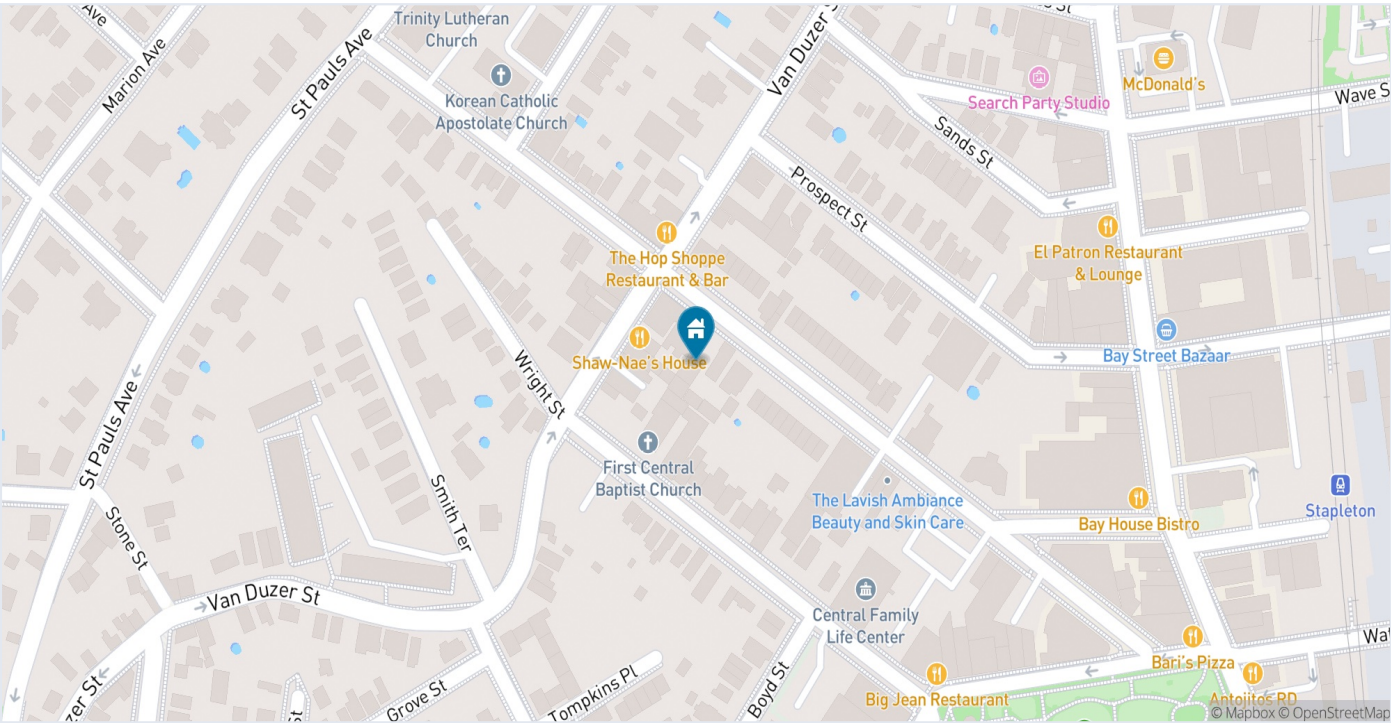


98 Beach St

Staten Island, NY 10304



OWNER	ESTIMATED VALUE	EQUITY	ESTIMATED ANNUAL TAX
98 Beach LLC	\$869,855	Not stated	\$29,543
Since 2014	\$784K to \$956K	1 open mortgage	2027

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01

Summary

Spiro's read of the public record, with the figures it rests on.

98 Beach LLC has owned this mixed-use building, retail with 2 apartments (built 2017) since Jan 31, 2014 (12 years).

Spiro estimates it at \$869,855 (\$784K to \$956K) from 31 comparable sales.

Open mortgages on the record (\$1,191,000 at face value) exceed the value shown (\$869,855), so equity can't be stated from the record.

30 charge rows are on record for this parcel, but the newest of them is from the 2026-06-07 DOF extract and this report cannot confirm that is DOF's current statement, so no payment verdict is derived from them and no balance on this container is presented as owed. \$14,772 of those charges came due around or after the extract and the snapshot cannot confirm whether they were paid. Verify with NYC DOF.

No risk flags were identified in the returned records; source coverage may be incomplete.

The building and the numbers

BUILT 2017	UNITS 4 (2 homes)	FLOORS 3	BUILDING AREA 3,498 sq ft
LOT 4,100 sq ft (32.8 × 125 ft)	ZONING R3-2	FLOOR AREA RATIO 0.85 built (whole building) · 0.75 allowed for residential	ESTIMATED ANNUAL TAX \$29,543
CITY MARKET VALUE \$722,000	TAX BILLS GO TO C/O Door To Door Realty, LLC, 98 Beach Street 1st Floor, Staten Island		

Ownership timeline 7

Nov 25, 2016	Mortgage Open National Bank of New York City · Open	\$1,191,000
Nov 25, 2016	Mortgage National Bank of New York City · Likely consolidated into the 2016 loan (inferred from later loans)	\$952,000
Jan 31, 2014	Mortgage J. Smith · Likely consolidated into the 2016 loan (inferred from later loans)	\$239,000
Jan 31, 2014	Transferred M. Rivera to 98 Beach LLC · The current owner took title	

Aug 11, 2010	Lien Released Feb 25, 2014	
Apr 2, 1987	Transferred The City of New York to M. Rivera +1 more in the online report	\$3,100

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Quick links

This property on each official source.

Property page ↗ This property in RealSpiro	ACRIS ↗ Every recorded document for this lot
Richmond County Clerk ↗ Staten Island deeds and mortgages: enter block 521, lot 98	DOB BIS ↗ Building profile: permits, violations, complaints
Certificates of occupancy ↗ DOB BIS, BIN 5117015	DOB NOW ↗ Newer filings and permits: search BIN 5117015
HPD Online ↗ Registration, housing violations, complaints	DOF property tax ↗ Tax bills, account balance, notices of value
DEP water and sewer ↗ Water and sewer: use Pay My Bills and enter this address	Property Information Portal ↗ NYC's property data card
ZoLa ↗ Zoning and land use map	Google Maps ↗ The address on the map
Street View ↗ The street in front of it	

03

Property and building

Identifiers

ADDRESS

98 Beach Street

BBL

5005210098

BLOCK AND LOT

521 / 98

BIN

5117015

ADDRESS VERIFIED

**Yes (exact) · city
records: 98 Beach
Street**

Building

BUILDING CLASS

**K4 · Predominant
Retail with Other
Uses**

YEAR BUILT

2017

FLOORS

3

UNITS

4

RESIDENTIAL UNITS

2

BUILDING AREA

3,498 sq ft

LOT AREA

4,100 sq ft

LOT SIZE

32.8 × 125 ft

LAND USE

**4 · Mixed residential
and commercial**

More fields (3 groups) are under "All fields" in the online report.

04

Ownership and recorded documents

ACQUIRED

Jan 31, 2014

LATEST TRANSFER (NO PRICE)

Jan 31, 2014

Richmond County Clerk

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Nov 16, 2021	Ucc Documents	
Nov 25, 2016	A/Lease	\$1,191,000
Nov 25, 2016	Consolidation Agr	\$1,191,000

Nov 25, 2016	Mortgage	\$952,000
Nov 25, 2016	Mortgage assigned	\$239,000
Nov 9, 2016	Ucc	
	+8 more in the online report	

Also checked, none on file: City Register (ACRIS).

05

Mortgages, liens and equity

Mortgages

3

Nov 25, 2016	Consolidation Agr from National Bank of New York City	\$1,191,000
	Open	
Nov 25, 2016	Mortgage from National Bank of New York City	\$952,000
	Status read from the record, not stated by a document	
Jan 31, 2014	Mortgage from J. Smith	\$239,000
	Status read from the record, not stated by a document	

Liens and encumbrances

1

Aug 11, 2010	Lien
	Released Feb 25, 2014
	A satisfaction of this filing is recorded (Feb 25, 2014). It is not a current encumbrance.

Debt on the record

OPEN MORTGAGES 1	PAID OFF OR REFINANCED 0	PRESUMED PAID (NO 2	OPEN MORTGAGES AT FACE \$1,191,000
LAWSUIT NOTICE (LIS No	FORECLOSURE RISK No		

City tax lien

CURRENT TAX LIEN STATUS

Not established

Historical notice lists do not establish whether a tax lien is currently outstanding.

06

Taxes and assessment

Current assessment (2027)

MARKET VALUE (CITY) \$722,000	ASSESSED VALUE \$272,340	TAXABLE VALUE \$272,340	TAX CLASS 4 · Commercial or industrial
EXEMPTION None			

Assessment history 5

Tax year 2027 Market \$722,000 · Assessed \$272,340 · Rate 10.848% · +8.6% on the year	\$29,543
Tax year 2026 Market \$670,000 · Assessed \$250,650 · Rate 10.848% · +4.0% on the year	\$27,191
Tax year 2025 Market \$599,000 · Assessed \$243,000 · Rate 10.762% · +4.1% on the year	\$26,152
Tax year 2024 Market \$527,000 · Assessed \$243,090 · Rate 10.592% · +3.2% on the year	\$25,119
Tax year 2023 Market \$508,000 · Assessed \$247,770 · Rate 10.646%	\$24,337

Emergency repair charges (HPD)

CHARGES BILLED 0	UNPAID 0	OUTSTANDING No
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Also checked, none on file: Repair charges.

More fields (3 groups) are under "All fields" in the online report.

07

Violations

DOB AND HPD RECORDS

1

ECB VIOLATIONS

0

DOB SAFETY VIOLATIONS

0

HPD CLASS A

0

HPD CLASS B

0

HPD CLASS C

0

Returned records may cover only part of the history. Their statuses reflect the source snapshot; later changes may be missing.

Housing (HPD) 1

Apr 22, 2021 **\$27-2107 adm code owner failed to file a valid registration statement with the department as required by adm code §27-2097 and is therefore subject to...**
Class I

Also checked, none on file: Buildings (DOB), Environmental Control Board (OATH/ECB), DOB safety.

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Complaints

Buildings (DOB) 4

Jun 24, 2017 **DOB complaint**
Closed
Category 31 · Disposition I2

Oct 25, 2016 **DOB complaint**
Closed
Category 83 · Disposition I2

May 26, 2016 **DOB complaint**
Closed
Category 31 · Disposition I2

May 25, 2016 **DOB complaint**
Closed
Category 04 · Disposition I2

Also checked, none on file: Housing (HPD).

09

Permits and filings

ACTIVE PERMITS

0

JOB FILINGS

6

ACTIVE DEVELOPMENT

No

DOB permits 10

Oct 2, 2017	Major alteration · Plumbing Issued Job 520206982
Feb 17, 2016	Alteration · Equipment work · Sprinklers Issued Job 520233015
Dec 30, 2015	Major alteration · Plumbing Issued Job 520206982
Dec 22, 2015	Major alteration · Alteration Issued Job 520206982
Dec 16, 2015	Alteration · Plumbing Issued Job 540048170
Sep 11, 2015	Alteration · Equipment work Issued Job 540048170 +4 more in the online report

DOB job filings 6

Dec 12, 2017	Major alteration Job 520206982	\$277,500
Jul 20, 2017	Application is filed for builders pavement plan 33 linear feet. Job 510053674	
Dec 15, 2016	Application is filed for the interior renovation of existing two story commercial building. no change in use, egress or occupancy filed under this application. Job 540048170	\$66,000
Oct 19, 2016	Application is filed to install automatic wet sprinkler system. in conjunction with alteration 1 #520206982 Job 520233015	\$12,900

May 11, 2009	Application is filed for new 3-story block mixed use building with commercial at first, community facility and two residential units at second floor.... Job 510058385
Mar 17, 2009	Application is filed for detached 3-car accessory garage. Job 510058394

Jobs and sign-offs 10

Job
Job
Job
Job
Job
Job
+4 more in the online report

Certificates of occupancy 1

Dec 12, 2017	Major alteration Job 520206982
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Also checked, none on file: DOB NOW filings, DOB NOW approved permits.

10 Housing registration, court and evictions

Registration

HPD REGISTRATION RECORD Found	REGISTRATION NUMBER 14901	HPD BUILDING ID 714261	LEGAL CLASS A UNITS 2
LEGAL CLASS B UNITS 0	LEGAL STORIES 3	HPD INVENTORY STATUS Active	

Building inventory status is separate from whether the HPD registration is current.

Also checked, none on file: Housing court cases, Evictions.

More fields (2 groups) are under "All fields" in the online report.

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Zoning and land use

Zoning

DISTRICT R3-2	COMMERCIAL OVERLAYS C1-2	ZONING MAP 21C	FLOOR AREA RATIO BUILT 0.85
RESIDENTIAL FLOOR AREA 0.75	UNUSED FLOOR AREA Not stated: 1,978 sq ft of the building is commercial, and the 0.75 limit covers only		

This building mixes homes with 1,978 sq ft of commercial space. The residential FAR (0.75) caps only the residential floor area; the commercial zoning sets the rest, so unused floor area is not stated.

No historic district or landmark is mapped to this lot in PLUTO. PLUTO does not carry every individual landmark, so this is "none found", not a clearance. Confirm designation status with LPC.

E-designation: not confirmed; this lookup was not requested.

Mandatory inclusionary housing: not confirmed; this lookup was not requested.

Stormwater flood map: not confirmed; this lookup was not requested.

Flood vulnerability: not confirmed; this lookup was not requested.

LPC individual landmark: not confirmed; this lookup was not requested.

LPC historic district: not confirmed; this lookup was not requested.

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Value inputs and sales

HOW WE GOT HERE

Headline

\$869,855 (\$784K to \$956K), from 31 comparable sales. This is the value used everywhere in this report.

City market value

\$722,000. The city's figure for taxes; it usually runs below what a buyer would pay.

Valuation engine

METHOD

comps-weighted

COMPARABLE SALES USED

31

CONFIDENCE

medium

PRICE PER SQ FT

\$249

AVERAGE PRICE PER SQ FT

\$318

INVESTMENT SCORE

75

DISTRESS SCORE

0

Comparable sales the estimate used 10 of 31 shown

Jul 1, 2026	334 Van Duzer Street 2,793 sq ft · Sale \$358/sq ft · Adjusted \$278/sq ft · 0.11 mi	\$998,903
Jun 17, 2026	555 Van Duzer Street 2,611 sq ft · Sale \$252/sq ft · Adjusted \$193/sq ft · 0.28 mi	\$657,903
May 29, 2026	580 Bay Street 2,976 sq ft · Sale \$235/sq ft · Adjusted \$224/sq ft · 0.17 mi	\$700,000
May 18, 2026	584 Bay Street 1,960 sq ft · Sale \$370/sq ft · Adjusted \$291/sq ft · 0.18 mi	\$725,000
May 14, 2026	330 Van Duzer Street 2,012 sq ft · Sale \$368/sq ft · Adjusted \$300/sq ft · 0.12 mi	\$740,000
Apr 16, 2026	57 Broad Street 2,480 sq ft · Sale \$173/sq ft · Adjusted \$151/sq ft · 0.23 mi +4 more in the online report	\$430,000

Recent sales nearby (DOF rolling sales) 49

Jul 1, 2026	334 Van Duzer Street Two Family Dwellings · 2,793 sq ft · Stapleton	\$998,903
Jun 17, 2026	555 Van Duzer Street Two Family Dwellings · 2,611 sq ft · Stapleton	\$657,903
Jun 12, 2026	85 Trossach Road Two Family Dwellings · 2,270 sq ft · Stapleton	\$575,000

Jun 9, 2026	231 Gordon Street Two Family Dwellings · 1,112 sq ft · Stapleton	\$250,000
Jun 2, 2026	165 Fulton Street Two Family Dwellings · 2,875 sq ft · Stapleton	\$638,978
Jun 1, 2026	159 Fulton Street One Family Dwellings · 990 sq ft · Stapleton	\$415,000
+43 more in the online report Listed apart as unlikely comparables (price far below the area (likely partial or non-market); different property type): 580 Bay Street \$125,000, 106 Targee Street \$202,000, 10 Cross Street \$525,000, 595 Bay Street \$190,000, 71 Sands Street \$24,500.		

More fields (2 groups) are under "All fields" in the online report.

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Nearby

Schools 2

The Eagle Academy for Young Men of Staten Island
Middle/High · 0.34 mi

Ralph R. McKee Career and Technical Education High School
High · 0.99 mi

Nearby transit could not be checked.

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Property profile

Units and layout

PLUTO (NYC Open Data) records indicate 4 total unit(s) with 2 residential unit(s). There is also 1,978 sq ft of commercial space. Bedroom layout per unit is not explicitly available from public records — verify with the listing agent or building C of O for exact unit configurations.

Development potential

Current built FAR: 0.85 for the whole building. Max residential FAR: 0.75. This building mixes homes with 1,978 sq ft of commercial space. The residential FAR (0.75) caps only the residential floor area; the commercial zoning sets the rest, so unused floor area is not stated.