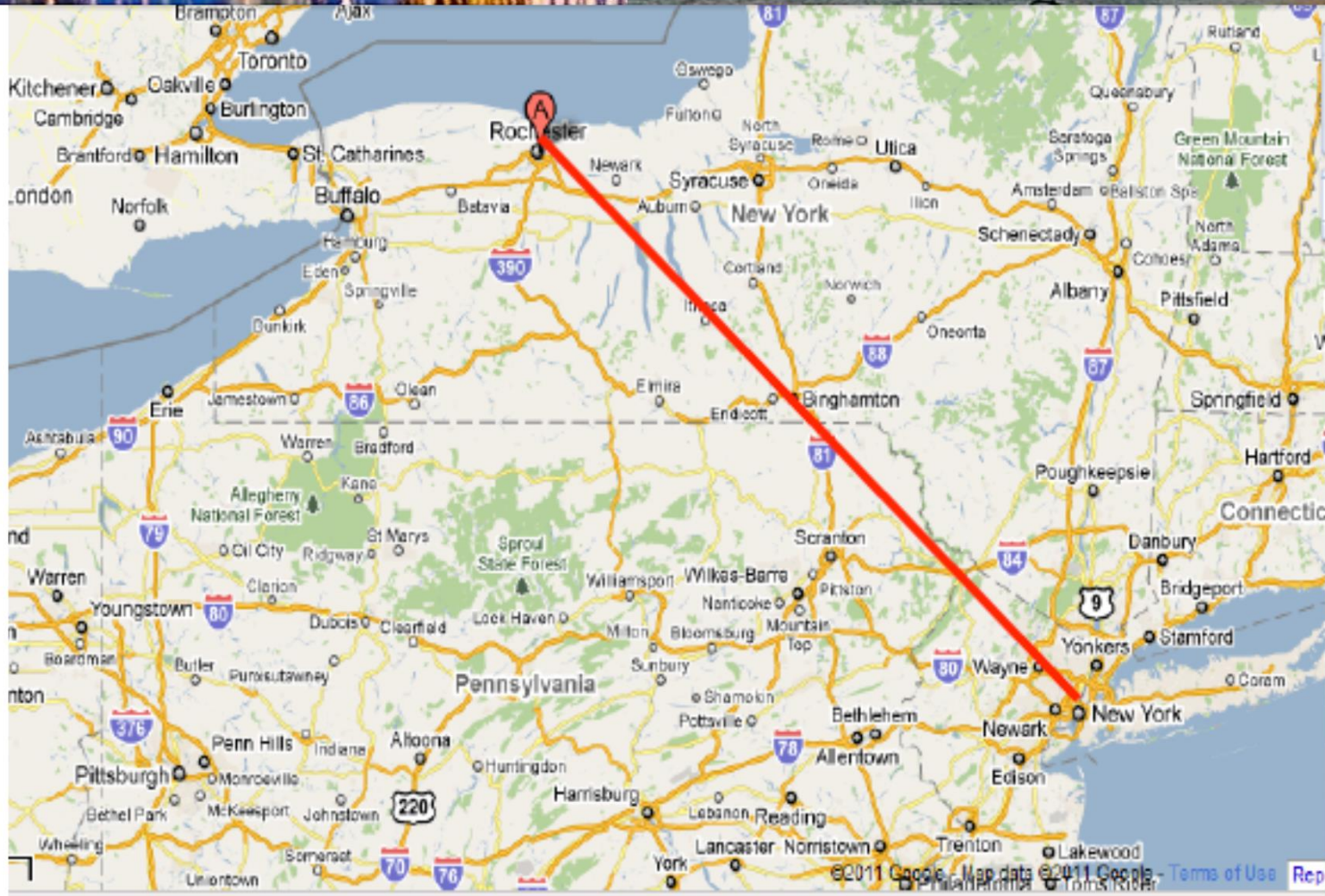


Rochester New York



541-543 REMINGTON ST., NEW YORK



Income & Expenses		
Price:	\$78,000	
Fixed Yearly Expenses		Amount
Water		\$340
Insurance		\$840
Property tax		\$1,956
Gardening		160
Management		\$1,320
Total		\$4,616
Yearly Rent Income		\$13,200
Net Yearly Income		\$8,584*
ROI		11 %

Living space:	Lot size:	Bedrooms	Bathrooms	Actual rent	Total rent
1344 Sq.Ft.	1892 Sq.Ft.	2	1	550	1100
		2	1	550	

*All numbers are based on current monthly bills and multiplied for yearly average and may vary in the future. ROI does not include vacancy or maintenance. The information contained herein is not a substitute for a thorough due diligence investigation. All potential buyers must take appropriate measures to verify all of the information set forth herein and should not take final numbers as a Guarantee in the future.

541 – 543 Remington St

דופלקס - 2 יחידות כל יחידה 68 מ"ר 2/1

ממוקם באזור מיקוד 14621 בקרבת האוניברסיטה של רוצ'סטר (6ק"מ) מה שגורם

לביקוש רציף וקבוע של נדל"ן באזור זה.

משנת 2012 ועד שנת 2017 עלו מחירי הנדל"ן באזור ב 28%

5.6% בממוצע שנתי.

החל מינואר 2017 עלו מחירי הנדל"ן ברוצ'סטר ב 8.3% עלפי רישומי השמאי המחוזי.

מצב הנכס:

New Roof 2009

New gutters 2013

2 full baths updated with New sinks, floors, and toilets

Freshly refinished hardwood floors throughout

New Plumbing

New heating system

Freshly painted inside

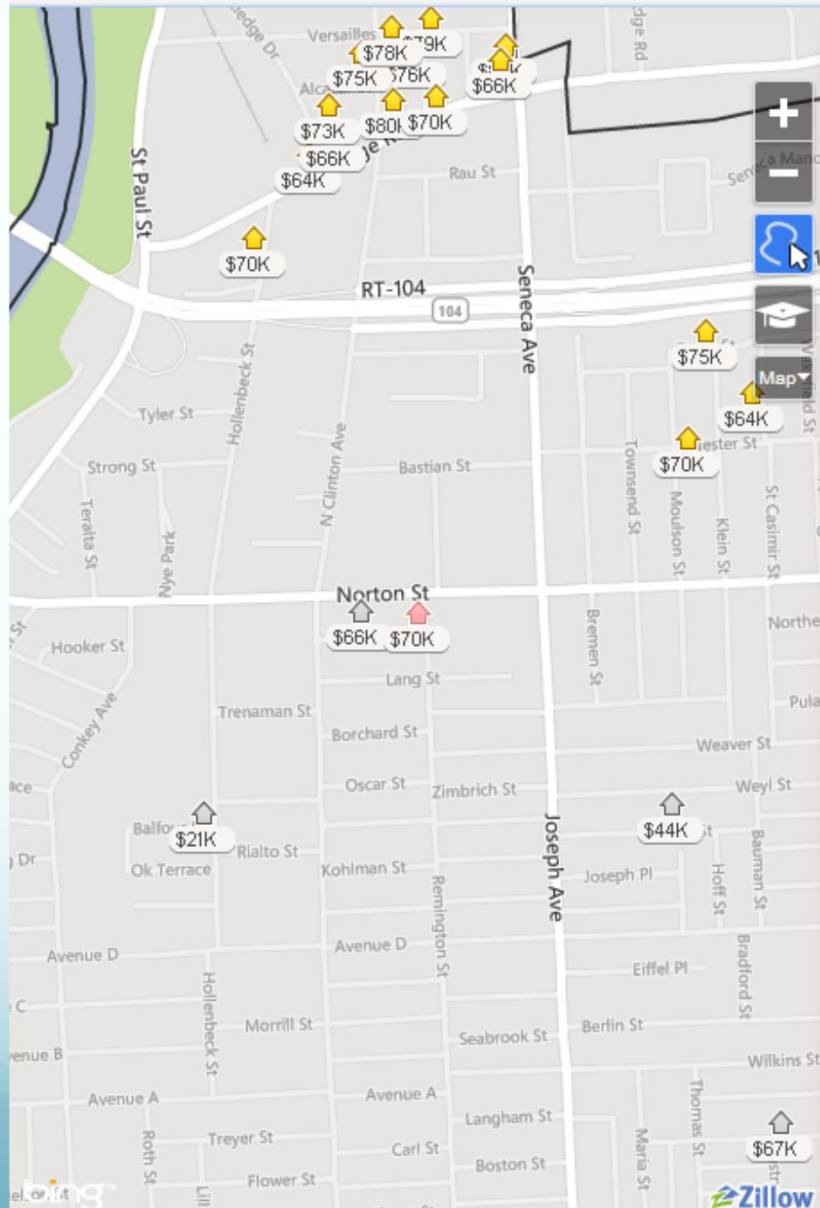
Vinyl Siding

New Sidewalks

New Certificate of occupancy

New Smoke Detectors and Carbon Monoxide Detectors

Property Value



11 Photos

Not for Sale
 Rent Zestimate®: \$680
 Zestimate®: \$21K

233-235 Hollenbeck St, RO...
 6 beds, 2.0 baths, 2,596 sqft
 4,791 sqft lot
 Built in 1920



For Sale by Owner
\$69,900
 Zestimate®: \$48K
 9 days on Zillow

541-543 Remington St, RO...
 4 beds, 2.0 baths, 1,892 sqft
 1,495 sqft lot
 Built in 1920



8 Photos

Not for Sale
 Rent Zestimate®: \$621
 Zestimate®: \$44K

95-97 Weyl St, ROCHEST...
 4 beds, 2.0 baths, 1,602 sqft
 3,484 sqft lot
 Built in 1900



16 Photos

Not for Sale
 Rent Zestimate®: \$664
 Zestimate®: \$66K

403 Norton St, Rochester, NY
 3 beds, 2.0 baths, 3,920 sqft
 1,750 sqft lot
 Built in 1920

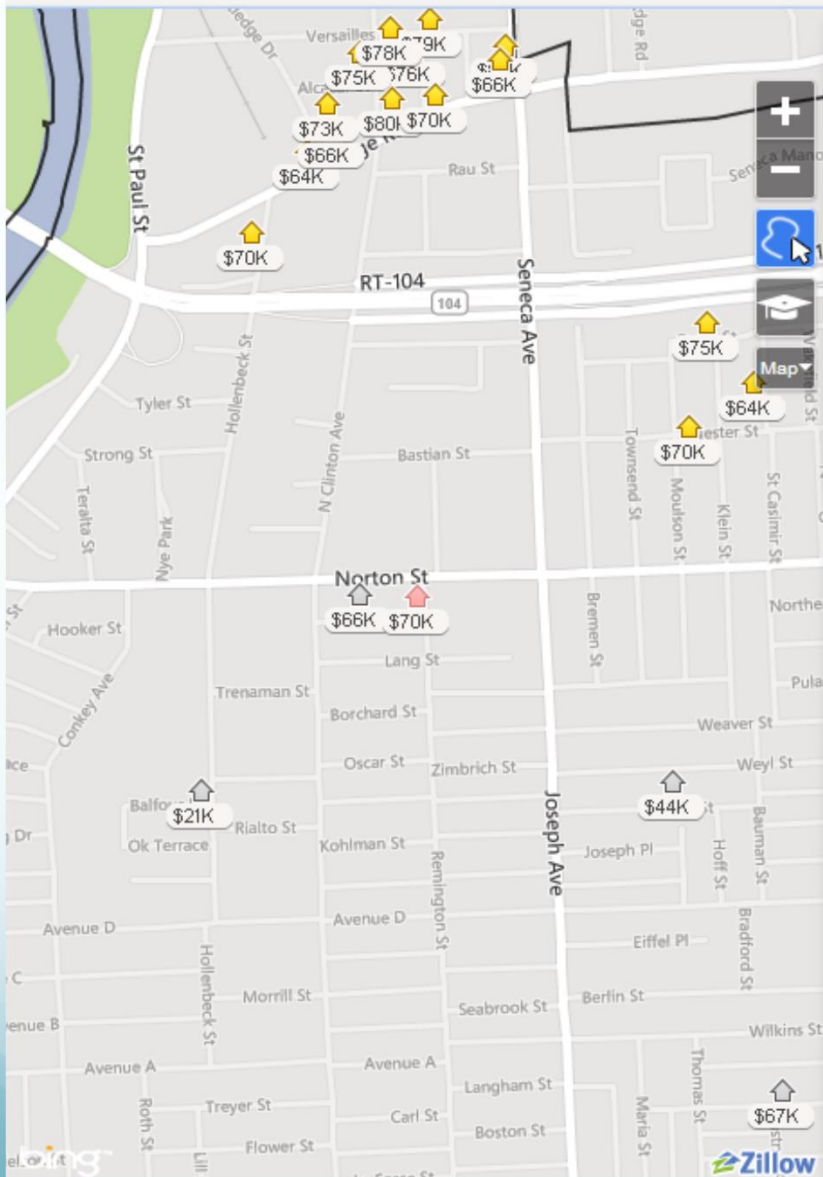


3 Photos

Not for Sale
 Rent Zestimate®: \$619
 Zestimate®: \$67K

116 Bernard St, Rochester, ...
 4 beds, 2.0 baths, 1,593 sqft
 4,791 sqft lot
 Built in 1900

Property Value



Sold: \$73,000

Sold on 8/16/13
Zestimate®: \$76K
Price/sqft: \$55

27 Alcazar St, Rochester, NY

3 beds, 1.0 bath, 1,325 sqft
6,075 sqft lot
Built in 1920



Sold: \$66,000

Sold on 7/26/13
Zestimate®: \$77K
Price/sqft: \$49

24 Rutledge Dr, Rochester, NY

3 beds, 2.0 baths, 1,333 sqft
9,998 sqft lot
Built in 1920



Sold: \$74,900

Sold on 7/26/13
Zestimate®: \$66K
Price/sqft: \$43

106 Dunn St, Rochester, NY

3 beds, 1.0 bath, 1,707 sqft
6,534 sqft lot
Built in 1945



Sold: \$66,000

Sold on 7/15/13
Zestimate®: \$69K
Price/sqft: \$52

443 Seneca Ave, Rochester, NY

3 beds, 1.0 bath, 1,262 sqft
5,662 sqft lot
Built in 1926



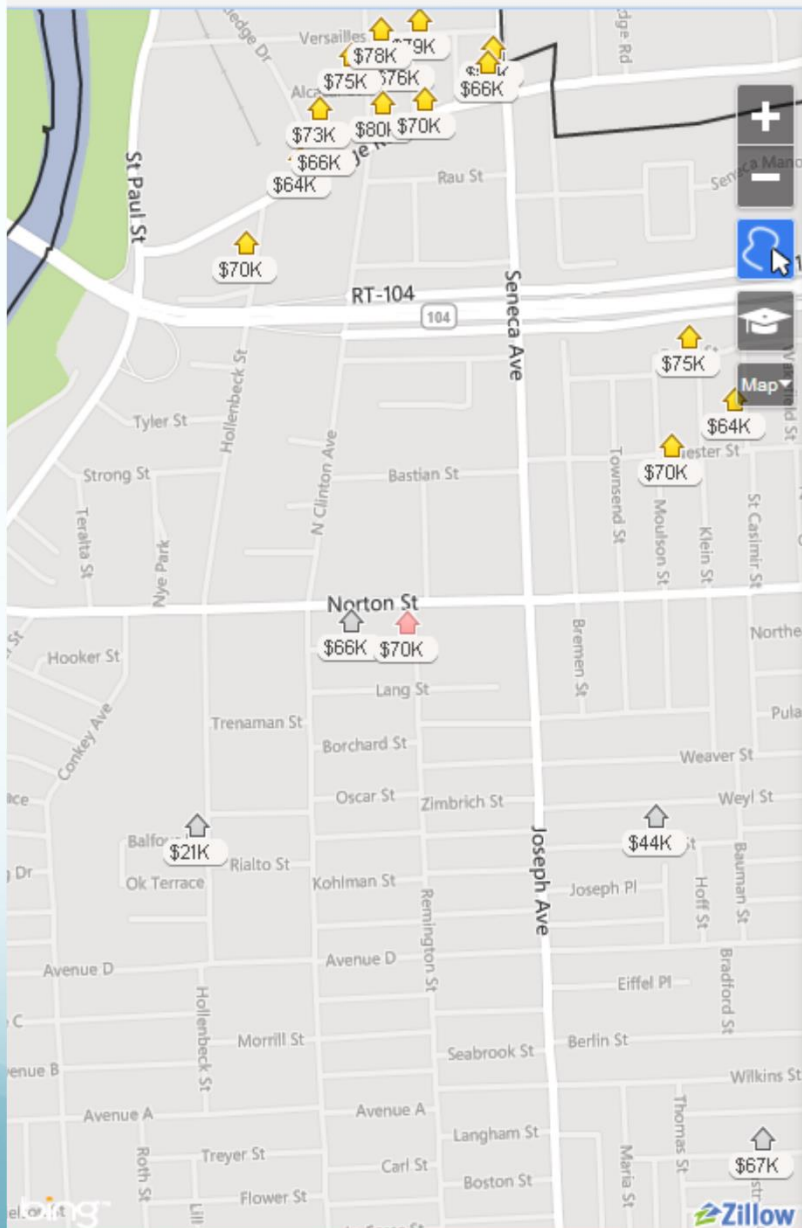
Sold: \$78,000

Sold on 6/7/13
Zestimate®: \$79K
Price/sqft: \$57

1932 N Clinton Ave, Rochester, NY

3 beds, 2.0 baths, 1,356 sqft
-- sqft lot
Built in 1930

Property Value



Sold: \$64,000

Sold on 1/31/13
Zestimate®: \$66K
Price/sqft: \$46

17 Rutledge Dr, Rochester, ...

3 beds, 1.0 bath, 1,368 sqft
5,519 sqft lot
Built in 1920



Sold: \$69,900

Sold on 1/15/13
Zestimate®: \$64K
Price/sqft: \$44

84 Nester St, Rochester, NY

3 beds, 1.0 bath, 1,583 sqft
6,129 sqft lot
Built in 1930



Sold: \$70,000

Sold on 1/10/13
Zestimate®: \$85K
Price/sqft: \$35

284 E Ridge Rd, Rochester...

5 beds, 2.5 baths, 1,955 sqft
0.53 ac lot
Built in 1926



Sold: \$79,900

Sold on 11/7/12
Zestimate®: \$81K
Price/sqft: \$43

1876 N Clinton Ave, Roches...

4 beds, 2.0 baths, 1,843 sqft
5,227 sqft lot
Built in 1928



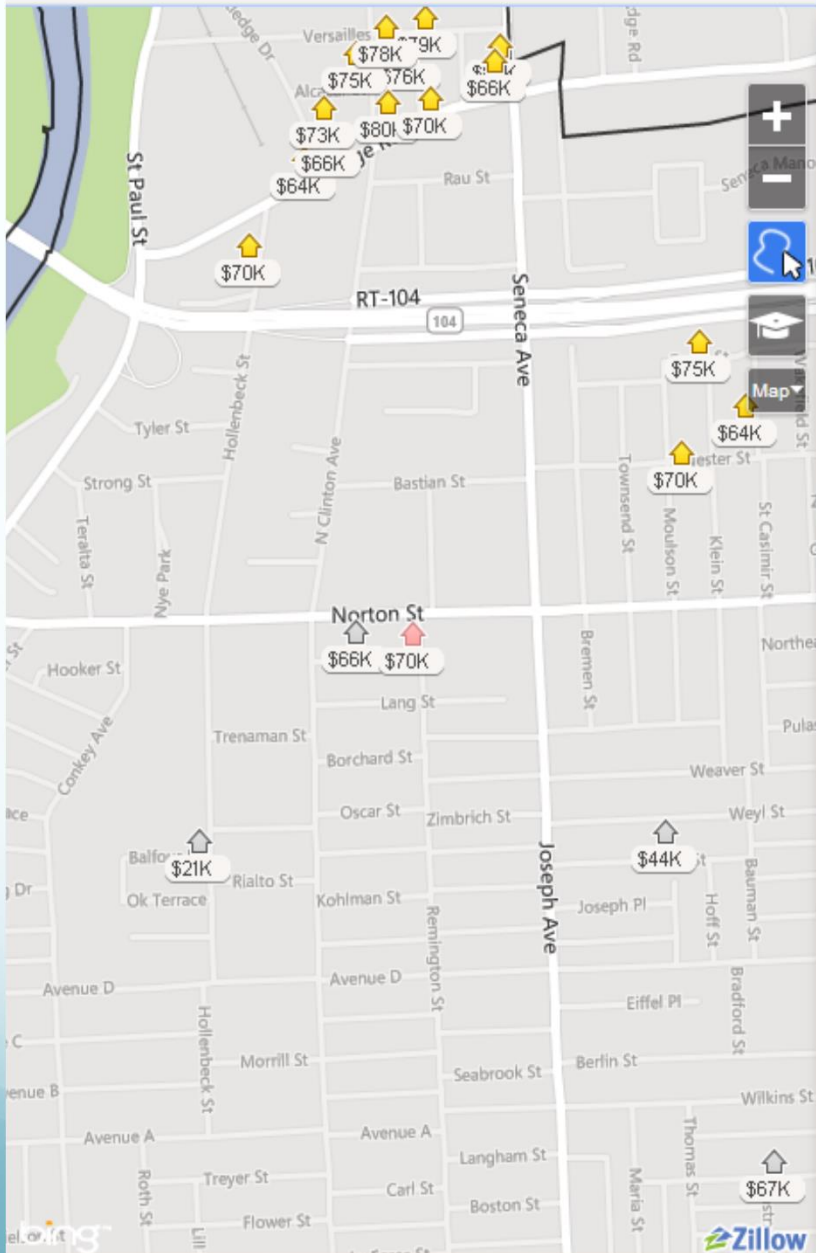
Sold: \$74,900

Sold on 11/1/12
Zestimate®: \$77K
Price/sqft: \$51

1911 N Clinton Ave, Roches...

3 beds, 1.0 bath, 1,456 sqft
5,662 sqft lot
Built in 1925

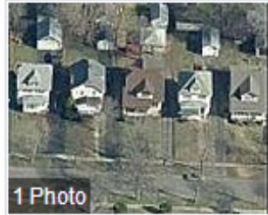
Property Value



Sold: \$64,000

Sold on 10/30/12
Zestimate®: \$64K
Price/sqft: \$53

291 Saint Casimir St, Roch...
3 beds, 2.0 baths, 1,200 sqft
4,791 sqft lot
Built in 1987



Sold: \$79,000

Sold on 10/3/12
Zestimate®: \$81K
Price/sqft: \$70

240 Versailles Rd, Rochest...
2 beds, 1.0 bath, 1,116 sqft
6,020 sqft lot
Built in 1928



Sold: \$82,500

Sold on 7/31/12
Zestimate®: \$75K
Price/sqft: \$65

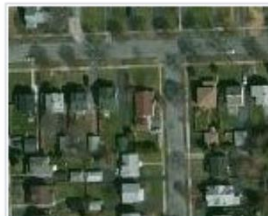
301 Versailles Rd, Rochest...
3 beds, 2.0 baths, 1,256 sqft
6,534 sqft lot
Built in 1926



Sold: \$69,900

Sold on 6/4/12
Zestimate®: \$47K
Price/sqft: \$60

717 Hollenbeck St, Rochest...
2 beds, 2.0 baths, 1,161 sqft
5,227 sqft lot
Built in 1907



Sold: \$75,750

Sold on 5/9/12
Zestimate®: \$73K
Price/sqft: \$75

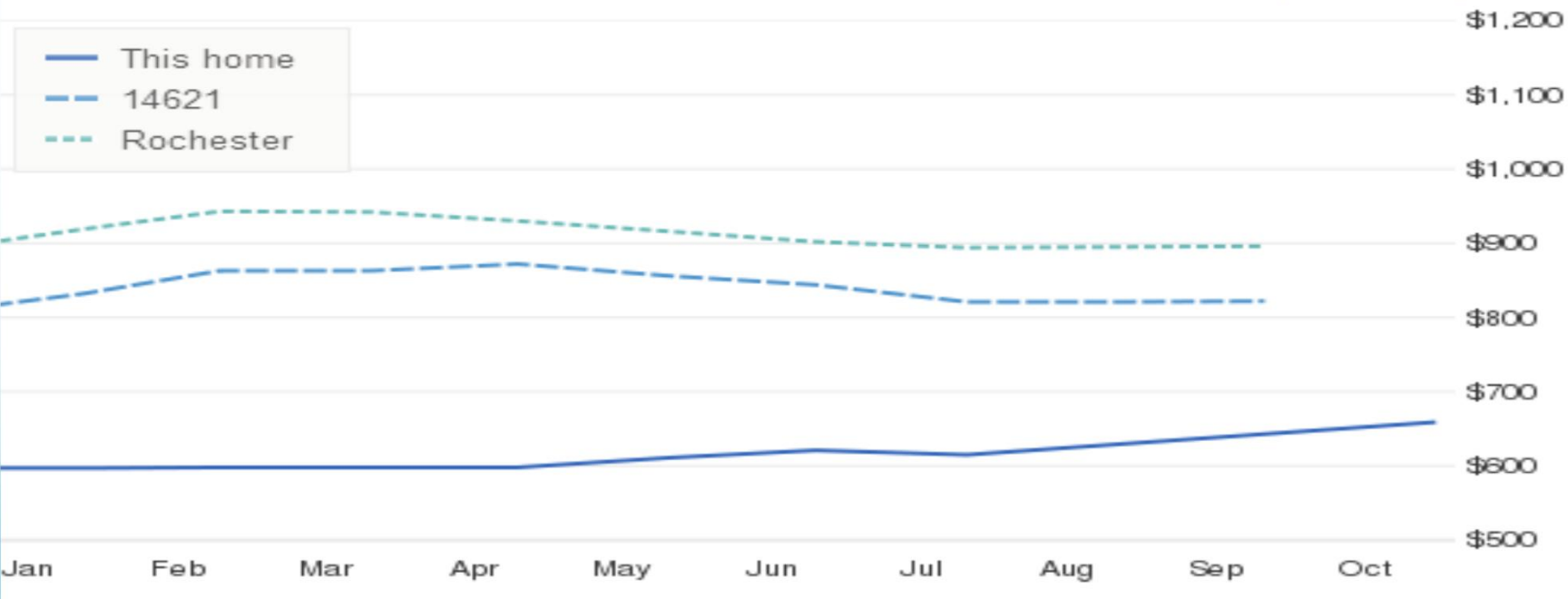
223 Versailles Rd, Rochest...
3 beds, 1.0 bath, 1,009 sqft
6,098 sqft lot
Built in 1947

Zestimates

	Value	Range	30-day change
Zestimate ?	\$48,397	\$39K – \$69K	+\$867
Rent Zestimate ?	\$659/mo	\$534 – \$989/mo	+\$1
Owner estimate posted on 09/22/2013	\$69,500 (based on Comparative Market Analysis)		
Market guide	Zillow predicts 14621 home values will increase 3.5% next year, compared to a 1.6% rise for Rochester as a whole. Among 14621... more		

Rent Zestimate [▼](#)

1 year | 5 years | 10 years



Walk Score® 62 out of 100 ?

Somewhat Walkable

Restaurants:

Mr Goody's Restaurant .1mi >

Coffee:

Tim Hortons .9mi >

Bars:

Kaja's Place .1mi >

Groceries:

El Gab Halal Market & Deli .1mi >

Parks:

Silver Stadium (historical) .08mi >

Schools:

School 22-Lincoln School .3mi >

Shopping:

Convenient Food Mart .1mi >

Entertainment:

High Falls Museum 1.8mi >

Errands:

Dock Hardware .2mi >

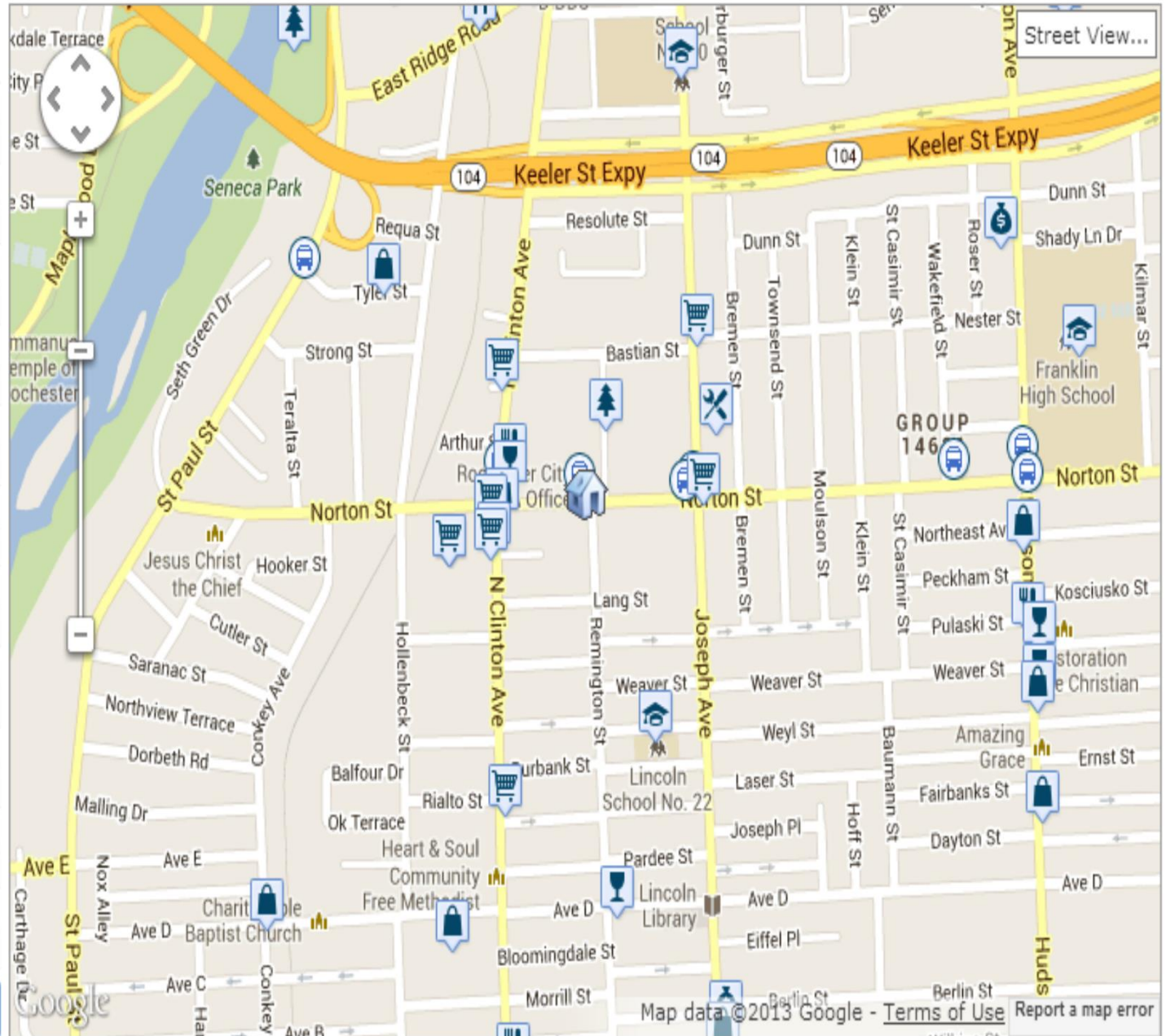
Search Nearby:

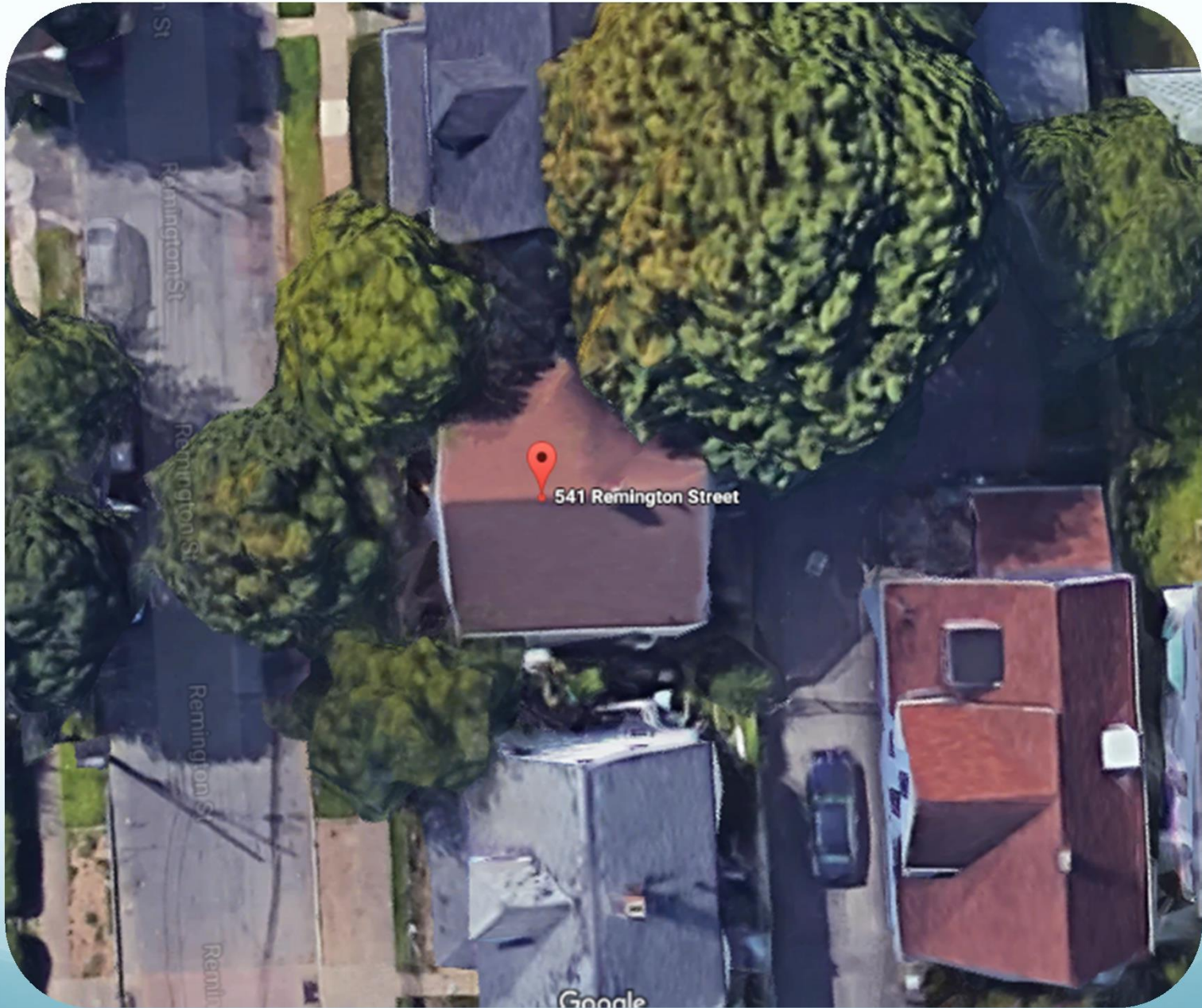
Transit Score: 45

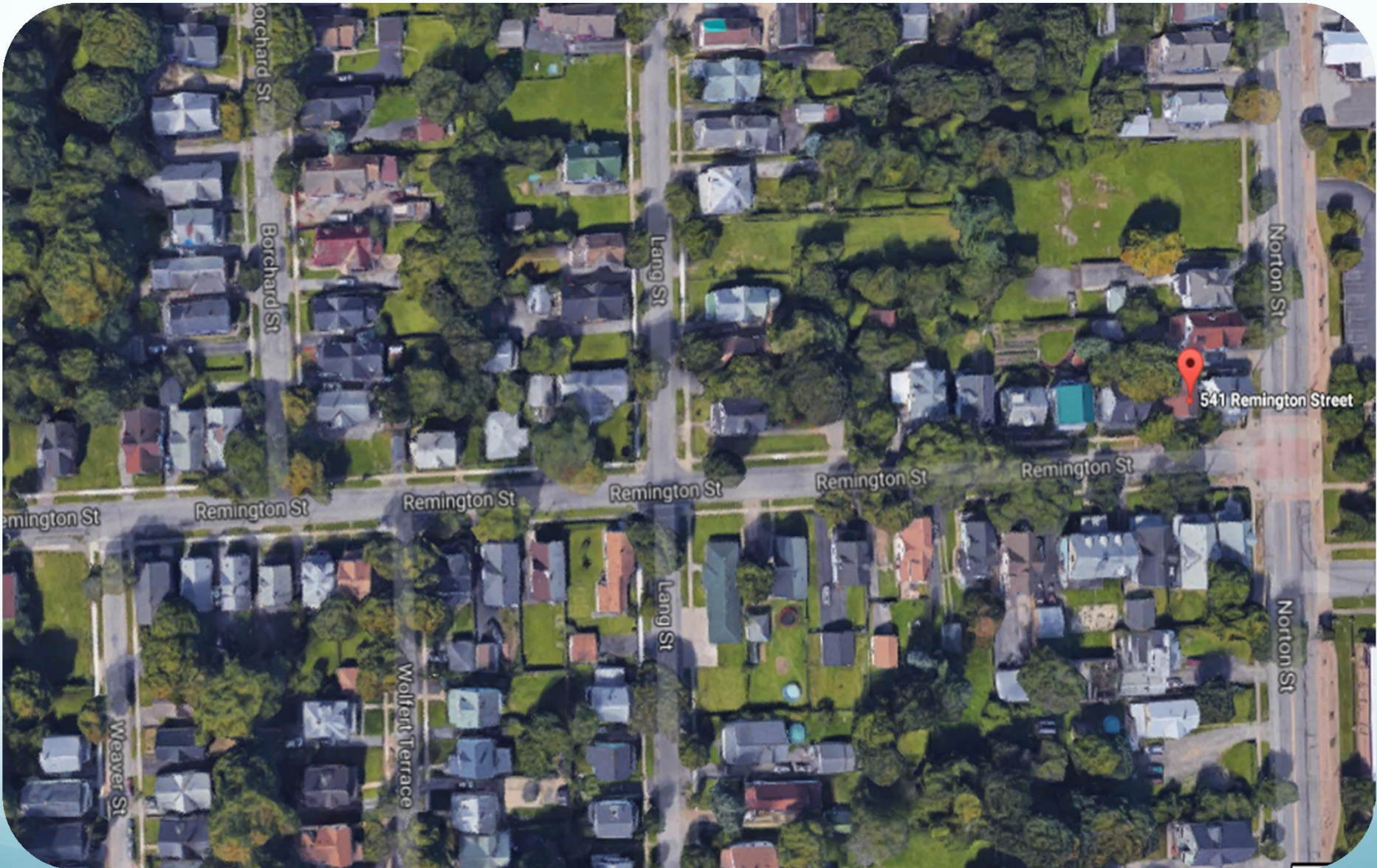
#14 West Ridge / East Ridge01mi >

Where do you commute?

Go







541 Remington Street

Orchard St
Borchard St
Remington St
Remington St
Remington St
Remington St
Weaver St

Lang St
Lang St
Wolfert Terrace

Remington St
Remington St
Remington St
Remington St

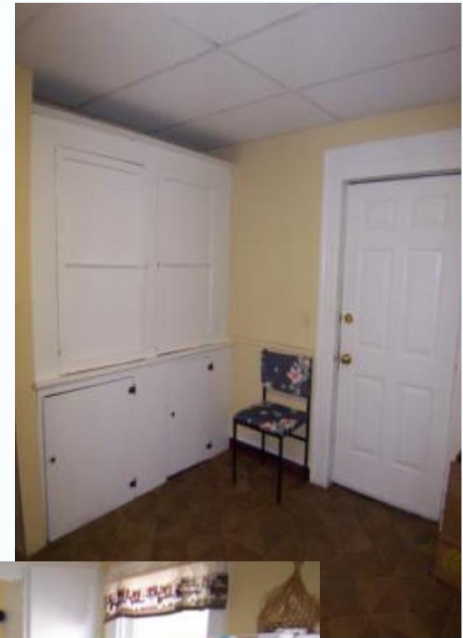
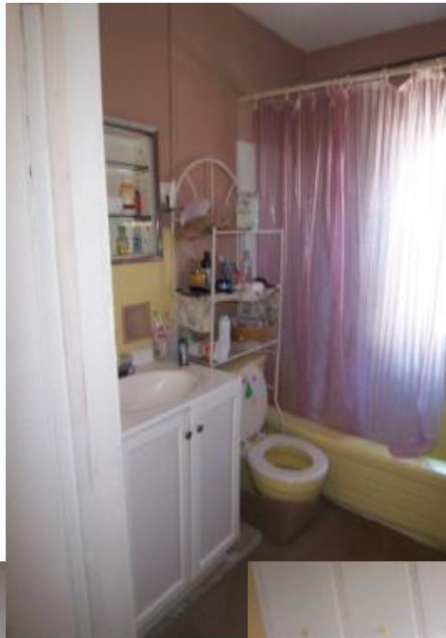
Norton St
Norton St



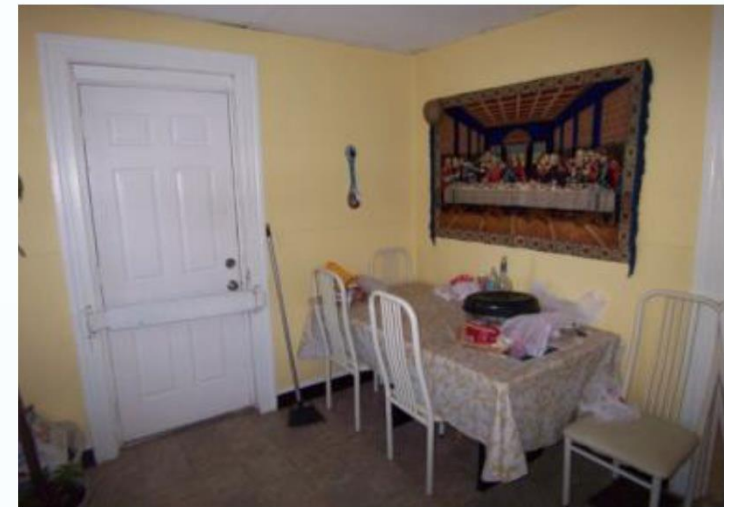
HOME PICTURES



HOME PICTURES

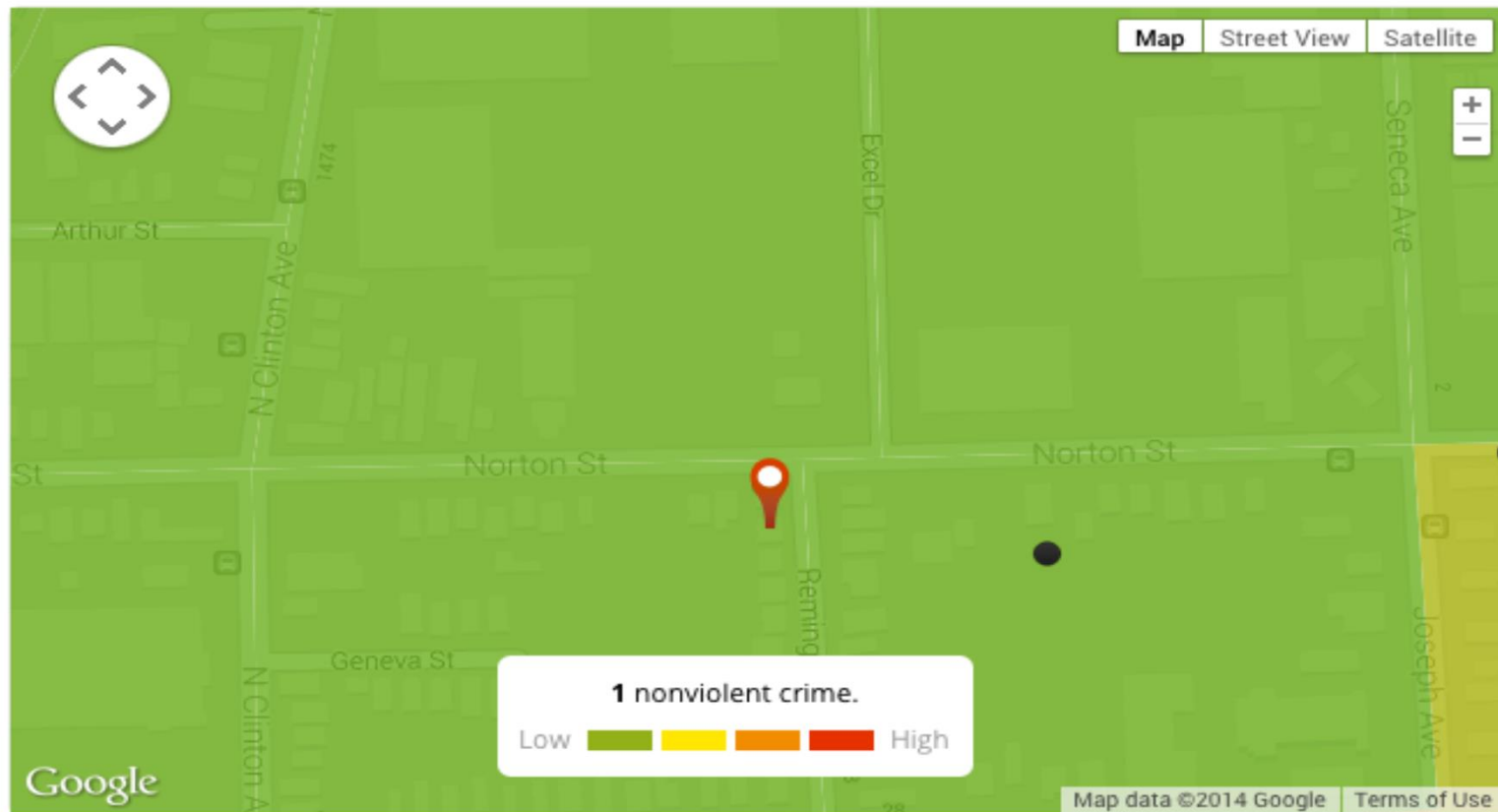


HOME PICTURES



Local Info

[Comparables](#) | [Schools](#) | [Estimates](#) | **Crimes** | [Amenities](#) | [Transit](#)



Data provided by SpotCrime.com and CrimeReports.com

Map data ©2014 Google | [Terms of Use](#)

[Provide Tips to the police.](#)

Base price \$445/\$100 or \$470/\$75 or \$495/\$50

**The Best Value
in the Industry!
The most protection
at the best price!**

	SELLER*	BUYER
	Seller plan included with purchase of any buyer plan at closing	\$445 Base Price \$100 Trade Fee or \$470 Base Price \$75 Trade Fee or \$495 Base Price \$50 Trade Fee
Air Conditioning & Heat Pump	optional	✓
Heating System and Ductwork	✓	✓
Seam or Hot Water Heat Systems	✓	✓
Geothermal Heatpump	✓	✓
Plumbing Systems	✓	✓
Plumbing Pipe Leaks	✓	✓
Toilet Assembly Parts	✓	✓
Drain Line Stoppages Including Roots	✓	✓
Permanently Installed Sump Pump	✓	✓
Built-In Bathrub Whirlpool Motor & Pump	✓	✓
Water Heaters (multiple units)	✓	✓
Garage Door Openers (up to 3)	✓	✓
Range • Oven • Cooktop	✓	✓
Garbage Disposal	✓	✓
Refrigerator	✓	✓
Trash Compactor	✓	✓
Built-In Microwave Oven	✓	✓
Dishwasher	✓	✓
Instant Hot Water Dispenser	✓	✓
Electrical Wiring	✓	✓
Fuse Panels & Circuit Breaker Panels	✓	✓
Electrical Switches and Receptacles	✓	✓
Fire & Burglar Alarms	✓	✓
Doorbell System	✓	✓
Central Vacuum System	✓	✓
Telephone Wiring	✓	✓
A/tic, Ceiling & Exhaust Fans	✓	✓
Roof Leak Repair	✓	✓
Washer/Dryer	✓	✓
Optional package available to seller		
Seller A/C & Heat Pump	\$70	
Optional package available to buyer only		
Supreme Protection		\$75
Enhanced HVAC		\$75
Supreme Protection + Enhanced H/VAC		\$125
Swimming Pool/Spa Equipment		\$160
Additional Pool/Spa Equipment		\$160
Water Well Mechanical		\$45
Sepic System		\$45
Water Softener		\$40

*Subject to the terms, conditions and limitations of this agreement.



You wouldn't consider buying a new home without a warranty. Why would anyone buy an existing home without protection?

VALUABLE PRODUCT FEATURES

- R-410A A/C protection
- Drain line stoppages caused by roots
- Roof leak repair for buyer
- Multiple HVAC systems
- Multiple hot water heaters
- 13-SEER A/C protection
- Enhanced HVAC Protection available for buyer



OBTAINING SERVICE

1. Before any work is performed, enter your claim at www.HomeTrustWarranty.com or call us at 1-800-775-4736. **We will not pay for any work without prior approval.**
2. 24 hours a day, 7 days a week, even on holidays.
3. A contractor will be dispatched to evaluate the problem.
4. Pay your trade fee to the contractor when they arrive.
5. Upon authorization, the covered system or appliance will be repaired.



**Home Buyers Resale
Warranty Corporation™**

C31D01

Protecting your Interests through Title Insurance

Benefits of Title Insurance

Although Title insurance agents make every effort to eliminate the risk involved in the purchase or mortgage of real property, there will always be certain risks for the buyers and investors.

The benefits of title insurance are:

- clears title problems
- pays valid claims
- provides a defense for claims attacking the title as insured

A Title insurance policy insures your interest subject to exclusions and conditions contained therein and insures against loss or damage resulting from: Any title risks covered by that policy up to the amount of the policy; and any costs, attorneys' fees and expenses we have to pay under the policy.

Covered Title Risks

Subject to its terms and conditions, a title policy covers the following title risks, if they affect title to the insured property on the policy date:

- Someone else owns an interest in the title.
- A document is not properly signed, sealed, acknowledged, or delivered.
- Forgery, fraud, duress, incompetency, incapacity or impersonation.
- Defective recording of any document.
- Lack of legal right of access to and from the land.
- There are restrictive covenants limiting the use of the land.
- There is a lien on the title because of:
 - A mortgage or deed or trust
 - A judgment, tax or special assessment.
 - Others have rights arising out of leases, contracts, or options.
- Someone else has an easement on the land.
- Title is unmarketable, which allows another person to refuse to perform a contract to purchase, to lease or to make a mortgage loan.
- You are forced to remove your existing structure other than a boundary wall or fence because:
 - it extends onto adjoining land or onto any easement
 - it violates a restriction shown in the policy.
- Other defects, liens or encumbrances.

Costs

Unlike most types of insurance the title insurance premium is paid only once. If the owner's and lender's policy are purchased simultaneously, there is a substantial discount.

Protection

If a claim is made against your title as insured, The title insurance underwriter protects you by (1) defending your interest in any court case and paying the costs, attorneys' fees, and expenses incurred in that defense; (2) If the claim is proven to be valid, The title insurance underwriter will pay the costs of your claim, up to the amount of the policy or will undertake the responsibility of perfecting the title as insured at its own expense.

Online Reports

R.A.C.E. Realty

, NY 14609

Secure Account Login

Email Address

Password

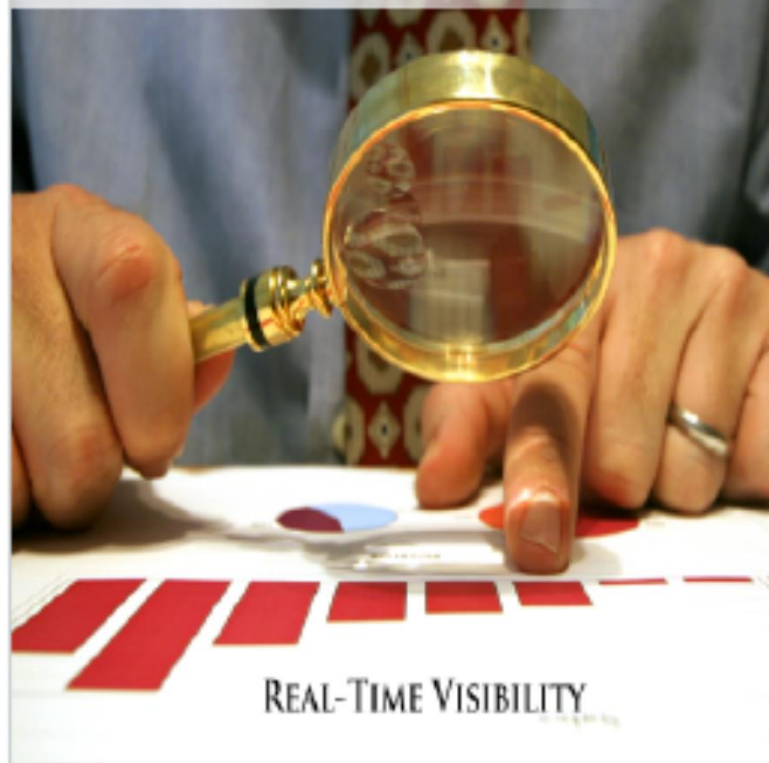
Sign In

[Forgot your password?](#)

Don't have an Account?
Signing up is easy, fast and
secure.

Sign up

OWNER ONLINE ACCOUNT ACCESS



Race Management
Randi Streb, SFR
Property Manager
NYS Licensed Realtor

www.racerealtyofrochester.com
237 Andrews St.
Rochester, NY 14604

Inspection Checklist

Housing Choice Voucher Program

U.S. Department of Housing
and Urban Development

Office of Public and Indian Housing

OMB Approval No. 2577-0180
(Exp. 04/30/2014)

Public reporting burden for this collection of information is estimated to average 0.50 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. Assurance of confidentiality are not provided under this collection.

This collection of information is authorized under Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). The information is used to determine if a unit meets the housing quality standards of the section 8 rental assistance program.

Privacy Act Statement. The Department of Housing and Urban Development (HUD) is authorized to collect the information required on this form by Section 8 of the U.S. Housing Act of 1937 (42 U.S.C. 1437f). Collection of the name and address of both family and the owner is mandatory. The information is used to determine if a unit meets the housing quality standards of the Section 8 rental assistance program. HUD may disclose this information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Failure to provide any of the information may result in delay or rejection of family participation.

Name of Family		Tenant ID Number		Date of Request (mm/dd/yyyy)
Inspector	Neighborhood/Census Tract		Date of Inspection (mm/dd/yyyy)	
Type of Inspection	Initial	Special	Reinspection	N/A
A. General Information		Year Constructed (yyyy)		
Inspected Unit		Year Constructed (yyyy)		
Full Address (including Street, City, County, State, Zip)				
Number of Children in Family Under 6		Phone Number		
Owner		Name of Owner or Agent Authorized to Lease Unit Inspected		
Address of Owner or Agent		Address of Owner or Agent		
Housing Type (check as appropriate)				
<input type="checkbox"/> Single Family Detached <input type="checkbox"/> Duplex or Two Family <input type="checkbox"/> Row House or Town House <input type="checkbox"/> Low Rise: 3, 4 Stories, Including Garden Apartment <input type="checkbox"/> High Rise: 5 or More Stories <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Congregate <input type="checkbox"/> Cooperative <input type="checkbox"/> Independent Group Residence <input type="checkbox"/> Single Room Occupancy <input type="checkbox"/> Shored Housing <input type="checkbox"/> Other				

B. Summary Decision On Unit. (To be completed after form has been filled out)

Inspection Checklist Item No.	Number of Bedrooms for Purposes of the FMR or Payment Standard			Comment	Final Approval Date (mm/dd/yyyy)
	Pass	Fail	Inconclusive		
1. Living Room	Yes/Pass	No/Fail	In-Comp		
1.1 Living Room Present					
1.2 Electricity					
1.3 Electrical Hazards					
1.4 Security					
1.5 Window Condition					
1.6 Ceiling Condition					
1.7 Wall Condition					
1.8 Floor Condition					

Previous editions are obsolete

* Room Codes: 1 = Bedroom or Any Other Room Used for Sleeping (regardless of type of room); 2 = Dining Room or Dining Area;
 3 = Second Living Room, Family Room, Den, Playroom, TV Room; 4 = Entrance Halls, Corridors, Halls, Staircases; 5 = Additional Bathroom; 6 = Other

Item No.	1. Living Room (Continued)	Yes Pass	No Fail	In-Conc.	Comment	Final Approval Date (mm/dd/yyyy)
1.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				Not Applicable	
2. Kitchen						
2.1	Kitchen Area Present					
2.2	Electricity					
2.3	Electrical Hazards					
2.4	Security					
2.5	Window Condition					
2.6	Ceiling Condition					
2.7	Wall Condition					
2.8	Floor Condition					
2.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				Not Applicable	
2.10	Stove or Range with Oven					
2.11	Refrigerator					
2.12	Sink					
2.13	Space for Storage, Preparation, and Serving of Food					
3. Bathroom						
3.1	Bathroom Present					
3.2	Electricity					
3.3	Electrical Hazards					
3.4	Security					
3.5	Window Condition					
3.6	Ceiling Condition					
3.7	Wall Condition					
3.8	Floor Condition					
3.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				Not Applicable	
3.10	Flush Toilet in Enclosed Room in Unit					
3.11	Fixed Wash Basin or Lavatory in Unit					
3.12	Tub or Shower in Unit					
3.13	Ventilation					

Item No.	4. Other Rooms Used For Living and Halls	Yes Pass	No Fail	In- Conc.	Comment	Final Approval Date (mm/dd/yyyy)
4.1	Room Code* and Room Location <input type="checkbox"/>			(Circle One) Right/Center/Left	(Circle One) Front/Center/Rear	Floor Level
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
4.1	Room Code* and Room Location <input type="checkbox"/>			(Circle One) Right/Center/Left	(Circle One) Front/Center/Rear	Floor Level
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	
4.10	Smoke Detectors					
4.1	Room Code* and Room Location <input type="checkbox"/>			(Circle One) Right/Center/Left	(Circle One) Front/Center/Rear	Floor Level
4.2	Electricity/Illumination					
4.3	Electrical Hazards					
4.4	Security					
4.5	Window Condition					
4.6	Ceiling Condition					
4.7	Wall Condition					
4.8	Floor Condition					
4.9	Lead-Based Paint Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed two square feet per room and/or is more than 10% of a component?				<input type="checkbox"/> Not Applicable	

Item No.	6. Building Exterior	Yes Pass	No Fail	In-Cons.	Comment	Final Approval Date (mm/dd/yyyy)
6.1 Condition of Foundation						
6.2	Condition of Stairs, Rails, and Porches					
6.3	Condition of Roof/Gutters					
6.4	Condition of Exterior Surfaces					
6.5	Condition of Chimney					
6.6	Lead Paint: Exterior Surfaces Are all painted surfaces free of deteriorated paint? If not, do deteriorated surfaces exceed 20 square feet of total exterior surface area?				Not Applicable	
6.7	Manufactured Home: Tie Downs					
7. Heating and Plumbing						
7.1	Adequacy of Heating Equipment					
7.2	Safety of Heating Equipment					
7.3	Ventilation/Cooling					
7.4	Water Heater					
7.5	Approvable Water Supply					
7.6	Plumbing					
7.7	Sewer Connection					
8. General Health and Safety						
8.1	Access to Unit					
8.2	Fire Exits					
8.3	Evidence of Infestation					
8.4	Garbage and Debris					
8.5	Refuse Disposal					
8.6	Interior Stairs and Common Halls					
8.7	Other Interior Hazards					
8.8	Elevators					
8.9	Interior Air Quality					
8.10	Site and Neighborhood Conditions					
8.11	Lead-Based Paint: Owner's Certification				Not Applicable	

If the owner is required to correct any lead-based paint hazards at the property including deteriorated paint or other hazards identified by a visual assessor, a certified lead-based paint risk assessor, or certified lead-based paint inspector, the PHA must obtain certification that the work has been done in accordance with all applicable requirements of 24 CFR Part 35. The Lead-Based Paint Owner Certification must be received by the PHA before the execution of the HAP contract or within the time period stated by the PHA in the owner HOS violation notice. Receipt of the completed and signed Lead-Based Paint Owner Certification signifies that all HOS lead-based paint requirements have been met and no re-inspection by the HOS Inspector is required.

Another 12% Hike Predicted for July Case-Shiller Indices

Posted by: Svenja Gudiel Tags: Case-Shiller, Case-Shiller comparison, case-shiller forecast, case-shiller index, Case-Shiller indices, comparison, June 2013, Zillow Posted date: August 27, 2013

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The Case-Shiller data for June (2013 Q2) came out this morning and, based on this information and the July 2013 Zillow Home Value Index (released last week), we predict that next month's Case-Shiller data (July 2013) will show that the 20-City Composite Home Price Index (non-seasonally adjusted [NSA]), as well as the 10-City Composite Home Price Index (NSA) increased 12.5 percent on a year-over-year basis. The seasonally adjusted (SA) month-over-month change from June to July will be 1.0 percent for the 20-City Composite and 1.2 percent for the 10-City Composite Home Price Indices (SA). All forecasts are shown in the table below. Officially, the Case-Shiller Composite Home Price Indices for June will not be released until Tuesday, September 24.

Experts Predict U.S. Home Value Appreciation to Exceed Pre-Bubble Trend

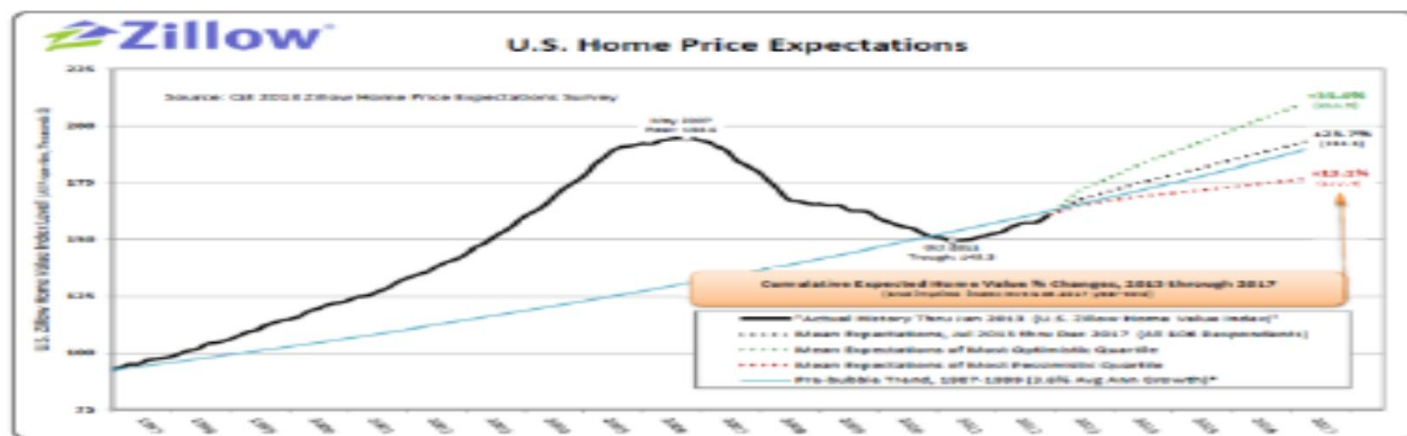
Posted by: Svenja Gudell | Tags: forecast, future home values, Home Price Expectations Survey, home values, Housing Outlook, PulseEconomics, ZHVI, Zillow, Zillow Home Value Index
 Posted date: August 21, 2013

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After we released our 2013 Q2 Market Reports, we asked our panel of professional forecasters to provide predictions for housing market growth over the next 5 years. The latest Zillow Home Price Expectations Survey (ZHPES) was released on Aug. 8. The prediction for appreciation in 2013 is an average of 6.7 percent year-over-year — a significant jump from the 5.4 percent annual increase predicted the last time the survey was conducted. The lowest prediction for year-end appreciation was 1.69 percent, while the highest was 15 percent. This edition of the survey was compiled from 106 responses, including the projections of economists, market and investment researchers and real estate experts.

Figure 1 shows the forecasted, cumulative home price changes by quartile among panelists. It shows that respondents expect us to exceed pre-bubble trend growth by the end of this year.



* PRE-BUBBLE TREND BASED ON 1997-1999 (2.6% U.S. MEDIAN ANNUAL HOME QUARTERLY PERCENTAGE CHANGE BY HIGH Q4 2007)

Rochester New York is one of the best, listed in the top ten by Forbes, Bloomberg Business Week, Money Magazine, and more:

- * **#1 in US for Best Quality of Life** – *Expansion Management Magazine*
- * **One of the 10 “best places to vacation”** – *Money Magazine*
- * **4th most affordable city in the US** – *Forbes (2010)*
- * **6th best place to live in America** – *Places Rated Almanac*
- * **7th among 225 metro areas for recreational amenities** – *Places Rated Almanac*
- * **One of the “Top 10 US Cities to Raise a Family”** – *Child Magazine*
- * **A top 10 metro area with the best education opportunities** – *Forbes*
- * **3rd healthiest place for men to live** – *Men’s Health Magazine*
- * **One of America’s Most Innovative Cities** – *Forbes (2010)*
- * **One of the strongest job markets in the US** – *Bloomberg Businessweek (2010)*
- * **3rd best metro region in the US for raising a family** – *Forbes (2010)*
- * **11th among 100 Metro Areas for “Least Stressful City”** – *Sperlings’s Best Places*
- * **7th cleanest city in the US** – *Reader’s Digest*
- * **10th smartest city in the US** – *Daily Beast (2010)*
- * **Average daily commute time of 19.7 minutes** – **U.S. Census**
- * **Ranked one of the nation’s healthiest cities**
- * **16th among “20 Best Places to Start Over”** – *Bloomberg Businessweek (2010)*
- * **One of the top 10 Best Golf Cities in America**
- * **12th healthiest place for women in 100 biggest metro areas** – *Self Magazine*