

Low and Moderate Income Housing Development Task Force

Monday, January 31, 2022 - 11:00 am

Jim Monty - Chairman

Chairman Monty called this task force to order at 11:00 am with the following in attendance: Clayton Barber, Derek Doty, Roy Holzer, Ken Hughes, Jim Monty, Matt Stanley, Meg Wood, Mark Wright, Bruce Misarski, Terri Morse and Mike Mascarenas (11:26 AM). Charlie Harrington, Noel Merrihew, Tom Scozzafava, Joe Pete Wilson and Brook Ripper-Clark were absent. Alan Jones, Carol Calabrese and Anna Reynolds had been previously excused.

Also present: Dina Garvey

MONTY: Alright, it's 11:00, we'll call the Low Income Housing Task Force to session. We have some people that are missing today, they're out doing other work, Carol, Alan Jones.

So, last meeting we have a list of a couple things that we wanted done, one of which was the mission statement; which Terri, Carol, Bruce and Anna and they come up with a mission statement that we sent around. Any questions on that mission statement? I thought it was good, my only question that I had was pertaining to our multi-function type of housing would be substance abuse, mental health type of housing. We didn't really touch on that, too much, you can read into it, but I think it was a good mission statement. It's not too confusing, but it gets out what we are really hoping to do through this group. So, is there any questions?

MORSE: Actually, we talked about that and we thought that maybe in the strategic planning would be part of this endeavor that we could cover more specifics, but you're right, we implied it in certain verbiage we used, such as, meet its needs, was one and there was another section. Yeah, it was really about meeting the needs of the committee, so we were vague on it, but we struggled with that, too. So, we're happy to put it in.

HOLZER: Just a quick question, discussion, have we even in the past, like 5-6 years done anything like a survey, Survey Monkey or something like that to survey the committees throughout Essex County? Because Wilmington and North Elba and Jay might be a whole lot different than like, Moriah or Ticonderoga and I know we've talked about buying unsightly, or taking over unsightly property when it comes up for tax sales, but some of the projects that we're working in our region, it's not tax sales, it's just vacant land. So, I guess my question is, have we ever done a survey of our county residents to see what the real housing need is? What they expect?

MONTY: Well, ACAP does a committee assessment very two years and that does touch on that somewhat. You know, it's really a broad painting of what our committees are in Essex County. There's housing within it, I don't know how specific that you want to get. I think I sent you the 2020 community assessment from ACAP.

HOLZER: Right, I didn't see a whole lot of meat and potatoes in that, as far as specifics. I think as we're looking at like having a narrative of what this committee's going to be, we really need to start knuckling down on what exactly is our next step here? Do we form a, you know, a land bank or do we piggyback with Clinton County, just something so we're moving further ahead on things.

MONTY: I think; I don't know why we couldn't do an additional survey. Ken, have you got any thoughts?

HUGHES: Yeah, my lookout on surveys, just because I feel like they have a low return rate and if you put out a survey and it's not maybe a particular interest to that individual who receives it, they're not going to respond to it, plus there's the whole scientific questioning aspect of a survey and what kind of data to you want to glean and actually receive and so the function of the question is more important than actually the answer sometimes. My growing concern in our process is that we are missing and I have a singular focus on this and maybe that's my fault and I want to see Essex County establish a land bank.

MONTY: I agree, I think that's got to be our first step.

HUGHES: And I want that to happen and I am very happy that we're having all these other conversations, that's very important, but I don't want to miss the focus of why I think this committee was reestablished, which was to have that land bank formation and how it looks remains the question.

So, I'm not necessarily, I feel like the survey would just kick the can down the road and I want to get on it. I felt like the ACAP survey, the ACAP Community Assessment did have a lot of viable data. I left and Mike Mascarenas, who's not here, right now, who, he's got a lot of data from his department, as well, that I think can provide as information. I think, again, I'm not an expert on land banks, I've learned about them in this process, which is great. I feel like once the tax auction situation model changes and we actually are able to go through that process, as well have in the past, we will begin to see new properties come up that actually are favorable to us, once we have that land bank established. I feel we just got to get that land bank established, passed by the Board of Supervisors, find a funding stream, I know ARPA can participate in that. I want to make sure that we're not missing out on that singular option, which is to get that land bank established. I know in a couple of days, ADK Action, there's a lot of NGOs that are studying this, ADK Action is one of those and I know Buck was here, last time, he's not here today, they're having a meeting coming up, a webinar, because they're talking really about that and I'm hoping that we can use their expertise and their time to inform us and get, to help us feel comfortable to move forward, because it's got to come from this body. Any decisions that are made about land banks have got to come from this body and there may be other information about housing that's outside of land banks and I don't know what those are, yet and I look forward to learning from others in this room, but I personally just want to see this land bank. I feel like we can nail down this land bank, we can make some really great headway for housing in this County. I feel like we have the data to support that.

MONTY: I wholeheartedly support that, Ken. I think, you know, we wanted to get our mission statement done, which is I think...

HUGHES: 100%

MONTY: We wanted to get that completed; which we have, now we need to get something presented to the Board about the land bank. I think that should be, personally I think that should be our next step, because like Ken said, that's going to further everything along. I've had

conversations with Mark Hamilton from Clinton County, his suggestion is, we go at it on our own and Brittany kind of wants to see a three county land bank; which that does have a few advantages, but I see more roadblocks to multiple counties. I'd like to see us do it as a stand on our own, as Essex County land bank and I think once we get that established, Mark says, you're going to have better luck, frankly, the only benefit Essex County has to us, is the geographic size of the county and stuff and the whole is stronger when it comes to competing for dollars, yet any dollars out there, we might be lucky to get one in three years. If we're our own entity, we can apply every time for whatever money is there, doesn't mean we're going to get it, but we have the ability to be there as our own. Like Ken said, we also use ARPA funds, we've already had that approved, where we can use ARPA funds to get us established so we have some money there and we don't have to pull it out of tax dollars, it is tax dollars, but not directly from the county itself. So, my thought is that we push forward in coming up with a presentation to the 18 members of this Board on forming that land bank for Essex County. From the information that's Ken's been involved more than I have in a lot of the conversations with other counties and stuff and we've gotten some great information from those counties and we pieced together pieces from each of those to fit our needs here in Essex County, my thoughts. Your thoughts?

DOTY: Mr. Chairman, I'm not on the Committee, so should I hold my questions to the end?

MONTY: No, absolutely not. You are on the Committee, Dina said.

DOTY: In any respect, can you outline a little bit about a land bank, because there's many different avenues of it? Is it vacant property that the County might own? Is it foreclosures? You know are you looking to setup policy in place for the County that outlines the different areas that you can grab land from?

MONTY: I think, my own thoughts are, that yes, land can be donated to the land bank. There are many avenues to get that land into it, but you talk to some of the communities that we've talked to, the primary focus is taking care of the zombie properties and picking up those that we're seeing.

HUGHES: And what a land bank can do, a land bank allows for that, it's a non-profit, a land bank is a non-profit, so it's outside, it's under the asepis of the County, but it's their own non-profit. They actually have the ability to butt in line and pick up a property that is being foreclosed upon.

DOTY: So, then it's outside the County?

HUGHES: It is under the asepis of the County, but it's its own non-profit, so they have their own rules and their own situation.

DOTY: I didn't ask the question, correctly, but that's kind of where I was going with it.

HUGHES: The County Board of Supervisors could, could appoint the members of that Board.

DOTY: So, basically this entity is just sponsoring the direction?

HUGHES: That's correct, that's my understanding there's multiple ways that we can gather those properties, but it means that's there not this cyclical, somebody picks up cheap off the tax sale and then they do nothing with it and then it goes back to tax sale and it's just, we're going to break that cycle by putting in a bona fide non-profit organization, who's focused primarily on getting, to break to cycle and that's what this land bank, that's what these land banks have done in these rural settings and in urban settings, as well. We've talked to representatives from both sides of that aisle and they've met with success, it's not been easy, but it has been fruitful for that larger jurisdiction.

STANLEY: Ken, was that webinar or that zoom that you have, probably around October/November, recorded? Because that, with the counties that had those land banks, that actually gave me the most information that I've learned about anything talking to those.

HUGHES: I think it was.

MORSE: I think it was recorded.

STANLEY: Because that was really insightful to see what they had done and the one group had taken property taxes and had taken some very valuable properties that the land bank could look at first and be able to make money off, but at the same time making some money off some good properties, they were able to scoop up some of the properties that had nothing, so they could group them together and make really, really good properties out of something that was nothing, instead of recycling back on the tax sale.

HUGHES: Yeah

STANLEY: And that for me was a great starting point for me, watching that and listening to those.

HUGHES: I'll see if I can find that recording and shoot it off to the committee for review. There's a ton of positives, a tons of positives, but it's just a matter of getting informed and I think most of us in this room have never done it before, so we're all, kind of have that trepidation. ADK Action is actually spending time every week to study this, they have a great webinar, they have a great meeting coming up to talk about this. So, I think that we can use some of that NGO support to help educate us to support each other.

DOTY: Good idea.

MONTY: And one of the things that they talked about, again, is the zombie properties, per se and we had, we looked at it back in, I want to say it was November or December, we looked at some of the properties that Essex County had, the availability of some of them and there really was nothing that stood out that we could use, per se, some we could clean up, up nothing that we really could use to put on the market for sale and I think Covid has had an effect, because we haven't had a tax sale in, is it going to be three years, this year, if we don't have it? Because I think our last one was 2019, right before Covid, the spring of 2019 and we didn't have one 2020 and we didn't have one 2021. I believe the moratorium on foreclosure went off or is going off.

HOLZER: I think it's supposed to this month.

MONTY: Which you never want to see anybody's property foreclosed on.

HUGHES: I just wanted to add one more point, the other good point about this is that not anybody can gain access to these homes that are part of a land bank. They're vetted through the land bank, they have to meet certain criteria, not second homeowners, not AirBnB'ers, etc., etc., etc. The land bank can really focus who will have the opportunity to even invest in that type of property, which is really positive, because there's a lot of people that live in our communities who can't afford housing for the cost that they are on the open market. The land bank will be able to offer at a significantly reduced price, what that price is, remains to be seen, but it's going to help people who want to be first time homebuyers and homebuyers to get into these homes that previously couldn't. The other thing is that, you're going to be able to use local contractors and local tradespeople to provide them with work to fix up properties, not all properties are teardowns.

MONTY: Right

HUGHES: Not all properties are, you know some of them just need a little TLC, once you have that TLC now you're got a beautiful house that was not there before and you've helped a local business to stay in business.

MONTY: And I think North Elba has got one going on similar, where they have the contractor come in and...

DOTY: Actually, Fawn Ridge is, will be started in the Spring, but the site development is just about done, but from what I know of the project, those units will be sold for cost and you know, that contract, again, no short term rentals, all the same kind of restrictions that you're talking about, but it will be the first time that units will be sold at cost and of course the challenge now is to build something at cost that is within, and that is a huge step for the builder to take to offer that.

MONTY: Absolutely, I know we've got a local contractor who is, has spoken about wanting to learn more about what we're looking at to provide these homes and stuff.

HUGHES: I've had people call me and what's the deal? I saw it in the newspaper, you know, Tim Rowland wrote a great article, I want to learn more about it, what do you say?

MONTY: Yeah

HUGHES: So, I said, we're holding, we don't know yet.

MONTY: But, I think, I think the first step we have to do is get the formation of the land bank, so we can move forward. I've had some great discussions on a lot of different avenues and stuff, which is important, but without the formation of the land bank and then we can firm everything up within that, once we form it.

HUGHES: And it may take an act of the legislature, as well, in Albany.

MONTY: Yup

HUGHES: I know there are a certain number that are available, so once we approve it, as soon as we approve it, then I think it's got to go down to Albany.

MONTY: I think it's the Department of State.

HUGHES: Something like that, they have to approve it down there, because there's only a certain number of slots that are available throughout New York State for a land bank.

MONTY: And I do know that Charlie Phillion, who heads CDBG, down there for the Office of State, is very much a proponent of land banks and wants to help us anyway he can and I think the last conversation I had, back in November, there's nine slots for land banks still open in New York State, but he said, even if those fill, he said, they weren't against going out and forming, allowing counties to form others.

HUGHES: If we were successful in this, I think, we would be the only land bank north of the thruway.

MONTY: Right

HUGHES: To actually exist, we would be the only one in the North Country to actually exist. My trepidation about going with like, Franklin County, my understanding is Franklin County has been talking about this, but they've been talking about it for a long time, and just haven't pulled the trigger on it. So, maybe that's a conversation, once we get a land bank, maybe that is a conversation.

DOTY: Does the land bank have to be recognized by the Legislature?

MONTY: Yes

HUGHES: Yes

DOTY: Like a park district?

MONTY: Yes, and by recognizing us, it opens us up to more funding.

HOLZER: So, do we have any estimates of how much our all in is, would be on this, financially?

MONTY: Financially, well, you don't, well, that depends, Roy, because some counties, in our conversations, their county subsidizes it, it's a budget line item and stuff. Some counties they just try to recycle their money, so to speak. So, I think eventually, you know, depending on how much that we're willing to, or the County's willing to spend out of the APRA pot to get us off the ground; which I have had preliminary discussions with Shaun and Dan and Mike and they see this as a worthwhile endeavor, but we haven't really approached them with a dollar amount.

HOLZER: So, logistically what we're talking about forming a land bank, was it everyone's idea of like contracting this out to like an organization like Bruce's or Adirondack Action or would we just going to make it a whole other new entity?

MONTY: I think and correct me if I'm wrong, Ken, I think our thought was, the County forms a land bank and then we get a non-for-profit to basically operate it for us.

HUGHES: Yes, whether it was a new established non-profit or one that currently existed.

MONTY: Exactly

HUGHES: But, that non-profit could potentially use county employees.

MONTY: Right

HUGHES: To help offset some of the work.

MONTY: Yeah, that's how it was explained to us.

HUGHES: That's a great question.

HOLZER: That's going to be in the survey, Ken.

HUGHES: But, that is a great question that has not been worked out. What does the executive action of this program look like; right? And what's the seed money? I hope it is seed money that becomes a self-perpetuating revenue generator, you know through the sale and back and forth and like that, that doesn't cost the taxpayers a dollar, at all, I hope that they can generate their own revenue.

MONTY: And you can donate your County ARPA back to our organization.

HOLZER: You're talking to Ken; I'm assuming (laughter).

MONTY: So, I really think our first step is getting this in front of the 18 supervisors and with a plan to form this land bank, with suggestions, obviously, we'll have to do a lot more in-depth language in it, but I think we need to get it in front of the Board so that they can ask any questions and foster any responses that they may have, that's my thinking.

HUGHES: I really believe we want to work with ADK Action on that. I think they have become that real expert, the non-governmental expert on that and I'm sorry that you can't make that webinar that they have coming up, but I think that we let them know that we want to work with them and have them help.

MONTY: Right

HUGHES: We, they can probably do a lot of the heavy lifting for us and then we as a Committee take a look at it and verify that we like it and then once the committee approves it, then we can bring it up to the Full Board.

MONTY: Right, I don't disagree, but I want us to make sure that they know we're looking at a sole entity.

HUGHES: Yeah, we just tell them that.

MONTY: Yeah, that we're not looking to form with two other counties.

HOLZER: Yeah, wasn't there someone from the State pushing us for the Clinton, Franklin, Essex concept?

MONTY: Not that I am aware of, Buck mentioned something about it, but I don't think anybody's pushing for it.

HUGHES: The only push I received was from Brittany Christianson, the Executive Director and she was like, you guys can do a Franklin, Essex and I said, yeah, it would be great, because you could then have the headquarters in Saranac Lake, awesome, how great would that be.

HOLZER: Yeah, some of the other joint projects we're doing is kind of lost and Essex is already paying their lion's share.

MONTY: And Clinton County doesn't necessarily like to fund projects and that was all and that's what Mark Hamilton told me and he's the Head of the Plattsburgh Housing Authority and he's dealt with them and he said, frankly, I understand why they want you, but you're better off going by yourself.

HUGHES: We have the right people at the table with the right energy, we have the right support and I think we can really knock it out of the park.

STANLEY: And I think when you start adding in the other two counties, you start adding in a lot more different mindsets and it starts slowing it down.

HUGHES: More bureaucracy and more opinions and I'm all for opinions and diversity, don't get me wrong, I think we have a great amount of diversity here.

HOLZER: Except for surveys.

HUGHES: Except for surveys.

MONTY: And I think the logistics of the three counties, Franklin County's logistics and demographics are similar to ours, but not Clinton County's, not Clinton County's, so maybe two, but I'd really like to see us and again, this is just my opinion, it's going to be a recommendation from this Body, whether we go single or we try to go into a partnership.

HUGHES: So, can I recommend next steps for this land bank discussion?

MONTY: Absolutely.

HUGHES: So, we have that, that meeting that's taking place with ADK Action is coming.

MONTY: Yup

HUGHES: Get some information, get some feedback from them and let them know our interest in working with them. Let them know that we're earnest in our desires to get language together that we can present back to this committee for scrutinization and debate and then let this committee have that conversation, hopefully next month and then once this committee's prepared and happy with what that language is, then maybe bring something to the Full Board in March or April, once it's been reviewed by you and Dan Palmer, Dan Manning and anybody else and then once we get it done, then we can start developing.

MONTY: Right, Meg, have you gotten anything? Any questions or anything?

WOOD: I don't have any questions right now, but I personally, I think, Essex County working on their own is a good idea. I agree with what you said, about spreading it out and we just get swallowed up by the mechanisms and the processes and not getting anything done. I think it's a great thing to do, I know in Schroom, housing is just impossible.

HUGHES: Yup

WOOD: So, you can't attract anything, is you don't have housing and the short term process is really working against anything.

MONTY: Absolutely, absolutely and then throw Covid on top of it.

WOOD: Right

MONTY: It's really made it difficult.  
Hi, Michael.

MASCARENAS: Hello, how are you guys?

MONTY: Good, we were just discussing the mission statement that was sent out, then basically talking now about land banks and we really want to, I think that should be our next step, is getting all the information together to present to the Board pertaining to an Essex County land bank and the general consensus, I'm hearing from the group is that a singular land bank instead of going with Clinton and Franklin County is the direction that we would like to proceed in.

MASCARENAS: I'm with you 100% on that. It would over complicate things, the funding mechanisms become complicated, the choices and decisions that get made become convoluted

and questionable, long term, you know at least if we can remain in control of how that looks, because it also gives us the opportunity to put the brakes on something that might not be working over-time.

MONTY: Right

MASCARENAS: So, I'm with you on that 100%.

MONTY: Bruce, you've been sitting here quietly, as well.

MISARSKI: Um, so we'll go through this ADK Action meeting. It seems like they want to have the regional discussion and then, you know, and I don't think they have any clear direction on where they're going on their land bank discussion, they just want to, I think, just be, you know the person that would bring those groups together and hope that there would be some regional solution. I'm not sure we're going to get a lot of, other than that, I'm not sure how much information we're going to get out of it. I think we're way ahead of anything that anybody else at that table is going to bring, but we'll see.

So, then you brought up a great point, so if we're going to bring this to the Board and if I was a Board member, I would want to know the budget, obviously. Where's the money coming from? The governments; right? So, we haven't really talked about, if we do this, what it's going to look like? You know, how are we going to set the Board? The question about who's going to run it? Is it going to be a County employee? Is it going to, could it be an employee of the non-for-profit that we're creating? Would it be a contract agency, like mine, that would sign a contract with a land bank to the work? I would think that the Board would want to know all those things and the funding mechanism going forward; right? Because, ARPA's a one shot deal, we pump a little money into it, eventually all that money's going to be gone. We know that most land banks lose money and so we need to be thoughtful on how we're going play this out and who's going to play for it. So, I think we still, I don't think we're ready quite yet to bring this to the Board, but I guess those would be the conversations we should be having in the near future, as we develop that.

And I just wanted to go back to the housing study, stuff for a second, because, no, at the Board level, I don't know of any housing study that happens. It just doesn't happen. The County doesn't really, this is the first time the County has really, I've seen, taken a real interest in housing, so this is new for everybody, having spent a cent on it, at the county level. So, and studies are expensive and takes a lot of manpower, so if you want to do that then call me up, I guess.

HOLZER: The only reason I was really advocating the survey study type concept was, as you know, full well, that in order to get any kind of State or Federal funding you always have to refer to these studies in order to justify them giving you any real funds. That's the only thing.

MISARSKI: Absolutely.

HOLZER: I totally understand where Ken was coming from, but I just thought a real document as we're writing our grants that we can refer to.

MISARSKI: So, Wednesday I've got a meeting and Anna's going to join me and I invited Ken with a market analysis that does specially housing related studies, just to see if we can get a quick

and dirty, it's mostly desk auditing, so this doesn't go out to residents, but it leaves a census market, market data. So, we can get a quick and fresh snapshot of the housing picture, because we haven't really done this since Covid and so much has happened in the last three years, that we don't really, the census isn't catching it. The census was really just a basic head count this last time and so there's not a lot of information in the census. I don't know if, I'm bringing Anna along, because hopefully we can use some of her money out of her budget to spend on it. HAPEC would gladly put money into it, because we use this stuff.

HOLZER: How much do you think?

MISARASKI: I'll let you know, I think it should be under a \$1,000.00, to get a quick and dirty, just current information, because it's time consuming, we can all go and look this stuff up, it's just very time consuming, as Mike knows, digging into census and it made it more complicated, it's not easier, it's more complicated now than it ever was. So, maybe hiring a professional that can bang it out for not too much, might be a way to solve that piece for us, just to and then as most people know and we've done this in Jim's town, as when a town wants to do a housing project, that's when we dig in, the town asks us, then the non-for-profit has an interest in your town and what we're doing and then we do have to a study and we would go bang on doors and do that sort of stuff, but nobody's doing, it doesn't have to happen routinely unless there's a funding mechanism that we're chasing and then we would go for the studies.

MONTY: My concern about census data, is the accuracy of it; which is, what I am reading, isn't very accurate.

MASCARENAS: If I could just propose one thing, I, you know, Bruce brought up a lot of really good points in terms of governments and those types of things. The County is likely going to have a tax sale at some point this year. The moratorium has been lifted eviction, which has kind of given the County the permission to move forward with some of those unpaid taxes. I don't want to miss those opportunities. What I would like to do and I think we talked about this early on, and maybe working in baby steps toward the greater land bank that we may do long term. I would like to look at the problem of blight and I think we can do that very easily without establishing a land bank, right today; right? As we continue to work on governments and continue to test and run essential pilot on what's the need and what are we looking at here. If we look at that tax sale and we ask the Board to budget a one-time pilot of \$80,000.00 to \$100,000.00 and we met with those individual, via zoom, they seemed to talk about, that was about their budget limit on when they did removals on an annual basis; right? If we could take those tax sales, look at those homes that are perpetually coming up, year after year after year, we're not making money off them anyway. It's a big misnomer, people aren't paying their taxes, that's why we're getting them; okay? So, it's a big misnomer that we're getting something on that. If we can get some of those homes on the ground, make them more attractive, I think we would be getting somewhere just dealing with the blight, but to try to, we may have two tax sales this year, according to Mr. Diskin, provided that everything works out. So, to miss those, to me, would be a mistake, miss that opportunity, I think if we have some basic pilot, where we at least starting dealing with the blight while we worked on a larger project, which could ultimately lead to land bank, maybe that would be the smarter way to go. I think Mr. Hughes brought it up early on, let's take this in pieces, we don't have to eat it all at once, but let's look at this in pieces and do what we know we can do and I think that's a doable

action to deal with some problems and show the Board that we're moving forward, because our hamlets are where these homes are; right? We know that's where these homes are, we've had this discussion. Affordable housing is going to be in our hamlets, that's where it is, that's our cities, that's what we are available to us as communities. You know the APA restricts us outside those hamlet areas with really doing anything with affordable housing, so these things we know. We know them to be true, it doesn't take a lot of research. We see these homes perpetually coming up, we can see them every year in our flyer. We know why; right? Somebody is outside buying them, they're not paying taxes for the next three or four years and then they're going back on. That's what we see happen. So, I think if we could ask the Board for a one-time incentive, \$80,000.00 - \$100,000.00, try to get 4 or 5, 6 of these units down, I think we would be getting somewhere without a lot of investment.

HUGHES: And to support that, I would like to propose that if you, these 3,5,6 units that you're talking about, let's choose some really easy properties and you have degrees of difficulties; right? In terms of properties. We don't need to choose a really difficult property, is there a low hanging fruit property where we could really have a quick turnaround for not a lot of investment and really get it to where it needs to be and then get a family into that home that is at least the criteria that we've created or has been created and get some success under our feet and I believe we have that success, because of that quick low hanging fruit and we are going to feel more comfortable in our decision making process, especially when it comes to all those really great questions that you just asked, super good, I wrote it down, Bruce's questions, because I got to get it with the transcript, so I wrote it down, but those are amazing questions that have to be answered and if we can those questions using those easy properties, if there is such a thing as an easy property. I think we'll feel more comfortable. We won't be walking through the dark with a flashlight one foot in front us, we'll actually be able to pick up a flashlight and see a little bit further down the road and we'll feel better about it, we'll feel better about the money and then the next thing you know, hey, we've got a really good process going.

STANLEY: Now, is your thought with that cherry picking, some property before the tax sale actually happens, like they were discussing?

MASCARENAS: Yeah, I think that's exactly what we would do. We've got code enforcement that works right here at the County. So, once those properties were ours, we could send our code person to those properties that we ask you about, Mr. Stanley. So, you know properties in your town, and you say, well this one's just terrible, I don't know if it's habitual, can you send in and see what's going on with it. We could have Seth do a quick once over and see what's going on there and if it's fixable, if you feel it's sellable, it's sellable, but if we feel like it needs to come down, it needs to come down, maybe that's one of them that goes into the recommendation for the committee. So, yeah, we would absolutely cherry pick them and get them out of the tax sale, based on condition, based on how poor condition they're in, probably more than anything, because, as they were saying and there are things that you don't, there's about 3 or 4 properties that make all your money in the tax sale; right? You don't want to give those to the land bank, because they're trying to recoup their taxes lost on those type of things, so it makes sense, but yeah, that is what I propose we do.

STANLEY: Now is there a list of those properties that we could get information from, ahead of time, so we sort of know which one we can get recommendations. We have three hamlets, so.

MASCARENAS: Yeah, you do. Mr. Diskin would have every property that is delinquent, so we could get that list. Likely, it won't become final until they have, I forgot how many days to pay their taxes, once the letters go out to the individuals, he would be better to ask about that, but I can certainly ask him for you.

MONTY: And I think along with that, any properties that we're looking at, should have the potential for a resale, if we're going to clean them up, not just because, like we had those 6 properties, that we had, that we looked at.

HUGHES: Absolutely, that's where you make your money on the resale.

MASCARENAS: And we should bring in probably, Mr. Manning and Mr. Tedford was helping us a little bit, just before he left. I don't know if you guys are familiar, Detroit kind of did something similar to what we're talking about, just on the peripheral, where they put conditions on sales.

MONTY: Right, because you look...

MASCARENAS: So, we look and say we'll demo the place or you can have this place for X amount of dollars which is the condition of the sale, this is what you've got to do with the property, you got to live there for X amount of years and it's been pretty successful in Detroit.

HUGHES: I think a land bank allows you to do that.

MASCARENAS: Yeah

DOTY: The problem certainly isn't the will and the energy of this group to make this land bank happen. I think the determining factor is going to be, like Bruce was referring to, where we come in the last three years, as far as, qualifying people and the circumstances that they're under and the type of families you want to get into these homes. Habitat for Humanity failed because of qualifications, finding the families that can qualify to stay in these places without subsidy. So, there's a couple of different avenues that we have to look at with this land bank and one might be trying to take care of these type of families that are still going to need to subsidy, even though we're all doing the job that makes us feel good, warm and fuzzy and all, it's still got to work. So, I believe setting the parameters will be imperative to this whole system working. You may find yourself with 2 dozen foreclosure lots and ready to go in 5 years' time and the people that really need to get in there would never be able to sustain staying there. So, it's a double edged sword. I still believe subsidy is going to have to accompany this land bank program anyway you look at it and in my view, the fastest moving money in this State right now is under the auspices of economic development. So, if we can get that land bank nomenclature, if you will, I believe the State of New York will recognize this and funnel some money to help make it work.

HUGHES: And I think the great news is we have 15 or 16 different examples already in place, working examples, today of exactly what you're talking about. The desire of other land banks to

support our effort has just been incredible. I mean they were knocking on my door, you know, after I knocked on their door once and they kept knocking and knocking and said we want to help you, we want to help you, so they've got it. It's practice, it's not just theory, it's practice and so I think we can absolutely can bend and lean on those other organizations to give that language that we can then use and tailor to our specific Essex County needs to then more forward.

DOTY: The devil is going to be in the details.

HUGHES: It always is, absolutely.

MONTY: Alright, tasks for the next meeting?

HUGHES: I'll certainly participate in talking to ADK Action situation, that will be good.

MONTY: Yeah

HUGHES: I don't think Roy's wrong about data and I know you provided a bunch of great data and ACAP provided a bunch great data. There is a lot of data in there, so what data is actually important to bring back to this committee to say, here's the data that supports why we should do the land bank, starting with Bruce's questions. I think we have to start answering those questions right away, those are fabulous questions, that was a lightbulb moment for me today.

MISARSKI: I'm thinking with current data, the biggest action seems to be, because housing or structures in Essex County is a huge number of second homes, vacation homes, so when we look at census data, it's something like 20%, 30%, 40% of the housing units are secondary homes. So, there's been a lot of change in that that I am really curious about. Those secondary homes now become primary homes.

MONTY: But, then you get into the logistics of that, though, too. There may be more secondary homes in Lake Placid, Wilmington, maybe Essex, you get smaller communities like Moriah, Lewis, some of these smaller ones, those aren't secondary homes, these are working class people working.

MASCARENAS: It depends on where you are, it does.

MONTY: It depends on the community that you live within.

MISARSKI: I think we've seen a lot of change though in the last three years.

MASCARENAS: But, going back to Detroit and when Detroit makes that sale, they're giving people property for like \$500.00 and part of the condition of that was it had to be a primary residence.

MONTY: Right

MASCARENAS: It couldn't a secondary home, so again, it's about determining those parameters.

MONTY: Exactly

MASCARENAS: As a group, for a task, I think what we need to decide as a group is how do we want to approach it? Do we want to hand the Board a total package that is a land bank and deliver that or do we want to take bits and pieces and be working towards a land bank? I think we've got to decide that, rather quickly, you know in terms of how we want to proceed as a group. Because one could take a very long time and get bogged down in red tape and one we could be trying to take bits and pieces of this how we go and see what, and have time to really develop something thoughtful.

HUGHES: Do we have the same authority to get properties from tax sale without the land bank established?

MASCARENAS: Absolutely

MONTY: Absolutely

MASCARENAS: Absolutely, we don't need the land bank, they're our property.

MONTY: They just stay with the County. So, maybe we should move forward with Mike's thought of getting some money to, while we're working on the secondary piece, which is the land bank, itself, try to get some funding to take care of some of these blight properties. Blight properties that would be worthy of a home being put on it or being fixed. I mean that place in Lewis, that's basically worthless, because it's a conservation easement on it.

HUGHES: For me, as long as we're staying true to our mission, as long as we're meeting the needs of people in Essex County we want to own a home and as long as we're moving forward toward that ultimate goal of a land bank, I am happy with the process.

MASCARENAS: Yeah, part of it is making our communities more attractive to those that may want to move here.

HUGHES: Of course.

MASCARENAS: And the blight is absolutely going to help with that mission. I think anything would come through this committee, first, for approval and then go to Full Board for full approval, just like anything else. So, you know, I think it would be a good process in dealing with some of our blight.

STANLEY: I don't think it hurts to have an overall vision, like an end game, like a final goal and have goals that we can actually meet along the way to show that we're actually moving towards that overall goal.

DOTY: A business plan.

MASCARENAS: Carol did have, she did quite a bit of work on bylaws and those types of things.

MONTY: Yup, the bylaws and the vision statement.

HUGHES: She actually copied them from another land bank and I put in online, so I can share that with you.

MASCARENAS: Yeah, I'm not sure everybody here has saw that. So, I think we're probably further ahead than people realize, but still a ways to go.

HUGHES: I will share the bylaws out to the Committee, again, she just took it from another land bank and we just copied and pasted, just to get a sense of what we're talking about, what's the language.

MONTY: And do you think we should send it out, Mike, to the whole group, because obviously we have a couple people here that aren't on this committee, but stuck around, because they have an interest. Should it be send it out to the whole Board, that way, this is what we're looking at, this what we want to do, do you have any thoughts or questions?

MASCARENAS: Yeah

HOLZER: I think so, well, because if we're eventually going to want our colleagues on the Board to support any kind of land bank, I think it's important that we keep them in the loop.

MONTY: Absolutely.

HUGHES: Yup

HOLZER: Kind of like you've done with your broadband.

MONTY: Right, I blast it out.

HOLZER: Right

MASCARENAS: Yup

MORSE: Mr. Monty, if I may share something?

MONTY: You sure can.

MORSE: So, first of all, Mr. Hughes, I saved you the trouble of finding the email with the recorded link. So, I sent that to Jim, Mr. Monty and he can forward.

HUGHES: Thanks

MORSE: You're welcome.

The other thing is, as that as you decided to kind of like, okay, we're going to go down the land bank avenue, I as the Director of Community Services, do not feel carved out, but I just hope as you go forward, you continue to think of the population that I'm responsible for and so I've talked a little bit about the ESSHI opportunity, which stands for Empire State Supporting Housing Innovative. Round Six is done, they distributed their money, but there could be a Round Seven. So, as you go forward, you have some vacant land in a region that has facilities available to, you know, people that are trying to recover from whatever happened in their lives. So, you know is it close to a health center, does it have food access, does it have some transportation available? So, you can't stick it in the middle of nowhere, otherwise it's not going to be helpful. I just ask that you think about that and I don't know if you still want me at this table? I'm happy to contribute.

MONTY: Absolutely. I think that's a very important demographic that we're trying to serve.

MORSE: Well, the thing is that if you want, so there is money that is available from the Office of Mental Health to help the population with housing stipends. So, they have to rent, because the Office of Mental Health does not want to contribute to somebody's mortgage and then the person gets to walk away with a house that OMH essentially paid for. So, that is one thing that we need to think about.

HUGHES: I would like to piggyback on that, because I was waiting to hold a new topic, I wanted to finish the land bank. I have, so Whallonsburgh is a small hamlet in my town and in Whallonsburgh, right on Route 22 is the Essex County Home and I just want to bring this up, again, if you have not been there, it's a beautiful, large, brick building, it almost looks like a dormitory. It has sat decrepit and is kind of falling away. I have been told, under good authority, that is we, if an entity can come to the owner, a non-profit entity, with a plan and a price that they're willing to talk. I see so much and not just because it's in my town, I would support if it was in any town, but I see so much potential for this building and it's just sitting there and I know it's in the middle of nowhere.

MORSE: Right

HUGHES: But, it is on a State Road and it does have high speed broadband to it and we're kind of close, 10 minutes from a grocery store and that's pretty close in Essex County (laughter). I just see a golden opportunity there, but this person will not sell it to just anybody. They have to have a bonafide plan for, I believe helping a population that is vulnerable and needs supports.

MORSE: Right

HUGHES: Kind of like you're talking about.

MORSE: Right

HUGHES: So, I just want to put that out there, here, I think there's an opportunity, I'm sure there's an opportunity in Port Henry and Moriah and maybe Wilmington or other places, but I speaking from what I personally know and an opportunity in my town.

MORSE: It quickly became apparent to me, as I went down the ESSHI Five Round is that I can't do this without the County's support.

HUGHES: Understood

MORSE: So, when the Housing Task Force got started I was really excited, because it gave me an avenue to help get support and with Bruce's support, too, what we're trying to accomplish for a vulnerable population.

MONTY: So, when they talk about a medical facility, Terri, are they talking a hospital? Are they talking like a Hudson Headwaters?

MORSE: Just a primary care.

MONTY: It wouldn't have to be a 24 a day?

MORSE: No, no.

MONTY: I'm just thinking my mind, looking around Essex County, there are some areas that do have health centers in them, but not hospitals, because our only hospitals are Saranac Lake and I think Lake Placid has a small one, Ticonderoga and Elizabethtown, obviously. Other than that, I know Hudson Headwaters has clinics, there's other clinics around. They would qualify, that community, possibly, they might not have a grocery store. Public Transportation in Essex County is what it is and so really the communities, how many would it be? 18 of us, 8 communities, maybe 9 that would qualify having most of that criteria. Public transportation is going to be iffy, no matter where you go and stuff.

MORSE: I need to reach out to Office of Mental of Health and kind of, because they invited us to, if anybody has any projects that doesn't fit into ESSHI model, call us. So, until I kind of figured out what ya'll were doing, I didn't want to go down that path.

MONTY: I was just kind of thinking off the top of my head, I don't know if it's feasibility or potential use of it, but if a facility in Moriah was to close.

HUGHES: Right

MONTY: It would take some work, because it was dormitory style.

MORSEL Yup

MONTY: It would take some work to make housing units within it, but they have a Hudson Headwaters just within a mile of the facility.

HUGHES: Who takes possession of that property if it does close?

MONTY: It stays the State of New York.

HUGHES: What is their plan for it, post closure?

MONTY: The State of New York has no plan for it.

HOLZER: Sort of like Gabriels.

MONTY: Like Camp Gabriels, like Chateaugay, like every other correctional facility in New York State and when Tom and I met with Deputy Commissioner Solare, one of his questions was what is the repurposing plan for Moriah and Tom said, there is none and I said it's the same repurposing plan that they have for Gabriels, Lyon Mountain and Chateaugay, and McGregor. When I was the regional rep for the Governor's Office there was no plan and those facilities sit idle, which could be used for, to me, for many things.

HUGHES: Is the County thinking about putting together a think tank on that?

MONTY: To the best of my knowledge, I know Tommy's thought of things, I've thought of things, I think Shaun has. I don't know, Mike, we've sat down and just trying to think, they keep asking us for an idea, I gave them one, right off the bat, down in Albany. When the Schuyler Falls Youth Home closed 10 years ago, Connie Willy from Champlain Valley Family Center, who's an amazing person, amazing administrator, clinician, contacted them, eventually and asked them to give them the property, so that she could put kind of a multi-use facility in. She's got five youth beds in it for detox and I think five adult, but they have family counseling, addiction counseling, mental health counseling there. I was going to reach out to Connie this week and see if she would have any interest in helping Moriah do something similar there. I don't know.

MORSE: I've already reached out to her, so we're having a conversation.

MONTY: Okay, okay, I figured you probably would. Unless we do it, the State's not going to find a repurposing plan.

HUGHES: Okay

MONTY: Just for example they put \$1.5 million into a brand new mess hall and kitchen in Lyon Mountain, after they closed. That's a fact.

MASCARENAS: Yeah, the issue I was having when they were asking my opinion was, do we have the workforce that can do some of those things; right? You know, at the County we're struggling to get workforce, you know. So many things that you could potentially look at in terms of a repurpose would require a professional workforce to make it operational; right? And I'm not sure that we have it, based on what I know in terms of people applying for jobs, I didn't say we don't, but I would really struggle to even come up with something that might work.

MONTY: Good point. Okay, anything else? I would recommend, you know, as a Committee, we jot down our ideas on things that you feel are important moving forward on this, like the financial pieces, like the purpose, stuff of this nature that we can gather together, send them to me or to

Ken and we can put them all together and we can bring them so that we have an idea of what we're all thinking and I'll blast that out when I get back to the office on that recording on the land banks. Ken, anything more?

HUGHES: I'm good, great.

MONTY: Anything?

MASCARENAS: I'm good, thank you.

MONTY: Thank you all, we will see you in 30 days.

**THERE WAS NO FURTHER BUSINESS TO COME BEFORE THIS TASK FORCE IT WAS  
ADJOURNED AT 11:59 AM.**

Respectively Submitted,

Dina Garvey, Deputy Clerk  
Board of Supervisors