

Low and Moderate Income Housing Development Task Force

Monday, January 29, 2024 - 11:00 am

Jim Monty - Chairman

Chairman Monty called this task force to order at 11:24 am with the following in attendance: Clayton Barber, Matt Brassard, Chris Clark, Robin DeLoria, Derek Doty, Charlie Harrington, Ken Hughes, Jim Monty, Cathleen Reusser, Favor Smith, Meg Wood, Mark Wright, Alan Jones, Mike Mascarenas, Terri Morse, Megan Murphy, Nicole Justice-Green, Laurel Polttila, Adam Desantis and Carol Calabrese. Joe Pete Wilson, Mike Diskin, Anna Reynolds and Krissy Leerkes were absent.

Also present: - Alison Webbinaro - Governor's Representative to the North Country, Caitlyn Wargo, Dina Garvey, Donna Wotten and Stephanie DeZalia.

News Media Present - Alania Penny - Sun Community News

MONTY: Good morning, all, we will call the Housing Task Force meeting together. We do have some guests with us, here this morning. I would like to recognize Alison Webbinaro from the Governor's Office, again. Alison is here and addressed us this morning at our Board meeting and she's here to take any questions and take it back to the Governor that we really need money up here for housing in the North Country, so thank you, Alison.

We also have Adam Desantis, from ROOST, who has a background in housing, before he became the North Elba, I'm not sure what that title is, Economic Development Director, is that it, Adam?

DESANTIS: Director of Economic Development and he will be giving us a little overview and Laurel Polttila from BHSN is going to give us an update on what's going on with the, her project that's slated in Moriah. So, without further ado, we'll move into this.

Last Wednesday, Nicole and I attended a conference in Albany pertaining to low to moderate income housing and at the conference there was several presenters, all day, presenting on different avenues and different ideas, how they addressed low to moderate income housing. Very interesting, my only takeaway was, when they're talking about it, they're talking about their housing authorities and they're talking about different things that they're doing in the cities and I did eventually ask the question, what do you do when your population is only 37,000 and they said, in your city and I said, no, in my county and stuff. They're ideas, while good, didn't necessarily fit what we are looking at, but I think both Nicole and I took away from there, we took away some ideas that we can possibly use in Essex County. Nicole, if you would like to come up and talk about some of those ideas. Hate to put you on the spot, but thank you.

JUSTICE-GREEN: I mean one of the big topics of discussion were what to do with blighted and tax foreclosed properties, that second session that we were in. One really effective tool that I think each of our individual could consider leading into would be an increase in code enforcement. Of those, you know, vacant, abandoned, and/or zombie properties. So, properties that are still currently owned and potentially the taxes are paid up to date, but they're clearly not being maintained. One such property are bank foreclosures. So, technically when a home goes back to the bank in a bank foreclosure and it's bank owned for a number of years, the bank, the financial institution is required to maintain and repair that property during that period. So, we had a wonderful presentation from the, I want to say Sullivan County Land Bank about how they

approached filing class action lawsuits against multi bank foreclosed properties in their county that were not being maintained and what, basically the way that they were able to accomplish during that, was my partnering with their local code enforcement officer to identify those bank owned foreclosed properties, seeing that multiple properties were owned by the same financial institutions and going in with multiple city governments, as well as the County government at large and suing them and not only did they, obviously chose to sell, so the county has additional income that went to the land bank, but they were now also forced to fix the roofs, fix the windows, maintain that housing stock and that's not necessarily we've discussed, but I do think that stronger partnerships, especially with the land bank and code enforcement would be benefit. Just into the Town of Ticonderoga, I have been working with our code enforcement department to identify a number of homes that are potentially bank owned or about to go to the pre-foreclosure process. One was a structure that was burned down. I want to say, about 4 years ago, unfortunately, due to the insurances on the home, the insurance company never paid off the homeowner enough to actually repair the home. So, the homeowner basically walked away from the home and it sat there, it's a huge public health issue, but it's not in the County's ownership yet and the homeowner is potentially willing to sign over the home, but I know that there are a number of homes like this in our communities and there's potentially, either through Pride, the Land Bank, Adirondack Roots or, you know, perusing some legal action, there are some avenues to enforce the health and safety of our communities and preserve our housing stock, and get these homes back on the market, because the longer they sit vacant, the more costly it is to get them back up to that code compliance, as it evident by the home on Stowersville Road, if we had gotten it 12-24 months earlier, we would not be looking at a demolition, we would be looking at rehab. That was one thing that I took away, you know me, Jim, I can talk about it forever. As well as one other very interesting thing we took away was some additional, more flexible financing opportunities through home headquarters, as well as the Housing Assistance Council. The Federally funded, non-traditional funding institution that will provide loans and flexible financing to the land bank and other housing agencies to finance these housing rehabilitations and demolitions for us to put them back on the market. So, instead of grants, it's that flexible financing tool.

MONTY: And a lot of us forget, that by law a bank foreclosed property still has to be maintained by the bank. They have an obligation to maintain that home and the gentleman from the Albany Land Bank, showed us some footage that the land bank purchased him a drone and he got a list of bank owned properties and they flew the drone over top of the properties, which was legal and the devastation of those properties was amazing and that was what they were talking about, the City of Albany took them to court, sued them and they had to maintain those properties, they had to fix them up and get those so they were actually usable properties. So, that another tool that we can put.

DELORIA: Yeah, Jimmy, that falls over the Zombie Law.

MONTY: Yup, yup, absolutely and like I say, there was good takeaways. Another takeaway I had, they talked about housing, they had a property that wasn't being used and stuff and through a process they ended up getting them out there for some type of housing. I know we have some rectories within the county. I think, is St. Mary's still vacant? Where they had the school, Mark?

WRIGHT: It's in the process to being turned over to childcare.

MONTY: Okay, well, that's good, because that's a good use for it, but there are some of these facilities that are available throughout Essex County that could actually be looked out as some type of housing, like we discussed with Moriah. I mean, that could have so many uses there. I know Terri's been advocating for a multi-use type of facility, where we're addressing addiction services, mental health services, housing and that's something that to me, there's a perfect location for it.

I think we are on the right path, we're progressing slowly. Another thing I wanted to mention before I forget, if you remember, Adam Zarco, he was very much a part of us forming our land bank. He is now the Deputy Commissioner for Housing for New York State. So, I think we have a voice and an ally there in our struggle to find properties and get them habitual for low and moderate income people. I think that's a huge, huge plus.

Laurel, would you like to address us on your project in Moriah?

POLTTILA: Yeah, so about a month ago, Housing Visions came with me and we spoke to the Town Board in Moriah about doing a market study on the property that is across from the 27 Hospital Road. They did approve us to move forward and do that study, just to see what the market could hold. So, that's exciting, we have had that done, I have not seen that report yet, but I know that they have had that done.

Chris from Housing Visions had an architect up at the property, the 27 Hospital Road property, completing that market study, like I said, so they can put out the report. So, Housing Visions is currently working on a concept plan for the property, so that will be done soon and hopefully, I believe by March, is what Chris is kind of giving me the information on, that we will be able to kind of present what that would look like for the Town Board. So, I am kind of excited about that. Any questions?

MONTY: Anyone from the Housing Committee have any questions?

JUSTICE-GREEN: I know at one point you had discussed this being a split development, given the fact that would be hard to support that many units, given the rural nature of Essex County. Is that still the intent of this market study or you just settled on doing the entire development in the Town of Moriah?

POLTTILA: So, I haven't seen the market study, yet, but we're going to take a look at it and see what would be best and like I said, my plan is to move the best way forward. I think splitting it, like we spoke of beforehand makes the most sense, but I haven't seen that report.

JUSTICE-GREEN: How are you doing timeline wise? I know how these work, so I feel you.

POLTTILA: They take forward, so in October, again, we will be submitting a renewal for the ESSHI project.

MONTY: Can you remind us again, what the dollar amount was?

MORSE: I think it was \$1.5.

POLTTILA: I think you're right, Terri.

MONTY: \$1.5 million?

POLTTILA: I can check and send it out.

MORSE: I am getting concerned about that ESSHI grant timing out and then what that means.

POLTTILA: So, I completely agree. So, I have spoken to ESSHI about that submitting the renewal in October, but I do think that with what we have in place now, we're in much better shape and we're actually moving forward.

MORSE: Yeah, I would imagine that if you demonstrated that there's movement on it that they would be willing to.

DOTY: I would like to go back to the beginning and Nicole and yourself was speaking about having better relations between our code enforcement and some of these places. Is it to assume that we can't get an up to date listing from banks? They won't let that information out?

JUSTICE-GREEN: Technically, yes.

DOTY: I mean you're insinuating that.

MONTY: It's actually public information, because most of your bank foreclosures are held on the steps of the county. So, I think, one thought I had is we contact County Clerk and find out how many of those bank foreclosed properties are in Essex County and I think it's our right to know that and stuff and then we can reach out to everyone in this town, because there's probably foreclosed properties in our own towns, we don't know about, bank foreclosed properties, not tax foreclosures, bank foreclosed properties.

DOTY: Is there some sort of law that prohibits, let's say, myself as Supervisor, talking with area banks on our housing initiatives? There's nothing that is holding that back, is there?

MONTY: I don't believe so, but we'll ask that question. I don't know why not. Their recommendation since they're a bank foreclosure, which my understanding and correct me if I'm wrong, the County actually owns those. I think Mr. Diskin ends up being the referee on those.

MASCARENAS: Yeah, he does.

MONTY: So, you could probably ask our county codes, Seth to go in and evaluate those, if those in fact, the County is a referee on those foreclosure auctions. If not, I believe your own code officer could go and look at those. Insure that any problems there are not deteriorating, getting worse or problems existed, that they're maintaining them.

DOTY: I mean, Nicole's right, two years left alone can make a roof go back, it can create drainage into the basement or whatever. So, if there is an initiative where we can help move it forward in a quicker manner, I'm for it.

DELORIA: With bank foreclosures, there's generally a certain amount of months that pass before the bank says, okay, that's enough you haven't paid. So, you've got that time, too. I had a talk with Nicole and Jim, briefly, we had 4 pending bank foreclosures going on right now, they will probably go to bank foreclosure, before they go to the county or tax foreclosure, but the problem with these particular 4 and you guys probably have the same thing. I know my community, they're single people, the home is singly owned, they have family that wants nothing to do assuming the mortgage. These people have died without a will, see where I am going with this. So, now we sit there and we wait for the bank to go through this whole process, but while they're sitting there, the property is basically disintegrating, they might mow the grass if you ask them a dozen times, but other than that, they're not going to put a money into these homes. I think and Alison, I am glad that you are here, because these are other one of these issues that probably Albany isn't aware of, but if we're going to get to go into this land bank and housing development and acquiring some of these properties, we're going to get to a point that they're not repairable, even if the State could look at the financing law with banks and those institutions and say, hey look, if you're getting into this, let's add or bend the rules that permits these banks to reach out to a land bank, per se and maybe they could assume the mortgage and turn around and roll the property over, if they so choose, but to me, we've got 4 in Newcomb right now and I know what's going to happen. They're going to sit there for a year and a half, they're going to fall apart and they're going to become somebody's second home. See what I'm saying? We've got 200 second homes in the Town of Newcomb right and I can support that statement with data, 200. That 65% of the homes in the township of Newcomb are second homes. I'm not preaching to the choir, we've got our own problems and we're doing our best to deal with it. I am thankful for the land bank and we're looking for ideas and we're going to need out of all of you.

REUSSER: If I also hear another level of this, our own local codes should be strong and address this, as well?

JUSTICE-GREEN: Yes, I don't know how your code enforcement offices are, individually in each of your towns, I know sometimes they have shared services, I know it's a job that there's high turnover. I know it takes strong collaboration between supervisors, code enforcement officers and staff to basically be up on training and be empowered and be able to out into their community and effectively identify those properties. I know that the New York State Zombie Laws have changed over the years, so maybe refreshing themselves on the legal legality and their powers. I mean a code enforcement officer has a lot of power to really be a strong partner in combating this vacancy and now that we are all here discussing these issues and there's multiple housing involved, including the land bank connecting us together so we can be more collaborative and supportive and I am glad to be there and continue to do that, as well.

SMITH: If I might, one suggestion for getting the information that you need about the number of forecloses, is all of those are filed electronically now, in the New York State Court System is all electronic and Essex County doesn't have that many civil cases, compared to a lot of other

counties. So, the Clerk could probably print out a sheet and you can see, US Bank vs. so and so and they will tell you what type of action it is.

MONTY: That's great, thank you.

SMITH: So, you can kind of identify pending cases.

MONTY: Thank you. Alright, Megan, have you got anything from HAPEC going on for us that you would like to share.

MURPHY: We're doing our everyday work. We are planning on breaking ground in Keene in the four homes. We've been talking with the general contractor and I guess the only other thing is we are submitting a Smart Growth Grant and that is actually to create a fund for pre development and so we are hoping. That seems to be one of the main identified barriers for development. You know, people or municipalities have a piece of property, but they're not really sure if it's developable or not and that actually takes money to figure out and so we have folks approach us about property and then the big question is how do we know, is it developable, is it really even a possibility. So, we're going to submit a Smart Growth Grant. We're working with the Lake Champlain, Lake George Regional Planning Board on that. So, fingers crossed. I know there's a lot of them going in, we've been talking to lots of folks about that. But, this is one of the biggest identifiers and barriers to small development. It's just really understanding what parcels are actually developable or not.

MONTY: So, is that for a specific community or for Essex County?

MURPHY: So, it's actually through the Adirondack Park, we have actually had a number of municipalities that have and some non-profit developers that have approached us about assistance. So, actually the Town of Chesterfield has already given us a letter of support for that. We're working with a couple of towns in Hamilton County, one in Warren County, and then two pieces of property in Lake Placid. So, North Elba has also given us a letter of support for that. I will say they are not municipal pieces of property, but they are small developments that are non-profit developments going in up there that are sort of the same idea. This is just so we can assist those individuals. It doesn't have to be us as a developer that does it, but we just really what to figure out is where there are good pieces of property where we can do appropriate sized development for single family homes in our communities and like our development in Keene, which is four homes, it's not huge, but in Keene that is a substantial number of homes. You're talking about Newcomb, you know the numbers there. In Keene there's about 400 homes, so when you talk about adding four more homes, that actually becomes substantial. So, that is why we would like to help to move those forward, one way or another, however we can.

MONTY: Any questions for Megan? Adan, put you on the spot. Adam's the new Economic Director for North Elba and Adam's background is from housing. So, we would like to hear what you have to offer us, Adam.

DESANTIS: Thank you for the opportunity to speak today and as Jim eluded to, I come from the housing development world, specifically senior housing, for close to 15 years in the capital district,

building independent senior living communities. Now, my work being focused in and around Essex County working on tackling some of the housing issues and as Megan has eluded to, one of the, I think one of the challenges is identifying and paying for some of the pre development costs, for properties that are either underutilized or right for development. I have had conversations, recently with private developers who have expressed an interest in developing a dispersed site development. So, maybe into a quadplex in one town and another quadplex on an adjoining town and trying to build out, because there's certainly a demonstrated need for that type of housing and it would be, the idea would be that those would middle income focused housing. There are, we don't have the quantity of programs throughout the State or on the Federal level that address that specific target. Everything seems to be focused more towards the 60% of AMI, maybe going up to 80% in some circumstances, but building some housing opportunities for the school teachers, municipal employees, nurses and so on and so forth, the people that are providing the professional services. So, one of the initiatives here and I have started my outreach to the individual supervisors to set up one on one appointments in the upcoming weeks, so that I have an opportunity to find out what are your individual specific housing targets and then I can keep those in the back of my mind as I am talking with private developers and looking at other public and non-profit programs and seeing where there might be opportunities and I think a big part of that is identifying a need and then creating a catalogue of properties, as I said, are either underutilized, are at risk of being foreclosed on or are vacant and underdeveloped at this time.

MONTY: Questions for Adam?

DESANTIS: I will say, one last thing, keeping track of, is there is some, it is going to take a little act of congress, but there has been proposed, some bi-partisan support for a, it's come to be known as MIHTC tax credit, so it would be part of the federal tax code, it would mirror the low income housing tax credit, but would be focused on housing up to 120% AMI and would be a significant increase in opportunity to meet some of income housing needs. I don't know the timeframe for that is, but it's something that I am following and certainly if it becomes part of the tax code, even on a provisional basis, would be another avenue for some additional housing opportunities.

MONTY: So, you said that's on the Federal level?

DESANTIS: Yes, LIHTC is administered through housing agencies on the state level, but it is part of the federal tax code and this would in addition, it would be a standalone provision, but would support, the low income and I believe the programmatic part, it would be a 15-year initial period, followed by a 15-year extension, compliance period would be similar. So, it would be a long term middle income housing tax credit option and I think it would be quite competitive, much like the 9% LIHTC tax credit is now.

MONTY: Interesting. Anything for Adam?

MURPHY: I just have a quick question, so the LIHTC is for multi family units?

DESANTIS: Yes, but to be administered, it's just changing up to 120%.

MURPHY: Yeah, that's awesome.

MONTY: Terri, do you have anything you'd like to share with us? I know you do.

MORSE; I have a comment and a question. I was just thumbing through my big, thick housing folder that I bring with me and when I think back to what sort of inspired these meetings, back in 2020-2021, it's impressive to know that we have made so much progress when it comes to looking at housing as an issue in Essex County and we couldn't have done it, if we hadn't come together. I was sort of like part of this group and we were having conversations with HAPEC and trying to figure that out, but until the County really grabbed hold of this and established this task force, I don't think we could have made the strides that we've made, so I want to thank all of you guys for really making sure that this a priority. Then my question is, what kind of needs assessment have we completed to know where the greatest need is for housing, new housing in Essex County? Because, I love the fact that Ticonderoga is getting a lot of housing, it's fantastic, there's a lot going on in Lake Placid, we're looking at Moriah. I think Elizabethtown is a community that is in need of some housing and I was just curious, have you done a needs assessment to know which areas?

MASCARENAS: We have done some forms are needs assessment. Anna's office, early on, ran one. There's a study that Carol's part of with Lake Champlain Basin.

CALABRESE: No, Lake Champlain Lake George Regional Board.

MASCARENAS: Yeah, that is happening and I think the issues we really face, we can plan, we can put tools in our toolbox, such as the land bank and those types of things. The struggle that we're really going to have a hard time with and I want to say, I like the area of the Regional Economic Council and what the Governor is doing, in terms of potentially setting up housing type areas that we can build on, is really our zoning and the Adirondack Park. So, when we talking about the local need, driving that conversation and the zoning that exists, we really need to look no further than the Adirondack Park and the zoning there. So, yes, you can do your own zoning, whatnot, but the bottom line is, a lot of these communities that are in the hamlet are tapped out. There's no potential for expanding housing for low and moderate income individuals in our current hamlets, it's gone. So, unless there's special designations made within things that are within moderate intensity of those types of things, you're really going to see modest growth, at best. The most we can hope for is to start cleaning up some of our blight issues; right? State reusing some of those housing developments that we have in our communities, already and that's what we're doing. So, the things that are in our control, we're doing very well. The things that aren't in our control, we're not going to be very successful at, unless we get some real movement at the higher levels of government that can help support us. Because you get outside the hamlet, that's not affordable housing, that's not what that is. That's people from the city, that's your 200 houses that are owned in Newcomb, aren't for the residents of Newcomb. There for the people that want to come and play and there's a part for all of that and there's economic impact and good things that come with that, but the shortage in workforce and the ability to maintain a way of life here for the residents that remain, will continue to fall off. It will continue to be problematic. I mean North Elba, we operate on J1s, without those J1s what happens? We have a big problem.

DOTY: Between 1,000-3,000 every year, before we can even open the doors.

MASCARENAS: Exactly

MONTY: And you start bussing them in from Malone.

MASCARENAS: The people that support those programs certainly can't live there; right? If you work at a restaurant or support the tourist industry, you don't make enough to own a home in the surrounding communities of Keene or North Elba or Jay. So, what do we do this them and how do we keep this machine going for all of those. So, you bring up a good point, but it really starts with building those partnerships that are going to help us with hamlet expansions and an APA that's more sympathetic to our needs moving forward. That's the only way we're going to build a little bit more, but we're doing what we can and I commend you all, because we've come a long way.

DELORIA: These hamlet expansions within the Adirondack Park, they require water and sewer. So, you know, if you're even allowed to expand your hamlet, that's one of the requirements for it. So, add another \$10 million for 30-40 homes to expand your hamlet, if you have the land to expand the hamlet. In Newcomb's case, we don't have a whole lot left, because it's already been purchased. I mean it creates an obstacle for us, but we're dealing with what we can. Water and sewage with hamlet expansion, is an absolute in the Park, absolutely.

HARRINGTON: Crown Point has dealt with APA and hamlet expansion and our hamlet is about to expand within specific agreed areas designed by APA, contingent upon the ability of our water and sewer to allow that and I have been told by APA that town boards can request hamlet expansion, as well as, persons with private property could also request hamlet expansion and I am not a huge advocate of APA, but I do realize that they are very willing to listen to APA as long as we can follow the regulations that we can set forth.

MONTY: I am interested to hear how a private individual can request a hamlet expansion, because it has to come through the town.

HARRINGTON: If they order a hamlet, they can initiate a hamlet expansion request with APA.

MONTY: I am glad it's working for you, Charlie, but I can speak for the Town of Lewis, we've been denied twice. I know Westport, requested a hamlet expansion, because they had a developer willing to come in and build some homes there and they needed a hamlet expansion to upgrade the sewer, which they were willing to do, in conjunction with the developer and they got shot down by the Park Agency and stuff.

JUSTICE-GREEN: Mark, didn't that also happen with the Town of Ticonderoga, last year with a private individual who wanted to put in apartments?

WRIGHT: Yeah, we have an area that is perfect for hamlet expansion, but, again, we would have to provide water and sewer, so it's not just to cost of providing that water and sewer, but making sure that your wastewater treatment plant has the capacity to take that. If it doesn't, then you got

to increase your wastewater treatment plant. So, there were people interested in developing the area, but once they approached the APA it was a no go.

MONTY: I am glad it's working for you in Crown Point, but it hasn't worked for other areas in the county.

HARRINGTON: It has the possibility of working, but it contingent, again, upon water and sewer. We are under an order from DEC to upgrade our sewer system, but you must realize that we have a very, very small wastewater district and there's a \$11 million that attached to it, in order to come into compliance. It can't be done.

MONTY: I agree

HARRINGTON: It just can't be done and once the State realizes that DEC is out there somewhere and isn't dealing with reality, once they realize that, maybe we can get some cooperation here.

MONTY: I would not argue with you, once bit on that, at all. As you know, we're facing many issues with DEC. The rest of the committee, Alan, do you have anything you want to share?

JONES: No, other than being part of the community it important and I am glad I am here. As everyone knows, as the agency, we service low income residents in Essex County and you know having affordable housing is extremely important for us to have any impact on their sustainability and grown. So, when we start to see that movement, we can hopefully have a bigger impact on the population we serve. Also, as an employer, we have 135 staff and very often I am losing staff to other areas, I think 50% of my staff don't live in Essex County and really they should. It would be much more beneficial to our agency systematically if our staff were living in the communities that they are serve, so that is difficult for us, as well. so, absolutely, I am glad to be at the table and the conversations are great.

MONTY: Thank you, Alan and for those that don't know, Alan is the CEO of ACAP, Adirondack Community Action Programs, here in Essex County. Does a phenomenal job with him and his staff. How many employees are you down, Alan?

JONES: We're actually making ground, I don't know if it will stay that way, but we're currently down 10 staff. We were down 18, originally/

MONTY: Wow, that's wonderful, wonderful. Carol, would you like to throw anything out there?

CALABRESE: I want to support Terri's comments on this committee about how far we've all come along. If you would like, the Lake Champlain, Lake George Regional Planning study, it encompassed four counties and a lot of the of the towns and have worked over 18 months and I've read through it and can drill down, I think it goes down by town and if you're interested I can email that link back to the announcement of this meeting and anybody that's interested in looking at, because there is a lot of valuable information in there that we don't have, you know go out for funding and try to repeat it, because it's already been done on our behalf.

MONTY: Thank you, I do want to give a shout out to the Lake George, Lake Champlain Regional Planning Board, they've been amazing the last few years in securing monies and grants for a lot of the projects going on in Essex County, as well as the four other counties that are involved. Ken and myself are kind of collaborating with Beth and this group, it's called Techonic, who are doing research on how to best understand the fabric, because if you look for broadband, every map out there is different, the Connect All office has is different than the FCC has, which is different from this one and different from that one. There's a large pot of money coming out for broadband, Federal money, coming out this summer. Techonic was hired to come up with a plan for us to best apply for that money, in a nutshell. Ken, do you want to?

HUGHES: No, you're doing it, you're doing great.

MONTY: Thanks, I know we've sent out questionnaires to all the supervisors on that. Are we going to reach the last mile in Essex County? No, let's face it. To be 100% connected is not going to happen in Essex County, just because of the rural areas that we live and the obstacles faced, between the utilities and the Park Agency and some of their regulations and let's throw in DOT, as well. It's making it cost prohibitive for a lot of the ISPs involved. They're fighting trying to get some of the larger ISPs, i.e., Charter Spectrum and Verizon to release their data. They do not want to release their data to put on the map, so it makes it really hard asking for those moneys. But, what we're looking for is the large pockets within your community where it would be affordable for the ISPs to come into those areas and stuff and Beth and Lake George, Lake Champlain Regional Planning Board has been hugely instrumental in that. So, everyone knows, Ike Tyler, Supervisor from Westport is now the Vice-Chair on that Board. I think, at times I look at it, I appreciate your sentiments, Terri, but sometimes I think we're not getting anywhere, you know, but I know as a baby, you got to crawl before you can talk and I think we are crawling, we might be getting ready to sit up and stand. I think having the conversation is helping, it's good, we've got some great people in the room here, working on this. I think it's hugely important and I think we'll continue to work. I do want to recognize Stephanie, who's been appointed to our Land Bank Board. Stephanie, do you have anything you would like to address or comment on?

DEZALIA: I'll just got back to the bank foreclosures. They're difficult to get a hold of the bank, until they actually take possession. Bank foreclosures can sometimes go on for 2-3 years and by that time, like you just said, the roof is now failing in. Mr. Smith, is right that that is all public record. You just look lis pendens and you're going to have the list for your town, go back two years. Sometimes there's Supreme Court for a couple of years, 2-3 years, before the bank actually, has done the auction, taken the actually positions, especially if their reverse mortgages, like what I think Robin is talking about. They take a while because it's just heirs that they're talking about. So, it's good to know where they are in your towns, but it's frustrating that they can take a couple of years in court to be able to even talk to the bank about it acquiring them.

MONTY: Thank you, is there anything else?

JUSTICE-GREEN: So, I did have to and I will distribute this, after the meeting and make sure every supervisor gets a copy of this in their mailbox. One of the other hats I wear is I am Chair of the Rural Housing Collation Government Affairs Committee and we will be in Albany next month and have a series of meetings with the majority leader and as well as the majority leader of the

assembly and the minority leaders about our budget priorities are specifically related to Pride, the Land Bank, Adirondack Roots, a lot of funding for our organizations as well as the grant programs that we currently administer in the county, so with the new executive budget that came out, actually a lot of the gains that we made last year, were cut back and that funding was rolled back and so a lot of our discussions and advocacy will involve asking them to, the Governor and the Legislature to fully fund, like our elderly repair programs, our New York main street programs, our small rental development initiative, which was really successful, which Adirondack Roots was able to secure funding for. The rolled back the funding for that program. So, I am asking them to continue to fund that program since it's incredibly important for our rural areas to have low to middle income rental developments, because we have a very difficult time putting 40 units in a given town, here. They also rolled back some of the funding for our manufactured and mobile home replacement programs. So, I wanted to share that document with you all, so you can reach out to me individually, if you have any questions about what that advocacy looks like or questions about those programs. It's really unfortunate, quite frankly, given all the work that we did last year and all we did to secure increases in this incredibly critical funding for our area that this was rolled back, because these programs work. I have worked in every single one of your communities this part year, in one way shape or form with this work, whether it be elderly emergency repairs, neighbors helping neighbors, our economic development programs or commercial buildings. So, we continue to make sure that money comes to Essex County and that we receive that support.

MASCARENAS: We could pass a resolution, if you get us one, by Monday.

JUSTICE-GREEN: I can do that.

MASCARENAS: Because that is our Full Board meeting.

MONTY: One other thing I want to mention, the fact it's in the Governor's budget, there was some language in there as it pertained to Tyler Hennepin, that isn't fully what I would have liked to have seen, but it's definitely a step forward, if it goes through the budget. So, if you get a chance to read the budget, take a look at that, it's better than we had.

HARRINGTON: In regards to going back to zombie properties, banks know the law and banks will disregard the law unless they are made aware and put on a clock, because the law is there and there's that enforcement process. I have observed a code enforcement officer put a bank on a clock and the end result was the property was rectified. So, we have to be mindful of that, that there is a process whereby we can hold those banks accountable.

MONTY: That's the reason we brought this up, Charlie. The City of Albany, how much did they get out of it?

JUSTICE-GREEN: \$600,000.00.

MONTY: \$600,000.00, because they actually took this bank to task on these properties, the properties were owned by one bank, maybe it was multiple banks, but the point being is, they acquired \$600,000.00 to go in and put into housing. But, you're exactly right, Charlie.

JUSTICE-GREEN: Well, they had to actually fix the homes and pay \$600,000.00.

MONTY: Right, you're exactly right on. Well, I want to thank everyone and I apologize for us getting started late. We're going to put together some more information that Nicole and I gather from that conference last Wednesday and get it out to everyone, just so we have an idea of what you can look for in your communities, because like I said, their ideas were great, unfortunately we've got to figure out to fit what they're doing in Rochester and Syracuse, how it's going to fit here in Essex County and that's going to be the tough job, but I think we can do. So, if there's nothing else, thank you, Alison for being here, I appreciate it, I am going to have your number and I'm going to be calling you a lot.

WEBBINARO: I believe you.

MONTY: We stand adjourned.

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

Respectively Submitted,

Dina Garvey, Deputy Clerk
Board of Supervisors