

# 25 Saratoga Ave, Yonkers

7 Units | 8% Cap Rate | 4BR Units

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25 Saratoga Avenue  
Yonkers, NY 10705

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**NU** REALTY  
ADVISORS INC

# 25 Saratoga Ave, Yonkers

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*Exclusively Marketed by:*



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01

Executive Summary

Investment Summary

## OFFERING SUMMARY

ADDRESS	25 Saratoga Avenue Yonkers NY 10705
COUNTY	Westchester
MARKET	Westchester
SUBMARKET	Southwest
BUILDING SF	9,796 SF
LAND SF	4,792 SF
NUMBER OF UNITS	7
YEAR BUILT	1896
APN	1800001000001220000028
OWNERSHIP TYPE	Fee Simple

## FINANCIAL SUMMARY

PRICE	\$1,500,000
PRICE PSF	\$153.12
PRICE PER UNIT	\$214,286

DEMOGRAPHICS	1 MILE	3 MILE	5 MILE
2026 Population	63,910	383,359	1,186,270
2026 Median HH Income	\$72,507	\$68,789	\$64,946
2026 Average HH Income	\$104,547	\$100,458	\$100,949

 PROPERTY VIDEO



- NuRealty Advisors is pleased to present 25 Saratoga Avenue in Yonkers, NY, offered at \$1,500,000. The property features seven residential apartments (one 2-bedroom and six 3-bedrooms). The property is located in a prime residential area in Yonkers. Walking distance to the sought after downtown Yonkers corridor.
- The property is a rent stabilized building offering a actual gross income of \$160K with plenty of upside potential.
- - Asking Price: \$1,500,000 | Current NOI: \$114K | Going-In Cap Rate: 8%

For more information, please email [Team@NuRealtyAdvisors.com](mailto:Team@NuRealtyAdvisors.com)





02

Property Description

Property Features

Property Images

## PROPERTY FEATURES

NUMBER OF UNITS	7
BUILDING SF	9,796
LAND SF	4,792
YEAR BUILT	1896
NO. OF 2BRS	1
NO. OF 3BRS	6
BUILDING CLASS	C
NUMBER OF STORIES	3
NUMBER OF BUILDINGS	1
SECTION / BLOCK / LOT	1 / 122 / 28

## UTILITIES / RESPONSIBLE PARTY

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

## CONSTRUCTION

FOUNDATION	Block
EXTERIOR	Siding













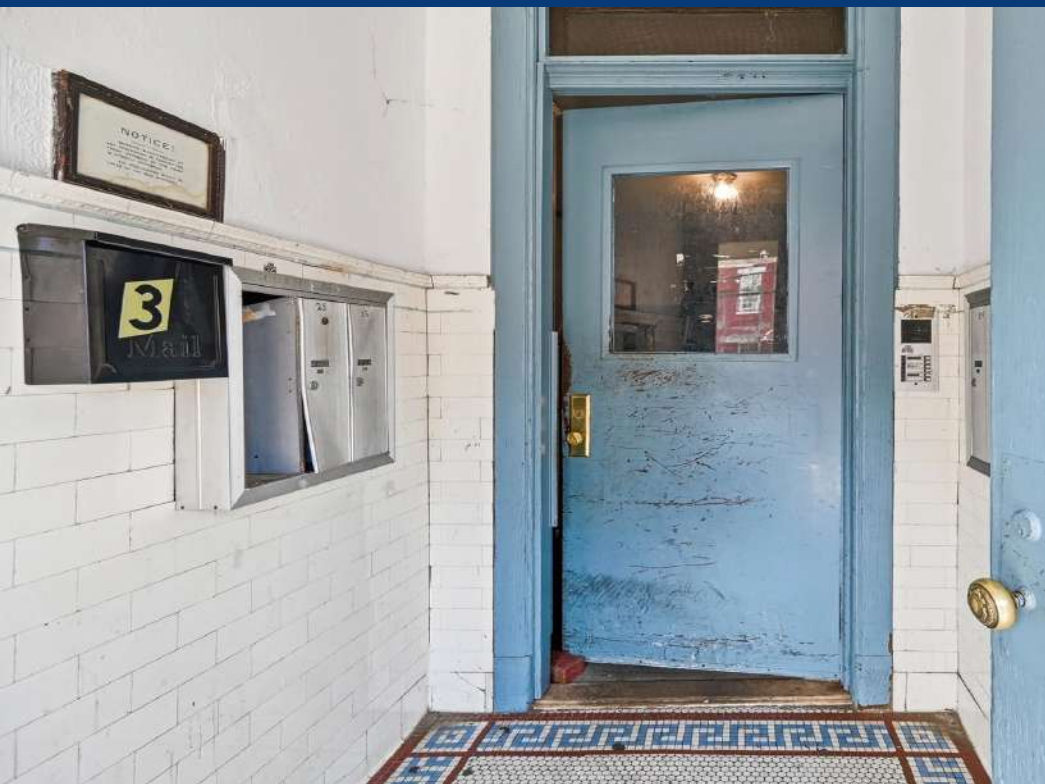














Apartments For Rent  
Apartamentos disponibles  
MARKED REALTY  
914-709-5278

THIS PROPERTY IS MARKED REALTY  
MARKED REALTY  
914-709-5278  
www.markedrealty.com





Portfolio Description & Summary

**PROPERTY ADDRESS**

1 25 Saratoga Avenue, Yonkers, NY 10705

**PROPERTY INFORMATION**

Building SF	9,796
Lot SF	4,792
Class	Apartments
Number of Residential Units	7
DHCR Last Filing	-
DHCR Registration No.	2025
Stories	650,850
Year Built	3
Heat Type	1,896
APN	Oil
Sec / Block / Lot	1800-001-000-00122-000-0028 1 / 122 / 28

**UTILITIES / RESPONSIBLE PARTY**

Electric	Tenant
Cooking Gas	Tenant
Heat	Landlord
Hot Water	Landlord

**UNIT MIX**

1 Bedroom	-
2 Bedroom	1
3 Bedroom	-
4 Bedroom	6
Total Number of Units	7

**ACQUISITION STRUCTURE**

Purchase Price	\$	1,500,000	A	
Initial Equity Investment	\$	449,600	30.00%	Equity Percentage
Loan Amount	\$	1,050,400	70.00%	Loan-to-Value (LTV) Percentage

**ACQUISITION MATRIX**

Number of Units		7.00
Price Per Unit	\$	214,286
Gross Rent Multiple (GRM)		9.35
Capitalization Rate		7.59%
Net Operating Income (NOI)	\$	113,904

## 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%		\$ (4,811)	(0.49)
Property Tax		\$ 2,494	\$ 17,456	\$ 1.78
Water & Sewer		\$ 375	\$ 2,622	\$ 0.27
Electric		\$ 129	\$ 900	\$ 0.09
Insurance		\$ 714	\$ 5,000	\$ 0.51
Heat		\$ 1,071	\$ 7,500	\$ 0.77
Repairs & Maintenance		\$ 500	\$ 3,500	\$ 0.36
Management Fee	3.00%		\$ 4,666	\$ 0.48

## RETURN ON INVESTMENT (ROI) SUMMARY FOR HOLD PERIOD

Period	CFADS	Cash-On-Cash %	Cap Rate %	GRM
Year 1	\$ 53,506	11.90%	7.59%	9.35
Year 2	\$ 42,716	9.50%	7.75%	9.08
Year 3	\$ 46,767	10.40%	8.02%	8.82
Year 4	\$ 50,948	11.33%	8.30%	8.56
Year 5	\$ 55,263	12.29%	8.59%	8.31
<b>Total CFADS Earned During Loan Term</b>	<b>\$ 249,200 B</b>	<b>11.09%</b>	<b>8.05%</b>	<b>8.82</b>

## DISPOSITION SCENARIO AT YEAR 5

Net Operating Income at Year 5	\$ 128,821
Price Per Unit	\$ 262,901
Disposition Capitalization Rate at Year 5	7.00%
Property Valuation at Year 5	\$ 1,840,305 C
Less: Purchase Price	\$ 1,500,000 A
<b>Gross Excess Equity Earned at Year 5</b>	<b>\$ 340,305 D (C - A)</b>
<b>Add: Total CFADS Earned During Hold Period / Loan Term</b>	<b>\$ 249,200 B</b>
<b>Total Excess Equity and CFADS Recognized at Year 5</b>	<b>\$ 589,504 (D + B)</b>

## REFINANCE SCENARIO AT YEAR 5

Property Valuation at Year 5	\$ 1,840,305 C
Loan-to-Value Percentage	75%
Principal Loan Amount for Refinance	\$ 1,380,229
Repayment of Principal Balance of Initial Loan due at Year 5	(991,372)
<b>Refinance - Cash Out</b>	<b>\$ 388,857</b>
<b>New Buying Power with New Cash Out Proceeds (25% Equity)</b>	<b>\$ 1,555,428</b>

## SUMMARY OF TRANSACTION

➔ At Year 5, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$ 249,200
➔ At Year 5, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$ 340,305
➔ At Year 5, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$ 388,857
➔ At Year 5, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$ 1,555,428

## Consolidated Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Gross Potential Income (GPI)	\$ 157,929	\$ 162,667	\$ 167,547	\$ 172,573	\$ 177,750
<i>Loss to Lease</i>	<i>\$ 2,430</i>	<i>\$ 2,503</i>	<i>\$ 2,578</i>	<i>\$ 2,656</i>	<i>\$ 2,735</i>
Actual Gross Income (AGI)	\$ 160,359	\$ 165,170	\$ 170,125	\$ 175,229	\$ 180,486
<i>Vacancy / Reserves</i>	<i>\$ (4,811)</i>	<i>\$ (4,955)</i>	<i>\$ (5,104)</i>	<i>\$ (5,257)</i>	<i>\$ (5,415)</i>
Effective Gross Income (EGI)	\$ 155,549	\$ 160,215	\$ 165,021	\$ 169,972	\$ 175,071
Real Estate Taxes	17,456	17,718	17,984	18,253	18,527
Water & Sewage	2,622	2,661	2,701	2,742	2,783
Electric	900	914	927	941	955
Insurance	5,000	5,075	5,151	5,228	5,307
Heat (Gas)	7,500	7,613	7,727	7,843	7,960
Repairs & Maintenance	3,500	3,553	3,606	3,660	3,715
Management & Administration	4,666	6,409	6,601	6,799	7,003
Total Expenditures	41,644	43,941	44,697	45,466	46,250
<b>Net Operating Income (NOI)</b>	<b>113,904</b>	<b>116,274</b>	<b>120,325</b>	<b>124,506</b>	<b>128,821</b>
Equity	449,600	449,600	449,600	449,600	449,600
Principal	1,050,400	1,036,887	1,022,577	1,007,422	991,372
<i>Annual Debt Service</i>	<i>(60,398)</i>	<i>(73,558)</i>	<i>(73,558)</i>	<i>(73,558)</i>	<i>(73,558)</i>
<b>Cash Flow After Debt Service (CFADS)</b>	<b>53,506</b>	<b>42,716</b>	<b>46,767</b>	<b>50,948</b>	<b>55,263</b>

Number of Units	7	7	7	7	7
Price per SF	\$ 153	\$ 153	\$ 153	\$ 153	\$ 153
Price per Unit	\$ 214,286	\$ 214,286	\$ 214,286	\$ 214,286	\$ 214,286
Gross Rent Multiple	9.35	9.08	8.82	8.56	8.31
Capitalization Rate	7.59%	7.75%	8.02%	8.30%	8.59%
<b>Cash-On-Cash Return</b>	<b>11.90%</b>	<b>9.50%</b>	<b>10.40%</b>	<b>11.33%</b>	<b>12.29%</b>
Recovery of Equity (Years)	8.40	10.53	9.61	8.82	8.14
Operating Expenditure Ratio (OER)	27%	27%	27%	27%	26%
Debt Service Coverage Ratio (DSCR)	1.89	1.95	2.05	1.76	1.86
Maximum Annual DSCR (Utilizing 1.40)	\$ 81,360	\$ 83,053	\$ 85,946	\$ 88,933	\$ 92,015
Free & Clear Rate of Return	7.59%	7.75%	8.02%	8.30%	8.59%
Constant Percentage Rate a/k/a Mortgage Capitalization	5.75%	5.75%	5.75%	5.75%	5.75%
+ Positive / - Negative Leverage	1.84%	2.00%	2.27%	2.55%	2.84%

## Rent Roll

#	Apt	Bldg	Unit Type	Status	Lease Expiration	DHCR Rent Roll	Actual Rent	Loss to Lease
1	1N	25 Saratoga	3BR	RS		\$1,450	\$1,450	\$0
2	1S	25 Saratoga	3BR	RS		\$2,498	\$2,060	(\$438)
3	2N	25 Saratoga	3BR	RS		\$1,894	\$1,847	(\$46)
4	2S	25 Saratoga	3BR	RS		\$2,053	\$2,115	\$62
5	3N	25 Saratoga	3BR	RS		\$1,419	\$1,419	\$0
6	3S	25 Saratoga	3BR	RS		\$2,083	\$1,972	(\$111)
7	BSMT	25 Saratoga	2BR	RS-V		\$1,764	\$2,500	\$736
<b>Total Monthly Income</b>						<b>\$13,161</b>	<b>\$13,363</b>	<b>\$203</b>
<b>Total Annual Income</b>						<b>\$157,929</b>	<b>\$160,359</b>	<b>\$2,430</b>

# Amortization Schedule

Loan Terms	
Loan Start Date	11/1/2026
Loan Amount	1,050,400
Interest Rate	5.750%
Term of Loan (Years)	30

Output	Monthly Payment	Annual Payment
Year 1	(\$5,033)	(\$60,398)
Year 2-5	(\$6,130)	(\$73,558)

Principal Balance	
5 Years	991,372

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
11/1/2026	1		1,050,400	5,033	-	1,050,400	5,033	-	1,050,400
12/1/2026	2		1,050,400	5,033	-	1,050,400	10,066	-	1,050,400
1/1/2027	3		1,050,400	5,033	-	1,050,400	15,100	-	1,050,400
2/1/2027	4		1,050,400	5,033	-	1,050,400	20,133	-	1,050,400
3/1/2027	5		1,050,400	5,033	-	1,050,400	25,166	-	1,050,400
4/1/2027	6		1,050,400	5,033	-	1,050,400	30,199	-	1,050,400
5/1/2027	7		1,050,400	5,033	-	1,050,400	35,232	-	1,050,400
6/1/2027	8		1,050,400	5,033	-	1,050,400	40,265	-	1,050,400
7/1/2027	9		1,050,400	5,033	-	1,050,400	45,299	-	1,050,400
8/1/2027	10		1,050,400	5,033	-	1,050,400	50,332	-	1,050,400
9/1/2027	11		1,050,400	5,033	-	1,050,400	55,365	-	1,050,400
10/1/2027	12		1,050,400	5,033	-	1,050,400	60,398	-	1,050,400
11/1/2027	13		1,050,400	5,033	(1,097)	1,049,303	65,431	-	1,049,303
12/1/2027	14		1,049,303	5,028	(1,102)	1,048,201	70,459	-	1,048,201
1/1/2028	15		1,048,201	5,023	(1,107)	1,047,094	75,482	-	1,047,094
2/1/2028	16		1,047,094	5,017	(1,113)	1,045,982	80,499	-	1,045,982
3/1/2028	17		1,045,982	5,012	(1,118)	1,044,864	85,511	-	1,044,864
4/1/2028	18		1,044,864	5,007	(1,123)	1,043,741	90,518	-	1,043,741
5/1/2028	19		1,043,741	5,001	(1,129)	1,042,612	95,519	-	1,042,612
6/1/2028	20		1,042,612	4,996	(1,134)	1,041,478	100,515	-	1,041,478
7/1/2028	21		1,041,478	4,990	(1,139)	1,040,339	105,505	-	1,040,339
8/1/2028	22		1,040,339	4,985	(1,145)	1,039,194	110,490	-	1,039,194
9/1/2028	23		1,039,194	4,979	(1,150)	1,038,043	115,470	-	1,038,043
10/1/2028	24		1,038,043	4,974	(1,156)	1,036,887	120,444	-	1,036,887
11/1/2028	25		1,036,887	4,968	(1,161)	1,035,726	125,412	-	1,035,726
12/1/2028	26		1,035,726	4,963	(1,167)	1,034,559	130,375	-	1,034,559
1/1/2029	27		1,034,559	4,957	(1,173)	1,033,386	135,332	-	1,033,386
2/1/2029	28		1,033,386	4,952	(1,178)	1,032,208	140,284	-	1,032,208
3/1/2029	29		1,032,208	4,946	(1,184)	1,031,024	145,230	-	1,031,024
4/1/2029	30		1,031,024	4,940	(1,190)	1,029,835	150,170	-	1,029,835
5/1/2029	31		1,029,835	4,935	(1,195)	1,028,640	155,105	-	1,028,640
6/1/2029	32		1,028,640	4,929	(1,201)	1,027,439	160,034	-	1,027,439
7/1/2029	33		1,027,439	4,923	(1,207)	1,026,232	164,957	-	1,026,232
8/1/2029	34		1,026,232	4,917	(1,212)	1,025,019	169,874	-	1,025,019
9/1/2029	35		1,025,019	4,912	(1,218)	1,023,801	174,786	-	1,023,801
10/1/2029	36		1,023,801	4,906	(1,224)	1,022,577	179,691	-	1,022,577
11/1/2029	37		1,022,577	4,900	(1,230)	1,021,347	184,591	-	1,021,347
12/1/2029	38		1,021,347	4,894	(1,236)	1,020,111	189,485	-	1,020,111
1/1/2030	39		1,020,111	4,888	(1,242)	1,018,869	194,373	-	1,018,869
2/1/2030	40		1,018,869	4,882	(1,248)	1,017,622	199,255	-	1,017,622
3/1/2030	41		1,017,622	4,876	(1,254)	1,016,368	204,131	-	1,016,368

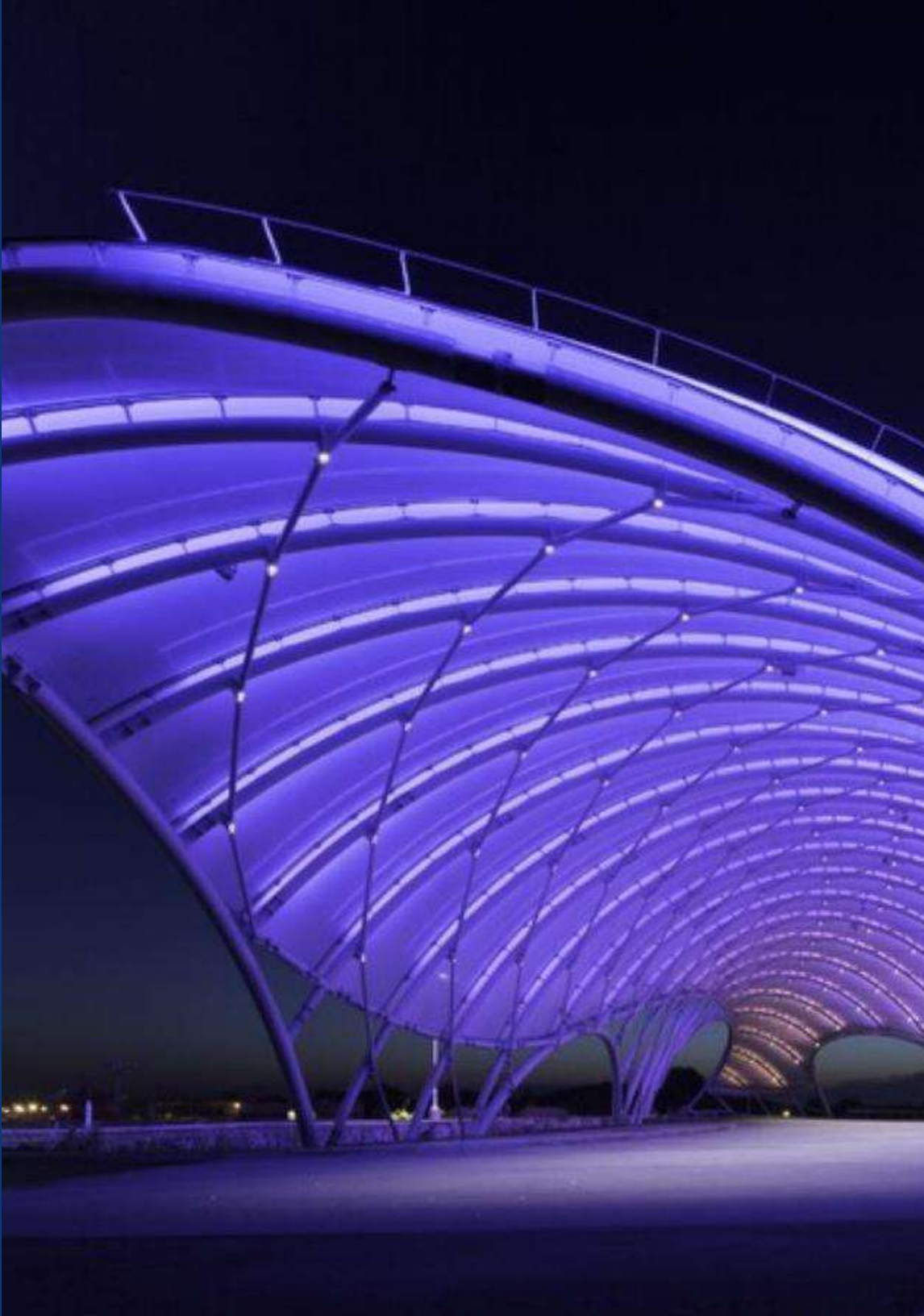
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Principal Balance	
5 Years	991,372

Date	No.	Payment Date	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
4/1/2030	42		1,016,368	4,870	(1,260)	1,015,108	209,001	-	1,015,108
5/1/2030	43		1,015,108	4,864	(1,266)	1,013,842	213,866	-	1,013,842
6/1/2030	44		1,013,842	4,858	(1,272)	1,012,570	218,724	-	1,012,570
7/1/2030	45		1,012,570	4,852	(1,278)	1,011,292	223,575	-	1,011,292
8/1/2030	46		1,011,292	4,846	(1,284)	1,010,008	228,421	-	1,010,008
9/1/2030	47		1,010,008	4,840	(1,290)	1,008,718	233,261	-	1,008,718
10/1/2030	48		1,008,718	4,833	(1,296)	1,007,422	238,094	-	1,007,422
11/1/2030	49		1,007,422	4,827	(1,303)	1,006,119	242,922	-	1,006,119
12/1/2030	50		1,006,119	4,821	(1,309)	1,004,810	247,742	-	1,004,810
1/1/2031	51		1,004,810	4,815	(1,315)	1,003,495	252,557	-	1,003,495
2/1/2031	52		1,003,495	4,808	(1,321)	1,002,174	257,366	-	1,002,174
3/1/2031	53		1,002,174	4,802	(1,328)	1,000,846	262,168	-	1,000,846
4/1/2031	54		1,000,846	4,796	(1,334)	999,512	266,963	-	999,512
5/1/2031	55		999,512	4,789	(1,341)	998,171	271,753	-	998,171
6/1/2031	56		998,171	4,783	(1,347)	996,824	276,536	-	996,824
7/1/2031	57		996,824	4,776	(1,353)	995,471	281,312	-	995,471
8/1/2031	58		995,471	4,770	(1,360)	994,111	286,082	-	994,111
9/1/2031	59		994,111	4,763	(1,366)	992,745	290,846	-	992,745
10/1/2031	60		992,745	4,757	(1,373)	991,372	295,602	-	991,372



## 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.

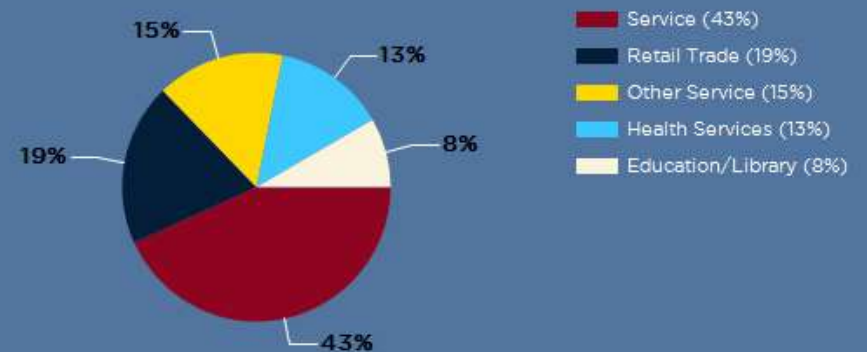
## Livable

- 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

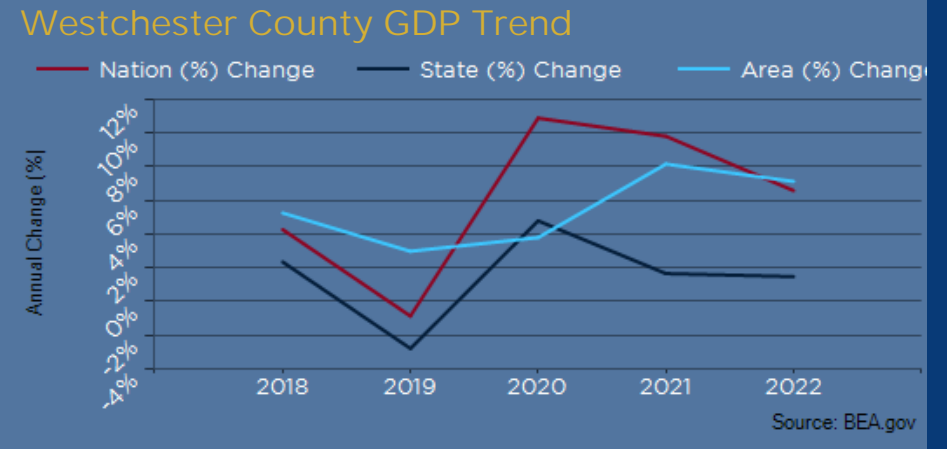
- The range of opportunity in Yonkers is astounding. Yonkers is Westchester's retail center, from the Central Park Avenue corridor, to the newly-renovated Cross County Shopping Center, to the upscale Ridge Hill shopping complex, to local small businesses, to the big box stores, Yonkers has it all. The 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.

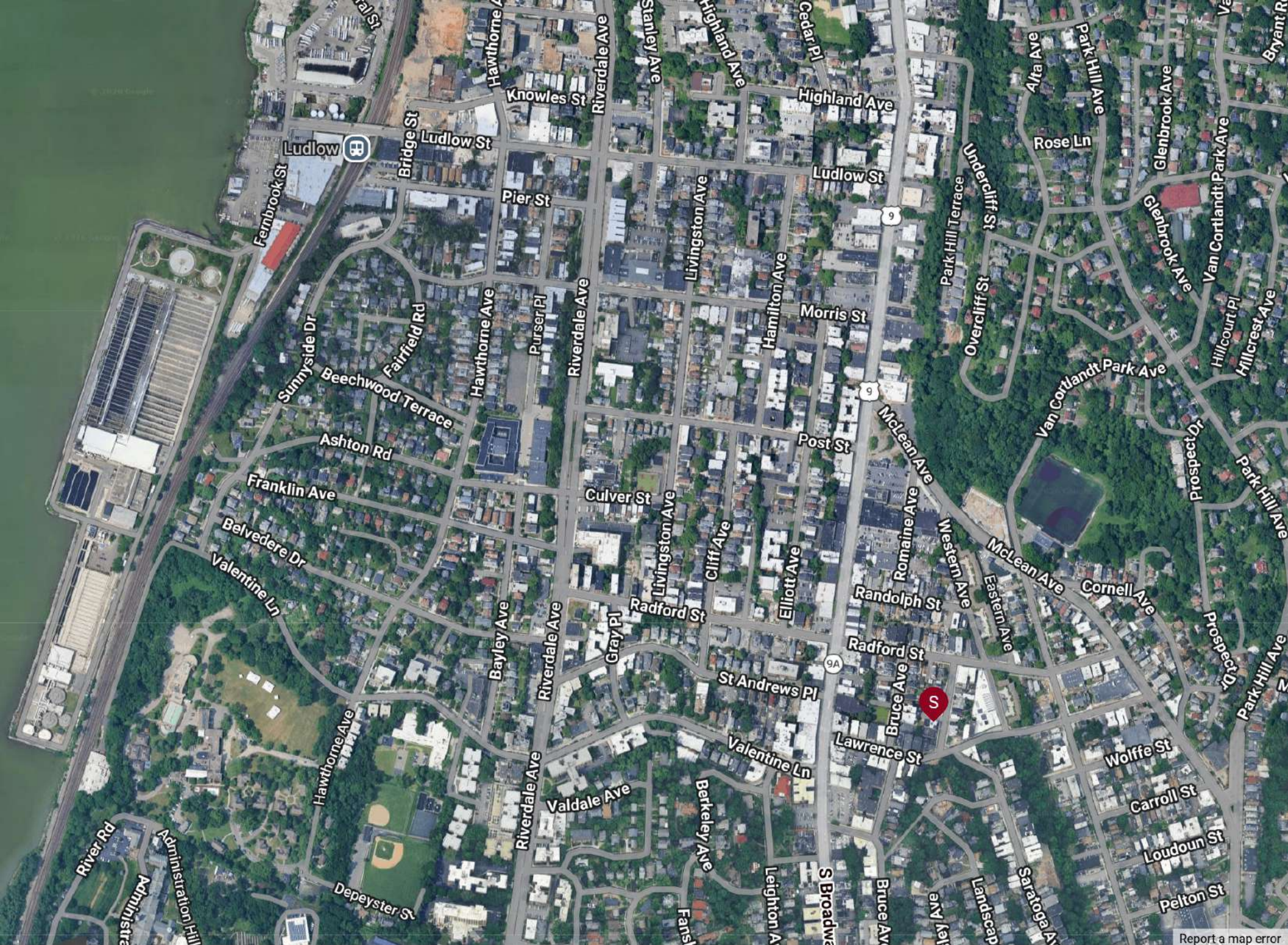
### Major Industries by Employee Count



## Largest Employers

Valero Inc	Approximate number of employees: 10,000+
Yonkers Public Schools	Approximate number of employees: 3,000+
St. John's Riverside Hospital	Approximate number of employees: 2,500+
Yonkers City Government	Approximate number of employees: 2,000+
Target Corporation	Approximate number of employees: 1,500+
Home Depot	Approximate number of employees: 1,200+
Walmart	Approximate number of employees: 1,000+
CVS Health	Approximate number of employees: 800+





Report a map error

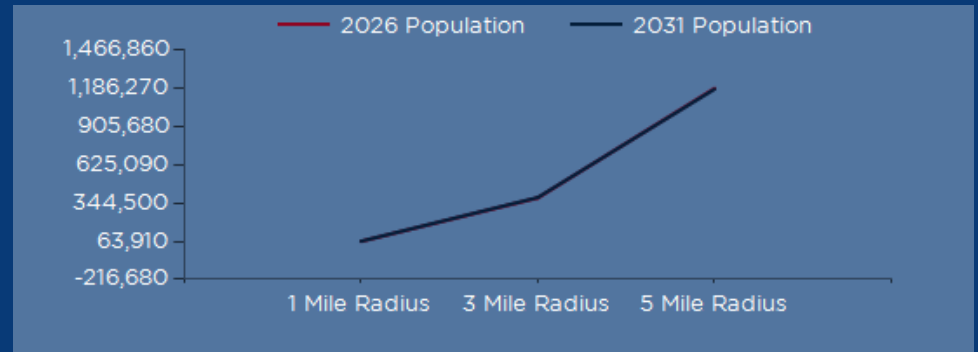


## 05 Demographics

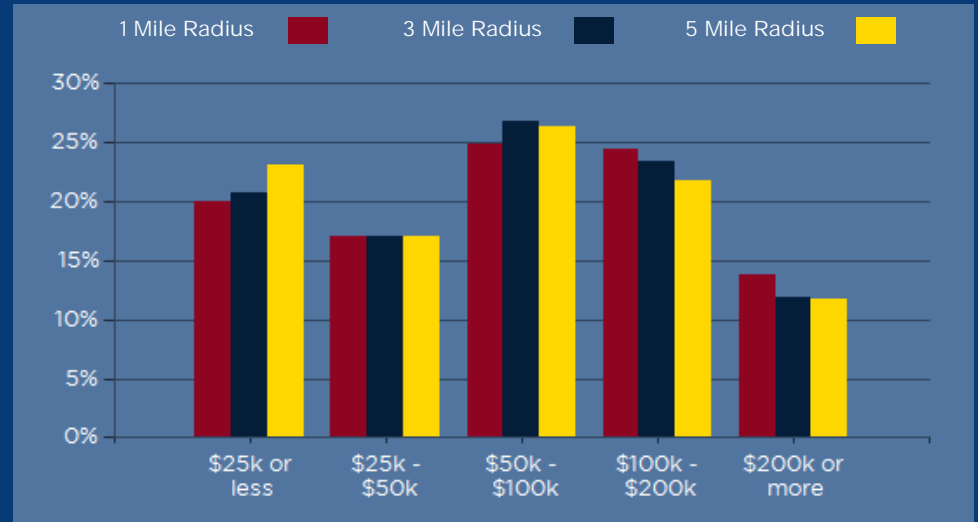
- General Demographics
- Race Demographics

POPULATION	1 MILE	3 MILE	5 MILE
2000 Population	58,868	360,067	1,143,037
2010 Population	60,662	360,595	1,147,456
2026 Population	63,910	383,359	1,186,270
2031 Population	65,065	386,421	1,181,302
2026 African American	11,406	102,358	343,173
2026 American Indian	1,194	4,755	14,139
2026 Asian	3,752	21,288	69,388
2026 Hispanic	35,019	169,710	551,469
2026 Other Race	21,864	101,768	336,132
2026 White	16,478	102,542	269,428
2026 Multiracial	9,180	50,383	153,108
2026-2031: Population: Growth Rate	1.80%	0.80%	-0.40%

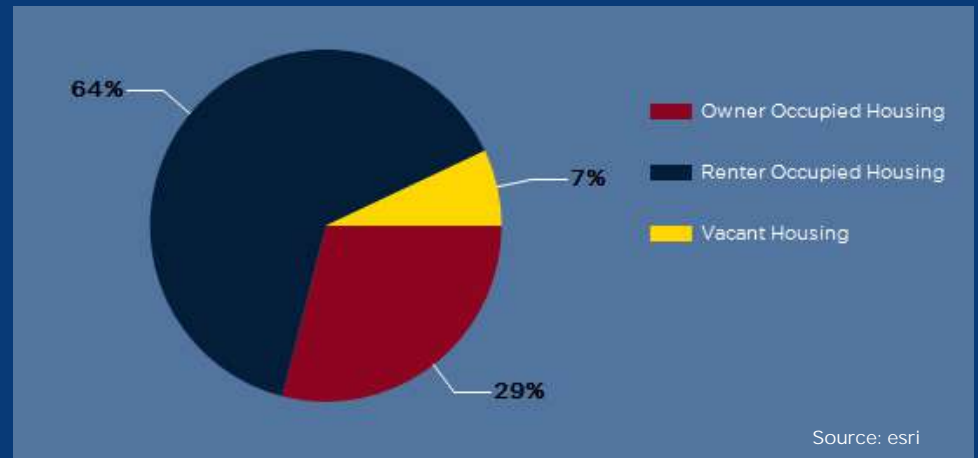
2026 HOUSEHOLD INCOME	1 MILE	3 MILE	5 MILE
less than \$15,000	2,997	19,652	67,405
\$15,000-\$24,999	1,562	10,868	35,487
\$25,000-\$34,999	1,437	9,779	30,458
\$35,000-\$49,999	2,432	15,374	45,450
\$50,000-\$74,999	3,247	23,004	69,001
\$75,000-\$99,999	2,418	16,555	48,085
\$100,000-\$149,999	3,618	22,052	62,587
\$150,000-\$199,999	1,937	12,508	34,412
\$200,000 or greater	3,132	17,541	52,400
Median HH Income	\$72,507	\$68,789	\$64,946
Average HH Income	\$104,547	\$100,458	\$100,949



### 2026 Household Income



### 2026 Own vs. Rent - 1 Mile Radius

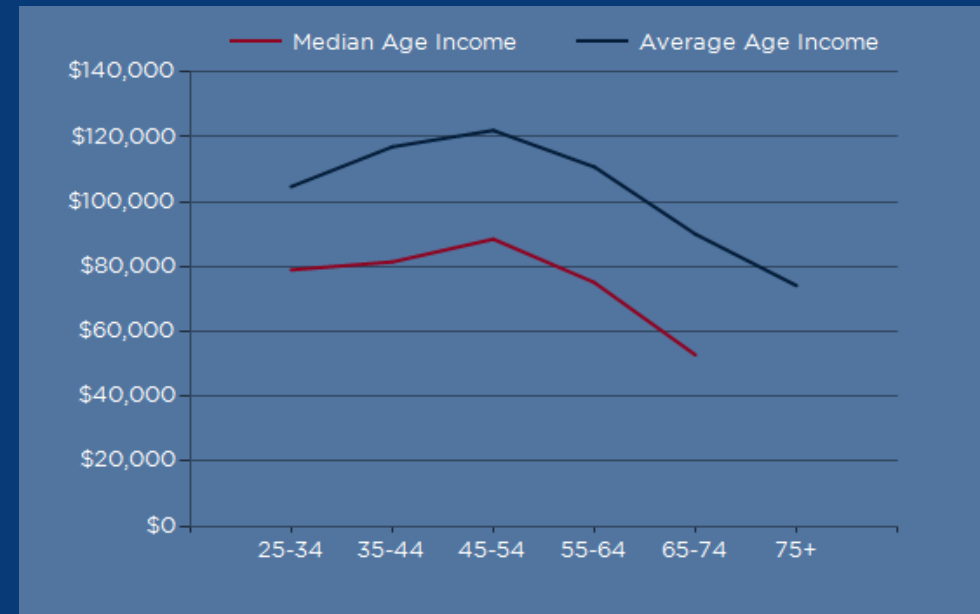
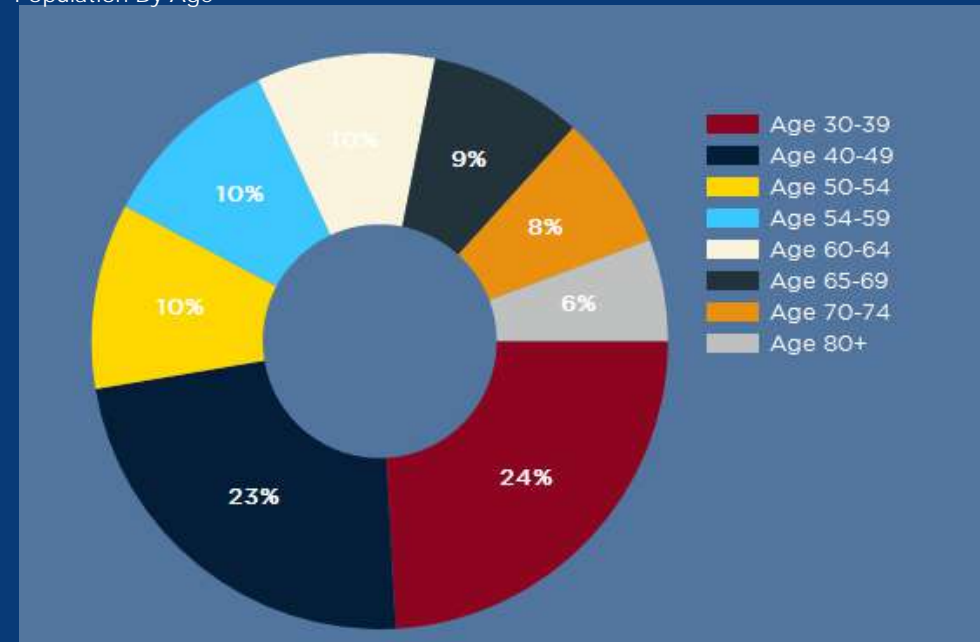


Source: esri

2026 POPULATION BY AGE	1 MILE	3 MILE	5 MILE
2026 Population Age 30-34	4,370	28,346	86,752
2026 Population Age 35-39	4,373	27,429	82,383
2026 Population Age 40-44	4,322	26,059	78,945
2026 Population Age 45-49	4,095	24,190	73,703
2026 Population Age 50-54	3,783	23,185	72,899
2026 Population Age 55-59	3,736	23,365	73,772
2026 Population Age 60-64	3,627	23,181	73,333
2026 Population Age 65-69	3,127	20,522	64,714
2026 Population Age 70-74	2,745	16,742	51,443
2026 Population Age 75-79	2,071	12,562	37,500
2026 Population Age 80-84	1,355	8,090	24,245
2026 Population Age 85+	1,780	8,356	23,631
2026 Population Age 18+	50,328	303,383	936,365
2026 Median Age	39	39	39
2031 Median Age	40	40	40

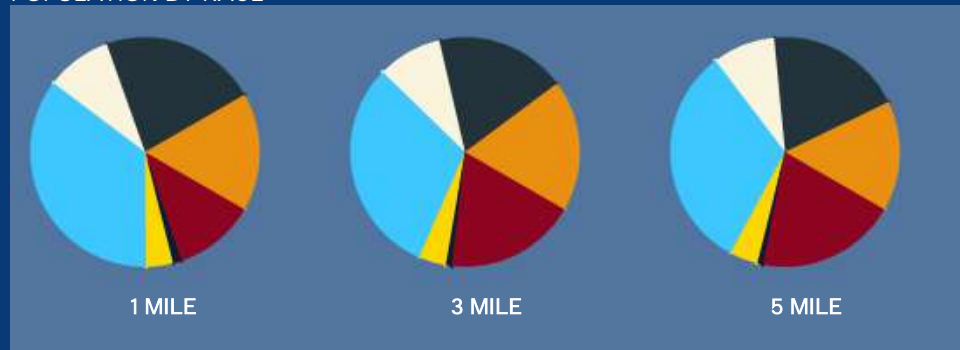
2026 INCOME BY AGE	1 MILE	3 MILE	5 MILE
Median Household Income 25-34	\$79,024	\$76,225	\$72,082
Average Household Income 25-34	\$104,693	\$99,738	\$97,715
Median Household Income 35-44	\$81,465	\$78,813	\$73,577
Average Household Income 35-44	\$116,965	\$112,520	\$111,063
Median Household Income 45-54	\$88,506	\$84,423	\$80,326
Average Household Income 45-54	\$122,016	\$117,935	\$123,341
Median Household Income 55-64	\$75,133	\$71,454	\$65,501
Average Household Income 55-64	\$110,765	\$106,549	\$108,733
Median Household Income 65-74	\$52,812	\$51,777	\$49,007
Average Household Income 65-74	\$90,051	\$86,268	\$85,006
Average Household Income 75+	\$74,168	\$71,918	\$70,369

Population By Age



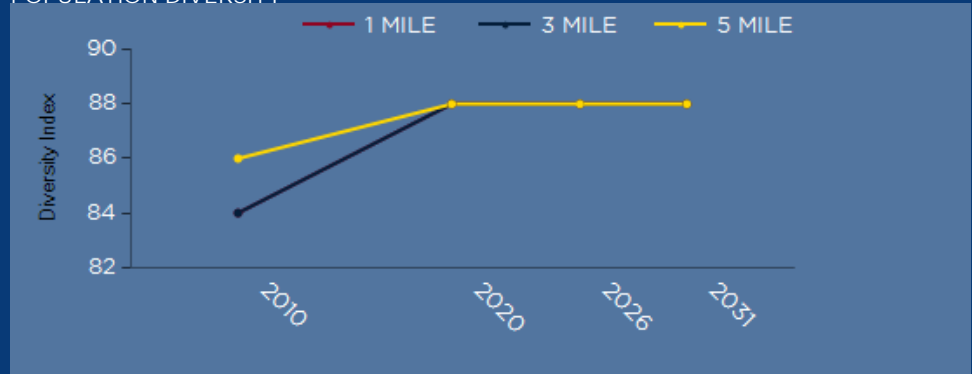
DIVERSITY INDEX	1 MILE	3 MILE	5 MILE
Diversity Index (+5 years)	88	88	88
Diversity Index (current year)	88	88	88
Diversity Index (2020)	88	88	88
Diversity Index (2010)	84	84	86

POPULATION BY RACE



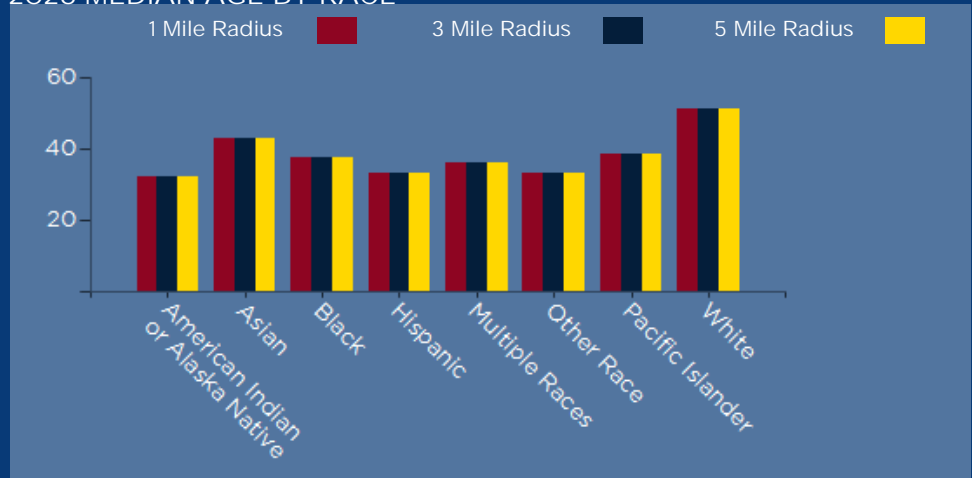
2026 POPULATION BY RACE	1 MILE	3 MILE	5 MILE
African American	12%	19%	20%
American Indian	1%	1%	1%
Asian	4%	4%	4%
Hispanic	35%	31%	32%
Multiracial	9%	9%	9%
Other Race	22%	18%	19%
White	17%	19%	16%

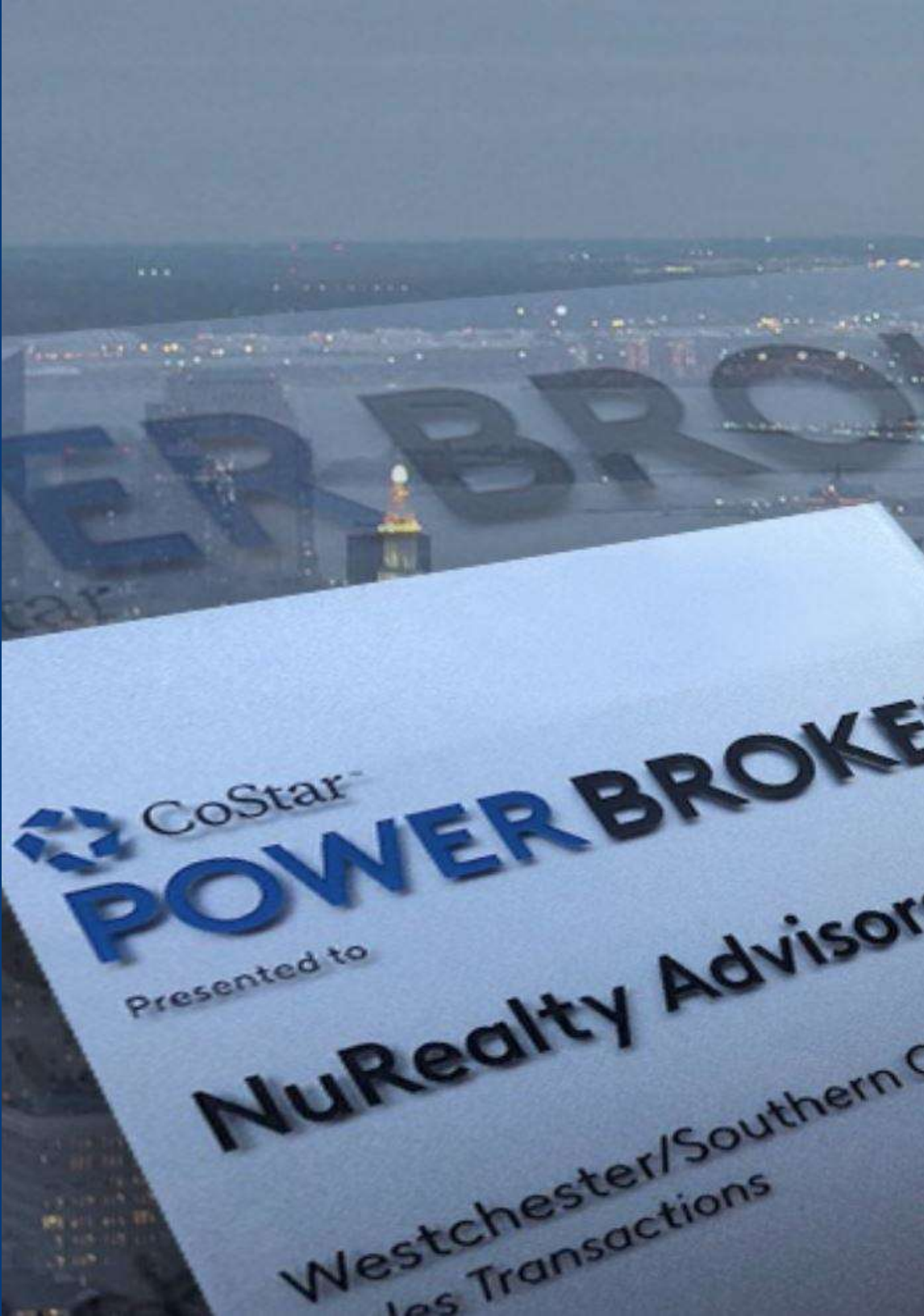
POPULATION DIVERSITY



2026 MEDIAN AGE BY RACE	1 MILE	3 MILE	5 MILE
Median American Indian/Alaska Native Age	32	33	34
Median Asian Age	43	42	41
Median Black Age	38	38	39
Median Hispanic Age	33	34	35
Median Multiple Races Age	36	37	37
Median Other Race Age	33	34	35
Median Pacific Islander Age	38	35	35
Median White Age	51	48	46

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.

# 25 Saratoga Ave, Yonkers

## CONFIDENTIALITY and DISCLAIMER

The information contained in the following offering memorandum is proprietary and strictly confidential. It is intended to be reviewed only by the party receiving it from NuRealty Advisors Inc. and it should not be made available to any other person or entity without the written consent of NuRealty Advisors Inc. .

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.

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*Exclusively Marketed by:*



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