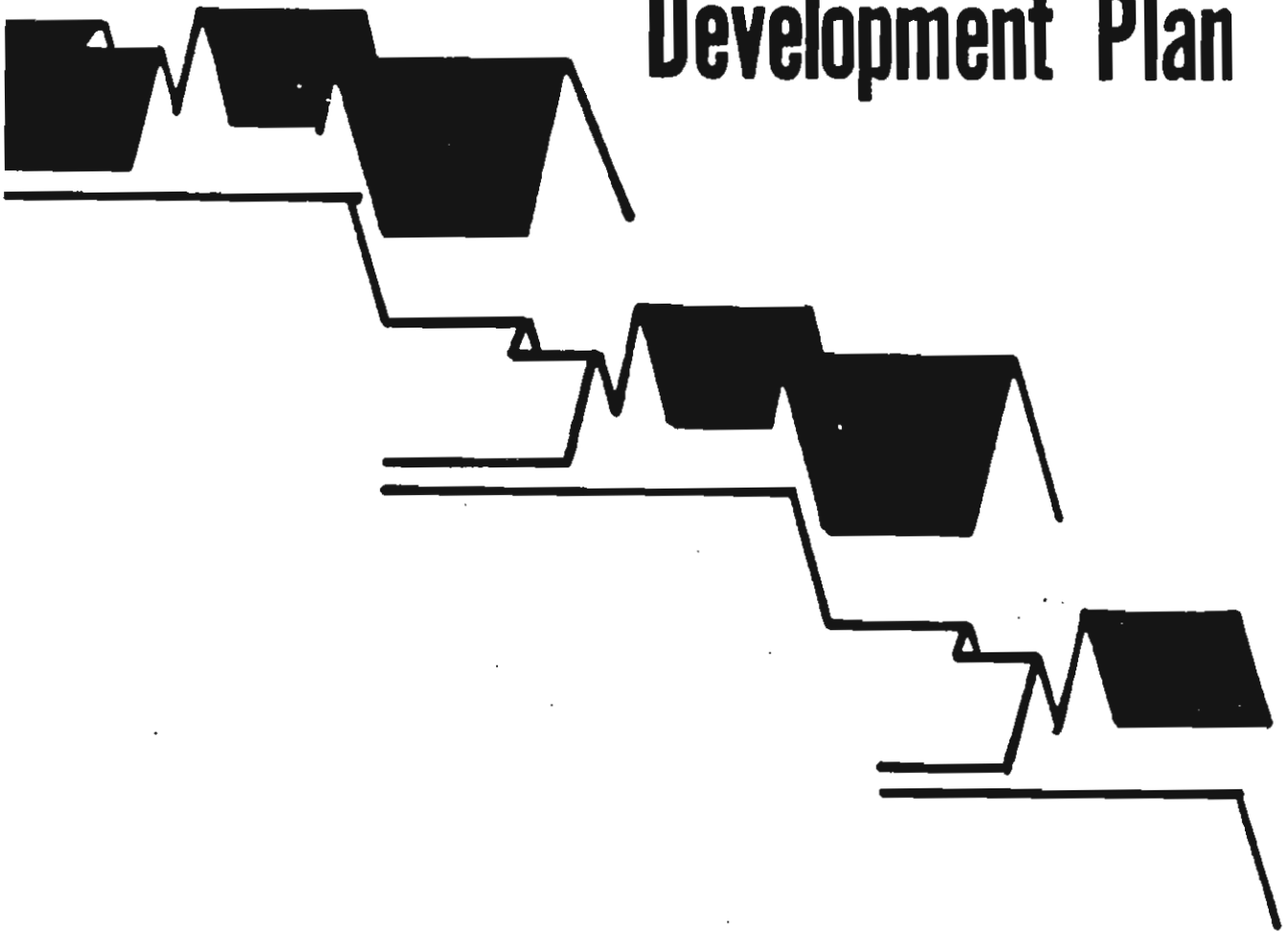




Monroe County Comprehensive Development Plan



HOUSING

RESOLUTION ADOPTING HOUSING ELEMENT OF THE COUNTY COMPREHENSIVE DEVELOPMENT PLAN

Intra. No. 386

RESOLUTION NO. 387 OF 1985

Adopting Amended Housing Element of Monroe County Comprehensive Development Plan.

Whereas, pursuant to Section 503 of the Monroe County Charter, the Monroe County Housing Commission, in its report dated April 1985, entitled, "Housing: Revising the Monroe County Comprehensive Development Plan," has proposed an amendment to the Housing Element of said Comprehensive Development Plan; and

Whereas, pursuant to Section 5240 of the Monroe County Administrative Code, said report and proposed amendment have been reviewed and approved by the Monroe County Director of Planning, the Monroe County Planning Board, and the County Executive; and

Whereas, pursuant to Section 5240 of the Monroe County Administrative Code, a public hearing has been held on said proposed amendment.

Now, Therefore, Be It Resolved by the Legislature of the County of Monroe, as follows:

Section 1. Pursuant to Section 503 of the Monroe County Charter, and in accordance with Section 5240 of the Monroe County Administrative Code, this Legislature hereby adopts the amended Housing Element of the Monroe County Comprehensive Development Plan set forth as Section III of the report of the Monroe County Housing Commission, dated April 1985, entitled, "Housing: Revising the Monroe County Comprehensive Development Plan." Copies of said Housing Commission report are available for public examination in the office of the Clerk of the County Legislature and the Monroe County Department of Planning.

Section 2. This resolution shall take effect immediately.

File No. 85-425

HOUSING
MONROE COUNTY
COMPREHENSIVE DEVELOPMENT PLAN

November, 1985

Prepared by the
Monroe County Housing Commission

INTENT OF THE COUNTY COMPREHENSIVE DEVELOPMENT PLAN

The comprehensive development plan is intended to serve as a guide for achieving the broad social, physical, and economic development objectives of the county. The plan is intended to give direction to the actions of the county legislature, and of departments and other agencies, as such actions affect the development of the county, and it is intended to guide all official county plans and policies for both services and capital facilities, including but not limited to county plans and policies concerning human resources, public safety services, physical and environmental resources, and land use. Although the authority of the plan over the actions of local governments and private interests is limited to that authority set forth in sub-section 503.C below and in section 504 of this charter, the plan is intended to serve as a general guide to such actions as they affect the development of the county. The plan, through its development and continuing amendment, is intended to serve as a means for reviewing, modifying, and integrating all individual plans before such plans are implemented. The plan thereby is intended to assist in achieving the following with respect to community services and facilities: coordination; consistency in application of policies and accepted standards; public and official evaluation of the effectiveness of governmental performance; elimination of unnecessary duplication; and maximum utilization.

(Section 503. B of the Charter of the County of Monroe)

Contents

| | | |
|-------------|------------------------------|----|
| Summary | | i |
| SECTION I | Why a County Housing Plan? | 1 |
| SECTION II | Current Housing Issues | 5 |
| SECTION III | The 1985 County Housing Plan | 19 |

SUMMARY

This report contains proposed revisions to the Monroe County Housing Plan. These revisions, entitled "Proposed 1985 County Housing Plan," replace the 1982 County Housing Plan (known as the *Housing Element of the County Comprehensive Development Plan*). This report also discusses major housing issues in Monroe County today.

This report was prepared by the Monroe County Housing Commission, a 23 member advisory group to the Monroe County Legislature. Ideas and recommendations in this report were made after an extensive analysis of the local housing situation and after discussions with many of the actors involved in housing—local government officials, developers, bankers and representatives of community groups.

HOUSING SITUATION TODAY

Today Monroe County is faced with a serious housing problem. Some aspects of the problem have not changed since 1982; many families still live in substandard and overcrowded housing. However, rising housing costs are limiting housing choices for more and more families—middle income families as well as low and moderate income families.

Continuing high interest rates have prevented homebuilders from responding to a growing housing demand. One result, for example, is the widespread shortage of apartments in the county, particularly in the suburbs. A significant part of this housing demand is due to the increasing number of single persons and small families looking for small, energy efficient housing including apartments, condominiums, manufactured housing or mobile homes, and small single family homes. Although mortgage interest rates have declined since 1982, they are still high enough to prevent many young families from buying their first home and begin building equity. Also, many elderly persons are struggling to maintain their large older homes because interest rates or housing shortages prevent them from buying or renting smaller carefree housing in their own neighborhoods or communities.

Further, significant reductions in federal housing assistance are hurting those with traditionally critical housing needs—low income families, elderly and handicapped persons and others. In December 1984, there were over 7,128 families in Monroe County waiting to receive federal housing assistance, up dramatically since 1982. This is in spite of past federal assistance which has helped approximately 500 families per year move into new or rehabilitated housing in the county. Federal budget reductions have now eliminated most direct assistance for housing rehabilitation and construction.

COUNTY ROLE IN HOUSING*

The 1985 County Housing Plan in Section III recognizes these trends. It also recognizes that improved housing will not only meet basic shelter needs, but will foster economic growth which is dependent on having an adequate supply of affordable housing.

* New York State Law prohibits counties from directly undertaking housing activities, such as constructing or rehabilitating housing. However, the Monroe County Department of Social Services spends approximately \$10 million annually in payments to house needy families, and Monroe County Community Development Administration provides housing rehabilitation grants through the Federal Community Development Block Grant Program.

The plan recommends that the county take an active role in identifying and bringing together local resources to meet the county's housing needs. Housing problems cross municipal boundaries and actions to improve housing need to be guided by overall countywide policies. The need for all local interests including local governments, developers, and bankers to work together is consistent with the "Community of Monroe" concept. The 1985 Housing Plan specifically recommends that the county continue to coordinate local housing plans, gather and publicize housing information and provide technical assistance to local governments at their request.

COUNTY HOUSING POLICIES AND ACTIONS

The 1985 Housing Plan sets forth five policies to guide county departments and agencies in the area of housing:

1. Encourage the rehabilitation and construction of a variety of modest cost housing types in order to accommodate families with children, singles, young couples, the elderly and others.
2. Act as a catalyst to encourage greater cooperation among government agencies, private developers, banks, non-profit groups and community organizations in order to stimulate housing rehabilitation and construction.
3. Identify and evaluate potential financing tools to stimulate production or rehabilitation of modest cost housing, and encourage the use of those tools which are workable in Monroe County.
4. Encourage infill development of modest cost housing by rehabilitating existing structures and encouraging new construction to be located in already developed areas in the county.
5. Monitor the housing situation in the county, particularly as it affects lower income, elderly and handicapped families, by analyzing population and housing data and by publicizing findings.

The 1985 County Housing Plan identifies several actions to be taken by county departments and agencies in order to carry out the housing policies in the plan. Some of these actions are:

1. Convene government officials, representatives of non-profit groups and the private sector to discuss local housing issues and design cooperative action to expand housing opportunities.
2. Work with the private sector and others to encourage the establishment of an independent, non-profit housing development corporation. The purpose of this organization would be to encourage housing rehabilitation or construction in areas of the county where the private market is not active.

3. Continue to work to streamline county development review regulations and be available to assist local governments to streamline their review processes and coordinate them with the county's process.
4. Seek to expand the supply of rental housing and encourage the construction of condominium and cooperative housing in the county. This could be done by convening those involved in housing development—local government officials, developers, bankers- in an effort to identify specific ways to encourage housing development.
5. Evaluate and publicize possible alternative financing sources for housing development including pension funds, tax exempt bonds, joint venturing, etc.
6. Assist local governments, at their request, to encourage the development of affordable housing. This could be done by helping local governments identify in-fill sites, inventorying unused or underused buildings which might be suitable for conversions to housing and by providing information to communities that wish to update their development regulations to reflect changing housing needs.
7. Seek to better coordinate and publicize housing information by working with other agencies to designate a single housing information clearinghouse in Monroe County.

After the Monroe County Legislature amends the 1982 plan by adopting the 1985 County Housing Plan, the Monroe County Housing Commission will prepare an annual work program. Over the next year, the commission will work to accomplish two or three specific actions identified in the plan.

SECTION I

WHY A COUNTY HOUSING PLAN?

Section III of this report contains the 1985 County Housing Plan. This plan replaces the 1982 *Housing Element of the Monroe County Comprehensive Development Plan*. Section II discusses major housing issues in the county today. (Hereafter, the *County Housing Element* will be referred to as the *County Housing Plan*.)

Housing production in the United States is primarily a private market activity. Most public control over housing development decisions rests with towns, villages and cities in New York State through their local planning and zoning laws.¹ Federal and state housing policies influence housing development in Monroe County, particularly through programs which have in the past provided substantial financial incentives for private housing development. (At the state level, goals and policies have been developed to coordinate land use and housing plans among various levels of government in New York State.)²

The county's role in housing development is limited to one of coordinating housing activities and, in cooperation with local governments, encouraging housing improvements. The county does not directly produce, maintain, inspect, or demolish houses. Why, then, should the county have a housing plan, given its limited role in housing? This section briefly describes the purpose, scope, and potential use of the *County Housing Plan*.

PAST AND CURRENT HOUSING PLANS

In 1973, the Monroe County Legislature adopted the first county housing plan, known as the "Fair Share" Plan.³ Revised housing plans were adopted by the legislature in 1978 and 1982.⁴ This plan is one of seven elements of the *Monroe County Comprehensive Development Plan*, and represents official county housing policy.

The purpose of the current housing plan is to provide a communitywide framework for decisions—both public and private—which are aimed at meeting county housing needs. This policy provides a guide to all units of government including the county legislature and agencies and departments of county government. It seeks to coordinate and assist housing-related actions of local governments. The plan also serves as a guide to developers, bankers, and private market housing specialists.

According to the Monroe County Charter, the Monroe County Housing Commission is appointed by the Monroe County Legislature to advise it on all housing related matters, and to maintain the county housing plan, including suggesting revisions to the plan to keep it current. Amendments to the Monroe County Charter in 1979 reorganized the

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1. Cities, town and villages have different powers related to housing development.
 2. New York State Comprehensive Planning Assistance Program, State Action Strategies New York State Department of State, January 1982.
 3. *Housing: A Challenge for Monroe County*, Monroe County Department of Planning, November 1972.
 4. *Housing Policy Report Monroe County Comprehensive Development Plan*, Monroe County Department of Planning, January 1978 and 1982.

Monroe County Housing Commission. The commission's 23 members are designated by the county charter to be appointed from government, private, and nonprofit sectors of the community. They represent a broad cross section of all housing interests.

The commission recognizes that many divergent and often competing forces are involved in maintaining and producing housing. It has tried to bring these diverse interests together in order to assess county housing needs and to identify how these needs can be met.

WHO USES COUNTY HOUSING PLAN

The Housing Commission has identified four general groups which the *County Housing Plan* can serve. These are:

1. **County Agencies.** Several county agencies are involved in housing activities. The Monroe County Community Development Administration has distributed \$15,701,000 in federal funds since 1977 to make housing and community development improvements in suburban Monroe County. The Monroe County Department of Social Services spends about \$30 million annually on rent assistance to help house welfare recipients.

Additional county funds pay for heating these units and approximately \$7 million is spent on a home energy assistance program for needy families. The *County Housing Plan* should reflect the housing needs of this population and should provide guidance to the county agencies responsible for their housing needs. Other county departments such as planning and health provide technical services to local governments related to land use development, zoning and planning matters. The plan can serve as a policy guide to these departments and agencies.

2. **Local Governments.** Through their authority to zone and regulate land development, local governments exercise the major power over land use and housing development decisions. The commission recognizes this and seeks to assist localities in meeting their own housing needs without preempting local authority. At the same time, the county plan seeks to integrate municipal plans into a metropolitan whole, in order to encourage consistency among town, village, and city housing actions so that all actions effectively contribute to meeting countywide housing needs.

3. **Private Sector.** Land developers, builders, realtors, landlords, and lenders all have substantial influence over housing development decisions. The commission believes that the county housing plan should reflect the views of these interests and should include policies and actions to which they can refer when making their housing development decisions.

4. **Residents of the County.** The residents of Monroe County are the ultimate beneficiaries of the *County Housing Plan*. The plan strives to integrate and coordinate all interests and resources related to major housing development decisions so that public decisions can most effectively address the housing needs of county residents.

REVISING THE PLAN

The Monroe County Charter requires the Monroe County Housing Commission to review the *Housing Plan* and recommend revisions to the county legislature as necessary. During 1984, the commission systematically reviewed the 1982 Housing Plan goals and actions. The commission also met with local housing specialists, lenders, builders, and government officials to discuss their views on the major housing issues in Monroe County today, the trends prevalent in the county's housing market, and what the county can do to help meet its housing needs.

By the end of 1984, the commission completed its findings and decided that most of our housing problems identified three years ago in the housing plan remain the same: aging housing stock, substandard units, and a lack of affordable housing for low, moderate and median income persons. However, as will be discussed in the following sections, there are a number of new housing issues which must be addressed. These include, for example, how to respond to a decreasing federal role in providing housing resources, declining private financial resources, and changing population characteristics. The Housing Commission believes that the *County Housing Plan* must reflect these new issues. Meeting county housing needs requires a total community effort. This approach is consistent with the "Community of Monroe" concept which recognizes that many community problems cross individual municipal boundaries and affect the entire county. Addressing these problems requires a countywide approach including cooperation with, and among, all local municipalities.

SECTION II

CURRENT HOUSING ISSUES¹

This section explores five housing issues which the Housing Commission identified during its evaluation of county housing needs. As mentioned earlier, the same housing problems which existed in 1982 are, for the most part, still with us today: substandard housing, overcrowded housing, high cost of housing, and lack of housing choice, especially for low and moderate income families. In 1985 the issue of lack of choice has extended to the middle income household. Although issues have changed somewhat, needs that were apparent when the 1982 plan was adopted are still evident. These include:

1. The need for better use of local development opportunities.
2. The need to accommodate changing housing demand stemming from population trends.
3. The need to deal with private housing market constraints.
4. The need to deal with decreasing financial sources.
5. The need for coordination of housing information.

Effectively addressing these issues and needs will cause us to change the way we develop housing in the 1980s.²

LOCAL DEVELOPMENT OPPORTUNITIES

Through their power to approve land use and development, local governments play a crucial role in helping to address the county's housing needs. It is important that local development regulations recognize changing housing demand and that local governments periodically reevaluate their development requirements based on changing housing needs.

The challenge remains one of providing a decent home and suitable living environment for our population. However, it is now clear that under current economic conditions, and with changing American lifestyles, it is unrealistic to believe that every family can expect, or wants, to live in a single family detached house on a large lot. A variety of new housing forms are becoming more popular in Monroe County. There is increased market demand for smaller, affordable homes. These may include townhouses, small single family homes, zero-lot-line homes, apartments, and manufactured housing. It is important that local municipalities consider changing zoning or subdivision regulations to allow

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1. Background information on these issues are available from the Monroe County Department of Planning.
 2. Throughout this report the term "housing development" is defined to include rehabilitation of existing substandard housing, adaptation of and additions to existing structures to create new housing units, and new construction.

and encourage alternative housing forms to provide a wide range of styles and prices to suit all pocketbooks and lifestyles.

The issue of housing affordable to middle income housing is now a critical one in Monroe County. In December 1983 and February 1984, the Monroe County Housing Commission co-sponsored with several other housing groups workshops designed to deal with the lack of affordable housing. These workshops addressed the need for local governments to look at new approaches for encouraging the private market to develop housing that is affordable to persons of median income. Local officials should consider changing zoning or subdivision regulations to allow and encourage alternative housing forms more suited to median income households. Local governments might also identify vacant school buildings and other non-residential structures which might be appropriate for housing development. Local governments should also look at built-up areas in a community and identify vacant land parcels which could be suitable for small-scale infill development, therefore encouraging a compact development pattern and use of existing public services (sewers, water lines) to their maximum. All of these approaches could result in more economical development.

These and other approaches represent opportunities for local government. As part of the "Community of Monroe," local governments have a crucial role to play in working with others to address community-wide housing problems. Agencies of county government can provide valuable help to local governments by providing current information on housing needs and by making available assistance to communities that wish to explore new development techniques and approaches.

POPULATION TRENDS AND CHANGING HOUSING DEMANDS

Between 1970 and 1980 according to the United States Census, the population growth of Monroe County stabilized, actually declining 1.4 percent. However, during that same period the number of households actually increased 14.7 percent. The causes for this increase in numbers of households are that young adults stay single longer than in the 1970s, divorces are more frequent and the number of single parent households has increased. For example, between 1970 and 1980, there was a dramatic 95 percent increase in the number of households headed by females in Monroe County. Household size decreased from 3.14 to 2.70 persons in the same time period. The result has been a demand for more housing units in spite of the population decline. The average household size has been projected to continue its downward trend, but at a slower rate than during the 1970s.

The increase in smaller household formations as well as increased housing costs and the changing lifestyles of Americans have created a market for a larger variety of housing types than have commonly been found in the Monroe County area. The market for owner-type units is still strong, but the demand for townhouses, patio-homes, or manufactured homes is increasing. Most of the demand is in the under \$60,000 range. A large part of the rental unit demand will be for low and moderately-priced units.

Elderly housing needs are also changing. According to the Monroe County Elderly Data Base Study, the number of elderly persons in Monroe County is increasing rapidly. Between 1970 and 1980 there was a 12 percent increase in the number of elderly (over 60 years old) living in the country. There is expected to be an additional 13 percent in-

crease by 1990.³ As of 1980 there were 108,466 people over 60 years old living in the county. Three out of five of these were living in the suburbs.⁴

The supply of appropriate housing units for the elderly in suburban Monroe County is limited. Many elderly persons need smaller, more affordable, efficient, easy to maintain housing, convenient to services. Studies have shown that they prefer this housing to be in their existing communities near their families and friends. Options are also needed to meet the need for independent, semi-dependent, and dependent lifestyles.⁵

Additionally, there is a need for more congregate housing for the elderly involving several types of housing forms including full-care nursing homes; enriched housing; independent apartments; mobile or manufactured homes; and condominium developments designed as retirement areas. As homeowners age and their shelter needs change, many often wish to remain in their home community close to family and friends. However, many elderly persons reach a point when they can no longer care for a house. Their move to other less demanding housing types may not only better meet their specialized housing needs, but often makes available larger homes which are more suitable to growing families. The trend in long-term health care toward home care as opposed to nursing home care also affects the normal flow of the market as elderly persons remain in their homes longer.

One segment of the population, the low income renter, will continue to need low-cost housing. As of December, 1984 approximately 4,134 people were on the Rochester Housing Authority's waiting list for public housing units. This is an increase from 1,500 people in 1982. Another 2,994 people are waiting to receive federal housing certificates for rental assistance (Section 8). This is approximately a 50 percent increase since 1982. Rochester Housing Authority has found that once a family finds Section 8 housing they can afford, they stay in place because they cannot afford to move. This means that vacant units do not become available for new families seeking subsidized housing. In the future, it is expected that low-cost rental units will become even more of a problem as the federal government begins to phase out of the Section 8 program in favor of a voucher program.⁶ The voucher program may provide for the same income levels as the Section 8 program, but will require tenants to pay a higher percentage of their incomes for rent, leaving less income for other necessities such as food and clothing.

Problems of the low and moderate income renter will be compounded by the conversion of subsidized rental units to market rate housing as subsidies run out. This trend has become apparent in Monroe County and is expected to accelerate. With no new federal dollars to produce additional units of low income housing, the gap between the need for subsidized housing and the availability that housing will widen.

In 1983 New York State increased its shelter payment allowance for public assistance recipients. Monroe County now distributes approximately \$30 million in housing assistance payments to 18,000 needy families⁷ annually through its department of social

3. Citizen Task Force on Aging *Monroe County Elderly Data Base Study Executive Summary*, November 1984, p. 3.

4. *Ibid.*

5. *Ibid.*, p. 1b.

6. Section 8 moderate Rehabilitation and Substantial/New Construction has been totally eliminated, although some projects previously funded are being developed.

7. The definition of needy for Section 8 eligibility is 50 percent of the median income. For community development rehabilitation programs, it is 80 percent of the median income of the SMSA. Moderate income persons are no longer eligible.

services up from 10,753 in 1982. The unemployment rate in Monroe County declined to 5.8 percent in January 1985 from 9.6 in June 1983 which should indicate that fewer people are seeking public assistance for housing. Since the reverse is true, it is thought that the increase in the number of families seeking housing assistance in Monroe County through the department of social services is the result, in many cases, of an increase in unemployed persons who have become so discouraged they have stopped looking for work and are no longer in the unemployment statistics.

As the federal government continues to cut back on housing assistance programs, it becomes more apparent that if adequate housing is to be provided for low and moderate income persons, the private sector will have to fill the gap. This is beginning to happen as non-profit housing corporations are formed and innovative homeownership opportunities such as limited equity cooperatives are established.⁸ Much more is needed if the population of Monroe County is to be adequately housed.

While the situation for low and moderate income families is becoming more and more dismal, other areas of the housing market are showing some improvements. The city of Rochester is beginning to see the results of several years of intensive effort to diminish substandard housing through rehabilitation and demolition as necessary. These efforts have encouraged the strengthening of the city's housing stock. Vacant structures have decreased dramatically and demolitions have substantially decreased. Sale prices of housing in Rochester have doubled between 1978 and 1984, and new construction has also increased, not only in the historic Corn Hill area but in scattered sites throughout the city. The improvement in Rochester's housing stock is good for the overall economy and provides housing variety for persons interested in city living. The city housing stock also provides starter homes for many singles and young couples who cannot afford housing in the suburbs and are attracted to the city, not only by the affordable price and rising real estate values, but by the charm and features of older and often spacious homes.

New construction has increased in the county since 1982. From 1973 to 1982 housing construction in Monroe County decreased from 6,113 units to 1,547 based on the total number of building permits issued. In 1984 housing construction increased to a total of 2,610 units. Table I illustrates the number of housing units authorized annually in the county from 1981 to 1984 based on the number of buildings permits issued. Current market conditions have improved dramatically due primarily to the decrease in interest rates.

8. A limited equity cooperative is one in which there is a cap on the amount of equity a person can accrue when selling the unit. This assures that the limited equity cooperative units will always be available to low and moderate income families.

TABLE 1

TOTAL NEW HOUSING UNITS AUTHORIZED IN MONROE COUNTY
1973-1984

| | Town/ Villages | City | County Total |
|------|-------------------|------|--------------|
| 1973 | 5,257 | 856 | 6,113 |
| 1974 | 3,522 | 80 | 3,602 |
| 1975 | 2,083 | 174 | 2,257 |
| 1976 | 2,023 | 24 | 2,047 |
| 1977 | 2,256 | 38 | 2,294 |
| 1978 | 2,033 | 23 | 2,056 |
| 1979 | 1,842 | 22 | 1,864 |
| 1980 | 1,400 | 10 | 1,468 |
| 1981 | 1,388 | 179 | 1,567 |
| 1982 | 1,408 | 139 | 1,547 |
| 1983 | 2,281 | 60 | 2,341 |
| 1984 | 2,509 | 101 | 2,610 |

Sources: Figures are based on building permits issued as derived from the following sources: Housing and Population, Towns and Villages of Monroe County, New York 1980, Monroe County Department of Planning, November, 1980; Running Totals of Building Permits Issued in Monroe County for Single Family Houses, Apartment Units, and Townhouses, January 1980-December 1984, Rochester Home Builders Association.

Housing demand in the 1980s is somewhat different from the past. The problems of low and moderate income households remain. Housing needs of the middle income person, the elderly and the smaller family now need to be addressed as well. Undoubtedly, housing costs will continue to rise, making it more and more important that local officials begin to seriously consider changing local zoning and subdivision laws and begin to utilize ways to speed up the development review process in order to decrease housing costs and increase the amount of affordable housing. Local officials also need to consider ways to provide a wider variety of housing styles suited to today's changing lifestyles. It is important to find new ways to accommodate low and moderate income families.

PRIVATE HOUSING MARKET CONSTRAINTS

Housing in the United States traditionally has been supplied by the private market. The housing industry is one of the largest industries nationally, and constitutes a substantial portion of our local economy.⁹

9. Housing construction and rehabilitation benefits the local economy both directly and indirectly. It is estimated that every new house built requires 6,732 hours or 204 people in direct construction jobs. It requires an additional 50 people in secondary jobs such as landscaping. Thirty-six percent of the cost of a new house is spent to buy construction materials from local firms. Every new housing unit generates approximately \$2,500 in sales of new appliances and decorating goods. (Figures supplied by Executive Director of the Rochester Home Builders Association, April, 1982.) In addition, housing construction and rehabilitation also increases local sales, mortgage and property tax revenues as well as stimulates a demand for services from telephone, utility and insurance companies.

When homebuilders undergo financial difficulties or bankruptcy, a negative economic ripple threatens other housing related business and industries. The *1978 Housing Element* acknowledges the vital role that housing plays in our local economy. "Improved housing will not only meet basic needs for shelter, it will also foster economic growth ..."¹⁰

"The homebuilder is not the cause of housing shortages and increased cost, nor does he or she create the demand for housing. The homebuilder's sole responsibility is to produce housing that the public will buy or rent at a price they can afford. Economic survival forces a developer to adapt readily to changes. The builder cannot solve the social-economic problems that we have in metropolitan Rochester, but he or she can play an important role in easing the housing shortage if encouraged."¹¹

As in the past, the private housing market is not able to meet all of the county's housing needs. High interest rates and decreasing subsidies will continue to compound the housing problems of low, moderate and middle income households.

The following discussion explores five specific housing problems related to the constraints of the private market: apartment needs, housing for special populations, rising home energy costs, deteriorating housing stock, and lack of public awareness about housing alternatives. Some of the five housing problems are cyclical and respond to changing economic conditions. Others are chronic housing problems which the private market cannot be expected to address on its own.

1. *Apartment Needs.* Rental housing construction has been at a virtual standstill in Monroe County since 1974. "The numbers don't work" when interest rates are as high as they have been, say local builders. In order to construct a two-bedroom unit that now rents for \$350 a month, a builder would have to charge \$500 to \$700 in rent to cover the cost of constructing a new unit of the same size. In addition, lending institutions in the last several years have leaned away from financing apartment construction due to the increase in utility rates which necessitate rental rates higher than the market can bear.

In March 1985, the Center for Governmental Research completed an apartment inventory survey for the County Housing Commission. This study, which was funded by the Martin Luther King Fund, surveyed buildings with four or more units. The study found that the overall apartment vacancy rate in Monroe County at the time of the survey was 3.6 percent, indicating a general shortage of apartment units. The exception to this is western Monroe County where the vacancy rate was found to be 6.2 percent. A vacancy rate of 5 percent is considered desirable because it provides for adequate mobility. Below that, rental rates are driven up and vacant apartments are difficult to find.

10. *Housing, Monroe County Comprehensive Development Plan, August 1978, Monroe County Department of Planning, p. 4*

11. Rochester Home Builders Association, Executive Director response to a Housing Commission Survey, March 1981.

2. *Housing Shortage for Special Populations.* Some private market housing shortages are chronic, even during the best of economic conditions. The cost of building and maintaining housing for very low income residents cannot be recovered by a private developer. Therefore, units will not be developed by the private market without some form of public assistance. Since most forms of subsidy for new construction for the lower income person have been decreased or totally eliminated, it is likely that new housing for low income people will not be constructed unless new methods of financing are devised. Deinstitutionalized residents, large low-income families, transient people, single room occupants (SROs) and many elderly and handicapped persons fall into this category of special populations in need of housing.

Non-profit, charitable and religious organizations have developed some housing for a portion of the low income population. Locally Catholic Charities, the Salvation Army, Volunteers of America, the YWCA, and other non-profit groups have been active in providing housing and related services to special populations of low-income people who are not served by the private market.

Many government and non-profit housing service providers identify three populations which are in immediate need of housing in Monroe County. First, in the *1982 Housing Plan*, it was estimated that 200 single room occupants many of whom were deinstitutionalized residents, had been rapidly displaced from downtown housing due to construction and demolition activities in the metro cultural district. Housing services providers now believe that there are presently about 70 single room occupants in need of permanent housing. This decrease was brought about due to the efforts of area religious groups and non-profit agencies which have worked together to provide housing for these people. Two boarding houses which cater to this type of clientele have opened and have also contributed significantly to closing this housing gap. Additional units are still needed, and little federal assistance is in sight. Some funding for the construction of housing for this population may be available under the New York State Housing Homeless Assistance Program.

Second, it is often difficult for low income handicapped renters and others on fixed incomes to find housing which allows them to function independently. The Rochester Housing Authority presently has vacant elderly units which are handicapped adaptable, but they are not always located in the areas in which they are needed. Also, a handicapped person who is not elderly may not wish to live in an apartment building designated primarily for the elderly. The newly revised state building and fire code which went into effect in January 1984, has regulations that will increase the supply of handicapped adaptable units. However, it is important that these units are located in close proximity to transportation and other services.

Third, large low-income families continue to find it extremely difficult to find housing. In March 1985, the Rochester Housing Authority had 2,883 families on its waiting list for housing units with three or more bedroom. Once rented, there is little turnover of these units, and there are not enough units to fill this need. There does not seem to be a ready solution to this housing gap. With the decrease in federal housing funds, it will continue to be very difficult to provide housing for large families. The prognosis for this group becomes more dismal each year unless the state and private sector are able to develop in-

novative solutions-to address this problem.

3. *Rising Home Energy Costs.* The price of home heating fuel rose dramatically during the 1970s. This has stabilized somewhat during the 1980s but home heating still represents a major expenditure to renters and homeowners in all income groups. However, it causes the greatest hardship to lower income families including the elderly living on fixed incomes. National and local studies have found that lower income families pay about 50 percent more per square foot to heat their homes than the area-wide average. This is due primarily to the unweatherized condition of housing occupied by lower income families.¹² In many cases, homeowners are forced to defer normal home maintenance costs in order to pay increasing fuel bills. This can, in turn, lead to more deteriorated housing.

Locally, energy-related improvements are being stressed in housing rehabilitation programs to help control the cost of high fuel bills. However, "energy conservation, particularly savings in heat, is proving difficult to achieve because of the mutual myopia in the landlord-tenant relationship. For example, when the landlord pays the utilities, the tenant does not have an economic incentive to save energy; conversely, when the tenant pays the heating bill, the landlord does not have an economic reason to improve the energy efficiency of his building."¹³

The Monroe County Department of Social Services spends additional funds for housing payments to help low income residents pay for heat. However, because of lack of manpower and funding, the county does not organize, follow-up or conduct an inspection to see that those who receive heat assistance live in energy-efficient housing. In addition, Rochester Gas & Electric Corporation and the American Red Cross have established a community heating fund to assist eligible families with an emergency heating situation when they are not eligible for other heating assistance programs. This is not enough. One study suggests that "policy makers must recognize that putting billions into these types of programs that pay bills but don't encourage conservation is like pouring water into a bathtub without a plug. Actually, the recipient of any energy grant, living in an unweatherized home, may simply be a conduit for turning money into wasted energy."¹⁴ While there are several agencies which conduct free energy audit programs, there is little money available to low and moderate income people or their landlords to make the energy-efficient improvements to their houses. The Monroe County Community Development Administration administers one program that has limited funds for weatherization improvements to low and moderate income persons in targeted neighborhoods in the county. It is this type of program that should be expanded and encouraged. The county is presently participating in an energy task force with the city, non-profit agencies, and Rochester Gas & Electric Corporation, which is considering methods of paying for energy related improvements.

12. "The High Cost of Heat: A New Threat to City Neighborhoods," by Linda Berger and Eugene Kramer, American Planning Association Planning Advisory Service Report #349, July 1979, p. 11.

13. *Ibid.*, p. 11.

14. *Ibid.*, p. 14.

4. *Deteriorating Housing Stock.* While there has been a significant increase in home improvement activity in Monroe County over the last few years, indications are that substandard housing in the county still remains a problem. Within Rochester, where most of the substandard housing is located, a major public effort is aimed at encouraging home improvements and is beginning to show results. The city's substandard occupied housing stock has dropped to approximately 5 percent from 11 percent in the late 1970s.¹⁵ The number of vacant houses in the city has decreased to 735 structures in 1984, down from a high of 2,166 in 1978. Demolitions have also decreased from a high of 366 in 1978-79 to 96 in 1984.¹⁶ It is clear that the city's programs for rehabilitation and re-occupation are beginning to pay off, but need to be continued.

Deteriorated housing is not limited to Rochester. Some housing in the older suburbs and villages of Monroe County is also in a deteriorated condition. To improve these units and prevent further deterioration of the older housing stock, Monroe County, through its community development program, has funded a variety of improvements to these identified areas. Since the program began in 1977 approximately five million dollars has been distributed through 1984 in 2,900 grants for housing assistance to qualified homeowners in targeted areas in the county.¹⁷

5. *Lack of Public Awareness of Housing Alternatives.* It is clear from the previous discussion that the local housing problem is changing rapidly. Today there is a lack of construction of new apartments. High interest rates have depressed the homebuilding industry although the decrease in rates and the public acceptance of new types of mortgages such as the adjustable rate mortgage have infused new energy in the homebuilding market in the past year. However, this could slow down if interest rates begin to rise. Housing costs have accelerated beyond the ability of the average family to pay and more and more families are faced with limited housing choices.

As the nature of the housing problem has changed, so have the available housing options. New housing types and arrangements are growing in popularity across the country. However, the general lack of public awareness has hampered their widespread use in Monroe County. Several alternative housing arrangements are discussed below.

- a. *Accessory Apartments.* An accessory apartment is a secondary housing unit attached to or included in a single family detached house. Accessory apartments frequently are created in an existing single family house to accommodate an elderly parent or young adult who wishes to remain close to the nuclear family but live independently. In some cases, the additional income created by an accessory

15. City of Rochester, Housing Assistance Plan, 1982-83 to 1984-85.

16. Julie Everitt, City of Rochester, Neighborhood Development presentation to County Housing Commission, November 15, 1984.

17. Monroe County Community Development Administration

apartment may make it financially possible for homeowners to remain in their own homes. Allowing accessory apartments can increase the number of apartment units in a community. However, the advantages of accessory apartment development must be weighed against its potential problems; regulations should be developed to prevent problems such as increased parking demands and public health and safety concerns.

- b. *New Homeownership Forms.* Condominiums and cooperatives are forms of homeownership gaining popularity across the county. For many persons, these forms provide for an affordable way to achieve homeownership.

As of March 1985, over 5,424 condominium units in 64 projects were located in the county.¹⁸ In condominiums, households own their unit and jointly own a share in the remainder of the common property (i.e. halls, parking lot, recreation area, etc.). There are many advantages to condominium living including the tax advantages of homeownership, increasing home equity, and lower utility costs of smaller attached units compared to single family detached units.

Unlike a condominium, in a cooperative the residents do not directly own living space. Rather, the units are owned in common by a corporation made up of the residents. The first limited equity cooperative in the Rochester area has recently been established. Individual households own shares in the corporation which entitles them to live in a particular unit. In such a limited equity cooperative, shareholders are limited in their return on equity when shares of stock are sold. Any increase in value that accrues to the property over time will remain with the corporation. Thus, units remain affordable to modest income families.

- c. *Townhouses.* Townhouses are attached units with common walls in a row of two or more. Townhouses are usually two or three stories high. The individual owners may also own the front and back yards or they could be owned in common. Common areas, if any, and the exterior may also be maintained by a homeowners' association.
- d. *Zero-Lot-Line Housing.* This type of housing is relatively new to Monroe County. Zero-lot-line houses typically have small lots. The house is placed directly on one of the lot lines, usually on the side lot line, which allows the side yard to be more usable than it would be if the house were centered on the lot. Many times the wall facing the neighboring house does not have windows on that side, ensuring privacy in the side yard. Zero-lot-line houses are sometimes called patio-homes or patio-villas.

18. Survey by the Monroe County Department of Planning, March 1985.

- e. *Manufactures Housing.* This involves a wide range of factory built housing, that is, housing where part or all of the unit is built off-site. This differs from traditional on-site constructed housing, sometimes called "stick-built" housing. There are four types of manufactured housing: mobile, modular, panelized and pre-cut.

Increasing attention is being given to mobile-manufactured housing¹⁹ as a way to meet the demand for homeownership particularly among households with modest incomes. It is estimated that a 1,035 square foot furnished mobile-manufactured home costs approximately \$21,000, excluding land.²⁰ Currently, there are approximately 1,900 sites in 18 privately-owned mobile home parks in Monroe County. Demand is so great that there are almost no vacancies in these parks.²¹ Although local zoning ordinances may not explicitly prohibit mobile-manufactured housing development, this type of housing is not allowed in most communities in Monroe County due to zoning provisions which require minimum sized lots and houses.

Due to demand for affordable housing in many growing areas of the country, particularly the sunbelt, mobile-manufactured housing development has increased. The trend toward better design and construction of mobile-manufactured housing has aided its public acceptance. New mobile-manufactured homes can look like conventional site-built housing, and in many places they are being marketed and sold like conventional housing in subdivisions. Mobile-manufactured homes can increase in value and therefore can serve as a legitimate "starter" house, allowing first-time buyers to begin building equity.

FINANCIAL SOURCES

Private market financing of housing has changed dramatically since 1982. Mortgage interest rates have dropped from record high levels in 1982, resulting in a rapid increase in the purchase of homes in Monroe County. Mortgage lending increased by 51 percent in the city of Rochester from 1982-84, and 69 percent in suburban Monroe County.²²

Deregulation of the banking industry, begun in 1980, has helped to make funds available for home financing. Thrift institutions and banks have increased in liquidity with the advent of the bank money market fund. Also, competition among mortgage lenders in the Rochester area now leads to the introduction of mortgage products new to the

19. The term "mobile home" was changed to "manufactured housing" in the 1980 Federal Housing and Community Development Act. Many local zoning ordinances still use the terms "trailer" and "trailer camps" to refer to mobile-manufactured housing.

20. Manufactured Housing Institute, *Quick Facts about the Manufactured Housing Industry*, (Atlington, Virginia 1984).

21. "Mobile Home Parks Inventory, Monroe County and Surrounding Counties," Monroe County Department of Planning, November 1981.

22. Housing Council in the Monroe County Area, Inc.

Rochester Monroe County area. These new innovative financing methods are complicated and difficult to understand. An example is the adjustable rate mortgage, which has an initial below market rate. These were introduced into the Rochester Monroe County area in 1982, and have quickly become accepted. Despite the availability of fixed payment mortgages; the use of adjustable rate mortgages increased in Monroe County from 10 percent of all bank mortgages in 1983 to cover 84 percent in 1984.²³

Public financing sources for housing have also changed since 1982. There are fewer public sources of home financing for low and moderate income households available now. The Section 8 Substantial/New Construction and Moderate Rehabilitation Programs have been eliminated, although projects that had previously received funding are being completed. New federal programs, such as the rental rehabilitation program, require a high degree of private leverage, and may be difficult to use in meeting the housing needs of low income families. State programs, such as the Housing Finance Agency (HFA) and the state of New York Mortgage Agency (SONYMA) are still in place and provide an important source of below market funds for housing, although they do not provide the deep subsidy needed to produce low income households.

Financing housing for middle income families has recently become a problem. With new housing averaging approximately \$96,000 and existing housing averaging \$78,000 in Monroe County in 1984, households at or just above median income are experiencing a serious affordable gap between what they can afford and what is available. This gap is sure to widen even further if interest rates climb as they did in 1981-82.

The high cost of housing and high interest rates mandates that public, private and non-profit efforts will be necessary to meet the needs for low, moderate and middle income housing in Monroe County in the foreseeable future.

COORDINATION OF HOUSING INFORMATION

Planners, developers, bankers, realtors, and local government officials all need reliable housing information. Examples of such information include the number of owner and rental units, housing condition, housing market values, housing vacancy rates, etc. Much of this information is collected by various entities such as the Real Estate Board, Rochester Gas & Electric Corporation, Housing Council, city of Rochester, Monroe County, and others. Because there are so many different organizations and agencies independently collecting data, there is a general lack of coordination resulting in a problem with respect to data dissemination. Users who need housing data often spend considerable time trying to find the information.

A related problem has to do with the 1980 Census. Much of the data available in past censuses were not provided in the 1980 Census. Also, the 1980 census information is now five years old and is becoming outdated. Therefore, it is important that greater emphasis be placed on identifying, organizing, and making available locally gathered data.

23. *Ibid.*

24. The report, *Housing Services Inventory* (Monroe County Department of Planning, June 1983), found that among seventy-five agencies that offer housing services in Monroe County, several of these routinely gather housing-related information. While an informal information network exists among these agencies, no one agency takes the lead in coordinating the maintenance or public dissemination of this data.

Monroe County is attempting to merge several files related to land use and housing data. However, the effort is evolving slowly and may remain uncompleted unless one agency is officially assigned the responsibility to define, coordinate, and maintain a countywide data file on housing.

Reliable, timely and accessible information and data is important to those who must make housing, planning, and development decisions. The needs of the diverse users for all kinds of housing information could be better served by a publicly recognized and centralized system of housing data collection, maintenance and dissemination.

SECTION III

THE 1985 COUNTY HOUSING PLAN

This section contains the *1985 County Housing Plan*. It replaces the 1982 Housing Plan. The *1985 Housing Plan* identifies general policy directions which provide the framework for the county's role in the area of housing. It also outlines specific policies and actions intended to coordinate and guide county departments and agencies in addressing the major housing issues and problems in the county today. The *1985 County Housing Plan* concludes with a brief listing of the major steps necessary to begin implementing the plan's policies and actions.

IMPORTANCE OF IMPROVED HOUSING

The Monroe County Legislature finds that improved housing is important to the well-being of the people of Monroe County. Improved housing will not only meet basic shelter needs, it will also foster economic growth which is dependent on the availability of affordable housing to meet the needs of county residents. Since housing problems cross municipal boundaries, the Monroe County Legislature further recognizes the important and vital role of local governments in working together and with the county to address these problems in the "Community of Monroe." Towards this end, the county's role in housing will continue to be to coordinate local housing plans, to disseminate housing information and provide technical assistance to local governments at their requests.

GENERAL POLICY DIRECTIONS

Monroe County will be guided by three general policy goals in the area of housing. These are to:

1. Undertake and encourage efforts which maintain and increase the supply of high quality affordable housing, including improving existing housing conditions and expanding housing opportunities for low, moderate and middle income persons.
2. Undertake and encourage actions which bring about an efficient, environmentally sound and economically efficient development pattern.
3. Undertake and support efforts to improve the coordination and planning of housing and the maintenance and availability of reliable housing information.

SPECIFIC POLICIES AND ACTIONS

Consistent with these general policy directions, Monroe County will pursue the following specific policies; and to carry out these specific policies, county departments and agencies will undertake actions related to these policies:

Policy 1: Encourage Housing Variety

- Action:
- a. **Expand Rental Housing Supply.** The Housing Commission shall evaluate present market needs based on an apartment inventory survey carried out in the summer of 1984 for the Housing Commission by the Center for Governmental Research, Inc. and funded by the Martin Luther King Fund. If needed, the Housing Commission shall encourage the rehabilitation and construction of apartment units by convening planning agencies, town, village, and city boards, banks, government funding agencies, and community and religious organizations to explore the obstacles to apartment development and maintenance and to identify effective solutions. The Housing Commission shall explore the advantages and disadvantages of alternatives previously discussed in this report in an effort to identify and publicize workable methods to increase the supply of rental units.
 - b. **Encourage Homeownership Units.** The Housing Commission shall encourage the rehabilitation and construction of homeownership units including small single family homes, condominiums, and cooperatives. The Housing Commission shall encourage the rehabilitation and construction of affordable homeownership units including small single family homes, condominiums, and cooperatives. The Housing Commission shall continue to meet with local officials, builders, lending institutions, non-profit agencies and others in an effort to identify ways to make these units affordable to persons of modest income. The Housing Commission is working with local officials and builders to facilitate the development of a demonstration project of affordable houses, that can be replicated elsewhere in the suburbs.
 - c. **Evaluate Rental Conversions.** The Housing Commission shall continue to evaluate the advantages and disadvantages of converting existing rental housing stock into condominium and cooperative units. The commission shall also investigate the number of units that have been converted thus far and it will attempt to discern if there are any conversion trends apparent. During its evaluation, the commission will involve local municipalities, developers, tenants and prospective homeowners. If appropriate, the commission shall identify public actions necessary to encourage or control conversions.
 - d. **Encourage Housing for Special Populations.** The Housing Commission shall continue to work with appropriate county agencies to encourage the maintenance and development of housing suitable for special populations such as the elderly, youth, the handicapped, large families and single room occupants. The Housing Commission should focus on services for single room occupants, youth, the elderly and large families. They should also look at the city and county housing assistance plans to see if large families are targeted for assistance. The Housing Commission should continue to evaluate the impact apartment conversions to condominiums are having on the elderly. The commission should also take into consideration

the recommendations of the Elderly Data Base Project. When necessary, the Housing Commission shall convene representatives of appropriate community interest groups and identify available resources which could be used to help meet these special housing needs.

- e. **Increase Manufactured Housing.** The Monroe County Department of Planning and the Housing Commission shall, as requested, assist towns, villages and the city, prepare or revise regulations governing manufactured housing. The Housing Commission shall continue to provide education and information on regulations to the community on types of manufactured housing such as mobiles-manufactured housing, modular housing, panelized housing and pre-cut housing.
- f. **Support Mixed Use Development.** The Housing Commission and Monroe County Department of Planning shall work with local governments, at their request, to promote planned and mixed use developments in appropriate sites which include a range of different cost housing.

Policy 2: Encourage Public/Private Cooperation

- Actions: a. **Establish a Housing Task Force.** The Monroe County Administration will establish a housing task force to advise the Monroe County Executive on housing matters.²⁶ This task force will consist of staff from all county agencies involved in housing including the Department of Social Services and Planning, the Community Development Administration, the Office of the Commissioner of Human Services, and the County Human Relations Commission. The county executive's charge to this task force is proposed as follows:

Those county agencies with responsibilities in the housing area (the Departments of Social Services and Planning, the Community Development Administration, and others as needed) shall work together to more effectively focus and coordinate the county's role as a facilitator and catalyst in identifying and bringing together the resources and abilities necessary to increase the supply of affordable housing. All county agencies shall more formally coordinate their activities with other affected county agencies. Each county agency with responsibilities related to housing shall evaluate its activities to determine if they can be better coordinated with those of other agencies. County agencies shall also consider the development of new activities which would be pertinent to the county's role in the areas of coordinating housing planning programs; providing technical assistance and public education to local governments and private developers; identifying and monitoring local, state and federal housing resources;

1. This task force has been proposed by the County Executive, Lucien Morin, in a letter to Linda Berger, Chair of the Monroe County Housing Commission dated March 6, 1985.

and providing a timely and meaningful policy framework to guide the housing improvement activities of all levels of governments.

- b. **Expand Neighborhood Preservation Activities.** The Monroe County Community Development Administration and the Monroe County Department of Planning shall assist local governments and community groups to develop effective housing programs. Several neighborhood-based programs exist in Rochester to encourage joint public and private rehabilitation projects that address housing problems in small geographic areas. Similar programs could be developed in suburban areas in order to make greater use of available public and private resources.
- c. **Support a Not-for-Profit Housing Development Corporation.** The Housing Commission is working with the private sector to encourage the development or designation of an independent, non-profit housing development corporation. The major purposes of this organization shall be to encourage housing rehabilitation and construction in areas of the county where the private market is unable or unwilling to undertake such activities, and to support and assist the activities of existing neighborhood rehabilitation corporations. More specifically, a countywide housing development corporation shall assist and coordinate interested local municipalities, community groups and neighborhood based organizations in undertaking housing development activities. Responsibilities will be: (1) to make available to other organizations upon request, technical assistance, financial packaging, and construction management; (2) to buy, rehabilitate and sell housing to private homebuyers in areas where the private housing market is weak or non-existent; and (3) to encourage the implementation of the county housing goals.
- d. **Convene Government and Private Housing Groups.** The Housing Commission shall work with the Monroe County Planning Council and community government and private groups to organize workshops where a cross section of housing interests can meet to discuss housing problems and to design programs that will improve housing opportunities in the county. The focus of these workshops shall be on the provision of affordable housing and alternative forms of housing such as manufactured housing, cluster development, accessory apartments and others.
- e. **Streamline Development Review Regulations.** The Monroe County Department of Planning, as staff to the County Housing Commission, shall be available to assist towns and villages in streamlining their development review regulations including their planning review process. The Housing Commission shall convene representatives of local governments and county agencies to explore ways which the local development review process can be efficiently coordinated with that of the county. The Monroe County Executive's Task Force to Review Development Permit Requirements has completed its evaluation of county development review requirements

and work to streamline its procedures. The Monroe County Executive's Task Force shall begin to implement recommended procedures and shall keep the Housing Commission informed of its work.

- f. **Develop Model Subdivision Regulations.** The Monroe County Department of Planning shall finalize its draft model subdivision regulations and provide technical assistance to interested towns and villages wishing to update their subdivision regulations.
- g. **Evaluate Housing Cost Factors.** The Housing Commission shall continue to cooperate with the Rochester Home Builders Association, the Real Estate Board of Rochester, the American Institute of Architects, and with manufactured housing representatives to educate the public and local municipalities as to the cost factors which contribute to the final selling price of different types of housing units: detached single family homes, attached units, and manufactured units.

Policy 3: Encourage New Financing Tools

- Actions:**
- a. **Encourage Federal and State Funds.** The Housing Commission shall continue to work with other housing agencies to analyze changes in state and federal housing programs, and to recommend ways in which Monroe County can enhance federal and state expenditures for housing in the county. Further, in order to increase funding potential, the Housing Commission shall invite to Monroe County representatives from agencies such as the New York State Division of Housing and Community Renewal and the federal Department of Housing and Urban Development to discuss funding availability and local housing needs. The Housing Commission shall encourage the Monroe County Administration and the Monroe County Legislature to protest further federal cutbacks in housing programs.
 - b. **Encourage Alternate Funding Sources.** The Housing Commission shall continue to work with other interested groups to investigate and publicize the use of housing finance sources such as joint ventures; historic preservation tax credits; tax exempt bonds; pension funds; and tax abatements, deferrals and exemptions to encourage the rehabilitation and construction of modest cost housing.
 - c. **Leverage Available Funds.** The Housing Commission shall continue to investigate the feasibility of using federal community development monies and other public funds in conjunction with private sources for specific housing assistance efforts. Funds could be used to provide low interest mortgages, to provide construction financing, or to reduce site and infrastructure costs related to a specific housing development.

Policy 4: Encourage Infill Development

- Actions:**
- a. **Identify Sites.** The Monroe County Department of Planning shall continue to be available to assist local governments to identify housing sites suitable for infill development. Priority should be given to sites which have available water and sewer services, and which are near public transportation and employment centers.
 - b. **Inventory Buildings.** The Monroe County Department of Planning shall be available to assist local government to inventory under-used or abandoned structures, both public and private, which may be suitable for housing development. The inventory could include schools, churches, commercial or industrial buildings of historic significance. This information shall be made available to local governments, developers, and other interest groups.
 - c. **Encourage Mixed Use Development.** The Monroe County Planning Department shall promote the local adoption of regulations which encourage mixed use, infill development on smaller land parcels in both city and suburban locations.
 - d. **Evaluate County Capital Improvement Program (CIP).** The Monroe County Department of Planning shall review the CIP for its effect on community revitalization efforts and on promoting a compact development pattern throughout the county, and share its findings with the Housing Commission.
 - e. **Preserve Rural and Agricultural Areas.** The Monroe County Legislature, Monroe County Department of Planning, Monroe County Housing Commission, and other county agencies shall continue to seek to achieve a compact development pattern in the county by encouraging the revision of local land use ordinances, by supporting the establishment and expansion of agricultural use districts; and, wherever possible, by giving priority to providing county capital improvements in urban areas. All elements of the *Monroe County Comprehensive Development Plan* support a compact county development pattern, one which encourages new development to locate near built-up areas and which supports the preservation of rural and farming areas.

Policy 5: Monitor and Publicize Housing Information

- Ations:**
- a. **Collect Data.** The Monroe County Department of Planning shall continue to work with county agencies and other planning organizations in the county to collect, publish and maintain data on housing and population trends.

- b. **Designated Housing Clearinghouse.** The Housing Commission shall recommend that an agency be designated as a housing information clearinghouse, which would centralize the maintenance and dissemination of housing information. The 1982 Housing Plan recommended that the Housing Council in the Monroe County Area, Inc. be that agency. The clearinghouse would: (1) serve local government officials, realtors, bankers, developers, community groups, and individuals in search of information and technical assistance to address their housing needs; (2) work with the town, village and city officials at their request to plan and facilitate the development of specific housing projects; and (3) maintain and publicize information on public and private housing funds available for the rehabilitation and construction of modest cost housing.
- c. **Support Energy Conservation.** The Monroe County Department of Community Development Office shall continue to encourage home-energy related improvements through its Home Improvement Program. The Monroe County Housing Commission shall continue to encourage programs to weatherize existing housing in the county, particularly rental housing available to lower income residents.
- d. **Publicize Findings.** The Housing Commission shall continue to encourage public discussion of the housing needs of lower income, elderly, handicapped, and other persons throughout the county by preparing and disseminating information materials, by sponsoring housing forums, and by working with local governments, community groups and the media.

ERRATA SHEET

Due to a change in our publication process, the following errors of substance could not be corrected before the report was published. The Department of Planning apologizes for any inconvenience this may cause the reader.

Page 6, line 3: For middle income housing, read middle income persons

Page 8, line 31: For 1981, read 1973

Page 14, line 12: For As of March 1985, 5424 condominium units in 64 projects were located in the county, read As of summer 1985, 3448 condominium units in 35 projects were located in the county outside of the city of Rochester

Page 21, line 19: For footnote 26 read 25

Page 21, For footnote 1 read 25

In addition, there are a number of other minor errors and typographical errors included in this report.

