OWL REPORT PRE-PURCHASE INTELLIGENCE Prepared June 5, 2026 · ID SAMPLE-PR

# the subject property

Westerleigh, Staten Island, NY 10314 · single-family house · 3 bd / 2 ba · 1,144 sqft · built 1960

**$829,900** asking · 6 days on market · no HOA - you own the whole lot

THE OWL'S BOTTOM LINE

## The cleanest file in our library - a decades-held ranch priced right at its value.

**PROCEED**

**Standard due diligence - inspection, appraisal, title. No special layers.**

1-2 weeks - this is as routine as a New York purchase gets

Owl verdict scale: PROCEED (green) - VERIFY (amber) - CAUTION (orange) - WALK AWAY (red) - typology: proceed / verify building health / verify eligibility / verify ownership structure / manual pricing review

YOU ARE HERE

Search · Listing · **Diligence** · Offer · Contract · Appraisal · Close

Zero violations - ever. Zero liens, zero complaints, the lowest crime count in our library, a top-scoring elementary school down the street, and an ask sitting **1.3% over the AVM**. The record gives you nothing to fear and two things to verify: what 66 years did to the systems, and whether the appraisal agrees with the premium-pocket price. Both are routine.

THE OWL SAYS

The cleanest file I have read. My job this time is the opposite of usual: to keep you from inventing problems - and to point the inspector at the three places a 1960 ranch actually hides them.

| Are you overpaying? | Any hidden problems? | Will costs jump later? |
|---|---|---|
| **At the AVM - top of band** | **Nothing on record** | **Unlikely** |
| Ask = Zestimate +1.3%; ~14% over ZIP median. The appraisal referees. | Zero violations, liens and complaints - the cleanest file in our library. | Class 1 caps taxes; no HOA, no abatement - 1960 systems are the only wildcard. |
| » Read p.4 | » Start p.2 | » One question: p.5 |

AT A GLANCE

# Component diagnosis

| | | | | |
|---|---|---|---|---|
| B | B | B | A | A |
| **PRICE** | **MONTHLY COST** | **BUILDING HEALTH** | **LOCATION** | **HAZARD RISK** |
| at the AVM - top of the $/sqft band | ~$5,100 carry - normal house math | zero violations ever - 1960 systems untested | quietest block in our library - top schools | no flood zone - low overall risk |

Scale: A nothing meaningful flagged · B minor items to verify · C changes your offer · D serious issues · F walk away

START HERE

# What to know before you fall in love

No HIGH flags on this one - a first for our library. What follows is ordinary homework for a 66-year-old house, not a warning list.

HIGH = changes the deal · MEDIUM = adjusts your offer · LOW = good to know

MEDIUM

### A 1960 house with no permit trail - the systems story lives with your inspector

No DOB permits on file for this lot since records began - which at 66 years old means the roof, boiler, electrical panel and any past renovations are **undocumented, not necessarily unsound**. One Staten Island classic to rule out: a buried oil tank from the original heating system (standard for 1960; removal or decommissioning should have papers).

**DO THIS - order a full single-family inspection before you offer - roof, heating plant, panel, moisture, and an oil-tank sweep. In house deals you can inspect before contract; do.**

Source: DOB permits (none on file) - PLUTO (built 1960)

MEDIUM

### The ask tops the size-matched $/sqft band - your appraisal is the referee

$829,900 over 1,144 sqft is **$725/sqft** - above the size-matched ZIP band (roughly $390-708, median ~$511). Two forces push it up honestly: small-house math (land dominates the price of modest homes) and the Westerleigh premium. The Zestimate at $819,200 effectively blesses the ask - but the bank's appraiser, not the AVM, signs the loan.

**DO THIS - keep an appraisal contingency; if the appraisal lands short, that gap - not the comps - is your renegotiation.**

Source: NYC Rolling Sales, ZIP 10314 (106 one-family sales, 12 mo) - Zillow AVM

LOW

### Zero deed transfers on record - a decades-held home

ACRIS shows no transfers for this lot at all - the same family has held it since before digitized records. Lovely provenance; one practical consequence: if the sale is an estate, signing authority (executor, heirs) must be crisp before contract.

**DO THIS - have your attorney confirm who signs - ACRIS, Staten Island, Block & Lot withheld (sample) will be a thin file, and that is the point.**

Source: ACRIS (0 transfers) - title search

LOW

### The city records 1,050 sqft; the listing says 1,144

A 94 sqft gap between PLUTO and the listing - usually a finished basement level, a small extension or generous measuring. Harmless if the Certificate of Occupancy matches what is actually built; worth one question if it does not.

**DO THIS - ask what was added and check the C of O - DOB BIS, Staten Island: the property (Block & Lot withheld in this sample).**

Source: PLUTO (1,050 sqft) - listing (1,144 sqft)

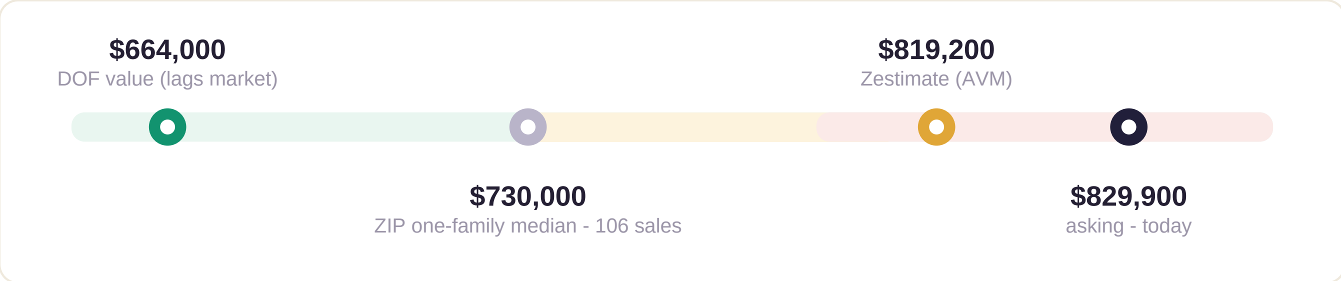
## WHAT DIDN'T FLAG - AND WHY

| | |
|---|---|
| **Crime** | 25 incidents in 500 m over 365 days. My flag threshold is 200 - this block sits at one-eighth of it, the lowest count in our library. |
| **Carrying-cost deep dive** | No HOA, no abatement, class 1 capped taxes - there is no building's wallet to audit. The only wallet here is the house itself (p.5). |
| **Mansion-tax cliff** | The ask is 17% below the $1,000,000 line - no cliff dynamics anywhere near this deal (p.6). |
| **Risk inventory** | With 2 MEDIUM + 2 LOW items, the standard three-question triage (p.1) applies - a full inventory replaces it only at five or more flags. |
| **Violations analysis** | Nothing to analyze: zero violations on this lot, ever - building-wide, unit-level or otherwise. |
| **Ownership red flags** | No LLC chains, no foreclosure signatures, no rapid resales - one family, one thin file. |

*A report that only ever finds problems is a smoke detector that only ever beeps. Part of my job is telling you, on the record, when the wiring is fine.* - the Owl

ARE YOU OVERPAYING?

# The honest read on the price




## HOW I BUILT THE COMP POOL

A deep, healthy pool: **106 arm's-length one-family sales in ZIP 10314 over 12 months** - median $730,000, median $506/sqft. The ten most recent are named below; size-matched homes (~880-1,450 sqft) are bold. No same-street sales appear in the window, so the pool is the neighborhood itself. Context: NY metro prices +3.5% y/y (Case-Shiller); the listing is 6 days old. DOF's $664,000 tax-roll value lags the market by design - the AVM ($819,200) is the better mirror here.

## THE COMP POOL, NAMED - CHECK EVERY ROW IN ROLLING SALES

| SOLD | ADDRESS (ZIP 10314) | PRICE | SQFT | $/SQFT |
|---|---|---|---|---|
| Mar 2026 | 20 Sweetgum Lane | $816,000 | 1,925 | $424 |
| **Feb 2026** | **242 Slosson Avenue** | **$680,000** | **1,340** | **$507** |
| Feb 2026 | 135 Freedom Avenue | $725,000 | 1,548 | $468 |
| **Feb 2026** | **631 Goethals Road North** | **$658,888** | **1,330** | **$495** |
| Feb 2026 | 156 Roosevelt Avenue | $810,000 | 1,664 | $487 |
| **Feb 2026** | **82 Kemball Avenue** | **$343,000** | **880** | **$390** |
| **Feb 2026** | **2054 Richmond Avenue** | **$725,000** | **1,430** | **$507** |
| **Feb 2026** | **179 Mountainview Avenue** | **$850,000** | **1,200** | **$708** |
| **Feb 2026** | **214 Roman Avenue** | **$745,000** | **1,445** | **$516** |
| **-** | **Subject property (address withheld)** | **$829,900 ask** | **1,144** | **$725** |

My work, shown: bold rows are size-matched (~880-1,450 sqft); their band runs $390-708/sqft, median ~$511. I benched the larger homes from the band - different animal. The nearest cousin in spirit is Mountainview at $708/sqft: small house, premium pocket - exactly the math this ask leans on.

## CLUSTER READ - VARIANCE, NOT A TREND

**A 106-sale pool is variance, not a trajectory** - sizes, lots and condition vary widely, with $730k at its center. The ask sits inside the price band but at the top of the $/sqft band: not a trend question, an **appraisal question**. When a cluster does show a true directional trend, I say so in exactly these words.

### THE PRICE CALL

**$829,900**

The ask is **1.3% over the AVM** and ~14% over the ZIP median - a premium-pocket price for a small, clean house. The data supports treating the ask as honest and negotiating on **condition, not comps**: whatever the inspection finds in 66-year-old systems is your room. Keep the appraisal contingency - if the bank's number lands short, that gap reopens the price. Your final strategy is your call, shaped with your attorney and the six questions on p.9.

### THE OWL SAYS

I do not have feelings about prices - I have 106 of them. They say this ask is honest for the pocket, rich for the size, and entirely at the mercy of one appraiser and one inspector. Pleasant odds, by this library's standards.

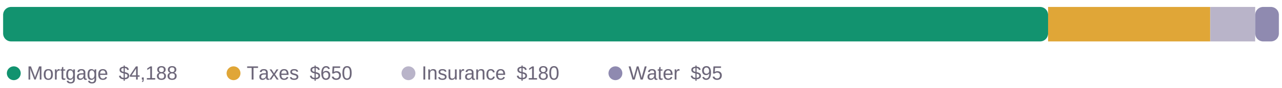
WHAT IT REALLY COSTS

# Your true monthly number

Including the parts a listing never adds up for you. Calculated for an $829,900 purchase with 20% down - a plain conforming loan, the cheapest money in the market.

| | |
|---|---|
| Mortgage - $663,920 loan, 30-yr fixed @ 6.48% (current average, FRED); conforming, no jumbo rules | **$4,188** |
| Property taxes - tax class 1; NYC caps how fast it can grow, and a sale does not reset it | **~$650** |
| Home insurance - single-family, estimate | **~$180** |
| Water & sewer - owner-paid in a house | **~$95** |
| Flood insurance - not federally required (FEMA Zone X); optional coverage exists | **$0** |
| **Your real monthly cost** | **~$5,113** |

## WHERE THE MONEY GOES




## OWN VS RENT - THE SAME HOUSE


A comparable rental runs about $3,277/mo (rent AVM) - owning costs roughly **$1,836/mo more**, before tax effects and equity. Standard suburban-ownership math: you are paying for the lot, the equity and the permanence.

**Two honest footnotes.** (1) Heat and utilities are owner-paid: at New York rates budget roughly **$200-300/mo averaged across the year** for a 1960 ranch, pending what the inspector says about the heating plant. (2) There is no tax cliff and no HOA here - the only future cost variable is the house itself, which is exactly what the inspection prices.

THE OTHER CHECK YOU'LL WRITE

# Closing costs - and the cash you'll actually need

A straightforward house closing: no board, no waiver, no mansion tax - the ask sits 17% below the $1M line, so no cliff is in play.

**Bottom line first: plan for ~$205,000-225,000 cash all-in** - down payment, closing costs, and modest lender reserves. The two big lines houses pay: **mortgage recording tax (~$12,750)** and **title insurance (~$4,500)**. Mansion tax: **$0**.

| | |
|---|---|
| Your attorney (house closing, flat fee) | **$1,750 - 2,750** |
| Bank attorney (lender's counsel) | **$1,000 - 1,400** |
| Loan fees - appraisal, origination | **$700 - 1,400** |
| Single-family inspection (do this one before you offer) | **$450 - 700** |
| Title insurance + searches | **$4,200 - 4,900** |
| Mortgage recording tax (1.925% of the $663,920 loan) | **~$12,750** |
| Survey | **$500 - 900** |
| Recording & filing fees | **$300 - 600** |
| Prepaids - tax & insurance escrows at closing | **$3,000 - 5,000** |
| Your buyer's agent (NYC avg ~2.4%; in most sales the seller covers it - confirm in your buyer-broker agreement) | **$0 - 19,900** |
| Mansion tax (starts at $1M - this ask is 17% below the line) | **$0** |
| **Estimated total at closing** (low end assumes the seller covers your agent - the common case) | **~$24,700 - 50,300** |

Ranges reflect typical 2025-2026 Staten Island house closings; your attorney provides exact figures for this transaction.

THE FULL CASH PICTURE - WHAT THE LENDER WILL WANT TO SEE

| | | | |
|---|---|---|---|
| **$165,980** | **~$28,000** | **$10,000 - 31,000** | **~$205,000 - 225,000** |
| down payment (20%) | closing costs (midpoint, excl. agent fee) | lender reserves - typically 2-6 months of carry on a conforming loan | total cash to show - varies by lender |

THE OWL SAYS

**Will the lender approve it?** This is the easy case: a **conforming loan** - no jumbo reserves, no building questionnaire, no board. Lenders **industry-wide** typically look for debt-to-income near 43-45% (here roughly **$140,000+ household income**) and the modest reserves above. **These are typical ranges only - your lender sets the actual bar.** The one gate that matters is the appraisal at $829,900. Owner-occupants: ask about lower-down-payment routes - on a single-family they are plentiful.

THE HOUSE YOU'RE BUYING

# The home - the fine print

No board, no co-op corp, no HOA - everything on this page is yours alone on day one. Happily, the file is short.

| 1 | 1 | 1960 | $664k | R3X |
|---|---|---|---|---|
| family - the whole house | storey ranch | year built - no later permits | DOF market value (lags) | zoning - 4,000 sqft lot |

VIOLATIONS

### 0 - ever

No HPD or DOB violations or complaints on record at all. The cleanest slate in our library.

HPD - DOB

PERMITS & SYSTEMS

### No paper trail

No permits since records began - at 1960 the systems story is the inspector's to tell, not the city's.

DOB

LIENS & TAXES

### Clean and capped

Not on the lien-sale list; class 1 taxes ~$650/mo with capped growth - no abatement, no cliff.

DOF

OWNERSHIP

### Decades-held

Zero ACRIS transfers - one family since before digital records. Confirm signing authority if an estate.

ACRIS - title search

FLOOD & CLIMATE

### Zone X - minimal

Outside mapped flood zones; overall hazard risk low; heat-wave risk relatively high - typical for the borough.

FEMA NFHL - NRI - NOAA

IN THE LISTING

### Move-in signals

Washer, dryer, dishwasher, central air (Energy Star), security system, off-street parking.

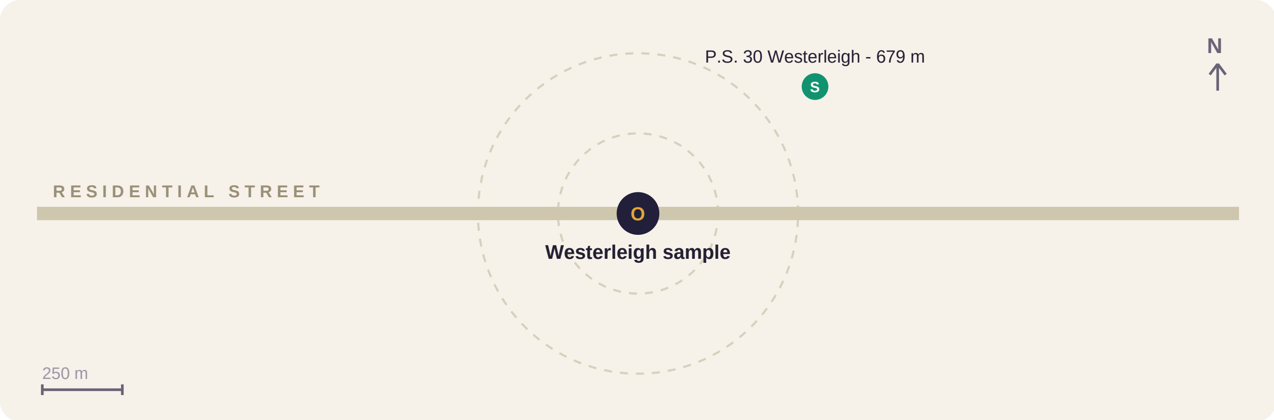
Listing amenities

**Reassurance, where it's earned:** this is what a healthy file looks like. The diligence here is **physical, not forensic** - one inspection and one routine title search close every open question in this report. That is rare, and worth knowing before you negotiate as if it were not.

WHERE IT SITS

# The map, drawn from the records

Drawn to scale from official coordinates - NYC GeoSearch for the property, DOE records for the school. Every pin and every distance below comes straight from the public record.




P.S. 30 Westerleigh is a 9-minute walk; I.S. 51 Edwin Markham sits 1.1 km out (beyond the map). Rings = the crime radii below.

## REPORTED CRIME - 500 M RADIUS, LAST 365 DAYS (NYPD)


**RAW - NYPD complaint data, 500 m radius, 365 days:** total **25** - felony **7** - misdemeanor **13** - violation **5**. Benchmarks from our library: Kings Highway co-op **53**, UWS corridor **329**, East Tremont **521**, Flatiron retail spine **991** - this block logs **the lowest count we have measured**, by half.

*Twenty-five incidents in a year is a statistic you mostly notice by its absence - still, two of my favorite walks are a weekday evening and trash day. You learn a block from both.* - the Owl

## NEIGHBORHOOD CHARACTER - WESTERLEIGH

One of Staten Island's quiet interior pockets: detached houses on modest lots, tree-lined streets, a top-scoring elementary school, and car-first logistics - the expressway, not a subway, is the commute spine. The data signature: a deep single-family market (106 sales in this ZIP in twelve months), the lowest incident counts in our library, and owners who stay for decades - this house included.

| | |
|---|---|
| **Schools (walkable)** | P.S. 30 Westerleigh (679 m) - 80% ELA / 82% Math - I.S. 51 Edwin Markham (1.1 km). Citywide median ~47% ELA / 50% Math: these run far above. |
| **Census tract profile (ACS)** | Median household income $147,513 - median rent $1,907 - median home value $654,000 (tract 189.01) |
| **Getting around** | Car-first: Victory Blvd & MLK Expressway nearby - express buses to Manhattan - off-street parking on the lot |
| **In the house** | Central air (Energy Star) - washer/dryer - dishwasher - security system - ceiling fans |
| **Environment** | 3 TRI facilities within 5 mi (closest 2.78 mi) - Superfund sites within 5 mi are non-adjacent - no NYCHA development nearby |

THE STORY OF THIS HOME

# What the paper trail says

| | |
|---|---|
| **1960** | The house goes up - a one-storey ranch on a 4,000 sqft lot in Westerleigh. |
| **1960s-2026** | ACRIS shows **zero transfers**: the same family has held it since before digitized records - and the file stayed spotless: no violations, no liens, no complaints, ever. |
| **Jun 2026** | Listed at **$829,900** - 1.3% over the AVM - 6 days on market. |

**The pattern:** the rarest one in our library - nothing to explain. A decades-held home, a clean public file, an ask at the AVM. When the paper trail is this quiet, the remaining questions are physical: the roof, the boiler, the panel, the tank. One inspection answers all four.

CHECK ME

# You don't have to take my word for it.

Everything I told you in this report, I pulled from the public registers below - the same ones your attorney will use. Open them yourself. Free, today, fifteen minutes. If I got anything wrong, I want you to catch it.

| | |
|---|---|
| **The clean violations file** | hpdonline.nyc.gov + DOB BIS - the property in Westerleigh, Staten Island (both will come back empty - that is the point) |
| **The thin title file** | a836-acris.nyc.gov - Staten Island, Block & Lot withheld (sample) |
| **Every sale in the pool** | nyc.gov/dof - Rolling Sales, Staten Island, ZIP 10314 |
| **The tax bill & class 1 caps** | DOF property tax portal - Staten Island, Block & Lot withheld (sample) |
| **Flood zone confirmation** | msc.fema.gov - search the address (official flood map portal) |
| **School quality reports** | schoolquality.nyc.gov - P.S. 30 Westerleigh / I.S. 51 Edwin Markham |

THE OWL SAYS

Confidence without receipts is just noise. These are my receipts - go look, I'll wait. Hoo audits the auditor? You do.

WHAT'S NOT IN THIS REPORT - AND WHY

The physical condition of 66-year-old systems (no inspection was done - and no permit trail exists to read instead) - the oil-tank question (the inspector's sweep answers it) - the seller's circumstances and signing authority (the title search; zero transfers can mean an estate) - the C of O against the 1,050-vs-1,144 sqft gap (DOB pull) - and lot lines (the survey). I tell you what I cannot see, so you know exactly what the professionals still owe you.

WHO TO CALL, AND WHEN

# Your team, in the right order

The lightest choreography in our library - and unlike apartment deals, you can inspect before you are in contract. Use that.

| WHEN | WHO | WHAT THEY DO FOR YOU | COST |
|---|---|---|---|
| **Now - before any offer** | **Listing agent (the seller's)** | The six questions below - systems ages, the oil tank, the sqft gap, who signs. Free, and on a clean house, quick. | free |
| **Before you offer** | **Mortgage broker or bank** | Pre-approval for a plain conforming loan - the cheapest money in the market. Owner-occupants: ask about low-down-payment programs. | free |
| **Before you offer** | **Home inspector - pre-offer** | The main event at 1960: roof, heating plant, electrical panel, moisture - and an oil-tank sweep. Whatever it finds is your negotiation. | $450-700 |
| **Offer accepted - same week** | **Your real-estate attorney** | Contract, the (thin) title chain, signing authority, survey order. Nothing binds you until contract signing. | $1,750-2,750 flat |
| **After contract** | **Lender's appraiser** | The one real gate at this ask: the appraisal must meet $829,900. The AVM says it should; keep the contingency anyway. | in loan fees |
| **Closing day** | **Attorney + title company** | Deed records, title insurance binds - and the whole lot, ranch and all, is yours. | - |

Note on your own buyer's agent: since the 2024 rule changes you'd sign a written agreement up front; in most sales the seller still covers the buyer-agent fee - ask before you commit. OwlCard can introduce you to a licensed Staten Island broker when you're ready - and receives no compensation for any professional referral.

THE SIX QUESTIONS - BRING THIS TO THE VIEWING

1. How old are the roof, the boiler or furnace, and the electrical panel - and are there any service records?
2. Is there, or was there ever, a buried oil tank? If decommissioned - where are the papers? (Standard question for a 1960 Staten Island house.)
3. The city records 1,050 sqft and the listing says 1,144 - what was added, and does the Certificate of Occupancy match?
4. Who is the seller of record, and who has authority to sign? (Zero transfers on record - if this is an estate, that paperwork comes first.)
5. Any history of water in the basement or sewer backups? Zone X covers flood maps, not gutters.
6. What stays with the house - the listed appliances, the central air units, the security system?

WHERE THIS CAME FROM

Every figure is drawn from public records and the customer-provided listing reference, fetched June 5, 2026: NYC Dept. of Finance (assessment, rolling sales, lien list) - PLUTO / City Planning - ACRIS - DOB - HPD - NYPD (complaint data, 500 m radius) - DOE (school locations and quality reports) - U.S. Census ACS (tract 189.01, Richmond County) - FEMA NFHL and National Risk Index - NOAA - EPA (TRI, Superfund) - USGS - FRED (30-yr mortgage average 6.48%; Case-Shiller NY) - Zillow listing signals and AVM - Redfin commission data (buyer-agent avg ~2.4%, 2025). Closing-cost and lender figures are typical ranges - your attorney and lender confirm exact numbers. Narrative AI-assisted and human-reviewed; the analysis, verdicts and grades are deterministic, rule-based computations on public data - the AI does not adjust the numbers, only the language explaining them. The owl shows its work - trust it, then verify it.