harrison and includes tenants Café Deux and The Pureganic Café. The 5,000-square-foot building traded for \$720 per square foot and a 5.5 percent cap rate, both of which are record-setting numbers in the Town of Harrison. The buyer will enjoy the income that is generated from two tenants with long-term leases and solid local businesses. The buyer was Dempsey Investment LP. The seller was MSB Halstead Holdings.

Houlihan Lawrence Commercial specializes in Investment Opportunities; Office, Industrial and Retail Sales and Leasing; Land Acquisition and Development; and Municipal Approval Consultation. With local expertise in the markets north of New York City, the company has a database of buyers and sellers throughout the country to effectively market commercial properties and opportunities on a national level, officials said.

A Noteworthy Selection: The BRI Is Named As One Of the Top Trade Associations in NY State, Continued from p. 1

The BRI, association officials said, offers its members a series of valuable benefits. They include:

- ◆ *Free Attendance at the BRI's Membership Meetings and Seminars
- ◆ *A Free Listing for members in the association's On-Line Membership Directory
- ◆ *Bulletin Services
- ◆ *Publications
- ◆ *Networking Opportunities
- ◆ *Referrals
- ◆ *Group Insurance and Insurance Programs
- ◆ *Legislative Updates
- ◆ *Social Opportunities
- ◆ *A Member Retirement Plan

- ◆ *A Member "Hot-Line" Service to the BRI Offices
- ◆ *Opportunities to participate in the BRI's Podcast Series, "Building Knowledge with the Building and Realty Institute (BRI)." The series is on Apple and Spotify.
- ◆ Other staff members of the BRI are:
- ◆ *Jeff Hanley, Associate Executive Director. Hanley is also the host of the BRI's "Building Knowledge" Podcast Series.
- ◆ *Margie Telesco, Officer Manager
- ◆ *Anika Nahar, Communications Director
- ◆ *Jason Hilliard, Government Affairs Director

Full information on the BRI can be found at buildersinstitute.org, association officials said.

Realty Report: Luxury Markets North of New York City Remain Resilient in Q2

RYE BROOK

The luxury real estate market across Westchester, Fairfield (Conn.), Columbia, Putnam, and Dutchess counties remained resilient throughout the second quarter of 2025, underscoring the lasting appeal of quality properties with space, privacy, and desirable locations, according to the Houlihan Lawrence Second Quarter (Q2) 2025 Luxury Market report released on Jul. 9.

"Despite elevated borrowing costs, buyers continue to show strong demand for properties priced at \$2 million and above, with the upper end of the market holding steady, particularly for well-maintained, turnkey homes," said Liz Nunan, president and chief executive officer of Houlihan Lawrence.

The \$3 million-and-above category continues to perform well in Westchester County, fueled by low inventory and steady interest from both local buyers and those relocating from metro areas. Buyers are prioritizing homes that offer updated interiors, outdoor amenities, and proximity to transportation and village centers, the report said.

Led by Greenwich, coastal towns in Fairfield County (Conn.) remain focal points for luxury demand, especially among buyers seeking both primary homes and weekend retreats. Updated properties near beaches, town centers, and marinas are moving quickly, with well-priced listings seeing competitive bidding scenarios, the report added.

The study said that Columbia County has quietly emerged as a sought-after luxury destination for buyers drawn to privacy, land, and a slower-paced lifestyle. Ancram, Canaan, and Chatham are experiencing steady demand for high-end properties, particularly those that offer modern updates while preserving the area's character.

The luxury segment in Putnam and Dutchess counties posted mixed results for the second quarter. The \$1 million to \$2 million market remains active, with buyers attracted to larger homes and properties with acreage that deliver value relative to neighboring counties. For properties priced above \$2 million, activity is more selective, as buyers weigh affordability and borrowing costs against lifestyle considerations. Homes that combine privacy, thoughtful renovations, and outdoor space continue to appeal to discerning buyers, while properties requiring substantial work or carrying ambitious pricing are seeing longer days on the market, the study added.

The report said that the ultra-luxury segment, above \$10 million, remains highly selective across all counties. Buyers at this level expect architectural significance, privacy, and exceptional locations, with

well-maintained, move-in-ready estates seeing steady results.

"Looking to the second half of 2025, the luxury market is expected to remain competitive for homes that align with buyer expectations. Modern updates, desirable locations, and outdoor living features remain top priorities," said Nunan. "Broader economic conditions and interest rate fluctuations may influence buyer behavior, particularly in higher price points, but demand for quality homes in lifestyle-driven markets across the region should continue to support stability and healthy activity in the months ahead."

Q2 2025 LUXURY MARKETS AT A GLANCE (Q2 2025 VS Q2 2024)

WESTCHESTER COUNTY LUXURY HOME SALES/\$2M AND HIGHER

Homes Sold: Up 13.7 percent
Median Sale Price: Up 6.1 percent
Highest Sale Price: \$13,500,000 Harrison

PUTNAM AND DUTCHESS COUNTY LUXURY HOME SALES/\$1M AND HIGHER

Homes Sold: Up 5.1 percent
Median Sale Price: Down 7.9 percent
Q1 Highest Sale Price Putnam: \$3,700,000 Mahopac
Q1 Highest Sale Price Dutchess: \$2,500,000 Amenia

GREENWICH (CONN.) LUXURY HOME SALES /\$3M AND HIGHER

Homes Sold: Up 29.4 percent
Median Sale Price: Up 1.9 percent
Q1 Highest Sale Price: \$16,175,000

DARIEN (CONN.) LUXURY HOME SALES/\$2M AND HIGHER

Homes Sold: Up 120.8 percent
Median Sale Price: Up 1.6 percent
Q1 Highest Sale Price: \$7,700,000

NEW CANAAN (CONN.) LUXURY HOME SALES/\$2M AND HIGHER

Homes Sold: Up 13.9 percent
Median Sale Price: Up 17.4 percent
Q1 Highest Sale Price: \$6,750,000

ROWAYTON (CONN.) LUXURY HOME SALES /\$2M AND HIGHER

Homes Sold: Down 36.4 percent
Median Sale Price: Down 25 percent

Houlihan Lawrence, company officials said, is the leading real estate brokerage serving New York City's northern suburbs. Founded in Bronxville in 1888, the company has 32 offices and 1,450-plus agents serving Westchester, Putnam, Dutchess, Columbia, Ulster and Orange counties in New York and Fairfield County in Connecticut.

Officials Join with CHI and Mt. Hope Community Development Corp. for ‘Topping Out’ of Mt. Hope Plaza Apartment Building in White Plains

WHITE PLAINS

Community Housing Innovations (CHI) and Mt. Hope Community Development Corporation joined with city, Westchester County and N.Y. State officials on Sep. 15 for the "topping out" of Mt. Hope Plaza, a 56-unit apartment building in White Plains.

The "topping out" ceremony signifying the completion of the final floor was held with officials signing a large concrete slab that was raised by a crane along with an American flag to the top of the building. Among the officials attending the event were White Plains Mayor Tom Roach, Westchester County Executive Ken Jenkins, State Sen. Shelley Mayer, Assemblyman Chris Burdick, Westchester County Legislator Ben Boykin, and White Plains City Council President Victoria Presser, officials said.

Located at 65 Lake Street, the building will feature a structured parking garage, with 47 spaces shared with the church. All 56 apartments are designated for adults aged 62 and older with income at or below 60 percent of the Area Median Income. CHI is a joint venture developer on this affordable housing residence and will manage 20 of the 56 units that will specifically cater to seniors experiencing homelessness, supported by services funded under the Empire State Supportive Housing Initiative, officials said.

Community Housing Innovations, Inc. (CHI) is a nonprofit organization dedicated to providing housing and human services that support independence and growth. CHI serves individuals and families who are homeless, at risk of homelessness, or have special needs, offering a range of programs. They include emergency shelter, transitional and permanent housing, and supportive services, officials said.

Cappelli Announces PickleRage Indoor Pickleball Club to Open First Westchester and New York State Location in New Rochelle

NEW ROCHELLE

The Cappelli Organization recently announced that PickleRage, the nation’s premier indoor pickleball club, will be opening a new facility at 173 Huguenot Street in the heart of downtown New Rochelle. PickleRage will be occupying 42,000 square feet of space in a building which formerly housed the New York Sports Club. PickleRage is planning to open on Jan. 1, 2026. The New Rochelle location will be PickleRage’s first in Westchester County and the first in New York State, officials said.

Officials said the new facility will include 14 regulation-size pickleball courts equipped with Smart Court Technology, featuring cameras for gameplay recording and live streaming. Courts will be outfitted with Cushion X joint-friendly flooring to help prevent injuries. Additional amenities include a player’s lounge, an observation patio, and a pro shop with retail displays, a gear fitting area, and demo equipment. The courts will feature bright overhead lighting, high-performance non-skid surfaces, and optimized temperature and humidity for ideal playing conditions. Exterior upgrades will include new signage along Huguenot Street, along with renovations to the interior front entrance for an enhanced arrival experience.

“We are thrilled to welcome PickleRage to downtown New Rochelle. This exciting new facility will be a great addition to the tremendous vitality and vibrancy of downtown New Rochelle,” said Louis R. Cappelli, chief executive officer of the Cappelli Organization. PickleRage Chief Operating Officer David Smith said the city is a great fit because of its historic charm, parks and recreation focus, and proximity to New York City. “Its central location, combined with its ongoing growth and investment in recreational opportunities, makes it a perfect match for our mission to make pickleball more accessible across the country,” Smith said.

About the Cappelli Organization

The Cappelli Organization, company officials said, and its wholly owned subsidiaries, Cappelli Development Company and LRC Construction, offer a fully vertical development and construction team with a staff of proven professionals covering every discipline of development and construction including, but not limited to: design, architecture, site planning, engineering, estimating, construction services, finance, scheduling and cost control, project management and supervision, as well as residential sales, residential and office leasing and property management. The company, officials added, is also capable of self-performing excavation, high-rise concrete, curtain wall and sitework, including foundations, Support of Excavation and remediation. Personalized involvement, attention to detail, creativity, concern for scheduling, safety, quality control and cost containment are all essential components of a successful development and are the hallmarks of the Cappelli Organization philosophy, company officials added.

About PickleRage

Founded in 2023, PickleRage is one of America’s fastest growing indoor pickleball clubs that gives novice and advanced players alike a place to play and connect. PickleRage was founded by a group of pickleball enthusiasts who saw a need for dedicated indoor facilities where players could enjoy the sport year-round, officials said. Officials added that, recognizing the sport’s rapid growth and community spirit, the enthusiasts set out to create the ultimate indoor pickleball experience. PickleRage offers a dynamic environment for both novice and advanced players to play, connect, and enjoy the sport, officials said.

Houlihan Lawrence Commercial Announces the Sale of a Former Professional Office Building

RYE BROOK

Houlihan Lawrence Commercial has announced the recent sale of 510 North Broadway in White Plains for \$900,000. The seller and purchaser were both represented by Garry Klein, regional manager and team leader of Klein Commercial at Houlihan Lawrence. The seller was 510 N Broadway LLC, and the purchaser was Comstock Residential, officials said. The property, officials said, consists of a 3,752 sq. ft., two-story professional building on a .47 acre corner lot. The purchaser plans to file a site plan for 12 luxury, open concept three-bedroom, two-bath condominiums, with a rooftop amenity and gym. Officials said the site is a block from the White Plains North Metro-North train station which provides quick and convenient access to New York City and great access to downtown White Plains and several major highways. Neighboring businesses include popular eateries, banks, a CVS and retail shops. Houlihan Lawrence Commercial is a full-service division of Houlihan Lawrence. Houlihan Lawrence Commercial specializes in Investment Opportunities, Office, Multifamily, Industrial and Retail Sales and Leasing, Land Acquisition, Development, and Municipal Approval Consultation. With local expertise in the markets north of New York City, the commercial group has a database of buyers and sellers throughout the country to effectively market commercial properties and opportunities on a national level, officials said. Houlihan Lawrence, company officials said, is the leading real estate brokerage serving New York City’s northern suburbs. Founded in Bronxville in 1888, the company is deeply committed to technological innovation and the finest client service. The company has 32 offices and 1,450-plus agents serving Westchester, Putnam, Dutchess, Columbia, Ulster and Orange counties in New York and Fairfield County in Connecticut.

Westchester Officials, Faith Leaders Call for the Passage of Faith-Based Affordable Housing Act

By Sarah Tavares, Campaign Organizer, Welcome Home Westchester

WHITE PLAINS

With housing costs soaring and Westchester County residents struggling to find affordable homes, faith leaders, housing advocates and county and local elected officials recently gathered in White Plains to call for immediate action on the Faith-Based Affordable Housing Act. During a symbolic Faith Walk hosted by Welcome Home Westchester and New York Faith Housing, religious and government leaders alike emphasized the need to address the county’s housing shortage.

The bill is intended to provide new avenues for faith institutions to serve their communities, unlocking over 60,000 new homes statewide over the next decade on extra land owned by faith-based organizations. With overwhelming public support – 74 percent of New Yorkers statewide are in favor of the bill – advocates say lawmakers must act now. “Because we did it, other churches can do it. This bill will [allow] an opportunity for other faith-based institutions to do what we have done,” said Rev. Dr. Gregory Robeson Smith, senior pastor of Mt. Hope A.M.E. Zion Church, which is currently developing 56 units of affordable housing for seniors adjacent to the church in a converted parking lot. The Mt. Hope Plaza approval process lasted eight years. According to Ron Abad, chief executive officer of Community Housing Innovations (CHI) and a member of Welcome Home Westchester’s Policy Advisory Committee, the development is expected to be completed within two years. Supporters of the Faith-Based Affordable Housing Act are hopeful that the bill will allow similar projects to get off the ground more quickly and efficiently.

“A phenomenal vision is coming into form right before our very eyes,” said Timothy Foley, chief executive officer and executive vice president of the Building and Realty Institute of Westchester and the Mid-Hudson Region (BRI) and a Welcome Home Westchester partner. “The problem is it’s after eight years that this phenomenal vision is taking place. We need to do better, we need to do it faster. You can’t solve the housing shortage with the way things have always been done because that’s how we got here in the first place.” Westchester County Executive Ken Jenkins said: “There are so many of our faith-based institutions that have property, and they want to continue their missions: to be able to serve their community. This example [Mt. Hope Plaza] allows for the advocacy, at the state-level, of all of us being here together.” Westchester County Legislator Tyrae Woodson-Samuels emphasized: “Affordability is a major issue. We have to collaborate with our local leaders at the city level, the town level, the village level; as well as collaborate with our folks at the state level.” White Plains Mayor Thomas Roach also applauded the

efforts. “If you look at what we’ve done with affordable housing, it’s pretty amazing,” he said. “I think that all we are trying to do with the legislation is find new ways to try and get housing built. It’s not just the right thing to do, economically, it’s how you stay viable.” Asia Thomas, director of organizing at Open New York, added: “The need for affordable housing is undeniable, and faith leaders across the state are prepared to contribute to the solution. The Faith-Based Affordable Housing Act is a concrete step that can create a ripple effect across New York, but only if action is taken now.”

Rashida Tyler, deputy executive director of the New York State Council of Churches, said: “The Faith-Based Affordable Housing Act is a common-sense solution. Houses of worship are ready and willing to address the needs of their communities by building affordable housing. Unfortunately, many face NIMBY-ism and misapplied zoning regulations that inhibit the construction of this much-needed housing. Legislators and the Governor are equipped to create a win-win solution here, so let’s make it happen.” The Faith-Based Affordable Housing Act would streamline the often costly and lengthy approvals process needed for faith leaders to build affordable homes on excess and underutilized land. The bill is projected to house as many as 180,000 New Yorkers and is supported by a broad coalition of over 300 faith leaders, housing advocates and community groups. Speakers at the May 20 Faith Walk called on lawmakers in Albany to pass the Faith-Based Affordable Housing Act and urged Westchester residents to make their voices heard by contacting their representatives as soon as possible.

About Welcome Home Westchester

The Welcome Home Westchester campaign is a multi-stakeholder advocacy effort consisting of business and nonprofit leaders, academics, think tanks, faith leaders and community advocates working together to drive a new public conversation around fixing the housing shortage in Westchester County. Learn more at [welcomهومwestchester.org](https://www.welcomهومwestchester.org).

About New York Faith Housing

Launched in 2024, New York Faith Housing is a statewide movement of thousands of faith leaders and housing advocates tackling New York’s urgent housing and homelessness crisis. Faith-based organizations (FBOs) provide vital community support, yet many face restrictive zoning that prevents them from creating affordable housing on their own land. The movement champions the Faith-Based Affordable Housing Act, urging Gov. Hochul and the legislature to remove these barriers. Learn more at [nyfaithhousing.org](https://www.nyfaithhousing.org)

YIDA Votes Final Approval of Incentives for \$36.1M Affordable Senior Housing Project

YONKERS

The Yonkers Industrial Development Agency (YIDA) voted final approval at its Aug. 13 meeting of financial incentives for a \$36.1 million affordable senior housing development at 221-223 Buena Vista Avenue, officials recently announced. The nine-story building would feature 94 units comprised of 40 one-bedroom units and 54 studios. The building would have high-end amenities, including a community room, a fitness center and roof-top green space for residents. There will be 47 parking spaces, officials added.

Officials said the developer, Buena Vista Group LLC, will receive a sales tax exemption of \$1,819,375 and a mortgage tax recording exemption of \$849,224. The developer is also receiving a 15-year real property tax abatement of \$902,963 for total assistance of \$3,741,407. The project is estimated to create between 80 and 100 construction jobs and five-to-six full-time jobs. According to a financial and impact analysis prepared for the YIDA by Storrs Associates, the project is estimated to result in a net fiscal benefit to the city of \$2,070,452 over the 15-year term with a cost benefit of \$2.04 for every \$1.00 in assistance from the YIDA, officials said.

Pictured is a rendering of the 221-223 Buena Vista Avenue Development

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CASE STUDY:

BRIDGES Starts Renovation on a Home in New City Utilizing Trailblazing Universal Design Principles

NEW CITY

BRIDGES, a non-profit organization dedicated to advocating for people with disabilities and promoting accessibility, recently acquired a home at **4 Ann Street in New City** to undergo a transformative renovation using **Universal Design principles**. This pioneering project will create a living space that is functional, comfortable, and inclusive for individuals of all abilities, setting a new standard for accessible housing in the community, officials said.

BRIDGES, officials added, works tirelessly to provide **resources, advocacy, and direct services** to individuals with disabilities, empowering them to lead independent and fulfilling lives. Through this innovative renovation, BRIDGES aims to **demonstrate the power of Universal Design** and its ability to make homes more livable for everyone, whether they have young children, are aging in place, living with a disability, or simply seeking a more adaptable and user-friendly home environment.

The Definition of Universal Design

Universal Design is an approach to creating environments that are inherently accessible to **all people, regardless of age, ability, or mobility**. By integrating thoughtful modifications such as step-free entrances, wider doorways, adjustable countertops, and smart home technology, BRIDGES’ renovation of 4 Ann Street will showcase how homes can be built to accommodate diverse needs without sacrificing aesthetics or functionality, officials said.

KEY FEATURES OF THE UNIVERSAL DESIGN RENOVATION WILL INCLUDE:

- ❖ **Step-free entrances and wide doorways** to improve accessibility and ease of movement
- ❖ **Lever-style handles and smart home technology** for increased independence
- ❖ **Adjustable-height kitchen countertops and pull-down shelving** to accommodate all users
- ❖ **Barrier-free bathrooms with curbless showers** for safer and more comfortable use
- ❖ **Non-slip flooring and improved lighting** to enhance safety and usability

A Model for Inclusive Housing

The initiative, officials said, is more than just a home renovation - it is **a living demonstration of the future of accessible housing**. BRIDGES will use the 4 Ann Street home as an educational resource, hosting tours, workshops, and community events to promote Universal Design and inspire homeowners, builders, and policymakers to incorporate these principles into their projects.

Foley and Murphy Named to City & State’s 2025 Trailblazers in Building & Real Estate

NEW YORK

The Building and Realty Institute (BRI) recently announced that Tim Foley, its Chief Executive Officer (CEO), and Michael Murphy, its President, have been recognized on City & State’s 2025 Trailblazers in Building & Real Estate list.

The annual list highlights influential leaders shaping New York’s built environment - from major developers and trade association heads to policymakers, advocates, and community voices driving pro-housing and pro-growth policies. Honorees are recognized for their impact on real estate and construction, two of the state’s most powerful industries, officials said.

As CEO of the BRI, Foley has become one of the region’s leading voices on Westchester’s housing crisis. He helped launch the Welcome Home Westchester campaign to push for zoning reform, promote transit-oriented development, and expand housing opportunities. In Albany, he has worked in coalitions backing the Housing Access Voucher Program and legislation to remove restrictive covenants, and he led the BRI’s training program for newly elected officials on housing and zoning policy, association officials said.

Murphy, the director of business development at Murphy Brothers Contracting, brings years of development experience to his role in leading the BRI, a 1,500-member organization. A longtime trustee, he previously chaired the BRI’s Remodelers Advisory Council (RAC) and helped launch the Hudson Valley Women in Construction initiative. At Murphy Brothers, he oversees residential and commercial projects across the Hudson Valley and Fairfield County (Conn.), BRI officials added.

The recognition of both Foley and Murphy, BRI officials said, highlights the BRI’s leadership in tackling housing challenges, supporting the building community, and shaping the future of the region’s built environment.



Tim Foley



Michael Murphy

Simone Development’s 9,600 Square-Foot Retail Center at 44-46 Gramatan Avenue in Mount Vernon Is Now Fully Leased

MOUNT VERNON

Simone Development Companies recently announced that Total Wireless has signed a new lease for 1,600 square feet of retail space at 44-46 Gramatan Avenue in Mount Vernon.

The property is now fully leased, officials said. Total Wireless (formerly Total by Verizon) is one of the oldest master dealers in the wireless industry, officials added.

“We are very pleased to welcome Total Wireless to their new retail location in Mount Vernon. We are also delighted to announce that this property is now fully leased,” said Joanna Simone, principal and president of leasing and property management operations for Simone Development Companies.

Other tenants in the 9,600-square-foot, one-story building include national names like H&R Block and Pizza Hut alongside several local

retailers, officials said.

Company officials said that Simone Development Companies is a full-service real estate investment company specializing in the acquisition and development of healthcare, mixed-use, office, industrial, retail and residential properties. Headquartered at the Hutchinson Metro Center, it boasts a portfolio of more than seven million square feet throughout the Bronx, Manhattan, Queens, Long Island, Westchester County, Orange and Fairfield (Conn.) counties and New Jersey.

With expertise, company officials added, spanning acquisition, development, construction, finance, asset management, accounting, leasing and property management, Simone Development Companies is set apart by its vertically integrated management team, long-term asset ownership and its pursuit of visionary development.

NAHB International Builders’ Show (IBS) Registration Opens

WASHINGTON

The National Association of Home Builders (NAHB) on Sep. 2 officially opened online registration and housing for the 2026 NAHB International Builders’ Show® (IBS).

The show is the largest annual light construction trade show in the world, event officials said.

The show, event officials said, will return to Orlando for the final time before permanently moving to Las Vegas for all future shows. IBS 2026 will take place Feb. 17-19, at the Orange County Convention Center, where it will again co-locate with the National Kitchen & Bath Association’s (NKBA) Kitchen & Bath Industry Show® (KBIS) for the 13th Annual Design & Construction Week® (DCW).

NAHB officials said the two shows will host more than 2,350 exhibiting brands spanning over 1.2 million net square feet of exhibit space, with 115,000-plus expected attendees, making it the largest annual gathering of the residential design and construction industry in the world.

“As we head into our final show in Orlando, we are thrilled to once again host attendees from across the globe for the housing industry’s premier event,” said NAHB Chairman Buddy Hughes, a home builder and developer from Lexington, N.C. “This is the once-a-year opportunity for our industry to network with colleagues, participate in countless education opportunities and see ground-breaking new products from all the top manufacturers. Our attendees walk away with concrete new skills and knowledge, business connections and solutions to bring back to their own businesses.”

Robust Education Opportunities

NAHB officials said that one of the key draws to the show is its unmatched industry education opportunities. With an Expo+Education Pass, attendees have 3-day access to all IBS Education Sessions as well as entry to both IBS and KBIS show floors. This includes a choice of 120-plus sessions across nine tracks, covering today’s most pressing and relevant topics for builders, remodelers, designers and other housing industry pros. And for even more in-depth education, there are several intensive pre-show learning opportunities offered Feb. 14-16, available for additional fees.

Innovative Products and Trends

The expansive IBS show floor, event officials said, offers attendees access to see the latest innovative products and dynamic demonstrations. The IBS exhibit floor will again be organized into six main segments or groupings of products/services designed to enable attendees to use their time efficiently and more easily customize their experience to their specific needs and interests.

Other special features of the show floor, event officials added, include the New Product Zone and the IBS Start-up Zone, featuring a glimpse of products or services that are expected to shake up the residential construction industry. Perennial IBS favorites like the Construction Performance Zone and the Jobsite Safety Zone will also return in 2026. In addition to the indoor show floor exhibits, attendees can visit the IBS Outdoor Exhibits, including the Pro Builder Show Village to network while touring demonstration homes and experiencing interactive programming and new products.

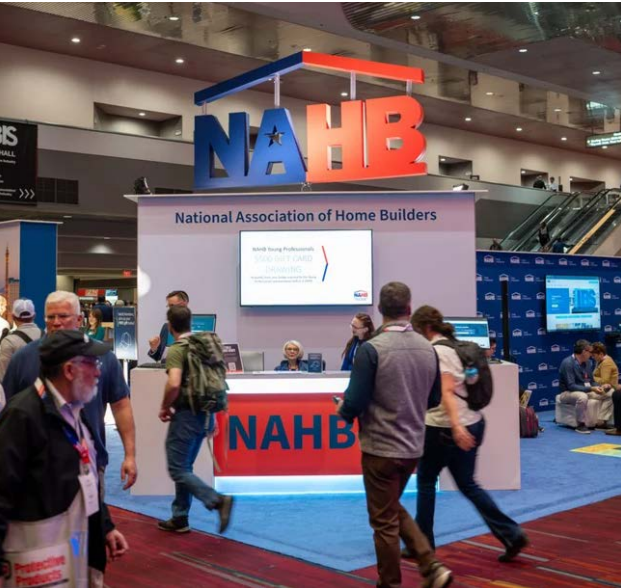
Networking and Special Events

Event officials said the show is filled with numerous networking opportunities, social gatherings, dynamic speakers and special events. The first day will kick off for all registrants on the morning of Feb. 17 with exciting DCW Opening Ceremonies, featuring Pro Football Hall of Fame running back Emmitt Smith as the keynote speaker. That evening ticketed attendees can join the fun at the IBS House Party at Pointe Orlando. Other ticketed events throughout the week include the Young Pro Party at The Hampton Social on Wednesday night, and the DCW Closing Concert immediately after the show floor closes on Thursday night.

Attendees can also see the latest in design trends, product innovations and smart home technology in The New American Home® (TNAH) and The New American Remodel® (TNAR), the official show homes of IBS. Located in nearby Winter Park, the homes are available for IBS attendees and media members to tour throughout the show. Products showcased in the homes are provided by members of the NAHB Leading Suppliers Council, and Professional Builder magazine will once again serve as the homes’ media sponsor, event officials said.

Event officials said the NAHB International Builders’ Show is not open to the general public. Building industry professionals and their affiliates are invited to register by visiting the show’s website at **BuildersShow.com**.

For information on how to exhibit, visit **buildersshow.com/exhibit**. For other show inquiries, visit **buildersshow.com/contact-us**.



Business and Civic Leaders Launch State-wide “Build More New York Coalition” To Support Jobs, Construction and Development By Reforming New York State’s “Scaffold Law,” Continued from p. 9

tute, a nonpartisan public policy research organization, the Scaffold Law adds about \$785 million annually to public construction costs. These inflated expenses reduce the number of schools, roads, transit systems, and housing units that can be built. Instead of funding better infrastructure, taxpayer dollars are redirected into settlements, insurance premiums, and litigation costs that wouldn't exist under a comparative system, coalition officials added.

No Evidence of Improved Safety

Construction workers, coalition officials said, in New York are no safer than workers in other states. For example, on the Goethals Bridge, injury claims were twice as high on the New York side as on the New Jersey side, despite identical conditions. New York's injury and fatality rates exceed those in most states. After Illinois repealed a similar law in 1995, construction fatalities declined, indicating reform can enhance safety.

Fraudulent and Frequent Claims

Coalition officials said the law has led to an epidemic of staged accident fraud perpetrated by unscrupulous lawyers and medical professionals, documented by investigative reporters at ABC News. Chubb data from a 2022 report indicates that bodily injury general liability claims greater than \$250,000 in value occurred in New York more than 30 times more frequently than in other states from 2012 to 2019. This high frequency drives up costs while creating ample opportunities for bad actors to exploit the system.

Insurance Market Disruption

The law has driven many national insurers out of New York, concentrating the market among a few providers. The 2021 BTEA report found that New York State's average rates are over 300 percent higher than in other states. This cost increase affects all construction levels, from subcontractors to major public works, making it significantly more expensive to build in New York, coalition officials said.

Reforming the Scaffold Law will support a more efficient and cost-effective construction system in New York. Representative Langworthy's Infrastructure Expansion Act will create a more sensible liability standard in New York and Build More New York urges representatives to support this bill and champion economic development in the state. Enactment of preemption on federally funded projects may finally force Albany to repeal the scaffold law for all construction activity within the state, coalition officials added.

The following organizations are part of the Build More New York coalition:

- ❖ American Council of Engineering Companies of New York
- ❖ Associated Builders and Contractors of Empire State
- ❖ Associated General Contractors of New York State
- ❖ Association for a Better Long Island
- ❖ Big “I” Insurance Agents
- ❖ Brooklyn Chamber of Commerce
- ❖ Buffalo Niagara Partnership
- ❖ Building and Realty Institute of Westchester (BRI)
- ❖ Building Trades Employers Association
- ❖ Business Council of New York State
- ❖ Business Council of Westchester (BCW)
- ❖ Capital Region Chamber
- ❖ Contractors' Association of Greater New York (CAGNY)
- ❖ General Contractors Association of New York (GCA)
- ❖ Greater Binghamton Chamber
- ❖ Greater Rochester Chamber
- ❖ Hudson Meridian
- ❖ Lawsuit Reform Alliance of New York
- ❖ Long Island Association (LIA)
- ❖ Long Island Builders Institute
- ❖ Long Island Contractors' Association
- ❖ Mechanical Contractors Association of New York
- ❖ National Association of Home Builders
- ❖ National Association of Mutual Insurance Companies (NAMIC)
- ❖ National Electrical Contractors Association (NECA)
- ❖ New York Apartment Association
- ❖ New York Association of Towns
- ❖ New York City Special Riggers Association
- ❖ New York Farm Bureau
- ❖ New York Construction Materials Association
- ❖ New York Municipal Insurance Reciprocal (NYMIR)
- ❖ New York State Association for Affordable Housing (NYSFAFH)
- ❖ New York State Builders Association (NYSBA)
- ❖ New York State Conference of Mayors & Municipal Officials (NYCOM)
- ❖ New York State Economic Development Council
- ❖ North Country Chamber of Commerce
- ❖ Northeastern Subcontractors Association
- ❖ NYCM Insurance
- ❖ Partnership for New York City
- ❖ Queens & Bronx Building Association
- ❖ Real Estate Board of New York
- ❖ Real Estate Roundtable
- ❖ Schenectady Steel
- ❖ Subcontractors Trade Association
- ❖ The Baldwin Group
- ❖ Ulster County Chamber of Commerce
- ❖ Upstate United

Remembering Rose Noonan: A Champion for Affordable Housing

By Anika Nahar, Communications Director, Building and Realty Institute (BRI)

ARMONK

The housing community recently lost one of its most dedicated leaders. Rose Noonan, the longtime executive director of the Tarrytown-based Housing Action Council (HAC) and a tireless advocate for affordable housing across the New York metro region, passed away on May 19 at the age of 73. For decades, Noonan - also known as Rosemarie Gordon - worked to expand affordable housing opportunities throughout Westchester County and the Hudson Valley. At HAC, she guided nonprofits, municipalities, religious groups, and developers in creating thousands of affordable housing units. Her leadership spanned everything from technical assistance and program design to joint ventures, affirmative marketing, and compliance with fair housing laws. She also played a key role in managing the City of Yonkers Affordable Housing Office during its housing desegregation order and continued to assist Westchester County with housing initiatives until her passing.

The Building and Realty Institute (BRI), which worked closely with Noonan on many initiatives, issued a statement after learning of her death:

“We were heartbroken to learn of the passing of Rose Noonan, the longtime Executive Director of the Housing Action Council and a tireless advocate for affordable housing in our region. Rose’s vision, partnership, and leadership helped shape more inclusive communities and opened doors for thousands of families. She was a founding force in efforts like our Welcome Home Westchester campaign and a close collaborator in countless initiatives to expand housing access. On behalf of the BRI, we extend our deepest condolences to her husband, Alan, and to all who knew and loved her. Rose’s legacy will continue to inspire our work and the mission she helped build.”

Rose Noonan’s life and work leave a lasting imprint on housing justice in the region. She will be remembered not only for the homes she helped create, but for the communities and futures she made possible.



Rose Noonan

Analysis: The One Big Beautiful Bill Act Contains Many Changes for Housing - Positive and Negative, Continued from p. 1

A more permanent change was made to the mortgage interest deduction. Rather than expiring, the current mortgage interest deduction cap of \$750,000 was made permanent, and for the first time mortgage insurance premiums will be allowed to be included in the mortgage interest deduction.

More Specifics

Since its creation in 1986, the Low-Income Housing Tax Credit has arguably been the most successful tool in the federal toolbox to facilitate building and preserving affordable housing. LIHTC has consistently earned bipartisan popularity due to its success in financing over 4 million homes for low-income families, seniors, individuals living with disabilities and others, and will now see its largest expansion in decades. The legislation expands the credit with a 12 percent increase in 9 percent credit allocations. The legislation also permanently reduces the “50 percent test” for tax-exempt bonds to 25 percent. These two changes are estimated to lead to over 1 million additional affordable rental homes being financed in the next 10 years at a time when they are desperately needed.

Another popular change from the 2017 tax bill was made permanent – the Opportunity Zones which encouraged investments in low-income and economically disadvantaged communities. Because of the more favorable treatment of capital gains in Qualified Opportunity Funds (QOF), a number of new housing construction or major housing rehabilitation projects in Opportunity Zones became much more attractive to investors, including in areas where housing demand was high, but financing resources were scarce.

As positive as these changes will be for new housing construction and rehabilitation, and the individuals and businesses that make up our industry, not all of the changes will be so positive.

Negatives

Energy efficiency and renewable energy projects have become increasingly important for both new construction and rehabilitation, not just over concerns for climate issues or the specter of local government mandates relating to greenhouse gas emissions, but as way to insulate building owners and residents from escalating utility costs.

Since the passage of the Inflation Reduction Act in 2022, tax credits like the New Energy Efficient Homes (45L), the Energy Efficient Commercial Buildings Deduction (179D), the Residential Clean Energy Credit (25D), and the Clean Energy Investment Credit (48E) for solar and wind projects have become critical tools to improve the energy efficiency of homes and achieve long-term, sustainable savings on energy costs. They have also become an increasingly important element in the financing stack for many affordable housing projects. All of these programs are set to phase out under the new legislation, most as soon as next year.

Among the cuts to existing programs used to partially pay for the tax cuts and deductions and the increased spending on immigration enforcement was funding for the U.S. Department of Housing and Urban Development (HUD), which saw a \$27 billion cut to its programs, amounting to about 44 percent of its total budget. Most noteworthy among these are the cuts to Section 8, including placing a new two-year limit on households that can use the rental subsidy vouchers if they contain “able-bodied recipients.” Over 1 million renters in New York State use Section 8 vouchers to pay part of their rent. This includes private housing, where the average household uses vouchers for 15 years, and public housing, where the average is more than 25 years. It remains to be seen how low-income, long-term tenants will be able to continue affording the rent past 2027, or how new housing projects for low-income families and seniors that assume a large percentage of residents will utilize Section 8 will be able to make their projects pencil out or secure financing.

Housing was unquestionably one of the big winners in the One Big Beautiful Bill, though a number of amendments that would have ameliorated some of the negative factors or promoted even further benefits did not make it into the final bill. The Building and Realty Institute (BRI) has a strong working relationship with the National Association of Home Builders (NAHB), the leading advocacy organization for housing and construction at the federal level, and will continue to partner in NAHB’s advocacy efforts to continue to improve the national picture for housing and real estate.

An IMPACT Staff Report

YIDA Votes Final Approval of Incentives for \$36.1M Affordable Senior Housing Project, Continued from p. 11

In other business, the YIDA voted final approval of a sales tax exemption of \$1,996,875 for Champlain Hudson Power Express LLC (CHPE LLC) for a \$22.5 million project to install a power transmission line under a 4.3-mile portion of the Hudson River along Yonkers, officials said.

Officials said the transmission line, which will bring hydropower from Quebec to New York City, will travel through northern New York State, the Hudson Valley and terminate in Queens. It is expected to alleviate

supply concerns deriving from increased demand for electricity and the retirement of the Indian Point nuclear power plant. Work is expected to begin in mid-2026.

CHPE, officials added, has offered the YIDA a fixed Payment in Lieu of Taxes (PILOT) of \$7,965,472 over 30 years. The funds would be divided between three taxing jurisdictions: Yonkers School District (57.54 percent), the City of Yonkers (27.91 percent) and Westchester County (14.55 percent).

Join the **BRI** buildersinstitute.org

The BRI's Annual Golf Outing Was a Huge Success

WHITE PLAINS

The Building and Realty Institute of the Hudson Valley (BRI) held its Annual Golf Outing on Oct. 7th at the Metropolis Country Club in White Plains.

A total of 76 members of the building, realty and construction industries participated in the outing, which was termed by BRI officials as "a huge success."

A photo montage of the outing is on this page.

Photos by Michael Dardano

