

Landlord SUMMIT



LANDLORD SUMMIT AGENDA

TIME	TOPIC
12:30-1 p.m.	Doors Open, Attendee Sign-In
1-1:20 p.m.	Opening Remarks: Mayor Malik D. Evans <ul style="list-style-type: none"> Dana K. Miller, Commissioner of Neighborhood and Business Development
1:20-1:40 p.m.	Climate Friendly Homes Fund Financing <ul style="list-style-type: none"> Danielle Donnelly, Assistant Vice President, Sustainability Programs <i>Community Preservation Corporation</i>
1:40-2 p.m.	New and Updated City of Rochester Code Enforcement Policies <ul style="list-style-type: none"> Kurt Martin, Director of Buildings and Compliance Mike Furlano, Housing Attorney, Law Dept.
2-2:20 p.m.	Responding to Landlord Written Questions and Comments <ul style="list-style-type: none"> Commissioner Dana Miller + Subject Matter Experts
2:20-2:40 p.m.	New Technology: Property Owner/Manager Scoring System <ul style="list-style-type: none"> Henry Fitts, Grants Management and Research Coordinator Joe Hanna, Owner/Manager, <i>Hanna Properties</i>
2:40-3 p.m.	New Technology: One Stop ROC Property Management Portal <ul style="list-style-type: none"> Matt Vanderwall, Business Analyst
3-3:20 p.m.	Break
3:20-3:40 p.m.	New and Updated Landlord/Tenant Programs <ul style="list-style-type: none"> Pierre Dorancy, Director of Leasing Operations, <i>Rochester Housing Authority</i> Maria Sharp, Community Choice Program Manager, <i>The Housing Council at PathStone</i>
3:40-4 p.m.	City Zoning Updates, Zoning Alignment Project <ul style="list-style-type: none"> Matt Simonis, Manager of Zoning
4-5 p.m.	Open House – Program and Partner Info Tables

Landlord Summit 2023
Attendee Folder Contents

Location in Folder	Document Description
R1	Community Preservation Corporation: Climate Friendly Homes Fund
R2	Avail: Online Property Management Software, Promo Code
R3	Community Bank N.A.: Consumer Banking, Business Banking Services
R4	City of Rochester: Small Mixed-Use and Commercial Renovation Program
R5	Coordinated Care Services: Front Door NY Apartment Listings
R6	The Housing Council: Community Choice Demonstration Program
R7	The Housing Council: Landlord and Tenant Services
R8	Action for a Better Community: Weatherization Assistance Program
R9	City of Rochester: Energy Smart Financial Incentives
L1	City of Rochester: Neighborhood Service Centers Pamphlet
L2	City of Rochester: Inspections Checklist Pamphlet
L3	City of Rochester: Approved Contractor List Promo
L4	Avail: Landlord How-to's and Best Practices



APPLY NOW FOR FUNDING TO ELECTRIFY YOUR BUILDING

Owners Of Small Multifamily Buildings – Find out If You're Eligible Below



**Community
Preservation
Corporation**



**Homes and
Community Renewal**

The Climate Friendly Homes Fund is now offering 0% interest, forgivable loans and technical assistance for building upgrades that prepare existing, 5-50 unit rental buildings to operate on clean energy. This funding will cover high-efficiency electric heat pumps for heating and cooling, domestic hot water heating and limited additional building envelope and ventilation system improvements.

As New York State works to decarbonize the electric grid, it is imperative that small rental buildings are early adopters of clean energy systems so that owners and residents can benefit from reduced greenhouse gas emissions with cleaner air, more comfortable homes, and more efficient operations.

FUNDS MAY BE USED FOR:

- Electrical service upgrades
- HVAC systems replacement with high-efficiency heat pumps (required)
- Domestic Hot Water systems replacement with high efficiency heat pumps (required where feasible)
- Additional energy conservation measures to optimize new system performance
- Systems commissioning
- Certain Soft Costs.

WHY ELECTRIFY NOW?

Upgrade Out of Date Systems, Improve Operations at No Cost

Replace older systems that operate with fossil fuels at no cost to you – the forgivable, 0% loan through the Climate Friendly Homes Fund will cover the costs of adding high-efficiency electric heat pumps to your building.

Get Ahead of Carbon Reduction Mandates and Avoid Fines

Avoid the hassle and fees that may come with being out of compliance with climate regulations as soon as 2025 in New York City buildings and with statewide climate goals for all other buildings across New York State.

Increase Resident Comfort and Satisfaction

Electric heating and cooling systems and efficient building envelopes create quieter, more comfortable homes. Giving residents the ability to control their own heating and cooling means fewer complaints about building temperature and eliminates the need for window AC units, space heaters, and wasted heat when windows are left open in the winter.

Improve Health and Safety

Electric heat pumps offer filtered air circulation, creating a healthier environment for residents. Electrified buildings safeguard residents from indoor air pollution –eliminating systems that use gas or liquid fuels removes the risk of leaking methane gas or generating carbon monoxide.

IS MY BUILDING ELIGIBLE?

- **Building Size:** 5-50 Residential Units
- **Building Location:** New York State
- **Buildings must currently be subject to a regulatory agreement with a public agency OR be located in one of the following** – please visit the [Climate Friendly Homes Fund website](#) to determine if your building is located in one of these areas:
 - Low-Moderate Income Qualified Census Tract as defined by the U.S. Department of Housing and Urban Development
 - NYSERDA Disadvantaged Communities

WHAT ABOUT UTILITY COSTS?

As New York State continues to invest in wind, solar, and hydro power to clean the grid, the cost of electricity is expected to decrease. In the meantime, below are some of the benefits you may experience:

- **Electric heat pumps cost less to operate** than oil, propane, or electric resistance heating systems. Plus, you may be eligible for insurance premium reductions and/or additional tax credits or deductions when you upgrade your building to high-efficiency electric systems.
- **Electric heat pumps increase your asset value** by improving building efficiency.
- **Electric heat pumps reduce climate-related financial risk** by putting your building on the pathway to compliance with Local Law 97 and future, statewide climate regulations that will continue to impose financial penalties for buildings that are not preparing for a clean energy future.



HOW DO I APPLY?

Learn more about eligibility and start the application process now:

<https://community.com/climate-friendly-homes-fund/>

QUESTIONS?

Application assistance is available for building owners who are interested in accessing the Climate Friendly Homes Fund.

Contact us at climatefund@community.com



CLIMATE FRIENDLY HOMES FUND LENDING PARTNERS

Enterprise Community Partners • Inclusive Prosperity Capital • Local Initiatives Support Corporation

Manage your rental property with ease.



Part of  realtor.com®

Get access to our complete set of landlord tools designed to help you save time and money.



Rental listings

Advertise your property across the top rental sites to get your rental listings in front of millions of renters.



Rental applications

Easily request, review, and compare rental applications from prospective renters online. Get access to applicant's renter profiles, residence history and references.



Tenant screening

Request locally-allowed screening reports, like credit, background, and eviction checks. Our system automatically requests authorization from applicants to ensure you are in compliance.



Digital leases

Get access to lawyer-reviewed, state-specific lease agreement templates that include all the necessary disclosures and clauses. Once ready, send it to your renter for them to sign online.



Online rent collection

Tenants can pay rent online, making rent collection easier to manage. Schedule upcoming payments, automate late fees, track your rental income, and set up payment reminders for your renter.



Property accounting

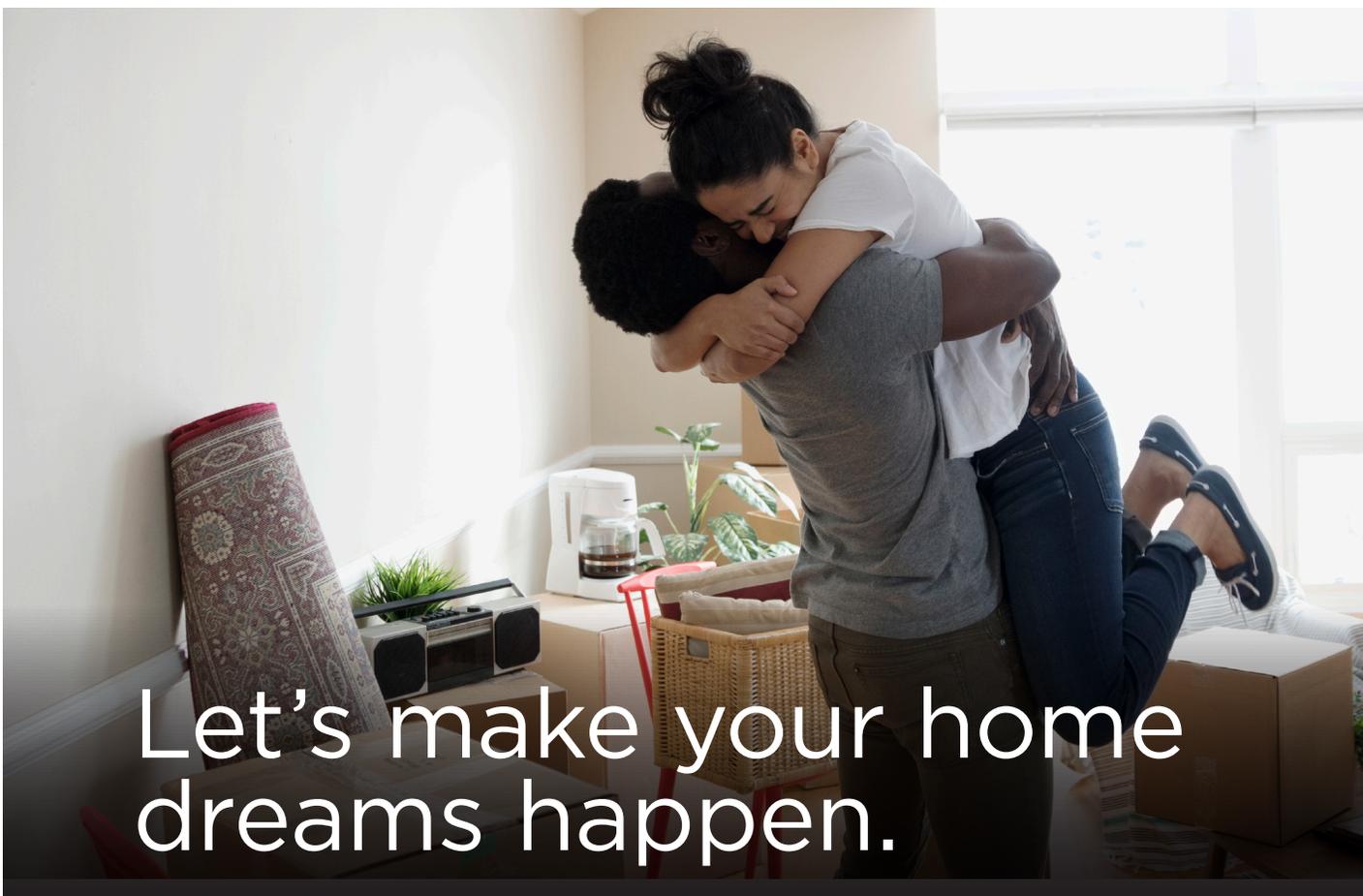
Rental accounting software makes bookkeeping easy. Handle your rental income and operating expenses in the same platform used to manage your rental properties.

Get access to all these features and more by leveraging Avail landlord software.

Claim 6 Months of Unlimited Plus for FREE.

Conference attendees can access our most premium features at no cost for a hassle-free property management experience.
<https://info.avail.co/sponsorship/rochester-landlord-summit>





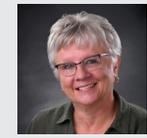
Let's make your home dreams happen.



Community
BANK



Ronda A. Howard, Mortgage Loan Consultant
P: 585-233-1746 | NMLS #909710
ronda.howard@cbna.com
20 Wildbriar Rd, Suite A, Rochester, NY 14623



Tammy Griffin, Retail Service Officer
P: 585-393-0660 | NMLS #784038
tammy.griffin@cbna.com
659 South Main Street, Canandaigua, NY 14424

NO CLOSING COST MORTGAGE

\$0.00¹

IN CLOSING COSTS

VALUE HOME EQUITY LINE OF CREDIT

89%²

LOAN-TO-VALUE WITH NO PRIVATE MORTGAGE INSURANCE

VALUE HOME EQUITY LOAN

95%³

LOAN-TO-VALUE

Loans & lines of credit are subject to completion of an application and credit approval. ¹The No Closing Cost option is valid on most owner occupied, 1-4-family residential properties. Property and hazard insurance are required and are the responsibility of the borrower. For mortgages with less than 20% down payment, Private Mortgage Insurance (PMI) is required and customer is responsible for PMI premiums. Other applicable fees/charges, including deed stamps or deed transfer taxes, are not mortgage closing costs and will not be paid by the Bank. If a customer elects to obtain owner title insurance, the customer is responsible for the owner title insurance premium. Condominiums and single-wide mobile homes are not eligible for a no closing cost mortgage. Double-wide mobile homes are eligible for the no closing cost mortgage only if permanently attached to a foundation. Should the no closing cost mortgage be closed or discharged within the first three years, the Bank may collect the third-party closing costs from the customer that were waived when the loan was opened. If a customer selects an attorney to represent him/her, customer is responsible for attorney fees. Community Bank will not pay for a survey, nor any other item that is ordinarily paid for by the seller. ADDITIONAL "NO CLOSING COSTS" PRODUCT DISCLOSURE: "No closing costs" means no: origination fee/points; application fee; flood check fee; credit report fee; appraisal fee; mortgage recording fee; abstract update or title search fee; lender title insurance fees; bank attorney fee; mortgage recording tax. ²Minimum \$10,000 and maximum \$150,000 loan amount. Primary single unit residences only. Manufactured and single wide Homes are not allowed. Loan proceeds may not be used to purchase property being used as collateral for loan. ³Minimum \$10,000 and maximum \$250,000 loan amount. Double-wide mobile homes, if permanently attached to a foundation, are eligible for Home Equity Loans. Single-wide mobile homes are not eligible. Loan proceeds may not be used to purchase property being used as collateral for loan.



BUSINESS BANKING LOANS & LINES OF CREDIT

BUSINESS TERM LOANS

Whether you're expanding your footprint, upgrading equipment or buying new vehicles, we have the right loan for your business with terms ranging up to seven years.

LINES OF CREDIT

Get the flexibility your business needs for short-term expenses like inventory purchases or working capital.

- Revolving working capital line of credit
- Non-revolving equipment line of credit

COMMERCIAL MORTGAGES

- Construction to permanent financing
- Commercial property mortgages with terms up to 20 years

LETTERS OF CREDIT

- Cash secured facility for the guarantee of payment made to a specific party

BUSINESS ADVANTAGE LINE OF CREDIT (BALOC)

- Revolving line of credit for up to a three year period
- Monthly principal payment of 1/60th plus interest

YOUR LOCAL COMMERCIAL BANKING OFFICER:



Christopher Humphrey

P: 585-598-6755

Christopher.Humphrey@cbna.com

1501 Pittsford Victor Road, Victor, NY 14424



City of Rochester **Small Mixed-Use and Commercial Renovation (SMUCR) Program Description**

Introduction

The Small Mixed-Use and Commercial Building Renovation Program provides low-interest loans for rehabilitation and renovation projects that will stimulate the market and improve the quality of the building stock in the city's busy commercial corridors. The program provides loans for the renovation of small mixed-use and/or commercial buildings. The loans are made directly to the building owner who can use proceeds for renovations/repairs to the building's interior and facade to bring it up to code and make it habitable and leasable.

The loans must result in a significant impact upon the economic well-being of the city of Rochester and its residents. This funding will enable the renovation of mixed-use and/or commercial structures, bring distressed stretches along commercial corridors back to life, increase surrounding property values, create local construction jobs, and enhance local quality of life.

The effects of this program will impact the city's neighborhoods, its small businesses, and the residents who live in them.

The Program

This program is a gap financing program for the renovation of existing small mixed-use and/or commercial buildings located in the city's busy commercial corridors. It is a loan program aimed at assisting building owners with improvements to commercial buildings, or improvements to both the commercial and residential portions of small mixed-use buildings. A small mixed-use building is defined as having up to eight (8) residential units above a commercial space or other non-residential ground floor use. Projects with five (5) to eight (8) residential units will have an affordability requirement that 20% of the units be affordable to households earning 60% or less of the Area Median Income. Projects with up to four (4) residential units would be exempt from the affordability requirement. If the building is fully commercial, the community benefit requirement is job creation and/or elimination of blight.

Purpose

The purpose of this program is to provide loans to owners of small commercial or mixed-use buildings located in busy commercial corridors. Completed projects will result in renovated and ready-to-lease commercial space and residential units in order to attract new businesses and residents and return properties to their full economic potential. The program will encourage the renovation of small commercial and mixed-use buildings that would otherwise remain a blighting influence on a busy commercial corridor, by returning such buildings to active use and realizing their economic potential. This will in turn create a positive impact and improve the quality of the building stock on the corridor.

Location and Building Use

Eligible small commercial and mixed-use buildings must be located within the city of Rochester boundaries, specifically on a busy commercial corridor. The building must be either commercial or mixed use with residential units.

Loan Details

Loan Amount

- Loans of up to \$250,000 will be considered. Larger loans may be considered for large projects and will be determined on a case-by-case basis.
- City assistance will not exceed 25% of the total development cost (TDC).
- The City will require at least 10% building owner equity in the project sources of funds.

Loan Terms – The term and amortization will not exceed ten years, however, terms of up to 15 years may be considered on an exception basis. Construction financing will be disbursed in draws during construction and will convert to permanent financing after construction is completed. Signed leases may be required for the commercial/non-residential space prior to the disbursement of all loan payments. Other terms may apply depending on the details of each project.

Interest Rates and Fees

- There is no application fee.
- The interest rate will be between 1% and 3% for the term of the loan.
- There will be a 1% closing fee payable at the loan closing.
- There will be a 0.5% document preparation fee for all loans, payable at the loan closing.
- The borrower is responsible for expenses incurred by the City at the loan closing, including recording and filing fees.

Loan Security

- Loans will be secured by a lien on the property, an assignment of rents and leases, and a personal guarantee from the building owner(s).
- Loans will be no higher than 90% Loan-to-Value (LTV).
- Additional collateral may be required based on the details of each project.

For more information on this and other mixed use development programs, please visit:

<https://www.cityofrochester.gov/projectdevelopment/>

or Phone: 585-428-6124



Landlord Incentive Program

MONROE COUNTY, NY

For more info, visit FrontDoorNY.org

Front Door NY is a **FREE** rental listing website used exclusively by Permanent Supportive Housing & Rapid Re-Housing service providers

NOTE: Tenants do not have direct access to Front Door NY

Properties listed on Front Door NY may be eligible for the following incentives:

Lease Up Bonuses
\$1,000
for first unit rented
\$500
for next 4 units

Funds for Repairs
up to
\$3,000
for qualifying damages caused
by tenant

Rent Loss
up to
\$500
to cover a portion of any rent
lost when a tenant moves out

How do I qualify?

- Qualifying units must be listed & rented through Front Door NY (listings can include photos, videos, rental applications, etc. & we can take care of posting for you)
- Completed *Incentive Request* and *W-9* forms

What's in it for me?

- Once in housing, case managers check-in at least monthly with tenants to ensure basic needs are met, to coordinate services, which may include support to help tenant move towards financial independence
- Direct payments from service providers to landlords for any security deposit or rental assistance paid on behalf of the tenant
- Front Door NY also serves as a centralized way to get connected to assistance, should you have questions or concerns that arise

FOR MORE INFO CONTACT: **Josh Ramos** | support@frontdoorny.org | 585-333-9667



LANDLORD REFERRAL PROGRAM

frontdoorny.org
585-333-9667

SIGN UP TODAY!

REFERRAL

If any landlord currently working with frontdoor refers a new landlord to the site, receive \$250 when they sign up & post 1st unit

\$250



SIGN UP

Any new landlords receive \$250 when they sign up and post their 1st unit

\$250



APARTMENTS

Each Additional Apartment posted receive \$100 (max 5)

\$100



Coordinated Entry for Homeless Services
Monroe County, NY

Offer ends 8/31/23

This program is an extension of Coordinated Entry & CCSI

Community Choice Demonstration

The **Community Choice Demonstration** connects families with **Housing Choice Vouchers** to property owners in **Opportunity Areas in the Greater Rochester region**. Families participating in the program pre-move coaching and training to help them be successful tenants in their new neighborhoods.

The **Housing Choice Voucher program (Section 8)** is a **federal rental assistance program that enables low- and moderate-income families afford homes on the private rental market**. Families with vouchers typically pay 30-40% of their income towards their housing costs and the voucher covers the rest.

Benefits of leasing up with Program tenants

Reliable Rent: The Housing Choice Voucher program offers property owners guaranteed rental payments federally funded and locally administered by the Housing Authority.

Lease-Up Bonus: Property owners who lease up with a program tenant will receive a signing bonus in the form of 50% of one month's rent for each tenant they lease up with.

Damage Mitigation Fund: Property owners can have peace of mind when they lease-up with a program tenant knowing that they can access a Damage Mitigation Fund up to \$2,000 in addition to the security deposit in the rare event that a tenant leaves their unit damaged.

Rent to a family in need of a home: Families in the program are looking for homes in Opportunity Areas to give their kids the best chances at success. They need property owners to give them a chance too.



The Housing Council at PathStone serves to increase successful homeownership and tenancy experiences for low- to moderate-income residents in Monroe County and surrounding counties.



Every family deserves the chance to thrive



THE HOUSING COUNCIL AT PATHSTONE

75 COLLEGE AVENUE

ROCHESTER, NY 14607

585.213.1523

CCD@PATHSTONE.ORG

THEHOUSINGCOUNCIL.ORG

*In Partnership with the
Rochester Housing Authority*

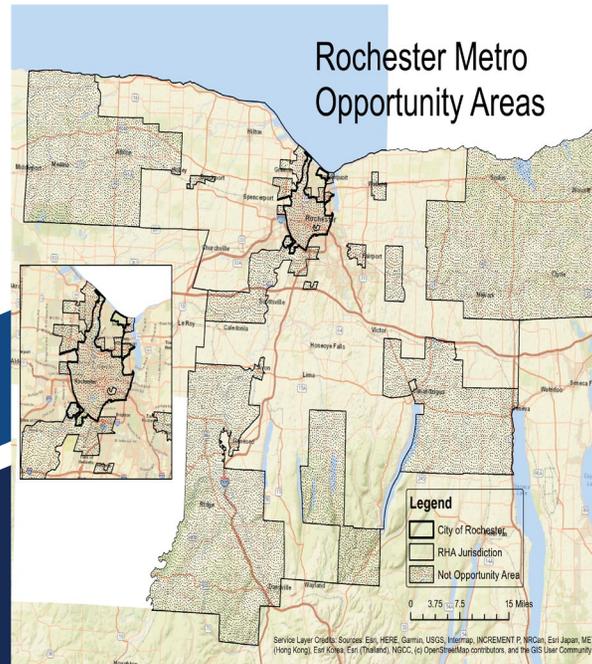
Join the growing list of property owners participating in our program...



The Community Choice Demonstration might be right for you!



We list units in these Neighborhoods



- | | | |
|--------------------|--------------------|--------------|
| Albion | Gates | Naples |
| Avon | Gates/Chili Center | Newark |
| Bloomfield | Geneseo | North Chili |
| Brighton | Geneva | North Greece |
| Brighton-East | Greece | Ogden |
| Rochester | Hamlin | Ontario |
| Brighton-Pittsford | Hemlock | Park Avenue |
| Brockport/Bergen | Henrietta | Penfield |
| Caledonia | Hilton | Phelps |
| Canandaigua | Holley | Pittsford |
| Churchville | Honeoye Falls | Rush |
| Clifton Springs | Irondequoit | Shortsville |
| Conesus | Lakeville | South Greece |
| East Irondequoit | Le Roy | Spencerport |
| East Penfield | Lima | Victor |
| East Rochester | Livonia | Walworth |
| Fairport | Lyons | Webster |
| Fairport-Macedon | Macedon | Williamson |
| Farmington | Mendon | |



Get your property leased

1. Contact the program: Share your unit information with us so we can share your listing with qualified families. Call 585.213.1523 or 585.480.6651.

2. Select a family: Families interested in your property will put in an application for your unit. After you select a family, you and the tenant fill out information that goes to the Housing Authority.

3. Housing inspection and rent determination: The Housing Authority will do a basic health and safety inspection. This is typically scheduled in 3-5 business days. The Housing Authority will then confirm that the rent price is reasonable for the area and affordable for the tenant.

4. Sign leasing documents: You and the tenant sign your lease, and you and the Housing Authority sign a Housing Assistant Payment Contract.

5. Receive payments: You will receive the lease-up bonus from the program after your paperwork is turned in, and monthly rent payments from your tenant and the Housing Authority.



LANDLORD CLASSES

We offer courses to help you better manage your properties, provide free and low-cost publications and forms to help you manage relationships with tenants, conduct inspections for rental properties that accept DHS Landlord/Tenant agreements, and more. All classes taught by HUD-certified instructors.

Operating Rental Property 2023 Class Schedule

Each class is 2 sessions, 2.5 hours each
5:00PM to 7:30PM. Fee is \$60

Includes an overview of habitability regulations, repair & maintenance, overview of lead paint regulations, screening & selection of tenants, Fair Housing laws, lease & security deposit, basic record & bookkeeping, overview of eviction process.

February 15th and 16th

April 12th and 13th

June 14th & 15th

August 16th and 17th

October 18th and 19th

December 13th and 14th



Use QR Code to register or visit

Website: thehousingcouncil.org/calendar

Email: homeadvocate@pathstone.org

T: 585-546-3700, ext. 3040



TENANT CLASSES

The Housing Council at PathStone is a HUD-approved housing counseling agency serving the Greater Rochester area. We offer free, confidential services to help you avoid housing instability.



Keys to Renting

Class is free and held every Tuesday
10:00AM to 12:00PM

Knowledge is power - know your rights and responsibilities for a more stable home environment. Receive guidance and education on your rights and responsibilities, assistance in finding an apartment, fair housing information, and additional community and government resources that you may be eligible for. Location varies, please see our class calendar on our website for more information.



To register

Website: thehousingcouncil.org/calendar

Email: homeadvocate@pathstone.org

T: 585-546-3700, ext. 3040

The Housing Council at PathStone provides housing-related services to Monroe County and the surrounding areas.

75 College Ave, Rochester NY 14607

T 585.546.3700 www.thehousingcouncil.org

Weatherization Assistance Program

Energy Conservation Program

400 West Avenue, 3rd Floor

Phone: (585) 325-5116

Is accepting applications for the
Weatherization Program

No appointment needed all walk-ins are welcome.

FREE

**For Homeowners who qualify
35% Owner Investment
For rental properties**

HCR'S WEATHERIZATION ASSISTANCE PROGRAM IS FUNDED BY THE US DEPARTMENT OF ENERGY. IN ADDITION, HCR RECEIVES FUNDS FOR WEATHERIZATION ACTIVITIES FROM THE LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM FUNDED BY THE US DEPARTMENT OF HEALTH AND HUMAN SERVICES THROUGH THE NYS OFFICE OF TEMPORARY AND DISABILITY ASSISTANCE.

Potential Energy Upgrades:

*Reduction of energy consumption for low-income residents of the City of Rochester.	*Furnace efficiency testing. Cleaning and fine tuning of furnace if efficiency is below 75%.
*Heating systems and/or hot water tank repairs or replacement as approved by HCR.	*Perimeter, attic and/or wall insulation.
*Window and door repair or replacement. *Refrigerator replacement as approved by HCR	*Weather-stripping, caulking, and/or repair of cracked glass and sash, sills and thresholds of doors and windows.

“This is not a remodeling program.”

(For City Residents Only)

2022 – 2023 Income Eligibility Guidelines

Household Size	Monthly Income
1	\$2,852
2	\$3,730
3	\$4,608
4	\$5,485
5	\$6,363
6	\$7,241
7	\$7,405
8	\$7,772
9	\$8,558
10	\$9,345
*Each additional person per household	\$9,440

Income guidelines are based on your monthly gross income for all household members.