

Low and Moderate Income Housing Development Task Force

Monday, February 28, 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, Shaun Gilliland (11:13), Roy Holzer, Ken Hughes, Jim Monty, Matt Stanley, Tom Scozzafava, Joe Pete Wilson, Meg Wood, Mark Wright, Krissy Leerkes, Anna Reynolds, Bruce Misarski, Alan Jones, Carol Calabrese and Mike Mascarenas (11:06 AM). Charlie Harrington, Noel Merrihew, Terri Morse and Brook Ripper-Clark were absent. and had been previously excused.

Also present: Dina Garvey

MONTY: Alright, thank you all for coming. Again, it's our ongoing meeting on housing in Essex County, low and moderate income housing. We do have a couple of updates.

Last week we received from Mr. Diskin a list of homes that potentially could go into a land bank that are going to up for auction and foreclosure when this all transpires. I don't know, probably non-supervisors didn't get the list, so I will make sure you get that list. Several of the homes are, hard to believe, Tom, available in Moriah. North Elba had quite a few, but a lot of those were vacation rental and Mike's got those listed out. We don't know the condition of any of these places, of any of these properties. So, it's something that, if we're going to take them over we're going to have to investigate and have Seth maybe take a look or maybe if you know these properties in your communities, you could let us know what you think of them. Are they something that maybe worthwhile in our endeavor to make this project work?

Again, we had discussion with ADK Action and as I said in our emails, the gist is, they would like to see us along with Clinton, not so much Clinton, Franklin County would want us to have a 3 county consortium for a land bank. Ken and I have looked into this and we've had the discussion and we're not necessarily enthused with a multi-county group, because sometimes getting money from other counties when you share projects is difficult, as well as the fact that who then becomes the priority and I think, you know as dire the need is all over the North Country, I think our energy should be focused on what we can do here in Essex County.

HUGHES: Yeah, I would agree with that statement. That's my own personal opinion. I know other people on this committee have shared that as well. It wasn't just the two of us, I just want to make sure that that is obviously clear. Just looking at that list, there were 94 total parcels on that list. So, potentially, I don't know how you want, it would be nice of that 94, I know there is one in Essex, but it's just a piece of woods with no access at all. So, obviously that's not possible.

MONTY: Right

HUGHES: It would be nice to know, nice to be able to figure out from that list, moving forward, you know what the viable options are.

MONTY: Right, that would be a good task, if they're in your communities, if you know those.

HUGHES: Should that be a request of us to the Board of Supervisors? Is that the best way to do it?

MONTY: I think that would probably be the best way to do it. Let me go make some copies of this real quick.

LEERKES: I can.

MONTY: Thank you

HUGHES: Because, if we can identify, if we could have the individual supervisors from those committees identify, you know one or two different parcels and then we as a committee could take a look at that in-depth even more and ask what might we endeavor into and just kind of break it down that way.

MONTY: I think that's a great idea, Ken and including if there's any vacant property there.

HUGHES: Yeah, absolutely.

MONTY: Because we talked about working with contractors and seeing if we can't work with them on building something for us.

HOLZER: Just a quick question, so I noticed on the list that Wilmington has three properties, logistically, anyone that owns that property has up until how many days before an auction?

MONTY: 14

HOLZER: 14 days?

MONTY: 14 days and then they can come in and pay it off, pay the interest, the penalties, as well as there is a percentage that they have to pay as well.

HOLZER: I guess my point is, we certainly research the properties, but I'm not sure how much time we should invest in it.

MONTY: No, no

HOLZER: Because you'll see that list of 70 go down to maybe a 1/2 dozen.

MONTY: I don't think it will go that low, but you're right, of the 94, it will probably go down, I would say, somewhere between 30 and 35, historically what we've seen. But, if we have an idea from the towns what they think might be a rehabbable place and stuff or a piece of property that something could be built on, then we have an idea and when they generate the final list then we can see how many of those properties are left and then we send Seth out and have Seth do a code evaluation of it. It wouldn't do any good to send him out and do 90, it wouldn't be worth his time to do 94.

SCOZZAFAVA: So, who's we? We have a land bank and I apologize for not.

MONTY: No, we're still, we're still working on that aspect of it, Tom, because there's been some discussion and some of this stuff can be done without a land bank being formed.

SCOZZAFAVA: I look down through Moriah and a lot of properties that are on here are properties that some are sold in the last tax sale and back again. Let me just give you an example, in Port Henry years ago, a property that was on Elizabeth Street. It was an old dilapidated house, it was falling in the street and the County went and they took the house down, it cost them over \$50,000.00, because there was asbestos in the house and there's an empty lot there. The plan was that that lot would sell. It sold, not for a whole lot, nowhere near what they had into it and you know the lot still sits there vacant. So, I mean my concern with all of this, I think first we should bring it into a tax sale and see. We do have some good people out there that do purchase properties in tax sales and they do renovate and do things with them. I already talked to Mike Diskin, I think we come up with a list in my town or any other town where you have these people that continuously buy property in the tax sale, in Ticonderoga, in Moriah, I mean they're all over the place and they do nothing with those properties, they just sit there. They shouldn't be allowed to bid anymore, get rid of those people, period.

MONTY: I don't disagree with you, Tom, but that's not my feeling the function of this committee. I think that's something that should be Mr. Diskin and maybe another group working on. Ours is to try and help in any way we can to, primarily, I wish Mike was here, because we talked about it, to start with, maybe just helping with zombie properties, it may help with that and yes, there is going to be some costs, because a lot of these older homes have asbestos in them and stuff.

SCOZZAFAVA: Is the goal being at the end of the day to make it affordable housing?

MONTY: That's what our eventual goal is, yes, exactly.

HOLZER: I know in Wilmington, if we get any of these properties that are coming up on tax sale or whatever, we're going to take an extra step to make sure that they can't be second homes for individuals, they can't be STRs, they have to be owner occupied, before we'll even and then pass it back into ownership?

MONTY: Yup

HOLZER: I think that's the way we're leaning.

MONTY: Yes, absolutely and I believe that's what we've talked about. You know we aren't going to do this for people to come up to a second home. This is going to be for working people in Essex County who need a place to live.

HUGHES: I just want to piggyback on that a little bit. Some of us participated on a Common Ground Alliance webinar that took place a couple days ago and Jeffrey Wilson, co-lead the housing conversation at that and it was very well attended. There was a couple of ah-ah moments

and you just brought up one of them for me. I hadn't realized that Keene, I know Wilmington was doing something, but Keene, Wilmington and Lake Placid all are involved in some type of housing task force or housing initiative. I had not really engrained that in my consciousness and so something that Roy just said and I think we are moving forward toward the idea of a land bank or actually going into land bank, I think Keene, Wilmington and Lake Placid have a lot to offer this Committee and the County when it comes to those nitty gritty details about what the land bank could be and how they're doing it as a local entity there, you know a local tester. I was not aware that, I knew ADK Action had a lot of involvement in housing, I did not know that Living ADK had a lot involvement in housing. I didn't the Common Ground Alliance had a lot of conversations in housing. I didn't even know the Northern Forest Center. So, I feel like their concerns are where do we get the money, I know that that came up in the conversation. I feel like the County has the answer to that, we have the money answer, but our question is where do we get the organization? How do we organize ourselves? How do we focus the leadership instead of just talking month after month? How do we actually take the brilliance of IDA, of ACAP, of the Supervisors, of Housing, of Office for the Aging, of Mental Health? How do we bring all those amazing aspects of our County together, to actual create, using the details that Roy is working on in Wilmington and Joe Pete in Keene to actually develop that entity, what I think we're actually toward, which is what Tom is talking about, which is low income housing, affordable housing for people who want to live and work and play in our community. So, I just want to bring up, I'm rambling, that I think we have an organization question that needs to be answered and many the NGOs can help us answer that, but the NGOs have a question of how we finance this and you we've talked about potentially using ARPA money, the County ARPA money to seed this. I just wanted to put that out to discussion, thought, conversation and that was the big moment. I know Common Ground is not meeting again on this topic until the summertime, but ADK Action is meeting again.

MONTY: Yes

HUGHES: In April

MONTY: April

HUGHES: I knew some of us were there, some of us were not there, but I felt like that was a really important, again, I want to stop talking and I want to get going on whether we're going to create a land bank or not.

MONTY: Right

HUGHES: What's the need really going to be like? I feel like these communities have those answers, because they're figuring out on the ground.

MONTY: I think we've had this conversation a couple of times and we've really, I think Ken and I've had this conversation, I really think it's important for us to get the structure and mission of a land bank in place. I think we really need to do that and by doing it, finding out every little bit that everyone here that sits on this wants to see in that. Our goal, I spoke on it at the last meeting, back in January, was to have something ready to come to the Board, recommendation of a land bank by June and I think, you know that gives us 4 more months. I think we've done a lot of the

talking involved in what we want to see this to look, to come to fruition, what it looks like. Are there things that are going to pop up and change what we want to do? Absolutely, but I really believe that we really need to first focus on that one topic, get it done if it's the direction that we want to go and I believe the consensus is that is the way we want to go, get the land bank formed, get it approved by the Department of State, which there was, there's still 9 available slots within New York State and we were to believe by the gentleman who we spoke it that it wouldn't matter if all nine went tomorrow that they would consider it, that they would consider it.

WILSON: Ken, thanks for making that analysis, because I think as I've been looking at housing and through Common Ground and the Recruitment and Retention Committee, where we're talking about this. It seems like there are a lot of different needs and in each community the needs are a little bit different and the resources that are there are a little bit different. One step that we should consider as part of establishing the land bank would be to do a countywide sort of market analysis. What are the needs? What are the specific needs of each community and then what are the specific, like piece of land that is there for a land bank? You know where would it make sense to really focus on that and doing that countywide look at a starting place would then also carryover to the next project and the next project, too. You know individual towns could use that as a building block to continue their own efforts.

HUGHES: Right

WILSON: But, if we do that countywide and then the other end of it, I think if we going to do some bigger grant ask, like a REDC ask, having that foundational analysis and being able to show where we've made progress might really strengthen our bigger ask for the countywide solutions. So, that the County believe in that and help pulling together efforts that we're all making, but it would be a tool that we could use in the land bank process and individual towns could use in the continued efforts they're already and I don't know. Carol, does that make sense with like as the technical piece for the work right now and grants down the road?

CALABRESE: I think it does make sense, I mean the devil is in the details, so the more information that we have to narrow in on, you know shovel ready, to use that word, because really that's what we're talking about, regardless of the programs out there. Just a note, so the Lake Champlain/Lake George Regional Planning Board does have a grant that they were awarded to do a four county, again, Bruce and I are both on it for Essex County, that committee. We just picked a consultant, about a week ago and the Regional Board will be issuing the contract. So, the good news is that, it's funded, we've got a consultant ready to go, however, the actual report is probably going to be early 2023. I'm not sure, they haven't worked out all the steps, yet. You know the best case scenario or worse case first quarter of 2023, I know you don't want to wait that long, but we're looking for a lot more detail, I think, then what we originally thought. Is that your take on it, Bruce, as well?

MISARSKI: Yes

CALABRESE: But, that would be helpful. It may not be as detailed as we need as a County, but it's another piece we can add.

WILSON: So, if you think if we were to undertake it on a County level, we could get an appropriate level of detail in a reasonable time to be helpful or would we be stuck in the process?

CALABRESE: I think it depends if you're looking at individual organizations and departments to fill in the information. Then I think we need to definitely look at timeline and responsibilities and you know basically assign tasks or if you're talking about seeking some kind of grants then it's going to be dependent on funds and what consultant's available and the charge.

WILSON: How much is the Lake Champlain Regional?

CALABRESE: The grant?

WILSON: Yeah

CALABRESE: I think it was like \$120,000.00 - \$130,000.00.

MISARSKI: Yeah, it's a big project.

CALABRESE: It's a big project.

WILSON: So, on a smaller scale it would be a little less expensive to do a one county?

CALABRESE: You would have to bid it out to consultants. I mean there are some resources, I don't know if they're still available, some grants that we talked about. I don't know if they're still out there, I am certainly willing to go back and take a look to see if those resources are still available, see if we can apply for them. I think it was something around \$25,000.00 or \$30,000.00 at that time.

MONTY: I think one of the most difficult things, I know we were just talking about what North Elba, Wilmington, and Keene are doing. The 18 communities in Essex County, the demographics are so much different, so much different. I mean I look at Lewis, I look at Elizabethtown, we're not in the Adirondacks, we're not really in the Adirondacks, per se, in the mountains, like North Elba, Keene and Wilmington are. We're not in the Lake Champlain corridor and stuff and so the demographics or Elizabethtown and Lewis and maybe a couple of others are so much different and what's needed here is going to be so much more different than what's needed in North Elba and I'm not saying a lot of the lake shore communities aren't needing these things, but they have something that, and I'm not trying to sound selfish, but they have something that Elizabethtown, Lewis don't have. We don't have really an attraction to bring people to our community, only Lewis has got a good supervisor, but I think those factors when we look at anything have to be considered. They really do, any study that has to be considered. I mean median income in North Elba, I'm not sure what that is, probably close to \$70,000.00 - \$80,000.00?

DOTY: From what I know, median income now is \$74,600.00.

MONTY: In Lewis it's about \$34,000.00.

STANLEY: I think ours is \$47,000.00 or something.

MONTY: So, you know an affordable home in North Elba isn't going to be an affordable home in Lewis, Elizabethtown area.

GILLILLAND: The other thing, too and a good thing about land banks is we're looking for the long term solution and I think we've got a look at trends, because what we know from long term trends is we've got a population decline and we know that, everywhere the population decline and drop in school enrollments. We have some short term issues right now, which are like the tremendous growth and we were talking just a few minutes ago, the tremendous growth in tourism, particularly wildland tourism and in the other one was Airbnb and second homes. I would caution against using that as a long term trend thinking, because that can go down like just overnight. We don't know if this is a post-pandemic issue, I mean all of a sudden we could be the pariah of people going on vacation, they all want to go to the Bahamas or something. So, you know I think we need to take a look at the fact, you know in thinking that we're going to need housing, we need to grow our middle class and that we have to think about where people are going to work, these are the long term issues, because overnight North Elba could have 300 properties on the foreclosure list, it came up that fast, it could go down that fast. That's been something that's been on mind is we have to think 20-30 years ahead, solving what we know are our long term problems. You know, my town is, I got a very little middle class. I think a lot of towns are like that, but that's what we have to look for and that's we have to try and build this land bank as a service.

DOTY: I agree with Shaun, but I would like to add, I would like to see the process that Department of State puts in front to us to be accepted for a land bank, because just like Shaun was saying, 10 years down the road what we see as the usage for acquiring land could totally change. So, there's no active process, I take it, right now, asking for the Department of State for permission in a land bank?

MONTY: Yeah, there is.

DOTY: There is?

MONTY: Yeah, there is a process and let's not forget that one other big elephant in the room, the Blue Line, the Adirondack Park.

DOTY: Right

MONTY: Because, that is a major concern. A lot of you, I joke about it, a lot of you have large hamlets, I've got a hamlet less than a 1/3<sup>rd</sup> of a mile and I can't put another place in that 1/3<sup>rd</sup> of a mile and stuff. So, there are a lot of factors, but there is a process to form a land bank.

DOTY: Are there any over limiting factors to that process that you know of, that we would want to know before enact our land bank?

MONTY: The Adirondack Park.

GILLILLAND: The developers that I've talked to in the last few years, that's the biggest, to them the biggest scare of really putting in a huge investment, because it's a regulator level that you don't get anywhere else in the State and you know there are cases around the Adirondack Park where people are losing their shirts, because they can't move forward. You know, you got to spend a lot of money to forward in with the APA, engineers, architects, land use experts, you're forking all the money out before you can even go in there and ask permission.

MONTY: Before you even know you can do what you want to do.

HUGHES: Let me ask this question, because I'm not up on the APA regulations that you're talking about, so let me just put out this area. If there was a blighted property on any of our 18 communities, it was just a house that was derelict and it came up on the list and the County picked it up, what are the APA regulations that would prevent us and Seth, our code officer said it was fine to rehab or renovate, what are the APA regulations that would prevent us from renovating that house so that a middle income family could benefit from that house?

MASCARENAS: Likely, where would be none on something that's pre-existing and most of those properties that, as we've discussed several in this meeting are going to pop up, probably in your hamlet areas. That's where they're going to be. I took a quick look at this list this morning to see where the properties were and what they are and most of those are in hamlet areas that you would be looking. So, you wouldn't have necessarily any restrict, the problem with the Blue Line that I think Jim's eluding to and the rest of you need to be concern about is expanding housing, long term, right? So, you can't meet the capacity of people that could move here and work here, long term. A lot of people we're seeing move into our county and paying large amounts for housing, are people that aren't going to work here. There are people that are working remotely and their jobs allow them to do such. So, I think what we're talking about are really two different things. There are some long term processes that we would have to approach in order to get our land bank to materialize, but short term is what I've been trying to regurgitate at each meeting. I think there's somethings that we could do short term in terms of those properties that we have and look at those and see maybe some of them just need to be simply cleared and then resold; right? Maybe there is an instance where we can make a deal with a contractor where we clean a property, they build it and then we sell it. Those types of things we could do without a process of a land bank which would might set us back a year or two in terms of moving forward. So, in my opinion I would look at that list once it becomes finalized and I would try and make some short term goals with our long term goals being more so, the land bank, the establishment of that, maybe talking to people at that APA, expanding hamlets. Jay's a great example of, the Town of Jay, they had another disaster the other day, it was in Jersey, that's where we were in 2011, was in Jersey, Jay lost a lot of their population and it's not a lot of their population, but every person counts where you're paying for water/sewer infrastructure and those people that are left behind now pick up the tab of that debt. Without that ability to expand your hamlet and increase your users for that system that you originally based your debt on. You know those are stories where I think once we know the totality of it we can go out there and have a concerted effort, but for now I think we really look at the blight we have and we can do something about that almost immediately and start moving in the direction that is beneficial for the people of the County. Because affordable housing is going to be in those hamlet areas, that's where it's going to be. Where you have to get

into more regulation in terms of APA and you're breaking up properties and subdividing, those are likely not going to be where affordable housing can happen.

HUGHES: So, that exposed my tunnel vision on this project, because I've always thought, okay, if we have a land bank, we'll take a blighted property, we'll clean up that blight, we'll take ownership of that blighted property, the land bank would, as a non-profit, we would clean it up, we would get to habitable and then we would use the rules of the land bank, similar to what you were talking about in Wilmington, not second homeowner, you know be there a certain amount of hours a week, etc., blah, blah, blah and then we would put people into there and then work with them in a way that they could afford that house, dunk. That's been my tunnel vision for that. Not hamlet designation, not splitting up parcels, not any of that other stuff, maybe in the future, long term, but I just want to get this going. So, the two things that, you kind, of talked about there, have been really what I've been focused on. I don't know if anybody else in this room has or hasn't not been, but my approach to this.

MONTY: I think it's something that we work at hand and hand.

HUGHES: Sure

MONTY: We start with cleaning up some properties while we're looking to moving forward to forming that land bank.

HUGHES: Sure

WILSON: Mike brought up a point that we've learned the hard way in Keene, within the hamlet where our most affordable properties are, they're also the most flood prone, repeat flood prove and Jay's experiencing this. So, I think that is going to put pressure to expand hamlets, but in short term I would say that we keep in mind why is this property vacant? If it's subjectable to flooding, nature disaster, let's move on, because I think we don't want to invest in places that are going to experience 100 year floods every 10 years and that's one of the factors in Keene. We discovered that our most affordable property is the most at risk for flooding and it doesn't make sense to invest in that and put people there.

HUGHES: It's funny, because in Essex my most affordable properties are not in my hamlet. It is reversed and my most affordable properties are outside of my hamlet.

MONTY: And I have no hamlet. I can tell you, five times in the 24 years that I've been either on the Town Board or Supervisor, we have applied to expand our hamlet and we get turned down every time. Every time we applied we got turned down and in fact we applied to, when they put the Public Safety Building down in Lewis we applied to expand our hamlet to run our water district down, would not do it. Would not allow us to get hamlet designation. We still had to go through a permitting process in order to extend our water district, which was longer and more costly than it would have been if they allowed us to expand the hamlet. So, it's not an easy thing and I don't know if it ever will be.

HOLZER: Even changing the intensity use is a daunting.

MONTY: Yup, absolutely, Roy.

HOLZER: As you mentioned about the APA building, the buildings that are under APA jurisdiction, you've got to be darn careful about tearing any of them down, unless you have it in writing ahead of time, once you teardown a building, it will cost a lot rebuilding it.

HUGHES: Absolutely.

WILSON: I think this issue is a political issue we're going to face down the road, we're going to have to go to the APA and put pressure on Albany to have expedited permitting processes for these type of housing projects or to make hamlet expansion easier, but that's a political battle that we're going to have to fight as we progress and get through some of these more immediately doable land bank ideas, but we want to think about how are we going to face this as we move out of the hamlet and the cost of permitting and to tie in the ways that they did engineer permitting. So, it's going to be a political issue for us in a few years, so we might as well start thinking about it in the back of our mind now.

HUGHES: Did we ever bring up this question to the Greater Mohawk Land Bank? Because they have Herkimer County as part of their land bank and Herkimer is in the Park. Did we ever hear any concerns about their ability to fulfill their mission?

MASCARENAS: No, that's a good point though, we probably should reach out to them about that.

MONTY: They don't have a large portion, but they do have.

HUGHES: Yeah, I mean they're all the way up to Old Forge.

MASCARENAS: Yeah, the probably ignore it. They probably ignore that portion.

MISARSKI: I know the Adirondack part of that county feels very neglected.

MONTY: Yeah, sometimes it's better to ask forgiveness than permission.

MASCARENAS: It doesn't mean that we can't do anything; right? Like I said, I think we can still do somethings that are really beneficial. You know Mr. Scozzafava will remind us regularly that some of these same properties keep coming up, keep coming up at tax sale year after year after year and why is that happening? Well, that's happening, because a lot of people are buying those properties sight on seen, realizing they're derelict and then not paying their taxes for the next three years until it comes back to us.

SCOZZAFAVA: I can tell you why it's happening, that's part of the reason. The bigger part of the reason is you're getting the same people constantly. Now a lot of properties that have been sold in tax sales, as you know, Mike, have done well. People have actually gone in, they've renovated them, they've turned them into nice homes. The people, some of the people that buy at tax sales, you know they're spending their \$1,200.00 to get this piece of property. They don't have the

means to do anything with it. That's the problem, they buy the property and then find out, oh geez, I didn't realize that is was in this kind of condition, I don't have that kind of money to do renovations, so it sits there and you know, it comes up once again.

And then I'm going down through the list now, I see in some of the towns you have some names that I guarantee were brought in tax sales that are right back in tax sales again, not just in Moriah, but they purchased property in other towns, also.

MONTY: So, again, Tom, that's a separate.

SCOZZAFAVA: I get that.

MONTY: You know it's a separate and I don't disagree anything you're saying, but that's something that we need to address as a County, separately, to keep those people out of doing these things and stuff.

SCOZZAFAVA: Some of these properties that I see, in some of these towns, a couple in Moriah, that you know, instead of rushing to put this property in the tax sale, I brought this up before, I don't know why we don't put it up in the real estate market, because you're dealing with a whole different group of people. Some of these properties may sell. At least try and recoup back what we lost in back taxes, a lot of the sales could go to a realtor, we might be surprised that they sell, other than put them into a tax sale.

MASCARENAS: Well, what I think this committee can do and I don't want to get bogged down and I apologize, we look at those properties once they become finalized, because right now people have all the time in the world in pay those things; right? what we see today isn't going to be what the final product is. We send out our code guys and we have them look at those properties and they come back with a report and they let us know what condition each, because you're not going to put the most valuable properties in the land bank; right? If you have a house in North Elba that goes up, that's going to give us the majority of our taxes back, but you're just not going to do that, but then we'll narrow down that list a little bit more and see if there's something that we can work with. Now, if there's something that we have to remove or have some kind of capacity to fix it up, then we'll do that at a later time and you would put on a real estate market. I think that's how you would approach it.

MONTY: I think we had that discussion beforehand, because with a list of 94, probably at best we'll end up with maybe 30 to 35 that will be shown and then out of those, then it makes no sense to have go out and look at them now.

MASCARENAS: No

MONTY: Because a lot of them are going, a third to two-thirds of them are going to come off the list, historically and it goes back to historically Essex County would go 5, 6, 7 years before they had a tax sales and if people are coming in buying these properties knowing, I'm not going to pay the taxes, I'll rent them out for 7 years and then when they take it away from me, I've made 7 years of profit on that and the way I go and that's sadly. I think it's the way it was and we were getting away from it and then Covid struck and now we're back to being 4 years behind, it's

unfortunate, but hopefully we can start getting back on track. It's going to take a while. Hopefully, we don't have another outbreak.

MASCARENAS: That's why I prefer starting sooner rather than later with some of those other measures.

MONTY: I agree

MASCARENAS: Because and then other the next couple of year you're going to have a backlog of property that at no other time are you going to have this opportunity to act and do something positive; right? so, once you get caught up, you're only going to have your regular reoccurring annual sales; which might not bear as much fruit.

MONTY: Right

MASCARENAS: As you're going to have over the next couple of years.

MONTY: And also with a land bank though, people can donate their property to a land bank. So, that could potentially draw some more attractive properties. You know, someone, an elderly person had no family, has a nice home and says, look, I want to leave something to the residents of Essex County and leave us a home and stuff, they could then leave it to the land bank, then the land bank could, right, Mike, on that?

MASCARENAS: Yeah, absolutely. Well, it's like what's happening in North Elba, we talked to that individual, you know where we can come in to working with a developer, it's a public, private partnership. Where if we take land during a tax sale or something and are able to donate it to the developer, that keeps the cost down for everybody and they build units, multi-units, you know, that you're now you're going to benefit from, but land was donated to the developer and they were working through the process.

DOTY: That will have 60 units on sites.

MASCARENAS: Absolutely.

DOTY: 80% will be one bedroom apartments, 20% will be 2 bedroom apartments.

MASCARENAS: Yup and the land donation keeps the cost down, so that's where we can kind of facilitate that type of process that ends up developing affordable housing long term.

MONTY: Right

MASCARENAS: We can be prepared to be able to react instead of trying to react once the opportunity arises.

MONTY: Putting a lock on the door after the horse gets out.

HUGHES: And just a reminder, we are the low and moderate income housing task force, so that's is our population that we are making sure we're meeting, we have to make sure we're meeting our senior citizens, we have to make sure we're meeting those that have low and moderate income levels, our ALICE population.

MONTY: Our ALICE population.

HUGHES: We have to remember our ALICE population, have to remember that that is the group of people we're fighting for, we're advocating for so we can get them into a house in Essex County, so they can have the American Dream, that is our mantra.

MONTY: I agree, Ken, very much so.

SCOZZAFAVA: So, land banks, they continue to pay tax; right? They pay all property taxes; they pay school?

MONTY: Yeah

HUGHES: Yes. The land bank is structured so that...

SCOZZAFAVA: We're not pulling the property off the tax roll?

HUGHES: No, so the land bank, ultimately, at least in the beginning becomes the owner of that.

SCOZZAFAVA: Right

HUGHES: Working with the County's power and the land bank's power and then they can work out a structured deal with that homeowner to get them in and then, I know other land banks do this and I'm not speaking eloquently about this, but there are ways to get them in there, so they cannot be hit right away, almost subsidized to get them in there and then they can fulfil their obligation.

SCOZZAFAVA: Alright, since we are looking at the new list that Mr. Diskin just provided, some of the new supervisors here, quite a few actually, there is a piece of property in Port Henry, NY, Jim, you probably recall where then, we had a good bid on that property, the significant other showed up at the tax sale, bid the property, \$100.00 higher than what would have been a good, new owner, they were awarded the property, even though she lived there the whole time, the significant other.

MONTY: They weren't married.

SCOZZAFAVA: They weren't married. They get the property back, they're on the list. So, they've lived there for 5 years, haven't paid any taxes, haven't paid any water, haven't paid any sewer, haven't paid anything.

HUGHES: So, the land bank would jump in there.

SCOZZAFAVA: Nothing, nothing. We should have jumped on it.

HUGHES: The land bank could jump in there.

SCOZZAFAVA: This is the game that goes on, on some of these properties and we have stopped that end of it, hopefully. But, you remember that whole thing?

MONTY: I do.

SCOZZAFAVA: What really upsets me over this is we had an owner who lived across the street who would have done something with that property and that's the issue you get into and I fought against selling that property to the individual, remember Jim?

MONTY: Yup, yup

SCOZZAFAVA: And they said legally there was nothing we could do about it. But, I mean, we've really got to pay more attention to a lot of these properties that go into these sales, because we've got a lot of scammer out there, believe me.

HUGHES: Well, the land bank has some authority that allows the County to get in there to try and...

SCOZZAFAVA: You got to stop it ahead, is what I am saying.

HUGHES: Breaking that cycle.

MONTY: Right

HUGHES: To break that cycle.

MONTY: Bruce, anything?

MISARSKI: Well, I just wanted to follow up on what Ken had said earlier. If we are going to have a presentation for say, June, just thinking about the timeline, we haven't really sat down and talked about really sort of the polices and the procedures of what this organization, what the land bank would do and how that is going to get from this dilapidated property to whatever our dream is for that property. You know, all we've got is, we how that there are properties, we know that there will be a land bank that will take possession of it, we're not sure what they will do with it yet and then how will they dispose of it and to whom and all of those things and how the non-for-profits fit into this. I have been just kind of following through with the discussions and I'm not sure where HAPEC would fit into this, unless, we hope at the end of this there are some properties that would be useful for our homebuyers or whatever, but we need to start putting this thing together and I'm not sure and I'm not sure how that's going to happen, I'm just curious.

MONTY: Well, I think I've asked several times on any thoughts and ideas, to get them to us. To get them to me or Ken. I will get the information on forming a land bank from the Department of State and get that out to everybody. I don't disagree with you, Bruce. We've talked and talked and talked about a lot of the same issues and nothing coming forward.

HUGHES: Jim, we mentioned two things at the beginning, but I want to further mention, structure and mission and I want to throw financials in there.

MONTY: And financials

HUGHES: Structure, mission and financials, so I think, you're talking about structure. What is our structure? We've already discussed mission and I mean I think we have a budding, if not a finalized mission statement and the financials. I think it's up to the Board of Supervisors to have a conversation about how much money is the Board of Supervisors and the County willing to pony up onto this, into this endeavor and I know we were talking about using ARPA funds, so it's not County tax money.

MONTY: Right and think that's something and we've had the conversation with Dan and Mike about that and we think we can come up with a dollar amount for that, for initial seed money, but there's also going to be money needed to continue moving this forward and it's something I would like to see, I wish Shaun was still here, us talk to, within the budgetary process, trying to yearly put some money aside for this in the Essex County budget, because, yeah, we are going to need, we're going to need seed money and we're going to need money to continue.

CALABRESE: I want to just refer back to the roundtable that a lot of us in this room sat in on with Clinton County, Franklin County, I think it was the Clinton County Treasurer?

MONTY: Yeah, Kimberly Davis.

CALABRESE: She had some fantastic, I thought, ideas that I wasn't aware of, anyways, on how to come up with seed money and then how to continue to have a renewable resource. I mean, yes, I think the County, she had in her proposal, had to put some seed money in, but she had some structures where towns could buy in and they were responsible.

MONTY: Right, right

CALABRESE: So, I didn't know how much, how many people, you know around the table, actually listened, I think you shared the audio?

HUGHES: Yes, ADK Action shared the link with me.

CALABRESE: It was well worth listening to.

MONTY: Yeah

CALABRESE: I thought that was a really good portion of it on financing that resonated that I think can make this somewhat affordable going forward. I'm not saying it's going to be 100% independent, because that was clear that that was not going to be the case, what we would absolutely or the County would absolutely, if they bought into a land bank, would need to come up with a figure that they could live with to provide seed money, but there were some ways to get communities to buy in and then at an auction, going forward, the County's going to put forth, but if all 18 towns in the County are in or if only a portion of them are interested, but she has some structured financing that I thought made a lot of sense and more affordable for buying in.

MONTY: Right, I think one of them, if I remember correctly was that each town, depending on how much involvement you wanted, if you wanted more involvement you came up with seed money and stuff, if not, you know it may not fit in North Elba or Wilmington or Keene, and you can still be part of it, but if you're not looking of the full assistance in it, then the seed money wouldn't necessarily be needed. Maybe I can reach out to Kimberly and see if she can't send...

CALABRESE: She also talked about some of communities that weren't prepared initially to participate, but saw that there's some good projects happening in communities that they then could buy in then into also the very consciousness of dispersing the developments without all in one area. You know we had the scenario was the gal, one of the people on the roundtable, she was sitting in Essex County and looking out our window...

MONTY: Franklin County.

CALABRESE: Yeah and we're all sensitive to that, but I think there was some really good discusses that happened at that roundtable that resonated for Essex County, as well. But, yeah, I think that her discussion, she definitely put a lot of thought into the financing and then the actual structure and how to keep it going financially down the road and to also, maybe reimburse communities initially participated and took the risk and then later on let them share that common cost with that community to capture some of the initial investments, because they were the first participators. So, I think if we can get our hands on that discussion, I would recommend anybody who hasn't heard it, she has some very well thought out ideas on land banks.

HUGHES: I can share that link out.

MONTY: Yeah.

HUGHES: Yeah, I'll do that.

MONTY: And I'll also reach out to Kimberly to see if she can give us some more information.

HUGHES: One other thought that I have, I have a lot of thoughts, I'm sorry. One other thought that I have is, I'm not a very good scratch cooker, but I can follow directions, I can follow the recipe really well and I'm wondering if we have a recipe for success, would we be better off as a committee? So, my example is, if we have, just picture an ugly house in your community, just a blighted house in your community, if we had step one, step two, step three, all the way to step

twenty in how to get that house from its current condition all the way to people living in it, through a land bank, would that help us? Would that help us if we knew what the steps would be?

WOOD: Can't hurt

HUGHES: Step one, step two, step three, step four, because you've got to through those steps, you've got to follow the recipe.

MISARSKI: Absolutely, I agree.

HUGHES: You know what I am saying? I mean I don't know what the steps are, I think I know what the steps are, but if we had that on paper, one through twenty. Here are the twenty steps it takes to get a blighted property cleaned up, fixed and lived in and contributing back to the property taxes. If we can get that and I am happy to talk to Katlyn Wright back at Syracuse and some of the others to say, here's a picture of a house in my community that I want to get fixed up, what would you're steps be? And then I would put that on a share document, share it with all of you, so we can take a look at it and then we can take our ACAP ideas, we can take our IDA ideas, we can take our Office for the Aging ideas and we can look at that and say, okay, here's where we would take our individual expertise and put an Essex County slant into that recipe, a recipe for housing, land bank success and that's how I would work it.

MONTY: No, I think it's a great idea.

HUGHES: It just gives us some concrete legs. I have to deal with concrete, I can't deal with.

MONTY: I think it's a great idea and I think it would go a long way in aiding our proposal to the Board if we have plans.

HUGHES: Sure, I can't imagine that any Board of Supervisor would want to support any money for something that was floating around in the air.

MONTY: Well, we do all the time, we do that all the time.

HUGHES: Okay, I am going to start putting together that recipe for success based on information I get from those executive directors and I encourage all of you to please interject your thoughts, comments, type right into that document and say this is what ACAP would do in this situation, this is what IDA would do in this situation, this is what Office for Aging would do in this situation, this is what HAPEC would do in that situation, get it right in there, so then we could argue about it here in public and we can really define that recipe.

MONTY: Great idea.

HUGHES: Okay, I will work on that.

MONTY: Alan, have you got anything from your perspective?

JONES: Well, concrete for me, that's a good word. You know, I want to see where we're headed.

HUGHES: Absolutely.

JONES: And I think the land bank is a great idea. I would like to see it formed sooner than later. What it looks like, though, seems up in the air.

MONTY: Right

JONES: Because, you know taking away from this committee and having, forming that organization, whatever it is, that non-profit and having that board kind of move us forward, that's my thought.

MONTY: Yeah, we'll definitely have to partner for a not-for-profit to move it forward, eventually, but my understanding is, initially it can be a governmental entity; right, Ken?

HUGHES: Yeah, we do, Bruce, we talked about that, I mean we can do everything in house, just to kind of get our sea legs and then that land bank can form its own LLC.

MONTY: And become its own entity.

HUGHES: A 501c3, as its own entity, so that it's one step out of a government organization run by itself, but there's still...

MONTY: Governmental oversight

HUGHES: We elect; the Board of Supervisors elects the board.

MONTY: Yeah

HUGHES: That's the mission or the bylaws, that's exactly what they.

JONES: It would be good to see the process that comes back from the Department of State, too.

HUGHES: Yes

JONES: I would like to see that.

MONTY: Yup, absolutely. I get it and I'll send it out.

LEERKES: I just have a quick question, I searched through about 30 of properties and about a 1/3<sup>rd</sup> of them are vacant properties, they're vacant land. In discussion with other land banks, what do they do? Do they take in vacant land and what happens with that?

MONTY: Well, my understanding with vacant land, well, number one, you got to hear the permitting process and there are some communities, depending on where they are, we don't have

zoning, so we're all governed by DEC and the APA, outside of my 1/3<sup>rd</sup> of a mile hamlet. But, each town may have zoning, may have certain requirements and then you've got to go through the permitting process for those. Some of these properties you'll find and I think Tom, you've seen it in a couple places where they're really not big enough to put a piece of property, to not put a home on, not even for a mobile home, you know.

CALABRESE: There was one that was a 10<sup>th</sup> of an acre.

MONTY: So, those, do we just clean them up and maybe hopefully a neighbor purchases it?

HUGHES: Well, we might not even invest in that property.

MONTY: Exactly

HUGHES: If there's nothing that we can do then why would we take it?

MONTY: Exactly, it makes no sense for us. Yeah, absolutely. Does that answer your question?

LEERKES: Yeah, I was just curious if other land banks, you know, if it was a profitable piece of property, if they actually build, put a mobile home or there or what they have done in the past, if that was successful?

MASCARENAS: Correct me if I'm wrong, Jim, and we sat through several different presentations with different land banks around the State and a lot of these, what I felt was the reoccurring theme from every presentation was they're not getting any property of value, mostly.

MONTY: You're right.

MASCARENAS: Most of them aren't getting any property of value, because again, you've got to keep in mind the County is the one that makes these communities whole. So, even like the difference in Clinton County and Essex County is you're a board of legislators versus a board of supervisors. So, the board of legislators is getting buy in from the community that is a different government agency; which it is here, too, but we've got really the same individuals that are approving those costs and allocations sitting at both levels in Essex County, that's the big difference. So, you probably, if there was value to that vacant land, you would probably sell it at auction, because you're trying to recoup what you lost from your tax base; right? The County's the owner of the property. The reason why the County's the owner of the property is because they're making you all whole, they're making your government entities whole, their school districts are made whole, their water, sewer are made whole, that's why the County's getting it to begin with. So, what the land banks are really getting, often, are the low value properties, the properties that are hard to resell or the derelict properties that need something done with them. That's what I heard from a lot of those presentations. So, I think that's a lot of what we're going to be dealing with are those blight issues and those issues that maybe aren't what people had hoped initially that the land bank would be.

HUGHES: And that's what exciting, is because that property that parcel may have low financial value, but it has high value for the person who wants to live in their own home; right?

MASCARENAS: Absolutely

HUGHES: We actually improve the blight and we can renovate and raise the value and give somebody a house to live in, so they don't have to live with their parents anymore, they can actually live on their own. So, we have the opportunity to use our special endowed resources from the government, from New York State to actually improve those values, both for a financial property value, as well as value for the person who just wants to live in a house.

MONTY: Very good points, Mike and the beauty is, looking at it exactly like you said, Tom may have all those properties that are up for tax sale, but he's been made whole. It's Essex County that's lost the money.

HUGHES: Right

MONTY: It's Essex County, you and I, sitting in this room and our constituents without our towns are paying those taxes for those people that aren't paying their taxes and that happens everywhere, like school, land, sewer and water gets relieved and the County says, okay, here you go, you need \$1.1 million, here you go, but you only collected \$700,000.00, well guess who's got that other \$400,000? Essex County, everyone in this room.

CALABRESE: So, we're going to wait until the tax auction to see what's left on the table.

MONTY: Yup, for these properties, yes.

CALABRESE: For the County and then the appropriate municipality to identify what they thought what might be a potential highlight or a couple of highlights, is that correct?

HUGHES: I like that.

MONTY: I think that's the only way we can go with it. I think we, because like we said I really believe, there's 94 on this list, then you take out the properties in North Elba that can't be sold, they have to go back to the homeowners' association?

DOTY: All depends where they're at.

MONTY: The ones that are marked on there.

MASCARENAS: They were timeshares.

MONTY: Timeshares, they can't be sold. Those timeshares can't be sold, but the homeowners' association has to buy them back.

MASCARENAS: Correct

MONTY: There's an agreement on that, so I don't know how many.

HUGHES: Maybe Keene, Wilmington and Lake Placid are not a focus for the land bank right off the beginning, because they have their own local opportunity, local success; right? Maybe that's not where we're looking, maybe we are looking at St. Armand or we're looking at Lewis or Essex or Willsboro or something like Port Henry or Moriah.

MASCARENAS: Carol, just for clarity, are you saying, wait until after the auction?

CALARBRESE: I'm asking.

MASCARENAS: I'm suggesting that before the auction we look at those properties.

MONTY: Yes

MASCARENAS: And the ones that have been continuing up auction. Those ones that we know are derelict, that we take them out of the auction now.

CALABRESE: If that's an option, then I think that's great idea.

MASCARENAS: So, that we can start the process moving forward, whether it's removal of the home, if that's the best interest, regardless, I think we do it beforehand.

CALABRESE: That's a better option.

MONTY: I think we wait until that two-week window comes up and we'll know exactly how many properties are going to be sold.

CALABRESE: The reason I ask, is because we need to start backing into where we need to be, I mean we may not have the date, yet for that 14-day window, but if we're serious about moving forward with one or two properties in the near future, next tax auction, which that sounds like maybe spring. We need to sit down and seriously look at the next steps, so that we can be prepared, structurally, financially and make sure to stay within our mission. So, I think we've got a lot of work to do.

MASCARENAS: Right, well, note that we don't need a land bank to do that.

CALABRESE: Correct

MASCARENAS: So, just understand that.

CALABRESE: Right, but we can start taking baby steps to see how testing the waters, I think that would be a great way to start without having a huge commitment on the County's behalf.

MONTY: Right

HUGHES: Yes

MONTY: And I think, I would hope by our March meeting that we could have a lot of these things done, so it would facilitate some really good discussions on this, get us closer to that presentation, because we do need, everything we've said we need before we present it to the Board, outside of the Supervisors sitting here and going through it with us would have an understanding, except for maybe Tom, but I rest my case.

Now, Anna, the last time I was at the Association of Counties, I spoke to a woman from Community Renewal that talked about the potential for funding through Community Renewal for this type of work. Is that still, they haven't had it in two years? So, is that still a potential that there could be grant funding there?

REYNOLDS: Yeah, I think so. I think the CDBG program is available each year for housing projects. Bruce typically does that type of work, but yeah a non-for-profit or a government agency could apply for those programs.

MONTY: The woman that I spoke with was very enthusiastic about the potential of moving into rural New York for some of this, this funding.

CALABRESE: There is some CARES money in the CDBG. They just reissued about 4 weeks, maybe less, we just took a look at it and I know, again, this is Bruce's wheelhouse for housing. So, on top of the regular CDBG program there is a big push to get this additional money out the door.

MONTY: Are you aware of that, Bruce?

MISARSKI: It's the same CARES Act money. I don't think they would fund this, because they need to spend that CARES Act money in one year, it has to be Covid related expenses.

CALABRESE: A case could be made.

MONTY: I think so, too. I think it's something we shouldn't close the door on it.

CALABRESE: We did talk to Charlie Fillion, we did to him, if you remember correctly, we had a video meeting in, I want to say November, October and we talked about housing.

MONTY: Yes, we did

CALABRESE: And he said it was on the plate, as you need to come up a project that would fit the criteria, Covid obviously.

MONTY: and Governor Hochul is reiterated that since, about the housing issues. I don't think we should our doors on anything. I'm a firm believe no isn't always an answer. That's just me.

HUGHES: People are clamoring for housing. That Common Ground Alliance, the zoom was just packed with people and a lot of great ideas.

MONTY: Yup, a lot of conversation.

HUGHES: A lot of great ideas, a lot of great conversation. I think anything we do will be a success and then we can build on that success, I really believe that.

MONTY: Yup, but we've got to keep moving forward.

HUGHES: We've got to keep moving forward.

MONTY: I agree Ken. Anything else?

MISARSKI: Housing study?

MONTY: Housing study

HUGHES: Is that the marketing analysis that you're talking about? Is that the same thing?

WILSON: Yeah, I don't know the right name, but that Countywide look at the needs in each community, the conditions on the ground at each community, the resources that are available, whether it's land bank owned land, a private donor, an existing project, but a study like that that really looks at a bigger detailed level, what the need is, what's there to build on and who, you know what's being done. I think then, and any town could pick that up and keep doing their own thing or using it for CARES Act or as part of our land bank, but I don't know what the right name for that is.

MISARSKI: Yeah, so Carol pointed out that we'll have a housing study in about a year through the study from the Lake Champlain/Lake George group is working on. Anna and I identified a housing research people that would do a quick housing study for us that we would have probably in a month and sent it to you, Jim. So, he said he would bring it for discussion.

MONTY: Okay, alright

MASCARENAS: Yeah, that was the low cost one, Jim.

MONTY: Yeah, that's right, too. Yes, yes, I do remember that one now.

MASCARENAS: I personally, I'm in favor of that after reading through it. I think that would be really helpful for us.

MONTY: Yup

MASCARENAS: And it would be...

MONTY: It would be a step in the right direction.

MASCARENAS: That might be helpful to the developer in North Elba that's looking to do maybe do another project in Essex County; right? Have it hand delivered report that's complete and without trying to pick all this information all over the place. The cost was actually really low.

MONTY: Really low.

MISARSKI: A couple thousand bucks.

MASCARENAS: Yeah, for what we were asking them to do.

MONTY: So, what committee would we run that through, Mike? I can bring it through any.

MASCARENAS: You could run it through Full Board if you wanted to on Monday, but if Shaun was okay with that or if Anna has the money budgeted, she could simply do it without running it through, because the cost is low.

MONTY: Right

MASCARENAS: So, if you need money then you would have to ask the Board for money, but being that the cost is so low.

MISARSKI: \$1,600.00, something like that.

MASCARENAS: Yeah, it was like a thousand.

MISARSKI: \$2,400.00 or something, remember what the number was, Anna?

REYNOLDS: inaudible

MASCARENAS: When I asked, I heard through the grapevine that Anna might have budgeted for something like this.

REYNOLDS: Yeah, we have funds that we could afford this.

MASCARENAS: So, that would mean no Board, if you would want to do it.

MONTY: So, are you volunteering that money for us?

REYNOLDS: Yeah

WILSON: Could add the piece though, that that's a stepping stone to this Countywide, in detail, town by town study that I think we need to pull these efforts together to help us make decisions that we continue and individual towns can build on it, that we go ahead with what we've already

gotten underway, but with the understanding that that's just step one of a more throughout countywide analysis.

MONTY: Which is what we're waiting, will be waiting on through. So, are you saying another one?

WILSON: I think we need one that's Essex County, that goes to the level of detail, I wanted to talk to Carol to follow-up, but I think we need a level of detail that like looks at specific pieces of property, looks at specific areas that are suitable to work in, you know depending on, to identify, you know to really getting to that level of identifying suitable parcels to land bank, suitable levels in towns like Jay and Keene whether the complicated factor is, you know flood risk. Where are the areas we should ignore entirely for whatever reasons, environmental, APA regulations, you know help us on that level of making decisions and then also looking at other resources we have, you know, is there a non-profit already active in our community? Is there the potential to identify a project that's stalled or to look at really, what are on the ground conditions and what have we got already underway or in place to draw on? And then that's available to identify to projects for bigger stuff like the RADDC grants or for individual efforts in towns or for next phase of the County.

REYNOLDS: Yeah, I think that could be like Phase Two, once we get all the data gather and then we can create analysis and we can decide what the next steps for this data and if we can identify towns, depending on the gaps, that are identified in the report and really hone in on all the details from there. We would do an RFP to see what the scope of work to determine how much it's going to costs us.

WILSON: Right. but having this first step to set the table kind of for a more in-depth analysis.

MONTY: Now, within this analysis we're talking are we going to talk the demographics of each community? The median income?

MISARSKI: This study, yeah.

MONTY: Elderly population?

MASCARENAS: I would have to look at it again, but I thought the deliverables were a lot for what the cost was, I know that. I was shocked. So, if they're willing to do that...

MONTY: Yeah, absolutely, I think it's, and if Anna's willing to fund it. So, maybe the second one, the second one before this, we get that one back, review it and see what we got for information and then bring it to Board to go to RFP to get a second one done.

WILSON: Exactly, exactly.

MISARSKI: And it might be a good time with this 4 county study happening, if Essex County decided that they wanted to do something a little bit more, you could probably just jump on that study, while they're doing the work, it's going to be cheaper while the team is there doing all of this, it would add another layer to it, but it would be a perfect time.

HUGHES: Good idea, yup.

WILSON: One of my fears here is that there's so many non-profits and community driven efforts on this that if we operate in isolation, we're missing out on chances to compound our efforts and take advantage of advice, technical advantage, you know some of the research stuff. You know, Town of Keene's been working with Northern Forest Center and they bring a lot of experience that you know I don't have and so we've got to get some, start building some of those connections and draw in those non-profits that are aligned in with what we're doing and I think our money will go a lot further and will run into a lot of fewer dead ends if we start doing that.

MASCARENAS: Well and I got to say that small study that Bruce has brought to the table and Anna's funding, know that it, the domino effect of having that document is going to help you, not just in this housing community, but in every grant you apply for in your communities, because, you know, they're going to use it at ADA, they're going to use it at ACAP, they're going to use it at HAPEC, Anna's going to use it on all your waterfront projects, your CDBG projects. So, you know that \$2,000.00 turns into millions that you get back because of it. It's really beneficial to have.

MISARSKI: Absolutely

MASCARENAS: And the efficiency of it; like a lot of the information is out there, but it's really got...

MONTY: Getting somebody to collate it.

MASCARENAS: Yeah

MONTY: And CDBG funding for water is changing, uh, Anna?

REYNOLDS: Yes

MONTY: Big time, I don't change enough for my water, that's why I didn't get a grant, just one of the reasons, but that's a long story.  
Anything else to come before us? Well, it looks we do have some work and I really hope everyone brings this information that we've requested back, so we don't just keep spinning our wheels. We need to really get on top of this, I'll get a hold of Kimberly Davis and talk to her about sending us some information. Ken, you're going to get out the piece from ADK Action?

HUGHES: I will talk to Mohawk, I'll forward out that link for the, what Kim Davis said, as well and I am going to start putting together that concrete recipe for success.

MONTY: Okay, if there's nothing else, thank you all. We stand adjourned.

**THERE WAS NO FURTHER BUSINESS TO COME BEFORE THIS TASK FORCE IT WAS  
ADJOURNED AT 12:14 PM.**

Respectively Submitted,

Dina Garvey, Deputy Clerk  
Board of Supervisors