

**Housing Analysis and Reinvestment Strategies**  
**for the**  
**Vacuum Oil BOA Study Area**  
City of Rochester, New York

September 2016

Prepared by:



For the:

**City of Rochester**



**TABLE OF CONTENTS**

**1 EXECUTIVE SUMMARY .....3**

**2 INTRODUCTION .....5**

2.1 Purpose of the Study ..... 5

2.2 Study Process and Sources of Information ..... 6

**3 EXISTING CONDITIONS ANALYSIS .....9**

3.1 Neighborhood Context ..... 9

3.2 Demographic and Economic Conditions ..... 10

**4 OPPORTUNITIES AND CHALLENGES .....33**

4.1 Strengths of the BOA ..... 33

4.2 Weaknesses for the BOA ..... 35

4.3 Opportunities for the BOA ..... 35

4.4 Threats for the BOA ..... 38

**5 ACTION PLAN .....40**

5.1 Neighborhood Vision and Goals ..... 40

5.2 Focused Investment Strategy - An Overarching Strategy ..... 41

5.3 Property and Building Maintenance ..... 43

5.4 Vacant Buildings and Parcels ..... 47

5.5 Encouraging Homeownership ..... 50

5.6 Role of the Vacuum Oil Redevelopment ..... 54

5.7 Zoning ..... 55

5.8 Anti-Displacement Strategies ..... 56

5.9 Partnerships ..... 61

5.10 Other Neighborhood Revitalization Strategies ..... 62

5.11 Implementation Program: Summary ..... 63



# 1 Executive Summary

The Vacuum Oil Brownfield Opportunity Area (BOA) is in a period of transition following several decades of slow and steady decline. The City, and individual investors, have been financing incremental changes to areas of the BOA over time with the goal of creating a neighborhood with a thriving mix of residential and commercial development, and public spaces. The planned future anchor of the neighborhood are the parcels that make up the vacated Vacuum Oil refinery. The City and State are investing significant public funds to help with site cleanup and catalyze new development in this key waterfront area.



While new investment is occurring in the BOA, neighborhood residents are concerned about rising housing costs, increasing homeownership, and the influence of investor-owned residential property changing the character of the neighborhood. To that end, RKG Associates was hired to develop a housing analysis and reinvestment strategy for the neighborhood to help the City better understand the current status of the housing stock and strategies for stimulating equitable investment that will create housing for residents at all income levels.



During the initial analysis of existing conditions, RKG Associates uncovered several interesting findings regarding the housing market in the BOA. These include:

- Total population in the BOA has been slowly declining, but is expected to increase through the year 2020. At the same time, the neighborhood is aging with 25 percent of residents expected to be over the age of sixty-five by 2020.
- Median household income is very low in the BOA at \$18,000 per year. Approximately 47 percent of households live below the poverty line.
- Renters make up 80 percent of the households in the BOA. This is compounded by the proximity to the University of Rochester and the housing demand from students and short-term faculty and visitors seeking off-campus housing.
- Investor-owned properties are becoming more and more common. Today, 57 percent of buildings are owned by absentee landlords.

- Eighty-two percent of homes sold for less than \$50,000 over the last three years. At the same time, monthly rents in the BOA have been steadily increasing.
- The housing stock in the BOA is relatively old with 77 percent of structures built prior to 1940. Low household income and low housing prices have created a barrier to routine maintenance and improvements from taking place in many neighborhood homes.
- Vacant buildings and properties are an issue in the BOA. Sixty-seven structures are currently vacant.

The issues uncovered during the existing conditions analysis point to the need for a proactive strategy that should exist with or without the investment on the Vacuum Oil refinery parcels. To accomplish this goal, the City and its many partners will need to work together on programs and strategies that include:

- Invest funding in a strategic and focused manner, putting more resources into the neighborhood to affect change;
- Capitalize on vacant buildings and parcels to use them as ways to create affordable housing;
- Incentivize homeownership opportunities through creative financing programs and partnerships with developers;
- Leverage zoning as a tool to create a diversity of housing types, income levels, and building design that matches the scale and character of the existing neighborhood;
- Apply strategic anti-displacement strategies to ensure current residents can remain in their homes or in the neighborhood over time; and,
- Build and maintain effective relationships and partnerships with private, public, and non-profit entities over time.

This report provides a detailed analysis on the current state of housing in the BOA and provides recommendations for strategically investing resources in programs and policies that will positively impact current and future residents. This report includes action steps that serve as a guide for implementation in the short-, mid-, and long-term.



# 2 Introduction

Following several decades of population and employment decline in cities across the United States, interest in repopulating city centers and fringe neighborhoods with new employment opportunities, housing choices, and a resurgence in a preference for urban living are breathing new life into cities nationwide. Rochester went through a period of substantial population decline beginning in 1950, as residents and employment moved out to the suburbs. It was not until around 2005 that the population of Rochester began to increase once again. The resumed interest in urban living, combined with access to excellent post-secondary education opportunities, has begun to put pressure on what were once affordable neighborhoods on the fringe of Downtown Rochester. Reinvestment can be seen first-hand in neighborhoods like Corn Hill, Neighborhood of the Arts, and parts of the South Wedge. Development pressure is pinching the Plymouth-Exchange neighborhood (PLEX) on both ends with its proximity to Downtown Rochester to the north and the University of Rochester to the south. Factoring in the potential for new market-rate investment on the Vacuum Oil parcels along the Genesee River, the neighborhood is positioned to potentially see an increase in housing costs, assessed valuation, and a demographic change due to economic displacement.

## 2.1 Purpose of the Study

Working in partnership with the City of Rochester, RKG Associates was hired by Bergmann Associates to complete a housing analysis and reinvestment strategy for the Vacuum Oil Brownfield Opportunity Area (BOA). This study is intended to provide a more in-depth analysis of housing opportunities and challenges not only associated with the redevelopment of the brownfield sites in the BOA, but more specifically the impacts on the existing neighborhood due to development pressure and new investment. The findings of this study will be incorporated into the BOA Implementation Strategy.

The BOA is situated within Rochester's Plymouth-Exchange neighborhood. Residents from the neighborhood have been very active in the formation of a BOA vision and plan which includes the brownfield parcels abutting the Genesee River, as well as the surrounding neighborhood. In order to move from a higher level vision into a specific set of action steps for implementation, Bergmann hired RKG Associates to work with the City and neighborhood to develop a resident-driven and market-based strategy for housing in the BOA. This report details existing conditions in the BOA, discusses market opportunities and challenges, and describes a set of action-oriented implementation strategies. The study seeks to strike a balance between opportunities for new growth and the desire to stabilize portions of the neighborhood and encourage a mixture of quality housing options for those who are here now and those who may be here in the future.

To this end, RKG was hired to complete the following tasks as part of this study:

- Engage the City and the public in a dialogue about the current conditions in the BOA, as well as opportunities and challenges that may present themselves in the future.

- Collect and review existing data resources to tell a story about the changes happening in the BOA.
- Complete an analysis of the observable strengths and weaknesses of the neighborhood, potential land use and zoning conflicts, impacts of new investment on the existing housing stock, potential for displacement of existing residents, and market opportunities associated with the Vacuum Oil Master Plan.
- A set of recommendations and strategies for managing and overcoming issues associated with disinvestment in the housing stock, mitigating displacement, promoting a mix of housing options, and recommendations for strategic reinvestment in the existing neighborhood.
- A set of implementation and action steps that clearly delineate priorities, roles and responsibilities, and the potential for funding.

## 2.2 Study Process and Sources of Information

Over the course of the eleven-month housing analysis and reinvestment strategy process, the RKG planning team completed the following tasks associated with the three primary phases of project delivery:

- Phase 1: Project Start-Up and Existing Conditions Analysis
  - Site visit and orientation tour of the neighborhood.
  - Meetings and interviews with city staff, neighborhood leaders, residents, developers, non-profit organizations, University staff, property owners, and other key stakeholders in and around the BOA.
  - Attend committee meetings and public meetings to discuss existing conditions and solicit input.
  - Review prior studies for, and related to, the BOA and surrounding neighborhoods.
  - Collection of existing data on market conditions and trends, residential investments, demographic and economic characteristics, and land use and zoning.
  - Analysis of the existing conditions to form a narrative about the BOA and surrounding neighborhood to inform recommendations and implementation steps for the study.
- Phase 2: Recommendations and Implementation Steps
  - Utilize findings from the existing conditions analysis to inform a series of recommendations and implementation steps for a variety of stakeholders in the neighborhood.
- Phase 3: Report Completion and Product Delivery
  - Complete a written report that will serve as an appendix to the larger BOA study document and help inform stakeholder decisions for future investment in the neighborhood.

Prior studies and data sources reviewed as part of this analysis include, but are not necessarily limited to, the following:

- *City of Rochester Vacuum Oil Brownfield Opportunity Area : Market Analysis* – July 2011 – Camoin Associates
- *Vacuum Oil – South Genesee River Corridor Brownfield Opportunity Area Nomination Study* – April 2013 – Bergmann Associates
- *Supporting Long-Term Resident Health in Campus-Adjacent Neighborhoods – How the Potential Health Impacts of Off-Campus Student Housing May Be Managed to Promote Health* – Kristina Souders, Honors Theses, University of Rochester, 2015
- *Final Consolidated Community Development Plan* – 2015-2020 – City of Rochester, NY
- *Final Consolidated Community Development Plan: Annual Action Plan* – 2015-2016 – City of Rochester, NY
- *JOSANA Neighborhood Master Plan : a plan for a place we're proud to call home* – December 2010 – Interface Studio LLC
- *An Analysis of Residential Market Potential, The JOSANA Neighborhood, The City of Rochester, Monroe County, New York* – October 2010 - Zimmerman/Volk Associates, Inc.

The market analysis prepared by Camoin Associates (July 2011) provides a detailed overview of prevailing market indicators for the Vacuum Oil BOA, the City of Rochester, and the Rochester metropolitan area. The RKG study offers an update of selected socio-economic indicators, where appropriate, but is not intended to replicate or otherwise supplant the prior study. Rather, this report considers the findings and conclusions of previous studies, coupled with a public input process and exploration of tools and strategies, to identify activities that will balance new growth with neighborhood stabilization as a way to increase vitality across the entirety of the BOA.



# 3 Existing Conditions Analysis

## 3.1 Neighborhood Context

Historically, the former Vacuum Oil Rochester Works facility was responsible for refining, finishing, canning, and distributing petroleum-based products<sup>1</sup>. The Vacuum Oil site operated between 1867 and 1936, and during this time had been suspected and in some cases confirmed to have caused contamination through numerous spills and accidents as a byproduct of industrial activity. By 1938, the site was closed and many buildings were removed. By 1970, many of the properties had been sold off or subdivided, with the City of Rochester retaining ownership of much of the site. Since 1984, the City has undertaken a number of land use and revitalization studies pertaining directly to the Vacuum Oil site and the Genesee River Corridor, but many did not include the surrounding South West and Plymouth-Exchange (PLEX) neighborhoods. The Implementation Strategy currently being completed by Bergmann Associates is an attempt to look not only at the Vacuum Oil site, but also at the impact of redevelopment on the adjacent neighborhood. The Vacuum Oil BOA is uniquely positioned to take advantage of several potential markets. Investors within the neighborhood, as well as those from outside, are beginning to recognize the potential.

The 148 acre study area is located along the Genesee River approximately one and a half miles south of Center City Rochester. The southern end of the BOA is connected to the University

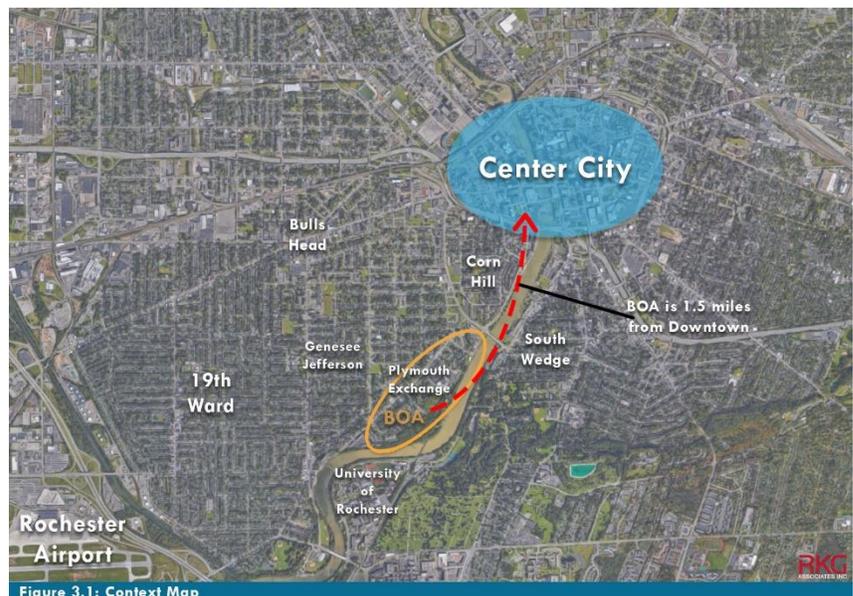


Figure 3.1: Context Map

of Rochester by a shared use path and pedestrian bridge. The surrounding neighborhood is likely to experience a continuation of demographic and economic change due to its proximity to these activity hubs, relatively low housing prices and available land along the waterfront drawing the attention of market-rate investors. Figure 3.1 provides a general location context map showing the BOA area in relation to nearby neighborhoods and activity centers.

<sup>1</sup> Vacuum Oil – South Genesee River Corridor Brownfield Opportunity Area Nomination Study, April 2013.

## 3.2 Demographic and Economic Conditions

A critical component to setting the stage for a neighborhood revitalization strategy is understanding the current demographic and economic conditions, and also looking toward the future to determine what opportunities and challenges may arise over time. A significant amount of work analyzing demographic and economic conditions was completed by Bergmann Associates and Camoin Associates during the initial phases of the BOA Nomination Study. RKG used Camoin's market analysis as a backbone for the work presented in this housing analysis and reinvestment strategy report. Where appropriate or necessary, RKG supplemented data for the years 2015 and 2020 to provide an assessment of where the BOA may be headed demographically and economically. This section provides an overview of the basic demographic and economic characteristics relative to the BOA study area.

### 3.2.1 Geographic Boundaries

Prior studies and reports have referred to different geographic boundaries when describing the BOA and surrounding neighborhoods. For purposes of this housing analysis and reinvestment strategy, RKG is referring to the BOA study area as primarily falling:

- South of Ford Street;
- East of the rear parcel lines along the west side of Plymouth Avenue, and;
- West of the Genesee River.

In addition to the BOA study area, Camoin used Census block group boundaries in order to gather and analyze demographic and economic statistics. The block groups which encompass the BOA extend a bit beyond the BOA boundaries into the PLEX and 19<sup>th</sup> Ward neighborhoods. The variation in geographies was necessary in order to collect available demographic and socio-economic data.

Lastly, the BOA is situated within the larger PLEX neighborhood which provides a background for much of the discussion in this report. As was mentioned earlier, prior studies undertaken for the BOA did not take into account the impact of change on the surrounding neighborhood. Working with residents and representatives from the PLEX Neighborhood Association, the project team worked to create a plan that incorporates feedback and ideas from the community at-large. Ensuring that the community is represented at the table is a critical component to the success of future planning and implementation. Figure 3.2 shows the boundary lines for the BOA study area, the Census block groups that encompass the BOA study area, and the larger PLEX neighborhood boundary.

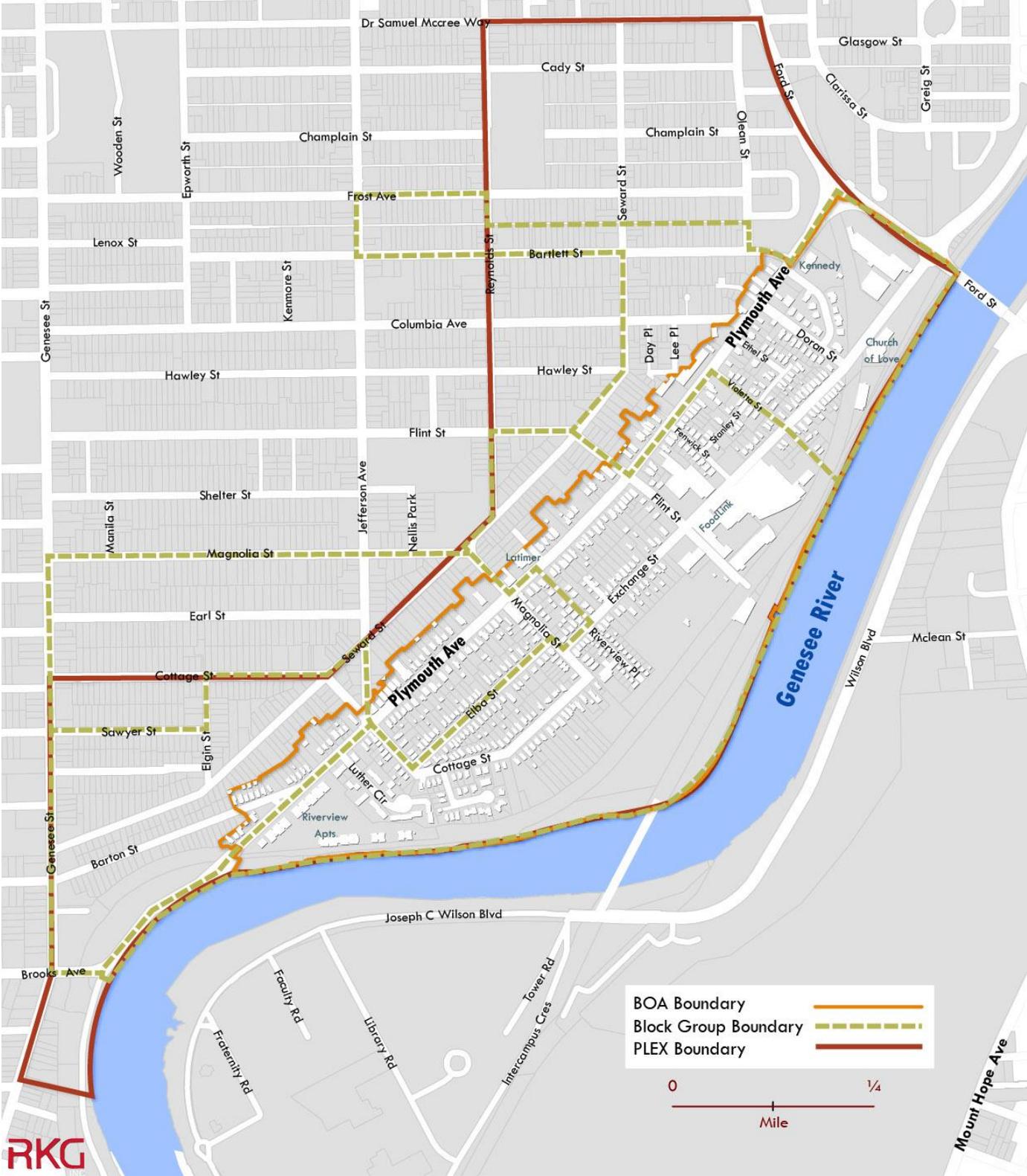


Figure 3.2: Boundary Map

### 3.2.2 Demographic and Economic Indicators

The market analysis prepared by Camoin Associates in July 2011 provided a detailed overview of prevailing market indicators for the Vacuum Oil BOA, the City of Rochester, and the Rochester metropolitan area. RKG's report uses the demographic and economic findings from the Camoin report as a baseline to understand what has been occurring in the BOA and in Rochester that might be impacting housing conditions. The challenge with an area as small as the BOA, is data that has been made available by the Census after 2010<sup>2</sup> has high margins of error and does not offer an accurate baseline with which to make accurate assumptions about trends. To work around the limitations of the Census data, RKG used ESRI Business Analyst<sup>3</sup> to provide estimates for population, household, and housing unit figures. This is the same program used by Camoin to complete their market analysis.

#### Population and Age

According to Census data, the population within the BOA declined by about 5 percent between 2000 and 2010<sup>4</sup>. Similarly, the City of Rochester's population also declined during this period losing nearly 4 percent of its total population. After decades of decline, the city's population has begun to stabilize. Near term projections indicate the City's population may see small increases and decreases, but overall will remain relatively stable. Looking at ESRI's population projections for the BOA through 2020, a similar pattern of relative stability is expected.

ESRI's population projections are derived using a number of different data sources at a variety of geographic levels, looking at past population and

household trends, and forecasting what the future population may be. While this traditional way of projecting future population change uses past trends and data, the future of the BOA is likely to be determined by a combined set of actions taken by public and private sector entities. The Vacuum Oil refinery footprint offers significant potential to bring new housing, jobs, and open space opportunities to the larger neighborhood which in turn will result in a population increase. While it is important that RKG review projected shifts in demographics for the future, the reality is that the potential build out of the Vacuum Oil refinery footprint and other nearby catalyst sites will have a much greater impact on the future of the neighborhood.

Population by age is also expected to change in the BOA through the year 2020. The influence of the University can clearly be seen as the number of 25-29 year olds is expected to increase. This projection

**Table 3.1. Total Population, 2000 - 2020**

Location	Population by Year				
	2000	2010	2015	2020	% Chg. 2010-2020
BOA	1,909	1,812	1,819	1,829	1.0%

Source: ESRI Business Analyst, Census 2000 and 2010, Summary File 1, and RKG Associates.

<sup>2</sup> Estimates from the American Community Survey have very high margins of error at the block group level for the BOA. RKG does not feel that the data are accurate enough to report on or compare to past Census figures.

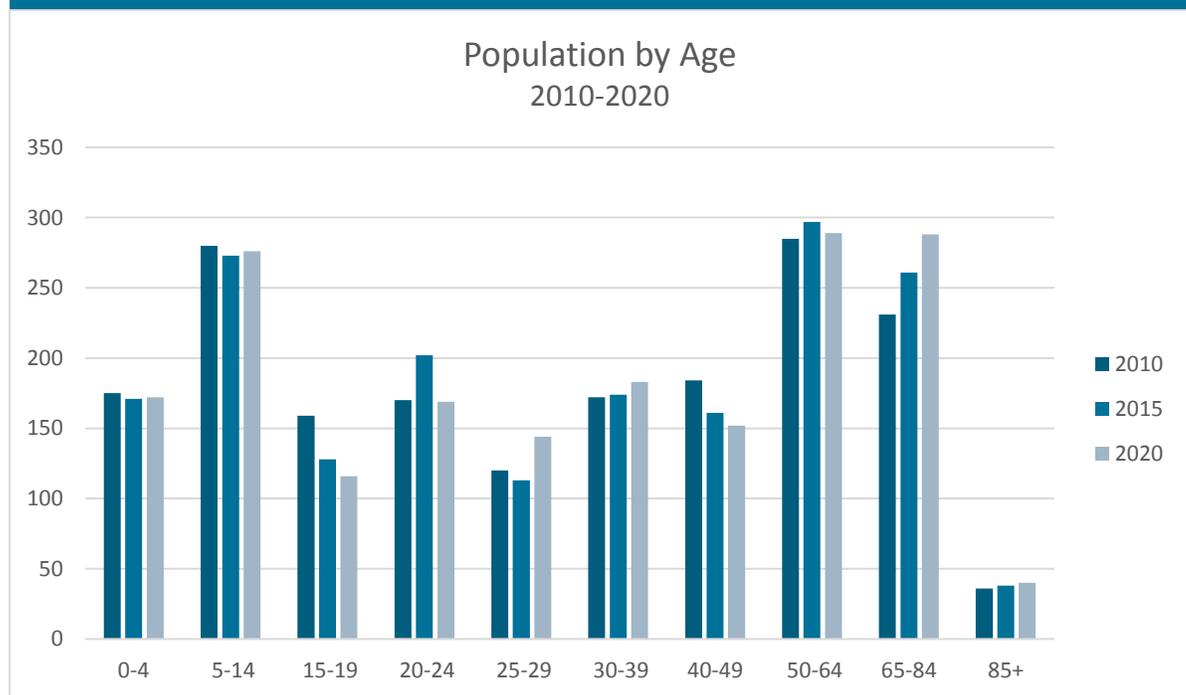
<sup>3</sup> Where a custom geography, like the BOA, is located partially within a Census block group ESRI attributes a percentage of the total to the custom geography in order to come up with statistical estimates. RKG used this tool to be consistent with Camoin's earlier market analysis.

<sup>4</sup> ESRI Business Analyst, Census 2000 and 2010, Summary File 1.

assumes that the 20-24 years olds in 2015 (likely University students) remain in the neighborhood and age in place over the following five year period. Given that many of these students probably leave the area after graduation, or at least leave the BOA area, the projections may not reflect reality. Through interviews with University of Rochester representatives<sup>5</sup> RKG learned there are approximately 1,000 graduate and undergraduate students living off campus in private housing. The University provided RKG with zip code level data indicating where students reside if they chose to live off-campus. According to that data source, approximately 92 students<sup>6</sup> resided in the zip code 14608 which includes much of the BOA.

Interviews with local residents, developers, and other stakeholders indicate that the prevalence of residents associated with the University who live in the BOA has continued to increase. If the anecdotal evidence RKG collected holds true over time, then it is more likely that the college aged cohorts (18-24) will remain steady or continue to increase as enrollment at the University and associated housing needs grow.

**Figure 3.3: BOA Population by Age, 2010-2020**  
Source: ESRI Business Analyst, RKG Associates.



In addition to an increase in the college aged population, there is a projected growth in the senior population as well. This increase is not an occurrence unique to the BOA or to Rochester as a whole, but one we are seeing across the country as the baby-boomer generation continues through working age and into retirement. ESRI projections show residents aged sixty-five and older are expected to increase by nearly 25 percent between 2010 and 2020, an approximate increase of fifty-seven

<sup>5</sup> Ms. Robin Doughty, Off Campus Living Coordinator, Residential Life and Housing Services.

<sup>6</sup> University of Rochester, Off-Campus Student Housing Locations by Zip Code, 2012.

residents. By 2020, it is projected that residents over the age of sixty-five in the BOA would account for nearly 18 percent of the total population. This growing age cohort has specific housing needs and desired amenities that may not be met by the current inventory in the BOA. This will be explored later in the report.

### Households

The shifts in population over time are also mirrored to some degree by the shifts in households in the study area. Between 2000 and 2010, the total number of households in the BOA dropped by 4 percent. This decline was less than the City as a whole, which lost a little over 8 percent of households during that same ten year period. Looking ahead to the year 2020, the BOA is projected to see an estimated 3.4 percent increase in housing units above the 2010 figure<sup>7</sup>. This projected increase is consistent with the shift in rental housing where vacant, foreclosed, and poorly maintained homes are being purchased, rehabilitated, and rented. Housing pressures stemming from a lack of housing options available to University of Rochester students, staff, and visiting faculty have created a market for both short- and long-term rentals. The 2011 market study also showed a decline in the number of family householders in the BOA of about 11 percent, which is consistent with the increasing median age of the resident population.

### Household Income

Median household income in the BOA is low compared to the City and County. According to ESRI's figures, the 2015 median household income for the BOA was just under \$18,000 per year. Estimates from the Census set Rochester's median household income just below \$31,000 per year, and Monroe County at \$52,500 per year<sup>8</sup>. The lower household incomes in the BOA have created a number of challenges for local residents when it comes to paying for and maintaining the homes they own. With incomes barely keeping pace with the rate of inflation over time, the ability of residents to maintain a home and continue to pay for any increases in taxes and service costs becomes more difficult. This is reflected in the condition of some of the detached single-family housing units in the neighborhood, with the exception of some properties that have been purchased by investors and upgraded over time.

### Households and Poverty

In addition to looking at median household income, RKG also reviewed poverty status for households in and around the BOA<sup>9</sup>. The most recent five-year ACS estimated 636 households, or 47 percent, fell below the poverty line. With a median household income of just under \$18,000, it is not surprising to see a large number of households below the poverty line. That said, nearly 40 percent of the households in the three Census tracts are single-person households which include students who have little to no earned income. While student income does have an impact on the statistics for the BOA, there are still a significant number of householders over the age of twenty-five

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<sup>7</sup> ESRI Business Analyst. Projections based on trends occurring in the selected geography, but also trends in the larger Rochester area.

<sup>8</sup> American Community Survey 2010-2014 5-year estimates. Table B19013.

<sup>9</sup> Poverty data was pulled for Census Tracts 65.002, 66.002, and 69.002 due to data limitations at smaller geographies.

who have financial difficulties. On average, 45 percent of family households in the three Census tracts have an income that is below the poverty line<sup>10</sup>. Family households with children have even greater financial challenges with nearly 69 percent falling below the poverty line. Figures for households relying on public subsidies for health insurance, food stamps/SNAP, and public financial assistance reflect a need for not only housing opportunities in the BOA, but access to employment opportunities as well.

### Educational Attainment

Residents in the three Census tracts encompassing the BOA are on average attaining a lower level of education compared to the average for the City and the County. According to the latest five-year ACS estimates, 71 percent of residents in the BOA have a high school diploma compared with 80 percent city-wide, and 90 percent county-wide. Residents in the BOA also have a much lower success rate for obtaining a bachelor's degree with only 9 percent graduating from a four-year school. In Rochester, 24 percent of residents have a bachelor's degree and the County is even higher at 36 percent. The lower educational attainment levels of residents in the BOA is also a factor in employment and translated over to annual earnings. Those earning a bachelor's degree are far more likely to find employment in higher wage jobs than those with only a high school diploma.

higher at 36 percent. The lower educational attainment levels of residents in the BOA is also a factor in employment and translated over to annual earnings. Those earning a bachelor's degree are far more likely to find employment in higher wage jobs than those with only a high school diploma.

### 3.2.3 Residential Market Conditions

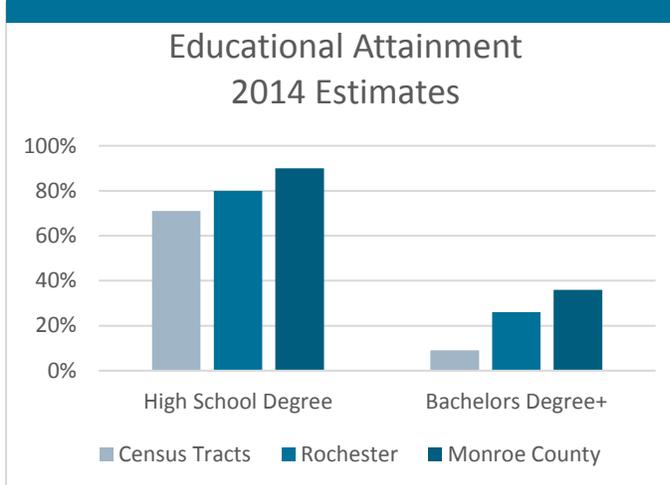
The Vacuum Oil BOA and surrounding neighborhood have been experiencing, and will continue to experience, increasing levels of neighborhood change as a result of the location of the area, relatively affordable housing stock, and the potential for significant redevelopment of properties within the Vacuum Oil refinery footprint. The demographic and economic characteristics of the BOA help to

**Table 3.2. Households below Poverty Threshold**

Poverty Guidelines by Household Size	2014 Income Threshold	Study Area 2014	
		# of HH	% of HH
One person	\$11,670	540	39.5%
Two Person	\$15,730	304	22.3%
Three Person	\$19,790	245	17.9%
Four Person	\$23,850	129	9.4%
Five Person	\$27,910	67	4.9%
Six Person	\$31,970	52	3.8%
Seven Person	\$36,030	0	0%
Eight Person	\$40,090	0	0%
<b>TOTALS</b>		<b>1,366</b>	<b>100.0%</b>
<b>County by HH below Poverty</b>		<b>636</b>	<b>46.6%</b>

Source: 2010-2014 ACS, and RKG Associates.

**Figure 3.4: Educational Attainment, 2014**  
Source: ACS 2010-2014, Table S1501, RKG Associates.



<sup>10</sup> American Community Survey 2010-2014, 5-year estimates. Table DP03. A family household is defined as one including two or more people related by birth, marriage, or adoption in the same housing unit.

describe the people and households in the area, while the residential market conditions will provide detail on the make-up and conditions of the housing stock.

### Housing Tenure

Rochester, like many mid-size cities, has a significant portion of its overall housing stock occupied by renter households. The BOA follows the city-wide housing pattern with an overwhelming majority of its housing stock occupied by renters. For 2015, ESRI estimates the BOA had about 840 housing units in total with 668 rental units and 172 owner-occupied units. This equates to nearly 80 percent of the housing stock dedicated to rental housing and 20 percent to owner-occupied. By comparison, the City's housing is about 60 percent rental and 40 percent owner-occupied.

During initial interviews, it was noted by some members of the community that the transient nature of renters has led to a disconnect between residents and the surrounding neighborhood. This has manifested itself in one particular example at Riverview Apartments, where the buildings fronting Plymouth Avenue effectively create a four-story wall between the development and the neighborhood. The property is surrounded by a low gated fence which further delineates the property from the surrounding neighborhood. It was also noted that the rental properties, particularly those owned and managed by people who do not live in the immediate area, are not well-kept and have property maintenance issues. These issues are further explored a bit later in the report.



The Riverview Apartment complex provides a large stock of rental housing for students.

### Housing Price Points

In order to understand recent sales trends in the study area, RKG reviewed city assessment data and mapped residential property sales that occurred between March 2013 and February 2016. During that three-year time period the study area saw thirty-four residential properties sell, ranging from a single-family home to larger multi-unit apartment buildings. Figure 3.5 shows the location of each of the residential sales that took place over the three-year period. Of the thirty-four sales that occurred, 82 percent had a sale price of less than \$50,000.



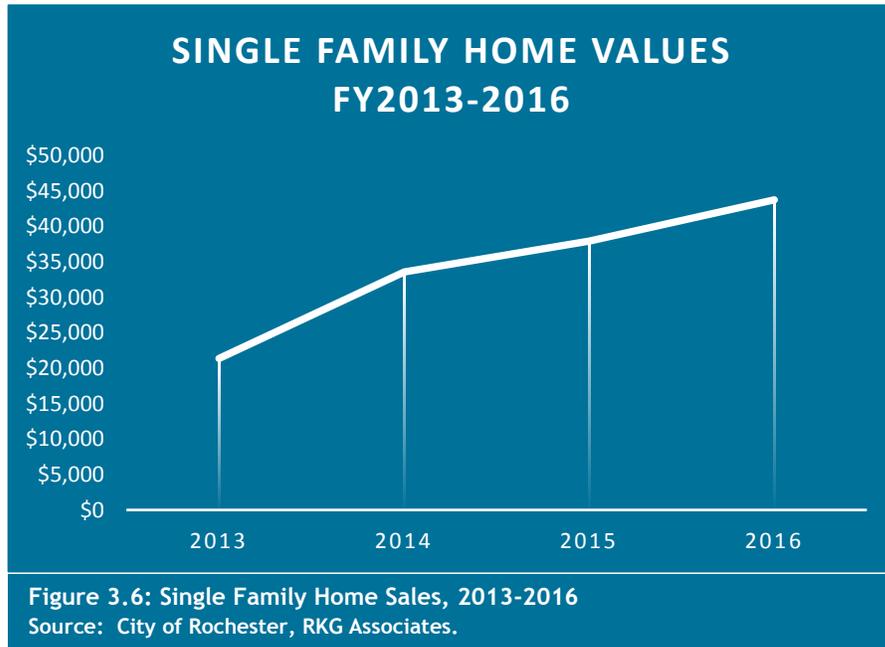
Figure 3.5: Recent Sales FY 2013-2016

Overall, sales prices for single-family homes in the study area have been increasing, with prices increasing 78 percent between 2013 and 2015. Two homes sold in 2016 for an average of \$49,500, continuing the trend of the past two years. Increases in home sale values is representative of the price pressures being placed on the neighborhood as this location becomes more desirable. Investors from within Rochester and from afar recognize the locational amenities of the BOA and the potential to turn single-family units into multi-tenant rental housing. Figure 3.6 illustrates the increase in single-family home values over the three-year period.

Data on rental rates is a bit more difficult to come by for the BOA. Over the past few years, a number of properties have been purchased by both local and out-of-state investors to be converted into rental housing. In some cases, single-family homes that may have been on the books as owner-occupied are transformed into rental properties with multiple units in a single building.

RKG completed an online search for current rental rates for units in the BOA, as well as in the nearby 19<sup>th</sup> Ward neighborhood to gain a better

understanding of market rents for the area. A majority of the listings for properties in the BOA were found on the D’Alessandro Home Buyers website, and offered units that had been recently renovated with higher-end finishes than some of the other rental units found on other sites. These units were listed at higher monthly rent prices than the units found on Zillow or on the University’s off-campus housing website. A number of properties located in the 19<sup>th</sup> Ward neighborhood were found on the University of Rochester’s Off Campus Connection website, and offered a bit more variety in terms of price points. Table 3.3 shows the range of rents by bedroom count from units in the BOA and 19<sup>th</sup> Ward neighborhood.



Unit Type	Listings	Low Price	High Price	Average Price
Studio	5	\$600	\$750	\$669
One Bed	13	\$350	\$825	\$548
Two Bed	2	\$650	\$750	\$700
Three Bed	5	\$725	\$1,385	\$1,113
Four Bed	18	\$1,200	\$2,510	\$1,795
Five Bed	3	\$1,525	\$2,025	\$1,750

Source: Zillow, Trulia, University of Rochester, D’Alessandro House Buyers

### Housing Affordability

The affordability issues of both owner-occupied and renter-occupied housing units are exacerbated by the low household incomes in the BOA. Rising housing costs, particularly rents in the area, are a chief concern of neighborhood residents. RKG analyzed HUD's Comprehensive Housing Affordability Strategy (CHAS) data to look at the potential mismatch between household income and homeowner costs.

Within the three Census tracts encompassing the BOA, there is a mismatch between household income and housing cost for both owners and renters. For ownership units, the average sale price is quite low which creates a situation where people are living in housing priced lower than what they can actually afford. This is not necessarily a bad thing for those households who are saving money on housing costs, but at the same time are occupying housing that might otherwise be available to households earning less. According to the CHAS data (Table 3.4), there are 50 owner households earning more than 80 percent of area median income (AMI) that are living in housing affordable to those earning less than 80 percent AMI. At the same time, there are 229 households earning less than 50 percent AMI living in homes that are affordable to households earning more than 50 percent AMI. This speaks to the need for additional homeowner options that are affordable to households earning less than 50 percent AMI.

The situation on the rental side is a bit different. Table 3.5 shows that within the three Census tracts 454 households earning less than 50 percent AMI are living in units affordable to households earning between 50 and 80 percent of AMI. Some of this is related to students living in the BOA, but there are also single person householders and families in rental units who fall below 50 percent of AMI and are living in rental units priced higher than they can really afford. This has implications on the choices households have to make when it comes to the trade-offs between affording housing, or buying food, clothes, or having reliable transportation to work.

Owner-occupied Units are Occupied by:	Homeowner Costs Affordable To:		
	Household Income ≤ 50.0% AMI	Household Income 50.1 – 80.0%	Household Income > 80.0%
Household Incomes ≤ 50% AMI	43	4	20
Household Incomes between 50.1 – 80%	90	0	30
Household Incomes ≥ 80.0%	139	0	4
<b>Grant Total</b>	<b>272</b>	<b>4</b>	<b>54</b>

Source: HUD CHAS Tables, 2008-2012  
 \*Blue shading indicates households that are paying more than they can afford in housing costs. Red shading indicates households that are paying less for housing than they could realistically afford.

**Table 3.5. Affordability Mismatch for Rental Housing**

Rental Units are Occupied by:	Rent Affordable to:		
	Household Income ≤ 50.0% AMI	Household Income 50.1 – 80.0%	Household Income > 80.0%
Household Incomes ≤ 50% AMI	529	454	14
Household Incomes between 50.1 – 80%	180	165	0
Household Incomes ≥ 80.0%	44	110	30
<b>Grant Total</b>	<b>753</b>	<b>729</b>	<b>44</b>

Source: HUD CHAS Tables, 2008-2012  
 \*Blue shading indicates households that are paying more than they can afford in housing costs. Red shading indicates households that are paying less for housing than they could realistically afford.

RKG also looked at hypothetical owner and renter costs relative to household income to determine the amount a household could afford to pay if they spent no more than 30 percent of their income on housing costs. This analysis assumed the following for costs:

- A 5 percent mortgage interest rate, for 30 years with a down payment of 5 percent – a household with gross earnings of \$20,000 could theoretically afford a \$50,000 home, realizing that monthly costs are not to exceed 28 percent of the gross income.
- If the same household, with \$20,000 in gross annual earnings, could offer a 20 percent down payment, with an interest rate of 3.75 percent, then the household could theoretically afford a \$75,000 home.
- Rents equate to 30 percent of gross income, a household earning \$20,000 gross annual income could theoretically afford a monthly rent of \$500.

**Figure 3.7: Affordability Matrix for Owner and Renter Housing**  
 Source: RKG Associates.

Gross Income	Ownership [1]		Monthly Rent [2]
	Low Value	High Value	
\$20,000	\$50,000	\$75,000	\$500
\$40,000	\$100,000	\$160,000	\$1,000
\$75,000	\$200,000	\$300,000	\$1,875
\$100,000	\$275,000	\$375,000	\$2,500
\$125,000	\$360,000	\$500,000	\$3,125
\$150,000	\$425,000	\$600,000	\$3,750
[1] Ownership Assumptions			
	Low	High	
Interest Rate	5.00%	3.75%	
Term	30	30	
Down payment	5%	20%	
RE TAXES/1000	\$32.19	\$32.19	
	(2016 for City, school, county)		
Embellishment Fee	\$255	\$255	
Insurance /1000	\$3.00	\$3.00	
Cost as % of Income	28%	28%	
[2] Rental Cost factored at 30% of gross income			
Source: RKG Associates, Inc.			

The 2015 median household income for the BOA was just under \$18,000 per year. With a median household income of around \$18,000 per year, it may be difficult for some households in the BOA to afford homes of \$50,000 and rents at \$500 per month, however 82 percent of home sales in the BOA between 2013-2016 had a selling price of less than \$50,000. RKG does not have building condition data for those sales, so it is possible that some buildings which sold at market price or as part of an auction may need repairs and rehabilitation. If housing prices continue to rise, it may become more difficult for neighborhood residents to afford homeownership opportunities without financial assistance. Embellishment fees<sup>11</sup> and refuse collection fees would also add to the cost of the home, dependant upon the type of residence and the linear feet of frontage along the roadway where the house is located.

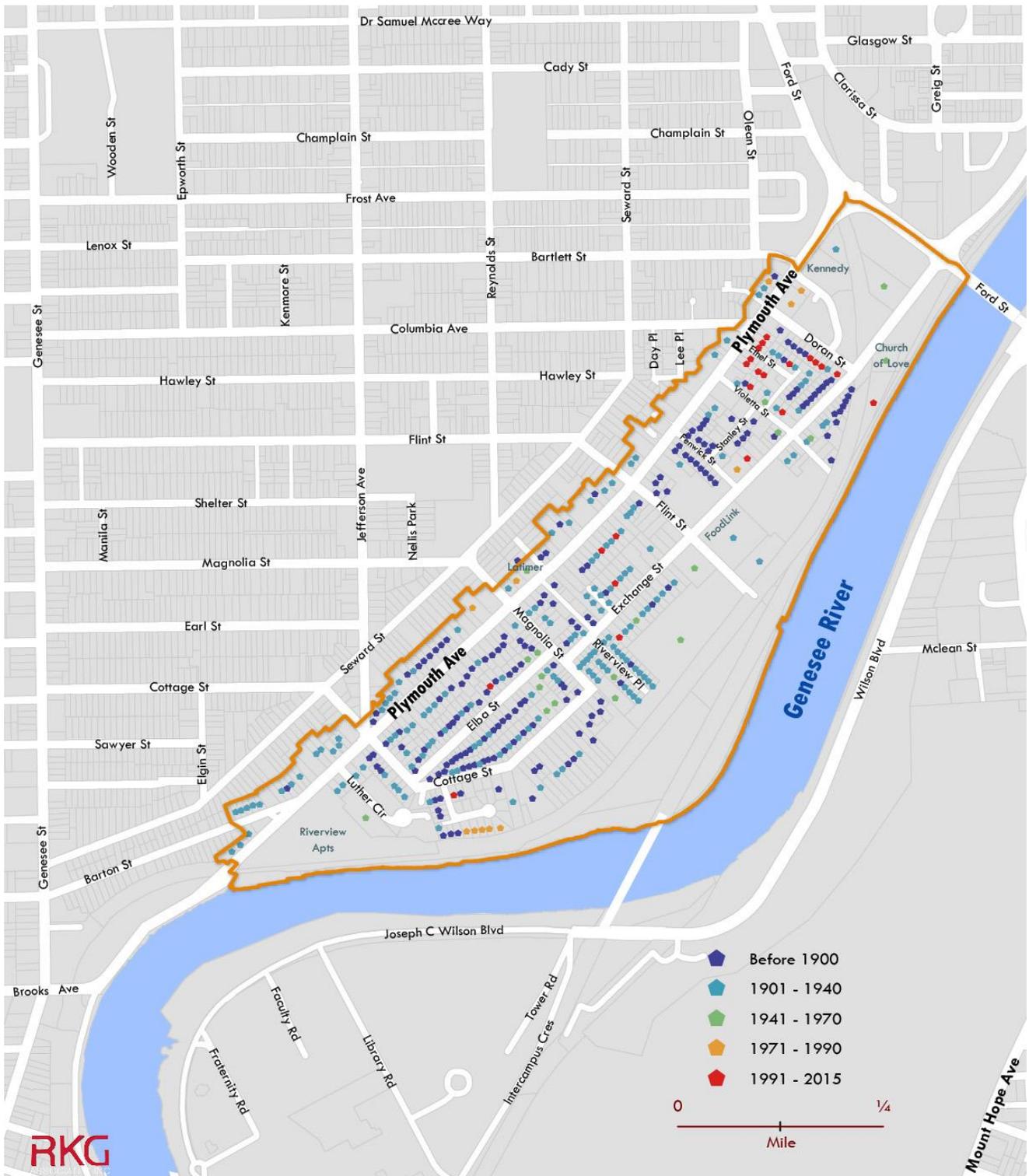
On the rental side, it is not surprising that current residents in the BOA are finding it more difficult to afford monthly rents. Many of the recently renovated properties in the BOA have starting rents above \$500 a month. As properties continue to turn over and become rehabilitated, rents will likely continue to rise. If incomes in the BOA do not also rise, it will become more difficult for residents to find affordable rental housing options.

### Age of Housing Structures

The condition of the residential structures in the BOA is directly related to the age of those structures. According to property records from the City's Assessing Department, 77 percent of the residential structures in the BOA were constructed prior to 1940 with 40 percent constructed prior to 1900. Of all the buildings constructed before 1940, 68 percent are listed as single-family residences in the assessing database. This creates an interesting situation in the neighborhood where you have a majority of the homes approaching eighty years of age and a subset of homeowners and property managers who cannot afford to, or are choosing not to, maintain the structure. With resident homeowners having lower incomes, they may be reluctant, or unable, to pay for home improvements or to secure a loan for home improvements from traditional lending institutions. Figure 3.8 shows the location of structures within the BOA categorized by age. The red dots represent structures which have been constructed in the last twenty to twenty-five years. These structures are limited to less than 5 percent of the residential housing stock in the BOA and most are located on the north side of the study area along Doran Street and Plymouth Avenue.

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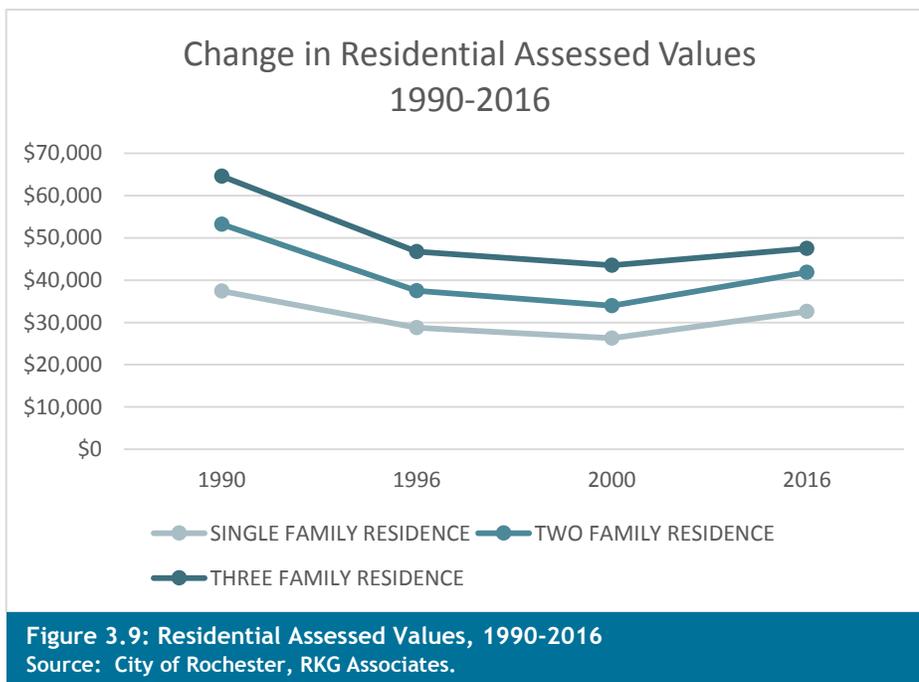
<sup>11</sup> Embellishment fees are charges for specific services that are included on the annual property tax bill. The fees are based on the property's front footage along a roadway. These fees cover street cleaning, roadway and sidewalk plowing, and sidewalk repair.



**Figure 3.8: Year Built**

### Changes in Assessed Value

During conversations with representatives from the neighborhood, RKG heard a number of concerns from residents regarding the impact of tax bills on housing affordability. Generally, increases in taxes result from one of three scenarios: 1) the tax rate and associated embellishments increase over time; 2) the assessed value of a property increases over time; or 3) a combination of the two. In Rochester, property is assessed and then taxed at one of two rates: the Homestead Rate and the Non-Homestead Rate. Single-family, two-family, and three-family residential properties in the city are taxed at the Homestead Rate, which is approximately 40 percent lower than the Non-Homestead Rate. RKG reviewed historical assessed values of residential parcels in the BOA that would qualify for the Homestead Rate and found that between 1990 and 2000 assessed values decreased rapidly and have slightly rebounded between 2000 and 2016 (Figure 3.9). The highest assessed values in the BOA are properties along Plymouth Avenue and along Doran Street where new homes have been constructed or rehabilitation of existing housing has occurred. Outside of that area, assessed values remain generally low with the average single-family home assessed close to \$30,000. Given that assessed values have decreased over the twenty-six year period, and have not rebounded to pre-1990 levels it is RKG's opinion that changes in assessed value would not be a likely cause of any residential displacement in the BOA. Figure 3.10 illustrates the most current assessed values for single, two-, and three-family properties in the BOA.



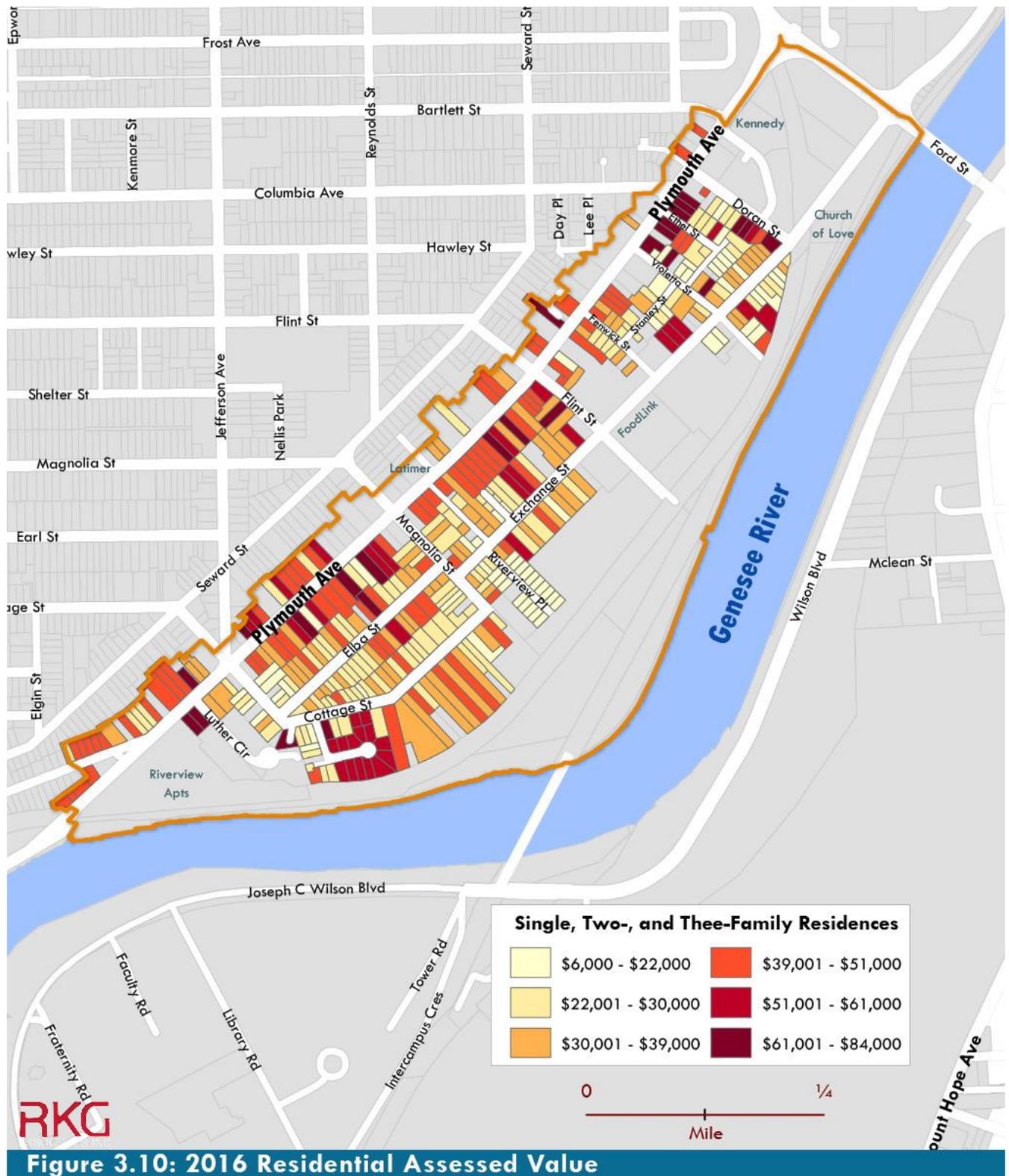


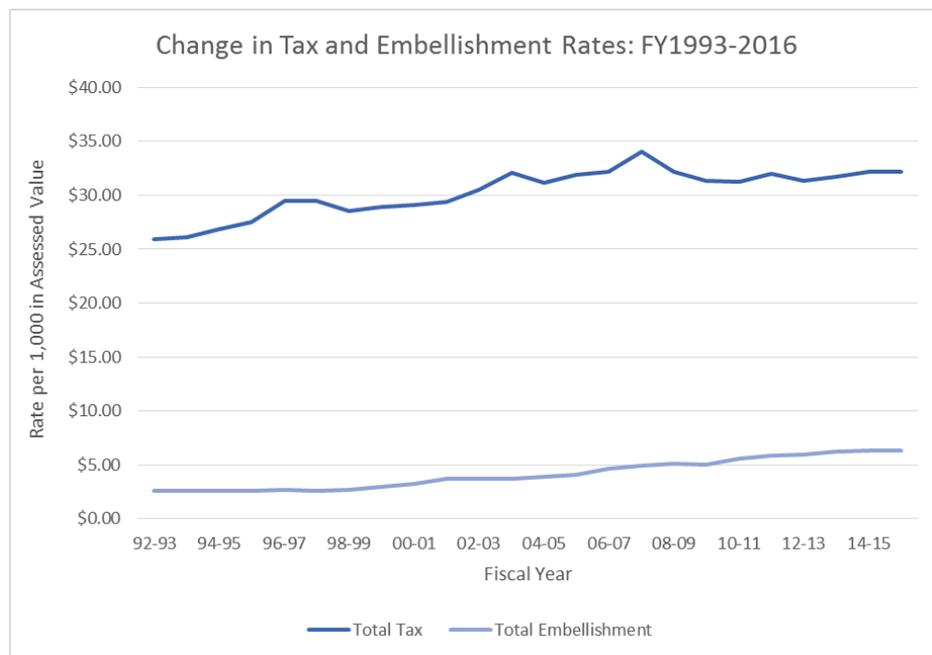
Figure 3.10: 2016 Residential Assessed Value

### Changes in Taxation

After reviewing assessment information, RKG also reviewed trends in the tax rate for properties within the BOA. For this section, RKG will focus on these three residential property types which qualify for the lower tax rate.

The Homestead-eligible property tax bill takes into account separate taxes for the city, the school district, the county, a series of five embellishment charges, and a city trash collection fee that varies based on the type of residential property. City, school, and county taxes are levied per \$1,000 in assessed value, meaning if a property is assessed at \$50,000 each tax rate is multiplied by fifty. In addition, the five embellishment charges are based on the amount of frontage a parcel has along a street. For example, if a parcel has fifty feet of frontage each embellishment charge is multiplied by fifty and summed to provide the total embellishment charge. Embellishment charges may be levied for snow plowing, street cleaning, partial street cleaning, sidewalk snow clearance, and hazardous sidewalk repairs.

RKG reviewed historical changes to the tax and embellishment rates between Fiscal Year 1993 and Fiscal Year 2016 to understand how changes in taxes may be impacting housing affordability. Over the twenty-three year period, the combined city/school/county tax rate increased by 24 percent while the combined embellishment charges increased by 142 percent. Figure 3.11 shows the change in the total tax rate and the total embellishment rate over the twenty-three year timeframe.



**Figure 3.11: Changes in Tax and Embellishment Rates, FY1993-2016**  
Source: City of Rochester, RKG Associates.

To provide some relief from the tax burden on owner-occupied residential properties, the State of New York offers tax exemptions for qualified homeowners under the School Tax Relief Program (STAR). Under this program there are two types of exemptions: the Basic STAR and the Enhanced STAR. The basic STAR program is available to owner-occupied primary residences where the

owner's total income is less than \$500,000 per year. If a homeowner falls under this category, they are eligible to receive a check from the state which provides a reimbursement on a portion of their city and school taxes. The state currently exempts up to the first \$20,100 in assessed value, which lowers the homeowners overall taxable assessed value. The Enhanced STAR program offers additional relief to homeowners over the age of 65 with a household income of less than \$84,550. This program exempts up to \$43,750 from the homeowners assessed value and can be applied to the city and school taxes.

To ensure low-income senior households are offered additional assistance with their taxes, the state also offers the Senior Citizens Aged Exemption. This exemption is based off a sliding income scale that begins at a 5 percent exemption for senior households earning a maximum of \$37,500 per year and goes up to a 50 percent exemption for households earning less than \$29,000 a year. The interesting piece with the Aged Exemption is it can be combined with the Enhanced STAR exemption to allow for a significant reduction in the base assessed value of the property.

RKG tested the STAR, Enhanced STAR, and Aged Exemption programs on three hypothetical properties that are representative of what might be found in the BOA to gauge the impact of property taxes on the affordability of owner-occupied housing. The typical tax bill for a single-family property in the BOA assessed at \$32,000, inclusive of embellishments and refuse fees, would come in around \$1,700 per year. With a STAR exemption, that tax bill would be lowered by about \$400 to \$1,300 per year. A property that qualifies for the Enhanced STAR exemption would pay around \$828 per year, and a property with an Aged and Enhanced STAR exemption would only be liable for paying the embellishment and refuse fees which would come in around \$660 per year.

These exemptions offered by the state are significant, especially for properties in the BOA where current assessed values for single-family homes average \$32,000 per year. The combined Aged and Enhanced Star exemptions essentially absolve the property owner from any property taxes to the city, school, and county leaving the owner with just the embellishment and refuse charges for the year. While embellishment charges have gone up substantially, the rate is still only \$5.62 per linear foot of frontage which is much lower than the tax rate.

In addition to the income-eligible programs, the City also offers exemption programs for veterans, people with disabilities, residential capital improvements, and solar/wind/farm energy systems.

### Land Use and Zoning

Understanding the current make-up of land uses in the BOA is important when analyzing strategies for housing and neighborhood revitalization. There are a total of 517 parcels located within the BOA study area, occupying 125 acres of land. Public streets and rights-of-way make up an additional twenty-three acres. Overall, the land use is predominantly single- and multi-family housing which occupies roughly 49 percent of the land area<sup>12</sup>. The remaining half of the study area consists of a fairly equal split between vacant land and small-scale commercial properties primarily located along Plymouth Avenue with some older industrial properties centered on the Flint and Exchange Street intersection. The land use along the Genesee River is primarily undeveloped or vacant but has been identified through the BOA nomination study as having the possibility for additional housing, commercial, and mixed-use redevelopment. Figure 3.12 shows the most current land use composition of the land within the BOA.

Interestingly, the zoning does not match the land use composition as 83 percent of the BOA is zoned as R-1 Low Density Residential which allows single-family detached and attached dwellings, with limited ability for neighborhood services like day cares, parks, and residential care facilities. A small four acre segment along South Plymouth Avenue has been zoned R-3 High Density Residential to facilitate the redevelopment of some single-family attached and townhouse units as part of Carlson Commons and Olean Heights. The R-3 and C-1 pockets along South Plymouth Avenue do allow for higher density by permitting multi-family, mixed-use, retail, and office development, but are limited to about 5 percent of the BOA's land area. Finally, the M-1 Industrial district, the second largest zoning district in the BOA, comprises a little over twelve acres of land and permits a wide range of commercial and industrial uses with the flexibility to add residential, retail, and restaurant uses. In order to facilitate any significant redevelopment of the BOA, the zoning will need to be updated to better reflect the plans and vision of the community.

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<sup>12</sup> Vacuum Oil BOA Final Nomination Study. Bergmann Associates. April 2013.

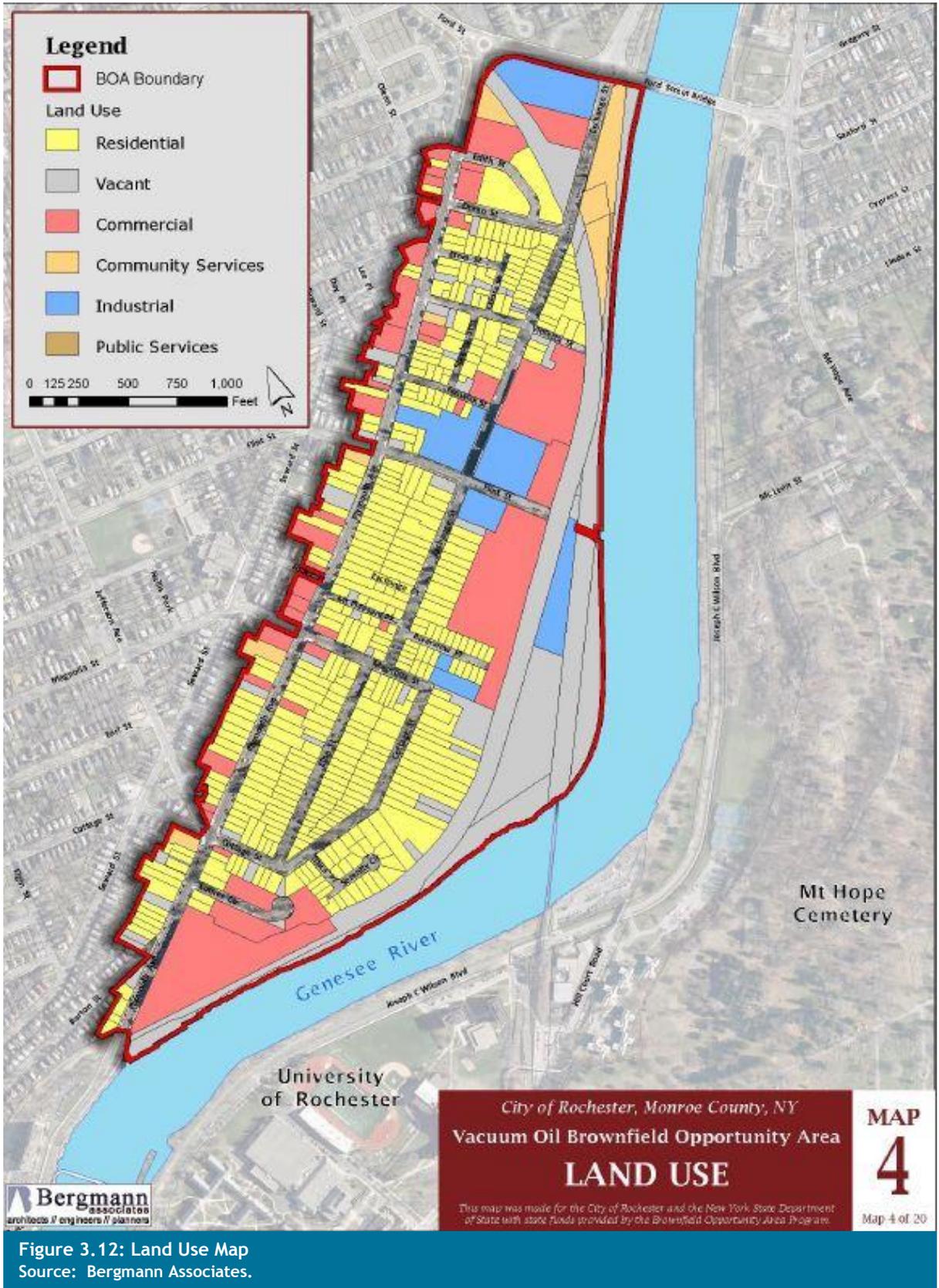


Figure 3.12: Land Use Map  
Source: Bergmann Associates.

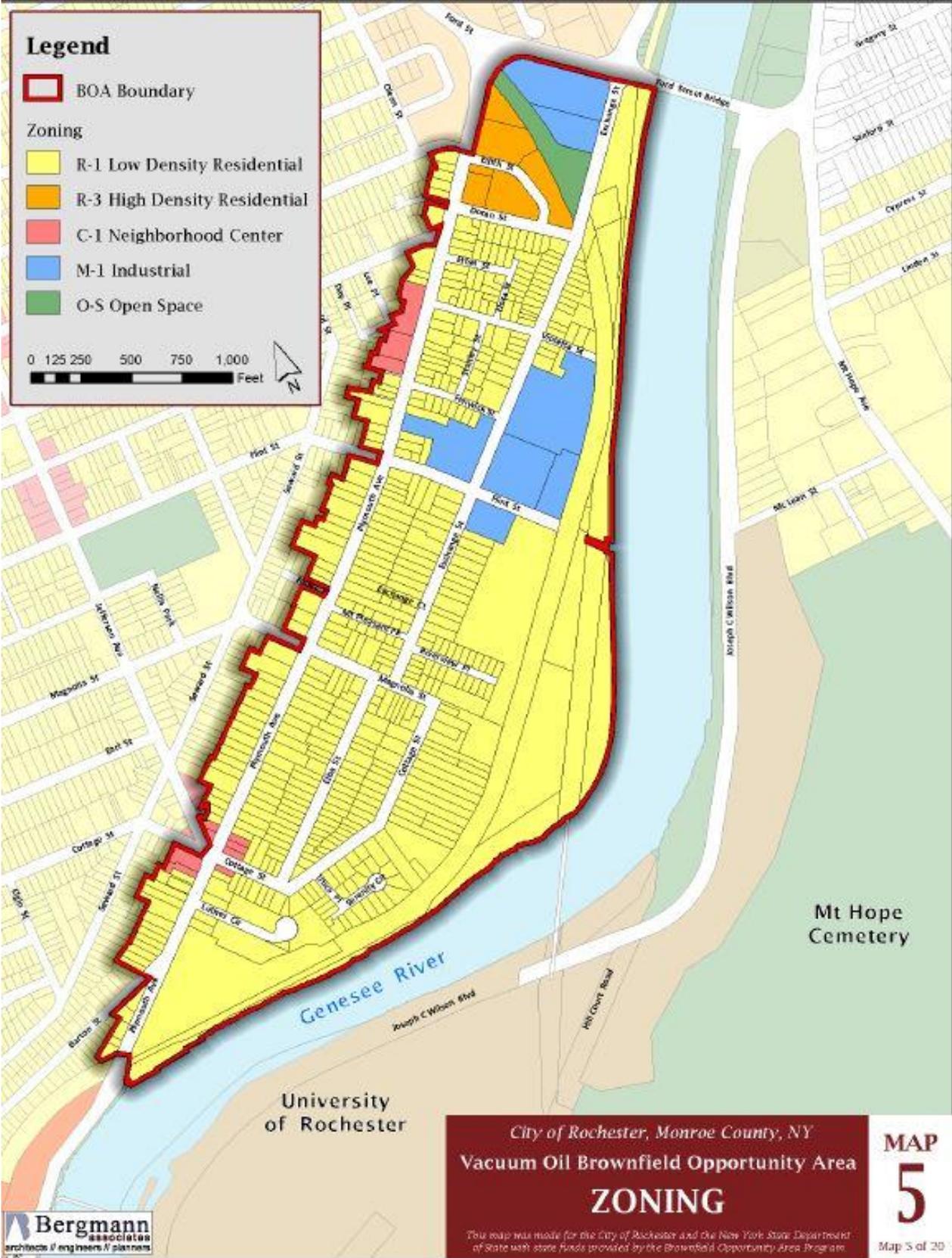


Figure 3.13: Zoning Map  
Source: Bergmann Associates.



### Absentee Landlords

Within the BOA, nearly 57 percent of properties are not occupied by the owner of the property. These properties are owned by landlords who may live in another part of Rochester, or in some cases may live in another part of the country or another part of the world. This creates major issues for the upkeep and maintenance of the housing stock in the BOA. The challenge with this location is decades of disinvestment have created conditions where vacant properties have been foreclosed upon and created opportunities for non-owner-occupied landlords to purchase properties at a low price. With the uptick in the rental market, this practice will only become more prevalent as demand for housing related to the University and other nearby employment centers grows. Currently, properties owned by landlords are scattered fairly evenly throughout the BOA creating potential issues with the housing stock across the entirety of the neighborhood. While the City's inspection staff may be seeking to correct code violations or enforce on a property, connecting with out of town landlords can complicate the process.

Currently, 375 of the 517 (73 percent) parcels in the BOA are owned by people whose place of residence is outside the BOA. Most of the landlords who own property in the BOA reside in Rochester (78 percent), with an additional 15 percent residing elsewhere in New York. The remaining 7 percent are spread across twelve states and two countries. Figure 3.15 shows the location of parcels that are owned by people whose place of residence is different than the parcel address. RKG also compared the location of these parcels to current code violation data from the City. The correlation between the two is quite apparent, particularly in the central and southern portions of the BOA.

### Code Violations

Deteriorating housing conditions and absentee landlords detract from the BOA neighborhood and the quality of life residents enjoy. During the planning process, residents voiced concern about the perceived lack of enforcement and responsiveness of landlords regarding code violations issued by the City. As of April 2016, properties in the BOA accumulated 558 individual outstanding code violations with 90 currently open cases. Not surprisingly, many of these violations can be tied to the prevalence of vacant land and structures in the BOA, as well as properties that are managed by long distance landlords. Of the ninety open cases, 90 percent (81 cases) are tied to properties owned by someone who does not reside at that property. Over 52 percent of the outstanding cases (293) are tied to long distance landlords.

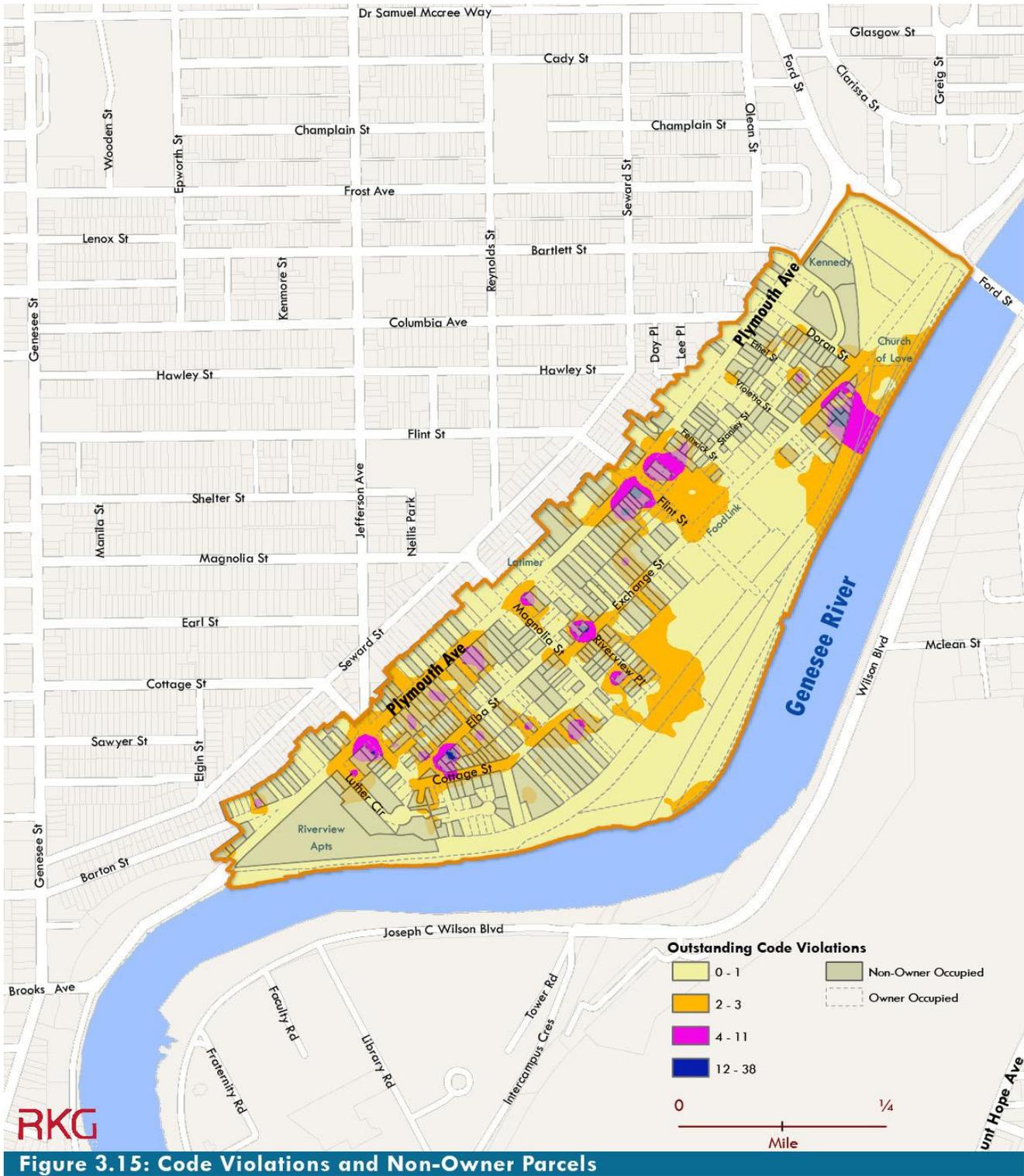


Figure 3.15: Code Violations and Non-Owner Parcels

# 4 Opportunities and Challenges

In order for an area to attract investment to improve the existing building stock and supporting infrastructure as well as facilitating new development, the area must have a clearly articulated vision as well as defined strategies to address potential challenges. The BOA offers many opportunities for new housing and job growth, and is aided by its proximity to the University of Rochester, downtown, and the Genesee River. The relatively affordable housing stock, access to the river, recreational trails, transportation connections, and future redevelopment sites provide exciting opportunities and amenities to spark future investment. That said, the BOA is not without its challenges. Property maintenance, vacancies, perception (and reality) of crime, environmentally constrained sites, and balancing new growth with managing neighborhood change offer challenges that must be met with real solutions in order to create and maintain a neighborhood that is accessible to current residents as well as those who wish to someday call the BOA their home. This section will review some of the major strengths, weaknesses, opportunities, and threats facing the BOA.

## 4.1 Strengths of the BOA

### Proximity to Employment Centers

Proximity to employment and activity centers is an important criterion when people are deciding where they want to live. The BOA is situated in close proximity to both Downtown Rochester and the University of Rochester, making this area an attractive location for those looking for access to these centers.

### Waterfront Access

The BOA is one of the few remaining locations along the southern branch of the Genesee River that has not been redeveloped. A waterfront location with open space amenities adds significant market value to this area and will propel the Vacuum Oil refinery footprint forward as a viable candidate for redevelopment. The waterfront location is attractive to many different users including residential, retail, and office.

### Strong Transportation Connections

The BOA has a unique advantage in that transportation connections to major employment and activity centers are not solely focused on the automobile or public transit. While these are viable travel options that many people in the neighborhood utilize, the Genesee Riverway Trail and excellent sidewalk connectivity also offer direct links for pedestrians and cyclists for both commuting and recreation purposes. Few places are fortunate enough to have a truly multi-modal network of transportation options. For those that need transportation connections to other places not accessible by the Riverway Trail, there are two bus routes running close by. The 6/6x Jefferson Avenue route and the 19/19x Plymouth Avenue route provide connections to the Jefferson Avenue Childhood Center, Jefferson Family Medicine, the airport, Wegman's distribution center, Corn Hill, the Nathaniel Rochester School, the University of Rochester, and Strong Memorial Hospital.

### Housing Options



## 4.2 Weaknesses for the BOA

### Vacant Properties and Maintenance Challenges

The BOA, like other locations in Rochester, has challenges with the maintenance of the existing housing stock, as well as with vacant buildings and lots. The vacancies create the appearance of neglect and a perception of an unsafe environment. Homes that are not well maintained do not reflect well on the rest of the neighborhood and can cause neighbors to not invest in the routine maintenance of their own homes.

### Low Incomes

Many households and residents in the BOA have very low incomes which does not provide them with the expendable income to invest in their properties, adjust to increases in tax and service costs, or spend money on localized retail and services. The increasing college age and elderly population cohorts are not likely to help bring new expendable income to the BOA. The challenge lies in bringing new market-rate housing to the area while maintaining an affordable housing stock for residents who wish to remain in the neighborhood.

### Limited Retail and Services

With a shrinking number of households and overall population, the BOA is losing the ability to build and retain a stronger retail market. This, combined with low household incomes, does not provide a lot of support for local retail. Even though this is considered an urbanized area, neighbors have to seek daily service needs elsewhere outside of the BOA.

### Negative Perception

The BOA and surrounding neighborhood have suffered, like other Rochester neighborhoods, from a negative reputation and perception. Issues with drugs and violence have permeated the area's brand. Vacancy and property maintenance issues add to the negative associations and can overshadow the good work and investment that is taking place.

## 4.3 Opportunities for the BOA

### The New Vacuum Oil

One of the most significant opportunities in the neighborhood is the future redevelopment of parcels within the former Vacuum Oil refinery footprint which would create new residential, commercial, and recreation space. The Vision Plan for the site includes a revitalized neighborhood with increased homeownership and improved building maintenance. The plan envisions the north and south ends of the BOA with single-family and two-family homes and the introduction of multi-family and mixed-use development on the Vacuum Oil refinery footprint itself. The mixed-use concept would also bring in much needed retail and restaurant space on the first floor of new buildings to create an active and vibrant district. The plan also encourages the adaptive reuse of targeted existing buildings such as the former Foodlink building and the water tower, retaining some of the older industrial heritage of the neighborhood.



Figure 4.2: Vision Plan for the Vacuum Oil Site  
 Source: Bergmann Associates.

### Proactive Approach

The City is taking a proactive approach to planning for, and implementing, recommendations for the Vacuum Oil BOA to create an investment area that could help bring new improvements to the neighborhood. The partnership between the city and the state is creating an opportunity for new waterfront development that may provide the neighborhood with new housing, jobs, retail space, and open space that everyone should be able to take advantage of.

### Creating Partnerships

The Vacuum Oil BOA project created a working group comprised of state officials, city staff, local businesses, developers, and neighborhood residents. These partnerships will be critical as the plans for the neighborhood move forward ensuring that all the voices are heard and there is common goals and understanding about how implementation will move forward. Having all the partners around the table provides an opportunity for honest dialogue and creating the space for everyone to be heard.

### Added Retail Amenities

In addition to new housing, the BOA Vision Plan also recommended an infusion of new neighborhood-serving retail to add to the attractiveness and vibrancy of the neighborhood. RKG undertook a retail gap analysis to determine, under current conditions, the amount of new retail that could be supported by existing consumer spending. If the BOA Vision Plan's housing element were constructed, that would provide added spending power and potentially support additional retail in the neighborhood.

In 2014, consumer spending demand (or household expenditures) for a selected mix of retail goods and services was \$11.3 million within the three Census tracts that encompass the BOA. This equates to about \$8,270 per household (Table 4.1).<sup>13</sup> The aggregate local demand for goods and services varies by store type, from \$242,000 for electronics and appliances to as much as \$3 million for groceries. For new retailers to invest in space and businesses in the BOA, there must be enough demand and spending power in the local area to support their investment. Retailers typically use a sales price per square foot figure to judge whether existing consumer spending power can support a store of a certain size.

Based on the typical sales per square foot figures for different types of retail businesses, local consumer demand is likely not high enough to support any large scale retail development such as a mall, big box store, or retail complex over 50,000 square feet. The consumer spending from the neighborhood is more likely to support several small-scale, local retailers that would be tied more closely to the economy of the neighborhood. Examples of these types of retailers could include local restaurants, small boutique clothing stores, convenience markets, or professional offices.

If we assume a \$250 sales per square foot average, the BOA could potentially support a total of 45,000 square feet of retail space. Data from the Assessing Department indicates the neighborhood already contains approximately 25,000 square feet of retail, leaving room for an additional 20,000 square feet assuming all spending on retail items by local residents takes place within the neighborhood. Table 4.1 shows the amount of local spending across different retail categories for each of the three Census tracts along with a total for sales by retail category, and total square feet of supportable retail.

**Table 4.1: Retail Support from BOA Households by Retail Category**  
Source: US Census, City of Rochester, RKG Associates.

Retail Category	65.002	66.002	69.002	TOTAL	Supportable
					SqFt
Building Material & Garden Equipment & Supply Deal	\$416	\$386	\$379	\$534,135	2,137
Clothing & Clothing Accessories Stores	\$839	\$1,142	\$777	\$1,239,071	4,956
Electronics & Appliance Stores	\$159	\$215	\$160	\$241,492	966
Food & Beverage Stores	\$2,206	\$2,381	\$2,049	\$2,997,882	11,992
Foodservice & Drinking Places	\$1,496	\$1,862	\$1,557	\$2,233,904	8,936
Furniture & Home Furnishings Stores	\$236	\$347	\$251	\$378,014	1,512
General Merchandise Stores	\$1,818	\$2,304	\$1,716	\$2,631,126	10,525
Rx and Other Health Services	\$298	\$309	\$272	\$397,204	1,589
Specialty/Niche Retail	\$264	\$280	\$251	\$360,039	1,440
Sporting, Hobby and Music	\$189	\$255	\$184	\$283,469	1,134
<b>Total Spending per Household</b>	<b>\$7,923</b>	<b>\$9,480</b>	<b>\$7,598</b>	<b>\$8,269</b>	
<b>Total (\$million)</b>	<b>\$2.92</b>	<b>\$4.02</b>	<b>\$4.36</b>	<b>\$11.30</b>	<b>45,185</b>

Source: US Census; Alteryx & RKG Associates, Inc.

Looking to the future of the BOA, new retail in excess of the 20,000 square feet identified above would require either new households bringing additional spending power and/or the ability to draw spending in from households outside the neighborhood. Based on current spending patterns, RKG

<sup>13</sup> This compares with an average household demand of \$8,850 citywide.

estimates that each new household could support between 30 and 35 feet of new retail. Under these assumptions, 100 new households could theoretically support 3,000 to 3,500 square feet of new retail. The establishment of large-scale retail development<sup>14</sup> would require an ability to “draw customers” from a broader geography than the Study Area. RKG’s retail analysis and findings are generally consistent with those reported in the 2011 Market Analysis (by Camoin), although that analysis considered a broader geography of an approximate five-minute drive time around the BOA. RKG recognizes and acknowledges the neighborhood’s strong desire for a local grocery store. At this time, it may make sense to pursue a smaller, more local grocer to support some of the needs of the neighborhood and consider pursuing a larger anchor store if and when the Vacuum Oil site redevelopment comes to fruition. The addition of households from that redevelopment could be enough to help support local demand for a full service grocer. During discussions with community members, it was brought to RKG’s attention that the current owner of D&L Groceries, located at 1005 Genesee Street, is looking to expand to help serve the needs of the larger PLEX and 19<sup>th</sup> Ward neighborhoods. The proposed store would have general foods, ethnic foods, and a prepared foods section.

## 4.4 Threats for the BOA

### A Changing Neighborhood

A major threat and concern for the BOA expressed by residents is the fear of being priced out of the neighborhood they have lived in for many years, and for some their entire lives. As more investors are purchasing property, rehabilitating homes, and renting for higher prices, existing residents are increasingly unable to afford the new prices. Wages do not seem to be keeping up with the increase in housing costs either. This is causing existing residents to seek housing elsewhere in Rochester or even outside the city. Displacement of current and long-time residents could create a situation where the demographics of the neighborhood change and so does the character.

### Declining Social Interaction

As the neighborhood changes so does the social interaction among neighbors. With the influx of shorter-term renters and residents affiliated with the University, there may be less investment in the social fabric of the neighborhood. One of the challenges with a more transient population, such as young renters, is providing ways for them to get involved and have a stake in the future of the neighborhood.

### Aging Housing Stock

With 77 percent of the current housing stock constructed prior to 1940, the age of the homes in the BOA will continue to be an issue wherever on-going maintenance challenges persist. Moving forward, it will be important for the various city departments to work with property owners, the PLEX Neighborhood Association, and other neighborhood advocates to encourage and enforce property maintenance. The more existing properties degrade, the more expensive it will be to bring those properties back to a state of good repair.

### High Rate of Absentee Landlords

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<sup>14</sup> Examples of this type of retail store could include a grocery store and what are often referred to as “junior” anchors such as TJ Maxx, Best Buy, Bed Bath and Beyond.

As the neighborhood popularity increases, investor-owned properties may become more prevalent. The issues around disinvestment and poor property maintenance that face the neighborhood today, could continue to increase if more homes are owned and operated by people who live outside the BOA. Finding ways to encourage owner-occupied housing in the neighborhood and pride of ownership will be important challenges to overcome if the current dynamics in the BOA are to be stabilized or reversed.

### **Zoning Constraints**

A challenge for the entire BOA is the majority of the land is zoned R-1 low-density residential which does not allow for the type of development envisioned in the Vacuum Oil Vision Plan. The zoning would need to be changed to encourage and allow a mix of uses both vertically and horizontally across the study area, as well as thinking strategically about zoning as a tool for encouraging new investment in select areas throughout the neighborhood.

# 5 Action Plan

The key to successful neighborhood revitalization is to match the vision and goals of the community with implementation mechanisms and programs. Fortunately, the City has a number of programs and partners that can work together to both invest in the existing neighborhood infrastructure, as well as encourage new investment in strategic locations. The Action Plan will describe potential programs and partnerships for the neighborhood and City to consider that address today's concerns and tomorrow's aspirations.

## 5.1 Neighborhood Vision and Goals

Throughout the Vacuum Oil Master Planning process, several public meetings were held to engage the public in a discussion around neighborhood vision and goals. Stemming from that discussion was a vision to help the neighborhood create a place that is:

- A safe place for residents of all ages and incomes
- A waterfront destination within the City
- A desirable place to establish a business
- A neighborhood that celebrates and shares its unique heritage

Not surprisingly, the very first goal listed in the Vacuum Oil BOA Nomination Study is to "Facilitate Neighborhood Stabilization and Empowerment".

The BOA will serve as a catalyst for neighborhood stabilization, and the community will be responsible for empowering residents and business owners alike to rally around the common cause of stabilizing and transforming the neighborhood. The BOA will be a place with housing options for all incomes and ages, an invested and engaged neighborhood, and a place that strives to maintain a sense of strong neighborhood character.

In addition to housing and neighborhood stabilization, goals for economic development and job creation seek to provide opportunities for residents to open small businesses, increase household income, and maintain and expand existing businesses where appropriate. While housing and neighborhood stabilization are primary goals to be addressed through this report, job training and access to employment will help residents maintain a steady income stream that can be invested in the maintenance and rehabilitation of the housing stock in the BOA.

## 5.2 Focused Investment Strategy - An Overarching Strategy

In order to achieve the vision and goals expressed by neighborhood residents, a number of programs and partners must come together to focus on the BOA and engage the people who live and work here on strategies to improve the area. A focused approach, such as that employed by the City through the Focused Investment Strategy (FIS) program, will place a spotlight on the BOA and direct funding and staffing resources toward stabilizing and improving the neighborhood.

First initiated in 2008, the FIS program was adopted as a new approach to investing in City neighborhoods. The program sought a new way to invest more resources in a few struggling neighborhoods, rather than spreading money and resources widely throughout the City. The program aimed to achieve positive neighborhood change in a shorter period of time with the new focused strategy. The first four selected neighborhoods in Rochester included Marketview Heights, Dewey Driving Park, Beechwood, and Jefferson. Using a set aside of Community Development Block Grant (CDBG) funding, dedicated City Cash Capital, and leveraged funds and staff time from other City departments and outside partners, the FIS program was created. The initial goals of the program included:

- Investing funds in ways that improve local housing markets and neighborhood vitality.
- Increasing property values, thereby increasing the amount of resources available for services and investments.
- Maximizing the impact of Federal funds.
- Empowering the neighborhood stakeholders by allocated the resources necessary to implement their neighborhood-based plans.
- Maximizing the number of low- and moderate-income residents who benefit from the housing policy initiatives beyond the direct recipients.

The FIS program allocated funds to program areas covering the following topics:

- Planning
- Housing Rehab Programs
- Special Projects
- Community Building/Engagement
- Demolition
- Economic Development
- Public Works
- Other

According to the City's Interim FIS Progress Report from 2013, over \$14.7 million was allocated among the eight program areas through the 2012-2013 fiscal year, with the anticipation of allocating \$18.5 million through FY 2014. The program leveraged \$56.5 million in funding from other sources outside of what was allocated by the City. As of March 2013, the FIS program helped bring 152 high-

quality affordable rental units online, rehab 101 residential properties, fund fourteen commercial property façade improvements, rehab seven vacant two-family properties, demolish eighteen vacant structures, provide job training and placement to ten residents, and train thirty-three youth workers. The City is currently undertaking an additional review and evaluation of the FIS program and its impact on the original areas to determine if the program should continue. Survey results were not available at the time of this report, but are expected soon.

### An Approach for the BOA

The BOA and surrounding neighborhood could be an excellent FIS candidate location if the program continues. The BOA would certainly meet many of the selection criteria established by the program managers, and would likely be ahead of where other areas were due to the extensive planning that has already taken place through the BOA planning process. An FIS approach for this neighborhood could begin immediately tackling implementation strategies, with less time spent on planning activities. RKG recommends City staff and neighborhood organizations monitor the status of the FIS program evaluation and lobby for the inclusion of the BOA if/when new FIS areas are selected. If the BOA were to be selected, it would likely mean an infusion of staff resources and additional CDBG funding to help move the needle on the neighborhood's goals of stabilizing the area and creating additional opportunities for homeownership.

If the FIS program is not continued, the City should consider designating the BOA as a Neighborhood Revitalization Strategy Area (NRSA) through the federal Department of Housing and Urban Development (HUD). The NRSA program is very similar to the City's FIS program in that it allows for a concentrated investment of resources in a limited impact area with the goal of targeted revitalization. This program uses CDBG funding as well, but allows the local governing body to bypass certain CDBG funding requirements and restrictions to provide maximum service delivery to the targeted area. One example is flexibility to support housing for a greater mix of incomes, instead of focusing solely on low- and moderate-income households. This can help with the financial feasibility of new development by mixing in higher income households that can support higher rent or sale prices, thereby bringing a level of cross subsidy to the project. The NRSA program may not be as impactful as the FIS program, but it is an umbrella approach that could be used if the FIS program is discontinued.

### Implementation Summary

Action(s):

- Monitor the evaluation process for the FIS program
  - Who: The BOA Administrator (Currently, this is DES Division of Environmental Quality)
  - When: Immediate
- Lobby for inclusion in the FIS program if more funding is available to add new locations
  - Who: BOA Administrator, PLEX Association
  - When: Immediate
- If the FIS program is not continued, consider lobbying local and federal officials for NRSA designation
  - Who: BOA Administrator
  - When: Immediate

### 5.3 Property and Building Maintenance

One of the key challenges to stabilizing the neighborhood and the housing market in the BOA is ensuring that buildings and properties that are currently occupied do not fall into disrepair. This is not only the case for investor-owned rental properties, but also owner-occupied as well. The challenge lies in finding an approach that encourages investment in the property, but does not put landlords out of business or drive up the rent to prices unaffordable to those currently living in the units. In markets where rents are constrained by the incomes of tenants and property appreciation is slow or even negative, it can be difficult for landlords to want to invest money in their property. This is the case in the BOA, where rents are constrained because of low household income and property values have seen increases but not to the point of supporting large investments in maintenance.

To deal with maintenance issues, there are two possible avenues to consider: regulation and incentives. These are not meant to be mutually exclusive, but should be considered together as a way to create rules that regulate compliance and incentives that reward positive behavior.

#### The City's Regulatory Approach

One common regulatory approach for ensuring the maintenance and upkeep of rental properties is implementing a rental licensing program. The City of Rochester already employs this type of program through the Bureau of Inspection and Compliance Services' Certificate of Occupancy (C of O) program. The program is designed to help stabilize city neighborhoods by conducting regularly scheduled property maintenance inspections. C of O's are required for any structure that contains residential rental units. One- and two-family rentals are renewed every six years, and structures with multiple dwelling units or a mixed-used building with at least one unit are renewed every three years. Owner-occupied structures are exempt.

The C of O process requires a property owner to allow a Code Enforcement Officer (CEO) access to the interior and exterior of the structure to conduct a thorough inspection and look for potential code violations based on health, safety, and blight conditions. If the CEO finds any violations, the property owner is issued a Notice and Order with abatement measures and a time frame for compliance. The CEO will conduct reoccurring inspections to determine if the violation is being addressed. If not, the CEO can recommend the case be placed in Enforcement. The Enforcement process allows the City to begin issuing fines from \$50 to \$150 per violation for non-compliance. If the issues are not addressed, the City can continue ticketing as permitted by Chapter 13A of the City Code. If the owner fails to pay the fines, the case can enter City Court where a third party collection agency will step in.



In addition to the C of O inspections, CEOs also respond to neighborhood complaints, referrals, and to conduct regular neighborhood surveys. This is an effective approach for dealing with both owner-occupied and rental properties. These inspections are most effective in identifying issues with the exterior of a structure or the condition of the parcel itself. The City has a program called Get Tough violations which is defined as high grass and/or weeds of ten inches or more, or trash and debris that is uncontained. To file a complaint with the City, residents can either call the Bureau of Inspection, call the City's 311 line, or file a complaint online.

### **The City's Incentive Approach**

A strong regulatory approach may work well in some areas of the City where owners are easy to contact and inspections are easy to conduct. In some cases, a heavy-handed regulatory approach can drive property owners and landlords out of the market and result in increased vacancy and abandonment. One way to build a coalition of responsible property owners is to offer a package of incentives that rewards good behavior. The City employs these strategies for owner-occupied housing, as well as rental housing. In RKG's review of property owner incentives offered by the City, we found most centered around loans and grants to owner-occupied properties for the purposes of maintaining and improving properties. The use of CDBG funding for these programs is identified in the 2015-2016 CDBG Annual Action Plan.

### **Landlord/Tenant Services Program**

This program is intended to provide services to renters and landlords to help mitigate issues low- and moderate-income tenants may have due to improper evictions, loss of income, or poor housing conditions. This program provides legal representation, workshops for education on tenant rights, and assists landlords with counseling on tenant management and maintaining their properties.

### **Targeted Housing Rehabilitation Program**

This program is intended to provide financial assistance to eligible owners of single-family, owner-occupied housing located in a CDBG identified target area to make home repairs and control lead-based paint hazards. This program is provided in the form of a forgivable loan of approximately \$25,000 per property.

### **Community Housing Development Organization Program**

This program is intended to provide subsidy funds for the development and rehabilitation of housing for owner-occupied properties across the city.

### **Owner Occupant Roofing Program**

This program offers financial assistance for roof replacements on owner-occupied single-family homes in the city. A total of \$1.7 million was available this fiscal year and was split into quadrant-based funding and a city-wide funding pool. Eligible households are limited by income restrictions. This program is available to households earning less than 80 percent of the area median income. Participants are required to make a small financial contribution toward the project. Those earning less than 30 percent of AMI must contribute \$50, those earning between 31 and 80 percent of AMI must contribute \$250.

### FIS Area Programs

Through the FIS program, the City was able to develop a program to assist both homeowners and investor properties to ensure some rehab funding was available for all ownership categories. The primary source of the rehab funding came through CDBG, but was limited to households earning less than 80 percent of AMI. Those who took advantage of the funding opportunity had to contribute some money to the project, which was based on a sliding scale according to the household's income. To capture investor-owned properties, the City used a local cash contribution to help owners who were over the 80 percent threshold. For investor-owned grants, the owner had to contribute at least 10 percent of the cost of the project.

### Recommended Additions for Implementation

Between the work that Inspectional Services completes on the regulatory side, and the work done through the CDBG program on the incentive-based side, the City of Rochester is already implementing many best practices for maintaining and improving existing properties and structures. Based on interviews with city housing staff and a review of national best practices, RKG is providing three additional approaches the city may want to consider.

### City-Wide Rehabilitation Program

The challenge with using CDBG funding to incentivize the rehabilitation of properties in the BOA is many investor-owned properties will be left out. The income threshold of less than 80 percent AMI can often be too low to apply to them. The City could create a city-wide rehabilitation program that could match CDBG funding with a local cash contribution similar to what was done under the FIS program. The City could require a more substantial contribution on the part of the property owner to help offset the City's cost and spread the local cash funding around to more properties.



The other option would be to apply for an FIS designation for the BOA and utilize the same rehabilitation program that was used in the other four FIS areas, which was able to cover both owner-occupied and investor-owned properties. This would still require a combination of CDBG funding and a local cash contribution by the city.

### Multi-Faceted Landlord Education Program

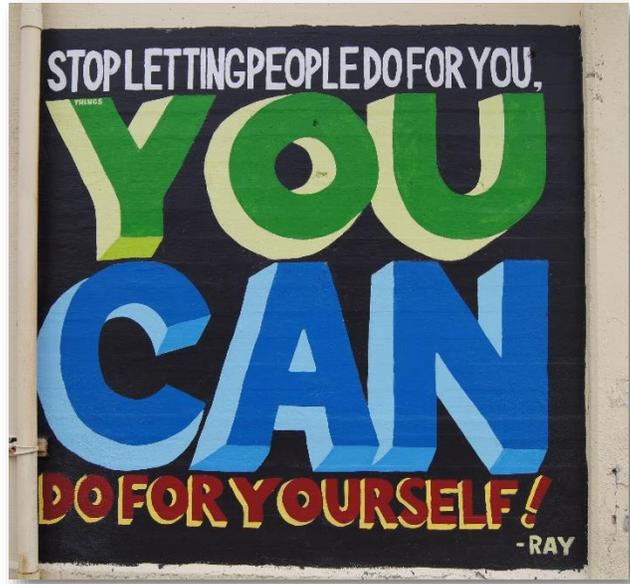
Some municipalities (and other countries) implement a multi-faceted landlord incentive program that combines landlord education with other incentives such as improved access to city staff, a fast-tracked approval process for permits, assistance with marketing to tenants, reduced inspection or C of O fees, and direct access to financial assistance.

The City is already employing some of these strategies, but they tend to be individualized programs and many are not available to non-owner-occupied properties. If it is not possible to create an

expanded rehabilitation program using local cash from the City, it may be worth considering other financial incentives that could be packaged with less costly training and technical assistance. These financial incentives could come in the form of reduced inspection fees for landlords who have a continuous record of property maintenance and are free of tenant complaints. These landlords could be fast-tracked when it comes to the permitting of site improvements, they may receive discounted permit fees, and could receive preferential advertising by the City or maybe even the University of Rochester when their units are available for rent.

### Bring Education to the Neighborhood

Through discussions with neighborhood residents, it was apparent that many did not know about the breadth of programs available to homeowners in the City. There were also a number of questions and misinformation regarding the frequency and effectiveness of the City's inspection programs. One way to help educate neighborhood residents would be to invite department heads or staff from the City who work directly in the Southwest Quadrant to meetings being hosted by the PLEX Neighborhood Association. PLEX could act as a direct conduit between City staff and neighborhood residents who may want to ask questions or learn more about available programs.



PLEX could also consider organizing a neighborhood walk and inviting key city staff to attend as a way to show real-time examples of issues in the neighborhood. This could include property maintenance, vacant buildings/lots, crime prevention, beautification, and economic development. This would provide an opportunity to discuss how current city resources could be used to address issues in the neighborhood.

### Implementation Summary

Action(s):

- What: Investigate the feasibility of implementing a city-wide rehabilitation program, or designate the BOA as an FIS area to gain access to targeted rehabilitation funds.
  - Who: Neighborhood and Business Development
  - When: Immediate

- Investigate the feasibility of implementing other incentives specific to non-owner-occupied property owners such as reduced permitting and inspection fees, access to capital, and free marketing of units.
  - Who: Neighborhood and Business Development
  - When: Mid-Term
- Create pathways for neighborhood residents to gain access to staff and information regarding property maintenance and rehabilitation.
  - Who: Neighborhood Service Centers
  - When: Immediate

## 5.4 Vacant Buildings and Parcels

Vacant structures can have a negative impact on the image and quality of life experienced in a neighborhood. These parcels and structures can be a health hazard, a catalyst for criminal behavior, and can devalue surrounding properties. The City's Bureau of Inspection and Compliance Services categorizes vacant structures into those that need to be demolished and those to be sold. The BOA has had, and continues to have, difficulty with neglected and vacant structures. Currently, there are sixty-seven vacant parcels and structures in the BOA.

### The City's Approach to Vacant Property

The City has a specific course of action to enforce against vacant buildings and structures. The process diagram provided by the City can be seen in Figure 5.1 on the next page. The process begins by determining if the vacant structure is sound or needs to be demolished. If the property is unsafe and requires demolition, the City can either pursue a tax foreclosure case and enforce against blight or pursue demolition through the demolition hearing process if the taxes are current. Once the property is demolished, the City gains control and has several options.

1. The City can sell the property at auction or transfer the property to the Rochester Land Bank for holding and future disposition.
2. The City can offer to sell the property to an abutter at a lower cost and treat the acquisition as a side yard expansion.
3. The City can opt to hold the property and create a community space, pocket park, community garden, or other neighborhood amenity.

If the property is under private ownership and is the subject of a demolition hearing and becomes a demolition case, the property retains private ownership even after demolition.

If the property is not in need of demolition, the City can then enforce against any blight or code violation and begin the process of an Abandonment Action, Expedited Foreclosure, or Bulk Abandonment Action Law Suit. If the code violations are addressed and the property comes into compliance with a new C of O, the vacancy case is closed.

### Vacant Property Enforcement Process Flow Chart

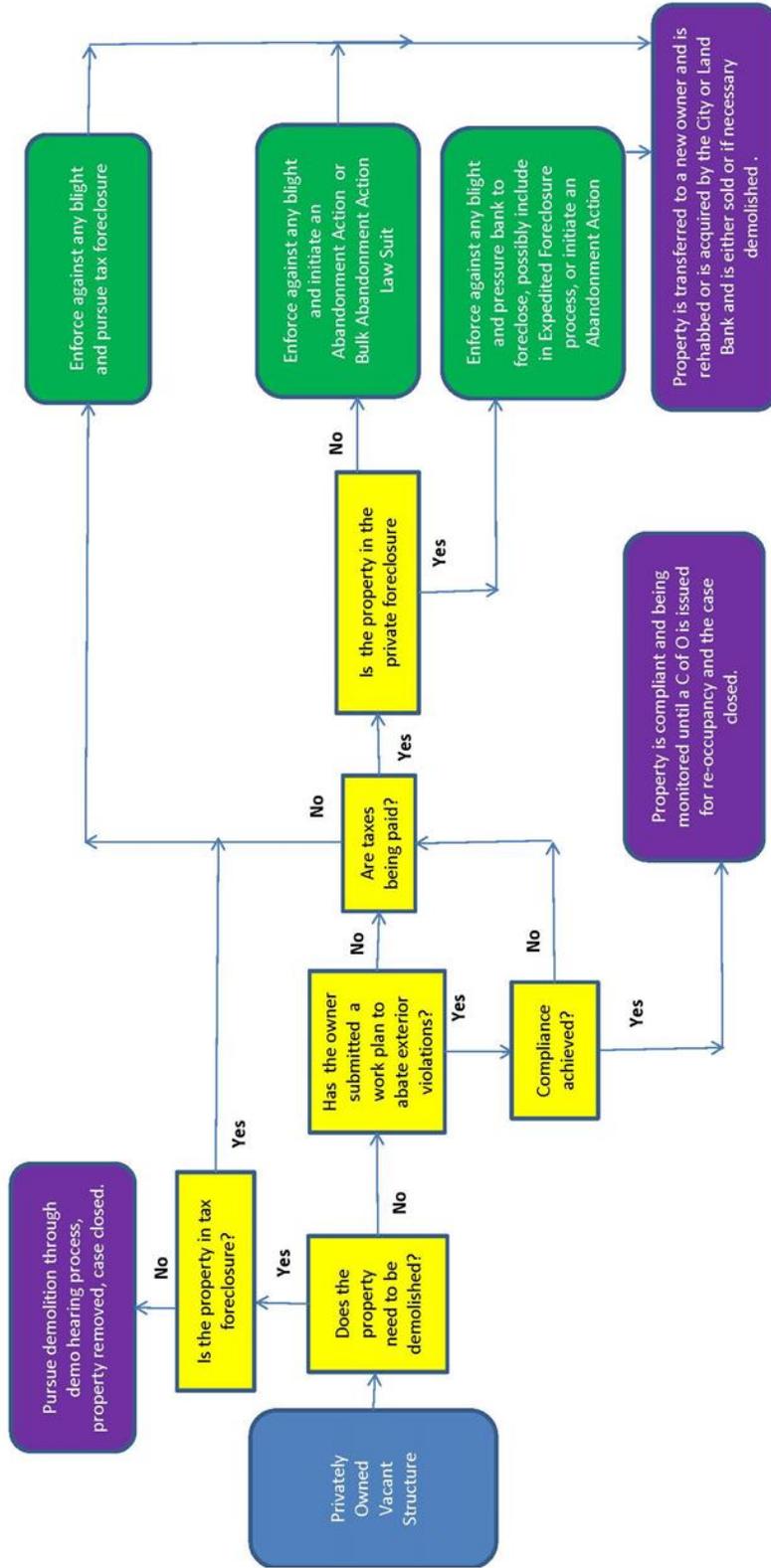


Figure 5. 1: Property Enforcement Process Flow Chart  
Source: City of Rochester.

### Recommended Additions for Implementation

The Rochester Land Bank is a key partner with the City in the stabilization and rehabilitation of the BOA neighborhood. The City has the ability to act upon vacant structures and properties through Inspections and Compliance Services, especially in cases where structures are candidates for demolition. The acquisition of key parcels by the City and Land Bank can help create infill housing opportunities, or acquire assemblages of parcels over time that could create a more substantial redevelopment opportunity for the neighborhood.

The BOA Master Plan identifies some important locations where property assemblage could play a role in spurring redevelopment and encouraging homeownership. The area between Doran Street, Violetta Street, Plymouth Avenue, and Exchange Street is noted as an area where the redevelopment of dilapidated housing could improve property values and offer new opportunities for homeownership over time.



This is also an area where there are already eight vacant structures and/or properties, some of which are already under the City's ownership. If additional properties become candidates for either tax foreclosures or demolition cases, the City should work strategically with the Land Bank to determine the best course of action for gaining site control and holding those properties for future redevelopment.

The Land Bank also has the authority to convey or sell property to non-profit or charitable developers at a reduced cost or work with the developer on a creative financing model if it meets the Land Bank's mission. By engaging in a process of land acquisition and conveyance to a non-profit developer at a lower cost, the developer may be able to construct and sell homeownership units at a lower cost to keep housing affordable to those who most need it. RKG recommends that the City work with the Land Bank, PLEX, and non-profit developers in Rochester who have a strong track record of producing affordable housing, to develop a list of key properties that are either currently vacant or have significant code violations to be prepared to act if the property becomes available.

#### Implementation Summary

##### Action(s):

- What: Complete a property condition survey to identify properties that are in need of repair and/or demolition.
  - Who: Neighborhood and Business Development, Inspection and Compliance Services, PLEX Association
  - When: Immediate
- Identify one or more non-profit developers who can work with the City and the Land Bank to execute affordable housing development in the BOA.

- Who: Neighborhood and Business Development, Land Bank, Non-Profit Developers, PLEX Association
- When: Immediate to Mid-Term

## 5.5 Encouraging Homeownership

One of the main goals of this study and of the residents in the BOA is to encourage homeownership units to create and sustain a more balanced housing stock. Currently, nearly 80 percent of the households in the BOA are renter-occupied which is much higher than the City as a whole. Introducing additional homeownership opportunities would provide opportunities for residents to build equity while maintaining a connection to the neighborhood. To this end, the City has a number of projects and partners collaborating on increasing opportunities for homeownership.

### Current City Programs for Homeowners

Using CDBG funding, the City offers a number of different programs to maintain and expand opportunities for homeownership. These programs are not only targeted at attracting home buyers to neighborhoods in Rochester, they are also aimed at keeping existing homeowners in the homes. Two programs targeted toward maintaining homeownership are the Foreclosure Protection program and the Affordable Housing Fund. This fund is aimed at providing gap financing for the development of affordable housing. This is targeted toward new affordable housing opportunities, and acts as an infusion of capital to fill financing gaps in a developers pro forma. Often, the development of affordable housing requires a multi-tiered financing stack that includes many different funding sources. The City's role in helping finance affordable housing could be the difference between a financially feasible project and one that does not move forward. This program can be used to help finance the construction of affordable homeownership units throughout the City. The Foreclosure program is discussed in greater detail in the Anti-Displacement section below.

The City also plays a role in providing new and prospective homeowners with education, training, and even financial assistance. Using CDBG funding, the City offers a Home Buyer Training at both the pre- and post-purchase stages in the home buying process. This helps to ensure home buyers are prepared to engage with relators and lenders and understand the process. The City also offers financial assistance for first time home buyers through the Home Purchase



Assistance program. This program offers first time homebuyers of a single- or two-family home up to \$3,000 in cost assistance toward the down payment and closing costs. The buyer must put up at least \$1,500 of their own money toward these costs. The buyer must attend the pre- and post-homebuyer training program, and then reside in that home for at least five years after the purchase. This program

is available to households with a median family income below 120 percent of the HUD standards. The City also offers a similar program for Employer Assisted Housing, which provides a \$3,000 match if the employer provides \$1,000 and the homebuyer provides \$1,500.

### HOME Rochester Program

In addition to programs run directly by the City, CDBG funding is also provided to the Greater Rochester Housing Partnership to run the HOME Rochester Program. HOME Rochester is a program that allows individuals and families with low- and moderate-incomes an opportunity to participate in homeownership. HOME Rochester is responsible for the acquisition and rehabilitation costs needed to bring a home into code compliance and exceed the comparable sales prices of the neighborhood. HOME Rochester uses subsidizing funds from a variety of sources to buy down the market-rate cost of a home to make it affordable to the individual or family purchasing it. The program requires the new homeowner to reside in the unit for at least fifteen years. Many of the HOME Rochester houses are income restricted to those earning 80% and 120% of the Rochester Metropolitan Statistical Area's median income.

HOME Rochester also works with homebuyers to make their upfront equity requirements as low as possible. For example, only \$1,000 is required for a down payment and \$500 for closing fees. There are programs available from the City (as noted above) which can provide closing cost and down payment grants for first time homebuyers.

One of the challenges with the HOME Rochester program is funding from federal sources have remained steady or have been cut over the years; while home prices, labor, materials, and codes have changed making the cost of purchase and rehab much higher. This results in a program that cannot help as many people as it once did. The other challenge is the ability of HOME Rochester to actually sell the homes once they are rehabbed. In some locations, the purchase price may be too high for those who want to live there even at the 80 percent AMI sale price. This could very well be the case in the BOA where incomes are very low and surrounding for-sale property values are also low.



### Role of the Land Bank in Homeownership

In addition to specific homeownership programs run by the City and HOME Rochester, the Rochester Land Bank provides another avenue for assisting with affordable homeownership opportunities. As was noted above in the Vacant Land discussion, the Land Bank has the ability to acquire and assemble land for purposes consistent with the City's vision for a particular area or neighborhood. One of the goals of the BOA and neighborhood residents is to increase opportunities for homeownership and diversify the housing stock. Working with the City and an identified non-profit developer, the Land Bank could acquire properties in the BOA through the demolition and/or

tax foreclosure process and offer them to the developer for little to no cost in return for the production of affordable homeownership units.

### **Recommended Additions for Implementation**

#### **Added Funding for HOME Rochester**

Interviews with City housing staff have indicated a concern with their ability to sell the rehabilitated homes because of the rigid income restrictions for eligible homebuyers. Since the BOA is likely to have similar issues given the low household incomes and low housing prices in the neighborhood, the program may require more funding to help buy down the affordability of the homes to a lower level. If the BOA were to become an FIS area, it could provide an opportunity to use more CDBG funding in a targeted way to buy down the affordability of homeownership units to 50% of AMI and provide opportunities for a wider range of residents.

#### **Land Bank and Homeownership Units**

As noted above, the Land Bank can play a critical role in gaining site control and ownership over vacant and delinquent properties in the BOA. Once properties are under the control of the Land Bank, the organization needs to find a non-profit development partner, such as a Community Development Corporation (CDC), that can purchase the land from the Land Bank and construct deed-restricted<sup>15</sup> affordable homeownership units. The Sector 4 CDC already operates in the BOA and surrounding neighborhoods, but to RKG's knowledge has not completed many development projects in this area. If Sector 4 was to become more active in the development of property in the BOA, or another 501c3 development entity were to be established, the Land Bank could convey property to that entity and work with the neighborhood construct affordable units for BOA residents.

The City and the Land Bank could also work with Flower City Habitat for Humanity as the non-profit housing entity. Flower City is completing a multi-year housing project in the JOSANA neighborhood in Rochester and have completed nearly forty houses to date that are now available to low- and moderate-income homeowners.

#### **Incentivize Private Developers**

With the Vacuum Oil site slated to become a significant redevelopment opportunity, the City should consider ways to incentivize developers toward providing some homeownership opportunities in the larger-scale multi-family buildings. While many units will likely be built as rentals, the City could provide tax incentives, density bonuses, expedited permitting, or zoning relief if developers reserve some of the units for market-rate and affordable condominiums. The City could also consider using funding from the Affordable Housing Program to partner with private developers to fill in gap financing on projects that would help ensure affordable homeownership opportunities.

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<sup>15</sup> Refers to a restriction on the sale of the property that limits the homeowner to selling the property to another owner whose household income does not exceed that of the established income restriction.

Many municipalities around the country adopt an inclusionary zoning<sup>16</sup> ordinance with the express intent of offering a density bonus to developers who provide affordable units on site instead of making a payment in lieu of building units. If future zoning changes are written in such a way that a density bonus is a significant incentive, it may be more likely that developers would consider providing some homeownership units in multi-family buildings to help diversify the housing stock and offer mixed-income housing opportunities as part of the new development.

### **Connect PLEX with Homeownership Candidates**

The PLEX Association can play a critical role in connecting current renters with homeownership opportunities and play the role of intermediary between the neighborhood, development entities, and the City. A good example of how PLEX could bridge the gap between residents and available programs is with the Carlson Commons development on the north side of the BOA. A number of rental units in Carlson Commons are approaching the fifteen year rental restriction and can change over to ownership units. The current tenants have the first right of refusal to purchase the units if they so choose. If not, the units could revert back to rental housing with the tenant remaining in place. Since the goal of the neighborhood and the City is to have more ownership in the BOA, PLEX could play the role of educating, training, and preparing renters for homeownership opportunities. PLEX could work with the developers and residents of Carlson Commons, as well as other landlords and tenants in the area who are willing to participate in a future rent-to-own program.

### Implementation Summary

Action(s):

- What: If the FIS program continues, designate the BOA as an FIS area and provide added funding to the HOME Rochester program
  - Who: Mayor , City Council, Neighborhood and Business Development staff
  - When: Immediate

Action(s):

- What: Facilitate a relationship between the Land Bank and qualified non-profit development entities
  - Who: Neighborhood and Business Development staff, Land Bank, Non-Profit Developers
  - When: Immediate

Action(s):

- What: Incentivize private developers to build new affordable multi-family ownership units by bringing City funding from the Affordable Housing Program to the development deal as a way to help finance affordable units
  - Who: Neighborhood and Business Development staff, Developers
  - When: Mid-Term to Long-Term

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<sup>16</sup> Explained further in the Zoning and Anti-Displacement Strategies sections below.

Action(s):

- What: Provide education and training to neighborhood constituents for homeownership. This should include engagement with residents of the Carlson Commons development as those units become available for homeownership opportunity.
  - Who: PLEX Association
  - When: Immediate and On-Going

## 5.6 Role of the Vacuum Oil Redevelopment

The redevelopment effort at the Vacuum Oil site has tremendous implications for sparking neighborhood change in the BOA. Currently, the Master Plan effort has placed a spotlight on the Vacuum Oil site and the surrounding neighborhood and is drawing in state and local resources. As the plan moves from concept to reality, the new private-sector developments and site investments should encourage existing property owners in the neighborhood to make upgrades to capture value in their property. This will have the effect of increasing the quality of the building stock and the overall aesthetic appearance of the neighborhood. The new development on the Vacuum Oil site will bring in new market-rate housing, but could also bring opportunities for mixed-income housing.



The new development will also bring job opportunities for local residents in the new commercial and retail spaces that are planned in the mixed-use component of the site. If residents are trained and prepared to fill those jobs, that will bring employment opportunities and added income to the BOA. This in turn should help more residents remain in their homes, and potentially increase their ability to make improvements to owner-occupied properties.

### Implementation Summary

Action(s):

- What: Continue to advance and implement the BOA Master Plan
  - Who: BOA Administrator
  - When: Immediate

## 5.7 Zoning

As was mentioned in the existing conditions section above, a large majority of the BOA is currently zoned R-1. The R-1 district is the City's low-density residential zone which is meant to regulate areas of the City where primarily single-family homes are the highest and best use. This zoning district is also, however, the base zone which the City diverts property to when a highest and best use has yet to be defined for a parcel. While it is appropriate for the core of the residential area in the BOA to remain in the R-1 in order to allow the continuation of single-family and built-as two-family homes, parcels within the Vacuum Oil refinery footprint and other strategic sites may need to be rezoned to facilitate mixed-use, higher intensity, walkable riverfront development.

In reviewing the various zoning districts available in the City's ordinance, RKG suggests that the City work with future developers of parcels within the Vacuum Oil refinery footprint using the Planned Development District (PD) zoning designation. The uniqueness of the parcels and the fact that the future development may require flexibility unavailable through more traditional zoning districts, the PD offers an opportunity for the City to work collaboratively with the developers. Together, the two entities could work to identify appropriate and marketable uses, context sensitive dimensional requirements, parking, landscaping, open space, public amenities, and other zoning-related performance criteria. The PD designation also provides the ability to implement the overall development plan incrementally over time, with flexibility to come back to the staff or the approving body for changes.

As the City works through rezoning efforts with the developer, they may want to consider including the following considerations into future zoning:

1. **Inclusionary Zoning:** Adopting inclusionary zoning would require a developer to include a specified number of units in a housing project be available for residents of low- to moderate-income. If the City does not pass an inclusionary zoning ordinance that encompasses the entire city, they may want to consider working with the developer on requirements for deed-restricted affordable housing as part of any new residential development. This could be done through negotiating a percentage of all new units as affordable at one or more AMI levels.
2. To encourage the inclusion and production of affordable units in a project, the City should consider offering an increase in the allowable height of a building and/or a reduction in the lot area per dwelling unit requirement. This would offer the developer an opportunity to construct additional market rate units to help offset the cost of providing affordable units on-site.
3. **Alternative Parking Plan:** Developers should consider utilizing the Alternative Parking Plan (Zoning Code §120-173E.) provision in order to determine appropriate parking ratios. If the development will primarily serve small households (individuals, couples, roommates, etc), there may be less demand for multiple parking spaces per unit.

4. Since the new development is likely to be much larger and taller than what exists in the neighborhood today, the City should define design guidelines that reflect what the neighborhood would like to see. This may include items like stepping down the heights of the buildings the closer they get to the existing houses. This was not done successfully with the Riverside Apartments where four story buildings sit directly across the street from two-story single-family homes.



The PD designation will offer the most flexibility to the developer while allowing the City to control the negotiation process to ensure the new development is well-integrated with the existing neighborhood.

### Implementation Summary

Action(s):

- What: Using the City's Planned Development District zoning tool, work with the developer(s) of the Vacuum Oil refinery parcels to create new development opportunities in the BOA.
  - Who: Neighborhood and Business Development staff, Developers
  - When: Mid- to Long-Term
- What: Adopt an Inclusionary Zoning ordinance.
  - Who: Neighborhood and Business Development staff
  - When: Immediate to Mid-Term
- What: Review the feasibility of offering a density bonus as relief for providing on-site affordable housing units.
  - Who: Neighborhood and Business Development staff
  - When: Immediate to Mid-Term
- What: Develop a set of design guidelines that can be implemented with any future zoning changes.
  - Who: Neighborhood and Business Development staff
  - When: Immediate to Mid-Term

## 5.8 Anti-Displacement Strategies

As neighborhoods become more desirable, it is common for housing values and rents to rise to match changes in the marketplace. This change can lead to the involuntary displacement of the neighborhood's lower-income residents who may not have the additional expendable income to compensate for the rise in housing costs. On the other hand, if lower-income homeowners are able to stay in their homes while the neighborhood appreciates they can benefit significantly from the sale of

their asset when the time comes. This makes it all the more important to preserve the affordability of some of the housing stock and mitigate displacement that may occur.

### Current City Programs to Help with Displacement

The City of Rochester has two programs funded through CDBG to help get at the root causes of displacement. The first is the Foreclosure Prevention program which created two projects working interdependently to assist low- and moderate-income households in avoiding foreclosures due to mortgage default or tax default. The City, in partnership with Empire Justice and The Housing Council, provide technical assistance in the



areas of budget restructuring, forbearance options, reinstatement, sale, and bankruptcy for households that are in jeopardy of foreclosure. Empire Justice helps households avoid foreclosure by providing legal services for settlements or to combat predatory lending. These organizations can also help householders identify lending institutions with great track records and experience lending to low- and moderate-income clients.

The second program is Landlord/Tenant Services which was described above in the Property and Building Maintenance section. This program provides direct technical assistance to low- and moderate-income rental tenants who face eviction due to improper eviction notices, and provides education and training on tenant rights. This program also provides legal representation for certain cases between tenants and landlords.

### Recommended Additions for Implementation

In addition to the two programs currently employed by the City, there are several additional strategies to consider that could help combat future displacement of existing residents.

### Preserving and Expanding Affordable Housing Options

The best way to ensure long-term affordability and diversity of the neighborhood's residents is to preserve the existing stock of affordable housing options and be thinking of ways to increase availability as new development comes online. Fostering mixed income communities is a critical step toward breaking down concentrations of poverty and ensuring the economic vitality of a neighborhood.

In locations like the BOA, a majority of the housing stock is likely to be considered "affordable" because of the relatively low rent and sale prices. Even though the housing may not be deed-restricted affordable housing, it is still at a price point that households at 80 percent of the region's AMI could afford. There are strategies for preserving the affordability of housing, as well as

increasing the stock of deed-restricted affordable housing. One program that the City could work with landlords on immediately is a rent-to-own program. This is a program where current renters could use a portion of their monthly rent payment as a mortgage to begin gaining an equity stake in the property. The City could help identify landlords, property owners, and/or developers who would be willing to work with tenants on structuring a rent-to-own option. This would help to transition renters into the home ownership market over time.

Another strategy for preserving existing affordable housing is creating a one-to-one replacement ordinance<sup>17</sup> that requires the replacement of subsidized units removed through redevelopment or other public action. This could be particularly useful in the case of Fairfield Village. If that affordable housing was ever redeveloped by the Rochester Housing Authority, it would be imperative to replace that housing with the same number of units or more in the future.

One of the most effective ways to expand affordable housing options is to adopt an inclusionary zoning ordinance. This policy can be enacted through zoning and would require that a percentage of units in future market-rate developments be set aside for low- and/or moderate-income households. The City would decide what percentage of units would be set aside and at what threshold of affordability. Many communities that have enacted inclusionary zoning set the percentage somewhere between 10 and



15 percent and require units to be set aside for households at 50 to 80 percent of AMI. In the BOA, incomes are very low which may create a need for housing at 30 percent of AMI as well. If new development in the BOA utilizes Low Income Housing Tax Credits (LIHTC), there will be affordability requirements attached to that funding source regardless.

In addition to an inclusionary zoning requirement, the City may also wish to establish an affordable housing trust fund which developers could pay into in lieu of building units on site. In some cases, a development project may not be financially feasible if it includes affordable units in the pro forma. In these cases, the developer may request a payment in lieu of units. The City could use those funds to buy down market rate units to bring them down to an affordable rent or sale price, or could act as a financing partner in a private or public housing development project that would include a higher percentage of affordable housing units on site. Where there is an active Community Development Corporation (CDC) in the area, the City may choose to partner with that organization on a housing development project. In addition to a City trust fund, non-profit and charitable development organizations can tap into the New York State Housing Trust Fund (HTF). This fund provides up to

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<sup>17</sup> [Portland, Oregon](#) adopted a similar policy in 2001.

\$125,000 per unit for projects in blighted areas on vacant, distressed, or underutilized residential properties.

If the City were to enact a housing trust fund or enter into a partnership with a non-profit development entity then the City should consider working with the Rochester Land Bank to identify key properties where local control could directly contribute to new or rehabilitated affordable housing. As properties are going through the tax foreclosure process, the City should identify key parcels for title conveyance to the Land Bank or opportunities for the Land Bank to use its Trump Bid to ensure site control. The City could also work with the neighborhood and a local non-profit developer to identify opportunities where multiple parcels could be purchased, conveyed, and redeveloped to transform larger segments of streets and blocks.

### **Preventing Involuntary Displacement of Low-Income Residents**

The City has already enacted several programs using CDBG funding to help prevent involuntary displacement of residents in the short-term which include education and information on predatory lending, foreclosure prevention assistance to those at risk, and providing assistance and sources of low-interest or grant funding for home repairs and refinancing. In addition to these program areas, the City may also want to encourage a senior/elderly tax work-off program where seniors who are in jeopardy of being displaced due to increases in city taxes and fees can volunteer their time to work off the increased tax increment<sup>18</sup>. This could include volunteering for clerical or administrative tasks at City Hall, staffing in the library, or helping in the schools.

The City could also allow the development of accessory dwelling units on larger properties in the BOA to accommodate smaller, more affordable units for family members or to serve as more affordable rental options. This could be achieved by adding an accessory dwelling section to the zoning ordinance to specify dimensional requirements for the parcel and for the accessory unit itself.

Lastly, if in the future the ownership market for condominiums increases and the City sees an uptick in condo conversions, they may wish to enact a condo conversion ordinance. This ordinance would provide the current tenant of the rental unit the right of first refusal to purchase the unit from the building owner. The conversion ordinance can also include time-frames for how quickly a building owner can sell units that are currently rented, and having a tenant relocation plan as part of the conversion process.

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<sup>18</sup> [Framingham, MA](#) senior work-off program.

### Discouraging Displacement by Building Income and Wealth

One way to address the gap between income and rising housing costs is to build up the income or wealth of existing residents through education and training. This is a longer-term strategy because it requires training and job opportunities, but is important because it can ensure residents are sustained by their own incomes and not reliant on local, state, and federal subsidy programs that are subject to funding cuts or changes in program eligibility.



On the income side, job and entrepreneurship training and direct support for residents can go a long way to generating a steady income stream. As the BOA Vision Plan builds out there are likely to be job opportunities in the new commercial spaces. Ensuring residents have the training and skills needed to fill those jobs is important, and the City could work with PLEX and area developers to hire locally from the community. Another job training opportunity could include identifying skilled laborers in carpentry, plumbing, electrical, masonry, and roofing and have those individuals train a core of residents who could become eligible to work on the property maintenance projects in the neighborhood. As grants and loans are provided to property owners in the BOA, the City could hire licensed contractors from the neighborhood to do the work. PLEX could work with the neighborhood, the City, and even future developers to identify residents to conduct the training and those who would be eligible to receive the training.

#### Implementation Summary

Action(s):

- What: Develop a rent-to-own program
  - Who: Mayor, City Council, Neighborhood and Business Development staff
  - When: Immediate
- What: Develop a one to one replacement policy
  - Who: Mayor, City Council, Neighborhood and Business Development staff
  - When: Immediate
- What: Develop an inclusionary housing ordinance
  - Who: Mayor, City Council, Neighborhood and Business Development staff
  - When: Immediate
- What: Create a city housing trust fund
  - Who: Mayor, City Council, Neighborhood and Business Development staff
  - When: Immediate
- What: Engage the Land Bank in strategic land acquisitions and redevelopment strategies
  - Who: Neighborhood and Business Development staff, Land Bank, PLEX Association
  - When: Immediate

- What: Create a senior work-off program for city taxes and fees
  - Who: Mayor, City Council, City Assessors Office, Neighborhood and Business Development staff
  - When: Immediate
- What: Create and adopt an accessory dwelling unit ordinance
  - Who: Mayor, City Council, Neighborhood and Business Development staff
  - When: Immediate
- What: Create job training opportunities for local residents to work on building rehab projects in the neighborhood.
  - Who: Mayor, City Council, Neighborhood and Business Development staff, PLEX Association, Local Residents, Local Skilled Laborers
  - When: Immediate
- What: Create job training opportunities for local residents to be employed in new jobs as part of the BOA redevelopment.
  - Who: Mayor, City Council, City Department of Recreation and Youth Services, PLEX Association, Developers, Local Employers
  - When: Mid-Term

## 5.9 Partnerships

The current Vacuum Oil BOA Project Advisory Committee is a perfect example of the type of partnerships that need to form in order to keep the implementation of the Vacuum Oil BOA Implementation Strategy moving forward. The group has representation from the City, State, neighborhood association, business association, and local developers. The Committee meetings offer an opportunity for everyone to share thoughts, project and imitative updates, and to discuss overlap and partnerships to move ideas forward. This is critically important, especially as the BOA Plan moves from concept to implementation. There will be many moving parts that will need coordination, as well as input from the neighborhood that will be most impacted by future change. RKG recommends that the City find a way to continue the Committee, either formally or informally, as a conduit for future coordination and discussion.

### Implementation Summary

Action(s):

- What: Ensure the BOA Plan Project Advisory Committee continues on after the Master Plan process is complete
  - Who: Vacuum Oil BOA Project Advisory Committee
  - When: Immediate and On-Going

## 5.10 Other Neighborhood Revitalization Strategies

In addition to improving and adding to the housing stock in the BOA, there are other initiatives and strategies that should be employed alongside the housing strategy.

### Local Employment, Youth Employment

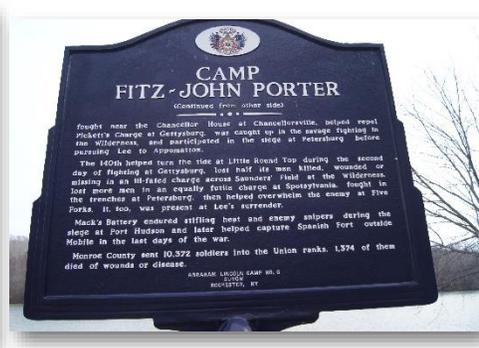
One of the major issues pointed out early on in the report is the relatively low incomes of residents and households in the BOA.. One way to combat potential displacement is through a comprehensive housing strategy. A complimentary piece to the housing strategy is finding ways to bolster employment, strengthen job training, and raise the wages earned by residents in the neighborhood. This will provide residents with the financial resources to have a choice whether to invest in the neighborhood or move elsewhere should they choose to do so, not as they are being forced to do so. This strategy should also make its way down the age bracket to prepare teenage youth for the jobs in the area so they are prepared for the working world regardless of their pursuit of a college education.

### Neighborhood Retail

Bolstering neighborhood-serving retail in the BOA is an important factor for many reasons. The first is it can provide opportunities for local residents to start their own business or find employment opportunities in their own neighborhood. Local retail can also help to bring needed services such as a grocery store, pharmacy, daycare, or other daily service needs within close proximity to where residents live. This can cut down on transportation costs if the retail is within walking or biking distance. Finally, local retail can be supported by residents providing the business and the residents of the neighborhood with a sense of ownership and pride over the thriving business district.

### Branding

Branding a neighborhood can have the effect of instilling pride in the neighborhood based on what makes the area special. That could be a shared sense of history, unique events, famous residents, natural features, interesting or unique buildings, or other themes tied to that specific neighborhood or place. The BOA already has a number of possible themes that could be used for branding which include the history of the area (already noted on plaques along the river), a water theme (river and water tower), or the many murals that already exist throughout. Branding can also be a way to attract public and private attention and investment to a neighborhood that could help achieve some of the goals of the Master Plan.



## 5.11 Implementation Program: Summary

Primary Element	Strategy	Responsible	Approximate Timeline
Focused Investment Strategy	Monitor the evaluation process for the FIS program	BOA Administrator	Immediate
	Lobby for inclusion in the FIS program if more funding is available to add new locations	BOA Administrator, PLEX Association	Immediate
	If the FIS program is not continued, consider lobbying local and federal officials for NRSA designation	BOA Administrator	Immediate
Property and Building Maintenance	Investigate the feasibility of implementing a city-wide rehabilitation program, or designate the BOA as an FIS area to gain access to targeted rehabilitation funds	Neighborhood and Business Development	Immediate
	Create pathways for neighborhood residents to gain access to staff and information regarding property maintenance and rehabilitation	Neighborhood Services Team	Immediate
	Investigate the feasibility of implementing other incentives specific to non-owner-occupied property owners such as reduced permitting and inspection fees, access to capital, and free marketing of units	Neighborhood and Business Development	Mid-Term

Primary Element	Strategy	Responsible	Approximate Timeline
Vacant Buildings and Parcels	Complete a property condition survey to identify properties that are in need of repair and/or demolition	Neighborhood and Business Development, Inspection and Compliance Services, PLEX Association	Immediate
	Identify one or more non-profit developers who can work with the City and the Land Bank to execute affordable housing development in the BOA	Neighborhood and Business Development, Land Bank, Non-Profit Developers, PLEX Association	Mid-Term
Encouraging Homeownership	If the FIS program continues, designate the BOA as an FIS area and provide added funding to the HOME Rochester program	Mayor , City Council, Neighborhood and Business Development staff	Immediate
	Facilitate a relationship between the Land Bank and qualified non-profit development entities	Neighborhood and Business Development staff, Land Bank, Non-Profit Developers	Immediate
	Incentivize private developers to build new affordable multi-family ownership units by bringing City funding from the Affordable Housing Program to the development deal as a way to help finance affordable units	Neighborhood and Business Development staff, Developers	Mid-Term to Long-Term
	Provide education and training to neighborhood constituents for homeownership. This should include engagement with residents of the Carlson Commons development as those units become available for homeownership opportunity	PLEX Association	Immediate and On-Going

Primary Element	Strategy	Responsible	Approximate Timeline
Role of the Vacuum Oil Redevelopment	Continue to advance and implement the BOA Master Plan	BOA Administrator	Immediate
Zoning	Adopt an Inclusionary Zoning ordinance.	Neighborhood and Business Development staff	Immediate to Mid-Term
	Review the feasibility of offering a density bonus as relief for providing on-site affordable housing units	Neighborhood and Business Development staff	Immediate to Mid-Term
	Develop a set of design guidelines that can be implemented with any future zoning changes	Neighborhood and Business Development staff	Immediate to Mid-Term
	Using the City's Planned Development District zoning tool, work with the developer(s) of the Vacuum Oil refinery parcels to create new development opportunities in the BOA	Neighborhood and Business Development staff, Developers	Mid- to Long-Term
Anti-Displacement Strategies	Develop a rent-to-own program	Mayor, City Council, Neighborhood and Business Development staff	Immediate
	Develop a one to one replacement policy	Mayor, City Council, Neighborhood and Business Development staff	Immediate
	Develop an inclusionary housing ordinance	Mayor, City Council, Neighborhood and Business Development staff	Immediate
	Create a city housing trust fund	Mayor, City Council, Neighborhood and Business Development staff	Immediate

Anti-Displacement Strategies	Engage the Land Bank in strategic land acquisitions and redevelopment strategies	Neighborhood and Business Development staff, Land Bank, PLEX Association	Immediate
	Create a senior work-off program for city taxes and fees	Mayor, City Council, City Assessors Office, Neighborhood and Business Development staff	Immediate
	Create and adopt an accessory dwelling unit ordinance	Mayor, City Council, Neighborhood and Business Development staff	Immediate
	Create job training opportunities for local residents to work on building rehab projects in the neighborhood	Mayor, City Council, Neighborhood and Business Development staff, PLEX Association, Local Residents, Local Skilled Laborers	Immediate
	Create job training opportunities for local residents to be employed in new jobs as part of the BOA redevelopment	Mayor, City Council, City Department of Recreation and Youth Services, PLEX Association, Developers, Local Employers	Mid-Term
Partnerships	Ensure the BOA Plan Project Advisory Committee continues on after the Master Plan process is complete	Vacuum Oil BOA Project Advisory Committee	Immediate and On-Going

