

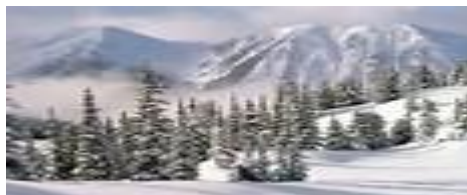


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POWERHOUSE

NEWSLETTER



POWERHOUSE

WINTER 2017 ISSUE

**Realty Executives Powerhouse
244-06 Jericho Turnpike
Floral Park, NY 11001
Office: 516.437.8080
Fax: 516.437.8074**

**FREE
NEWSLETTER**

OUR COMPANIES MISSION STATEMENT

AT REALTY EXECUTIVES POWERHOUSE, WE DEDICATE OURSELVES IN REPRESENTING BOTH SELLERS AND BUYERS WITH THE MOST ETHICAL BUSINESS PRACTICES IN THE INDUSTRY WITH UPDATED TECHNOLOGY TO PROCESS A SMOOTH TRANSACTION. THE BEST INTERESTS OF OUR CLIENTS WILL ALWAYS COME FIRST AND WE WILL PLACE THE CLIENTS' CONCERNS AHEAD OF OUR OWN IN EACH AND EVERY TRANSACTION, AS WE ARE DEDICATED TO THE DEVELOPMENT OF LONG TERM CLIENT RELATIONSHIPS! OUR TEAM-APPROACH PHILOSOPHY ENSURES YOUR NEEDS ARE IMPORTANT TO EACH AND EVERY MEMBER OF OUR ORGANIZATION.



If you enjoy reading our newsletters, please call or drop me a line regarding any question you might have related to real estate or home ownership, or just drop by for a friendly cup of coffee. You can contact me at 516.437.8080 or cell 516.695.2395
If you would like to receive our newsletter email us at realtyexecutivespowerhouse@gmail.com



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Do I Need a Permit for That?

Getting a permit for a home addition can be expensive and time-consuming, but it's often a required part of the selling process.

Because permits ensure compliance with local building codes, lack of permits can hold up a sale, say real estate experts.

"An open permit will show up on a little search when you go to sell your home, and most lawyers will want all permits closed in order to pass clean title," says Seth Pitlake, licensed Real Estate Sales Person in Merrick.

"A building permit is a document required to commence legally sanctioned construction or renovation on a property," according to homeadvisor.com. "Every jurisdiction ... sets up different requirements for issuing permits, along with different building codes and fees associated with the permits." For information about permit requirements in your area, contact the building department in your town or village hall.

Decks, Dormers and More

According to homeadvisor.com the national average cost of a building permit is \$1,156 with most homeowners spending in spending between \$451 and \$1,862.

Pitlake says that, on Long Island, permits are generally required for any additions of living space, including a dormer, an extra room that changes the footprint of the house, a finished basement or an attic space turned into room.

"You need a permit for a deck in the back yard, for a fence if you put on up, and you even need permits now for central air conditioning units and generators that were installed as permanent fixtures attached to the house," Pitlake says.

If permits weren't obtained for home improvements projects, the work will have to be brought up to today's code. "Things may have to be altered, improved or removed," up to code," including electric, heat and plumbing, the local building department will inspect the finished work to make sure it have been done correctly. If it has, a certificate of completion will be issued.

Sounds complicated? Pitlake say a consultant known as an "expeditor" can help you get through the permit process.

Permits may be needed for:

- Decks and patios
- Finished basements and attics
- Central A/C and generators



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Homeowners Spend Less, Renters Spend More

Incomes are not [keeping pace](#) with rents.

More earnings are needed for rent than in years past—now 29.1 percent of the median monthly income, versus the 25.8 percent needed prior to the recession, according to an [analysis](#) recently released by Zillow. The difference equals \$1,957 more than if the share had stayed the same.

Homeowners, however, are not allocating more of their income to a mortgage, the analysis shows. A mortgage accounts for 15.4 percent of the median monthly income now, versus 21 percent prior to the recession—\$3,289 in savings.

The discrepancy has implications for renters, says Dr. Svenja Gudell, chief economist at Zillow.

“In most markets, current renters are at a disadvantage compared to years past because paying the rent takes up a much larger share of their income than it did before,” Gudell says. “For many people, that can mean less cash to put toward paying off student debt, building an emergency fund, or saving for retirement. For those hoping to buy a home, it could be a significant part of their down payment. For parents, it could mean additional childcare or a family vacation. This is another example of how much worse rent affordability has gotten.”

| Metropolitan Area | Share of Income Spent On Rent, 2017 Q3 | Historic Income Spent On Rent | Additional Rent Costs Per Year | Share of Income Spent On Mortgage Payments, 2017 Q3 | Historic Income Spent On Mortgage Payments | Mortgage Payment Savings Per Year |
|------------------------------------|--|-------------------------------|--------------------------------|---|--|-----------------------------------|
| United States | 29.1% | 25.8% | \$1,957 | 15.4% | 21.0% | \$3,289 |
| New York/Northern New Jersey | 39.3% | 26.2% | \$9,543 | 26.2% | 29.7% | \$2,566 |
| Los Angeles-Long Beach-Anaheim, CA | 48.4% | 36.2% | \$8,178 | 40.8% | 35.2% | -\$3,781 |
| Chicago, IL | 29.7% | 25.2% | \$3,020 | 14.4% | 22.8% | \$5,578 |
| Dallas-Fort Worth, TX | 30.2% | 21.8% | \$5,298 | 15.2% | 20.4% | \$3,256 |
| Philadelphia, PA | 27.7% | 21.4% | \$4,337 | 14.3% | 20.0% | \$3,901 |
| Houston, TX | 28.8% | 24.3% | \$2,848 | 12.8% | 15.3% | \$1,611 |
| Washington, DC | 26.1% | 17.6% | \$8,313 | 17.6% | 22.3% | \$4,651 |
| Miami-Fort Lauderdale, FL | 41.0% | 28.5% | \$6,741 | 21.3% | 20.0% | -\$717 |
| Atlanta, GA | 26.0% | 19.3% | \$4,261 | 12.9% | 19.1% | \$3,941 |
| Boston, MA | 33.8% | 26.3% | \$6,296 | 23.0% | 26.2% | \$2,687 |
| San Francisco, CA | 42.4% | 30.7% | \$11,236 | 40.6% | 38.3% | -\$2,189 |
| Detroit, MI | 24.9% | 19.9% | \$2,850 | 11.3% | 16.6% | \$2,991 |
| Riverside, CA | 36.7% | 32.7% | \$2,406 | 24.9% | 26.5% | \$969 |
| Phoenix, AZ | 27.3% | 22.9% | \$2,600 | 18.3% | 21.3% | \$1,791 |
| Seattle, WA | 30.2% | 23.8% | \$5,592 | 23.5% | 25.2% | \$1,493 |
| Minneapolis-St Paul, MN | 26.6% | 21.3% | \$3,903 | 15.2% | 18.4% | \$2,299 |
| San Diego, CA | 42.0% | 34.7% | \$5,322 | 34.4% | 34.1% | -\$198 |
| St. Louis, MO | 23.1% | 21.2% | \$1,132 | 11.2% | 16.1% | \$2,887 |
| Tampa, FL | 32.1% | 27.6% | \$2,271 | 16.5% | 18.7% | \$1,097 |
| Baltimore, MD | 27.4% | 26.9% | \$374 | 15.5% | 21.4% | \$4,476 |
| Denver, CO | 32.4% | 23.7% | \$6,531 | 22.1% | 21.9% | \$220 |
| Pittsburgh, PA | 22.5% | 28.4% | -\$3,392 | 10.8% | 15.5% | \$2,750 |
| Portland, OR | 32.5% | 23.5% | \$6,182 | 24.1% | 22.5% | \$1,078 |
| Charlotte, NC | 26.9% | 19.3% | \$4,344 | 14.0% | 18.3% | \$2,472 |
| Sacramento, CA | 31.8% | 31.8% | \$37 | 24.7% | 28.6% | \$2,611 |
| San Antonio, TX | 28.0% | 26.2% | \$1,068 | 13.0% | 17.7% | \$2,691 |
| Orlando, FL | 32.0% | 22.6% | \$4,987 | 17.6% | 20.4% | \$1,505 |
| Cincinnati, OH | 25.6% | 19.2% | \$3,808 | 11.6% | 19.3% | \$4,632 |
| Cleveland, OH | 25.5% | 22.7% | \$1,530 | 11.4% | 20.0% | \$4,616 |
| Kansas City, MO | 23.8% | 17.5% | \$4,046 | 11.3% | 20.1% | \$5,611 |
| Las Vegas, NV | 28.0% | 24.1% | \$2,126 | 19.1% | 25.9% | \$3,735 |
| Columbus, OH | 25.9% | 22.0% | \$2,393 | 12.2% | 20.0% | \$4,757 |
| Indianapolis, IN | 25.3% | 21.8% | \$2,013 | 10.9% | 20.8% | \$5,638 |
| San Jose, CA | 38.5% | 26.0% | \$13,525 | 43.3% | 36.0% | -\$7,938 |
| Austin, TX | 29.0% | 23.3% | \$4,027 | 17.6% | 18.9% | \$908 |



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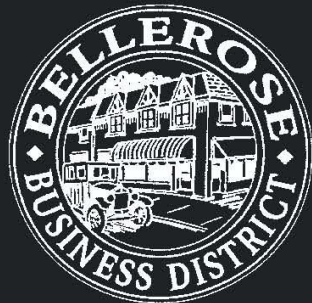
Joint Bellerose Business District

To be most effective in revitalizing and strengthening Bellerose business district, a unified and collective voice of local business owners, community leaders, and concerned citizens is needed. By becoming a member of the Joint Bellerose Business District Development Corporation you can lend your voice and gain input into the planning and redevelopment of Bellerose business district.

As a member of JBBDDC, we will be your business advocates locally and on a regional and statewide basis. Your concerns and needs will have greater impact as they will be backed by the combined voice of the many and varied businesses found in the Bellerose community. With your help we can better ensure the positive development of our community.

To become a member, please fill out the attached membership card and return it with your contribution to Bellerose Business District Development Corporation – 50 Superior Road, Bellerose Village, NY 11001

If you have any questions or would like any additional information about JBBDDC, please send us an [email](mailto:info@bellerosebusiness.com).
info@bellerosebusiness.com



A Non-Profit Business
Development Corporation

50 Superior Road
Bellerose Village, NY 11001

annual membership

join today!

Yes, I want to become a member of the Joint Bellerose Business District Development Corporation (JBBDDC) and support JBBDDC's efforts to assist and promote local business along Jamaica Avenue and Jericho Turnpike.

Dues:

☐ Small Business (\$50)

☐ Corporations (\$50)

Business Name

Address

City

Zip

Phone

Fax

e-mail

Contact Person/Title

Type of Business



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Seafood Paella



Makes: 6 servings
Prep Time: 15 minutes
Cooking Time: 35 minutes
Total Time: 50 minutes

Ingredients

2 chorizo sausages, thickly sliced (you can also use chicken sausage that is chorizo flavored)
2 tbs olive oil
1 yellow onion, small dice
4 cloves of garlic, minced
1 tbs paprika
2 tsp oregano
1, 15 oz can of diced tomatoes, drained
2 cups Spanish rice or quick cooking brown rice
3 cups chicken stock
1 pinch of saffron threads
18 clams, scrubbed
18 mussels, cleaned well and scrubbed
18 jumbo shrimp, peeled and deveined
1 cup frozen peas, thawed
freshly chopped parsley, for garnish

Directions

1. Heat the paella pan over medium-high heat.
2. Cook the chorizo until it browns, about 3 minutes. Remove the chorizo from the pan and set aside for later use.
3. Add the onion and garlic to the pan. Saute for 3 minutes, or until the onion starts to become translucent. Add the paprika, oregano, and rice and saute another 2 minutes to coat.
4. Add the chicken stock to the pan and simmer for 10 minutes, stirring every few minutes to keep the rice from sticking to the bottom of the pan. At this point you'll want to season the rice with a good amount of salt and pepper, so that everything can cook and be seasoned at the same time.
5. Add the chorizo, clams, mussels, and shrimp into the pan, tucking the seafood into the rice so that everything is well incorporated. Give the pan a little shake to let everything settle and cook for 15 minutes uninterrupted.
6. The paella is done when the rice is nice and fluffy. Add the peas into the rice and serve in a large dish with fresh parsley on top.



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where the experts are™

FILL-IN (or CRISS-CROSS) CROSSWORD PUZZLE

Fill in the blanks of the both grids with the words (ignore spaces and dashes):

(10) BUMBLEBEES
(10) COPYWRITER
(10) LUMINOSITY
(10) QUILT PIECE
(10) SLIPSTREAM
(10) TOUCHSTONE
(10) TURTLEDOVE
(10) TYPOGRAPHY
(7) ATTEMPT
(7) LEISURE
(7) RECEIPT
(7) REPTILE

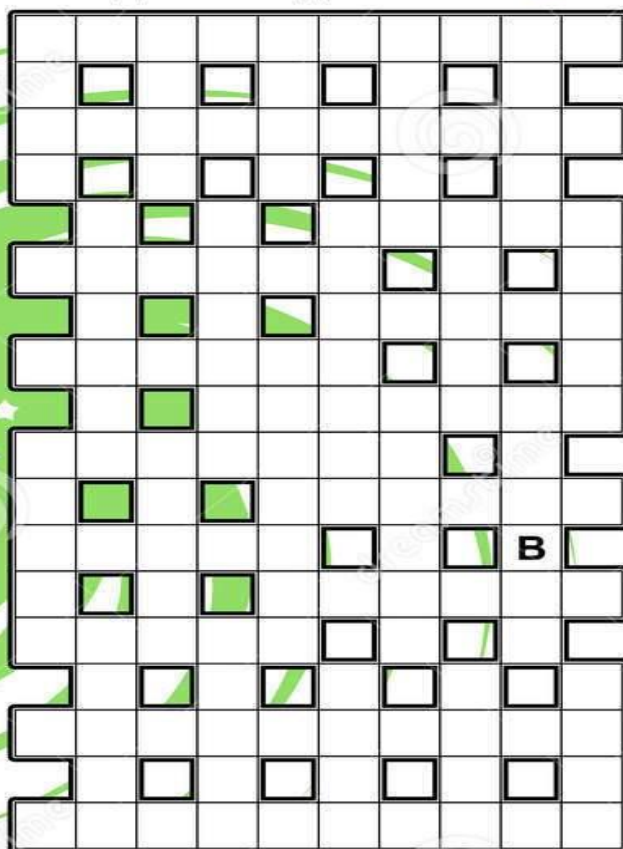
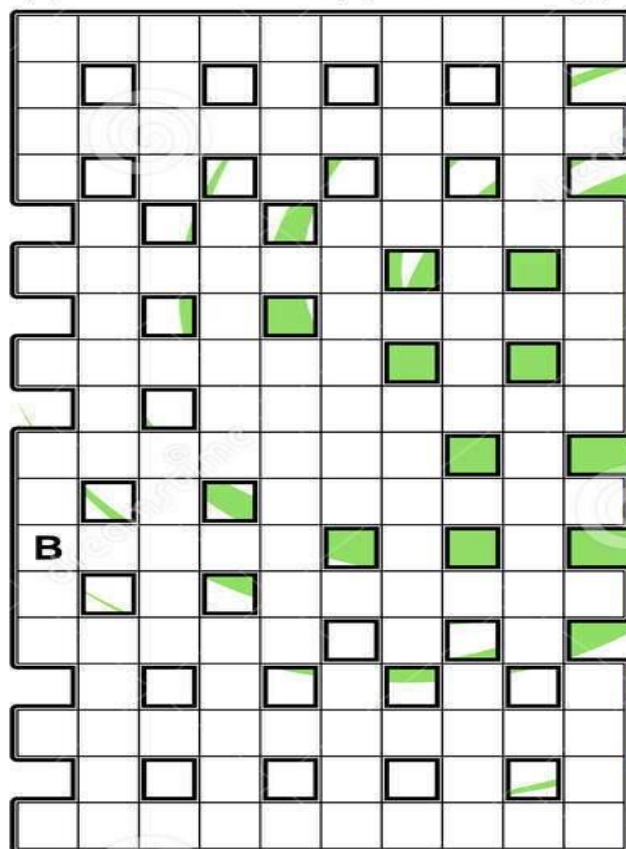
(7) SEMINAR
(7) SPIDERS
(7) SPINACH
(7) TEXTILE
(6) ADJUST
(6) AFRAID
(6) AUGUST
(6) CANYON
(6) CARROT
(6) CRUISE
(6) DEPEND
(6) FIGURE

(6) GALORE
(6) ITALIC
(6) MOBILE
(6) NEPHEW
(6) RAISIN
(6) RHEBOK
(6) RIDDLE
(6) STAIRS
(5) AGREE
(5) ASSET
(5) BEDEW
(5) BIJOU

(5) CAJUN
(5) ENVOI
(5) EQUAL
(5) GECKO
(5) IRONY
(5) NEXUS
(5) PARKA
(5) PURSE
(5) REPOT
(5) ROBOT
(5) SATIN
(5) SWISS

(5) TEETH
(5) THEME
(5) TIMER
(5) TINGE
(5) TOTEM
(5) TULIP
(5) TWAIN
(5) XEROX
(4) BYTE
(4) DENY
(4) LILY
(4) LUCK

(4) MAPS
(4) MARK
(4) NEWS
(4) SOAP
(4) SPOT
(4) TEAM
(4) USER
(4) ZEKE



TYBOG RAVBH
N K E V M
TOUCHSTONE
L I N G E C D
O U N R A I S I N
B I J O U N F L A V
O A V A S T A I R S
R E C E I P T I N V A R
M O B I L E I N V A R
L U N T O T E M
C A R R O T A S S E T
K S S S S S S S S
C O P Y W R I T E R
U N A V A H

ST I B S T R E A V M
Q U I L T P I E C E
L E E T H D K
O S C A N Y O N
P A R K A E B
R E B T I L E H
R I D D L E X E R O X
A U G U S T I D E R S
G 1 X E R O X
R I D D L E T W A I N
E K Y E E O
T U R T L E D O V E
Y A V A
B N W B L E B E E S



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Very Useful Websites

For information on flood insurance and rates visit:

<https://www.fema.gov/national-flood-insurance-program>

Health insurance for the uninsured: Four unique ways to help you find health coverage and determine eligibility for public and private health plans in every state.

www.coverageforall.org

Mature travelers with special needs: Information on the accessibility of accommodations...attractions...cruise ships...public transportation...etc.

<http://access-able.com>

Winter and Summer Jobs: Search seasonal opportunities for high school and college students, as well as adults, at camps, amusement parks, resorts, hotels, national parks and more.

www.indeed.com/Winter

Ask any questions: Reliable, instant answers on more than four million topics.

www.answers.com

Calorie counters: Calories in various foods-
www.thecaloriecounter.com.
Calories burned through different activities-
<http://nutribase.com/exercala.html>

KIWANIS INTERNATIONAL – FLORAL PARK

Since 1915, members have united to serve children and uplift communities. Each year, the Kiwanis family dedicates more than 18.5 million hours of service.

Kiwanis clubs, located in 80 nations, help their communities in countless ways. Each community's needs are different—so each Kiwanis club is different. By working together, members achieve what one person cannot accomplish alone. When you give a child the chance to learn, experience, dream, grow, succeed and thrive, great things happen.

Service footprint: Service is at the heart of every Kiwanis club, no matter where in the world it's located. Members stage nearly 150,000 service projects and raise nearly US\$100 million every year for communities, families and projects.

A family of servant leaders: Kiwanis clubs focus on changing the world by serving children, one child and one community at a time. To do this, many clubs also sponsor a Kiwanis family club—K-Kids for primary school children; Builders Clubs for adolescents; Key Clubs for teens; CKI clubs for university students and Aktion Clubs for adults living with disabilities—to reach more people and have a greater service impact on their communities.

Traditional and not: No two Kiwanis clubs look exactly the same. Each member's and community's needs are different, and each club should look different. Some clubs are very traditional, with weekly meetings and a strong sense of history. Other clubs don't meet at all, and instead hold meetings online and only come together for service projects. Newer clubs may follow the 3-2-1 concept: 3 hours of service, 2 hours of social activity and a 1-hour meeting each month. Clubs should reflect their communities and their members and should work to meet their needs. Flexibility is key to a successful club.

Fellowship and fun: Kiwanis members don't just do service—they have fun. Members make new friends by being part of a club where they attend meetings and participate in social events. Kiwanis clubs also provide excellent networking opportunities for professionals. Members meet new people from all over their region and the world through service projects, fundraising and by attending district and [Kiwanis International conventions](#).

If you are interested in becoming a member please contact me: Dennis Winnie
516-437-8080 or 516-695-2395.

[Download the Kiwanis International fact sheet.](#)



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For What Is Happening In Floral Park Visit One Of The Following WEB Sites For A List Of Events

Floral Park NY, Community Events, Event Calendar, ...

www.townplanner.com/11001/NY/Events

Incorporated Village of Floral Park

www.fpvillage.org

Floral Park Events, Concerts, Film, Nightlife, Festivals ...

www.yelp.com/events/floral-park-ny-us

Yelp Events, Floral Park Things Concerts, Festivals, Art, Film & More

Floral Park Concerts Events | Find Concerts Events in ...

www.local.com/events/category/music/floral-park-ny.aspx

Search for music events in Floral Park, NY. Find concerts, festivals, performances and more in Floral Park, NY.

Village Calendar Of Events | The Incorporated Village of ...

www.southfloralpark.org/?programs=village-calendar

For a monthly calendar view of specific events, visit our Events Calendar page.

All events in Floral Park - Page 1 of 1 - EventViva

<https://eventviva.com/events/floral-park>

Find information and tickets of upcoming events in floral park like parties, concerts, meets, shows, sports ...

Floral Park Chamber of Commerce

www.floralparkchamber.org

Floral Park Chamber of Commerce is the best place to find an event in the Floral Park, NY area.

The Incorporated Village of South Floral Park

www.southfloralpark.org

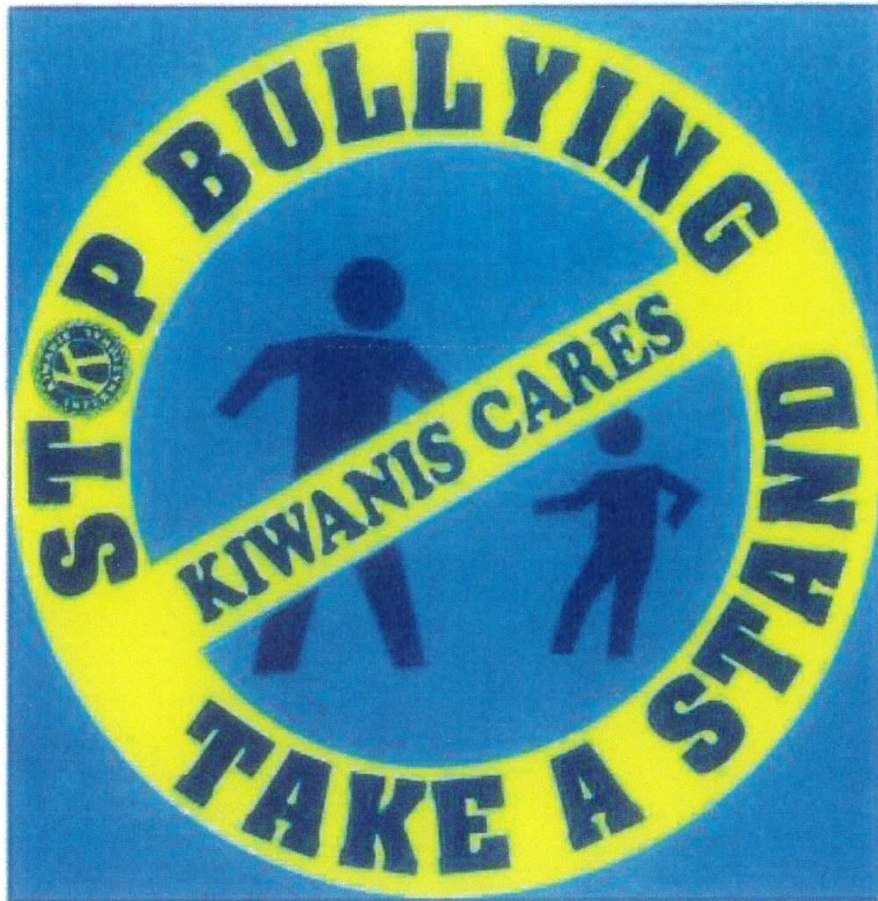
Joint Bellerose Business District Development Corp

www.bellerosebusiness.com

Welcome to the online home of the Joint Bellerose Business District Development Corporation, a non-profit business assistance and local development corporation



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ANTI BULLYING COMMUNITY SERVICE PROGRAM

Presented by

The Kiwanis Club of Floral Park

Friday - January 5th

Floral Park Village Hall in Fireman's Hall 7 - 9PM

**All concerned parents, grandparents
and children are invited to attend**

Bullying remains one of the largest problems in schools, with the percentage of students reportedly bullied at least once per week steadily increasing since 1999." Additionally, cyberbullying has become more rampant and has contributed to the suicides of multiple children. The Internet has unleashed meanness to a degree unseen before. Thanks to the accessibility to the Internet and the affordability of new technology, bullies now have multiple ways to harass their victims. The current generation has the added ability to use technology to expand their reach and the extent of their attacks exponentially. Please as concerned parents attended the Anti Bullying Community Service Program on January 5th. You will not only be helping yourself but your children. Let's all help to stop Bullying.



What Better Way Too Show Support For Our Troops And Vets Then
Right Here At Home

Dennis Winnie and Anna Gaetano of Realty Executives Powerhouse
are proud to announce we will be donating out of each closing a
portion of our commission to a Veterans Organization of your
choice.

The men and women of our armed services have devoted their lives
for our freedom. Please help us to thank them.



Just A Common Soldier, also known as *A Soldier Died Today*, is one of the most popular poems on the Internet. Written and published in 1987 by Canadian veteran and columnist A. Lawrence Vaincourt, it now appears in numerous anthologies, on thousands of websites and on July 4, 2008 it was carved into a marble monument at West Point, New York. Please enjoy this tribute to the Soldiers, Sailors, Marines, and Airmen who have given so much for our country.

<http://www.justacommonsoldier.com/>



POWERHOUSE

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Realty Executives Powerhouse
244-06 Jericho Turnpike
Floral Park, NY 11001

(516) 695-2395 - (516) 395-9271 - Fax: (516)-437-8074



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WORK WITH REALTY EXECUTIVES POWERHOUSE

In today's competitive real estate market, it can be difficult as well as stressful, to sell your home. What happens if an appliance or even a mechanical system breaks down before you sell or right after the new buyers move in?

When you list your home, I will provide you with a HWA Home Warranty Plan which will protect your eligible appliances, homes systems and components, giving you and your home a competitive selling advantage. HWA's Home Warranty, as a home seller or buyer provides coverage for repair and/or replacement with a network of authorized contractors 24/7 (subject to contract terms and conditions).

Having a HWA Warranty on your home during the listing period will help minimize your out of pocket expense, and make your home more attractive to the potential buying public. When you close on your home we will provide the buyer 13 months of coverage helping to decrease conflicts and post-sale liability.

One of the many reasons to list your home with Realty Executive Powerhouse and having a HWA Home Warranty in place is that it's **FREE!** that's right **FREE!** I will pay the cost of the HWA Warranty Plan at closing and then provide it to the buyer as well for an additional 13 MONTHS.

Contact the experienced franchise team of Dennis Winnie and Anna Gaetano at either 516.695.2395 or 516.395.9271 for all your real estate questions, and get your FREE HWA Warranty Plan.



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Membership In The Following

Bellerose Terrace Civic Association
Community Center, Floral Park, NY 11001

Bellerose Business District
50 Superior Road
Bellerose Village, NY 11001

Queens Village Civic Association
Queens Village, NY 11428

Floral Park Chamber Of Commerce

Kiwanis International
Floral Park Chapter

If you have any suggestions or would like to see certain articles in our newsletter please call us at 516.437.8080 or email at realtyexecutivespowerhouse@gmail.com and we will be happy to review any suggestions you might have.