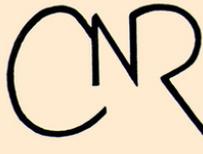


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### *From the desk of Carole Novick, GRI...*

October-November 2021, my final Newsletter

The GOOD NEWS is that the median price of homes in NYS has been climbing for 17 consecutive months in year-year comparisons. The number of sales declined in September for the first time since August of 2020.

Closed sales for August 2021 were up +16.9% year-year. Median Sales price was up +29.9% and homes for sale...that inventory thing was down -20.8%. The number of Months inventory fell 36% statewide from 5.0 months in 2020 to 3.2 months in 2021.

Demand is strong as I have been reporting for a long time now while supply is very limited. Mortgage rates are still very low. According to Freddie Mac, the monthly average on a 30-year fixed-rate mortgage in August was down to 2.84% – the lowest rate in the past six months.

Now for the BIG NEWS...I have decided to retire after 44 exciting years as a Real Estate Broker. I hope to have a broker referral set up to assist you in the future, but that isn't confirmed yet. I am trying to put my last few listings into contract so I can finish taking care of my current clients. I also want to share a new email address, in case you want to reach me on other matters, in the future. Cnovick4@gmail.com.

This will be my last Newsletter. I want to thank you for your business and friendship all these years. I have enjoyed working with all my clients and customers for the past 4 decades and wish you good health and happiness in the coming years.

Here are my remaining properties that I am looking to sell now:

**Brokerage Business:** I am talking with a few people to take over my client base and/or company name. If you know a licensed broker who may be interested, I priced it very low to make it affordable at \$50,000. I am looking for someone to assist you, as I would do, for your future real estate needs.

**West Haverstraw single family house** is only \$250,000. This house is in move-in or ready-to-rent condition for a first-time buyer or investor.

**Pomona building lot** is the best value in the area at only \$244,000. All municipal services are in the road. The road is dedicated so you can apply for your permit immediately.

**Pomona acreage abuts Harriman State Park.** This is an exceptional 4.57 Acre site that has an existing foundation and offers future potential for subdivision. Located in the unincorporated Town of Ramapo and offered at \$500,000 with owner willing to finance.

**Spring Valley on Monsey border is a 3-Family property** in the R-15C zone. This area has had abundant re-development in recent years. Retain as is or receive income while planning your future construction Offered now at \$1,999,999. We are working on a pending contract now.

Community info: A new citizens group is forming in the Pomona area. If you would like more details, please let me know.

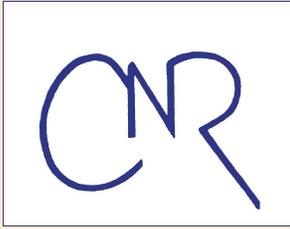
Thank you for taking the time to read my newsletter over the years. View past issues on my site. Contact me for full details on any property you pass on the Internet or on the road. Request a personal search, so you can see the newest listings as soon as they enter the market. List your property & receive the best in service & marketing. I **only** have satisfied clients & customers since I began my career in 1977. Read a few testimonials on my site or ask to see more.

**Using the BEST Realtor means you will also obtain the BEST Price.** I

welcome your feedback. PLEASE BE CAREFUL AND STAY SAFE!

*I will send you a notice of who to contact in the future or leave it on my voice mail message.*

Don't get lost in the crowd!



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