

### Schenectady's Procedure for the Sale of City-Owned Property

Buying a house can sometimes seem confusing. Below is a brief explanation of how the home buying process works through the City and/or SURA\*

All available structures that are owned by the City and/or SURA must be listed on the Multiple Listing Service (MLS - [www.mls.com](http://www.mls.com)) for a minimum of ten (10) calendar days prior to any offers being accepted.

After the ten (10) calendar days, offers are then accepted from the listing agent or any NYS Licensed Real Estate Agent and presented to the Property Management Committee.

The accepted offer approved by the Property Management Committee, will then be submitted to the Claims Committee for approval. No offers can be made or accepted after the contract is presented to the Council Committee Meeting for consideration.

If approval is obtained from the Claims Committee, the offer is then submitted to the City Council for approval. Once an offer is approved by City Council, all resolutions must then be executed and approved prior to scheduling a closing.

After the completion of the above processes, the purchaser's counsel may contact the Office of Corporation Counsel to schedule a closing.

#### **THE CLOSING AND AFTER:**

##### The City's Owner-Occupancy Program Requires:

1. Owner occupant buyers to execute a non-payable Note and Mortgage and a Use Agreement
2. The listing agent to return any City-owned locks and lock keys for that particular listed structure, or a charge may be incurred to the agent.
3. Purchasers shall pull all permits within thirty (30) days or the City may recapture the property. The City will do periodic checks on the property.
4. The structure be brought up to code within one (1) year. The City will do periodic checks on the property.
5. Owner-occupant buyers to occupy the property for five (5) years after purchase or the City may recapture the property. The City will do periodic checks on the property.

If you are unable to meet the above provided time frames, you must submit in writing (prior to any deadlines) to the Corporation Counsel a written request for any extension and the reason why the extension is being requested.

#### **INVESTORS:**

Investment Buyers must execute a use agreement.

Approved investors will have thirty (30) days to pull all permits and six (6 months) to bring the parcel up to code. The City will do periodic checks on the property.

If investors are unable to meet the above provided time frames, investors must submit in writing (prior to any deadlines) to the Corporation Counsel a request for any extension and the reason why the extension is being requested.

\* These are general guidelines which will be followed; However the City acknowledges that there are unique facts and circumstances to each sale and sometimes it may be necessary to deviate from these procedures. No sales are final until after Council approval and a closing occurs, and the City reserves the right to deviate from these guidelines on a case-by-case basis at its sole discretion with Council consent.\*

## **List of City and/or SURA Owned Structures**

Available Structures as of 12/12/2018

**CONTACT THE LISTING AGENT OR ANY NYS LISCENSED REAL ESTATE AGENT.**

Property structures owned by the City and/or SURA but not yet on this list, are NOT available for sale. Please check back monthly for availability.

### **MAKE AN OFFER ON STRUCTURES:**

Offers through a real estate agent should be made on standard MLS documents. All potential purchasers must demonstrate financial ability to purchase the property and bring it up to code before any offer is presented as described above.

To demonstrate financial ability to purchase, the potential purchasers must present documentation sufficient to satisfy the City. The following are examples of documentation which may be requested:

- \* City of Schenectady Property Purchase Offer Form -attached
- \* prior year tax returns
- \* two most recent savings and checking account statements
- \* two most recent paystubs
- \* any other additional income verification information

In addition to financial ability, all prospective buyers will be cross referenced with the City of Schenectady's Bureau of Code Enforcement and Bureau of Receipts to determine whether or not the prospective buyer is up to date on their taxes and/or has outstanding code violations. In addition, the City of Schenectady will check the purchaser for outstanding liens, judgments, bankruptcies and other pertinent information.

Proposals are considered for value of the offer, financial ability, history of the owner relating to taxes and code issues. The City Property Management Committee considers offers and then forwards a recommendation to the City Council. The City Council then considers whether to authorize the Mayor to enter into the agreement.

### **The City's Owner Occupancy Program**

Requires purchasers pull all permits within thirty (30) days or the City will recapture the property.

Requires the structure be brought up to code within one (1) year. The City will do periodic checks on the property.

The City's Owner Occupancy Program requires owner occupant buyers to occupy the property for five (5) years after purchase or the City may recapture the property. The City will do periodic checks on the property.

If you are unable to meet the above provided time frames, you must submit in writing (prior to the deadlines) to the Corporation Counsel, a request for any extension and the reason why the extension is being requested.

### **APPROVED INVESTORS:**

Approved investors will have thirty (30) days to pull all permits and six (6 months) to bring the parcel up to code. The City will do periodic checks on the property.

\* These are general guidelines which will be followed; However the City acknowledges that there are unique facts and circumstances to each sale and sometimes it may be necessary to deviate from these procedures. No sales are final until after Council approval and a closing occurs, and the City reserves the right to deviate from these guidelines on a case-by-case basis at its sole discretion with Council consent.\*



**City of Schenectady, New York**

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**PURCHASING A PROPERTY FROM THE CITY OF SCHENECTADY**

**YOU MUST SUBMIT COPIES TO THE LISTING AGENT -  
WE CANNOT MAKE COPIES FOR YOU**

**I. INCOME VERIFICATION FOR CASH PURCHASES**

- a. Valid Government issued identification.
- b. Two (2) most recent paystubs.
- c. Last year's filed tax return.
- d. Two (2) consecutive months of certified bank account statements.
- e. Any other financial documents as you see fit in proving the availability of purchasing funds.

**II. VERIFICATION FOR NON-CASH PURCHASES**

- a. A pre-qualification letter or commitment letter from a lending institution including the purchase price and rehabilitation costs per the Bureau of Code Enforcement Inspections.
- This documentation **MUST** accompany all purchase offers submitted to the City.
  - If the parcel is not listed with a Real Estate Agent, a Purchase Offer Form (see attached) must be submitted to:

Office of Corporation Counsel  
Room 201 - City Hall - 105 Jay Street  
Schenectady, New York 12305  
Office: (518) 382-5061  
Fax: (518) 382-5074

**CITY OF SCHENECTADY PROPERTY PURCHASE OFFER FORM**

**PLEASE PRINT CLEARLY**

**FULL NAME:** \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**CITY, STATE & ZIP CODE:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_

**CONTACT NUMBER: (     ) \_\_\_\_\_**

**PROPERTY OF INTEREST:** \_\_\_\_\_

**YOUR PURCHASE OFFER: \$ \_\_\_\_\_**

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- 1. Are you willing to occupy the premises for five (5) years?  YES  NO
- 2. Are finances secured?  YES  NO
- 3. Is a pre-approval letter available?  YES  NO
- 4. Are you a Contractor?  YES  NO
- 5. If no, to #4, do you have a professional Contractor?  YES  NO
- 6. If yes, to # 5 whom have you selected? Please list Contractor's information:

**FULL NAME:** \_\_\_\_\_

**COMPANY NAME:** \_\_\_\_\_

**Do you own any other property in the City of Schenectady?**  YES  NO

**If yes, are your property taxes current?**  YES  NO

**If yes, are there any open Code Violations?**  YES  NO

**Where applicable, do you have valid rental certificates?**  YES  NO

**What are your intentions for the purchased property?** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**If the property will not be owner-occupied, please provide a Schenectady County resident and his/her address and telephone number as the property manager: (See City Code §210-5)**

\_\_\_\_\_  
\_\_\_\_\_

**List of Available Properties  
June - July 2019**

SBL	NO.	PROPERTY ADDRESS	CLASS	BROKER OR AGENT	AGENT NAME	AGENT PHONE	AGENT E-MAIL	ASKING PRICE	RENO. EST.
49.50-5-2	1108	Albany Street	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$24,900.00	\$35,000.00
49.75-2-2	1422	Albany Street	210	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$75,000.00	\$45,000.00
49.45-3-24	733	Bailey Street	220	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$10,500.00	\$35,000.00
39.51-1-45	718	Beaver Street	220	Keller Williams	Jasilia Martinez	(518) 596-7262	jasiliamartinez@kw.com	\$22,000.00	\$40,000.00
48.59-4-6.2	2110	Broadway	220	Sterling Homes	Victoria Fobare	(518) 857-4718	victoriafobare@yahoo.com	\$9,900.00	\$50,000.00
48.67-3-64	2234	Broadway	483	Berkshire Hathaway HomeServices Blake, REALTORS	Antonio M. Johnson	(518) 848-8420	ajohnson@bhhsblake.com	\$150,000.00	\$50,000.00
48.59-1-41	2405	Broadway	220	Miranda Real Estate Group	Rachel Henley	(518) 496-3149	rhenley@mrteam.com	\$49,900.00	\$35,000.00
39.51-1-6	1612	Carrie Street	220	Berkshire Hathaway HomeServices Blake, REALTORS	Barry Griggs	(347) 869-1205	bgriggs@bhhsblake.com	\$30,000.00	\$100,000.00
49.34-1-10	20.5	Catherine Street	210	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$10,000.00	\$15,000.00
49.55-3-11	1106	Christler Avenue	220	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$10,500.00	\$80,000.00
60.62-2-36	412	Clayton Road	210	Egan Realty	Joan and Warren Egan	(518) 312-1170	oceananny@aol.com	\$79,000.00	\$20,000.00
48.75-1-55	833	Cleveland Avenue	210	Howard Hanna Real Estate Services	Scipio Murren	(518) 669-4166	scipiomurren@howardhanna.com	\$34,000.00	\$38,000.00
49.25-2-11.1	19	Close Street	281	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$5,000.00	\$65,000.00
49.45-3-38	720	Congress Street	230	Egan Realty	Joan and Warren Egan	(518) 312-1170	oceananny@aol.com	\$20,000.00	\$90,000.00
49.54-1-21	929	Cutter Street	311	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$14,000.00	LOT
49.53-2-2	802	Davis Terrace	210	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$10,000.00	\$35,000.00
49.53-3-17	935	Davis Terrace	220	Big Blue Realty Group, Inc.	Kaina Hutton	518-650-3663	bigbluer Realtygroup.com	\$7,000.00	\$70,000
49.53-3-24	853	Davis Terrace	484	Big Blue Realty Group, Inc.	Kaina Hutton	(518) 650-3663	bigbluer Realtygroup.com	\$60,000.00	\$40,000.00
49.53-2-21	930	Davis Terrace	220	Heartland Home Properties	Joseph Scainge	(518) 376-3708	josephscainge@gmail.com	\$5,100.00	\$21,600.00
49.61-2-52	1012	Davis Terrace	220	Howard Hanna Real Estate Services	Scipio Murren	(518) 669-4166	scipiomurren@howardhanna.com	\$14,000.00	\$80,000.00
49.53-3-1	801	Davis Terrace	210	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$10,000.00	\$55,000.00
49.53-3-20	913	Davis Terrace	311	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$10,000.00	LOT
49.52-2-15	214	Division Street	210	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$36,000.00
49.49-1-11.1	234	Duane Avenue	483	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$25,000.00	\$32,600.00
49.50-2-55	345	Duane Avenue	210	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$30,000.00	\$10,000.00
49.50-1-3	362	Duane Avenue	220	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$20,000.00	\$30,000.00
49.50-5-51	415	Duane Avenue	220	Egan Realty	Joan and Warren Egan	(518) 312-1172	oceananny@aol.com	\$10,000.00	TBD
50.39-3-3	2060	Eastern Parkway	210	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$50,000.00	\$12,000.00 extel
49.62-5-3	1336	Eighth Avenue	210	Berkshire Hathaway HomeServices Blake, REALTORS	Paul Marotta	(518) 376-3045	p.marotta@bhhsblake.com	\$9,000.00	\$40,000.00
49.41-4-35	869	Emmett Street	210	Realty USA	Karen Anderson	(518) 798-3458	sellwithdeb56@gmail.com	\$36,000.00	\$40,000.00
39.35-2-37	556	Florence Street	220	Miranda Real Estate Group	Deborah Fontes	(518) 596-2273	sellwithdeb56@gmail.com	\$30,000.00	\$35,000.00
39.50-2-15	1601	Foster Avenue	220	Big Blue Realty Group, Inc.	Kaina Hutton	(518) 650-3663	bigbluer Realtygroup.com	\$10,000.00	\$100,000.00
39.48-1-10	313	Front Street	220	Weichert Realtors - Expert Advisors	Howard Solomon	(518) 441-6376	hsolomonsellshomes@gmail.com	\$70,000.00	\$15,000.00
49.24-4-28	320	Germania Avenue	220	Howard Hanna Real Estate Services	Scipio Murren	(518) 669-4166	scipiomurren@howardhanna.com	\$24,000.00	\$45,000.00
49.24-5-6	337	Germania Avenue	220	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$35,000.00	\$35,000.00
49.40-4-13	820	Grant Avenue	210	Berkshire Hathaway HomeServices Blake, REALTORS	Ryan Clark	(518) 424-7287	rclark@bhhsblake.com	\$15,000.00	\$40,000.00
49.84-3-12	1	Hanvard Street	210	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$17,000.00	\$50,000.00
49.69-1-28	1201	Heldenberg Avenue	210	Miranda Real Estate Group	Rachel Henley	(518) 496-3149	rhenley@mrteam.com	\$45,000.00	\$10,000.00

49.75-3-5	135 Henry Street	210	Berkshire Hathaway HomeServices Blake, REALTORS	Barry Griggs	(347) 869-1205	bgriggs@bhhsblake.com	\$20,000.00	\$10,000.00
49.55-5-30	1073 Howard Street	620	Berkshire Hathaway HomeServices Blake, REALTORS	Antonio M. Johnson	(518) 848-8420	ajohnson@bhhsblake.com	\$100,000.00	\$10,000.00
49.33-2-13	329 Hulet Street	210	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$60,000.00
39.56-3-1.1	5 Jefferson Street	311	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$3,500.00	LOT
49.50-5-16	28 Kellon Avenue	311	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$14,000.00	LOT
39.43-1-23	525 Lang Street	220	Berkshire Hathaway HomeServices Blake, REALTORS	Barry Griggs	(347) 869-1205	bgriggs@bhhsblake.com	\$25,000.00	\$40,000.00
49.39-2-20	633 Lansing Street	220	Heartland Home Properties	Joseph Scaringe	(518) 376-3708	joephscaringe@gmail.com	\$17,500.00	\$40,000.00
39.44-1-68	1817 Lenox Road	210	Sterling Homes	Victoria Fobare	(518) 857-4718	victoriafobare@yahoo.com	\$30,000.00	\$30,000.00
49.41-1-23	917 Lincoln Avenue	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$19,000.00	\$25,000.00
49.34-2-32	943 Maple Avenue	230	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$10,000.00	\$250,000.00
49.31-4-24	547 Mumford Street	220	Berkshire Hathaway HomeServices Blake, REALTORS	Barry Griggs	(347) 869-1205	bgriggs@bhhsblake.com	\$25,000.00	\$15,000.00
49.50-5-25	13 Odell Street	220	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$24,000.00	\$25,000.00
48.58-1-8	354 Olean Street	210	Howard Hama Real Estate Services	Scipio Murren	(518) 669-4166	scipiomurren@howardhanna.com	\$29,000.00	\$70,000.00
49.31-4-7	532.5 Paige Street	230	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$20,000.00	\$25,000.00
49.32-1-37	503 Paige Street	220	Egan Realty	Joan and Warren Egan	(518) 312-1170	oceananny@aol.com	\$10,000.00	\$50,000.00
49.57-1-13	415 Pennsylvania Avenue	210	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$25,000.00	TBD
49.24-5-71	312 Schenectady Street	220	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$70,000.00	\$75,000.00
49.46-2-51	1327 Second Avenue	220	Miranda Real Estate Group	Deborah Fontes	(518) 596-2273	selwithdeb56@gmail.com	\$20,000.00	\$15,000.00
49.68-5-1	1461 State Street	330	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$5,000.00	LOT
49.40-2-1.1	804 Strong Street	484	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$9,500.00	\$150,000.00
49.49-2-12	930 Strong Street	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$60,000.00
49.40-3-49	817 Strong Street	220	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$50,000.00	\$50,000.00
49.49-1-53	917 Strong Street	220	1st Kander Realty, Inc.	Sahara Outing	(518) 210-3361	sahara1stkanderrealty@gmail.com	\$50,000.00	\$50,000.00
49.31-2-20	550 Summit Avenue	220	Big Blue Realty Group, Inc.	Kalina Hutton	(518) 650-3663	bigbluer Realtygroup.com	\$20,000.00	\$35,000.00
49.24-4-10	333 Summit Avenue	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$40,000.00
49.24-4-3	347 Summit Avenue	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$30,000.00
49.31-3-46	549 Summit Avenue	220	Big Blue Realty Group, Inc.	Kalina Hutton	(518) 650-3663	bigbluer Realtygroup.com	\$20,000.00	\$52,000.00
49.31-2-18	546 Summit Avenue	220	Heartland Home Properties	Joseph Scaringe	(518) 376-3708	joephscaringe@gmail.com	\$10,000.00	\$150,000.00
49.24-3-46	360 Summit Avenue	220	Berkshire Hathaway HomeServices Blake, REALTORS	Ryan Clark	(518) 424-7287	rclark@bhhsblake.com	\$8,000.00	\$60,000.00
49.46-1-7	652 Sunset Street	210	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$5,700.00	\$45,000.00
49.42-5-16	35 Swan Street	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$70,000.00
49.45-3-60	1534 Third Avenue	210	Miranda Real Estate Group	Deborah Fontes	(518) 596-2273	selwithdeb56@gmail.com	\$7,900.00	\$40,000.00
49.46-2-28	1222 Third Avenue	311	Gersch Real Estate Group, LLC	Patrick Campbell	(518) 859-9656	patrickcampbell123@yahoo.com	\$3,900.00	LOT
48.51-3-37	2321 Turner Avenue	220	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$7,000.00	\$66,000.00
39.43-2-39	1681 Van Vranken Avenue	220	Bicentennial Realty	Lisa Rupinski	(518) 469-6958	1976pics@gmail.com	\$19,000.00	\$35,000.00
49.42-5-19	59 Waldorf Place	220	Big Blue Realty Group, Inc.	Kalina Hutton	(518) 650-3663	bigbluer Realtygroup.com	\$20,000.00	\$50,000.00
49.62-4-18	1148 Webster Street	620	Royalview Realty	Ralph Riposa	(518) 810-8183	riposa2@msn.com	\$10,500.00	\$45,000.00
49.24-4-41	702 Westover Avenue	220	518 5 Star Realty, LLC	Dyaram Robert	(518) 878-5250	drobertrealty@gmail.com	\$15,000.00	\$25,000.00
49.76-5-14	38 Willow Avenue	210	Berkshire Hathaway HomeServices Blake, REALTORS	Barry Griggs	(347) 869-1205	bgriggs@bhhsblake.com	\$25,000.00	\$50,000.00
49.49-2-36	42 Wylie Street	210	Keller Williams	Jasilia Martinez	(518) 596-7262	jasiliamartinez@kw.com	\$12,000.00	\$50,000.00