



# The Way Forward

## 2018 REPORT



### Co-Chairs

Adam J. Bello - Monroe County Clerk

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# Task Force Partners

Ask Jon Z Realty  
Canandaigua National Bank  
City of Rochester  
Consumer Credit Counseling Service of Rochester  
Davidson Fink LLP  
Empire Justice Center  
Five Star Bank  
Flower City Habitat for Humanity  
Greater Rochester Association of REALTORS  
Greater Rochester Housing Partnership  
The Housing Council at PathStone, Inc.  
Ibero-American Action League  
Legal Assistance of Western New York  
M&T Bank  
NeighborWorks Rochester  
North East Area Development  
Office of New York State Assembly Majority Leader Joseph Morelle  
Office of the Monroe County Clerk Adam Bello  
Office of United States Congresswoman Louise Slaughter  
RocCity Coalition  
Rochester City Council  
Rochester Housing Authority  
SONYMA  
Town of Brighton  
Wells Fargo  
Woods Oviatt Gilman LLP  
Urban League HomeStore

\*Due to funding restrictions, some task force partners do not participate in legislative advocacy.



June 1, 2018

Dear Friends,

When the Monroe Vacant and Abandoned Task Force was formed in April of 2016, it brought together representatives working on all aspects of the community-wide problem. We did not know at the time exactly where our path would lead. As the first coalition of its kind in New York State, there was no road map to follow. We knew that without a coordinated effort across these organizations, progress in addressing the growing number of vacant properties in the area would not occur.

Since forming, the Task Force has had several accomplishments of note, including:

- Hosted our first annual Home Fair, which connected multiple agencies and service providers with over 100 community members;
- Preparing to host the SONYMA Neighborhood Spruce Up event on June 8th, in which volunteers will come together to revitalize the GP4H neighborhood located near the Rochester Public Market;
- Worked with City officials to create a program requiring new investor landlords to attend a workshop to ensure their compliance with City regulations;
- Created our web site ([www.mcvacants.com](http://www.mcvacants.com)), Facebook page, Instagram page, YouTube page, and Twitter feed;
- Added several new members to the Task Force to bring greater diversity and perspective to our coalition; and

- Drafted and supported state legislation to enable municipalities to reclaim ownership of properties which have unresolved code violations for more than one year.

Shortly after forming we released our 2016 “Zombies Among Us” report, which gave an overview of the complicated issues surrounding vacant and abandoned properties and detailed our initial recommendations. This report picks up where our 2016 report left off, providing an update on the insights the Task Force has gained in the last 18 months. We have organized this report around our three committees: Prevention; Identification and Maintenance; and Rehabilitation. We have included each of our 2016 recommendations and provided an update on where the work stands today. In some areas, the Task Force has made substantial progress and we wish to report on those successes. In other areas, we have worked with community leaders to gain a better understanding of the issues and have therefore adjusted our recommendations.

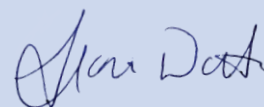
Through our time together, Task Force members have determined that one of the biggest obstacles is the process banks and other lenders use to donate properties to community partners, and the work that needs to be done by those community partners before they are ready to accept donated properties. This area has become one of the strongest focuses of the Task Force, and we foresee much of our future efforts being devoted to helping make that process easier for all organizations involved.

As always, we believe that the efforts to address vacant and abandoned properties in Monroe County is greatly strengthened with input from community members. We welcome your feedback and ideas and encourage you to reach out to us through any of our various social media platforms. We look forward to continuing this work together to make a positive impact on our entire community.

Sincerely,



Adam Bello



Fiona Wolfe

# 1. PREVENTION

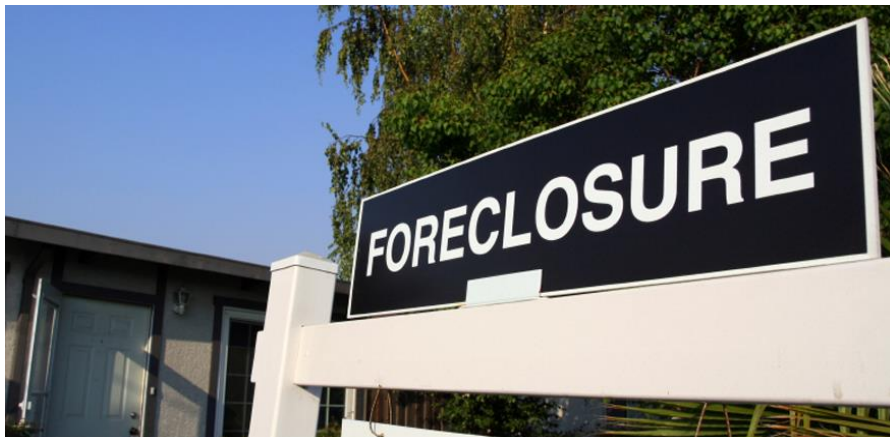
## Building Partnerships

### *2016 Recommendation*

*Form partnerships between municipalities and HUD-Approved housing counseling specialists to perform outreach targeted specifically at homeowners in the early stages of mortgage default.*

One of the main areas that the Task Force has focused is educating homeowners prior to purchasing a home. This proactive step can help homeowners avoid problems in the future. While efforts to educate homeowners prior to purchase can help, there will inevitably be situations where borrowers fall behind on their mortgage payments after moving into their home. Regardless of the reason for delinquency, working with a housing counselor can be tremendously advantageous for a homeowner early in the process. The difficulty is often making homeowners aware of the local housing counseling services that are available to them. Task Force members quickly recognized that it is critical for homeowners to make that connection, and in our 2016 report we recommended partnerships between municipalities and local housing counseling specialists in a proactive and coordinated manner.

The Task Force has studied one such local initiative between The Housing Council at PathStone and the Town of Irondequoit. Through this partnership, Irondequoit provides The



Housing Council with advertising funds through their Community Development Block Grant funding, which has allowed the agency to increase outreach and marketing efforts. Utilizing mailings, print, radio, and social media ads, The Housing Council specifically targets at-risk

Irondequoit residents. Using information available through the New York State Department of Financial Services (“DFS”), The Housing Council has focused on Irondequoit homeowners who have fallen 90 days behind on their mortgage.

As a direct result of the increased outreach efforts, The Housing Council was able to help serve over 25 additional Irondequoit homeowners in 2017. The Town of Irondequoit was the first local municipality to provide advertising funding for foreclosure prevention services in the County, but the Task Force hopes they will not be the last. We continue to work to connect other municipalities with our local housing counseling services.

### *2018 Recommendation*

*Strengthen and build partnerships between municipalities and HUD-approved housing counseling specialists to perform outreach targeting homeowners facing mortgage or tax foreclosure.*

## Informing the Public of Local Resources

One of the first things Task Force members discovered is that there is an incredibly strong desire from community members to learn more about the agencies and organizations that can assist them with housing-related issues. Oftentimes these organizations already exist and the challenge is making the public aware of their services and establishing a connection.

With this in mind, the Task Force organized and hosted our first annual Home Fair in October 2017 at the Gates Community Center. Twenty community organizations, lenders, realtors, and government entities were present at the Home Fair and provided assistance and information to over 100 members of the public. Attendees also had the opportunity to attend one of five different free workshops about owning, renting, or rehabilitating a home. Housing counselors were available to



meet one-on-one with homeowners to address any questions or concerns they had. In addition,

Wells Fargo customers had the chance to meet with a Wells Fargo representative to discuss their situation on an individual basis. The consistently positive feedback we received from attendees confirmed our belief that there is a need for a community event that brings various organizations together in one easily accessible location. The Task Force is therefore excited to announce that plans are already underway for the 2018 Home Fair, on October 13<sup>th</sup> at the Gates Community Center.

### *2018 Recommendation*

*Inform the public about programs, grants and organizations to help with foreclosure prevention, home buying and rehabilitation.*

## Expediting Foreclosures for Vacant Properties

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### *2016 Recommendation*

*Monitor and support the effective implementation of the new statewide expedited foreclosure process.*

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Between 2015 and 2016, Empire Justice Center attorneys worked with local court officials and bank attorneys (also members of the Task Force) to create an expedited foreclosure process for vacant and abandoned properties, in which several steps of the foreclosure were all completed on the same day in the courthouse. The local expedited process was tested with a handful of cases and the feedback from all sides was positive.

Shortly after the test cases, state legislation passed in 2016 created a new statewide expedited foreclosure process for properties deemed to be vacant. This streamlined process differs from a standard mortgage foreclosure, eliminating certain steps typically required and adding other protections that did not previously exist. With the creation of a new statewide expedited foreclosure, the locally developed process was indefinitely put on hold.

Although the new statewide process became available for use at the end of 2016, Monroe County courts have not had any banks utilize the process. Feedback from across the state is similar; lenders are simply not using the new expedited process. Many lender attorneys have reported that their clients feel the additional documentation required to utilize the expedited process is costly, and therefore not worth the potential time savings that would result from expediting the action.

Task Force members continue to believe that having a regularly utilized expedited foreclosure process, that does not add steps, can have strong benefits for our community. We therefore will continue to have discussions with local court officials and lender attorneys towards that aim.

### ***2018 Recommendation***

***Work with local court officials, representatives from lenders and consumer advocates to develop an expedited foreclosure process that offers benefits to all parties involved and that will ultimately be regularly utilized.***





## Continuing Funding

### *2016 Recommendation*

*Seek continued funding for foreclosure prevention services, including legal services and housing counseling.*

A chief concern of Task Force members continues to be the limited and declining resources for housing counseling and legal service agencies assisting homeowners facing foreclosure. The agencies in Monroe County have a well-established and cohesive system of services which benefit all parties in a foreclosure, and this system is looked at as a model in other parts of the state. A significant portion of grant funds utilized for this work have been made available through the New York State Homeowner Protection Program (“HOPP”). At the time of our 2016 Report, it appeared that these funds were going to end. Through strong advocacy work by Task Force members and agencies across the state, the HOPP program was extended through March 31, 2019.



The HOPP funding has been instrumental in supporting the valuable work done by local agencies. All New Yorkers have benefited from the HOPP program, as over \$140 million of grant money has been distributed through the HOPP network to agencies in every county of the state over the last seven years. Unfortunately, all of these agency providers are once again looking to the future with uncertainty, as HOPP funding is scheduled to end in March 2019. Homeowners will lose access to a significant portion of these services unless other sources can be identified.

### *2018 Recommendation*

*Support the statewide campaign to secure continued funding for foreclosure prevention services through the New York State budget process.*

## HUD and FHFA Loan Sales

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### **2016 Recommendation**

*Advocate that low-value homes at risk of becoming vacant or abandoned should be excluded from HUD's and FHFA's loan sales programs and encourage HUD and FHFA to establish a separate process for these properties that includes working with the Rochester Land Bank and local non-profits to preserve these homes as affordable housing.*

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### **2016 Recommendation**

*Advocate for public reporting by HUD and FHFA of loan sales outcome data relating to the conduct of private buyers.*

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### **2016 Recommendation**

*Advocate for changes to HUD and FHFA loan sales programs so that investors are required to provide affordable loan modifications that include principal reduction or arrearage forgiveness for homeowners who owe more on their mortgage than the property is worth.*

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Since the time the Task Force released our initial report in 2016, there have been significant changes in Washington D.C., including changes in leadership at the Department of Housing and Urban Development (“HUD”). Many of the HUD programs that the Task Force focused on in our first report have now been eliminated or made low priorities in the new administration.

Task Force members feel that these recent changes in priorities will do harm to homeowners, and we will be working with local and state officials to make HUD aware of our concerns.

### **2018 Recommendation**

*Advocate with HUD to make changes to the FHFA loan sales program that will create a positive impact to communities facing an influx of vacant properties.*

# 2. Identification & Maintenance

## Managing Deteriorating Vacant Properties

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### *2016 Recommendation*

*Advocate for changes to NYS Real Property Law to allow municipalities to pursue Abandonment Actions against vacant properties that have serious zoning, housing, building or property maintenance code violations for more than a year.*

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### *2016 Recommendation*

*Explore the viability of municipalities denying permits to property owners with delinquent taxes, municipal claims or serious code violations.*

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### *2016 Recommendation*

*Allow municipalities to attach municipal liens against other real property and personal assets of a delinquent homeowner.*

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Task Force members continue to hear about properties throughout the County that, while current on property taxes, have otherwise been abandoned and are often in very poor condition. Municipalities have few options in these situations, and as a result these properties can remain vacant for years without being addressed.

Our 2016 report had two recommendations related to investor-owned properties - denying permits to property owners with delinquent property taxes or serious code violations, and allowing municipalities to attach liens against other properties or personal assets of a delinquent property owner. Both recommendations had the goal of getting all properties up to code standards and current on property taxes. Task Force members met with the City of Rochester attorneys and Code Enforcement officials to discuss these options. After a thorough review, it was determined that neither of these policy changes should be implemented at this time. This was due to questions about whether these statutes could survive a challenge in the court system. In addition, it was unclear how these policies could be implemented without creating

unintended negative consequences for property owners who are actively working to improve the condition of their homes.

Although these two recommendations have been eliminated, Task Force members still believe improving Article 19-A Abandonment Actions would give municipalities a valuable tool to help ensure that investor owners keep all of their properties in habitable condition.

Article 19-A Abandonment Actions are special proceedings by which municipalities can seek title to an abandoned dwelling. This process can be an efficient and effective tool to expedite the transfer of ownership, but under current New York State law it can only be used if the property has been found to be unsecured. In our 2016 report, the Task Force recommended that New York State Real Property Action and Proceedings Law be amended to include any property that has been vacant for a certain period of time, so that municipalities could utilize Article 19-A Abandonment Actions to address many long-standing vacant structures.

Since our last report, City of Rochester Councilwoman Jackie Ortiz has been working with New York State Assembly Majority Leader Joe Morelle's office to draft language for a proposed change to Article 19-A that has now been introduced in the Assembly. This bill would give municipalities the right to commence a 19-A Abandonment action in situations where a property has had outstanding code violations for over one year. The Task Force fully supports Councilwoman Ortiz and Assembly Member Morelle's efforts and continues to recommend the passage of this bill.

### *2018 Recommendation*

*Advocate for changes to NYS Real Property Law to allow municipalities to pursue abandonment actions against vacant properties that have serious zoning, housing, building or property maintenance code violations for more than a year.*

## Modifying Tax Lien Sale Policy

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### *2016 Recommendation*

*Municipalities should explore the ability, benefits and disadvantages of prequalifying bidders for tax foreclosure sale.*

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The City of Rochester and Monroe County both annually sell varying numbers of their tax liens to third-party collection companies. The City began this policy in 2008, as a way to increase revenues and outsource collection efforts. City officials quickly recognized that there was enormous value in retaining control over vacant and abandoned properties, and in 2009 they began to exclude vacant property tax liens from the bundled sales. With this increased control over vacant properties, the City has expanded the options available -- demolition of the house in some cases, donation to the Rochester Land Bank in others, or completion of a tax foreclosure (and subsequent auction of the property). This change in policy has lessened the negative impacts on distressed neighborhoods and has allowed City officials to resolve issues at some of the most troublesome properties.

Monroe County, however, continues to sell tax liens in bulk to third-party collection companies without regard to the property status. As a result, distressed neighborhoods are disproportionately affected, with lower-value homes sitting vacant for an even longer period of time. The Task Force continues to urge Monroe County to modify its tax lien policy to be in line with the City of Rochester's.

### *2018 Recommendation*

*Encourage Monroe County to modify its tax lien sale policy to account for the impact that distressed properties have on neighborhoods and consider a policy similar to the City of Rochester's, which identifies properties that should be sold at foreclosure auctions.*

## Prequalifying Bidders at Tax Foreclosures

### *2016 Recommendation*

*Municipalities should explore the ability, benefits and disadvantages of prequalifying bidders for tax foreclosure sale.*

In our 2016 report, the Task Force recommended that municipalities look at how a system of prequalifying bidders in tax foreclosure sales would impact the process. City of



Rochester officials are in the process of assessing whether a pre or post “bidder-qualification” assessment would be most efficient and effective and are hoping to conclude that review with potential implementation this year. Once finalized, the process will ensure that buyers do not have outstanding code violations or property taxes on other properties within the City.

The Task Force applauds the City of Rochester’s efforts to discourage investors who do not have the resources to keep properties well-maintained. The Task Force recommends that Monroe County consider a similar pre or post “bidder-qualification” process when approving bidders at County tax foreclosures.

### *2018 Recommendation*

*Monroe County should develop a “bidder-qualification” process to approve bidders at tax foreclosure sales.*

## Expanding the Land Bank

### *2016 Recommendation*

*Expand the Rochester Land Bank to include all municipalities within Monroe County.*

Land banks are non-profit corporations created by law and designed to purchase and improve land and vacant buildings. Once the property is purchased or donated, the land bank creates a vehicle to return the property to a new owner who can rehabilitate the property and return it to productive use. Land banks have the power to execute a “super bid” in tax foreclosures, allowing the land bank to purchase a property before it goes to public auction at a price equal to the taxes owed.

The Rochester Land Bank was established in 2013. To date, 45 houses have been rehabbed through Land Bank processes with another 13 houses in progress. The majority of these houses have been completed through a partnership with the Greater Rochester Housing Partnership (“GRHP”) as part of the City’s HOME Rochester Program. This year, the Land Bank hopes to extend its partnership with other qualified developers.

### *2018 Recommendation*

*Continue to encourage expansion of the Rochester Land Bank to include all municipalities within Monroe County.*

The Task Force members are encouraged by the work of the Land Bank but they continue to see one critical limitation related to the Rochester Land Bank - it can only operate and hold property in the City of Rochester. By comparison, the Buffalo-area land bank covers not only the City of Buffalo, but also smaller cities, first-ring suburbs, and rural communities. Expanding the Rochester Land Bank to encompass all municipalities in Monroe County would allow greater opportunity to tackle vacant properties throughout the region. The Task Force continues to recommend this expansion.



## Implementing the Statewide Vacant Property Registry

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### *2016 Recommendation*

*Work with the New York State Department of Financial Services to design and implement the new statewide Vacant and Abandoned Property Registry.*

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In June of 2016, New York State enacted legislation to combat the blight of vacant and abandoned properties in local communities. One of the major requirements under this law was the establishment of a Vacant and Abandoned Property Registry by the DFS. Once a homeowner falls 90 days behind on their mortgage, lenders are now required to inspect the home. If the lender determines the property is vacant, the lender must add the home to the registry within three weeks. Failure to report can result in fines of up to \$500 per day per property. The Task Force submitted recommendations to DFS in September 2016 regarding the implementation of the new registry and nearly all of the recommendations were adopted in some form by DFS.



The City of Rochester has successfully utilized the new registry to provide additional points of contact for vacant structures in the foreclosure process. This information has enhanced the City's ability to force lenders, mortgage servicers and property preservation companies to correct code violations, pay outstanding fines and, in some instances, demolish deteriorating and unsafe structures.

The Task Force is pleased with the implementation of the registry and feel that our previous recommendation has been accomplished. As the next section describes, we now would like to help make the information in the registry more easily accessible for other municipalities.



## Increase Sharing of Technical Information

### 2016 Recommendation

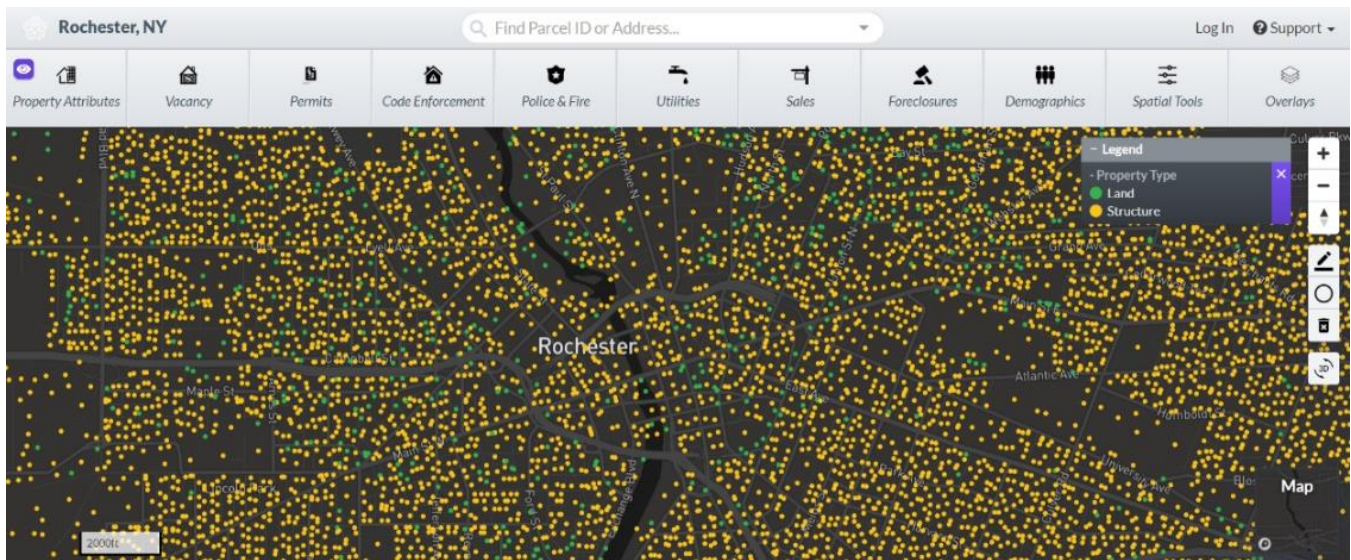
*Assist municipalities in effectively accessing and utilizing the information that will be available through the new statewide Vacant and Abandoned Property Registry.*

### 2016 Recommendation

*Increase the sharing of technical abilities and database tools among the City of Rochester, the County Clerk's Office and other municipalities.*

As discussed in the last section, Task Force members are encouraged by the results the City has achieved in utilizing the information in the registry, and our focus is now on helping other municipalities see similar benefits. We have met with a number of town supervisors to explore the best and most efficient ways to make this happen. As a result of these meetings, the Task Force will be hosting a training session for code enforcement officials from the surrounding municipalities to discuss all of the tools available to help address vacant properties.

In addition to the work related to the registry, staff at the City of Rochester and Monroe County Clerk's Office have taken steps to share more information with the general public. As part of their Responsible Investment and Strategic Enforcement ("RISE") grant, City officials have been able to use the BuildingBlocks™ platform to centralize all of the data it previously provided to the public in separate databases. This data includes information about tax



assessments, code enforcement, crime, water, Lis Pendens filings, real estate sales and nuisance complaints. The result has been an increase in both the types of data available and the ways that data can be analyzed. The County Clerk's Office is in the middle of a technology upgrade which will allow users to have faster and more efficient access to public land records throughout Monroe County. This upgrade will be launched to the public in September of 2018.

Additionally, the County Clerk's Office has recently changed how tax foreclosures and tax liens are indexed in the public database. Tax foreclosures and tax liens are often filed in bulk and it is not uncommon to have hundreds of properties in a single filing. Prior to April of this year, the Clerk's Office would file these without associating them with the individual properties in question. With this change, the County Clerk is now dedicating significant additional resources to ensure that each individual property in a bulk filing gets properly indexed. As a result, the general public will be able to now

*2018 Recommendation  
Increase the sharing of technical tools between municipalities, and with the general public.*

access current information related to tax liens and tax foreclosures on an individual property level.

As a result of these changes and improvements, the Task Force will be hosting a web-based training for the public with presenters from the County Clerk's Office, City of Rochester, and Empire Justice Center.



## Right-Sizing Rochester

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### *2016 Recommendation*

*Encourage the City of Rochester and municipalities with reduced populations to study the need for “right-sizing.”*

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In our 2016 report, the Task Force recommended that the City of Rochester and other municipalities with reduced populations study the need for a “right-sizing” plan that guides targeted initiatives to better balance the housing market and to ensure that new builds do not contribute to the further softening of neighborhood housing markets. Since the time of that report, the City of Rochester has embarked on an updated comprehensive plan that will be known as *Rochester 2034*. This comprehensive plan will serve as a vision for the community’s development goals and will set priorities on issues such as land use and development, infrastructure, and neighborhood revitalization. We are encouraged by the City’s proactive measures in updating the comprehensive plan. The City hopes to release the plan in April 2019. While the Task Force will continue to monitor the City’s comprehensive plan process as it moves forward, we do not have any formal recommendations on this topic at this time.

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### *2016 Recommendation*

*Require new landlords who purchase property from the City of Rochester for investment and rental purposes to attend a workshop at a local HUD-approved housing counseling agency.*

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## Training New Landlords

In our initial report, the Task Force recommended that new investors attend a workshop at a local housing counseling agency to help them better understand the rules and regulations related to the process. The City’s Division of Real Estate amended their standard purchase contract to require investors who purchase City-owned structures to attend the Housing Council’s Landlord Training prior to the deed being recorded.

The Task Force is encouraged by these developments and is happy to report that this recommendation has been completed.



## Re-establishing the QHI Program

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### *2016 Recommendation*

*Consider re-establishing the Monroe County Department of Human Services Quality Housing Inspection program to ensure that all Department of Social Services recipients are provided safe and habitable housing.*

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At one time, the Monroe County Department of Human Services (“DHS”) administered a Quality Housing Inspection (“QHI”) program. QHIs were required in the City of Rochester for any rental property owner who wanted to collect direct rent payments for a unit being occupied by a recipient of financial assistance. The QHI program ensured that those rental units were safe and habitable.

The Task Force previously recommended that Monroe County reestablish its QHI program but due to limited resources the County has not been able to do so. However, the City and County have worked together and developed a process that includes random audits of the move-in inspections performed by The Housing Council at Pathstone. This targeted audit process helps to ensure Department of Social Services (“DSS”) tenants will not find lead paint or face other hazards.

We applaud City and County officials for working together to craft an audit process to help keep DSS tenants safe in their homes. It is this kind of cross-agency collaboration that has the potential to result in tremendous benefits to everyone in the community, and we encourage similar collaboration on other issues. The Task Force will continue to monitor the audit process but considers this recommendation as having been successfully completed.



# 3. Rehabilitation

## Sale and Donation of Properties

### *2016 Recommendation*

*Work with lenders to increase the numbers of donated and low-cost properties to local not-for-profits.*

After a foreclosure action has been completed through the court system, the lender will conduct a public auction of the property. If the house is not purchased by a third party at the auction, the bank will take title to the property. While desirable properties will sell quickly, others will continue to sit vacant while the bank waits for a buyer. Similarly, if title reverts to HUD, Fannie Mae or Freddie Mac, those organizations also have divisions that will market these properties.

In our 2016 report, the Task Force set a goal to increase the number of properties donated to local non-profits by these lenders and government entities. The first step to making



that goal a reality was to find out who the proper contacts were at each organization. That task has now been completed, as the Task Force has created and continues to update a list of contacts for the relevant banks and applicable government agencies.

In initial talks with some of these lenders, Task Force members were surprised to hear many bank officials comment that they have had trouble finding non-profits that are willing and able to accept donated properties. Our assumption had been that the bottleneck in this process was solely due to issues at the bank's end. Therefore, Task Force members simultaneously began discussions with various local non-profits in Rochester to find out what issues they were facing in acquiring properties. In these discussions, we heard the same refrain over and over: non-profits that were new to the field of property rehabilitation were overwhelmed trying to decipher the proper steps to take and didn't really know where to begin. Based on this feedback, the Task Force reached out to the local legal service provider Legal Assistance of Western New York ("LAWNY") inviting them to become a Task Force partner.

LAWNY has a cutting-edge Community Development Program to help non-profits with legal matters related to the process of obtaining vacant properties. By connecting local non-profits to LAWNY for legal assistance, they will be better prepared to take title to properties quickly which will greatly benefit the communities and non-profits assisted through the Task Force.

The donation or low-cost sale of vacant and abandoned properties to local non-profit organizations continues to be an important tool in the fight to improve vacant and abandoned properties.

Through the Task Force's work, we have determined that there are issues on both ends of this process - both in terms of lenders being able to donate, and for

non-profits being in a position to accept property donations. We will continue to work in this area, with a goal of continuing to make it easier for lenders and non-profits to build stronger relationships by identifying the specific barriers for each to move forward more efficiently.

### *2018 Recommendation*

*Work with lenders to increase the numbers of donated and low-cost properties to local non-profits.*

## Supporting Community Land Trusts

### *2016 Recommendation*

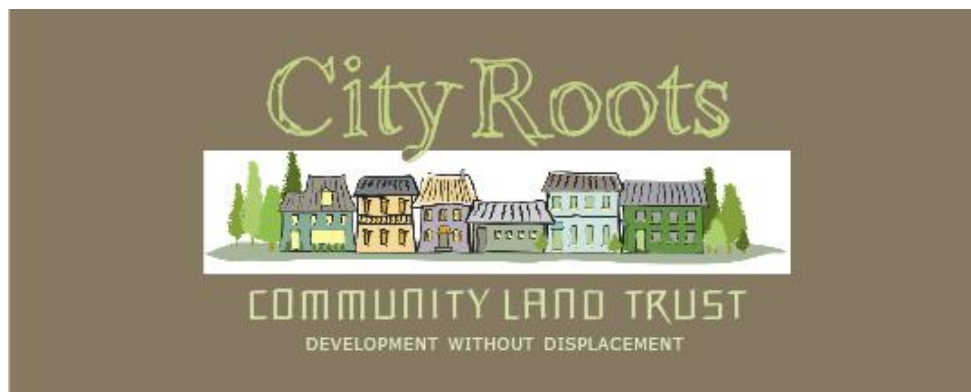
*Encourage the return of vacant housing to community-controlled institutions like community land trusts for rehabilitation.*

A community land trust is a private non-profit corporation created to acquire and hold land for the benefit of a community and to provide affordable access to land and housing for community residents. The concept was developed to encourage affordable resident ownership of housing and local control of land and other resources, and to attempt to meet the needs of residents least served by the prevailing market.

In Rochester, the City Roots Community Land Trust (formerly known as the Community Land Trust for Affordable Housing) was established in the summer of 2016 and is now an official partner of the Rochester-Monroe Anti-Poverty Initiative. As a 501(c)(3) non-profit organization with an all-volunteer board, City Roots' primary focus is securing permanently affordable homeownership and rental opportunities within our city through a broader vision of community empowerment. City Roots is currently focusing its efforts in the Beechwood neighborhood, and secured its first donated property to the land trust in January 2018. The Task Force is encouraged to see the continued progress of City Roots Community Land Trust, and we look forward to finding more opportunities to support their work.

### *2018 Recommendation*

*Encourage the return of vacant housing to community-controlled institutions like City Roots Community Land Trust for rehabilitation.*



## Expanding the Neighborhood Revitalization Grant Program

### *2016 Recommendation*

*Seek participation from all municipalities in the Neighborhood Revitalization Grant Program.*

The Neighborhood Revitalization Program (“NRP”) is a state program administered by the State of New York Mortgage Agency (“SONYMA”) and is available in selected communities to assist qualified homebuyers to purchase and renovate vacant houses. The NRP program was awarded for implementation in the City of Rochester in 2016, and through the efforts of the Task Force and SONYMA’s local anchor partner, GRHP, was expanded beyond the City to include the inner-ring suburbs of Brighton, Gates, Greece and Irondequoit shortly thereafter.



This program provides an eligible buyer with grants of up to \$20,000 to renovate a house after purchase, and GRHP has successfully leveraged other grant assistance programs for additional funding. Buyers must occupy the home as their principal residence once rehabilitation has been completed. In addition, buyers must qualify as income-eligible and must complete an approved homeowner-counseling program.

Since the program was launched locally, eleven NRP grants have been awarded and ten of those properties have been fully rehabilitated. GRHP is now working with the Town of Irondequoit in hopes of making NRP grants available for vacant properties within the town.

### *2018 Recommendation*

*Continue to implement the Neighborhood Revitalization Program as a tool to address vacant properties in the City of Rochester and Monroe County and encourage participation from all eligible municipalities.*



# Increasing Shelter Rate Allowance

## 2016 Recommendation

*Support a shelter supplement program in Monroe County to better align the public assistance shelter allowance with Fair Market Rents.*

In our original report, we recognized that the DHS’s shelter rate allowance had not increased since 2003. Along with other contributing factors, this led to a large gap between the allowance granted to public benefit recipients and the real cost of rent. The Task Force recommended providing increased public assistance sufficient to enable families to pay rent up to the HUD Fair Market Rents - which would not only benefit the recipient households, but by reducing vacancies, would also benefit landlord investors and the community as a whole.

The recently enacted 2018-19 New York State budget includes funding for a rent supplement pilot program that will target a limited number of families over a four-year period. The new program is being established to prevent eviction and to address homelessness by providing a rent supplement to households that are eligible for public assistance and are homeless or are at risk of becoming homeless. The supplement will bring eligible participants’ total rental assistance up to one hundred percent of the local Fair Market Rent as determined by HUD. Monroe County is the only area of the state outside of New York City that will be receiving funding.

The Task Force is encouraged by these developments and we look forward to seeing the tangible measures of the new program’s success here in Monroe County. Now that the inadequacy of the existing shelter supplement has been acknowledged, we are hopeful that the pilot program is the beginning of a more permanent state-wide solution to this issue.



# 4. The Way Forward

## Continuing the Work of the Task Force

### *2016 Recommendation*

*Continue the work of the Task Force and seek funding to expand its scope and outreach.*

Task Force members are proud of the accomplishments we have achieved since forming in the spring of 2016. As previously discussed in this report, we hosted our first annual Home Fair which connected community members, multiple agencies and service providers. We have hired a Task Force administrator and have developed more ways to communicate with the public -- via our website, Twitter, Facebook, YouTube and Instagram. We have participated in multiple housing-related events across the county, including the Celebrate City Living Expo event recently held at Sibley Square.

Through a \$18,000 grant from SONYMA, the Task Force is hosting a neighborhood spruce-up day, in which volunteers will come together to revitalize the GP4H neighborhood located near the Rochester Public Market. The volunteers will be installing block windows, repairing fences and front porches, as well as offering general landscaping improvements throughout the area. We will also be cleaning up around all of the vacant properties located in this neighborhood.

The SONYMA Neighborhood Spruce Up event is a great example of how the Task Force can add real value to our community. By bringing together experts from all aspects of housing and working toward common goals, we have begun to attract more outside resources to Monroe County. But the good work being done by Task Force members can only continue if we are able to secure ongoing funding to support our efforts. We continue to look for viable options to fully fund the growing needs of the Task Force as we move forward.

### *2018 Recommendation*

*Continue the work of the Task Force and seek funding to expand its scope and outreach.*

## 2018 Recommendations

1. Strengthen and build partnerships between municipalities and HUD-approved housing counseling specialists to perform outreach targeting homeowners facing mortgage or tax foreclosure.
2. Inform the public about programs, grants and organizations to help with foreclosure prevention, home buying and rehabilitation.
3. Work with local court officials, representatives from lenders and consumer advocates to develop an expedited foreclosure process that offers benefits to all parties involved and that will ultimately be regularly utilized.
4. Support the statewide campaign to secure continued funding for foreclosure prevention services through the New York State budget process.
5. Advocate with HUD to make changes to the FHFA loan sales program that will create a positive impact to communities facing an influx of vacant properties.
6. Advocate for changes to NYS Real Property Law to allow municipalities to pursue abandonment actions against vacant properties that have serious zoning, housing, building or property maintenance code violations for more than a year.
7. Encourage Monroe County to modify its tax lien sale policy to account for the impact that distressed properties have on neighborhoods and consider a policy similar to the City of Rochester's, which identifies properties that should be sold at foreclosure auctions.
8. Monroe County should develop a "bidder-qualification" process to approve bidders at tax foreclosure sales.
9. Continue to encourage expansion of the Rochester Land Bank to include all municipalities within Monroe County.
10. Increase the sharing of technical tools between municipalities, and with the general public.
11. Work with lenders to increase the numbers of donated and low-cost properties to local non-profits.
12. Encourage the return of vacant housing to community-controlled institutions like City Roots Community Land Trust for rehabilitation.
13. Continue to implement the Neighborhood Revitalization Program as a tool to address vacant properties in the City of Rochester and Monroe County and encourage participation from all eligible municipalities.
14. Continue the work of the Task Force and seek funding to expand its scope and outreach.



# THANK YOU!

A special thanks to all those who have made the Monroe County Vacant & Abandoned Property Task Force a part of their service to Monroe County residents.

Black Button Distilling

Brightstar Community

Donuts Delite

Flower City Communications

GP4H Neighborhood Block Club

NEAD Freedom School

Northwest Service Center

Rochester Chapter of the American Red Cross

Rochester Public Market

Rohrbach Brewing Company

Tiny Fish Printing

Town of Gates

Veterans Outreach Center

Wegmans Food Markets, Inc.

A special thanks to Task Force administrator Laura Hammond and the authors of this report:

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