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NEW LISTING



15 Marbeth Circle | Miller Place
\$785,000 | Web# 841140

Agents: Rita Miszuk, Barbara Santoli

Welcome to this stunning 4-bed, 2-bath home with updates throughout, inground heated pool, tiki bar, and Koi Pond.

NEW LISTING



1050 Ocean Avenue | Bohemia | \$779,000
Web# 846269 | Agent: Devang Patel

Welcome to this stunning, fully renovated Colonial situated on over half an acre (.56 acres) in the heart of Bohemia. This beautifully updated 5-bed, 2-bath home offers an ideal blend of modern finishes and classic charm.

UNDER CONTRACT



23 Cobbler Lane | East Setauket | \$1,175,000
Web# 815565

Agent: Rosanne D'Agostino

Nestled on a serene private road, this spacious 4-bedroom Contemporary Colonial features 2-story entry foyer with soaring vaulted ceilings, expansive formal living room connecting to the formal dining room, a cozy den, and a basement.

UNDER CONTRACT



7 Falmouth Drive | Mount Sinai | \$525,000
Web# 837205

Agent: Donna Wissman

Featuring a very private 0.52-acre yard with back patio and a front porch, this 3-bed, 2-bath home has great potential.

JUST SOLD



31 Beach Road | Port Jefferson | \$1,540,000
Web# L3572845

Agent: Alexia Poulos, Carol Acker

The new homeowners are ready to lounge by the pool while taking in the water views from a meticulously well-kept home just one house away from the harbor.

JUST SOLD



270 Brookville Avenue | Islip | \$890,000
Web# 806437

Agent: Jennifer Torre

With updates throughout the house, this 6-bed, 3-bath home is ready for its new homeowners.

Call Today: 631-751-6000

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300 Main Street

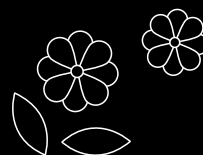
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REAL ESTATE | SPECIAL PROGRAMS

Homebuying for Military



For veterans and active-duty military personnel, homeownership can be more attainable thanks to a variety of programs designed to make purchasing a home easier and more affordable.

With exclusive benefits such as VA loans, financial assistance and special tax exemptions, military homebuyers can take advantage of opportunities tailored to their unique needs.

VA LOANS

One of the most significant advantages available to military homebuyers is the VA home loan, a program backed by the U.S. Department of Veterans Affairs. VA loans offer several benefits, including:

- **No down payment.** Unlike conventional loans, VA loans do not require a down payment, making homeownership more accessible for veterans and active service members. No private mortgage insurance (PMI). Most conventional loans require PMI if the down payment is less than 20%, but VA loans waive this requirement, reducing monthly costs. Competitive interest rates. VA loans typically offer lower interest rates than conventional mortgages, helping buyers save money over time.

- **Flexible credit requirements.** VA loans have more lenient credit score requirements, making them more accessible to a broader range of buyers.

- **Limits on closing costs.** The VA restricts the types of closing costs that lenders can charge, ensuring affordability for homebuyers.

GRANTS & FINANCIAL ASSISTANCE

In addition to VA loans, veterans and active-duty service members may qualify for grants and other financial assistance programs:

- **The VA's Specially Adapted Housing (SAH) Grant.** This program provides financial assistance to veterans with disabilities to help modify or purchase homes that accommodate their needs.

- **State and local programs.** Many states and municipalities offer homeownership assistance programs exclusively for military personnel and veterans, including down payment assistance and property tax relief.

- **The Military Housing Assistance Fund (MHAF).** This nonprofit organization helps cover closing costs for military homebuyers.

- **The Good Neighbor Next Door Program.** Although not exclusive to veterans, this program from the U.S. Department of Housing and Urban Development (HUD) offers eligible buyers, including law enforcement officers and military personnel, a 50% discount on homes in revitalization areas.

ADDITIONAL BENEFITS FOR MILITARY HOMEBUYERS

Beyond loans and financial

assistance, military personnel may qualify for additional benefits when purchasing a home:

- **Basic Allowance for Housing (BAH).** Active-duty members stationed in the U.S. receive a tax-free housing allowance that can be used toward mortgage payments.

- **Property tax exemptions.** Some states offer property tax reductions or exemptions for veterans, particularly those with service-connected disabilities.

- **Streamlined refinancing options.** The VA Interest Rate Reduction Refinance Loan (IRRRL) allows veterans to refinance their mortgages with minimal paperwork and no appraisal requirement. Homeownership is a significant milestone, and for veterans and active-duty military personnel, various programs make the process more accessible and affordable.

By taking advantage of VA loans, grants and additional financial assistance, military homebuyers can achieve homeownership with greater ease. If you are a veteran or active service member considering buying a home, explore the benefits available to you and work with lenders and real estate professionals experienced in military homebuying programs to maximize your options.



The spring market has already sprung! Call Ken to help you navigate your next steps in the challenging Long Island market, and join the growing list below for 2025.



CLOSED

Northport - Buyer



CLOSED

Port Jefferson - Seller



CLOSED

Coram - Buyer



CLOSED

Riverhead - Seller & Buyer



CLOSED

West Babylon - Seller



CLOSED

Port Jefferson - Buyer



CLOSED

Lindenhurst - Buyer



CLOSED

Middle Island - Buyer



UNDER CONTRACT

Coram - Seller



UNDER CONTRACT

Ronkonkoma - Seller



UNDER CONTRACT

Mount Sinai - Buyer



UNDER CONTRACT

Mount Sinai - Seller



UNDER CONTRACT

Miller Place - Seller

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WHAT INFLUENCES A HOME'S VALUE?

8 critical factors:

- ① Neighborhood comps
- ② Location
- ③ Home size and usable space
- ④ Age and condition
- ⑤ Upgrades and updates
- ⑥ The local market
- ⑦ Economic indicators
- ⑧ Interest rates





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REAL ESTATE | GREEN FUNDING

Loans to Help You Go Green



For homebuyers looking to make their new homes more energy-efficient, specialized financing options can help cover the costs of improvements while potentially lowering long-term utility expenses.

Energy-efficient mortgages, or EEMs, provide buyers with additional borrowing power to finance upgrades that reduce energy consumption, making homes more affordable to own in the long run.

EEMs are available through conventional, Federal Housing Administration and Veterans Affairs loan programs. These mortgages allow borrowers to finance energy-efficient improvements as part of their home loan rather than taking out separate financing. By incorporating these costs into the mortgage, buyers can spread payments over the life of the loan, often at a lower interest rate than other types of financing.

BENEFITS

One of the key benefits of an EEM is that it enables borrowers to qualify for a larger loan amount based on anticipated energy savings. Since energy-efficient homes typically have lower utility bills, lenders recognize that homeowners will have more disposable income to allocate toward their mortgage payments. This expanded borrowing power can be particularly useful for first-time

homebuyers or those purchasing older properties in need of efficiency upgrades.

PROCESS

To qualify for an EEM, homebuyers must undergo an energy assessment, typically conducted by a certified home energy rater. This evaluation determines the home's energy performance and identifies cost-effective improvements, such as upgrading insulation, installing energy-efficient windows or replacing outdated heating and cooling systems. The assessment provides a report outlining the estimated savings and expected return on investment, which lenders use to justify the additional financing.

FHA EEMs allow borrowers to finance the lesser of 5% of the home's value, 115% of the median area price or 150% of the national conforming mortgage limit. VA EEMs, available to eligible military personnel and veterans, offer financing for energy-efficient improvements up to \$6,000. Conventional lenders may have their own guidelines, but many follow similar principles, incorporating energy-saving calculations into their underwriting process.

For buyers considering an EEM, working with an experienced lender familiar with energy-efficient financing is essential. Not all mortgage

providers offer EEMs, and some may have additional requirements or limitations. Additionally, buyers should coordinate with their real estate agent and contractor to ensure upgrades align with both financing guidelines and personal needs.

HOME IMPROVEMENTS

Beyond the financial advantages, energy-efficient homes contribute to environmental sustainability by reducing overall energy consumption. Improvements such as high-efficiency appliances, smart home technology and solar panels can lower carbon footprints while increasing property values. Many buyers also find that energy-efficient features enhance overall comfort, making their homes more livable year round.

For homeowners interested in retro fitting their existing properties, refinancing with an EEM can provide a pathway to affordable improvements. By rolling upgrade costs into a refinanced mortgage, homeowners can spread payments over time and potentially benefit from lower interest rates compared to traditional home improvement loans.

As energy costs continue to rise, EEMs present a practical solution for buyers and homeowners looking to invest in efficiency while securing financial savings.



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Port Jefferson This Custom Contemporary home in the beautiful Harbor Hills community has all that you've been looking for! Interior: 4-BR 3.5-BA home is sun filled with high ceilings and open floor plan. Close to private beaches, golf course, shops, dining and recreational activities. ML#823415 **\$849,999**



South Setauket Magnificent Three Village Colonial home with In-Law suite. Features a new KIT with sleek finishes. Private in-law suite perfect for extended family or guests. This home boasts large BRs with ample closet space, a 2.5 car garage, two attics, and plenty of storage space. ML#829822 **\$839,999**



Manorville Step inside to experience a Pinterest-worthy interior, where chic designer touches and natural light creates a stylish atmosphere. Expansive windows and skylights bathe the living spaces in sunshine. Outside, mature landscaping enhances the home's natural beauty. ML#830198 **\$765,000**



Setauket Kitchen has oversized island, Quartz countertops. Home has with central air, a 200-amp electric system, generator hookup, smart sprinkler system, whole house water filtration, gas cooking. The recently renovated bathroom adds to the home's modern appeal. ML#840509 **\$699,000**




Lake Grove Located in a Cul-de-Sac, In The Three Village School District. KIT w/Quartz Countertops, Young Roof (2010), CAC (2015), & Solar Panels (Owned) & Vinyl Replacement Windows (2001). Primary Bathroom (2010) with Air-Tub, Shower, Vaulted Ceiling w. Skylight.. ML#838399 **\$675,000**



Pt. Jefferson Sta. Welcome to Fox Meadow Condominium Complex! This mostly updated 2-story condo offers 3 bedrooms, 2.5 baths, and many amenities. The first floor has an open concept LR, DR. Spacious KIT w/ SS appliances. Location of this unit backs up to lawn, park, and pool! ML#829585 **\$515,000**



Pt. Jefferson Sta. Sun filled 3 BR, 2.5 BA home is in pristine condition. 7" wide plank LVP wood-look flooring throughout, open concept living space, renovated kitchen (2022). The development is close to great shopping, dining, recreational activities, parks, beaches, and hospitals. ML#839487 **\$515,000**

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Port Jefferson This renovated home boasts a gourmet eat-in kitchen, new hardwood floors w/ radiant heat, natural light from windows and skylights. Lower level, with full windows, opens to a beautifully landscaped yard with heated in-ground pool.. ML#839369 **\$1,199,000**



Setauket Rare opportunity to own 170 ft of waterfront on Conscience Bay. 3-4 Bdrms. . 3.5 bths, IGP,CAC,CVAC. 1 fpl, 2 car garage. IGS, solar panels. Propane generator. Wood flrs., skylites. Full walk out bsmt. Panoramic views. Decking. Private beach assoc. ML#823349 **\$1,399,000**



Shoreham Waterfront living. Kitchen: Hand-crafted cabinetry and granite countertops. Mstr. Suite: wet bar, sliders to a deck, master bath, and washer & dryer . Fin, Bsmt w/ 8' ceilings, a large family room & addit. Bdrm/bth. Converted Garage. ML#824822 **\$799,000**



Shoreham Custom Clarendon-built Farm Ranch on 1.15 acres of private, serene land, offering exclusive private beach rights. 4 bdrms and 2.5 baths (primary bedroom on the first floor) FLR/DR, den with a fireplace. Bsmt. with 8-foot ceilings and 4-plus-car garage. ML#830118 **\$795,000**



Miller Place Ranch-style home, short drive to Cedar Beach and Mount Sinai Harbor. Hwd. floors throughout, new oil tank w/ well-maintained burner, full bsmt. w/ half bath (plumbing for a shower) Well-maintained landscape. ML#822313 **\$619,000**



E Setauket Setauket Meadows Condo with 1st Floor Bedroom, 1st Floor Full Bath, Entrance Foyer, High Ceilings, Open Floorplan. Amenities: clubhouse, fitness cntr, Grounds maintenance. Gated community. ML#837668 **\$665,000**



Mt Sinai Expanded Cape w/ 4 spacious bdrms., 2 full baths. Back sun porch. Yard with a large fenced-in side yard, ideal for a pool or play area. Roof replaced in 2018, siding updated in 2012, and a new oil tank installed in 2022. Basement and attic. ML#827276 **\$625,000**



Port Jefferson Welcome to the Captain Jesse Hawkins Home, a Wonderful Historic Home for Rent. 4 Bdrm, 3 full bath. Victorian design with stunning woodwork, 10' Ceilings in the main living spaces. Enjoy all Port Jefferson has to offer as a Village Resident. ML#3579829 **\$5,000/Month**



Port Jefferson Lovely 3/4 Bdrm. Ranch. Bright LR w/ Large Bay Window, Den/ Family/Bonus Room, EIK, FDR, Hardwood Floors throughout, Full Bsmt. Partially finished Laundry/Mud Room. Attached Garage Level 2 Electric Car Charger and Fenced Yard. ML#833074 **\$599,000**





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Port Jefferson Sta. Fantastic investment or starter home in a quiet neighborhood conveniently located near LIRR, SB Hospital, University, ferries and more. Updates include: Roof, furnace, elec. Part finished basement and 14' x 12' back deck. Currently tenant occupied and sold as is. Drive by only, respect tenants' privacy. ML#841451 **\$480,000**



Sound Beach This sprawling Ranch is charming throughout. Renovated Kitchen w/Granite Counters, a wood burning stove in dining area. Bi level walk out basement offers endless possibilities. Stone pillars and a Detached 1 Car Garage. ML#839950 **\$519,999**



Patchogue Beautiful 3Br, 3.5Bth colonial close to the beach. Lovely Yard for entertaining. Open floor plan Kitchen w/Centre Isle. 2nd level laundry, Primary Br w/walk in closet and FBth on 2nd level. Close to Patchogue Village, dining, shopping and more. ML#839364 **\$695,000**



Bayshore Beautifully updated Cape. Hardwood floors in living area. ELK w/ Granite and S/S, sliders to back deck overlooking a shy ½ acre. Lg Primary suite boasts vaulted ceilings, Large Wlk in closet, updated FBth. This property is near shopping, dining, schools, parks and more. ML#835781 **\$579,900**




Medford Beautifully updated Ranch on tree lined street in Woodside Estates. Theres an Open Floor plan, living /dining area, ELK w/ S/S a large island and stone counters. New siding, Roof, windows, Elec, Oil tank and flooring. Fully fenced yard with large deck, great for entertaining. ML#834337 **\$549,990**



Ridge Desirable Leisure Knoll and active, gated 55+ Community. New Kitchen w/Quarts counters, and new cabinets. Spacious LR/designer Elec Fpl. Sunroom, bathed in Natural light. New flooring, Hi Hats. 1 Car Garage, Community Clubhouse, IGP, Tennis and more. ML#808771 **\$479,900**



West Babylon This charming 3Br Ranch is nestled on a serene quiet block. Features Include: Hard wood floors throughout. Lovely inviting floor plan, Eat in Kitchen, Washer/Dryer hook up. Full part finished basement. Perfect for first time buyer or retiree. ML#812673 **\$499,000**

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REAL ESTATE | SUSTAINABILITY

Climate Change and Real Estate



Climate change is reshaping the real estate landscape as extreme weather events become more frequent and severe.

Rising temperatures, increasing wildfires and intensifying hurricanes are affecting home values and making insurance coverage more costly and, in some cases, difficult to obtain.

One of the most visible effects of climate change on real estate is the growing risk of property damage from natural disasters. Hurricanes have become more intense due to warmer ocean temperatures, leading to stronger winds, heavier rainfall and more severe flooding. Coastal properties, once considered prime real estate, are now at greater risk of storm surge and flood damage, which can lead to significant depreciation in value.

Similarly, wildfires have become an increasing threat, particularly in the western United States. Rising temperatures and prolonged droughts have created ideal conditions for wildfires to spread rapidly, devastating communities and displacing thousands of residents. Homes in wildfire prone areas face higher risks, and some properties

have become uninsurable or require costly mitigation efforts to maintain coverage.

As the risks of natural disasters grow, so do the financial burdens on homeowners. Many insurance companies have started reassessing their exposure to climate related disasters, leading to skyrocketing premiums in high-risk areas. In some cases, insurers are pulling out of certain markets altogether, leaving homeowners struggling to find affordable coverage. Flood insurance, which was once widely available, is becoming prohibitively expensive in coastal and low-lying regions. Similarly, in fire prone areas, insurers are either refusing to cover wildfire damage or offering policies at exorbitant rates.

Beyond insurance concerns, the longterm value of real estate is being affected by climate change. Homebuyers are increasingly factoring environmental risks into their purchasing decisions. Properties in areas prone to extreme weather events are seeing slower appreciation and, in some cases, declining values. On the other hand, communities with climate resilience measures,

such as improved infrastructure, flood-resistant construction and fire-resistant landscaping, are becoming more attractive to buyers.

Local governments and policymakers are responding to climate risks. Some cities are implementing stricter building codes to ensure construction can withstand extreme weather conditions. Others are investing in infrastructure projects to mitigate flooding or prevent wildfires. While these efforts may help protect property values in the long run, they often come with increased costs for developers and homeowners.

For prospective buyers and homeowners, understanding the effect of climate change on real estate is more important than ever. Researching a property's risk factors, evaluating insurance options and considering climate resilient upgrades can help protect investments. As the effects of climate change continue to unfold, the real estate market will need to adapt, with sustainability and resilience playing a central role in shaping the future of housing.

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Belle Terre | \$1,300,000 | #3559884

This stunning, youthful Post Modern home is situated just one house away from a private Belle Terre beach.

Tucked into a hill, it boasts a low-maintenance property with extreme privacy. This well-kept 3000 sqft., four-bedroom home features flowing hardwood floors, high ceilings, clean-lined moldings, a spacious first-floor office, full basement and winter water views. Taxes under \$23,000



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