

**CITIZENS' IMPLEMENTATION COMMITTEE**

**March 15, 2022, at 9AM**

Rev. 3/28/2022

**MEETING REPORT**

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**Meeting Called by:** Shawna Bonshak, Chair

**Committee Members:** Oksana Fuller                      Karen Parkhurst                      Sal Pietropaolo  
Doug Finch    Shawna Bonshak                      Chuck Oyler  
Patti Venezia    Tom Schwartz

**Secretary:** Kimberly Burkard

**Guests:** Matt Horn                                      Dick McCaughey

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**CALL TO ORDER**

- Ms. Bonshak opened the meeting at 9:00AM.

**NEW BUSINESS**

- **Affordable Housing**
  - Ms. Parkhurst and Mr. Horn reporting.
  - Ms. Parkhurst said that their market segment had a higher income than anticipated. She also noted that the Town Board directed the team to look at owner occupied housing. Ms. Parkhurst believes that the team should focus on “the masses rather than on a few” as there are many people in our market area in need of affordable housing. Rental properties would serve the masses. Rental property depends very heavily on tax credits which are handed out by the state and there is much competition to receive those credits.
  - They have found a few interesting owner occupied housing models such as a community of both owner-occupied and market-rate housing. One such model was used by Habitat for Humanity. They built a community that had their own land trust and used that as the basis for owner-occupied housing with some market rate on the borders of the community. Ms. Parkhurst said that Nash (Habitat for Humanity) was contacted and he told them that there is a model like this in Thompkins County with 12 homes on a land trust property. The land trust owns the land and the individuals hold the mortgage.
  - Mr. Finch said that owner occupied with new construction is challenging to keep the price-point affordable. There needs to be a “tether” to another entity to keep the price-point down. There is also the possibility that someone would buy a home at an affordable price and sell it for normal market value which would make it no longer affordable. There needs to be some mechanism/organization to control this. They have begun talking to other agencies—Habitat for Humanity and Ontario County. Mr. Finch noted that other parties need to be involved for the

- owner occupied housing and that there is a possibility of 55+ affordable housing in the Town. This may make other quasi-affordable housing free up.
- Mr. Horn said that affordable is 50% of area median household income, \$84,000, so \$42,000/year is the target. \$250,000 is the target mortgage. For the \$42,000—discount to 67% because you are not supposed to spend more than one-third of your income on housing costs. This means, \$28,000 or \$1900/month for a mortgage. The comment was made that this is “not real life.” Even 25% means \$1500/month. Mortgage will include property taxes. Ex: \$200,000 will have \$3-4,000/year in taxes. Mortgage is under \$1000/month. Mr. Schwartz noted older homes require more maintenance.
  - Mr. Finch commented that the Town of Canandaigua can lead the way with but other key stake-holders need to be involved, especially with home ownership.
  - Mr. Finch shared an experience: 55+ couple came to talk with him. The couple currently rents an apartment at Centerpoint. They received notification that their rent is going up \$200/month. They are on a fixed income and can’t afford it. They are looking for a different place but there are none available and waiting lists for everything. Their household income is \$38,000/year.
  - Ms. Parkhurst added that she has a senior group and five out of the nine people have need for affordable housing. She added the couple in her group are being kicked out of their mobile home. They pay \$1000/month and can’t really afford that. The couple have been applying but places are gone or there are waiting lists. Others in the group will have to look for other accommodations when their rent goes up. Mr. Finch added the majority of the town population is over 55 years.
  - Mr. Finch said that there are multiple avenues for affordable housing and what the town may be able to tackle the quickest and have the most impact is rental available housing for 55+.
  - Mr. Horn said outside of the Town of Canandaigua in Ontario County, that the median household income goes from \$84,000 to \$65,000. He also noted conversations about not exporting the Town’s affordable housing challenges elsewhere. Mr. Horn said that if the town is an agriculture and tourism community, those are not \$84,000/year jobs. He notes that the economic development strategy is for tourism and those jobs pay \$38,000/year.
  - Hilton Head, South Carolina Example: Hilton Head is dominated by tourism. Major employers on the island are Hotels, resorts, and other service industries like restaurants. Employees working at these places can’t afford to live on the island. Employees get up at 4am to go to work. They take buses and travel up to 100 miles away (2-2.5 hours). The affordable housing problem was exported.
  - Mr. Horn noted that the town is not in the same position as housing is more affordable in Geneva or Seneca County but that is still 45 minutes (one-way) to work at a \$19-\$20/hour job.
  - Mr. McCaughey added this is an old problem and cited similar issues in Westchester County. Ms. Parkhurst said the problem has been exacerbated because communities are focused on economic development. She added that the Ontario County Economic Development Board hears businesses, seeking to move to Ontario County, ask for affordable housing and transportation. She added that Victor is often one of the choice locations as it is a 15-20 minute bus ride to affordable housing in the City of Rochester. She also noted given people advice to move to Wayne County for affordable housing.
  - Ms. Parkhurst added that there is an incorrect and low opinion of people needing affordable housing. She noted many work multiple jobs.
  - Mr. McCaughey asked what the objection is for rental options in the town. Mr. Finch said he believes that the people on the Town Board encouraging owner-

occupied are doing so to encourage building equity and improving overall economic situation of the home owners. He continued that owner-occupied can't be the only option otherwise a dire, immediate need will be missed. Ms. Parkhurst said that tourism and manufacturing businesses will not be able to get staff if we don't address that need. She added Pactiv, as an example, of a business asking for affordable transportation and housing.

- Mr. Finch said that whether it is rental or owner-occupied, they thought Uptown would lend itself to affordable housing. He noted two apartment complexes that will be built there—one is focused specifically on the affordable housing market. It will take 18 months+ to build twenty-five units but there are waiting lists of hundreds. The price of land has increased dramatically in Uptown and so it is more challenging to make that affordable. He said that they may have to look at the Form Base Code regulations or other areas in the town (other MOU's) for specific affordable housing zoning.
- Ms. Bonshak noted developers not being interested in creating affordable housing and that there is an education need.
- Mr. Horn said that defining the problem is necessary. He also noted that housing is every community's number one priority and that housing is economic development. His advice to other communities is to define it.
- Mr. Horn notes a "Hackathon" concept—a group of experts to address a problem. Ex: Pactiv line worker making \$25/hours, \$52,000/year. \$1000/month for mortgage. 20 acres, with 50 units that support \$1000/month mortgage. Unpack all aspects of the problem. But if the community is not united in what they need, the exercise is flawed. Mr. Finch adds that there are steps to the problem—first being acquiring the land. The second step is large and that is infrastructure to support it. The infrastructure is not in the town or county to support it. This is the hurdle to overcome.
- Mr. Schwartz noted MUO's being growth nodes and that housing was proposed in MUO3 and people complained. He suspects that the MUO near Farmington would have the same problem. Mr. Finch agreed that there is a public relations aspect.
- Mr. Finch cited Creekview example—four phases, three affordable and one market rate. They have gotten Planning Board approval but are waiting on financing, tax credits from NYS and are competing with other projects such as Happiness House for funding. There is much competition for the funding. This would be 192 additional units and that would help clear up the waiting list.
- Mr. Schwartz questioned if town-owned open space (ex: Outhouse property) could be used for affordable housing. Mr. Finch posed an example of the town giving some property to the LDC for this purpose. But there would be at least \$5-8 million worth of utilities to be installed as there is none there in that location—sewer, water, gas, etc. Even if the land is free, it won't be affordable with these added costs. Mr. Finch noted that the utilities are already there for Creekview. Infrastructure is key.
- Mr. Horn said there are sites in Ontario County ready to go if there was a county-wide strategy. For example: Manchester, which has acreage, sewer capacity, water capacity, access to the NYS Thruway. Do a project in Manchester now and make infrastructure improvements in Canandaigua to handle the next project. Elsewhere in the county can absorb the need now and come back to Canandaigua. Mr. Finch noted that Manchester gets water from the same line that is problematic in Uptown. Need a full assessment what is ready today and what is on the docket next. The county also needs to define what piece of the problem they would go after.

- Mr. Schwartz noted that new codes will make new buildings all electric. Does the grid have the capacity needed? Even sustainable housing projects still need to plug into the grid which has cost from the utility provider.
- Mr. Horn shared some positive items: the County Administrator knows this is a problem and that the county has to be involved. Both the city and town of Canandaigua are talking about this. The city was receptive to infrastructure conversations. There are some willing investors. Canandaigua has a lot of assets to help with this issue. This needs to be defined at the local level or scale it up to the county level and help them to get it moving.
- Mr. Pietropaolo asked what are the top priorities for this work. Ms. Parkhurst said it is education—way to market it. These are working people critical to our economy. Education about investing in other things—like roads, broadband, electric, water, and sewer—means affordable housing. Mr. Horn said public education, including leadership education, and infrastructure are the two top priorities. Mr. Finch agreed that public awareness and education is fundamental but also noted that zoning, size of houses, etc. are important.
- Ms. Parkhurst asked if there is a way to push this to a county-wide involvement. Mr. Horn said an assessment of the county’s assets has to happen first. It will require funding. If the IDA and EDC communicated to the County Administrator that there was support and resources, it would be an easy decision. Mr. Finch said that one of the outcomes of that assessment would be the need for infrastructure and the investment in infrastructure would spur economic development.
- There was discussion about possible NYS requirements for electric buildings and if the grid can handle that.
- Mr. Horn mentioned the possibility of an affordable housing overlay that allows density and requires a certain percentage to be affordable.
- Mr. Finch said that the level of detail needed would benefit affordable housing and general economic development. He also mentioned getting notifications requesting how many megawatts a site can provide, how many psi is the water line, what is the capacity of the sewer line, etc. That level of detail does not exist. This could attract developers if those details were known.
- Mr. Schwartz questioned if the higher household income disadvantages Canandaigua. Mr. Finch said that Town of Canandaigua does not qualify for CDBG money because the population and income is too high but when an income study was done, the town did qualify. It does cause some issue but the town also has the resources to get creative and address it.
- Ms. Parkhurst said there may be an opportunity to involve Wayne County.
- Mr. Horn said that with home ownership there should be some coaching and education of the responsibility of homeownership. This is something served by nonprofit organizations. The nonprofit partners need to be involved and aligned with the town’s plans.

## **ADJOURNMENT AND NEXT MEETING**

**Adjournment @ 10:10AM**

**Next Meeting, April 5, 2022, 9AM**