HOLDTHAT SIGNAL / REAL ESTATE INTELLIGENCE

7 Walnut Street

Cohoes, NY 12047 | Multifamily Acquisition Research | HS-NY-001

RESEARCH-FIT SCORE	PROPERTY TYPE	OWNERSHIP SOURCE
60 / 100	2-family residence	2026 official roll

DECISION | QUALIFY ACQUISITION ROUTE

Request current availability and the sale/disposition process from Albany County Property Sales. The property has documented county ownership in the 2026 assessment roll, but no property-specific active sale notice or asking price was confirmed.

01 Why this opportunity surfaced

- Targeted location: Cohoes lies within the selected Watervliet-to-Queensbury research corridor.
- Two-family classification: Parcel 10.65-2-2 is classified as NY property class 220, two-family residential. [1]
- Official ownership signal: The City of Cohoes 2026 Final Assessment Roll lists County of Albany, NY as owner. [1]
- Second record: A 2025 Albany County county-owned property inventory also identifies this parcel. [2]
- Public agency route: County Property Sales publishes an email and telephone for acquisition inquiries. [3]

02 Acquisition profile match

CLIENT RESEARCH CRITERION	FINDING	RESULT
Watervliet–Queensbury corridor	Cohoes, NY	Meets location
Multifamily, 2–4 units	Two-family class in official roll	Meets type
Purchase under $350,000	No active asking price found	Open
Any property condition	No physical inspection or current condition report	Condition allowed; unknown
Public or unlisted acquisition	County ownership; sale route unconfirmed	Inquire first

Research date: October 18, 2026 Eastern. The 2026 roll uses a March 1, 2026 taxable-status date; later ownership transfers require a fresh deed check.

OWNERSHIP + OPPORTUNITY INTELLIGENCE

Who controls the property?

Official ownership, acquisition signals and unanswered ownership questions.

ITEM	RECORD / FINDING	EVIDENCE
Street address	7 Walnut St, Cohoes, NY 12047	Official roll [1]
Tax map / parcel	10.65-2-2	Official roll [1]
Property class	220 - two-family residence	Official roll [1]
Roll-listed owner	County of Albany, NY	Official roll [1]
Deed reference	2023, book 2023 / page 11971	Roll reference [1]
2026 assessment	$57,300 total; $8,200 land	Official roll [1]
Roll-reported full market value	$186,341 (not an asking price or ARV)	Official roll [1]
County tax-sale exemption	Code CO.TAXSALE appears on roll	Official roll [1]
Public sale status	Specific listing / terms not confirmed	Open question

03 Independent opportunity signals

- Primary signal: 2026 assessor roll records a government owner and a county tax-sale exemption. [1]
- Additional official context: County-owned property inventory from 2025 contains the same 7 Walnut Street parcel and property class. [2]
- Secondary listing context: Redfin labels the property off market; that does not establish a sale opportunity or prove it is absent from every marketing channel. [7]
- County sales program: Albany County advertises a November 18, 2026 real-property tax auction, but inclusion of this specific parcel is not established. [3]

> **ACQUISITION SIGNAL ≠ OWNER WILLINGNESS TO SELL**
>
> The current official roll supports county ownership at the roll's status date. It does not confirm the parcel is presently offered for sale, eligible for direct purchase, included in the next auction, or available for inspection.

04 Ownership and title qualification

- Request a current Register/County Clerk deed-index check for transfers after March 1, 2026.
- Confirm who has legal authority to dispose of the parcel and whether an auction, RFP or other disposition channel applies.
- Obtain a property-specific title review, current taxes/charges, occupancy obligations, and possession terms before any acquisition decision.

FINANCIAL + QUALIFICATION INTELLIGENCE

What do the numbers support?

Property data, advertised rental context, and the next underwriting questions.

RECORD	SUPPORTED INFORMATION	LIMIT
Building size	1,840 sq ft (secondary data) [6,7]	Not measured on site
Unit configuration	Two units; five total bedrooms / two baths [6,7]	Unit-by-unit layouts not confirmed
Construction era	Built 1867 [6,7]	Age is not a repair estimate
Value reference	$186,341 full market value on 2026 assessment roll [1]	Not acquisition price / appraisal / ARV
Tax amounts	Roll shows exemption; PropertyShark displays inconsistent tax figures [6]	Current bill and carry cost unavailable
Acquisition price	Not published or confirmed	Cannot calculate entry basis
Rehab scope / permits	No property-specific permit/inspection file reviewed	Cost and compliance unknown

05 Advertised rental context

Selected individual Cohoes rental advertisements provide orientation only. Asking rent is not achieved rent, and 7 Walnut's individual unit layouts are unconfirmed.

RENTAL UNIT	ADVERTISED ASK	DESCRIPTION / LIMIT
51 Lansing St #1	$1,195 / mo	2-bed, 1-bath; historic advertisement removed in September [10]
30–32 Vliet St	$1,250 / mo	2-bed, 1-bath, 780 sq ft; HotPads now shows no longer available [9]
37 White St #1	$1,385 / mo	2-bed, 1-bath, 1,100 sq ft; active portal advertisement [8]
61 Columbia St #1	$1,400 / mo	2-bed, 1-bath, 1,200 sq ft; Zillow search advertisement [10]

Observed 2-bedroom advertised range: $1,195–$1,400 monthly across the four cited examples. The subject may contain a different mix of unit sizes; use this range for market context, not gross-rent underwriting.

06 Qualification requirements before financial decision

- Price and terms: sale channel, minimum bid/ask, premiums, deposit, closing conditions and financing eligibility.
- Property condition: access, occupancy, interior photos, major systems, environmental and code records.
- Operating economics: leases, deposits, actual collected rent, tax bills, utilities, insurance and capex.
- Value support: recent sold multifamily comparables, adjusted for condition and unit count; independent valuation if warranted.

CONTACT + OUTREACH | PROPERTY INTELLIGENCE

7 Walnut Street: Who to contact, what to ask

Priority: Albany County Property Sales. The original report cites the County as the roll-listed owner. A current deed check and a property-specific sale determination are still required. Do not describe this as an available off-market deal.

Verified public institutional contacts

CONTACT / ROLE	PUBLIC CONTACT ROUTE	REASON
Albany County Property Sales	518-447-7792 PropertySales@AlbanyCountyNY.gov	Current county disposition; auction eligibility; authorized process [A]
Sharlene Gillan, Cohoes Assessor	518-233-2112 sgillan@ci.cohoes.ny.us	Current property card; parcel inventory; recorded owner updates [B]
Cohoes Building & Code	518-233-2127 jfahd@cohoes-ny.gov (Director of Code)	Permit history, violations, vacant-building records, occupancy permits [C]
James Bouchard, Cohoes Treasurer	518-233-2111 treasurer@ci.cohoes.ny.us	Property-specific city/county tax and water/sewer balances [D]
Albany County Clerk	Online deed/index records; county clerk records portal [E]	Deed vesting, transfers after March 1, 2026, liens; not a title opinion

Contacts listed are public institutional routes. Confirm details before outreach. [C]

First outreach: property-specific acquisition inquiry

TO: PropertySales@AlbanyCountyNY.gov
SUBJECT: 7 Walnut St, Cohoes | Parcel 10.65-2-2 | Current disposition status

Hello, I am researching 7 Walnut Street, Cohoes, parcel 10.65-2-2, on behalf of a prospective multifamily purchaser. The 2026 assessment information cited in our research identifies Albany County as the owner. Could you confirm whether the County currently holds title, whether this parcel is available through auction or another authorized disposition process, and whether it is included in the November 18, 2026 auction? If eligible, please provide the property-specific listing or packet, purchase requirements, inspection/occupancy rules, known restrictions, and the appropriate contact for next steps. If it is not presently offered, where should interested buyers monitor future dispositions? Thank you, [sender name / company / reply contact].

Phone opener: "I am calling about 7 Walnut Street in Cohoes, parcel 10.65-2-2. Could you direct me to the person who can verify its current ownership and whether there is an authorized purchase or auction process?"

IMPORTANT: The November 18 auction is announced countywide; inclusion of this parcel has NOT been confirmed. [A]

PROPERTY-SPECIFIC RECORDS | ADDITIONAL DUE DILIGENCE

Property research findings and outstanding evidence

CATEGORY	EVIDENCE FOUND	STATUS / NEXT STEP
Ownership / title	Assessment 2026 assessment roll lists County of Albany; 2023 deed book/page 11971. [1]	Historical roll signal; current vesting NOT independently established. Search Clerk index and request deed [E].

CATEGORY	EVIDENCE FOUND	STATUS / NEXT STEP
Property card	Cohoes PROS offers property inventory, ownership history, deed and map information [F].	Portal confirmed; subject property card NOT extracted. Request parcel 10.65-2-2 card.
Permits / code	City Building & Code manages permits, code complaints, vacant buildings and rental occupancy permits [C].	No subject-specific violation, permit, or vacancy record obtained. Ask for dated records.
Occupancy	Cohoes requires residential occupancy permits for rental units, generally valid three years; changes in tenancy trigger new permits [D].	Subject permit/inspection status NOT established.
Taxes / water-sewer	Treasurer handles city/county tax and water/sewer billing; unpaid water/sewer amounts may roll onto city tax bills [D].	No verified current parcel-specific tax or utility balance. Request payoff and lien details.
Building context	Redfin reports 1,840 sq ft, five beds, two baths, 1867 construction, brick exterior, oil heating [G].	Secondary public data; physical condition and unit layout NOT inspected.
Auction	Albany County advertises Nov. 18, 2026 auction; auction conditions include deposits and buyer premium [A].	Property-specific inclusion NOT confirmed. Do not apply terms without packet.

Research interpretation

County ownership and tax-sale coding are acquisition research signals, not proof of an active sale, seller motivation, vacancy, code distress, or a discount. Secondary listing tax figures are not account balances. No property-specific current permit, violation, tax payoff, water/sewer payoff, or occupancy document was retrieved.

Corrected outreach scope

This lead package supplies **one initial acquisition inquiry, one concise call opener, and objection/response scripts**. It does not represent that HoldThat Systems has contacted the County, obtained a response, or agreed to ongoing live outreach.

OUTREACH PLAYBOOK + DECISION GATES

Questions and responses tailored to a public owner

Separate public-record requests

To Assessor: "Could you provide the current property card and assessment inventory for 7 Walnut Street, SBL 10.65-2-2, including the latest recorded owner and deed reference?"

To Building & Code: "Please advise how to obtain the public permit, open/closed violation, vacant-building registration, and residential occupancy permit history for 7 Walnut Street, SBL 10.65-2-2, including record dates and applicable request fees."

To Treasurer: "Please advise how to request the current property-specific city/county tax status and water/sewer account or lien balances for 7 Walnut Street, SBL 10.65-2-2, and whether a formal tax search or written authorization is required."

Objection / response library

IF THEY SAY	RESPONSE
"It is not for sale."	"Understood. Is there an approved future-disposition process or public notice list for this parcel?"
"Check the auction site."	"Thank you. Can you confirm whether parcel 10.65-2-2 is in the upcoming auction inventory, or provide the correct listing contact?"

IF THEY SAY	RESPONSE
"We cannot release those records."	"Could you identify the public portion of the file and the formal records-request procedure?"
"We do not know the condition."	"Is inspection permitted, and can you provide any existing occupancy or building department documentation?"
"We do not accept direct offers."	"Thank you. Which competitive bidding, auction, or authorized disposition channel applies?"
"The tax balance is unavailable by phone."	"What is the official process to obtain a dated tax search and any municipal water/sewer liens?"

Qualification sequence

Gate 1: current title and authorized disposition path. **Gate 2:** confirmed offering and complete terms. **Gate 3:** inspection/occupancy and code history. **Gate 4:** written tax, water/sewer, and title review. **Gate 5:** underwriting and acquisition decision. Stop before pricing a transaction if Gate 1 or 2 fails.

Source register | Public records and research references

[A] https://www.albanycountyny.gov/auction

[B] https://www.cohoes-ny.gov/164/Assessor

[C] https://www.cohoes-ny.gov/m/directory and https://cohoes-ny.gov/185/Building-Code

[D] https://www.cohoes-ny.gov/238/Treasurer

[E] https://www.albanycountyny.gov/services

[F] https://cityofcohoes.prosgar.com/

[G] https://www.redfin.com/NY/Cohoes/7-Walnut-St-12047/home/106357610

Verification note: Published office contact information and public portal capabilities were rechecked. Property-specific agency account files, Clerk deed image, and internal code/permit files were not obtained. No contact was made.

RESEARCH TRAIL + VERIFICATION

Why it was identified.

Every major finding can be traced to a public record or separately labeled market source.

11 Evidence classifications

CLASSIFICATION	WHAT THE REPORT SUPPORTS
VERIFIED IN OFFICIAL SOURCE	Parcel, two-family class, 2026 roll owner, valuation and 2023 deed reference. [1]
SUPPORTED INFERENCE	County ownership plus County tax-sale exemption may create a public-acquisition research path. This has not been confirmed property-specifically. [1,2,3]
UNVERIFIED / REQUIRES CONFIRMATION	Current deed vesting after roll cutoff, current offering, ask/minimum bid, tax balance, code/occupancy status, physical condition, rents, financing and resale value.

12 Source register

[1] City of Cohoes - 2026 Final Assessment Roll (p. 850)

Primary: parcel, class, owner, assessment, deed reference

[2] Albany County - 2025 county-owned property inventory

Official secondary corroboration of county-owned inventory status

[3] Albany County - Real Property Tax Auction / Property Sales

Official acquisition process, office contact and auction schedule

[4] City of Cohoes - Building & Code

Permit, vacancy and code-record inquiry route

[5] City of Cohoes - Treasurer

Official taxes, water/sewer and residential occupancy rules

[6] PropertyShark - 7 Walnut property record

Secondary building and tax details; not current official account

[7] Redfin - 7 Walnut property page

Secondary layout, off-market label and automated estimate

[8] Zillow - 37 White St #1

Individual asking-rent advertisement

[9] HotPads - 30–32 Vliet St

Historical asking rent; listing no longer available

[10] Zillow - Cohoes 2-bedroom rental advertisements

Market rent advertisements and listing context

[11] Cohoes - Building & Planning staff directory

Public professional contact routes

Research status: Conditional. No contact, site visit, title examination or underwriting is represented.

LEAD MANAGEMENT + DECISION SYSTEM

From research to next action.

A structured handoff for pursuing, documenting and qualifying this individual opportunity.

13 Transparent 0–100 fit score

This score measures match to the defined research profile and current qualification readiness. It is not an investment-return score, property appraisal or indicator of a willing seller.

SCORING DIMENSION	POINTS	BASIS
Target geography	10 / 10	Cohoes within Watervliet–Queensbury
Multifamily property type	15 / 15	Official two-family classification
Independent acquisition signal	15 / 15	County ownership plus tax-sale roll code
Confirmed current availability	0 / 20	Not confirmed
Asking price / purchase terms	0 / 15	Not confirmed
Verified rents and operating expenses	0 / 10	Not available for this property
Ownership evidence quality	10 / 10	Official Cohoes assessment roll
Public acquisition contact route	5 / 5	County Property Sales publishes contact
Condition compatibility	5 / 5	Research profile permits any condition
TOTAL	60 / 100	Provisional; availability and price are gating questions

14 Lead management record

FIELD	READY-TO-TRACK ENTRY
Record ID	HS-NY-001 / 7 Walnut St / parcel 10.65-2-2
Pipeline / stage	Real Estate / Research complete - qualification pending
Source type	Official assessment + county-owned inventory
Published contact	Albany County Property Sales / 518-447-7792
Next action	Confirm title, availability, disposition path, terms
Status after inquiry	[Leave blank until County response]
Last outreach / next follow-up	[Leave blank until outreach is actually sent]
Response and documents	[Pending]
Decision gate	Advance only if acquisition route is confirmed and terms allow evaluation

Follow-up sequence: One documented county inquiry; if unanswered, one follow-up after 2–3 business days. If an acquisition route is confirmed, request disposition packet, inspection rules, code/occupancy details, taxes and title records before underwriting.

HoldThat Systems | HoldThat Signal · Real Estate Intelligence | Systems that hold. Structure that scales.

Ownership intelligence and outreach demonstration

7 Walnut Street | Cohoes, New York | Parcel 10.65-2-2 | Research date: October 18, 2026

THE EVIDENCE-BASED OWNER STORY

Documented assessment-roll owner: County of Albany, New York (2026 final roll). **Prior owner named in 2025 county inventory:** Genevieve Derkowski. **Current title:** Not independently certified by a post-roll deed-index search. Do not treat the prior owner as the current outreach recipient.

The county-owned property inventory lists this parcel as a two-family residence and associates a historical amount of **$47,134.81** with its record. This is a dated inventory figure, **not a verified current tax, lien, purchase or utility balance**. The assessment roll cites a 2023 deed reference (book 2023/page 11971); retrieve the underlying instrument and check subsequent recordings before claiming present legal title.

PUBLIC-RECORD SIGNALS AND OPEN GAPS

Property classification: Class 220, two-family residence; supported by assessment and county inventory.

Sale status: No property-specific current offering, asking price, or auction inclusion verified.

Vacancy / occupancy: Unknown. County ownership and an off-market portal label do not prove vacancy.

Permits / violations: No property-specific permit, open violation, or inspection result independently obtained.

Taxes / utilities: No certified current delinquency, water, or sewer balance obtained.

Underwriting: No verified rents, interior condition, possession rights, or acquisition terms.

CLIENT-FACING DECISION

Disposition inquiry first. The highest-value next action is to confirm whether the County still owns this parcel and whether a lawful acquisition route exists. Only then prioritize underwriting and seller-facing outreach. This is a qualified research lead, not a confirmed purchasable property.

CONTACT INTELLIGENCE | PUBLIC OFFICIAL ROUTES

Who to contact, and why

Albany County Property Sales

518-447-7792 | PropertySales@AlbanyCountyNY.gov

Confirm present ownership, disposition authority, public sale eligibility, auction or direct-sale process, and public packet.

Sharlene Gillan | Cohoes Assessor

518-233-2112 | sgillan@ci.cohoes.ny.us

Request current property card, owner update date, assessment history and deed-reference explanation.

Joseph Fahd | Fire Chief / Director of Code

518-233-2127 | jfahd@cohoes-ny.gov

Ask for public permit, code, occupancy permit, inspection and enforcement records; request the records procedure.

James Bouchard | City Treasurer

518-233-2111 | treasurer@ci.cohoes.ny.us

Request publicly releasable parcel-specific tax and water/sewer status, any fees and the process for a certified search.

RECORDS REQUEST CHECKLIST

1. Obtain updated property card and full deed history, including recordings after March 1, 2026.

2. Ask for property-specific permit and code files, including closed versus open matters and residential occupancy permit status.

3. Ask whether a municipal vacant-building registration exists; do not label the property vacant without corroboration.

4. Request tax and water/sewer payoff or status information subject to public access rules; distinguish billed amounts, arrears, liens and charges transferred to taxes.

5. If a sale route exists, obtain bid rules, inspection access, possession terms, title exceptions and buyer eligibility.

DATA HYGIENE

All contacts above are **government office or professional contacts**, not private seller contact details. No official has been contacted on behalf of a client. No response, sale approval, property access or balance certification is implied.

Outreach that follows the evidence

INITIAL OUTREACH | ALBANY COUNTY PROPERTY SALES

Subject: Ownership and disposition inquiry | 7 Walnut St, Cohoes | Parcel 10.65-2-2

Hello, I am conducting acquisition research on behalf of an interested buyer regarding 7 Walnut Street in Cohoes (parcel 10.65-2-2). The 2026 City of Cohoes assessment roll identifies Albany County as owner, and the parcel also appears in a county-owned property inventory.

Could you please confirm whether the County currently holds title and whether this parcel is eligible for purchase through auction, direct sale, an RFP, or another public process? If available, please share the applicable listing or disposition packet, purchase requirements, inspection access, and any publicly releasable occupancy or property-condition information.

If another department manages this parcel, I would appreciate the appropriate contact. Thank you, [Sender / Company / Reply details]

SHORT PHONE OPENER

“Hi, I’m researching 7 Walnut Street in Cohoes, parcel 10.65-2-2. The assessment roll lists Albany County as owner. Can you tell me who handles disposition of that specific parcel and whether it is currently eligible for purchase?”

RESPONSE PLAYBOOK | COMMON OBJECTIONS

“It is not for sale.” Thank you for confirming. Is there a published process for monitoring future county disposition of this parcel?

“Check the auction website.” Absolutely. Can you confirm whether parcel 10.65-2-2 is in the current auction inventory, or should we monitor future postings?

“We cannot discuss occupancy or condition.” Understood. Which publicly available records or inspection process would a prospective purchaser use to assess those issues?

“You need a formal records request.” Thank you. Please direct me to the correct request procedure and any required parcel identifiers or fees.

“The County no longer owns it.” Thank you. Can you direct me to the recorded transfer or current deed-index source so we can update our ownership research?

“We do not provide tax or utility balances.” Understood. Is there a public tax-search or certified payoff process available to an interested buyer?

What this example proves

A TARGETED RESEARCH-TO-OUTREACH WORKFLOW

1. Identify: locate a parcel matching a buyer's geography and property type, with an evidence-based acquisition signal.

2. Verify: distinguish assessment owner, historical owner, current title, and public-sale status.

3. Route: select the decision-maker or public department that can answer the next gating question.

4. Communicate: write an initial inquiry tied to verified facts, then prepare practical responses to likely objections.

5. Track: record sent date, response, source documents, next follow-up and whether the lead advances or closes.

LEAD STATUS | RESEARCH QUALIFICATION

Stage: Research-qualified / disposition unconfirmed
Priority: County ownership and sale-route confirmation
Initial outreach: Prepared, not sent
Objection responses: Prepared, not tested
Next decision: Advance only after acquisition route and terms are confirmed

SOURCE REGISTER

City of Cohoes 2026 Final Assessment Roll, p. 850 (cited in original report).

Albany County 2025 county-owned inventory: https://albanycounty.legistar.com/View.ashx?GUID=B8D9FB52-2913-4B21-843C-F5EF15CEA2B0&ID=14555542&M=F

City of Cohoes assessor: https://cohoes-ny.gov/164/Assessor

City of Cohoes official staff directory: https://www.cohoes-ny.gov/m/directory

City of Cohoes treasurer: https://cohoes-ny.gov/238/Treasurer

City of Cohoes online assessment portal: https://cityofcohoes.prosgar.com/

Sample only. Historical records and official contact routes were checked; live title, occupancy, balances, permits and sale availability remain subject to agency confirmation. This sample does not imply an active listing or a willing seller.