

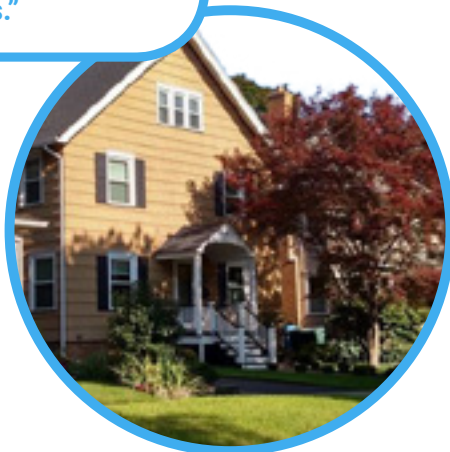
A. HOUSING

INTRODUCTION

Housing is critical to the health and well-being of individuals, families, neighborhoods, and cities. Good-quality, safe, and affordable shelter is vital to mental and physical health, and is the underpinning of private and family life. Homes are the places we sleep and study, where families gather and grow, where memories are made, and around which our day-to-day lives and activities revolve. Housing profoundly shapes our public sphere as well. It is the face of our streets and the composition of our neighborhoods. Its design and maintenance can impact the way we feel walking down the street – conveying a sense of beauty, history, pride or neighborliness, or leaving us with the sense of abandonment, struggle, anxiety, or decline. For all these reasons and more, housing policy and housing development will be a key driver of our ability to achieve the vision and Goals of *Rochester 2034*.

PUBLIC COMMENT

“Have more low income housing options in more areas to avoid creating depressed neighborhoods and rich ones.”



SINGLE FAMILY HOME

KEY TAKEAWAYS

- Housing is critical to the health and well-being of people, neighborhoods, and cities.
- Rochester’s mostly historic housing stock has unique assets and challenges.
- Our proactive code enforcement and lead ordinance are nationally recognized models for maintaining and increasing healthy housing that we should continue to refine and improve.
- We should promote the benefits of city living and work together to diversify housing choices, affordability, and income across all neighborhoods.
- A 2018 Citywide Housing Market Study indicated that the City’s housing market is soft, overall, but has wide variation across neighborhoods.
- Our housing policy goals should be to maintain and make the strongest market areas more inclusive, revitalize and strengthen middle market areas, and stabilize and position weaker market areas for community development and job growth.
- Low-incomes are at the root of Rochester’s housing affordability challenges, so we must work on job creation, economic development, and workforce development in addition to housing policy to address our housing affordability issues.

ROCHESTER'S HOUSING STOCK

Because of the time period when most of our housing stock was built in the late 19th and early 20th centuries, Rochester inherited a network of beautiful, compact, walkable, historic neighborhoods. A number of city neighborhoods are on the National Register of Historic Places or in local preservation districts and all of them benefit from their regional proximity to downtown, our historic Olmsted parks system, and the city's utterly unique Genesee River gorge and waterfronts. Rochester also boasts a rich architectural diversity that reflects the entire history of different styles in American architecture.

However, the historic nature of Rochester's housing stock also comes with challenges. Older housing has higher maintenance needs and costs than newer units. These homes were typically built without insulation or other energy efficiency measures that are standard in today's construction. In fact, housing is the largest local contributor to climate change according to the City's Climate Action Plan ([See Appendix I, Rochester Climate Action Plan](#)), with the residential sector contributing 52% of total emissions generated locally. Older units were also often built with materials like asbestos

and lead paint that have since been banned from construction, as they have been proven to be harmful to human health.

The physical challenges of our city's older housing stock are compounded by the declines we have experienced in population, employment, and commercial and industrial activity citywide. Taxes on the value of real property are a significant source of revenue for the City's budget. **Yet taxable assessed property values, citywide, have declined 30% in the last 25 years in constant dollars (i.e., adjusted for inflation), and residential property values in 2018 are still 5% lower in constant dollars than they were in 2008.**

A city's fiscal ability to invest in its people and neighborhoods is limited if revenues do not keep pace with inflation. Flat or declining real property values can also have negative impacts on homeowners by limiting their ability to build equity and wealth and to borrow against the value of their home to make needed repairs. Declining property values also impact tenants since landlords may have fewer financial incentives or less of an ability to borrow against their property to maintain higher-than-minimum quality standards.



2-FAMILY HOME



4-FAMILY HOME



MULTI-FAMILY BUILDING

A. HOUSING (CONTINUED)

CHANGING NEEDS AND PREFERENCES

More than half of the city's residential buildings were built before 1940 and three quarters were built before 1960. At Rochester's population peak in 1950 (pop. 332,448), there were about 101,000 housing units in the city. Today, after losing roughly 37% of the city's population, there are still over 96,000 housing units, a decline of just over 5%.

The composition and economics of city households have changed dramatically in this time frame, but our housing stock has remained largely the same.



DECREASED
number of nuclear families



DECREASED
household size



DECREASED
median household income



INCREASED
median age



INCREASED
diversity of population

The number of “nuclear families” (defined as two adult, married households with children) has decreased over time. Today, less than half of city households are “families” (defined as two or more people related by birth, marriage, or adoption residing together) and, of those, nearly 60% are headed by a single adult. Median household size has also decreased over time. Today nearly 70% of city households have two or fewer people and 41% of city households are individuals living alone. As jobs have left the city and as more and more city households are single people or single adult families, median household income has also sharply declined, falling nearly 20% in constant dollars since 2000.

About 17% of city residents live with a disability (defined as a person who has difficulty with hearing, vision, cognition, physical movement, self-care, or independent living). The city's population is also aging and becoming more racially, ethnically, and linguistically diverse.

These shifts impact people's housing needs and preferences, as well as the scope of (and limitations to) their housing choices. For example, single individuals may not want as much space or the level of maintenance that a single family home conveys, but may have trouble finding other housing options in city neighborhoods that are dominated by single family homes. Similarly, a disabled person or an aging household may have a strong desire or need for accessible housing and single floor living, but Rochester's historic housing stock does not currently offer enough of these options.

In addition, generational and societal shifts in housing preferences have taken place. Some of these shifts – such as the increasing interest in downtown and walkable urban neighborhood living – give the city a competitive advantage relative to housing choices in other municipalities in the region. Other shifts, like the growing interest in new housing types such as condos, senior communities, co-housing, housing cooperatives, tiny homes, etc., may mean that the city's current housing stock is outdated relative to emerging preferences.

ONE OF THE BIGGEST CHALLENGES FACING OUR COMMUNITY – GIVEN THE AGE OF OUR HOUSING STOCK, THE INCREASING DIVERSITY OF OUR COMMUNITY, AND THE RELATIVELY LOW WAGES AND HIGH LEVELS OF POVERTY IN THE CITY – IS HOW TO PROVIDE A RANGE OF HOUSING CHOICES THAT MEET PEOPLE’S NEEDS AND PREFERENCES AT PRICE POINTS THAT CITY RESIDENTS CAN AFFORD.



A. HOUSING (CONTINUED)

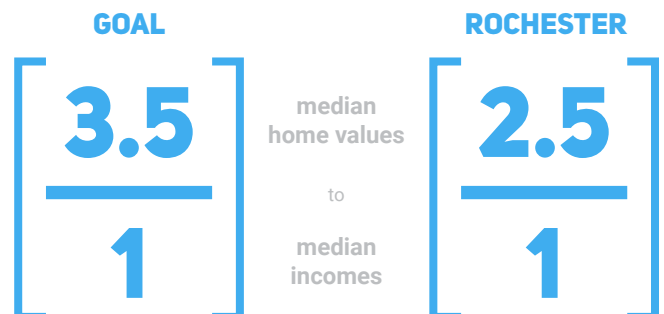
2018 CITYWIDE HOUSING MARKET STUDY

One tool that more and more communities around the country are using to help better understand their context and develop more effective housing and community development policy and investment strategy is a community-wide housing market study. The practice was pioneered by The Reinvestment Fund, a mission-based community development financial institution (CDFI) based in Philadelphia, and has been adopted as a best practice by the Federal Reserve Bank and applied in dozens of communities across the country.

The City of Rochester conducted a [Citywide Housing Market Study](#) in 2018. Key findings were that:

- Overall, Rochester's housing market is soft.** Decades of population and job loss in the city has resulted in an excess housing supply and a housing stock that is broadly undervalued. Housing markets are considered to be healthy overall if median home values equal about three and a half times median incomes. In Rochester that ratio is 2.5 to 1, meaning that the median home value citywide (currently \$77,800) would need to be about \$33,000 higher relative to current median income (currently \$31,684) for our market to be considered well balanced. Monroe County's housing market is also considered to be soft, with a ratio of 2.6 to 1, but the county has significantly higher median home value (\$140,200) and median income (\$53,568) than the city.

The relatively low value of the city's housing stock dampens reinvestment by property owners and limits the city's fiscal capacity to invest in community goals. Unlike very strong housing markets such as Denver, Portland, or San Francisco – which are overheated, experiencing rapid growth in housing prices relative to current incomes, and trying to rein in very high demand to better serve community goals – Rochester still needs to work on stimulating demand in the city, growing property values and incomes to help create more balanced markets, and attracting more people to live in the city.



PUBLIC COMMENT

“There should be more choices besides single-family homes and high-rises. ~3 story apartment buildings with 4-8 units would be attractive to many people.”



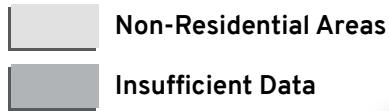
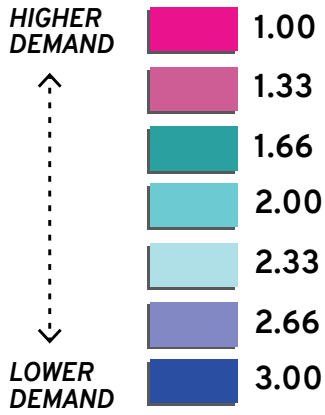
A. HOUSING (CONTINUED)

2018 CITYWIDE HOUSING MARKET STUDY CONTINUED

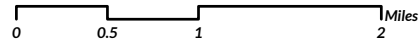
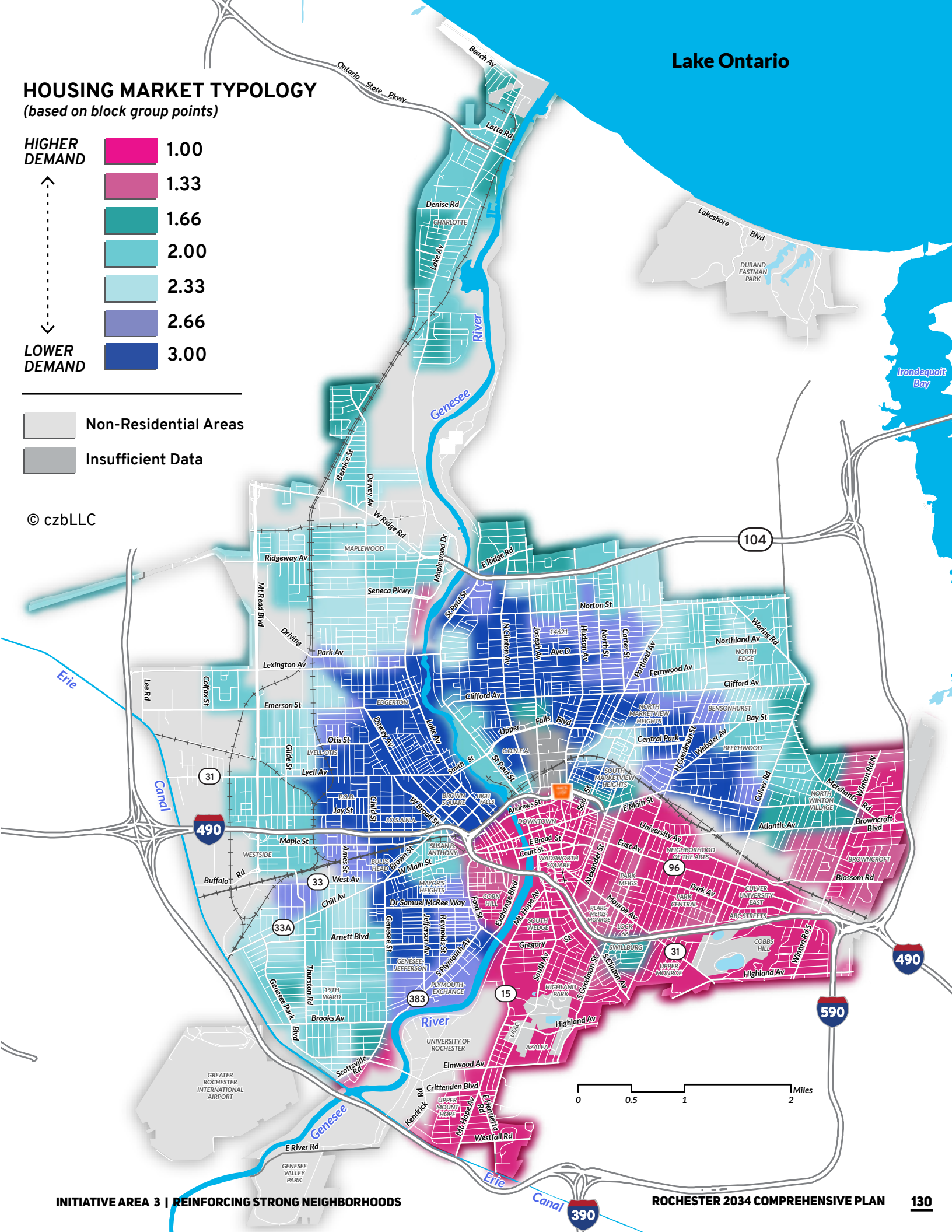
- 2** *Still, there is significant variation within the city's housing market.* Although the city's market is considered to be soft, overall, there is a wide range of housing values and incomes throughout the city's neighborhoods. Analyzing a wide range of data – including real estate sales and financing, assessed value, bank foreclosure filings, tax delinquency, code violations, and demolitions – we developed a citywide housing market “typology” that identified seven housing market types (see map at right). These market types are clustered within three distinct patterns of housing demand – higher demand, moderate demand, and weaker demand – each of which present their own unique opportunities and challenges to address, and goals to work towards. See [Appendix D: 2018 Citywide Housing Market Study](#) for a complete list of recommended strategies within each type.
- The city's **highest demand markets** (types 1 and 1.33, shown in shades of pink on the map) are home to just under a third of city households (32%). Overall, these areas have the highest median incomes, property values, and rents in the city; are the only areas where real assessed residential property values have risen in the last 10 years (adjusted for inflation); and are where 60% of new housing development in the city has occurred in the last 10 years (nearly two-thirds of which was constructed downtown). These areas offer the most diverse mix of housing choices in the city, including over 60% of the city's apartment buildings and nearly 30% of its doubles and triples, and have fairly low homeownership rates (just over 30% in 1.00 and just over 37% in 1.33). The goal in these markets is to maintain their strength and increase their inclusivity (e.g., through affordable housing set asides to promote mixed income housing).
 - The city's **moderate demand – or middle – markets** (types 1.66, 2, and 2.33, shown in shades of aqua on the map) are home to about 40% of city households. Overall, they have lower median incomes, property values and rents; have seen real assessed residential property values fall in the last 10 years (adjusted for inflation); and have experienced less than 10% of the city's new housing development in the last decade (mostly programs to rehab formerly vacant homes into affordable homeownership opportunities for first time homebuyers). These markets are home to fully half of the city's single family homes, are the most racially diverse neighborhoods in the city, and have the city's highest rates of homeownership (just over 45% in 1.66, nearly 48% in 2.00, and over 53% in 2.33). They also have the highest rate of foreclosure filing in the city. The goal in these markets is to revitalize and strengthen them (e.g., promote homeownership, especially for income qualified buyers and strengthen values as a means towards community wealth building).
 - The city's **weaker demand markets** (types 2.66 and 3, shown in shades of purple on the map) are home to just under 30% of city households. Overall, they have the lowest median incomes and home values, but gross rents are not significantly lower, which means they have very high rates of “cost burden,” which is when a household pays more than 30% of its income in rent; nearly 72% of renters are cost burdened in 2.66 market types and nearly 75% of renters are cost burdened in 3.00 market types. A third of new housing development in the city in the last 10 years has taken place in these areas, all of which was affordable housing development for low, very low, and extremely low income households. These areas have the highest poverty rates in the city, the lowest homeownership rates, and the largest proportion of vacant structures, vacant land, and properties with chronic code violations. The goal in these markets is to stabilize through proactive code enforcement and healthy housing strategies, and re-position them for future development opportunities, including job creation, vital services, and creative re-uses of vacant land (energy production, gardens, etc.)

HOUSING MARKET TYPOLOGY

(based on block group points)



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A. HOUSING (CONTINUED)

COMMUNITY LAND TRUSTS

Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development (including commercial and retail), but are primarily used to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease for the land instead of a traditional sale, while the resident owns the home. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families.

The length of the lease (most frequently, 99 years) and the percentage earned by the homeowner vary. Ultimately, by separating the ownership of land and housing, this innovative approach prevents market factors from causing prices to rise significantly, and hence guarantees that housing will remain affordable for future generations. Today, there are over 225 community land trusts across the United States. [Rochester's City Roots Community Land Trust has been growing its impact in the Rochester Community for several years. www.cityrootsclt.org]

Community land trusts play a critical role in building community wealth for several key reasons:

- Residents are frustrated with current City policies involving the re-use of City-owned vacant land due to land speculation and quickly rising housing costs.
- They provide low- and moderate-income people with the opportunity to build equity through homeownership and ensure these residents are not displaced due to land speculation and gentrification.
- Land trust housing also protects owners from downturns because people are not over extended; as a result, foreclosure rates for land trusts have been as much as 90 percent less than conventional home mortgages.
- Most commonly, at least one-third of a land trust's board is composed of community residents, allowing for the possibility of direct, grassroots participation in decision-making and community control of local assets.
- In addition to the development of affordable housing, many land trusts are involved in a range of community-focused initiatives including homeownership education programs, commercial development projects, and community greening efforts.

Source: Community-Wealth.Org

PUBLIC COMMENT

Pair with the Community Land Trust to fight against gentrification/displacement.

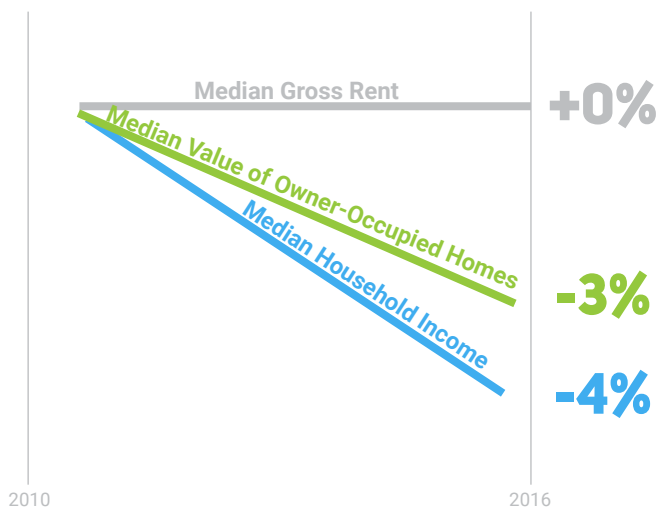
2018 CITYWIDE HOUSING MARKET STUDY CONTINUED

3 *Very low incomes, not high housing costs, are at the root of affordability challenges in Rochester.* Based on current home values and gross rents, Rochester’s housing market is considered generally affordable for households earning modest incomes and widely affordable for households earning middle class incomes and higher (see sidebar). Citywide, Rochester’s housing costs have remained steady in recent years when adjusted for inflation. In constant dollars, median gross rent (contract rent + utilities) has remained flat since 2010 and the median value of owner-occupied homes has declined slightly (3%).

Yet housing affordability is a significant issue in the city. Nearly 60% of renter households and nearly 25% of homeowner households in the city are “cost burdened,” paying more than 30% of their gross income to housing costs. The main driver of this problem is that incomes for many households in the city are very low. More than 25% of city households have incomes below \$15,000/year and more than 40% have incomes below \$25,000/year. Additionally, gross household income has been declining in recent years, falling nearly 4% since 2010 (adjusted for inflation).

A very different story is playing out in stronger market cities like Denver. Denver has added over 100,000 people to its population since 2010 and the city’s current median household income is \$60,098. Adjusted for inflation, Denver’s median household income has grown 18% since 2000, but housing costs are much more expensive, relative to median income, in Denver than they are in Rochester. The median home value in Denver is \$322,900 – more than five times higher than the city’s median income. Adjusted for inflation, home values in Denver have risen nearly 20% since 2000, and median gross rent has grown by more than 26% to \$1,131 over that same time.

Household Income vs. Housing Values



Housing affordability challenges in Rochester are rooted in very low incomes, not high and rising housing costs. This distinction is critical to understand because low incomes are a different problem to solve than high housing costs, and they are a problem that housing policy cannot directly solve on its own. Strategies around economic development, workforce development, education, financial literacy, and others must be seen as critical components to addressing affordable housing challenges that are specific to our market.

A. HOUSING (CONTINUED)

HOUSING AFFORDABILITY SCENARIOS IN ROCHESTER

Housing costs are considered to be “affordable” if a household is paying 30% or less of their gross income on their gross rent (contract rent + utilities) or mortgage payment (principal + insurance + taxes + interest).

For a person or household earning \$32,000/year – more than 66% of the city’s owner-occupied homes and more than 50% of its rental housing units are considered affordable for this person or household. That’s about half the median income for New York State (\$60,741) and the U.S. (\$57,617), overall. It’s an amount that could be earned by a single person working a full time job paying \$15/hour (e.g., medical technician), or two people pooling together a combination of full-time and part-time minimum wage work.

For a person or household earning \$62,000/year – more than 90% of the city’s owner-occupied homes and nearly all (97%) of its rental housing units are considered affordable for this person or household. That’s the city’s median income for married couple family households. It’s an amount that could be earned by a full time worker earning \$32/hour (e.g., Registered Nurse, mid-career Teacher) or two people working a combination of full time and part time work at differing pay scales.



2018 CITYWIDE HOUSING MARKET STUDY CONTINUED

- 4** *Because of our soft market conditions, virtually all new housing development in Rochester requires some kind of subsidy, whether to induce or assist.* Simply put, it costs more to build new housing – and in many cases to rehab older industrial or commercial buildings for housing – than most people in Rochester are able or willing to pay. Although the cost of acquiring land and residential buildings is much lower in Rochester relative to strong housing markets like Boston or Denver, there are numerous other development costs that must be covered in order for a project to, at minimum, break even – including construction materials, labor, architecture/engineering, environmental, property management and operations, ongoing maintenance, debt service, taxes, etc.

Downtown Rochester has seen the most housing construction in the last ten years of anywhere in the city (adding nearly 1,200 new housing units since 2007), and new units downtown can command significantly higher rents than most parts of the city. But even downtown, the cost of market rate development has been high enough that some form of financial assistance – whether tax relief, low-interest loans, or gap financing grants – has been needed to make projects happen. Recently though, there are signs that new mixed-use projects downtown do not need the same level of financial assistance that they have in the past.

Projects targeted for affordable housing, however, have larger and more complicated financial hurdles to overcome than market rate development. Affordable developers are restricted in what they can charge for the units they produce, depending on the income of the prospective tenants or purchase borrower. As such, these projects often have significant funding gaps that must be filled by public subsidy – especially for projects intended to serve the lowest income households, since the rents they can afford are very low.

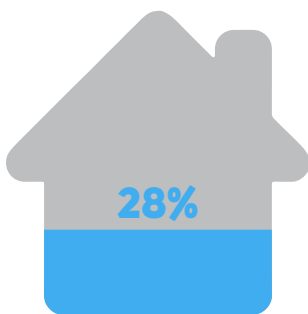


A. HOUSING (CONTINUED)

5 *In order to strengthen Rochester's markets and financial capacity, the city must grow its share of regional housing demand.* The city of Rochester is home to almost a third (28%) of Monroe County's households, but more than half (54%) of the county's households with incomes of \$20,000 or less per year and just 11% of the county's households with incomes of \$100,000 or more per year. This limited share of regional housing demand has a considerable influence on disinvestment and market softness within the city. Moving in the direction of a fair share of regional demand is critical to help City efforts to stabilize, revitalize, and strengthen neighborhoods, as well as to increase the city's fiscal sustainability and capacity to invest in community goals. This can be done through economic development work that brings more and better jobs into the city (and efforts to connect city residents with employment and better wage work even outside the city), as well as by competing for a fairer share of middle and higher income households to choose to live and invest in city neighborhoods.

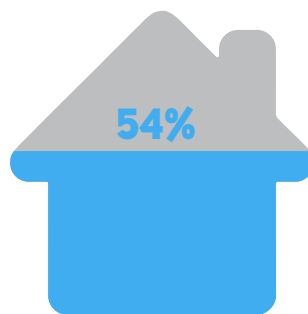
HOW A FAIR SHARE OF REGIONAL HOUSING DEMAND COULD BENEFIT THE CITY

If the economic distribution of city households reflected Monroe County's current distribution, there would be 18,000 more city households earning \$50,000 per year or more. This could potentially translate into an additional \$700 million in annual spending on mortgage payments, rents, housing maintenance, and home improvements (based on the 30% of income standard for housing spending), as well as hundreds of millions of dollars in potential additional goods and services spending in city neighborhoods, and significant new revenue to help the city invest in community services and goals.



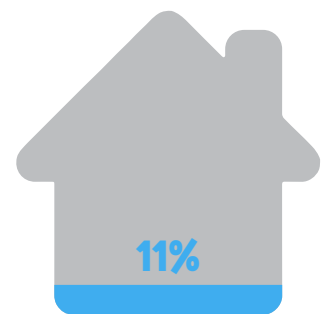
of Monroe County's households are located in the City of Rochester

but



of the county's households making less than \$20,000 per year are located in Rochester

and only



of the county's households making \$100,000 or more per year are located in Rochester

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING

City staff and leadership are involved in a wide array of initiatives and activities related to housing policy, development, and investment. Work is guided by an official City Housing Policy, adopted in 2008, which calls for the city to “engage stakeholders and foster public/private partnerships that improve neighborhoods, create healthy real estate markets, stabilize and enhance the tax base, and provide a broad array of housing options to address the needs of diverse households.”

PROMOTING CITY LIVING

The City is an integral member of the community coalition that produces [Celebrate City Living](#), an initiative to promote the many great reasons to live in Rochester, explore our diverse neighborhoods, and experience our unique assets and amenities. Celebrate City Living hosts an online resource center with neighborhood descriptions and current housing listings (for sale and for rent), produces blog posts and social media campaigns that celebrate different city-related themes throughout the year, and puts on an annual citywide housing and neighborhood information expo, as well as a series of pop-up events in different neighborhoods throughout the year.

SUPPORTING AND EXPANDING ACCESS TO HOMEOWNERSHIP

The City recognizes the value of homeownership to people and neighborhoods, and is particularly supportive of expanding access to affordable homeownership opportunities citywide. Initiatives with partners like the Greater Rochester Housing Partnership, City Roots Community Land Trust, and Flower City Habitat for Humanity help rehab vacant homes and construct new homes on City-owned vacant lots for purchase by income-eligible buyers. And the City's Home Purchase Assistance Program provides grants that help income-eligible buyers purchase their first home anywhere in Rochester. These programs are often combined with initiatives by local lenders and community organizations (e.g., First Home Club, rehab or renovation loans, etc.). The City also provides funding to several local housing agencies to offer pre-purchase homebuyer education classes and financial counseling, which further support the goal of expanding affordable homeownership opportunities within Rochester.

Lastly, the City's [Employer Assisted Housing Initiative](#) partners with local employers to give matching grants that help employees of any income level purchase homes in city neighborhoods – sometimes targeted for areas nearby the employer's location.

A. HOUSING (CONTINUED)

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING CONTINUED

NEW HOUSING DEVELOPMENT

Staff work with multiple types of developers and community-based organizations throughout the city to develop new housing options that are affordable across a range of income levels and available for a variety of special needs populations, including senior housing, supportive housing, and transitional housing. Housing development is pursued for both rental and homeownership populations and diverse housing types including single-family homes, condos and townhomes, apartments, lofts, live/work spaces, and mixed use buildings are supported.

Housing development projects include new construction, strategic infill on formerly vacant City-owned land, the conversion and adaptive reuse of formerly commercial or industrial buildings to residential uses, and the rehabilitation of formerly vacant single family homes. These are complicated projects that typically include multiple funding sources, multiple layers of governmental regulatory

review (city, county, state, federal), and extensive environmental investigation and, as may be necessary, clean-up.

The City often works with developers to provide loans, gap financing, or land assembly that makes projects financially feasible. This provides opportunities for negotiating community benefits from projects that might otherwise not have them. Such benefits negotiated in exchange for subsidies include affordable housing units within market-rate housing development, MWBE and workforce goals, and job creation. Additional types of community benefits should be considered during these negotiations, including public art, public amenities, bicycle/pedestrian enhancements, and small public spaces. For City-owned sites, the City engages developers by issuing requests for proposals (RFPs) for the redevelopment of select parcels and selecting winning proposals based on how well they match the City's vision and goals for redevelopment.



ROCHESTER LAND BANK CORPORATION

Formed in 2014, the Rochester Land Bank Corporation is a key tool to help achieve community housing and revitalization goals. The purpose of the Land Bank is to acquire real property that is vacant, abandoned, underutilized, or tax delinquent and convey it to new ownership that will return it to productive, positive, neighborhood-serving use. The Land Bank is a public authority whose Board is composed of Ex Officio City staff (Treasurer, Director of Development Services, Director of Buildings and Zoning, Manager of Housing, City Council Chief of Staff) as well as a Mayor's appointee and a City Council President appointee.

The Land Bank works closely with the City and its community development partners, but is legally distinct from the City and is endowed with certain powers that the City does not have. Most important of these is its preferential powers to acquire property through the City's annual tax foreclosure auction. State law typically requires that the City sell properties to the highest bidder and does not allow the city to pre-qualify parties who want to bid at the auction. The Land Bank, however, is able to use what's called a "trump" bid or "super" bid, placing an opening bid for just the tax debt owed and cutting off any subsequent bidding for the property. This means it is able to acquire property at the lowest possible cost, making it a more viable candidate for redevelopment. The Land Bank is also able to use a "credit" bid, where (unlike other bidders) it can successfully bid on properties without having cash on hand at the auction. If the Land Bank has pre-qualified a development partner who has the funds necessary to cover any tax debt owed on the property, the Land Bank can bid on behalf of that developer and convey the property to them for redevelopment.

With these powers, the Land Bank is a powerful tool to gain control of vacant and abandoned property, and to reduce vacancy and blight by either demolishing properties or conveying them to development partners to rehabilitate for affordable rental housing, as well as affordable homeownership programs.



A. HOUSING (CONTINUED)

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING CONTINUED

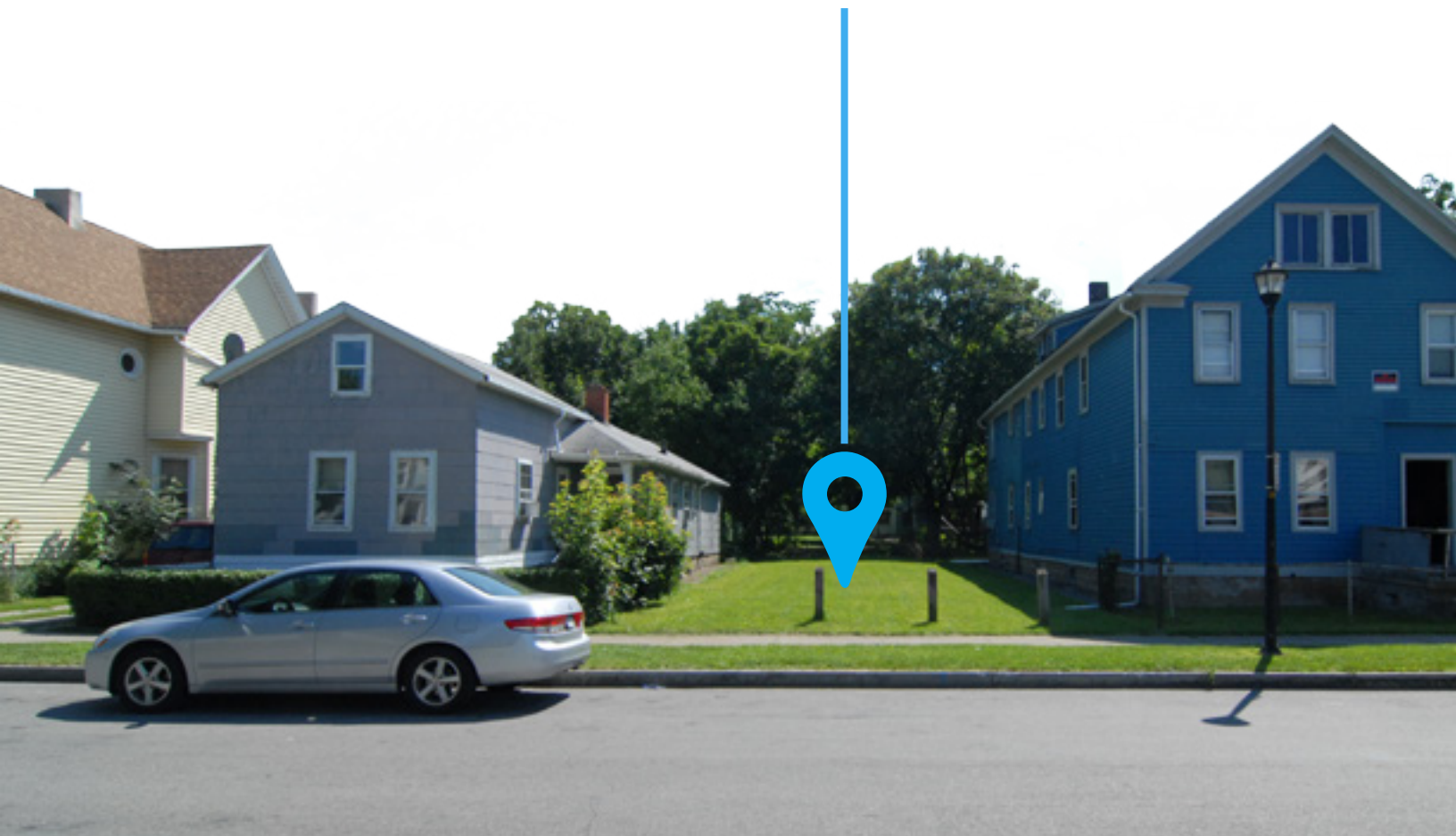
MANAGING CITY-OWNED REAL ESTATE

The City is the largest land owner within municipal boundaries. The Real Estate Division is given responsibility for overseeing and managing this property. Its goal is to responsibly steward all City-owned property while working to return surplus City-owned property to productive use through infill development that supports home ownership, economic development, neighborhood revitalization, and growing the tax base.

The City's main source of surplus property is the annual tax foreclosure sale. Any property included in the auction that does not receive a bid automatically transfers to City ownership, but the City is also able to bid on properties in the auction

so long as acquisition funds have been allocated for its purchase. In addition, the City can also acquire property via eminent domain, negotiated sale, or donation.

The Real Estate Division's inventory includes nearly 60% of the vacant residential parcels within the city. Real Estate staff assess and monitor the condition of these parcels and, while seeking permanent disposition, entertain applications for community gardens. They work with other City departments, residents, community partners, and developers to plan for property disposition. For more information on the City's vacant land management, see [Initiative Area 3-Section B, Vacant Lands](#).



STRATEGIC REHAB AND REPAIR

The age of Rochester housing stock combined with the impact that four seasons and relatively harsh winters has on older buildings means that most homeowners and landlords need to make significant ongoing maintenance investments in their property. The City focuses its support for rehab and repair efforts – in partnership with local housing agencies like [Pathstone](#), [NeighborWorks Rochester](#), and [ABC](#) – to low-income homeowners and renters. This support largely includes emergency furnace and hot water replacement, “aging in place” home modifications for seniors (with [Lifespan](#)), and roof repair financing. The City sometimes targets these initiatives in neighborhoods where new housing development is taking place.

One of the most important rehab and repair initiatives is the City’s Lead Hazard Control Program. Lead poisoning is a public health crisis affecting cities across the country, particularly those with older housing stock built before lead paint was banned in 1978 (90% of Rochester’s housing stock). There is no level of blood lead concentration that is known to be safe, and the impacts of childhood lead exposure are irreversible, so it is critical to identify and prevent lead exposure upfront. Under the program, a lead risk assessment is completed and funding is available to help income-qualified households (both rental and owner occupant) make improvements to eliminate lead hazards such as window and door replacement, porch repair or replacement, paint stabilization, remediation of bare soil.

COMPREHENSIVE AND PROACTIVE CODE ENFORCEMENT

Enforcement of municipal property codes ensures that property meets or exceeds required standards, thereby protecting the health, safety and welfare of those who live, work and visit the city and conserving the value of property. Rochester has one of the most proactive and comprehensive code enforcement programs in the country. There are between 8,000 and 10,000 individual properties being addressed through the City’s code enforcement programs at any given time and each Code Enforcement Officer manages an active caseload of 300-350 properties, paint stabilization, remediation of bare soil.

PUBLIC COMMENT

“Building conditions are critical. When homes, commercial buildings, and municipal buildings are crumbling or poorly maintained the city suffers.”

PUBLIC COMMENT

“Explore some sort of tax incentive to encourage landlords to update their buildings to make them safe and more sustainable.”

A. HOUSING (CONTINUED)

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING CONTINUED

CERTIFICATE OF OCCUPANCY

Rochester's renewable Certificate of Occupancy (C of O) process requires interior and exterior inspections of all residential rental properties in the city to ensure that they meet basic health and safety standards, and has an 88% voluntary compliance rate from landlords. Multi-family and mixed-use buildings with at least one residential unit require C of O renewal every three years, and singles and doubles require C of O renewal every six years (unless a lead hazard has been identified and the property is in a "high risk" area for lead, in which case interim controls are put in place to mitigate the violation and C of O renewal is required after three years).

A unique partnership with the Monroe County Department of Human Services helps to drive compliance, as the City shares which properties have failed to meet health and safety standards each month and the County issues stop-rent orders for all landlords accepting social services rental assistance until violations are addressed.

Rochester's C of O process is nationally recognized as one of the most proactive in the country, and is unique in requiring interior inspections of all rental units. Most cities rely on exterior inspections alone and are driven by tenant or neighbor complaints, rather than a comprehensive list of all rental properties in the city.



In 2005, Rochester passed its [2005 Lead Based Paint Poisoning Prevention Ordinance](#), which is considered by many to be the most aggressive and effective lead law in the country. The law was passed after close collaboration with the Coalition to Prevent Lead Poisoning and County Health Department, and builds on the strength of our proactive C of O and interior inspection process. **As a result of the lead law, the Lead Hazard Control Program, and ongoing community partnerships, blood lead levels in city children have been reduced by 85% since 2004.**

As a resource to the community, the City provides real time information (updated nightly) on every rental unit citywide that has been inspected and found to be [code compliant](#) and [lead-safe](#).

CODE ENFORCEMENT + TARGETED REHAB AS A FOUNDATION TO HEALTHY HOUSING

Rochester's efforts to promote healthy housing through our proactive rental inspection, lead ordinance, Lead Hazard Control Program, and collaborations with Monroe County's Departments of Health and Human Services, the Coalition to Prevent Lead Poisoning, and other community partners led to an 85% reduction in elevated blood lead levels among city kids and have been **recognized by the National League of Cities as the nation's "gold standard in city-level healthy housing policy and programming."**

Given our unique and comprehensive data generated from full interior inspections of all rental housing in the city, the city hopes to leverage its lead work and expand to other health conditions with a strong correlation to housing quality, such as asthma or depression. A citywide Healthy Housing Needs Assessment was developed in 2016 through a data partnership with faculty at the University of Rochester's Department of Environmental Medicine and the City is working towards stronger relationships with local healthcare providers to facilitate further research, data sharing, and partnerships.

And through the Rochester Safe and Efficient Housing Initiative, headed by the Community Foundation, City staff help to facilitate a new more integrated approach and braid funding across city and local housing agency initiatives to complete holistic health housing and energy efficiency improvements for low-income homeowners.

A. HOUSING (CONTINUED)

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING CONTINUED

VACANT PROPERTY MANAGEMENT, DEMOLITION, AND REDEVELOPMENT

Code enforcement staff monitor all vacant buildings within the city, 90% of which are vacant residential structures. Most vacant structures are identified by Code Enforcement Officers on the ground, but staff also identify new vacant cases by reviewing the County Clerk's foreclosure filings list each month for properties that aren't already in the code enforcement system. Vacant structures are boarded up when necessary and receive continuous monitoring for grass, trash, and security. They are given a condition assessment and classified as one of three types:

- **Non-Blighted.** The goal with non-blighted vacant properties is to monitor and maintain them in relatively good condition and pressure banks to resolve or move through the foreclosure process as quickly as possible to ensure minimal deterioration and neighborhood impact.
- **Blighted.** Blighted properties are those that stick out on a block or a neighborhood. The goal with these properties is to enforce the correction of blight, or pursue strategic abandonment actions to expedite a change in ownership as quickly as possible and work with new owners to bring properties up to better conditions.
- **Demolition Candidate.** Properties in the most serious state of deterioration and abandonment are identified as demolition candidates in order to eliminate blight in neighborhoods as quickly as possible. These cases are aggressively ticketed and pursued via acquisition at the tax foreclosure auction or through the demolition hearing process. Immediate demolitions are also pursued in the most extreme cases of properties that pose health and safety risks.

THROUGH MONITORING AND AGGRESSIVE ENFORCEMENT, THE CITY HAS SUCCESSFULLY REDUCED THE NUMBER OF VACANT STRUCTURES IN THE CITY BY ABOUT 26% SINCE 2008, DOWN TO JUST OVER 2,000 – ABOUT 3% OF STRUCTURES CITYWIDE.



A. HOUSING (CONTINUED)

CITY OF ROCHESTER'S INVOLVEMENT IN HOUSING CONTINUED

PREVENTING AND ADDRESSING HOMELESSNESS

- City staff work closely with local homeless service providers, housing providers, and funders to prevent homelessness, rapidly re-house individuals and families who become homeless, and support appropriate services available for individuals and families facing homelessness by:
- Participating in [Partners Ending Homelessness](#) and working with members of the [Homeless Services Network](#) on coordinated access to services.
- Partnering with [The Housing Council](#) and [Empire Justice](#) to support their foreclosure prevention and predatory lending work.
- Partnering with the [Legal Aid Society](#) to prevent evictions through landlord-tenant education and counseling.

The City does not construct, own, or operate homeless shelters. Its resources are focused on supporting the numerous community partners that provide services and housing to this vulnerable population.

PUBLIC COMMENT

“No one should be homeless. We need affordable housing and need to renovate existing homes that could be lived in.”

HOUSING AND COMMUNITY DEVELOPMENT PLANNING

The City works collaboratively with a wide array of internal and external stakeholders – including other City departments, community groups, housing and human service agencies, developers, advocacy groups, government agencies, etc. – to develop plans and studies related to housing development, neighborhood revitalization, brownfield redevelopment, and citywide or regional housing policy or fair housing promotion. Some examples include:

- [2018 Citywide Housing Market Study](#)
- [Consolidated Community Development Plan](#)
- [2015 Analysis of Impediments to Fair Housing Choice](#)
- [2012 Homeless Resolution Strategy](#)

For full list of active city plans, visit the [City's Projects and Plans](#) website.

PUTTING THE CITY'S ROLE IN HOUSING INTO CONTEXT

It is important to recognize that the City's role is limited when it comes to housing, despite the many different City departments, bureaus, and leadership who are involved in work related to housing.

The City is able to set and enforce standards for code enforcement. It can develop housing-related policies and identify goals or preferences for the design, types, and populations served by City-supported housing development projects. It provides tax relief and limited gap financing to support housing projects that serve city goals, and can require that developers provide community benefits as a condition of receiving city resources (e.g., reserving set asides of affordable units to ensure mixed-income housing or meeting workforce hiring targets to ensure that city residents or historically marginalized populations benefit from construction projects). However, outside the limits of code enforcement and zoning compliance – the City cannot tell private property owners what to do with their property. Nor can it dictate rents or sale prices being offered. And unlike the [Rochester Housing Authority \(RHA\)](#), the City does not construct, own, or operate affordable housing units.

In order to meet the housing and other community goals of *Rochester 2034*, the City will need to work closely with a wide range of partners, including, but not limited to, housing service providers, lenders, neighborhood associations, developers (for profit and not-for-profit), realtors, employers, anchor institutions, community based organizations, schools, universities, foundations, advocacy organizations, social service providers, healthcare organizations, and many others.

WHAT WE HEARD

People care passionately about housing choices, affordability, and quality of life in neighborhoods. A few of the big themes from neighborhood association meetings conducted during *Rochester 2034* were that people want to promote more homeownership opportunities in neighborhoods and want to see a broader array of housing types and designs that better reflect diverse and changing community needs and preferences. A number of aging homeowners also expressed concern about the idea of “aging in place” – they love their city neighborhoods and want to stay as they age, but are looking for a smaller space and can't find the kind of housing type that feels like a good match (e.g., a smaller size, mid-price point, single floor, low maintenance condo). People also want affordable housing development that includes large units for the many families that need upgraded, stable housing options.

PUBLIC COMMENT

“So much of the city is very restrictive single family zoning. Residential districts should allow a greater diversity of housing types such as doubles, small apartment buildings, accessory dwelling units, etc.”

PUBLIC COMMENT

“End parking requirements and allow more multifamily housing which makes more sense for today's demographics especially for young people. Upzone! Replace restrictive single-family house on large lot zoning. A neighborhood needs people in order to be vibrant, and to get more people you need more housing. Multifamily housing with less lot size restrictions.”

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-1</p> <p>Implement existing housing plans, initiatives, and policies.</p>	<p>HSG-1a Work with community partners to implement the recommendations of existing housing and community development plans and studies, including:</p> <ul style="list-style-type: none"> – 2018 Citywide Housing Market Study – Transit Supportive Corridors Study – 2015 Analysis of Impediments to Fair Housing Choice – JOSANA Neighborhood Master Plan – Marketview Heights Urban Renewal District (URD) Plan – 14621 Brownfield Opportunity Area (BOA) Plan – Lyell-Lake-State Street Brownfield Opportunity Area (BOA) Plan – Vacuum Oil-South Genesee River Corridor Brownfield Opportunity Area (BOA) Plan – Bulls Head Brownfield Opportunity Area (BOA) and Revitalization Plan – East Main Arts and Market District Plan – Center City Master Plan 	<p>City, NYS, HUD, Developers, Housing Organizations, Building/Property Owners, Monroe County, RHA, Community Groups/Funders</p>
	<p>HSG-1b Build on the success of Celebrate City Living and identify additional strategies to aggressively market the housing choices and benefits of living in the City of Rochester, with its many diverse neighborhoods and outstanding community amenities.</p>	<p>Celebrate City Living Coalition, City, Realtors, Neighborhood Groups, RDDC, REDCO, Community Groups/Funders</p>

Notes:

1. Partners listed in bold are recommended to lead the implementation of that strategy.
2. For a list of partner acronyms see [Appendix A](#).

GOAL	STRATEGIES	PARTNERS
HSG-1 Implement existing housing plans, initiatives, and policies.	HSG-1c Continue to implement the City’s Housing Policy.	City , Housing Organizations, HUD, RHA, NYS, Building/Property Owners, Developers, Monroe County, Neighborhood Groups, Celebrate City Living Coalition, Community Groups/Funders
	HSG-1d Seek strategic opportunities to expand the City’s homeownership programs and Employer Assisted Housing Initiative (EAHI).	City , Housing Agencies, Banks/Community Lenders, NYS, Land Bank, Community Groups/Funders
	HSG-1e Prioritize code enforcement around quality of life issues, such as noise, litter, overcrowding, and illegal parking. These issues are critically important to residents of the city and can be the difference between choosing to live in the city and deciding to live elsewhere.	City
	HSG-1f Continue to subject all short-term rental properties, e.g., Airbnb, to the requirement that they must obtain a Certificate of Occupancy from the City of Rochester.	City

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-2 Improve understanding and monitoring of local housing and community development issues, needs, opportunities, and impacts.</p>	<p>HSG-2a Develop an up-to-date citywide housing inventory with as much information as possible on unit types, affordability levels and expiration dates, ownership patterns, accessibility (including physical accessibility, but also proximity to key anchors and amenities), neighborhood characteristics, housing market indicators, etc. and establish expectations for ongoing inventory maintenance.</p> <hr/> <p>HSG-2b Develop housing and community development measures to document neighborhood conditions, track change, and identify emerging needs and preferences. Share measures with the public and community partners, and use them to inform community development strategy and investment. Identify recommended timeframe for updating measures to monitor change over time.</p>	<p>City, RHA, Developers, Housing Organizations, Community Groups/Funders</p> <hr/> <p>City, Community Groups/Funders</p>

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GOAL	STRATEGIES	PARTNERS
<p>HSG-2</p> <p>Improve understanding and monitoring of local housing and community development issues, needs, opportunities, and impacts.</p>	<p>HSG-2c Conduct research to inform new strategies and initiatives, on issues such as:</p> <ul style="list-style-type: none">– Private rental market to develop more creative and effective strategies to engage landlords in neighborhood revitalization and the provision of quality affordable, energy efficient housing (particularly for low, very low, and extremely-low income renters).– How to promote more mixed-income development across all neighborhoods and housing market types.– New, emerging, or untapped housing types and ownership structures, how they work, and if/how local developers could produce them for a range of affordability and accessibility needs, given Rochester’s market context. These could include condos, co-housing, ranch homes, cooperatives, tiny or small homes, resident landlords, micro apartments, in-law apartments, senior communities, live/work spaces, small apartment buildings or mixed-use buildings, etc.– New housing development to understand where tenants move from and assess whether new construction has any impact on vacancy, blight, or demo needs in other parts of the city; and to assess whether different building types have different neighborhood impacts over time (scattered site infill vs. larger multi-family buildings).	<p>City, Education Institutions, Housing Organizations, Developers, Community Groups/Funders</p>

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-3</p> <p>Improve collaborative planning and coordination to promote more holistic housing policy and community development.</p>	<p>HSG-3a Integrate housing and community development planning efforts with the City Planning Office and <i>Rochester 2034</i>.</p>	<p>City, Community Groups/Funders</p>
	<p>HSG-3b Develop and then implement an Assessment of Fair Housing plan in coordination with the Rochester Housing Authority (RHA), Monroe County, Towns of Greece and Irondequoit, and Village of Fairport.</p>	<p>City, RHA, Monroe County, Town of Greece, Town of Irondequoit, Village of Fairport, Community Groups/Funders</p>
	<p>HSG-3c Proactively connect housing initiatives, policy, and development with economic development and employment initiatives, parks and recreation programming, commercial corridor strategies, community school implementation, street design and infrastructure planning, etc.</p>	<p>City, Community Groups/Funders</p>
	<p>HSG-3d Partner with the Monroe County Aging Alliance and local towns and villages on Age-Friendly Community planning and certification efforts, and develop strategies to produce housing types needed by the growing senior population.</p>	<p>Monroe County Aging Alliance, City, Monroe County, RHA, Developers, Community Groups/Funders</p>

Notes:

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GOAL	STRATEGIES	PARTNERS
HSG-4 Pursue new housing development that grows the city's population and fosters the creation of vibrant, equitable neighborhoods.	HSG-4a Support the production of new high-quality, mixed-income housing that is affordable and accessible to people across a wide range of incomes, abilities, household sizes, life stages, and ages.	City , Developers, Neighborhood Groups, Community Groups/Funders
	HSG-4b Based on an inventory (see VNT-1) that identifies vacant lots to be repurposed for construction of new homes for home ownership, prepare a Request for Proposals for the lots along with a promotional campaign to foster interest in the lots. This campaign should include pro formas for new homes (both singles and doubles), financial incentives, and quality of life information along with strategic promotional activities and events to foster interest in the lots and city living.	City , Developers, Housing Organizations, Celebrate City Living Coalition
	HSG-4c Focus housing investments and encourage mixed-use development: <ul style="list-style-type: none">– Prioritize development along multi-modal corridors, in/near mixed-use centers, and near major investment areas.– Encourage new housing development, such as workforce housing and other affordable housing, near jobs and employment centers, childcare, schools, retail, parks and recreation or community centers, and other community anchors/amenities– Use the 2018 Citywide Housing Market study to guide housing investment.	City , Developers, Neighborhood Groups, Community Groups/Funders

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-4</p> <p>Pursue new housing development that grows the city's population and fosters the creation of vibrant, equitable neighborhoods.</p>	<p>HSG-4d Encourage the development of new, creative, emerging housing types and styles that reflect the varied needs and evolving preferences of city residents. This could include workforce housing, condos, co-housing, ranch homes, tiny or small homes, micro apartments, in-law apartments, senior communities, live/work spaces, etc.</p>	<p>City, Developers, Neighborhood Groups, Community Groups/Funders</p>
	<p>HSG-4e Ensure that new housing meets high quality urban design standards.</p>	<p>City, Developers, Neighborhood Groups, Community Groups/Funders</p>
	<p>HSG-4f Inventory and assess opportunities to increase or expand the community benefits required of projects receiving City development support (e.g. loans, grants, PILOTs or other tax relief, land sale contracts, support letters for external funding applications), such as:</p> <ul style="list-style-type: none"> – Additional affordable units – Additional mixed income units – Workforce and contracting commitments that benefit women, minorities, city residents, Section 3, or other underrepresented groups, etc. – Community amenities such as public art, bicycle/pedestrian enhancements, public spaces, etc. – Additional categories of community benefits as identified – Energy efficiency, renewable energy, and beneficial electrification improvement 	<p>City, Community Groups/Funders</p>

Notes:

1. Partners listed in bold are recommended to lead the implementation of that strategy.
2. For a list of partner acronyms see [Appendix A](#).

GOAL	STRATEGIES	PARTNERS
<p>HSG-4 Pursue new housing development that grows the city's population and fosters the creation of vibrant, equitable neighborhoods.</p>	<p>HSG-4g Use information from the 2018 Citywide Housing Market Study to inform housing and community development strategies and partnerships:</p> <ul style="list-style-type: none">– Maintain the strongest markets and work with strategic partners to increase their inclusivity by creating more affordable opportunities for low and moderate income households to rent or buy– Revitalize and strengthen middle markets by promoting homeownership, fostering neighborhood pride, and encouraging community reinvestment– Stabilize housing through proactive code enforcement and healthy housing initiatives in the weakest markets, seek opportunities to develop neighborhood employment or connect residents with jobs, and aggressively re-position vacant and abandoned property as an asset for future redevelopment <p>(For a complete list of recommended strategies, see Rochester's 2018 Citywide Housing Market Study.)</p>	<p>City, Developers, RHA, Banks/Community Lenders, Neighborhood Groups, Community Groups/Funders</p>

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-5</p> <p>Pursue additional housing strategies that support innovative and equitable housing and community development.</p>	<p>HSG-5a Increase the effectiveness, impact, and reach of the Rochester Land Bank to control the disposition of tax delinquent properties in order to increase owner occupancy and ensure that more properties are brought up to code:</p> <ul style="list-style-type: none"> – Identify and grow sustainable funding sources for the Land Bank – Expand the network of pre-qualified development partners that the Land Bank can work with 	<p>City, Rochester Land Bank, NYS, Developers, Housing Organizations, Community Land Trusts, Faith-based Developers, Community Groups/Funders</p>
	<p>HSG-5b Develop internal protocols that give priority in the disposition of City and Land Bank-owned residential buildings and lots to owner-occupants and resident landlords. Work with community partners to more effectively market the opportunity to purchase these structures and work with lenders, funders, and developers to increase the range of financial supports available to help income-qualified purchasers participate in these sales, particularly in middle and stronger housing markets.</p>	<p>City, Banks/Community Lenders, Neighborhood Groups, Housing Organizations, Landmark Society, Community Groups/Funders</p>
	<p>HSG-5c Foster partnerships between private lenders (e.g., banks) and housing organizations to connect homes that are undergoing mortgage foreclosure with new owner-occupants. This may be particularly relevant to Fannie Mae and Freddie Mac mortgages.</p>	<p>Banks/Community Lenders, Greater Rochester Housing Partnership, Home Rochester, Flower City Habitat for Humanity, Community Land Trusts, Housing Organizations</p>

Notes:

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2. For a list of partner acronyms see [Appendix A](#).

GOAL	STRATEGIES	PARTNERS
<p>HSG-5 Pursue additional housing strategies that support innovative and equitable housing and community development.</p>	<p>HSG-5d Seek opportunities to expand our community's innovative healthy housing work while maintaining focus and results preventing child lead poisoning including:</p> <ul style="list-style-type: none">– Growing an integrated, braided funding approach to healthy housing as modeled by Rochester Energy Efficiency and Weatherization (RENEW)– Continuing to refine targeting of efforts to areas and households most impacted by unhealthy housing– Building stronger collaborations with local health and healthcare providers– Improving and standardizing data collection to analyze impacts of healthy housing work, including (if/where possible) integrating Healthy Housing indicators into code enforcement data and monitoring– Fully integrating energy efficiency into healthy housing efforts– Integrating modifications for "aging-in-place" and accessibility improvements into healthy housing initiatives	<p>City, Housing Organizations, HUD, NYS, Monroe County, Health Community, Housing Organizations, Community Groups/Funders</p>

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-5 Pursue additional housing strategies that support innovative and equitable housing and community development.</p>	<p>HSG-5e Work with strategic partners to test and improve implementation of innovative strategies to address homelessness, such as housing first strategies, tiny homes with coordinated services, etc.</p>	<p>City, Homeless Services Network, Community Groups/Funders</p>
	<p>HSG-5f Explore creative financing options (micro mortgages, loan interest write-downs, mixed-use property rehab loans) and ownership models (resident landlords, cooperatives, land trusts, affordable condos) that could help to expand access to homeownership and housing reinvestment.</p>	<p>City, Banks/Community Lenders, Housing Organizations, Community Groups/Funders</p>
	<p>HSG-5g Explore the feasibility and value of a housing trust fund to raise additional resources to help invest in housing and community development goals.</p>	<p>City, Banks/Community Lenders, Community Groups/Funders</p>
	<p>HSG-5h Support concepts, such as a cluster of tiny homes that offer individual homes in a permanent supportive communal atmosphere for housing homeless individuals and families. Services that connect residents to service providers, jobs, and long-term housing options should be integral to the operations of this kind of development.</p>	<p>City</p>

Notes:

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GOAL	STRATEGIES	PARTNERS
HSG-5 Pursue additional housing strategies that support innovative and equitable housing and community development.	HSG-5i Continue to implement the City’s Visitability Guidelines and continue to support NYS funded projects that require 10% of their housing units to be fully accessible and at least 4% to be designed for those that may be visually or hearing impaired.	City, NYS
	HSG-5j Advocate for additional state/federal funds and philanthropic funds to add to property rehabilitation program funding for providing support to landlords to produce rental units that are accessible to people with disabilities.	Center for Disability Rights, City, NYS, HUD, Community Groups/Funders
	HSG-5k Revisit Zoning Regulations to minimize regulatory barriers to making a house fully accessible to people with disabilities.	City
	HSG-5l Develop more affordable housing units that are larger and have more bedrooms to accommodate families with children.	Developers, NYS, City

A. HOUSING [HSG]

ACTION PLAN

GOAL	STRATEGIES	PARTNERS
<p>HSG-6 Develop and implement middle neighborhoods strategies that expand homeownership and build community wealth.</p>	<p>HSG-6a Proactively partner with developers and the Rochester Land Bank to rehab vacant homes and make them available for first time, income qualified homebuyers in middle market neighborhoods.</p> <hr/> <p>HSG-6b Proactively partner with organizations working to promote and expand homeownership, such as housing agencies and young professional organizations, to encourage their clients and members to purchase homes in middle neighborhoods.</p> <hr/> <p>HSG-6c Recruit additional employers to participate in the Employer Assisted Housing Initiative (EAHI) and work with participating employers to market middle neighborhoods to their employees. Aggressively market the city's home buyer programs to residents, businesses, neighborhood associations, realtors, housing agencies, and other community partners working in middle neighborhoods.</p>	<p>City, Rochester Land Bank, Greater Rochester Housing Partnership, Flower City Habitat For Humanity, Community Land Trusts, Housing Organizations, Faith-based Developers, Community Groups/Funders</p> <hr/> <p>City, Housing Organizations, Young Professional Groups, Community Groups/Funders</p> <hr/> <p>City, Business Community, Community Groups/Funders</p>

Notes:

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2. For a list of partner acronyms see [Appendix A](#).

GOAL	STRATEGIES	PARTNERS
HSG-6 Develop and implement middle neighborhoods strategies that expand homeownership and build community wealth.	<p>HSG-6d Identify which middle neighborhoods already have areas that are eligible for historic residential or commercial tax credits and aggressively market the credits as a source of financing for property reinvestment; also seek opportunities to designate additional districts that overlap with middle neighborhoods.</p> <hr/> <p>HSG-6e Work with lenders and community development financial institutions (CDFIs) to develop innovative home improvement and renovation loan products that support and encourage private reinvestment.</p>	<p>City, Landmark Society, Celebrate City Living Coalition, Neighborhood Groups, Realtors, Community Groups/Funders</p> <hr/> <p>City, Banks/Community Lenders, Community Groups/Funders</p>