



1011 Union Street, Schenectady, NY 12308

Gross Monthly Rent Roll **\$17,479.00**

1011 Union School Taxes Total = **\$8,432.00**

Paid (Quarterly) Property Taxes Total = **\$9,081.02**

Total School & Property Taxes = \$17,513.00

16 Total Units - 19 Bedrooms -16 Bathrooms

Listed For Sale \$1,695,900

Tenants pay all their own electric bills.

Property insurance **\$6,500**

Principal and Interest (7%) **\$8,989.70**

Escrow Expenses **\$2,001.00** (All Taxes, Insurance)

Total Monthly Payment including Escrow \$10,990.78

Based on 25% Down @7.0% interest rate financed for 25 years

Gross Monthly Rent Roll \$17,479.00 (- 5% +/- for Vacancies)

Net Monthly Rent Roll \$6,488.22

Yearly Net \$77,856.00





**CITY OF SCHENECTADY
PROPERTY TAX BILL
BUREAU OF RECEIPTS
518-382-5016**



FISCAL YEAR: 01/01/2025 - 12/31/2025

WARRANT DATE: 10/29/2024

PROPERTY LOC: 1011 UNION ST

CITY OF: SCHENECTADY

SCHOOL: SCHENECTADY

NYS TAX & FINANCE

DISTRICT CODE: 569

PROPERTY CLASS: APARTMNT

ROLL SEC: 1

PARCEL DIMENSIONS

FRONT: 54.00 **DEPTH:** 149.50

BILL NO. SWISS

BANK CODE: Y000

00002818 421500

39.75-1-23
SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 10952

ESTIMATED STATE AID

CNTY 63,152,167.00
CITY 11,205,994.00

PROPERTY TAXPAYER'S BILL OF RIGHTS:

THE ASSESSOR ESTIMATES THE FULL MARKET VALUE OF THIS PROPERTY AS OF JULY 1, 2023 WAS: \$617,969.00
THE TOTAL ASSESSED VALUE OF THIS PROPERTY IS: \$423,000.00
THE UNIFORM PERCENTAGE OF VALUE TO ESTABLISH ASSESSMENTS IN YOUR MUNICIPALITY IS: 68.45%

If you feel your assessment is too high, you have the right to seek a reduction in the future. A publication entitled "Contesting your assessment" is available at the Assessor's office and on line at www.tax.ny.gov. Please note that the period for filing complaints on the above assessment has passed.

Exemption	Value	Tax Purpose	Exemption	Value	Tax Purpose
Tax Description	Total Tax Levy	% Change From Prior Year	Taxable Assessed Value	Rate Per \$1000	Tax Amount
CITY TAX	33,393,934	4.20	423,000.00	13.381800	5,660.48
STATE FED MANDATE	18,201,019	0.90	423,000.00	7.284600	3,081.38
CO ELECTION CHG					139.14
RELEVY CODE ENF MVB					50.00
FLAT RATE WATER					150.00

ARE PRIOR TAXES DUE? YES-SEE BACK FOR IMPORTANT INFORMATION TOTAL TAXES DUE: \$9,081.00

MAKE CHECKS PAYABLE TO: CITY OF SCHENECTADY, P.O. BOX 947, SCHENECTADY, NY, 12301-0947

OR PAY IN PERSON: CITY HALL, JAY STREET, ROOM 100, SCHENECTADY, NY 12305

PAY ONLINE AT CITYOFSCHENECTADY.COM GO TO "ONLINE PAYMENTS" AND FOLLOW THE PROMPTS. NOTE: THERE IS AN ADDITIONAL SERVICE CHARGE FOR ONLINE PAYMENTS AND CREDIT/DEBIT CARDS ONLINE OR IN PERSON.



**CITY OF SCHENECTADY TAX BILL
USE THIS STUB WITH YOUR PAYMENT**

3RD PAYMENT DUE: 07/01/2025

PENALTY AFTER: 07/15/2025

BILL NO. 00002818

PROPERTY LOC.: S/B/L 39.75-1-23

1011 UNION ST

INSTALLMENT AMT. \$2,270.24

INTEREST \$0.00

TOTAL \$2,270.24

3

CHECK THIS
BOX FOR A
RETURN
RECEIPT

SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 10952

2082025500002818300002270247



**CITY OF SCHENECTADY TAX BILL
USE THIS STUB WITH YOUR PAYMENT**

1ST QTR. PAYMENT DUE: 01/02/2025

PENALTY AFTER: 01/16/2025

BILL NO. 00002818

PROPERTY LOC.: S/B/L 39.75-1-23

1011 UNION ST

INSTALLMENT AMT. \$2,270.28

INTEREST \$0.00

TOTAL \$2,270.28

1

CHECK THIS
BOX FOR A
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RECEIPT

SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 10952

2082025500002818300002270288



**CITY OF SCHENECTADY TAX BILL
USE THIS STUB WITH YOUR PAYMENT**

4TH QTR. PAYMENT DUE: 10/01/2025

PENALTY AFTER: 10/15/2025

BILL NO. 00002818

PROPERTY LOC.: S/B/L 39.75-1-23

1011 UNION ST

INSTALLMENT AMT. \$2,270.24

INTEREST \$0.00

TOTAL \$2,270.24

4

CHECK THIS
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SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 10952

2082025500002818300002270247



**CITY OF SCHENECTADY TAX BILL
USE THIS STUB WITH YOUR PAYMENT**

2ND QTR. PAYMENT DUE: 04/01/2025

PENALTY AFTER: 04/15/2025

BILL NO. 00002818

PROPERTY LOC.: S/B/L 39.75-1-23

1011 UNION ST

INSTALLMENT AMT. \$2,270.24

INTEREST \$0.00

TOTAL \$2,270.24

2

CHECK THIS
BOX FOR A
RETURN
RECEIPT

SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 10952

2082025500002818300002270247

12/19/25, 9:09 AM

Parcel Info

[Print](#)[Back](#)

SCHENECTADY GARDENS LLC
171 BLAUVELT RD
MONSEY, NY 1052

SCHENECTADY CITY SD

518 - 881 - 3988
Notice of 2025 School Tax
SBL: 39.75-1-23
ADDR: 1011 UNION ST
SWIS: 421500 Schenectady
Bill #: 2025-018908 Escrow: TRUSTCO

The Printable Version will print on one page when set to "Shrink to Fit" or margins are set at .25 for top and bottom and .75 for left and right.

MAIL PAYMENT WITH REMITTANCE STUB TO:

Schenectady CSD Tax Processing
PO Box 13150
Albany, NY 12212 - 3150

ASSESSMENT INFORMATION

Full Market Value as of	July 01, 2025	\$700,447.00
Total Assessed Value as of	July 01, 2025	\$423,000.00
Uniform Percentage of Value		60.39

ExemptionEx Amt

PROPERTY TAXES			
Taxable Assessed	Non-Homestead		
<u>Before STAR</u>	<u>Rate per \$1000</u>	<u>Rate per \$1000</u>	<u>Taxes Due</u>
Sch \$423,000.00	19.934775	\$8,432.41	
			Total Tax Due: \$8,432.41

SEND STUB WITH PAYMENT**2025 - 2026 SCHOOL TAX INSTALLMENT #4**

39.75-1-23

Mark here [] for receipt SCHENECTADY CITY SD



DUE WITHOUT PENALTY BY Apr 30, 2026

2025-018908-4

<u>If Paid Between</u>	<u>Penalty Amt</u>	<u>Total Due</u>
Apr 01 - Apr 30	\$0.00	\$2,108.10

SEND STUB WITH PAYMENT**2025 - 2026 SCHOOL TAX INSTALLMENT #3**

39.75-1-23

Mark here [] for receipt SCHENECTADY CITY SD



DUE WITHOUT PENALTY BY Feb 02, 2026

2025-018908-3

<u>If Paid Between</u>	<u>Penalty Amt</u>	<u>Total Due</u>	<u>If Paid Between</u>	<u>Penalty Amt</u>	<u>Total Due</u>
Jan 01 - Feb 02	\$0.00	\$2,108.10	Mar 01 - Mar 31	\$73.78	\$2,181.88
Feb 03 - Feb 28	\$36.89	\$2,144.99	Apr 01 - Apr 30	\$110.68	\$2,218.78

2025 - 2026
Payment Information

<u>Installment</u>	<u>Principal Paid</u>	<u>Penalty Paid</u>	<u>Total Received</u>	<u>Payment Date</u>	<u>Batch</u>	<u>Payer</u>
2	\$2,108.10	\$0.00	\$2,108.10	10/15/2025	101505R	TRUSTCO BA

2025 - 2026
Payment Information

<u>Installment</u>	<u>Principal Paid</u>	<u>Penalty Paid</u>	<u>Total Received</u>	<u>Payment Date</u>	<u>Batch</u>	<u>Payer</u>
1	\$2,108.11	\$0.00	\$2,108.11	08/26/2025	082606R	TRUSTCO BA



1011 Union Street, Schenectady, NY 12308

02/02/26
12/16/2025 4:58 PM

Rent Roll

Property = Schenectady Gardens As Of = 12/16/2025

Month = 12/2025

Unit	Unit	Tenant Name	Actual	Actual Rent	Tenant	Other	Misc	Misc Move In	Lease
	SqFt		Rent	per Sqft	Deposit	Deposit		per Sqft	Expiration
Current/Notice/Vacant Tenants									
1A	0.00	Shaquan Holmes	1,000.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
1B	0.00	Seddy r Richardson	1,250.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
1C	0.00	Phaedra Jones	1,050.00	0.00	1,050.00	0.00	0.00	0.00 09/05/2025	09/04/2026
1D	0.00	James Davis	1,050.00	0.00	1,050.00	0.00	0.00	0.00 07/09/2025	07/08/2026
1E	0.00	Margo Webb	1,050.00	0.00	1,050.00	0.00	0.00	0.00 02/05/2025	02/04/2026
2A	0.00	Alexis Clement	1,225.00	0.00	1,225.00	0.00	0.00	0.00 01/01/2025	12/31/2025
2B	0.00	Tyrone J Jenkins	1,250.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
2C	0.00	Cheyenne Miller	1,050.00	0.00	1,050.00	0.00	75.00	0.00 09/03/2025	09/02/2026
2D	0.00	Patricia Lamboy	1,050.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
2E	0.00	Leanne Place	1,004.25	0.00	324.00	0.00	0.00	0.00 01/01/2025	06/30/2026
3A	0.00	Fredic Anderson	1,250.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
3B	0.00	VACANT	0.00	0.00	0.00	0.00	0.00		
3C	0.00	Kassius Fox	1,050.00	0.00	0.00	0.00	0.00	0.00 12/01/2025	11/30/2026
3D	0.00	VACANT	0.00	0.00	0.00	0.00	0.00		
3E	0.00	David Jones	975.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2025
1AF	0.00	Jahmar Thompson	925.00	0.00	0.00	0.00	0.00	0.00 01/01/2025	12/31/2026
Total		Schenectady G:	15,179.25	0.00	5,749.00	0.00	75.00	0.00	

Summary Groups	Square Footage	Actual Rent	Security Deposit	Other Deposits	Misc	# Of Units	% Unit Occupancy
Current/Notice/Vacant Tenants	0.00	15,179.25	5,749.00	0.00	75.00	16	87.50
Future Tenants/Applicants	0.00	0.00	0.00	0.00	0.00	0	0.00
Occupied Units	0.00	0.00	0.00	0.00	0.00	14	87.50
Total Non Rev Units	0.00	0.00	0.00	0.00	0.00	0	0.00
Total Vacant Units	0.00	0.00	0.00	0.00	0.00	2	12.50
Totals:	0.00	15,179.25	5,749.00	0.00	75.00	16	100.00

GLOBAL MLS, Inc.

CARBON MONOXIDE AND SMOKE DETECTOR/ALARM DISCLOSURE

As this is a legally binding contract, it is recommended you consult an Attorney before signing.

1. Regulations require that a functioning carbon monoxide and smoke detector must be installed in every one- and two-family house, co-op or condo constructed or offered for sale.
2. At least one carbon monoxide alarm and smoke detector must be present in each dwelling unit.
3. A carbon monoxide detector must be located in the immediate vicinity of the bedrooms on the lowest floor. For example, if the bedrooms are all on the second floor then the detector must be placed on the second floor near the bedrooms.
4. The carbon monoxide alarms must have UL certification (this will most likely be stated on the packaging) and must be installed according to the manufacturer's instructions.
5. The carbon monoxide alarms may be hardwired to the dwelling, plugged into an outlet or battery operated.
6. If the carbon monoxide detector is part of a fire/burglar/carbon monoxide system or the alarms are monitored by a service, a distinctive alarm must be used to differentiate between the carbon monoxide alarm and the other system functions.
7. The carbon monoxide alarm must be maintained according to the manufacturer's instructions.
8. The alarms shall not be removed except for replacement, service or repair of the alarm.
9. Combination smoke/carbon monoxide detectors are allowed under new regulations if they meet the same criteria above.
10. The regulations DO APPLY for properties "For Sale By Owners".

Purchaser/Tenant Date

Purchaser/Tenant Date

Purchaser's Agent/ Tenant's Agent Date



Seller/Landlord Date

dotloop verified
02/02/26 1:09 PM EST
JJCV-XYFM-OJIS-BD8U

Seller/ Landlord Date



Seller's Agent/ Landlord's Agent Date

dotloop verified
01/30/26 10:53 AM
EST
AUJ4-OCJF-EIKK-WVPI

GLOBAL MLS, Inc.

DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS SELLER /BUYER

Seller Name(s): Schenectady Gardens LLC

Property Address: 1011 Union Street, Schenectady, NY 12308

Lead Warning Statement

Every Buyer of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller of any interest in residential real property is required to provide the Buyer with any information on lead-based paint hazards from risk assessments or inspections in the Seller's possession and notify the Buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Seller's Disclosure

- a) Presence of lead-based paint and/or lead-based paint hazards (check (i) or (ii) below):
 a. Known lead-based paint and/or lead-based paint hazards are present in the housing (explain).

b. Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

- b) Records and report available to the Seller (check (i) or (ii) below):
 a. Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

b. Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgement (initial all that apply)

- c) _____ Buyer has received copies of all information listed above.
 d) _____ Buyer has received the pamphlet **Protect Your Family from Lead in Your Home**.
 e) Buyer has (check (i) or (ii) below):
 a. _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.
 b. _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.
 f) _____ Seller has not provided records or reports to Buyer.

Agent's Acknowledgment (initial)

- g)  Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

Buyer _____ Date _____

 Hershy Fligman
dotloop verified
02/02/26 1:09 PM EST
FWGJ-9WRG-KENC-8DWI

Buyer _____ Date _____

Seller _____ Date _____

Buyer Agent _____ Date _____

 Richard Carr
dotloop verified
01/30/26 10:54 AM EST
SNDT-LEH-ODAY-6JDE

Listing Firm _____