



# AN OPEN LETTER TO **SOUTH END STAKEHOLDERS**

SPRING 2014 REPORT



**STEVEN COHEN TEAM**  
SOUTH END REAL ESTATE SPECIALISTS





## DEAR SOUTH ENDER,

If you are reading this letter, then chances are you live, work, play or own property in the South End. You are deeply connected to this dynamic village in the city that many of us call home. The South End is fertile ground for the fields of architecture, design, construction and finance to flourish. Where bricks and mortar meet the movement of people in and out of our neighborhood is where you will find us at the Steven Cohen Team, passionately engaged in what we love doing most.

The South End's appeal is about much more than its dwellings. It is about a collection of people who have come to inhabit a place that existed long before any of us arrived and will be home to many for generations to come.

The history that has been expressed architecturally is complemented by recent additions to the physical landscape, and by the active contributions of residents. Diversity, creativity, philanthropy and humanity found in South End residents are what put magic in the air.

We hope you will appreciate within these pages our perspective on what is happening here in Boston's South End. This glimpse is a reflection of what we at the Steven Cohen Team see. We hope you will find it to be relevant as we examine all things connected to South End property—and its current stewards.

Regards,



Steven Cohen



## MARKET ANALYSIS

Most Expensive Housing Markets .....	2
Comparison of Boston's Neighborhoods.....	3
10-year Price Index, South End and Boston.....	4
Boston's Building Boom.....	6
Inventory, Days on Market .....	10
Median Prices by Number of Bedrooms.....	10
Notable South End Sales.....	14
The South End Archetype .....	22
Mortgage Rates.....	23
Factors That Influence the Market .....	24

## MEET A SOUTH ENDER

Shira Sternberg .....	5
The McNamaras.....	13

## COMMUNITY FEATURES

Focus on Schools.....	8
Rescued Animals .....	12

## HOMEOWNER ADVICE

Thinking of Becoming a Landlord? .....	11
Trends in Luxury .....	16
The Importance of Staging .....	20

## THE SOUTH END SPECIALISTS

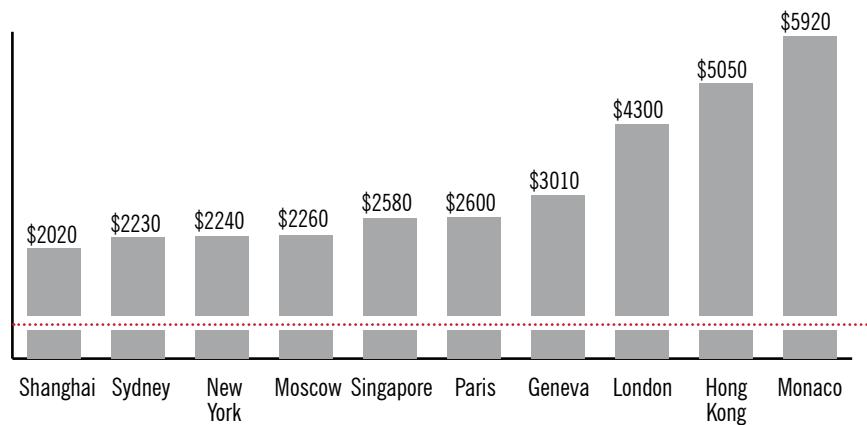
Introductions.....	18
Contact Information.....	25



# A GLOBAL OUTLOOK

Boston's real estate values have risen sharply over the years and, with a couple of notable exceptions, are among the highest of any American city. Put into a global perspective, however, property prices in Boston are a veritable bargain.

## 10 MOST EXPENSIVE HOUSING MARKETS IN THE WORLD BY PRICE PER SQUARE FOOT

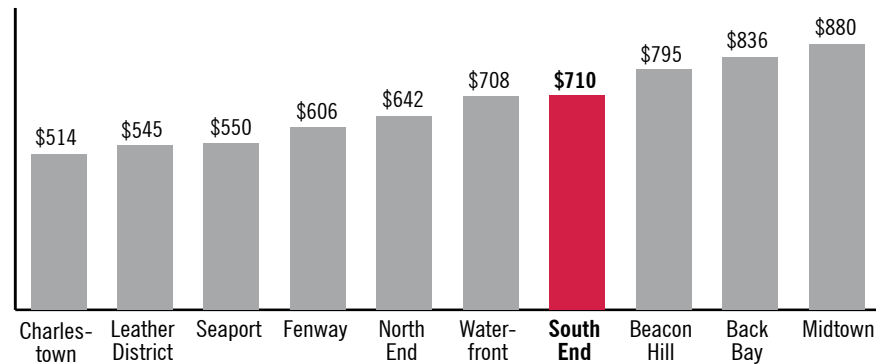


Sources: [www.linksmart.co](http://www.linksmart.co), CNBC, 2012 data.

**\$672** Average Price per  
Square Foot in  
Downtown Boston



## BOSTON'S 10 MOST EXPENSIVE NEIGHBORHOODS BY MEDIAN PRICE PER SQUARE FOOT, 2013



Source: [www.linksmart.co](http://www.linksmart.co)

The South End's renaissance has produced some exceptional properties and the neighborhood now commands higher prices than most other sections of the city. Nevertheless, per-square-foot prices remain lower in the South End than in Midtown, Back Bay or Beacon Hill.

## 2013 SOUTH END STATS

Median Condo Price: **\$650,000**

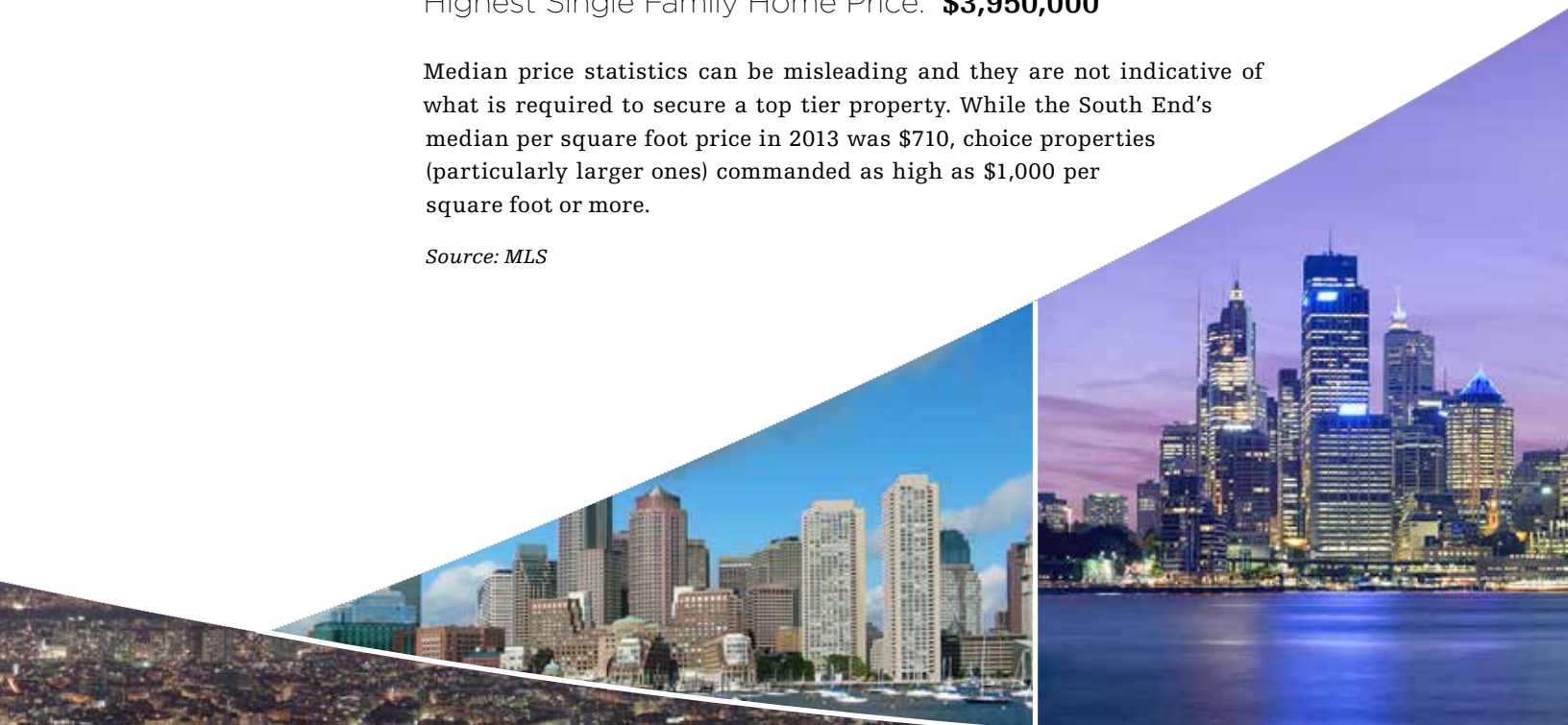
Highest Condo Price: **\$3,500,000**

Median Single Family Home Price: **\$1,875,000**

Highest Single Family Home Price: **\$3,950,000**

Median price statistics can be misleading and they are not indicative of what is required to secure a top tier property. While the South End's median per square foot price in 2013 was \$710, choice properties (particularly larger ones) commanded as high as \$1,000 per square foot or more.

Source: *MLS*

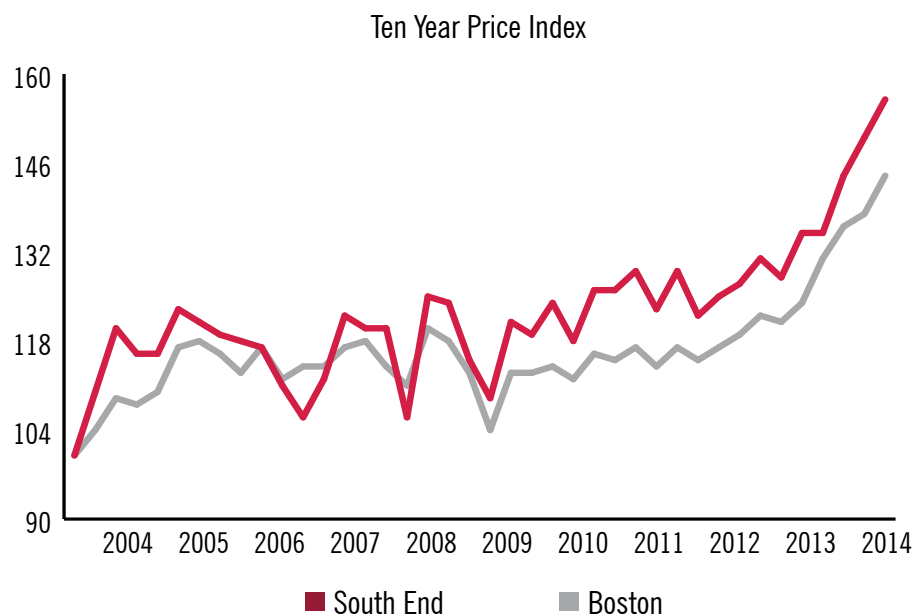




# 10-YEAR PRICE INDEX

The growth rate for South End real estate has outpaced that of Boston as a whole.

Here's how a 10-year investment in the South End would have fared comparatively.



Source: [www.linksmart.co](http://www.linksmart.co)



## MEET A SOUTH ENDER

Shira Sternberg



Shira is a relatively new South Ender. Originally from Vermont, she was living in Washington D.C. until 2012. Shira transferred to Boston to be closer to her family and found a home at the corner of Tremont and Dartmouth, right in the heart of the South End. It's here that Shira now blogs and sells jewelry and art through her online shop Goat + Lion, [www.goatpluslion.com](http://www.goatpluslion.com).

What Shira loves most about the South End are the charming neighborhood shops just steps from her door – particularly Follain for health and beauty products and Olives &

Grace for gifts and home goods – and the beautiful architecture, which she can enjoy from the balcony of her condo. She also raves about the vast selection of outstanding South End restaurants.

For dining in the neighborhood, Shira recommends Coppa on Shawmut, famous for their amazing charcuterie, and Stella's on Washington, the only place where you can get grilled gnocchi and pumpkin martinis at 1 a.m.! Shira also sends friends to Picco on Tremont, for "pizza that gives the North End a run for its money and peanut butter ice cream that's to die for."

Like other savvy South Enders, Shira can be found at the SoWa open market, farmer's market and vintage market almost every weekend in the summer.

# BOSTON'S BUILDING BOOM

## CRANES DOT THE SKYLINE, INVENTORY WILL INCREASE

An estimated \$6 billion has been invested in construction projects citywide, with another \$10 billion in the pipeline. This sudden surge in development represents a huge change from the situation that existed a few short years ago, when weaker market conditions resulted in the delay or abandonment of planned projects throughout the city.

**5,000+**

*New Residences  
Expected Citywide*

The most prominent addition to the South End landscape is Ink Block, bringing 475 one to three-bedroom units, plus 80,000 square feet of retail space. Initially slated to be 100% rentals, Ink Block's development team turned one of the four buildings into condos and dubbed it Sepia. (Check out the construction cam at [www.sepia-boston.com](http://www.sepia-boston.com) to watch the site take shape!)

Additional housing developments will bring both an influx of new neighbors and a dynamic mix of restaurants, retail establishments and amenities to the city. The impact that this increase in supply will have on Boston's real estate market, particularly on the rental side, is less clear.

Interestingly, more than 80% of the approximately 5,000 anticipated new housing units are designated for renters. This trend will likely curb the sharp increase in rents that tenants have endured over the past four years.

*Sepia is a collection of 83 new luxury condominiums under construction at Ink Block in Boston's South End. Amenities will include a roof deck, swimming pool, Whole Foods Market, restaurants, and shops, bringing new life to the lot where the Boston Herald closed its doors in 2012.*





**BUILDING PROJECTS COMPLETED IN 2013**

	# of Units	Type	Neighborhood
The Kensington	390	Rentals	Downtown Crossing
Millennium Place	256	Condos	Downtown Crossing
315 on A	202	Rentals	Fort Point
381 Congress	44	Rentals	Fort Point
Factory 63	38	Rentals	Fort Point
49 Melcher	23	Rentals	Fort Point
319 A Street	18	Rentals	Fort Point
Waterside Place	236	Rentals	Seaport
West Square	225	Rentals	South Boston
11 West Broadway	50	Rentals	South Boston
637 East First Street	23	Condos	South Boston
The Chevron on Tremont	5	Condos	South End
The Victor	284	Rentals	West End / North End

**BUILDING PROJECTS EXPECTED IN 2014-15**

	# of Units	Type	Neighborhood
Christian Science Plaza Tower	425	Mixed	Back Bay
77 Exeter Street	188	Rentals	Back Bay
The Arlington	128	Rentals	Back Bay
One Greenway	312	Rentals	Chinatown
Millennium Tower	500	Mixed	Downtown Crossing
45 Stuart Street	404	Rentals	Downtown Crossing
Radian Boston	240	Rentals	Downtown Crossing
Fenway Center	418	Rentals	Fenway
The Viridian	342	Rentals	Fenway
Boylston West	300	Rentals	Fenway
41 Westland Avenue	48	Condos	Fenway
Parcel 9	50	Mixed	Roxbury
Pier 4	369	Rentals	Seaport
411 D Street	197	Rentals	Seaport
22 Liberty	118	Condos	Seaport
2 H Street	127	Rentals	South Boston
345 Harrison Avenue	602	Rentals	South End
275 Albany Street	400	Rentals	South End
Ink Block	392	Rentals	South End
600 Harrison	160	Rentals	South End
Sepia at Ink Block	83	Condos	South End
The Royal Boston	12	Condos	South End
Nashua Street Residences	503	Rentals	West End
One Canal	320	Rentals	West End / North End

*Note: This is a partial list. Find complete records at [bostonredevelopmentauthority.org](http://bostonredevelopmentauthority.org) or [curbed.com](http://curbed.com).*

# FOCUS ON SCHOOLS

A strong focus on quality education and overall school performance was felt in 2013 across the nation, and Boston was no different.

City-dwellers with young children or those planning to start a family often voice concerns about the quality of Boston Public Schools or the cost of private schools and start to look for homes in the suburbs.

Boston's public school system is stronger than those in most major US cities, and community leaders are actively working to improve the quality of education each year. Exciting things are happening: parents, educators and community members are rising to the challenge and seeing real results.

In November, the Steven Cohen Team hosted an event for Boston residents called Navigating School Choice. This panel discussion offered attendees the chance to learn about the new Home-Based School Assignment Plan and the algorithm designed to match more families with their top choice of schools.

*(continued on next page)*

Schools that call the South End home:

**Blackstone Elementary**, Public  
[www.friendsofblackstoneschool.org](http://www.friendsofblackstoneschool.org)

**The Carter School**, Public, Special Needs  
[www.williamecarterschool.org](http://www.williamecarterschool.org)

**Cathedral Grammar**, Private  
[www.cathedralgrammar.org](http://www.cathedralgrammar.org)

**Cathedral High School**, Private  
[www.cathedralhighschool.net](http://www.cathedralhighschool.net)

**The Hurley School**, Public  
 Spanish/English Immersion  
[www.hurleyschool.org](http://www.hurleyschool.org)

**Little Sprouts**, Private Preschool  
[www.littlesprouts.com](http://www.littlesprouts.com)

**McKinley Elementary**, Public  
 617-635-9978

**McKinley South End Academy**, Public  
 617-635-9976

**Pine Village**, Private Preschool  
 Spanish/English Immersion  
[www.mybilingualpreschool.com](http://www.mybilingualpreschool.com)

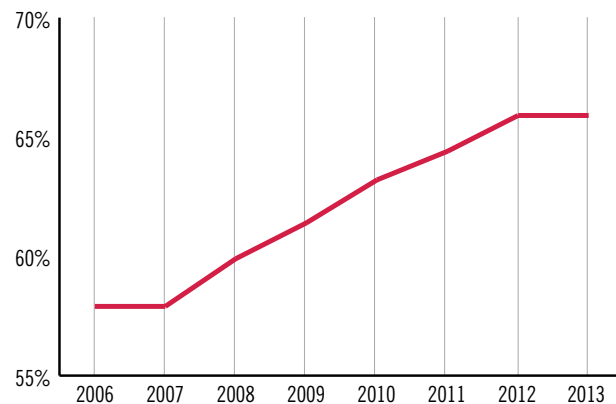






Steven Cohen moderated an engaging discussion with expert panelists representing Boston Public Schools, charter schools, city councilors, school choice advisory committee members and local parents who have experienced the system firsthand. Attendees learned what has changed in the school assignment process, and how it affects current and future students. The new policy goes into effect for the 2014-15 school year.

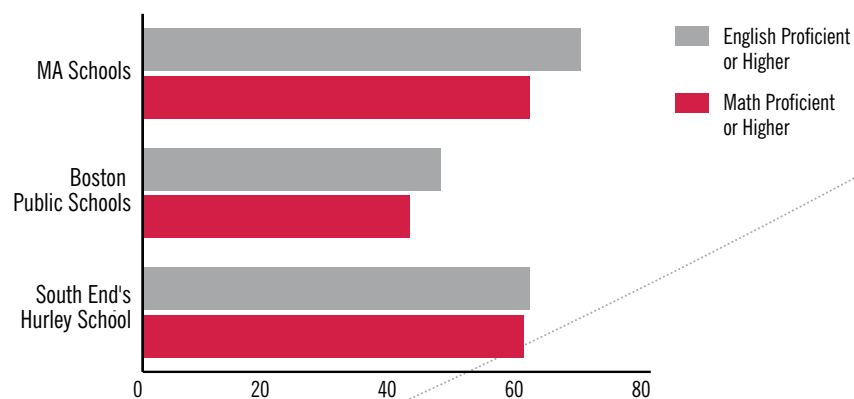
#### BOSTON PUBLIC SCHOOLS 4-YEAR GRADUATION RATE



*Boston Public Schools are on the rise! Citywide graduation rates have increased steadily since 2007, thanks to the hard work of teachers, parents, administrators and local communities.*

Source: [bostonpublicschools.org](http://bostonpublicschools.org)

#### MCAS EXAM RESULTS 2013



Source: [boston.com](http://boston.com)

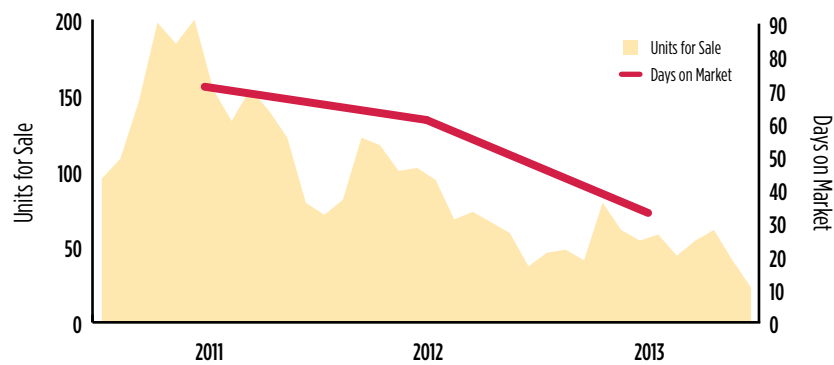
*One of our standout South End schools, the Hurley School, ranked 14-18 points higher than the Boston Public Schools average on MCAS Exams last year. The Hurley is a public, K-8, language immersion school on Worcester Street.*

# SOUTH END MARKET TRENDS

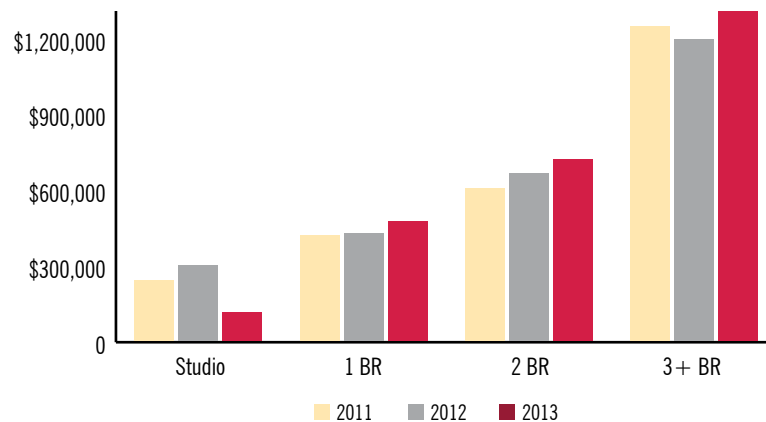
## DEMAND OUTWEIGHS SUPPLY

South End properties have been selling increasingly quickly over the past few years. Persistently low levels of inventory suggest that this trend is likely to continue, at least until additional supply is introduced to the market. (See page 6: Boston's Building Boom)

### SOUTH END INVENTORY AND DAYS ON MARKET



### SOUTH END MEDIAN PRICES BY NUMBER OF BEDROOMS



Source: [www.linksmart.co](http://www.linksmart.co)





# TO HAVE AND TO HOLD

## HANGING ON TO YOUR OLD HAUNTS

An increasing number of South Enders retain their residences as rental properties after moving into trade-up homes. The Steven Cohen Team is often consulted on the merits of this strategy, and our advice depends upon a number of elements. Here are some factors to consider:

- **Do you want to be a landlord?** Not everyone is cut out for it. Maintenance requests, repairs, escrow regulations, periods of vacancy and evictions are all potential issues you may face. Consider your own temperament and make an honest assessment of how you'd handle the job.
- **Calculate the true cost of ownership.** Account for mortgage payments, taxes, insurance, and provisions for vacancy, collection, replacement, maintenance and repair. If you are not prepared to self-manage, then budget for property management service fees, too.
- **Study the tax implications.** Unless you occupy the property for 2 out of the 5 years prior to selling, the profit from a sale will be taxed as a long-term capital gain. Subsequently, a 1031 tax-free exchange may allow you to defer taxes on the sale of the property by swapping it for a replacement property. Consult a qualified tax advisor for details.
- **Keep an eye on the market.** Monitor the ebb and flow of rental prices in your area. An influx of new apartments is expected in Boston over the next few years. This wave may not impact the entire rental market, but it's important to understand that rent can fluctuate due to factors beyond your control.
- **Separate the emotional from the financial.** It is perfectly fine to weigh an emotional attachment to your home more heavily than financial considerations, but you should be honest with yourself before doing so.

Both paths come with tradeoffs and benefits, and should be discussed with your financial advisor and a trusted real estate agent. To make your decision, consider real estate holdings as a percentage of your total investment portfolio, your risk tolerance and your property's rate of return. (Love those mortgage rates! See page 23.)

*Source: Forbes.com*

ANIMAL  
RESCUE  
LEAGUE  
of BOSTON

*Helping animals since 1899*



STEVEN COHEN TEAM  
SOUTH END REAL ESTATE SPECIALISTS

# A HOUSE IS NOT A HOME WITHOUT A PET

South Enders are crazy about their pets, as evidenced by the abundance of dog-friendly spaces. Dog walkers, parks, pet boutiques and water bowls on every corner make this neighborhood ideal for urban canines.

The Steven Cohen Team has been honored to support the Animal Rescue League of Boston's adoption efforts for the past 15 years through our sponsorship of the Pet of the Week series in the *South End News*.

Here are just a few of the animals that found open hearts and homes in 2013:



*If you're interested in adopting a pet, please visit [www.arlboston.org](http://www.arlboston.org).*



## MEET A SOUTH ENDER

Max and Monica McNamara

Monica and Max have been living in and around Boston for 30 years. The couple has an 11-year-old black lab and two grown daughters who also live in the area. Monica, a family therapist, and Max, an immigration lawyer, moved into the South End's Wilkes Passage in 2006.

Walkability is a highlight of the South End lifestyle for Monica and Max. Self-described "serious movie-goers," they enjoy the quick 10-minute stroll to the movie theater on the Boston Common. Early morning speed-walks through the neighborhoods from the South End to the Charles River offer a peaceful view of the city and glimpses into the diverse local communities.

The McNamaras feel the South End successfully blends the various populations that exist here. From the energy of the kids at Cathedral High to the serenity of the residents practicing tai chi in the park, Monica and Max appreciate the diversity and sense of community. "It's a genuine neighborhood – within our building, at the park, even among the local businesses. There's a real element of knowing people and being known," Monica noted.

*"Every day I walk down the street and see something new and interesting."*

– Monica McNamara

Their dog Juno is a member of the community as well. He can go anywhere with his owners, and people are at ease. Juno knows every dry cleaner, bank, shop and café that serves dog biscuits!

In addition to her private practice, Monica is the curriculum developer and program manager for Project COMMON BOND, a Tuesday's Children program ([www.tuesdayschildren.org](http://www.tuesdayschildren.org)). The program brings together adolescents from all over the world who have lost a family member to acts of terrorism, and provides an environment where people understand them and know exactly what they've been through.

With our own town falling victim to the marathon bombing last year, the issue of terrorism resonates even more deeply. Monica's dream is to translate Project COMMON BOND's emphasis on connection, empathy and respect to teens in US cities dealing with urban terrorism.



# NOTABLE SOUTH END SALES

The South End saw 620 real estate transactions in 2013. Here are a few representative properties in detail:



## LOFT AT VOSE BUILDING

1166 Washington Street Unit 204 sold on June 5, 2013. This contemporary loft was on the market 19 days and sold by the Steven Cohen Team for 97% of asking price.

Sale Price: \$1,260,000

Bedrooms: 2+

Bathrooms: 2

Square feet: 1,713

Parking: 2

Converted: 2004



## DUPLEX ON LAWRENCE

40 Lawrence Street Unit 4 sold on November 15, 2013. After only 4 days on the market, the Steven Cohen Team sold this penthouse duplex for 113% of asking price.

Sale Price: \$1,216,000

Bedrooms: 2

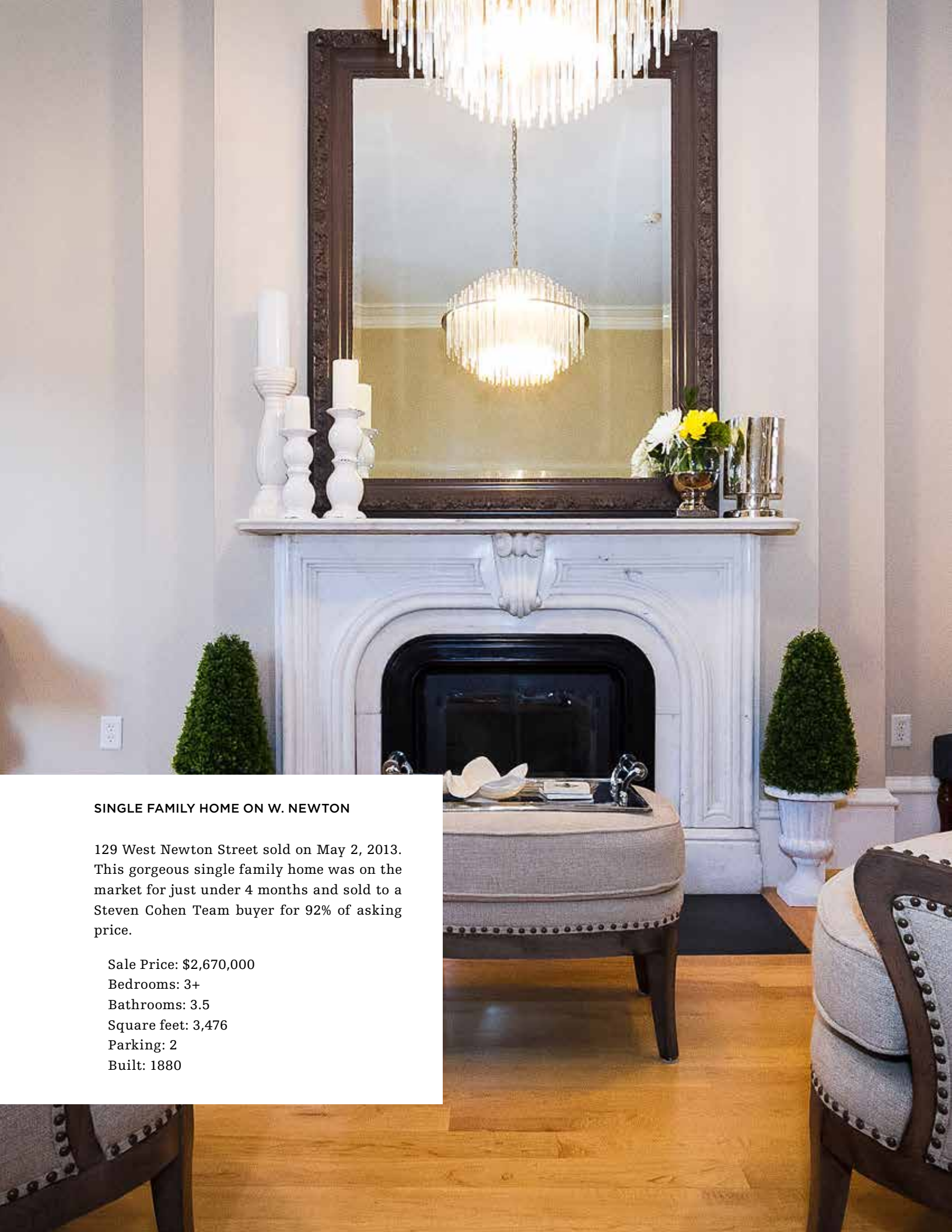
Bathrooms: 2

Square feet: 1,285

Parking: none

Built: 1900





#### **SINGLE FAMILY HOME ON W. NEWTON**

129 West Newton Street sold on May 2, 2013. This gorgeous single family home was on the market for just under 4 months and sold to a Steven Cohen Team buyer for 92% of asking price.

Sale Price: \$2,670,000

Bedrooms: 3+

Bathrooms: 3.5

Square feet: 3,476

Parking: 2

Built: 1880

# WHAT'S HOT AND WHAT'S NOT IN LUXURY REAL ESTATE?

**POOLS ARE OUT. ROOF DECKS ARE IN! HARDWOOD AND  
STAINLESS ARE OUT. MARBLE IS IN! KITCHENS ARE OUT.  
WINE ROOMS ARE IN!**

A recent report from Trulia revealed some noteworthy trends in luxury real estate across the nation.

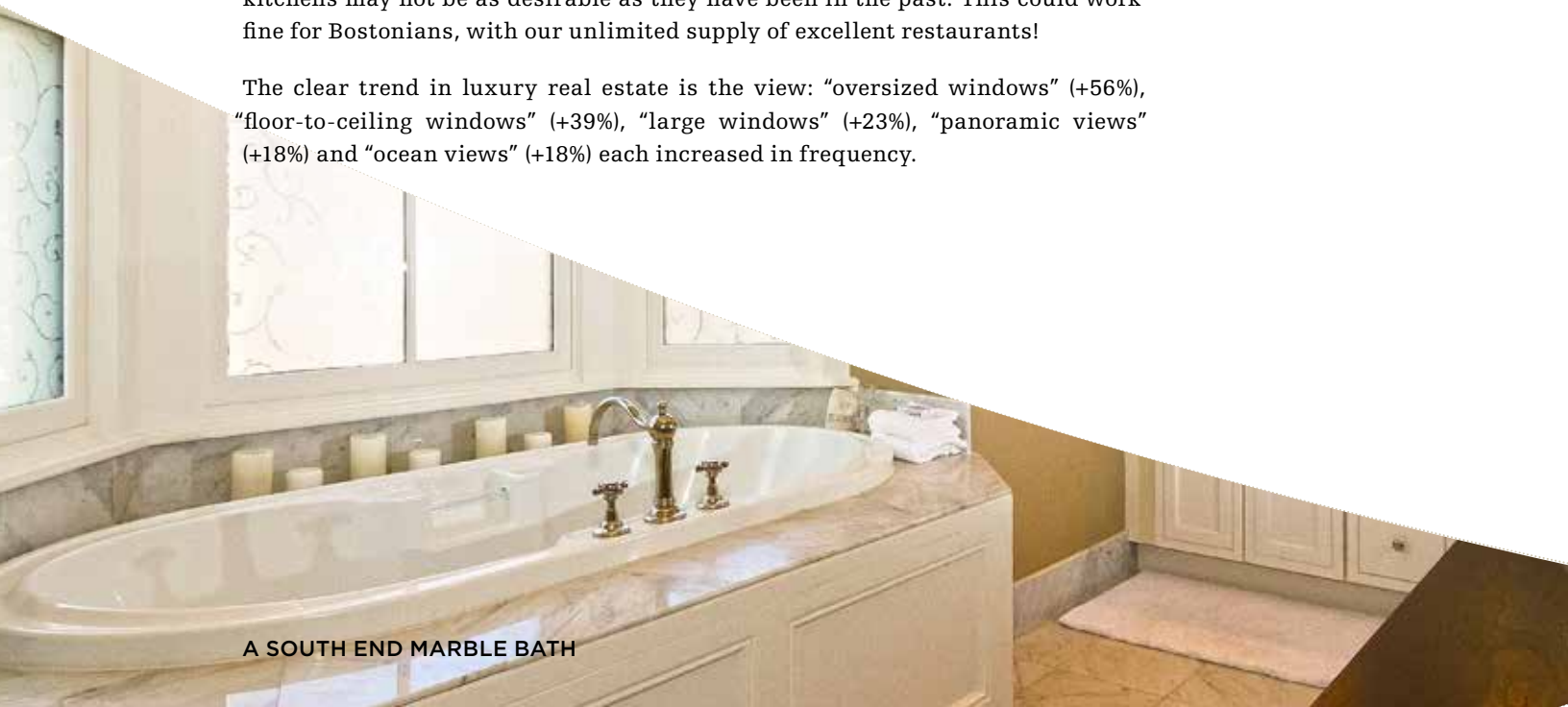
The phrase “marble bath” increased in frequency by almost 80%, suggesting that luxury homeowners nationwide value a beautiful bathroom now more than ever.

“Roof decks” – a sort of national treasure here in the South End – noticed a significant boost in popularity; the instance of roof decks increased by over 60% compared to the previous year’s listings.

“Wine room” (+30%) was another increasingly popular phrase in luxury real estate listings. Perhaps unsurprisingly, “gym” (+28%) and “tennis court” (+24%) followed immediately behind that. Why not work off those liquid calories conveniently in your own building?

“Double sinks” (-8%), “custom cabinets” (-9%), “center island” (-6%), and “stainless appliances” (-7%) were less popular in 2013, suggesting that normal, everyday-use kitchens may not be as desirable as they have been in the past. This could work fine for Bostonians, with our unlimited supply of excellent restaurants!

The clear trend in luxury real estate is the view: “oversized windows” (+56%), “floor-to-ceiling windows” (+39%), “large windows” (+23%), “panoramic views” (+18%) and “ocean views” (+18%) each increased in frequency.



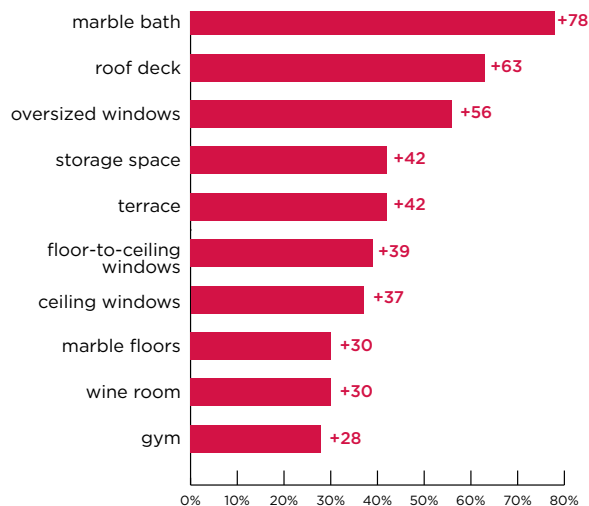
A SOUTH END MARBLE BATH



**"THE BEST THINGS  
IN LIFE ARE FREE.  
THE SECOND  
BEST ARE VERY  
EXPENSIVE."**

**- COCO CHANEL**

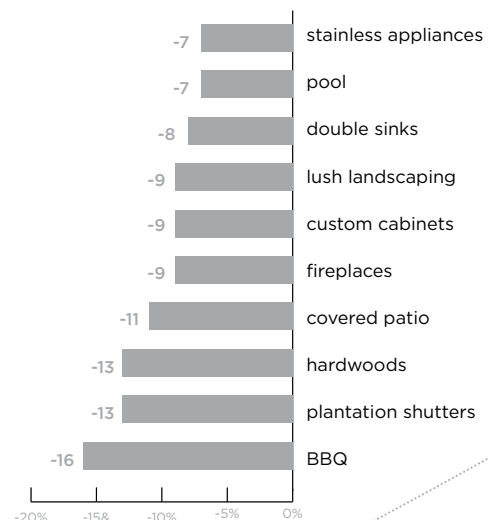
### TOP 10 TRENDING TERMS IN LUXURY



"There are unprecedented numbers of luxury buyers looking in the South End, particularly for a 3-bedroom in a brownstone or in an elevator building. Lofts are also in vogue. We've noticed, however, that South End luxury buyers tend to be averse to buildings with a lot of stairs."

**- JACKIE O'CONNOR, STEVEN COHEN TEAM AGENT**

### TOP 10 DECLINING TERMS IN LUXURY



*Source: Trulia.com Real Estate Lab Report, defining "Luxury" as any home selling for >4 times above the median asking price for that area. Percent changes reflect July 2012 – June 2013 vs. July 2011 – June 2012.*

# MEET THE SOUTH END SPECIALISTS

The **Steven Cohen Team** provides expert insight, guidance and representation for discerning residential property buyers and sellers in Boston's South End and adjacent neighborhoods. Our unmatched experience in the local real estate market, long-term approach to customer service and coordinated teamwork keep us #1 on MLS in South End transactions year after year.

The team stands ready to answer your real estate questions!



STEVEN COHEN **TEAM**

From left to right:

Barrie Stavis, Buyer Representation

Tim McCarthy, Operations

Kevin Concannon, Rental Representation

Brian Quinn, Marketing

Jackie O'Connor, Buyer Representation

Ronnie Lee, Open House Coordination

Steven Cohen, Listing Agent & Team Leader

Bruce Withey, Design

Not pictured:

Our newest team member Margaret Marder,  
Transaction Coordination



## ABOUT THE TEAM

Our agile team structure allows us to deliver superior service. We place you, our customer, at the center of our process to ensure the best-suited team member takes on whatever task is at hand. That means you'll never have to work around one agent's schedule, and you'll always benefit from our collective experience. We perform as a true team, resulting in the smoothest transaction possible.

Learn more about how we work by watching our "Meet the Team" video on our website.



Go to [www.stevencohenteam.com/video](http://www.stevencohenteam.com/video)



# THE IMPORTANCE OF STAGING

There really is only one chance to make a first impression. Homebuyers often make decisions based just as much on emotion as on logic. It can be difficult for someone to envision **your** home as **their** home, but staging helps make that leap.

Investing a little time and money into staging will pay off, literally: a staged home will sell for, on average, 17% more than a home that is not staged.

*Before*





## PUTTING YOUR BEST SQUARE FOOT FORWARD

Professional stager Deb Ellis ([www.debellisdesigns.org](http://www.debellisdesigns.org)) suggests the following tips on how to stage your home for a sale:

- **De-clutter and de-personalize.** Buyers want to imagine themselves, not you, living in your home. It is important to create a warm and neutral space to appeal to the greatest numbers.
- **Set the focus.** For the most natural flow in a room, find its focal point. This may be a fireplace, a large window, library shelving or even a flat screen. Seating areas should be arranged around the focal point. If two or three exist in a room, pick the most important element you want to showcase.
- **Edit.** Furniture should not cover every wall around the perimeter of a room. By lightening it up, the home will look larger. Otherwise, cramped appearances will raise concerns for a buyer, even if there's ample room.
- **Stay neutral.** A pop of color is great, but remember there are hundreds of versions of white! Neutrals are excellent for walls, flooring and larger pieces of furniture, while colors work well as accents.
- **Create the illusion of space.** Large area rugs that are light in color can create the illusion of length in a room, but never have more than two area rugs in one space. Also, be conscious that too many patterns on the floor can be distracting.

After



*On average, staged homes sell for  
**17% more**  
than homes that are not staged.*

*Source: U.S. Department of  
Housing and Urban Development*



THE SOUTH END:

**214**  
SINGLE FAMILY  
HOMES

**4,607**  
CONDOMINIUMS

**1.034**  
SQUARE MILES

## THE SOUTH END ARCHETYPE

Well-known for its roughly 3,600 classic red brick and brown-stone structures, the South End comprises the largest Victorian residential district in the United States and is listed on the National Register of Historic Places.

In the 1850s, celebrated architect Charles Bulfinch created the signature look of the South End with bay windows, gardens surrounded by iron fences, and lush parks with central fountains.

New construction from 1850 to 1873 focused primarily on fashionable, single-family rowhouses. Following the Financial Panic of 1873, the development focus shifted to multi-family dwellings and lodging houses that would be more accessible to the working classes. By the mid-1880s all new residences in the South End were lodging houses.

Today in the South End we're left with only a few, highly coveted single family homes, which fetch premium prices. (See page 15 for an example.)

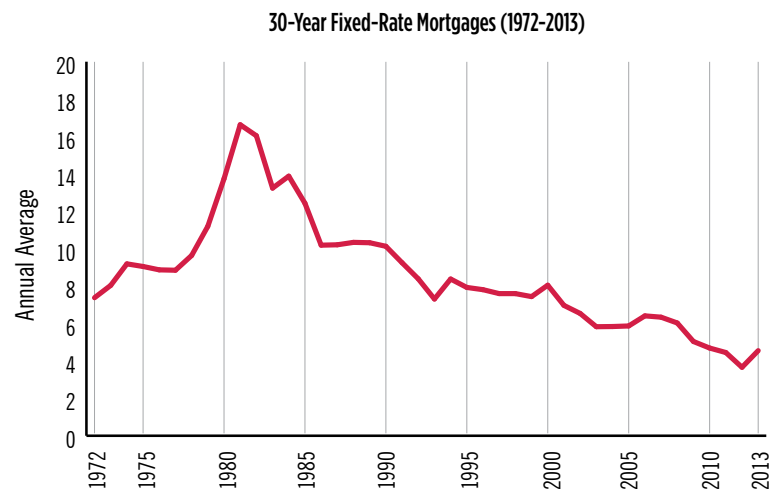
*Sources: Public Tax & Assessment Records, Market-rate units only; South End Historical Society; City of Boston; [www.city-data.com](http://www.city-data.com).*



# MORTGAGE RATES

*"Don't fight the fed."*

*- Martin Zweig, investor and financial analyst*



Source: Freddie Mac Primary Mortgage Market Survey

The low rates we've enjoyed over the last few decades have been very favorable to asset values on Wall Street—and on Tremont Street.

# FACTORS THAT INFLUENCE THE REAL ESTATE MARKET

Last year was an extremely strong year for the real estate market, both locally and nationally. Home values in major metropolitan areas across the U.S. increased 12% in 2013. The movement in the South End market was consistent with this trend, and Zillow predicts that prices in the neighborhood will rise another 4% in 2014.

**What are the drivers of the real estate market's performance?**

## INTEREST RATES

Interest rates are important to watch. Conforming 30-year fixed rates are expected to reach 5% this year. This increase would be equivalent to a price increase on mortgages, but the overall economic growth could act to offset the more expensive mortgage money. While rate increases can weaken a sales market in the short term, the inflation that accompanies them is good news in the long term for homeowners who have locked in monthly payments at lower rates. This has played out well for our parents' generations, whose mortgage payments now seem cheap!

## JOB MARKET AND HOUSEHOLD FORMATION

Jobs are the variable most closely associated with the health of the real estate market. When people feel confident about their future employment prospects, more buyers come into the market. In this scenario, couples are also likelier to have more children, and growing families are a driver of real estate values as well.

## SUPPLY AND DEMAND

Although national trends are important, all real estate is local. In recent years, Boston's supply has not kept up with demand. The increase in supply currently in the pipeline (see Boston's Building Boom on page 6) will test the depth of demand for luxury housing in downtown Boston.

Regardless of what the future holds for our economy, Boston — particularly the South End — is likely to remain among the more resilient and dynamic markets for property owners.





Thank you for perusing our South End real estate market report!

It has taken the Steven Cohen Team more than 25 years of focused effort to become your South End real estate specialists, and we love everything about it: the energy, community, and enchanting homes.

These pages have allowed us to share some of our insights into current market trends. We pride ourselves on having our finger on the pulse of the neighborhood and we're passionate about working with you, our customers and neighbors.

Contact us for more market insights or to learn about our consultative approach to delivering superior real estate services.

*Sellers: Ask About Our Variable Fee Structure*

## CONTACT THE STEVEN COHEN TEAM

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