

Low and Moderate Income Housing Development Task Force

Monday, April 19, 2021 - 11:00 am

Jim Monty - Chairman

Chairman Monty called this task force to order at 12:06 pm with the following in attendance: Stephanie DeZalia, Joe Giordano, Charlie Harrington, Roy Holzer, Ken Hughes, Jim Monty, Tom Scozzafava, Krissy Leerkes, Alan Jones and Mike Mascarenas. Bruce Misarski, Carol Calabrese and Dan Tedford were absent.

Also present: Dina Garvey

MONTY: We'll call the Low Income Housing Task Force here; it's been awhile since we met. We have a new member; Mr. Hughes has joined us. I just wanted to get us back on track in looking at somethings.

One of the things; when Bruce Misarski was here, he was discussing a new grant coming out this summer, pertaining to low income housing and basically the grant, I don't know the full details, Bruce is supposed to get them to me, that there's money going to be available for rehabbing homes within your communities that are dilapidated, in need of serious repair, so that we can then put it out to low income families at a reasonable rate and get those properties back on the tax rolls and in talking with Mark Hamilton from Clinton County. He made a similar proposal to his County Legislators, several years ago, about taking tax sale homes that have already gone back to the County and looking at each individual town, find some homes that you could use that aren't in need of great repair, but would be a good candidate to be rehabbed and he put out there for low and moderate income housing. So, what I think we really need to do is look at our group and find some goals, find a mission statement of what we want to do, then reach out and identify, in your communities and that would be working with the Treasurer's Office, of finding some of these homes that potentially could be there, figure out with Mr. Manning and Mr. Tedford how to take those homes and put them into this. It may involve, jump in Mike.

MASCARENAS: Yeah, we did of inventory of this, a few years back where we worked with all the county code enforcement officers on trying to determine what those zombie homes, they label them as, are in those communities. Joe you probably remember, I know you helped out a little bit, Tom did, but the land bank, I think is really what you're speaking to and that does take an act of the Legislature at the State level to do that. We started to talk about that. Now, what does that do for you? I have to brush up, so don't hold me to anything I'm saying, but it allows you to qualify for certain CDBG funds. So, while Bruce might have a grant right now that's pertinent, you want to set yourself up for long term success; right? That you have the funding stream that is renewed on an annual basis and that you can look forward to maintain the program. So, I'm not sure what Bruce has up his sleeve, maybe it is CDBG, I don't know.

MONTY: I believe it is, because I had a conversation at the last Association of Counties, met in Albany.

MASCARENAS: Okay

MONTY: With a woman from OCR and when I described what I was thinking she was all for it and she said it was CDBG funding.

MASCARENAS: Yeah

MONTY: That you could get, which would constantly be replenishing our money.

MASCARENAS: Absolutely, land bank is a good way to do that and then the tax sale properties are another part of that. They absolutely are. I can tell you, looking you see often in the tax sales that it's the same homes; right? That you're unable to sell time and time and time again, they further dilapidate and are worth less and the more years that they aren't on the tax rolls the more somebody else is picking up that bill, our other constituents. So, that's probably a really good start, but I think we've got to look more in-depth with the land banks and how you develop that at the County level. Clinton County did do that?

MONTY: Yes

MASCARENAS: Then they did adopt it, at their level. So, I think you can probably pull it, right from them. I can ask Dan Manning to talk to them.

MONTY: And speaking with Mark Hamilton, he said he would be glad to come down and help us get that up off the ground and stuff. I think that's important and also; which goes hand and hand with that, now we've identified the homes and rehab them, we just need to find a procedure for putting the family into it. I think that's very important, because you want to make sure that they have some equity in this. I think financial counseling would be very important for the family, set up a budget. Maybe we could work out something within the County, so that the first year that they've gone through the process that it's their home, maybe that first year give them a cash break on that home, maybe absorb the taxes that first year. The second year, absorb 50% and these are just thoughts in my mind, absorb 50% of the taxes the second year, mandate that that money does into escrow. They have to put money into escrow to cover those, but it doesn't come to us and then the third year, they're on their own with that property and they should have money in the escrow to keep them rolling, along paying their taxes. Just some thoughts, I know that we got to check out the legalities of it.

So, what I'm hoping is that in a month we can meet again and have an idea of a mission statement, have an idea, maybe I'll contact Mr. Diskin or ask the Board of Supervisors, possibly to identify some homes that, in your community that maybe on that tax roll and see if we can't, you know, that are capable of being rehabbed. Next month I'll have Mark come down and speak to us and also bring Bruce over, so he can explain the intricacies of this loan coming up. Thought, ideas?

DEZALIA: In speaking with Bruce about a few people in my community, he said the one that he's expecting to come in, he has a waitlist already of people that, of the ones I spoke to him about would be likely on the next application.

MONTY: Now, you're talking home improvement; right?

DEZALIA: Well, he was talking, are you talking about landlords? The landlord money that's coming out?

MONTY: No

DEZALIA: Okay, because he has one that's coming in that's going to be allocated for landlords.

MONTY: Right

DEZALIA: To fix up their places.

MONTY: Their existing homes, yes.

DEZALIA: And then he talked about, also money coming in for low income people to rehab their house, but he said that he's got a waitlist, like if they need a well or a they need rehabbing.

MONTY: But these are totally different grants, totally separate ones, because those have been, those have been in, I believe those are CDBG grants, because they renew, I won't say automatically, but applications pretty much get renewal, because we've had both.

DEZALIA: So, this is fixing up the zombie properties, okay, so I thought you just said that, people in our communities that needed...

MONTY: It's primarily for putting these properties back on the tax rolls and providing homes for people who normally can't do out, can't get like bank financing to purchase this home. You know most homes in Essex County, you're starting at \$100,000.00 to start.

DEZALIA: So, it's homes that the County owns?

MONTY: This is what we'll do. That's the idea is to take them off the tax rolls in your community that have already gone, are going to tax sale.

SCOZZAFAVA: Who's going to told the mortgage?

MONTY: Well, that's the thing. We're going to, with the financial counseling, the program will help these people get that money; which means we're going to need to work with the banks, we're going to need to work with the credit unions and things of this nature to help them get their financing and stuff. So, if we rehab that home, you're talking about assessments, some of those zombie properties that are out there are assessed pretty heavy.

SCOZZAFAVA: Yeah, to the cost of Essex County taxpayers over and over again, every year, because the County has to make them whole.

MONTY: Exactly

SCOZZAFAVA: We're not collecting school, or special districts or so on. I think it's a great program. I think it's a great idea and you know just sitting here thinking in my town some of the houses, homes that are been continuously impacted. You know with a program like this available, I am sure that there are a lot of people out there, obviously this will have to be your first time homebuyers and they're going to have to qualify based income or whatever.

MONTY: And that's what, the things that we need to have get in place beforehand.

SCOZZAFAVA: They would love to have the opportunity to be able to afford to buy a home.

MONTY: And depending on the amount of money that we can receive, it may not be doing 50 homes, maybe 3 homes a year, maybe something of that nature, but it's a start.

MASCARENAS: Right and land banks, again, they're more of a revolving fund.

MONTY: Yes

MASCARENAS: When that starts, so the County doesn't, the County allows, say the charter to happen, but it's a group of individuals that would be appointed by this Board that would handle the finances and whatnot. You sell the home, it goes back into the land bank and then money's used to rehabilitate other homes. That's kind of how it's set up to work.

MONTY: Right

MASCARENAS: Long term, again, I don't want to say too much to you guys, but I got to really look at it again, I haven't been in that business. Mike Diskin does a lot of work with that. I think the other thing, Jim, in terms of your mission and your goals and what the land bank might do for you, is Essex County has a housing storage, period; right? And what we know is it's not just affordable housing, it's just housing. It's that we all live within the confines of the Blue Line. We all have hamlet designations. Those aren't going to change anytime soon, so any type of housing that's done, you have to use your existing infrastructure that's there.

SCOZZAFAVA: Sure you do.

MASCARENAS: Right, because it's not like you're doing to be able to develop housing anytime in the near future. We've seen Hurricane Irene and what that did to Jay's housing stock and taking those homes out in perpetuity. We see that and Tommy's community is a good example. It's the dilapidated housing in certain areas that would become attractive to people to buy again. North Elba, no housing; right? I think it's true everywhere. I think your town has a housing issue, too.

HOLZER: Well, limited availability.

MASCARENAS: Right, right, so I think it would really be a good idea to follow that path and not just for affordable, but just housing in general.

SCOZZAFAVA: Right

MONTY: And I do know, also that there's moneys available through Mental Health, as well as, Public Health. Just talk about putting, if you have a property that might be suitable for a rehab type home, where you can have 5 or 6 apartments there, but you also have the space and ability to have a meeting room, a place where they can have a counselor on site or a counselor can come in and meet with these people. There's money available in that regard, if we can identify a property.

So, I know, other than starting our mission statement and our goals, I think identifying properties would be, you know, one of the first things that we should probably look at, as well and the location of those properties. I know Terry's mentioned it several times and I think there actually might be, something mentioned in North Elba about one of the projects that's going on up there, about putting, it's not a rehab home, but that's the idea, where they could put a counselor in there, where people with the same issues are there, so they have a support system, because with alcohol and substance abuse, not having a support system really, really hinders any hope of success.

HUGHES: That's why I joined, asked to join this committee, because I am on the Community Services Board and they've been having that conversation quite a bit. She did not, they were not successful in obtaining that grant you were talking about, but that's doesn't mean it won't come up again and I think they were looking at a place in Moriah, actually. I'm not sure if I'm right on that.

MONTY: I believe they were, too.

HUGHES: And there were certain caveats that needed to be, near a grocery store, near public transportation.

MONTY: Yeah, exactly.

DEZALIA: Terry had asked me to sit in also on the Essex County Housing Collation meeting and it is the same conversation that we're having here. Low income housing that is needed for people that are in substance abuse consulting or other mental health crisis situations, too and there is a definitely a shortage of low income housing that can be turned over.

MONTY: Exactly and I think this is kind of what I think we should be doing as a committee, you know combine them, work hand in hand with them and help as many people are you can.

HARRINGTON: You mentioned that there may be processes whereby you would use homes that are up for taxes; right?

MONTY: Yup

HARRINGTON: Okay, so the County retains ownership of those houses?

MONTY: Once the process is begun, my thought is in a conversation with Mr. Hamilton, you take those homes, you identify one in Crown Point, it already belongs to the County, because it's a foreclosed on and everything else, the County will transfer it to the land bank and then we set,

eventually we rehab it through the grants, we set a price on that home for the family, a fair and equitable price and roll it through that. It goes back on the tax rolls, so not only have you beautified the area, you're collecting revenue on that in taxes and you set it up, like Mike said, if you sell it in 10 years, this percentage comes back, you know. Just guidelines to protect us, as well and to generate revenue to continue this process along the way.

HARRINGTON: Are you going to have annual inspections?

MONTY: I think, that would be a good idea. I don't know why not.

MASCARENAS: Anything that's HUD is supposed to have annual inspections and I say, supposed to, because I'm not sure.

HARRINGTON: Yes, there's so many horror stories out there of rehabbing places, then you put people into them and then 6 months later it's as bad as or worse than when you started, because there's no oversight.

SCOZZAFAVA: These wouldn't be rented?

MONTY: No

SCOZZAFAVA: We're talking about, we'll turn the properties over, like Jim pointed out, like a land bank. They go in, they rehab and then they sell to a first time homebuyer.

MONTY: Right and there's stipulations.

HARRINGTON: And then there's no regulations after that?

SCOZZAFAVA: No, the land bank, as Mike just said, they would be similar to HUD. They do a yearly inspection.

HARRINGTON: Okay

MASCARENAS: Yup, our Board, Charlie is this committee, the Board would be in charge of setting up that land bank pursuant to the laws and rules and then it's out of your hands, before it's decided who gets the property and those types of things. They decide the parameters in which the land bank operates under.

SCOZZAFAVA: The biggest issue that we have in my community, some of the other communities, I know Joe's community, are slumlords. There's not a better word for them. Absentee landlords, that's a huge issue. We have local laws in place where you have to have a certificate of occupancy before, but they move them in and out like cattle and how do we get a handle on that? I've been fighting that for 30 years, I don't know, unless this County and Mike and I have talked about this, we all need to be on the same playing field and the enforcement of it is lacking on our end, because once they get that tenant in there try to get in that house. Unless the tenant notifies us, you can't get in without a court order and you better have a reason why you need that court order,

so it's a struggle and if we're really concerned about the people that are living currently in insufficient and dangerous housing, believe me there's a lot of it going on right now in this County and I've got to tell you, since Mike's been commissioner, he's worked hand in hand, at least in my community and I'm sure others. When we find situations, Mike can tell you, we've closed quite a few of them down in Moriah.

MASCARENAS: Oh absolutely.

SCOZZAFAVA: But we work through Michael, so we try and find temporary housing, so we don't displace these people. You can't blame tenants in every case that are living there. I mean, ultimately it's the landlord responsibility to maintain those properties. I don't want to get off the subject.

MONTY: No, no, no

SCOZZAFAVA: But, that's something I'm hoping that this committee, at some point can address, also, how do we get a handle on some of those situations?

MONTY: And I think to answer your question, as well, Charlie, I think one of the stipulations in any agreement with any new family buying that house, 10 years you can't rent it, 10 years you can't rent it. That way, to help try and eliminate the fact that you get a nice place and all of a sudden now they can turn around and sell it and next thing you know you've got a slumlord in there taking advantage of the fact that we rehab it, we got a nice place and now they're making money on it.

SCOZZAFAVA: I think we follow the HUD guidelines.

MONTY: Right

SCOZZAFAVA: The housing rehab and when you receive the grant, I think there's a 5 year, 10 year commitment. I can't remember, you sell that housing within that time period, you change ownership, you got to pay that money back.

MONTY: Right, right, absolutely. I think those are the guidelines we need to incorporate in this.

HUGHES: Who performs those inspections? Is it your town code officer?

MASCARENAS: Usually, because they have jurisdiction in that area. The problem with that is, they don't always have, they're not always made aware either. So, they don't necessarily know when rehabilitation happened in the community and that there were HUD dollars spent on that or HUD dollars are paying for it through a grant. So, that's a lot of that communication is a problem that's happening all over the place with those inspections. Now, Bruce's group knows who they have, but they have some confidentially issues that they're dealing with at the same time and who's receiving HUD and who's not and how do you disclose that and still meet your standard? That's the difficulty in some of those things that they struggle with at times.

MONTY: I know that, when they used my code officer a couple of times just to go in and make sure and stuff.

MASCARENAS: Right, because the code officer from another community can't go in.

MONTY: Right

MASCARENAS: And believe me, I'm not saying anything against my neighbors, because we're just as bad, but Moriah, Crown Point, Ticonderoga, Westport, Schroom, we're all on different playing fields here. We're all trying to accomplish the same thing, but you know, how many people come in and say, we'll I can do that in Moriah, I can't do it here? Or I can do it in Crown Point, why can't I do it here? This is what you run into and the whole concept back in the late '80s when they went to the uniformed building and fire codes, where the County used to administer and then we decided well we're going to let all the towns do it individually, guess what there's no more uniformed building and fire code, unfortunately.

MONTY: Well there are, they're just chosen to be enforced differently in each community.

SCOZZAFAVA: Right, exactly, the enforcement, you said the key word right there.

MONTY: Krissy, have you got any thoughts that you want to add?

LEERKES: No, my only comment would be, when we met last year we also talked about senior housing. So, that's where I am also interested.

MONTY: Okay

MASCARENAS: What did you say, Krissy? I can't, couldn't hear you.

LEERKES: I'm sorry, senior housing.

MONTY: Alan, from an ACAP perspective?

JONES: Well, everything that has been said for low income housing and people that are in need, it's there, we know it's there. It's been a struggle in Essex County for a long time, so we're at the table, ACAP is, you know the referral process and to find people, suitable people to find those homes, absolutely. So, it's good that we're going through this process and I am hopeful that we can find an agency to do this work. I think Bruce has more information about land bank. At one point, I can't remember the name of the organization, it was a spinoff from the Housing Assistance Program and there was a land bank at one point and I think it has dissolved, I believe.

MASCARENAS: Yeah, it could be.

MONTY: In Essex County?

JONES: Yes, and it served part of Essex County.

LEERKES: Was in Friends of the North Country?

JONES: I don't recall, maybe.

LEERKES: Up in Keeseville.

JONES: Maybe, it could have been Friends of the North Country, possibly. But, Mark would know, as well. Do you think Mark will be at the next meeting?

MONTY: That is what I am hoping.

JONES: So, he could describe that, as well. I think they have one in Clinton County.

MONTY: Yup, they do, they do and he helped establish that.

MASCARENAS: Alan, programmatically does ACAP provide anything that assists people with financial planning and those types of things?

JONES: We don't do it directly, but we have partnerships with lending groups, like whether it's Ticonderoga Federal Credit Union or whoever. It depends on the clients who we are working with, we do some, and we partner with a specific bank, it starts with Champlain National Banks. We do some of that specifically tied to what we're doing, we don't do it holistically.

SCOZZAFAVA: You don't do any of that?

MASCARENAS: I do it with my preventative workers, they do that with the clients we see, but unless you were in the Social Services realm you wouldn't qualify for that. So, I guess in terms of a non-profit group or a community group that would be a part that we would have to develop it.

LEERKES: HAPEC has the financial counseling right on staff. That's part of their First Time Homebuyer Program. It's part of the requirement that they meet and unless the staff person has changed, it was Michelle. She went through and helps them develop a realistic budget that they would be able to afford, talks about escrow, talks about, okay, so you own this home now, but if your furnace goes down you need to be able to, you know plan accordingly deal with those expenses.

MASCARENAS: Okay

MONTY: Budgeting, etcetera.

JONES: I would think the financial institution, when we are able to partner with one with the land bank would assist with that, as well.

MASCARENAS: Okay

MONTY: Ken, you got anything?

HUGHES: No, I'm good, thank you.

GIORDANO: This is good information, I just was wondering since I have received some monies from the zombie/abandoned property grants since 2016, we have gotten renewals. So, we've been trying to work through this system in our town. To what Tom had mentioned, we had the situation where landlords just, even if they don't have a CO they still put people in there and then, at least one, we had to try and find suitable location for because the people didn't have running water or the basic essentials. So, I guess the part I am just kind of thinking about, is there a way to sort of like, I haven't run into any grants, programs that are coming out from the State, to sort of lay out what problems there are, even some of the other ancillary measures for like providing those who have been assisted in a house with making sure that they can maintain that, even prevention as far as, you know, not foreclosing, like that's one of the things that we're trying to work in our town, just making sure that working with HAPEC to make sure that there are resources available for people who get into housing, so that there isn't the chance to sort of then fall back, you know if you kind of catch it before to becomes more serious and then it puts them on the end of losing their home. So, all these are great, in my mind I'm just trying to figure how we assimilate what that looks like and how you take these funds and then start, to your point, driving missions, driving objections into these goals to sort of serve the final purpose, because there's so many and we talk about these things and we can sort of relate to what the issues are, but how do we have forward progress, especially the land bank. The land bank to me seems like an opportunity, but at the same time it all starts with funding from the towns; right? So, you know, Ti's already taken down two zombie properties, simply because we didn't have a local law in place to deal with the fire that created them and so we've already taken cash out of taxpayers, taxpayer money to solve something.

So, a lot of good conversation, I just wanted to know how we can kind of bring that together and that's probably going to be like a process.

MONTY: That's kind of like what I was hoping we would get started like that, because it is going to be a process. There's so many different bricks in this wall that you've got to do, and they all have to tie together and stuff. I think one of the most important things to do is continuing counseling and education for these families that are getting these homes, because they're going to need it, because probably, not trying to be stereotypical, but they may not have had good financial sense along the way, you know or the ability to do it. So, now let's educate them, let's counsel them on how you can continue to gain, you know, momentum on continuing on owning your home, increasing the value of the home by taking care of it and stuff. I think that's a huge component along with everything else. Don't just say, here's your nice home, we give it to you for \$40,000.00, good luck with that. We've got to continue to work with them and educate them and stuff.

DEZALIA: Based on the mission statement that we came up with at our last meeting, is to have a study and develop a plan for low to medium income families to obtain housing in Essex County. Based on medium income, do they fall under HAPEC or maybe above HAPEC qualifications?

MONTY: That's a good question.

MASCARENAS: I can't hear anything.

DEZALIA: So, our mission statement was to have a study and develop a plan to provide low to medium income housing for families in Essex County. Does medium income fall, even under HAPEC, because of their guidelines?

MASCARENAS: Well, that's just it. It's going to be based on the funding stream. So, they're going to predetermine that for you, in terms of, like a said, land bank is just a mechanism to be able to access funding; right? That's really what it is. So, in order to get that funding you've got to have a land bank. The rules that come with the funding are going to be the rules which are typically HUD driven. So, they're going to say this percentage of the poverty level is what your target is and this is what you've got to go with. So, typically they are going to be, pretty much what HAPEC's are.

DEZALIA: I mean we specifically focused on ALICE families, probably a lot of them are medium income, but may not fall into.

MONTY: It depends on what guidelines we follow, as well, too, because Federal guidelines, income guidelines are substantially different than State guidelines. Am I correct, Mr. Jones?

JONES: Yes

MASCARENAS: Well, and Mr. Palmer, a lot of you probably remember this, him and I did a report for the Board, probably four years ago now, it might even be longer, it was our version of the land bank that didn't require a land bank, because the Board was looking at options at that time. So, what we were talking about was front end loading it with County dollars that maybe came in with the tax sale. So, there's a lot of ways to look at funding something like this. Now, if you do that you make up your own rules. You sell it for what you can sell it for. So, if Mr. Scozzafava had a property in his community that he felt needed this, well a group of people, much like this, would look at it, is it eligible? Okay, how much is it going to be to rehab? We'll rehab it and then we sell it and the money goes back in. So, we would be creating that revolving loan fund, per se, but we wouldn't be looking at outside funding streams to do it. Now, in that case you set up your own rules; right? So, you're right, those ALICE families that don't qualify because their income levels are simply too low, but not high enough to own property. That's, those are the people that always get left out, right? It would allow you to deal with that. I can send you what that report was and it will give you a good idea.

SCOZZAFAVA: Don't we need a third party, though, to administer?

MASCARENAS: Well, we were recommending, yes.

SCOZZAFAVA: I didn't think we could hold mortgages.

MASCARENAS: Right, we were recommending, yes, well you could still get the mortgage in the traditional way. So, we would just be an agent for sale; right? We would rehabilitate the property, but then we would sell it, just like we would sell any other County property, and traditional financing

sources come into play with those people. So, if they qualify they go to Bruce and they would purchase it. If they could get a loan from a bank then they would do that. So, I can send it out.

MONTY: I do remember it, Mike, if you want to that would be great.

GIORDANO: What did you call it, Restart?

MASCARENAS: We called it Restart, something like that, yeah. Because the zombie homes were becoming prevalent in a lot of your communities and at the time and the State's still doing this, we didn't qualify, because of our population, we didn't have enough, so the State was giving annual allocations to like, Schenectady, those larger areas that had the so called, bigger problem. It doesn't mean that we don't have one, but we have 38,000 people in Essex County, that's why we were left out.

MONTY: If they did it by percentage we would qualify.

MASCARENAS: Absolutely, right.

SCOZZAFAVA: I think I read, Alan may know more on this, but I, there's a huge portion of this stimulus bill that's going for low income housing and most of it is in the inner city though. I don't even know if any part of that is for rural areas, such as Essex County, but I mean we all know we certainly have poor areas that are in a lot of need.

JONES: I haven't heard anything yet, I've been watching for it, but nothing's been released to my knowledge, but Bruce might have a better idea on that.

MASCARENAS: I don't think anybody knows much of anything on the stimulus, period.

GIORDANO: I am just trying to visualize this, but you got people that can't get into housing, you've got housing that is not sufficient, and you've got people that are leaving housing and then you also have the fact that you don't enough housing and that kind of covers the gamut of what we're dealing with; right? The ultimate goal should be in the mission to create a sustainable flow; right? Not only expand it for those families that would like to get in for which is fits, but also for, back to your point of prevention, education, outreach, and even kind of recovery in a sense of not substance abuse, but recovery in a sense of being able to, often times people are in these situations, they fall off, because of one more thing that they just can't get take on, the ALICE families. So, with all the stimulus money and stuff, and with the land to create something sustainable, I think one of the goals should probably be figuring out how we can kind of create a sustainable model, because you can only infuse revenue from tax foreclosures, you know, maybe once, because technically that's covering money that the County never actually got in the first place; right?

MASCARENAS: Right

GIORDANO: So, you keep taking from the last and you're slowly going to run out of fund balance and then going to have to deal with what that Board had to 5 - 10 years ago and trying to replenish

it. So, there's got to be some sustainability component kind of laid to figure out how we're going to make this thing, how we expand it, how we make sure that those people are going into it have a better stepping system to get in and those people who are on the cusp of losing don't completely fall off and we kind of catch them beforehand and help kind of navigate them through whatever kinds of challenges they have.

MONTY: Several components; which I think I'm hearing is you're talking several components to it?

GIORDANO: Yeah, I mean there's no one size fits all.

MONTY: No, exactly.

GIORDANO: I think laying it out in some format, I don't know what that looks like, but there's a lot of issues that will probably come up.

MONTY: Alright, I think we'll adjourn now and we'll meet in a month, come back with some ideas, something to add to our mission statement, some goals. I will invite Mark and Bruce here to discuss, have Mark walk us through the land bank and stuff and we'll have Mike's paper, again, to look at and just thoughts on how we can do, what we can do to improve housing and treatment and education for low income and moderate income families.

Thank you all for staying, I know it's been a long day.

**THERE WAS NO FURTHER BUSINESS TO COME BEFORE THIS TASK FORCE IT WAS  
ADJOURNED AT 12:43 PM.**

Respectively Submitted,

Dina Garvey, Deputy Clerk  
Board of Supervisors