

15 Locust Hill, Yonkers

19 Units | 8.25 Cap Rate |
Upside in Income

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15 Locust Hill
Yonkers, NY 10701



NU REALTY
ADVISORS INC

15 Locust Hill, Yonkers

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01

Executive Summary

Investment Summary

OFFERING SUMMARY

ADDRESS	15 Locust Hill Yonkers NY 10701
COUNTY	Westchester
MARKET	Westchester
SUBMARKET	Southwest
BUILDING SF	16,800 SF
LAND SF	3,485 SF
NUMBER OF UNITS	19
YEAR BUILT	1927
APN	1800-002-000-02018-000-0031
OWNERSHIP TYPE	Fee Simple

FINANCIAL SUMMARY

PRICE	\$3,900,000
PRICE PSF	\$232.14
PRICE PER UNIT	\$205,263

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2026 Population	69,367	213,469	810,843
2026 Median HH Income	\$51,638	\$81,344	\$74,383
2026 Average HH Income	\$79,184	\$114,439	\$116,114

 PROPERTY VIDEO



- NuRealty Advisors is pleased to present 15 Locust Hill in Yonkers, NY, offered at \$3,900,000. The property features a total of nineteen (19) units (sixteen residential apartments and three retail units). The layout consists of: fourteen 1-bedrooms, one 2-bedroom, one 4-bedroom and three retail units. The property is located in a prime residential area in Yonkers.
- The property is a rent stabilized building. Actual gross income of \$398K, offering upside potential in income. Located just foot steps from the Yonkers Metro North Train and nestled between all the sought out Yonkers Development.
- - Asking Price: \$3,900,000 | Current NOI: \$322K | Going-In Cap Rate: 8.3%

For more information, please email Team@NuRealtyAdvisors.com





02

Property Description

Property Features

Property Images

PROPERTY FEATURES

NUMBER OF UNITS	19
BUILDING SF	16,800
LAND SF	3,485
YEAR BUILT	1927
NO. OF RETAIL	3
NO. OF 1BRS	14
NO. OF 2BRS	1
NO. OF 4BRS	1
BUILDING CLASS	C
NUMBER OF STORIES	4
NUMBER OF BUILDINGS	1
SECTION / BLOCK / LOT	2 / 2018 / 31

UTILITIES / RESPONSIBLE PARTY

WATER	Owner (Municipal)
TRASH	Owner (Municipal)
OIL HEAT	Owner
COMMON AREA ELECTRIC	Owner
COOKING GAS	Tenant
APARTMENT ELECTRIC	Tenant

CONSTRUCTION

FOUNDATION	Block
EXTERIOR	Brick

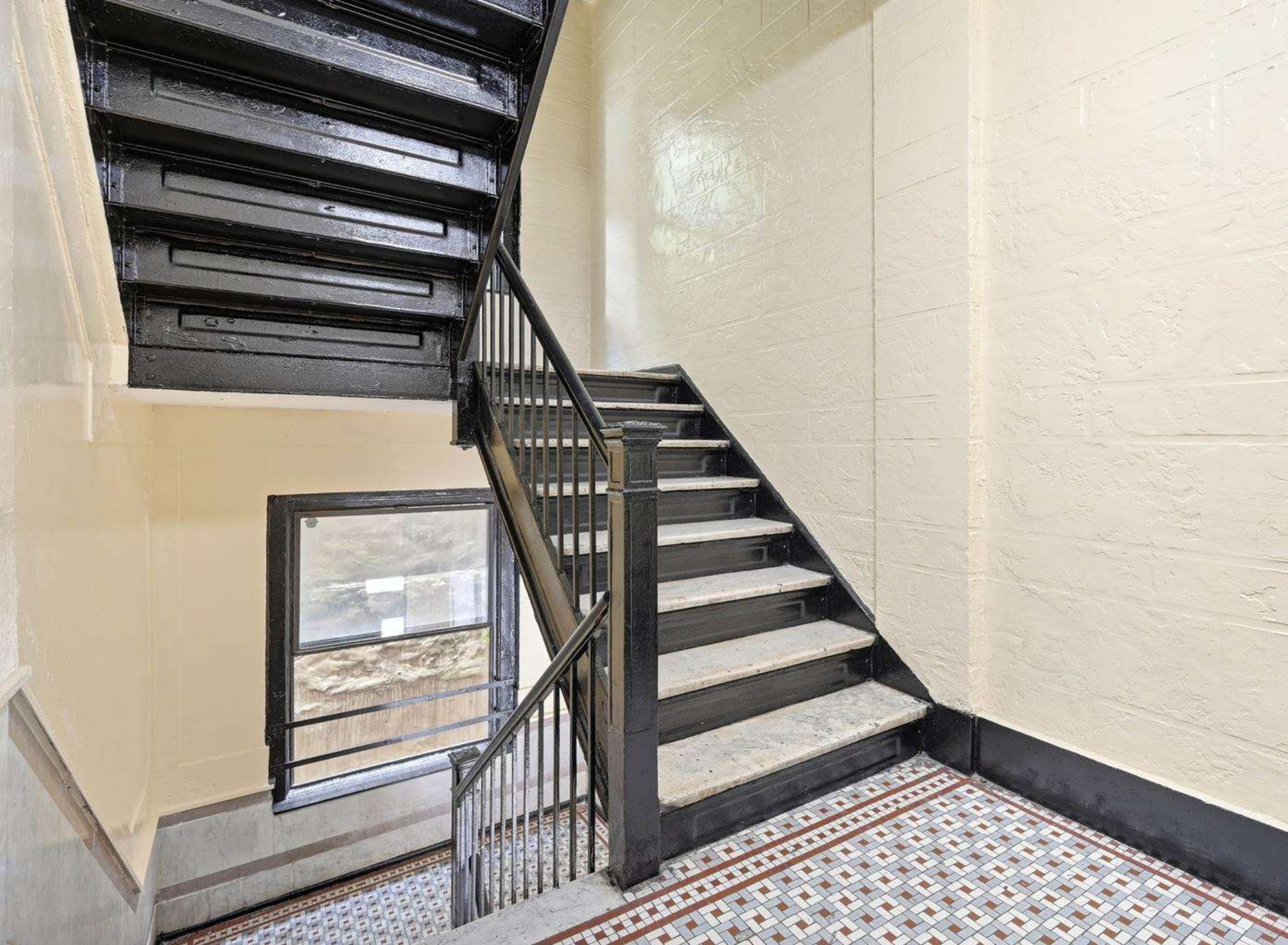
















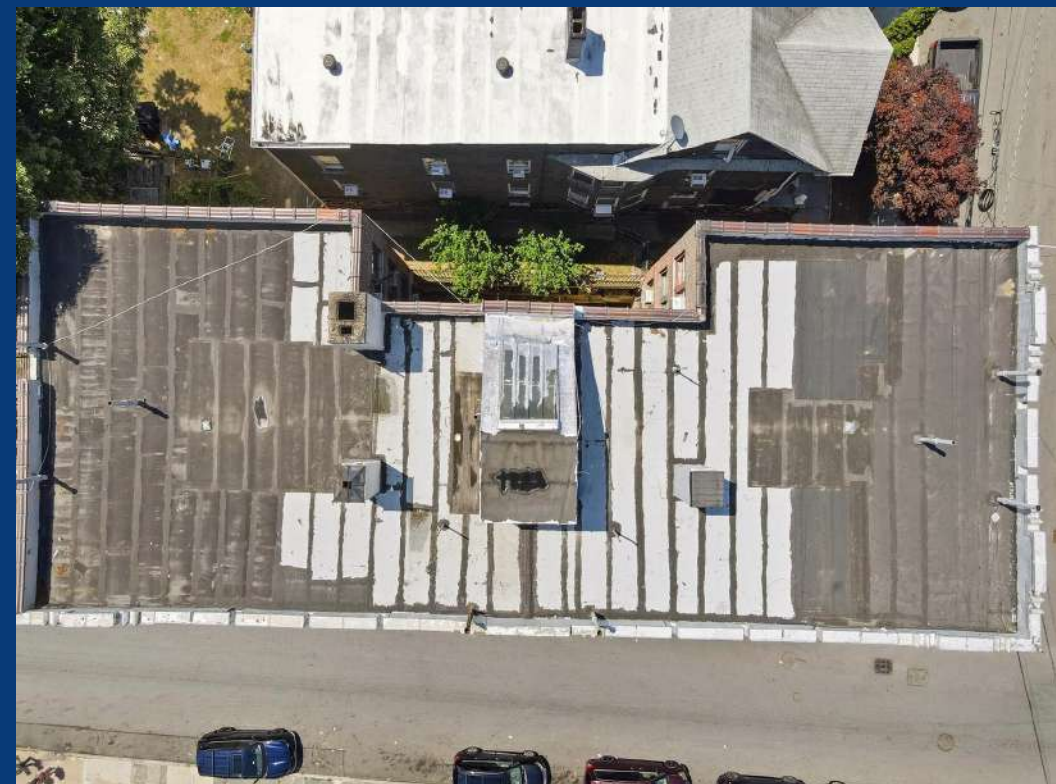








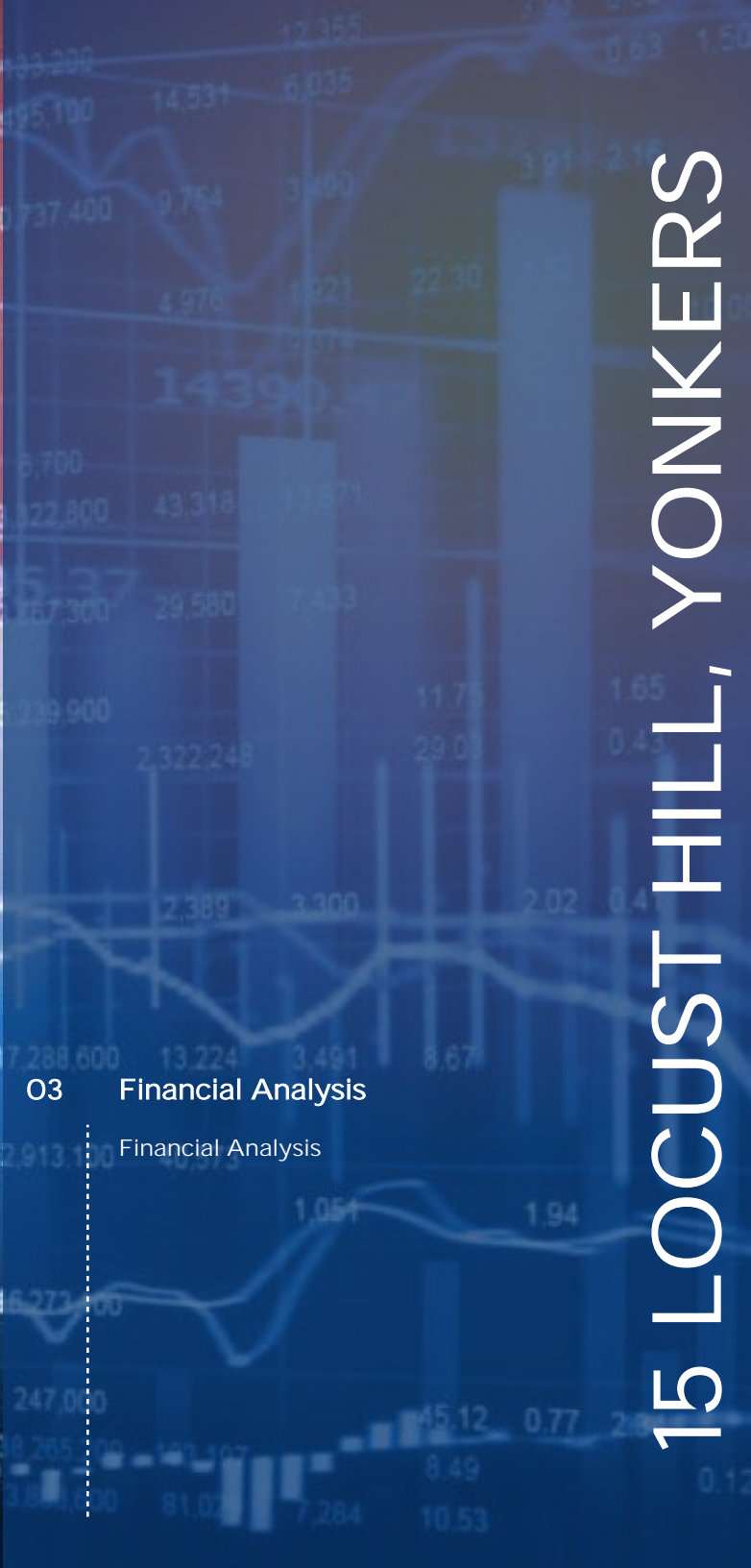






03 Financial Analysis

Financial Analysis



Portfolio Description & Summary

PROPERTY ADDRESS

1 15 Locust Hill, Yonkers, NY 10701

PROPERTY INFORMATION

Building SF	16,800
Lot SF	3,485
Class	Multi Use
Number of Residential Units	16
Number of Retail Units	3
DHCR Last Filing	2025
DHCR Registration No.	650159
Stories	4
Year Built	1927
Heat Type	Oil
APN	1800-002-000-02018-000-0031
Sec / Block / Lot	2 / 2018 / 31

UTILITIES / RESPONSIBLE PARTY

Electric	Tenant
Cooking Gas	Tenant
Heat	Landlord
Hot Water	Landlord

UNIT MIX

Retail	3
1 Bedroom	14
2 Bedroom	1
3 Bedroom	-
4 Bedroom	1
Total Number of Units	19

ACQUISITION STRUCTURE

Purchase Price	\$	3,900,000	A	
Initial Equity Investment	\$	1,169,600	30.00%	Equity Percentage
Loan Amount	\$	2,730,400	70.00%	Loan-to-Value (LTV) Percentage

ACQUISITION MATRIX

Number of Units		19.00
Price Per Unit	\$	205,263
Gross Rent Multiple (GRM)		9.81
Capitalization Rate		8.24%
Net Operating Income (NOI)	\$	321,504

PROPOSED DEBT STRUCTURE

Interest Rate	5.75%
Fixed Rate Period	5 Years
Equity Percentage	30.00%
Loan-to-Value (LTV) Percentage	70.00%
Interest Only Period	1 Years
Amortization Period	4 Years
Loan Term	30 Year

PROPOSED ANNUAL INFLATION RATE

Residential Income	3.00%
Operating Expenditures	1.50%

INCOME / EXPENDITURE MODEL

Category	Percent (%)	\$ Per Unit	Total Value	\$ Per SF
Vacancy Rate	3.00%		\$ (11,928)	(0.71)
Property Tax		\$ 873	\$ 16,589	\$ 0.99
Water & Sewer		\$ 263	\$ 5,000	\$ 0.30
Electric		\$ 105	\$ 2,000	\$ 0.12
Insurance		\$ 421	\$ 8,000	\$ 0.48
Heat		\$ 789	\$ 15,000	\$ 0.89
Repairs & Maintenance		\$ 316	\$ 6,000	\$ 0.36
Management Fee	3.00%		\$ 11,570	\$ 0.69

RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 164,506	14.07%	8.24%	9.81
Year 2	\$ 136,759	11.69%	8.41%	9.52
Year 3	\$ 147,398	12.60%	8.68%	9.25
Year 4	\$ 158,369	13.54%	8.96%	8.98
Year 5	\$ 169,681	14.51%	9.25%	8.72
Total CFADS Earned During Loan Term	\$ 776,714 B	13.28%	8.71%	9.25





DISPOSITION SCENARIO AT YEAR 5

Net Operating Income at Year 5	\$ 360,888
Price Per Unit	\$ 271,344
Disposition Capitalization Rate at Year 5	7.00%
Property Valuation at Year 5	\$ 5,155,541 C
Less: Purchase Price	\$ 3,900,000 A
Gross Excess Equity Earned at Year 5	\$ 1,255,541 D (C - A)
Add: Total CFADS Earned During Hold Period / Loan Term	\$ 776,714 B
Total Excess Equity and CFADS Recognized at Year 5	\$ 2,032,254 (D + B)

REFINANCE SCENARIO AT YEAR 5

Property Valuation at Year 5	\$ 5,155,541 C
Loan-to-Value Percentage	75%
Principal Loan Amount for Refinance	\$ 3,866,656
Repayment of Principal Balance of Initial Loan due at Year 5	\$ (2,576,962)
Refinance - Cash Out	\$ 1,289,693
New Buying Power with New Cash Out Proceeds (25% Equity)	\$ 5,158,774

SUMMARY OF TRANSACTION

	At Year 5, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$ 776,714
	At Year 5, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$ 1,255,541
	At Year 5, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$ 1,289,693
	At Year 5, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$ 5,158,774

Consolidated Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Gross Potential Income (GPI)	\$ 376,940	\$ 388,248	\$ 399,895	\$ 411,892	\$ 424,249
<i>Loss to Lease</i>	<i>\$ 20,650</i>	<i>\$ 21,270</i>	<i>\$ 21,908</i>	<i>\$ 22,565</i>	<i>\$ 23,242</i>
Actual Gross Income (AGI)	\$ 397,590	\$ 409,518	\$ 421,803	\$ 434,458	\$ 447,491
<i>Vacancy / Reserves</i>	<i>\$ (11,928)</i>	<i>\$ (12,286)</i>	<i>\$ (12,654)</i>	<i>\$ (13,034)</i>	<i>\$ (13,425)</i>
Effective Gross Income (EGI)	\$ 385,663	\$ 397,232	\$ 409,149	\$ 421,424	\$ 434,067
Real Estate Taxes	16,589	16,838	17,090	17,347	17,607
Water & Sewage	5,000	5,075	5,151	5,228	5,307
Electric	2,000	2,030	2,060	2,091	2,123
Insurance	8,000	8,120	8,242	8,365	8,491
Heat (Gas)	15,000	15,225	15,453	15,685	15,920
Repairs & Maintenance	6,000	6,090	6,181	6,274	6,368
Management & Administration	11,570	15,889	16,366	16,857	17,363
Total Expenditures	64,159	69,267	70,544	71,848	73,179
Net Operating Income (NOI)	321,504	327,965	338,605	349,576	360,888
Equity	1,169,600	1,169,600	1,169,600	1,169,600	1,169,600
Principal	2,730,400	2,695,275	2,658,077	2,618,683	2,576,962
<i>Annual Debt Service</i>	<i>(156,998)</i>	<i>(191,206)</i>	<i>(191,206)</i>	<i>(191,206)</i>	<i>(191,206)</i>
Cash Flow After Debt Service (CFADS)	164,506	136,759	147,398	158,369	169,681

Number of Units	19	19	19	19	19
Price per SF	\$ 232	\$ 232	\$ 232	\$ 232	\$ 232
Price per Unit	\$ 205,263	\$ 205,263	\$ 205,263	\$ 205,263	\$ 205,263
Gross Rent Multiple	9.81	9.52	9.25	8.98	8.72
Capitalization Rate	8.24%	8.41%	8.68%	8.96%	9.25%
Cash-On-Cash Return	14.07%	11.69%	12.60%	13.54%	14.51%
Recovery of Equity (Years)	7.11	8.55	7.93	7.39	6.89
Operating Expenditure Ratio (OER)	17%	17%	17%	17%	17%
Debt Service Coverage Ratio (DSCR)	2.05	2.12	2.22	1.91	2.00
Maximum Annual DSCR (Utilizing 1.40)	\$ 229,645	\$ 234,261	\$ 241,861	\$ 249,697	\$ 257,777
Free & Clear Rate of Return	8.24%	8.41%	8.68%	8.96%	9.25%
Constant Percentage Rate a/k/a Mortgage Capitalization	5.75%	5.75%	5.75%	5.75%	5.75%
+ Positive / - Negative Leverage	2.49%	2.66%	2.93%	3.21%	3.50%

Rent Roll

#	Apt	Bldg	Unit Type	Status	DHCR Rent Roll	Actual Rent	Loss to Lease
1	1A	15 Locust Hill	4BR	RS	\$2,486	\$2,961	\$475
2	1B	16 Locust Hill	1BR	RS	\$1,305	\$1,305	\$0
3	1C	17 Locust Hill	1BR	RS	\$1,309	\$2,100	\$791
4	1D	18 Locust Hill	2BR	RS	\$1,342	\$2,076	\$734
5	2A	19 Locust Hill	1BR	RS	\$1,350	\$1,323	(\$26)
6	2B	20 Locust Hill	1BR	RS	\$1,314	\$1,340	\$26
7	2C	21 Locust Hill	1BR	RS	\$1,461	\$1,379	(\$81)
8	2D	22 Locust Hill	1BR	RS	\$1,328	\$1,355	\$27
9	3A	23 Locust Hill	1BR	RS-V	\$1,335	\$2,100	\$765
10	3B	24 Locust Hill	1BR	RS	\$1,513	\$1,350	(\$164)
11	3C	25 Locust Hill	1BR	RS	\$1,334	\$1,381	\$47
12	3D	26 Locust Hill	1BR	RS	\$1,952	\$1,365	(\$587)
13	4A	27 Locust Hill	1BR	RS	\$1,318	\$1,318	\$0
14	4B	28 Locust Hill	1BR	RS	\$2,127	\$1,775	(\$352)
15	4C	29 Locust Hill	1BR	RS	\$1,236	\$1,273	\$37
16	4D	30 Locust Hill	1BR	RS	\$986	\$1,015	\$30
17	Store 1-2	31 Locust Hill	Retail		\$4,961	\$4,961	\$0
18	Store 1-2	32 Locust Hill	Retail		\$0	\$0	\$0
19	Store 3	33 Locust Hill	Retail		\$2,756	\$2,756	\$0
Total Monthly Income					\$31,412	\$33,133	\$1,721
Total Annual Income					\$376,940	\$397,590	\$20,650

Amortization Schedule

Loan Terms	
Loan Start Date	11/1/2026
Loan Amount	2,730,400
Interest Rate	5.750%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1	(\$13,083)	(\$156,998)
Year 2-5	(\$15,934)	(\$191,206)

Principal Balance	
5 Years	2,576,962

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
11/1/2026	1		2,730,400	13,083	-	2,730,400	13,083	-	2,730,400
12/1/2026	2		2,730,400	13,083	-	2,730,400	26,166	-	2,730,400
1/1/2027	3		2,730,400	13,083	-	2,730,400	39,250	-	2,730,400
2/1/2027	4		2,730,400	13,083	-	2,730,400	52,333	-	2,730,400
3/1/2027	5		2,730,400	13,083	-	2,730,400	65,416	-	2,730,400
4/1/2027	6		2,730,400	13,083	-	2,730,400	78,499	-	2,730,400
5/1/2027	7		2,730,400	13,083	-	2,730,400	91,582	-	2,730,400
6/1/2027	8		2,730,400	13,083	-	2,730,400	104,665	-	2,730,400
7/1/2027	9		2,730,400	13,083	-	2,730,400	117,749	-	2,730,400
8/1/2027	10		2,730,400	13,083	-	2,730,400	130,832	-	2,730,400
9/1/2027	11		2,730,400	13,083	-	2,730,400	143,915	-	2,730,400
10/1/2027	12		2,730,400	13,083	-	2,730,400	156,998	-	2,730,400
11/1/2027	13		2,730,400	13,083	(2,851)	2,727,549	170,081	-	2,727,549
12/1/2027	14		2,727,549	13,070	(2,864)	2,724,685	183,151	-	2,724,685
1/1/2028	15		2,724,685	13,056	(2,878)	2,721,807	196,206	-	2,721,807
2/1/2028	16		2,721,807	13,042	(2,892)	2,718,915	209,248	-	2,718,915
3/1/2028	17		2,718,915	13,028	(2,906)	2,716,009	222,277	-	2,716,009
4/1/2028	18		2,716,009	13,014	(2,920)	2,713,090	235,291	-	2,713,090
5/1/2028	19		2,713,090	13,000	(2,934)	2,710,156	248,291	-	2,710,156
6/1/2028	20		2,710,156	12,986	(2,948)	2,707,208	261,277	-	2,707,208
7/1/2028	21		2,707,208	12,972	(2,962)	2,704,246	274,249	-	2,704,246
8/1/2028	22		2,704,246	12,958	(2,976)	2,701,270	287,207	-	2,701,270
9/1/2028	23		2,701,270	12,944	(2,990)	2,698,280	300,151	-	2,698,280
10/1/2028	24		2,698,280	12,929	(3,005)	2,695,275	313,080	-	2,695,275
11/1/2028	25		2,695,275	12,915	(3,019)	2,692,256	325,995	-	2,692,256
12/1/2028	26		2,692,256	12,900	(3,033)	2,689,223	338,895	-	2,689,223
1/1/2029	27		2,689,223	12,886	(3,048)	2,686,175	351,781	-	2,686,175
2/1/2029	28		2,686,175	12,871	(3,063)	2,683,112	364,652	-	2,683,112
3/1/2029	29		2,683,112	12,857	(3,077)	2,680,035	377,509	-	2,680,035
4/1/2029	30		2,680,035	12,842	(3,092)	2,676,943	390,351	-	2,676,943
5/1/2029	31		2,676,943	12,827	(3,107)	2,673,836	403,178	-	2,673,836
6/1/2029	32		2,673,836	12,812	(3,122)	2,670,714	415,990	-	2,670,714
7/1/2029	33		2,670,714	12,797	(3,137)	2,667,578	428,787	-	2,667,578
8/1/2029	34		2,667,578	12,782	(3,152)	2,664,426	441,569	-	2,664,426
9/1/2029	35		2,664,426	12,767	(3,167)	2,661,259	454,336	-	2,661,259
10/1/2029	36		2,661,259	12,752	(3,182)	2,658,077	467,088	-	2,658,077
11/1/2029	37		2,658,077	12,737	(3,197)	2,654,880	479,825	-	2,654,880
12/1/2029	38		2,654,880	12,721	(3,213)	2,651,667	492,546	-	2,651,667
1/1/2030	39		2,651,667	12,706	(3,228)	2,648,439	505,252	-	2,648,439
2/1/2030	40		2,648,439	12,690	(3,243)	2,645,196	517,942	-	2,645,196
3/1/2030	41		2,645,196	12,675	(3,259)	2,641,937	530,617	-	2,641,937

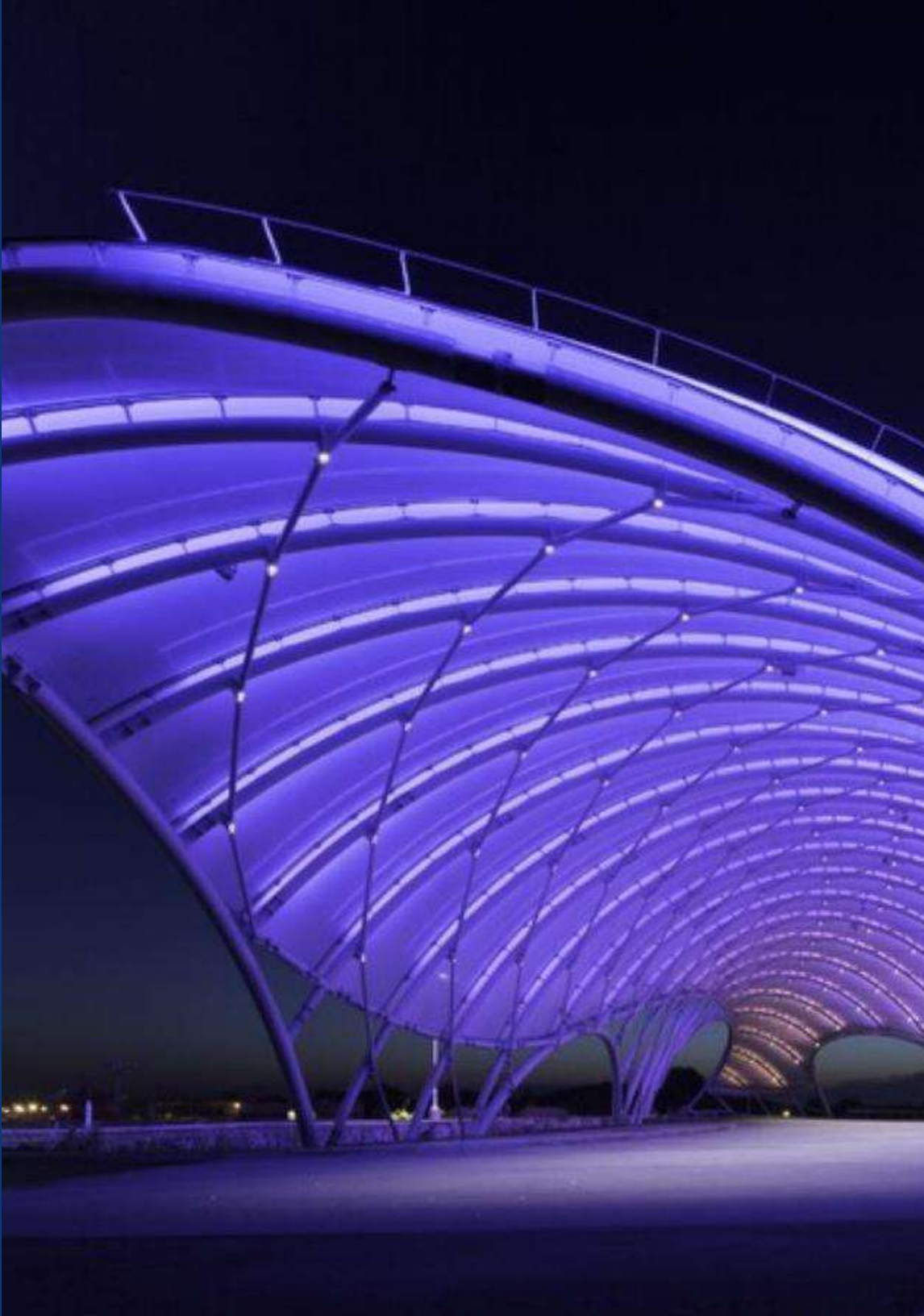
Amortization Schedule

Loan Terms	
Loan Start Date	11/1/2026
Loan Amount	2,730,400
Interest Rate	5.750%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1	(\$13,083)	(\$156,998)
Year 2-5	(\$15,934)	(\$191,206)

Principal Balance	
5 Years	2,576,962

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
4/1/2030	42		2,641,937	12,659	(3,275)	2,638,662	543,277	-	2,638,662
5/1/2030	43		2,638,662	12,644	(3,290)	2,635,372	555,920	-	2,635,372
6/1/2030	44		2,635,372	12,628	(3,306)	2,632,066	568,548	-	2,632,066
7/1/2030	45		2,632,066	12,612	(3,322)	2,628,744	581,160	-	2,628,744
8/1/2030	46		2,628,744	12,596	(3,338)	2,625,406	593,756	-	2,625,406
9/1/2030	47		2,625,406	12,580	(3,354)	2,622,052	606,336	-	2,622,052
10/1/2030	48		2,622,052	12,564	(3,370)	2,618,683	618,900	-	2,618,683
11/1/2030	49		2,618,683	12,548	(3,386)	2,615,297	631,448	-	2,615,297
12/1/2030	50		2,615,297	12,532	(3,402)	2,611,894	643,980	-	2,611,894
1/1/2031	51		2,611,894	12,515	(3,419)	2,608,476	656,495	-	2,608,476
2/1/2031	52		2,608,476	12,499	(3,435)	2,605,041	668,994	-	2,605,041
3/1/2031	53		2,605,041	12,482	(3,451)	2,601,589	681,476	-	2,601,589
4/1/2031	54		2,601,589	12,466	(3,468)	2,598,122	693,942	-	2,598,122
5/1/2031	55		2,598,122	12,449	(3,485)	2,594,637	706,392	-	2,594,637
6/1/2031	56		2,594,637	12,433	(3,501)	2,591,136	718,824	-	2,591,136
7/1/2031	57		2,591,136	12,416	(3,518)	2,587,618	731,240	-	2,587,618
8/1/2031	58		2,587,618	12,399	(3,535)	2,584,083	743,639	-	2,584,083
9/1/2031	59		2,584,083	12,382	(3,552)	2,580,531	756,021	-	2,580,531
10/1/2031	60		2,580,531	12,365	(3,569)	2,576,962	768,386	-	2,576,962



04

Location

Location Summary

Local Map

About Yonkers

- Yonkers Train Station is located along the Hudson River, Yonkers is New York's third-largest city and the largest city in Westchester County. A city in the center of it all, Yonkers serves as the gateway between New York City and the Hudson Valley.

Yonkers is convenient, affordable, and offers opportunities for almost every residential and commercial investment. It's why some of the biggest projects in the Hudson Valley are happening here, and why you should be part of it.

Accessible

- You can get to Yonkers from almost anywhere, and easily so. Ten Metro North Railroad stations serve Yonkers; five major highways connect Yonkers with the rest of Westchester County, New York City, and beyond; and Yonkers has 4.5 miles of beautiful Hudson River waterfront.

Desirable

- Yonkers' Downtown Waterfront district continues to grow, with hundreds of new luxury high-rise apartments offering stellar views of the Hudson River and Palisades, gourmet restaurants, shops, and parks, just a 25-minute train ride to midtown Manhattan. Businesses - large and small - continue to thrive and grow in Yonkers. The city is home to cultural amenities such as the Hudson River Museum, prestigious colleges such as Sarah Lawrence, shopping centers, the arts, entertainment venues such as Empire City Casino, and beautiful parks.

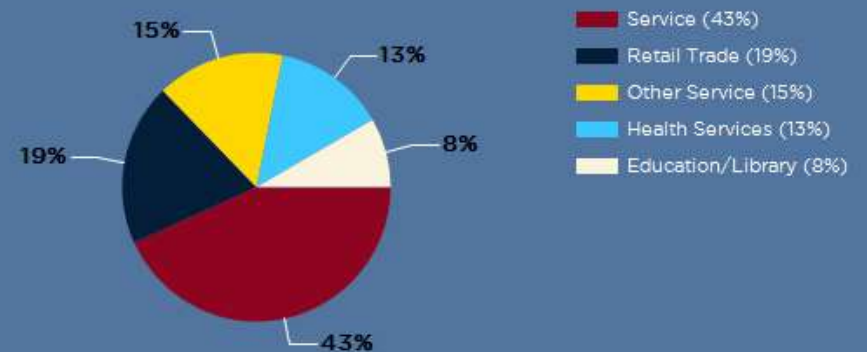
Livable

- Unlike many other comparable cities in New York State and the Northeast, Yonkers is growing. That's because Yonkers has some of the best-rated schools in the region such as PEARLS Hawthorne School and Yonkers Middle High School, and Yonkers is ranked among the safest cities in the country. Yonkers offers dozens of beautiful and historic neighborhoods, luxury waterfront living, and housing for all incomes. It's no wonder Yonkers was ranked as one of the "Top 100 Best Places to Live" by Liveability.com.

Workable

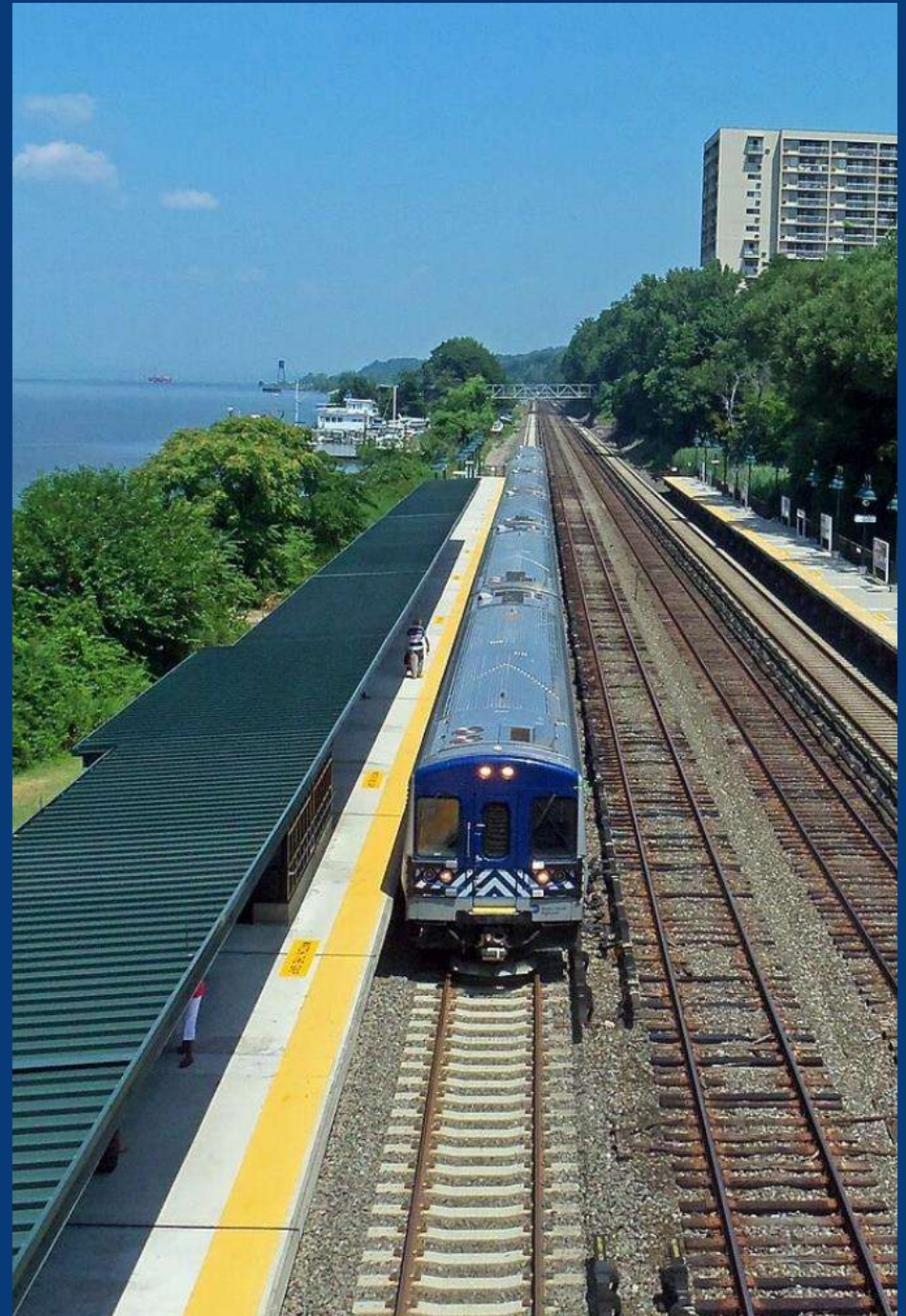
- The range of opportunity in Yonkers is astounding. Yonkers is Westchester's retail center, from the Central Park Avenue corridor, to the newly-renovated Cross County Shopping Center, to the upscale Ridge Hill shopping complex, to local small businesses, to the big box stores, Yonkers has it all. The city has a large inventory of commercial, industrial, medical, and new-economy spaces. Yonkers has one of the area's largest office parks, two hospitals, 40 public schools and several neighborhood shopping districts.

Major Industries by Employee Count

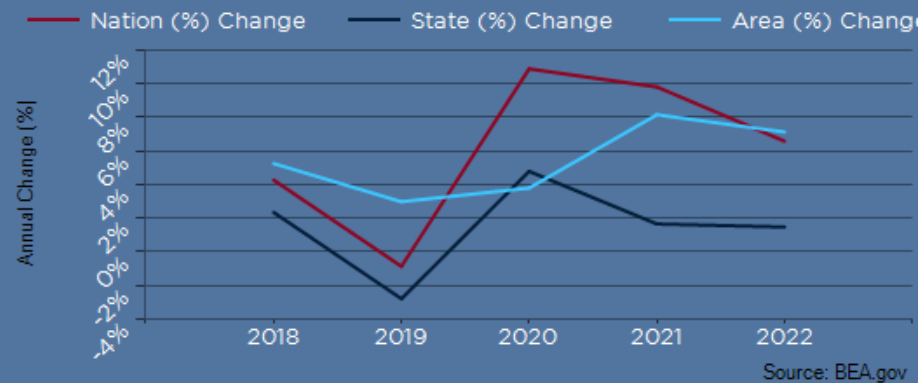


Largest Employers

Valero Inc	Approximate number of employees: 10,000+
Montefiore Medical Center	Approximate number of employees: 10,000+
Yonkers Public Schools	Approximate number of employees: 5,000+
St. John's Riverside Hospital	Approximate number of employees: 2,500+
Unilock	Approximate number of employees: 1,500+
New York State Office of Mental Health	Approximate number of employees: 1,000+
Westchester County Department of Social Services	Approximate number of employees: 800+
Westchester County Department of Public Safety	Approximate number of employees: 700+



Westchester County GDP Trend





Report a map error

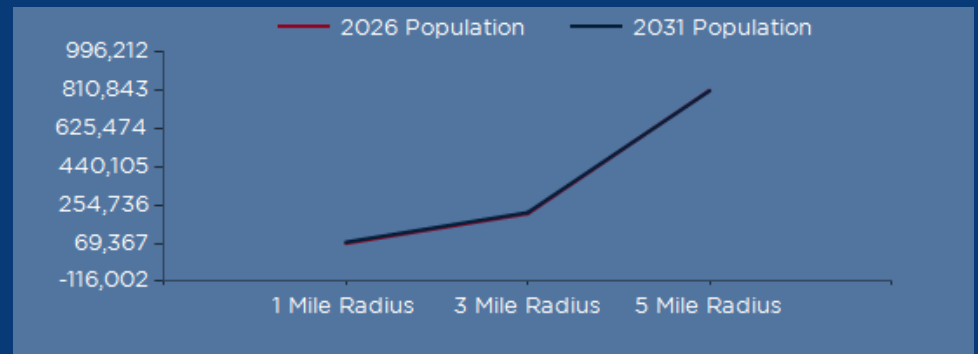


05 Demographics

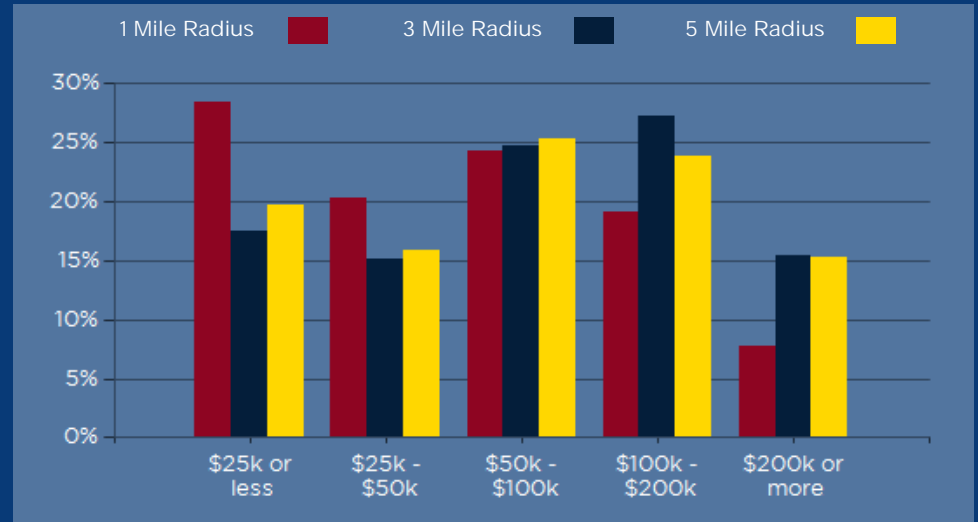
- General Demographics
- Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	61,559	197,734	773,712
2010 Population	61,351	196,945	773,455
2026 Population	69,367	213,469	810,843
2031 Population	75,521	219,303	808,985
2026 African American	19,923	39,219	229,765
2026 American Indian	1,455	2,682	8,387
2026 Asian	2,688	13,437	59,345
2026 Hispanic	41,111	91,870	320,533
2026 Other Race	26,156	53,828	190,402
2026 White	9,662	76,425	222,834
2026 Multiracial	9,448	27,769	99,595
2026-2031: Population: Growth Rate	8.55%	2.70%	-0.25%

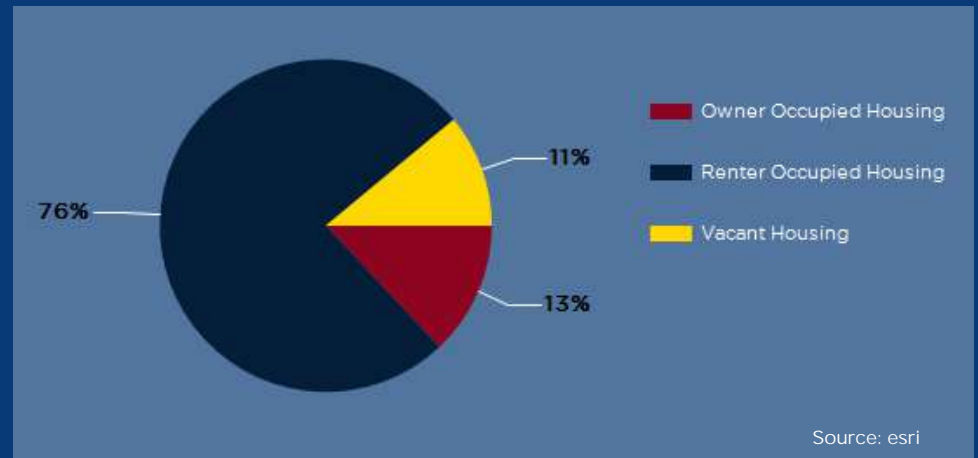
2026 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	4,815	9,115	38,604
\$15,000-\$24,999	2,387	5,134	21,683
\$25,000-\$34,999	1,838	4,629	19,107
\$35,000-\$49,999	3,316	7,670	29,526
\$50,000-\$74,999	3,848	11,520	44,933
\$75,000-\$99,999	2,334	8,542	32,545
\$100,000-\$149,999	3,523	14,085	45,748
\$150,000-\$199,999	1,339	8,093	27,064
\$200,000 or greater	1,982	12,557	46,658
Median HH Income	\$51,638	\$81,344	\$74,383
Average HH Income	\$79,184	\$114,439	\$116,114



2026 Household Income



2026 Own vs. Rent - 1 Mile Radius

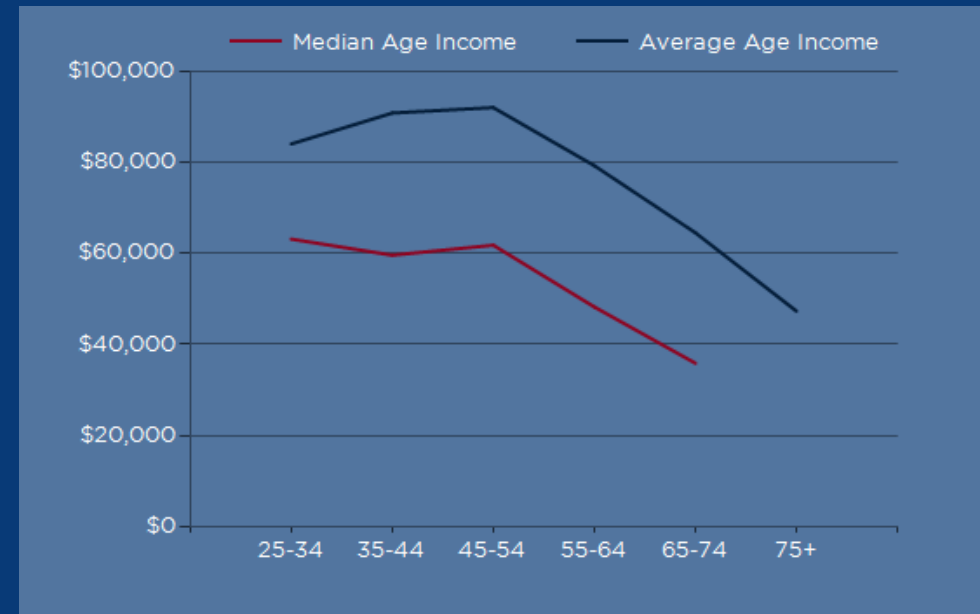
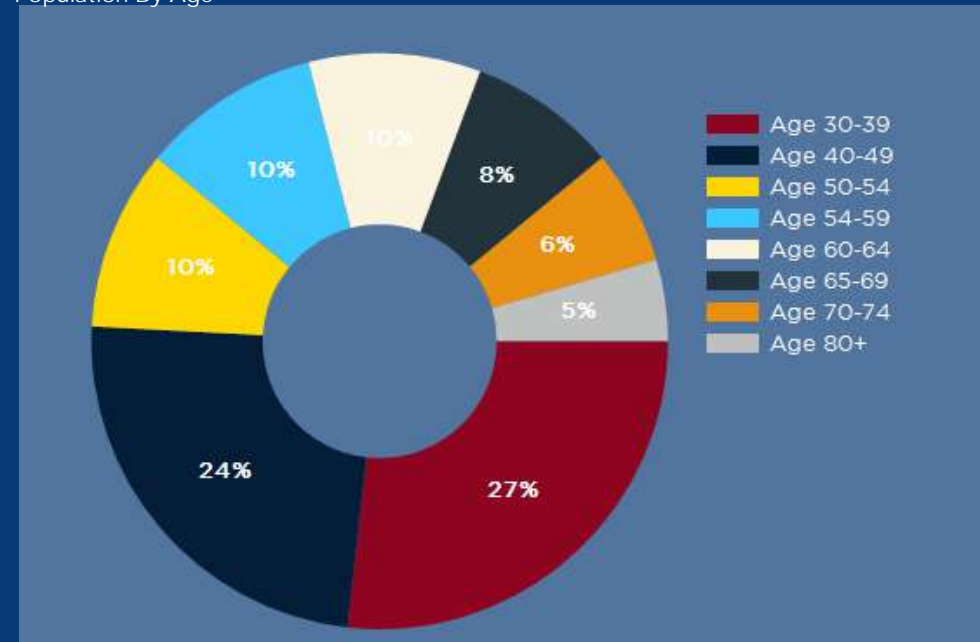


Source: esri

2026 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2026 Population Age 30-34	5,187	15,073	57,353
2026 Population Age 35-39	5,010	14,977	55,066
2026 Population Age 40-44	4,885	14,336	54,064
2026 Population Age 45-49	4,256	13,474	51,780
2026 Population Age 50-54	3,865	13,170	51,174
2026 Population Age 55-59	3,822	12,982	51,703
2026 Population Age 60-64	3,676	12,793	51,142
2026 Population Age 65-69	3,168	11,435	45,042
2026 Population Age 70-74	2,451	9,630	36,171
2026 Population Age 75-79	1,733	7,453	26,874
2026 Population Age 80-84	1,031	4,963	17,464
2026 Population Age 85+	906	5,155	17,367
2026 Population Age 18+	52,381	169,817	641,318
2026 Median Age	35	40	40
2031 Median Age	36	41	41

2026 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$63,226	\$87,374	\$78,234
Average Household Income 25-34	\$84,177	\$112,268	\$108,212
Median Household Income 35-44	\$59,692	\$96,779	\$83,957
Average Household Income 35-44	\$90,989	\$127,357	\$125,594
Median Household Income 45-54	\$61,885	\$104,259	\$96,369
Average Household Income 45-54	\$92,204	\$137,155	\$143,805
Median Household Income 55-64	\$48,286	\$94,672	\$81,464
Average Household Income 55-64	\$79,399	\$127,327	\$128,952
Median Household Income 65-74	\$35,888	\$61,756	\$57,379
Average Household Income 65-74	\$64,617	\$98,349	\$98,324
Average Household Income 75+	\$47,369	\$76,530	\$79,361

Population By Age



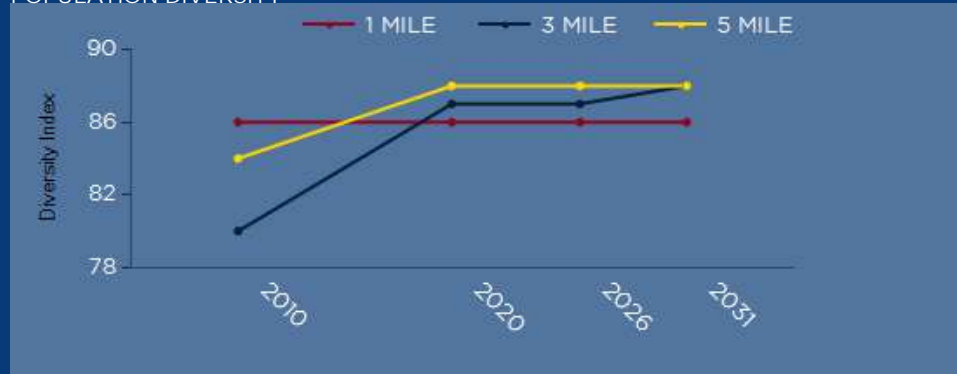
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	86	88	88
Diversity Index (current year)	86	87	88
Diversity Index (2020)	86	87	88
Diversity Index (2010)	86	80	84

POPULATION BY RACE



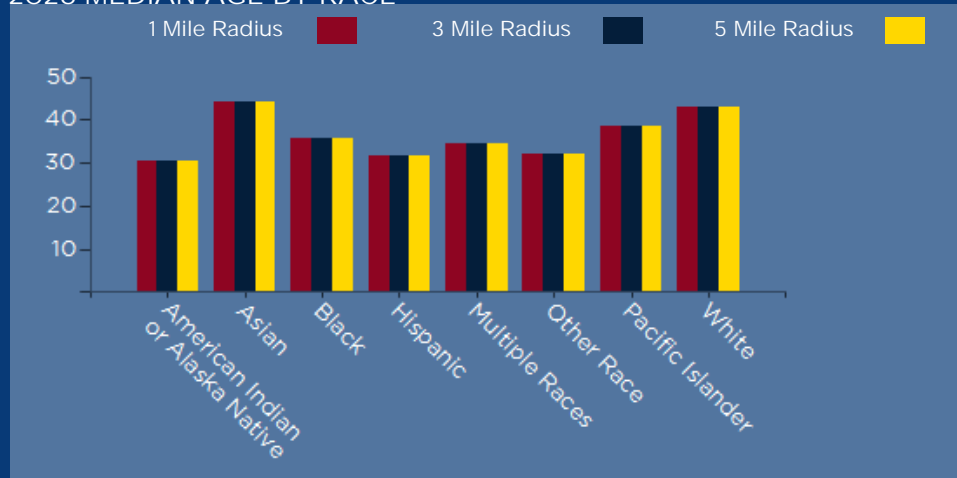
2026 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	18%	13%	20%
American Indian	1%	1%	1%
Asian	2%	4%	5%
Hispanic	37%	30%	28%
Multiracial	9%	9%	9%
Other Race	24%	18%	17%
White	9%	25%	20%

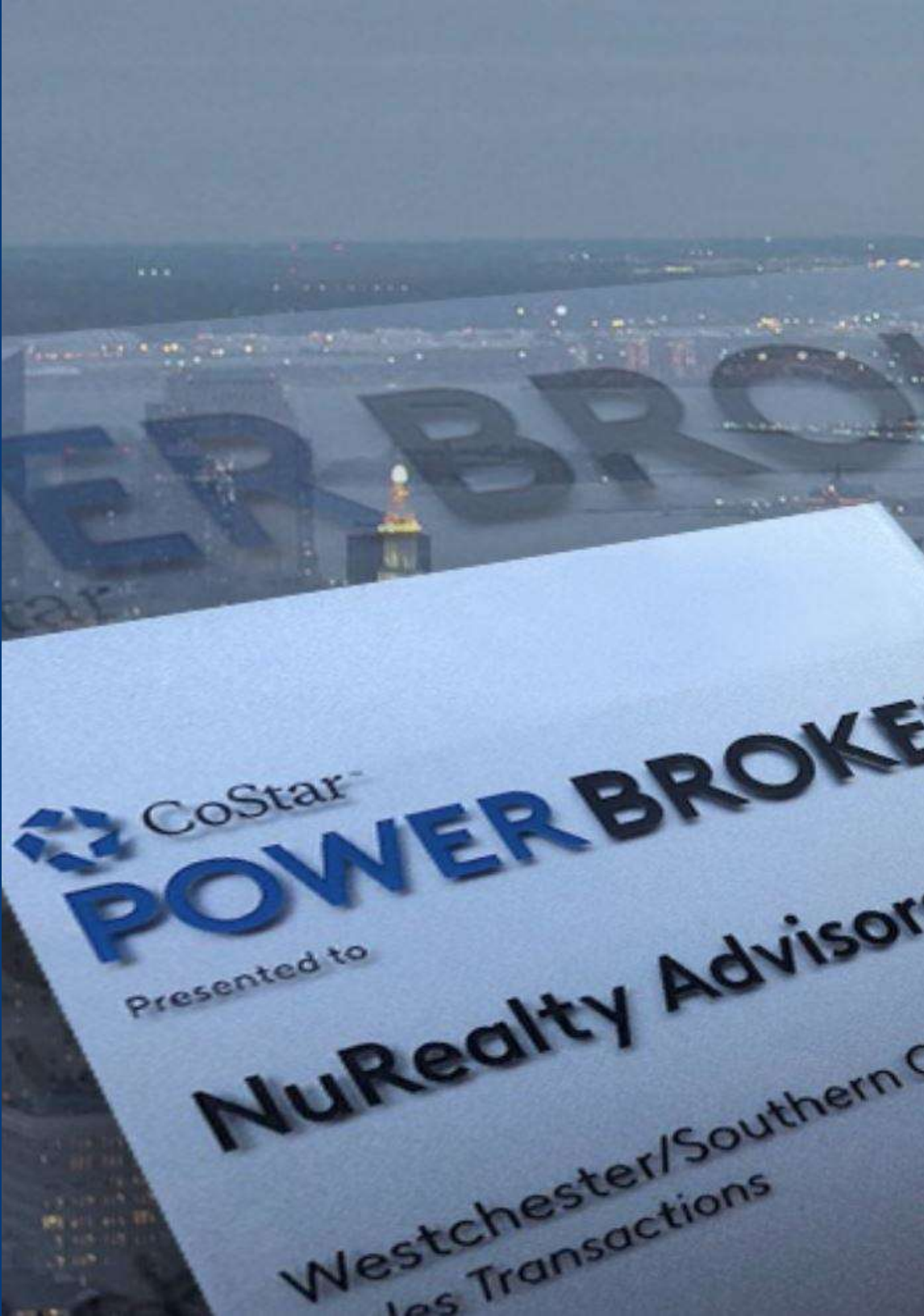
POPULATION DIVERSITY



2026 MEDIAN AGE BY RACE	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	31	33	34
Median Asian Age	44	43	42
Median Black Age	36	38	39
Median Hispanic Age	32	33	35
Median Multiple Races Age	35	35	36
Median Other Race Age	32	33	35
Median Pacific Islander Age	39	37	36
Median White Age	43	49	48

2026 MEDIAN AGE BY RACE





06

Company Profile

Company Bio
Advisor Profile

NuRealty Advisors Inc. is a team of highly experienced real estate professionals with backgrounds consisting of finance, accounting, due diligence, asset management and real estate operations. Our team is not just your ordinary brokers, in fact, our principal broker is a Certified Property Manager (CPM) operating a property management company that manages multifamily and retail properties consisting of over 500 units. That firsthand experience provides direct assistance with our investors for brokerage services. We have our network of relationships with building inspectors, property managers, contractors, attorneys, bankers and DHCR representatives to ensure our clients have the right team that accompanies them as they enter or expand within the real estate investment industry.

NuRealty Advisors Inc. provides a value-added investment strategy on behalf of our clients. Through our proven track record of transactions, we pride ourselves in guiding our clients through the various market cycles and ensure they take advantage of the investment opportunities.

Commercial Real Estate Brokerage

We provide a wide range of services covering all aspects of commercial real estate brokerage, acting on behalf of companies, institutions and individuals to acquire, sell or lease commercial real estate. We offer experience in specialty areas but not limited to including office, industrial, retail and multifamily.

- ✓ Acquisition and disposition
- ✓ Market research and location analysis
- ✓ Property positioning, pricing and recommendations
- ✓ Marketing and leasing strategy development
- ✓ Exposure to brokerage community and potential tenants
- ✓ Lease term negotiations
- ✓ Lease / purchase negotiation and execution

OUR TEAM



Michael Nukho, CPM
President



Lukasz Przybylek
Executive Vice President



George Nukho
Director of Investment Sales



Michael Nukho
President

Michael Nukho, the founder of NuRealty Advisors Inc., was introduced to the real estate industry at an early age by his beloved father and was exposed to various types of investment properties. Today, his company is a New York State, New Jersey and Connecticut Licensed Real Estate Brokerage company. Instilled with the experiences of Michael's father, NuRealty prides itself on extensive market-level knowledge of investment sales and financing. With a passion for the industry, Michael provides a complete set of services to his clients, from analyzing the market to performing extensive financial analyses by concentrating on investment returns and proformas for his clients.

Michael is also affiliated with GEM Management Partners LLC., a company he runs alongside his two brothers, where they manage multi-family rent-stabilized apartment buildings in NY. Immediately before his current role, Michael served as a portfolio analyst for DRA Advisors, a private equity real estate investment company located in Midtown Manhattan. There, he managed a \$2 billion office portfolio with properties located throughout the United States. He was accountable for a wide variety of financial modeling and tasks. Michael's first professional real estate position was as an audit manager for Deloitte. There, he focused on the New York market and serviced many large clients, such as The Related Companies, LP. Michael oversaw the AOL Time Warner Center, a \$2 billion dollar development project, which has become one of New York City's most high-profile properties.

Michael graduated from Manhattan College in 1999, with a degree in Accounting & CIS. He holds the designation of Certified Property Manager (CPM) from the Institute of Real Estate Management. Michael sits on the Yonkers Chambers of Commerce through GEM Management Partners LLC and also as a BOD Member and Treasurer of the Westchester Owners Association (WOA).



Lukasz Przybylek
Executive Vice President

As a NYS and Connecticut Licensed Associate Real Estate Broker, Lukasz brings a lifetime of business experience to his role at NuRealty Advisors, Inc. He has a demonstrated history of working in the real estate industry and is known as a skilled negotiator. Lukasz has extensive experience in all phases of commercial real estate transactions and has presided over numerous multi-million-dollar real estate acquisitions and depositions.

His enthusiasm for commercial real estate sales, investor relations, and investment properties have made him a rising star among the NY & CT real estate community.

Lukasz's path to working in real estate was not conventional but provided a collection of varied experiences that helped him hone the skills needed to excel in the industry. Before his current role, he was an owner of restaurants in White Plains, NY and Yonkers, NY. These endeavors provided him with a hands-on opportunity to learn about lease negotiation, property management, and operations. Being a restaurateur reinforced his knack for making people feel at ease, even during the most complex transactions. To this day, Lukasz says that his chief concern is the satisfaction of his clients, "If they are happy, I'm delighted," he says.

Lukasz was also the owner of Neatwork, Inc., a commercial cleaning and maintenance company. Again, in this role, the entrepreneur was establishing the building blocks for his eventual career in commercial real estate. Neatwork kept him busy learning the ins-and-outs of building maintenance, floor plans, and logistics.

A multi-lingual broker that speaks English, Polish, Russian, and Spanish, he serves a diverse clientele.

15 Locust Hill, Yonkers

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By taking possession of and reviewing the information contained herein the recipient agrees to hold and treat all such information in the strictest confidence. The recipient further agrees that recipient will not photocopy or duplicate any part of the offering memorandum. If you have no interest in the subject property, please promptly return this offering memorandum to NuRealty Advisors Inc. . This offering memorandum has been prepared to provide summary, unverified financial and physical information to prospective purchasers, and to establish only a preliminary level of interest in the subject property.

The information contained herein is not a substitute for a thorough due diligence investigation. NuRealty Advisors Inc. has not made any investigation, and makes no warranty or representation with respect to the income or expenses for the subject property, the future projected financial performance of the property, the size and square footage of the property and improvements, the presence or absence of contaminating substances, PCBs or asbestos, the compliance with local, state and federal regulations, the physical condition of the improvements thereon, or financial condition or business prospects of any tenant, or any tenant's plans or intentions to continue its occupancy of the subject property.

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