

## EXHIBIT A

## Method of Analysis:

- a) Each reply was assigned an opinion index based on the answers to questions 8,15,16,17,21,26,28. The opinion index has a range from +110 for a respondent extremely positive toward moderate income housing in Penfield to -110 for a respondent expressing an extremely negative opinion. An index between +10 and -10 is considered neutral.
- b) Replies to 39 questions and the opinion index were coded and punched cards were prepared. Six questions were excluded from the tabulation to comply with a limitation imposed by the computer program. The University of Rochester computer facilities were utilized to aid the analysis of the data.
- c) The analysis includes the following factors:
  1. Opinion profile of the 811 replies.
  2. Tabulation of replies to the individual questions.
  3. Cross tabulation of replies to selected pairs of questions.
  4. The effect of "Some Points to Consider" on opinions.
  5. Summary of the general tone of written in comments.

# 496

## EXHIBIT A

Results: (See Appendix C on page 25 for  
Tabulated Questionnaire)

The number of respondents having positive opinions is greater than those having negative opinions. This difference is statistically significant.

	<u>Number</u>	<u>Percent</u>
Positive opinions (+15 to +110)	402	49%
Negative opinions (-15 to -110)	289	36%
Neutral opinions (+10 to -10)	<u>120</u>	<u>15%</u>
	811	100%
Average overall opinion index		=+ 5.95
Average opinion index of positive replies		=+44.9*
Average opinion index of negative replies		=-46.6*

Although the analysis is not yet completed, initial indications are that the fact sheet did not significantly affect the opinions expressed.

The general tone of responses to the questionnaire can be seen by looking at those questions where 60% or more were either above or below the neutral range.

### Opinion Questions:

No. 7 81% would be more favorable to  
an apartment house or town house

\*Positive and negative replies were calculated from Zero to +110 and Zero to -110 respectively in developing this average

## EXHIBIT A

if it were known that residents were paying their "fair share" of town services.

- No. 1 76% feel decent housing is the right of every citizen.
- No. 25 76% feel the Planning and Zoning Boards are obliged to enforce strict zoning laws to protect existing property owners.
- No. 40a 75% feel more housing is needed for senior citizens.
- No. 26 72 % feel the Town should formulate plans and take actions which will provide moderate income housing which best serves the progress of the Town.
- No. 9 66% do not presently find the idea of living in a condominium appealing This reduces to 44% if the family is grown up (quest. No. 10).
- No. 11 66% do not approve of federal mortgage assistance for moderate income families.
- No. 3 65% feel a shortage of moderate income housing exists in Monroe County.
- No. 13 65% do not approve of tax abatement of local property taxes to provide moderate income housing in Penfield (in general).

## EXHIBIT A

- No. 22 64% approve of tax abatement of local property taxes to provide moderate income housing in Penfield for the elderly (specifically).
- No. 40b 64% feel more housing is needed for young families.
- No. 18 63% would not object to living within one mile of moderate income dwellings. This reduces to 42% if the distance is reduced to 1/4 mile (quest. No. 16).
- No. 40d 63% feel more housing is needed for moderate income industrial and public service workers.

## Personal Data Questions:

- No. 37 90% own their present dwelling.
- No. 36 88% Reside reside in a private home.
- No. 32 76% expect to live in Penfield for more than five years.
- No. 31 69% have lived in Penfield for more than five years.
- No. 41 69% feel they understand the main issue

Analysis is continuing to summarize written-in comments, to establish the significance of the fact sheet, and to further condense the cross tabulated question pairs. These results will be included in a follow up report.

EXHIBIT A

DISTRIBUTION OF OPINION INDEX

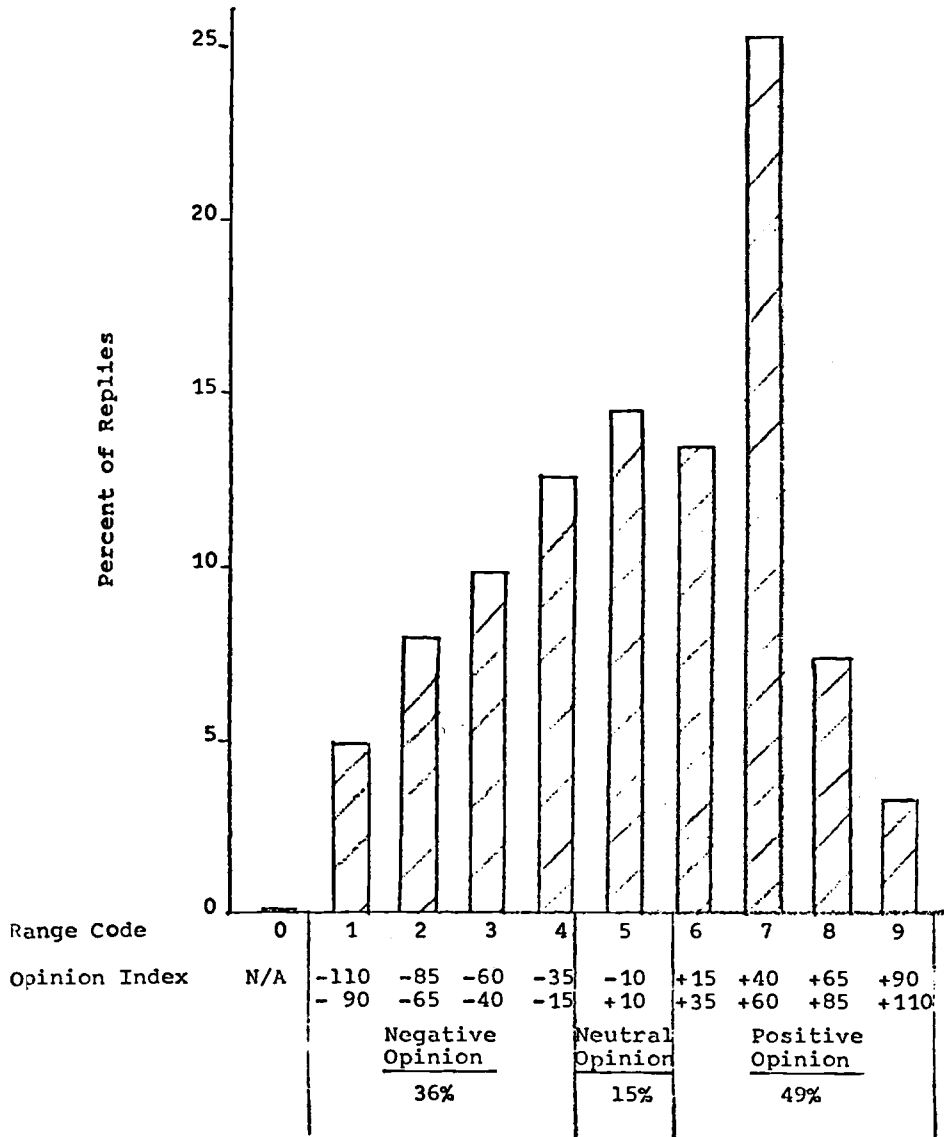


EXHIBIT A 500

THE HOUSING SHORTAGE

In Monroe County

The housing shortage in Monroe County was formally documented in a study prepared by the Rochester Center for Governmental and Community Research for the Metropolitan Housing Committee, Joseph C. Wilson, Chairman. In its Summary Report, dated April, 1970, the report indicated a need for 69,600 additional housing units in Monroe County in the 1969-1975 period. Of these, 51,900 were identified as low and moderate income housing needs.

In a Research Note dated August 19, 1971 the Monroe County Planning Council has updated the data on the housing need in a study entitled 10-year Housing Targets for Monroe County. This study (See Appendix D, page 31) indicates a need for 80,000 additional housing units in Monroe County between 1970 and 1980. Of these 55,000 are identified as needed for growth and 25,000 for replacement. All of the replacement units and 50-65% of the growth are required for low and moderate income families - or about 52,000 to 60,000 low and moderate income housing units. Of these probably two thirds are moderate income and one-third low income.

Penfield's "Fair Share"

Penfield is a part of Monroe County. The residents of Penfield are dependent on the balance of Monroe County - both the City of Rochester and the other suburbs - for

## EXHIBIT A

a broad variety of needs and services. These include jobs (52% of Penfield wage earners work in the City of Rochester), cultural events, shopping and commercial services, sports events, etc. It is the belief of this Task Force that while Penfield shares many of the features offered by the balance of the County, by the same token it shares many of the problems of the County, and has an obligation to share in the solution of these problems.

Penfield's population in 1970 was 23,782. (See Appendix E on page 34) for data on Penfield's population and other data from the 1970 Census). During the decade of the Seventies, Penfield's population is projected to increase to 34,800 in 1980. This growth is about 10% of the total projected Monroe County growth of 104,500. Referring to the data above on housing needs, we can calculate Penfield's "Fair Share" of the County's moderate income housing needs as follows:

Housing Units needed for growth	55,000
Replacement Housing units	25,000
Total Need	<u>80,000</u>
Low & Moderate Income(50-65%)	55,000
Less Replacement Units	<u>25,000</u>
Additional Low & Moderate Units	30,000

Two-Thirds moderate Income            20,000  
Penfield's share (10% of growth) 2,000

Before accepting this as Penfield's "Fair Share" it is necessary to review Penfield's present share of moderate income housing units - that is to take into account the type of housing mix presently existing in the Town of Penfield. An analysis of the 1970 Census data on value of housing units (See Appendix F, page 35) indicates that 19% of Penfield's present housing units can be classified in the moderate income range. Of this mobile homes represent more than half (11% of the 19%).

The percent of moderate income housing in the 19 Towns in Monroe County ranges from 10% (Brighton) to 41% (Riga). The average for all Towns is 24%. Fourteen of the 19 Towns have a higher percent of moderate income housing units than Penfield.

Based on these data the Penfield Housing Task Force recognizes Penfield's "Fair Share" of the moderate income housing shortage in Monroe County to be on the order of 2,000 units in the 1970-1980 period.

It is recognized that population projections are subject to error, and must be updated periodically. The most recent population projections for Penfield for the 1970-1980 period prepared by the Rochester Center for Governmental and Community Research are expressed as:



**503**  
EXHIBIT A

Low growth rate           - 600 persons per year  
Medium growth rate       - 1000 persons per year  
High growth rate         - 1400 persons per year

The Task Force therefore recommends that this study be updated in about two years to reflect actual growth in the 1972/3 period.

STYLES OF CONSTRUCTION

Any discussion of styles of construction of moderate income housing must include a discussion of costs, including land acquisition costs, land development costs and finally construction costs. These costs, plus zoning requirements and current preferences in housing (market preferences) will determine to a large extent the styles and sizes of moderate income housing possible at a given point in time.

Some alternative styles of construction which could be built to sell for \$20,000 or under, are: small single family homes, zero lot line homes or patio homes, town houses, multiplex - particularly quadplex, garden apartments, medium rise apartments and high rise apartments.

This Task Force does not recommend the construction of either medium rise (4 to 6 stories) nor high rise apartments in the Town of Penfield as a mechanism for achieving moderate income housing targets. This style of construction would result in a population density which would exceed that necessary to encourage moderate in-

come housing; it may require major changes in such public services as fire protection, and in general would not be compatible with the suburban character of Penfield.

Preferences in housing styles change over time. While small single family homes and garden apartments were popular twenty years ago, neither appears to appeal to builders in the 1970s as a marketable product. It may be possible to construct a small ranch or cape cod on a lot of 5-6,000 sq.ft. within the small moderate income price range but builders are inclined to believe they would not sell and therefore do not wish to construct them. Garden apartments are designed so that several families share a common entrance to the building. This single characteristic has caused them to lose popularity. The Townhouse, in which each family has its own exterior entrance, is the 1970 replacement for the garden apartment.

There is no experience with zero lot line or patio homes in the Rochester area. The concept is that the house is built in an L or U shape with a patio occupying the balance of the lot, either at the unused corner in the L shape, or in the center of the U. Since the homes are built on or very near the lot line, densities are higher and costs lower than typical single family homes.

The Townhouse style of construction is becoming very popular in the Rochester area.

## 505

### EXHIBIT A

Although many variations exist, the Townhouse is typically a two story dwelling attached in a row to other townhouse units each having its own individual entrance. Townhouses can be built in a high income price range or in moderate income ranges. The differences are in the size of the unit and in the extra features offered. For example, a high income Townhouse may have 1,400 - 1,800 sq.ft., a basement, 2 1/2 baths, air-conditioning, etc., while a moderate income Townhouse will probably contain less than 1,000 sq.ft., be built on a slab, have one bath and not be air-conditioned. (Appendix G on page 36 indicated the cost of some of the more common "extras").

The second style of construction currently in the Rochester area which can be constructed in the moderate income range are multiplex units. Variations include duplex, tri-plex, quadraplex, eightplex, etc. (The prefix indicates the number of units contained in each building). The quadraplex appears to be the most popular at this point in time. Many different designs of quadraplex units are possible.

This Task Force recommends that the Penfield Town Board be open to proposals for moderate income housing which utilize Townhouse and Multiplex styles of construction. Higher densities per acre than those allowed by the present Zoning Ordinance may be required to enable the construction of these moderate income units, with perhaps more of the total area utilized than presently allowed.

# 506

## EXHIBIT A

Since styles of housing change, both in terms of design and in terms of preference, it is important that the Town Board and Planning Board remain cognizant of these changes and encourage those which will contribute to the overall character of the Town.

# 507

## EXHIBIT A

### Construction Costs

One builder in the Rochester area provided us with some general cost parameters for moderate income housing using the Townhouse or Quadraplex styles of construction:

Land Acquisition Cost	\$ 1,300.
Land Development Cost	1,700.
Construction Cost 900 Sq.ft. at \$12.	10,800.
Margin (includes selling expenses, accounting, general management, financing, supervision and profit - 27%* of selling price	5,100.
Total	<hr/> \$ 18,900.

Both land acquisition and development costs are calculated on the basis of 12 units per acre. Appendix H on page 37 shows approximate land acquisition and development cost per dwelling unit at various densities.

\*The builder's margin on a higher cost single family dwelling unit will be about 18% of the selling price. Since many of the costs covered by the margin are fixed, the margin represents a higher percentage of the selling price of lower cost houses (about 27%). This relationship is shown in the Value Ratio Curve in Appendix G.

PENFIELD ZONING ORDINANCE

The Penfield Zoning Ordinance contains six basic sections pertaining to housing:

- Residential AA District
- Residential A District
- Apartments or Multiple Dwelling
- Town Houses
- Mobile Homes
- Planned Unit Development (P.U.D.)

A Summary of the requirements of the Housing sections of the Zoning Ordinance are presented in Appendix I on page 38.

In the previous section of this report the conclusion was reached that in order to build moderate income housing given today's construction economics, it will be necessary to utilize a variety of housing styles, sizes, and densities. We have recommended that the Town Board welcome and encourage this variety in order to meet Penfield's fair share of moderate income housing.

Penfield's Zoning Ordinance does not presently provide for this variety of housing styles and sizes. They could be accommodated by granting variances to the Ordinance; however, the frequent granting of variances is generally considered contrary to good zoning and planning practices. Instead we recommend that the Penfield Town Board adopt changes to the

## EXHIBIT A

present Zoning Ordinance necessary to accommodate the broad variety of housing styles, sizes, and densities earlier recommended. These changes should be adopted as early as possible.

P.U.D.

Penfield's P.U.D. Ordinance must be considered separately. Penfield was the first Town in Monroe County to adopt a P.U.D. Ordinance. This step was taken at least partly as a result of the recommendations of the Penfield Housing Committee, Dr. Clarence Heining, Chairman, in its report to the Town Supervisor dated January, 1970. One of the primary reasons for adopting a P.U.D. Ordinance was to permit the construction of moderate income housing.

Three P.U.D.s have been approved to date with a total of 1615 dwelling units. Regrettably these P.U.D.s will provide a very limited amount of low/moderate income housing. Based on present tentative plans, only 80 dwelling units are in this range.

These are units for the elderly in the Standco P.U.D. (See Appendix J on page 42 for current estimates of the types and values of the P.U.D. dwelling units).

The Housing Task Force was unable to reach agreement on a firm recommendation pertaining to the P.U.D. Ordinance. Some suggested recommendations were:

# 510

## EXHIBIT A

- Revise the P.U.D. Ordinance so as to conform to the Monroe County Planning Council's model P.U.D. Ordinance.
- Leave the present P.U.D. Ordinance as it is until we gain further experience with it.
- Have the Planning Board review the Ordinance and propose changes.
- Rescind the Amendment to the P.U.D. Ordinance passed by the Town Board in the Fall of 1971, and thus return it to its original form.

Much of the discussion among Task Force members centered around the detailed space requirements as well as bulk and use specifications in Penfield's P.U.D. as contrasted to the Planning Council's "Model". The "Model", which is in the process of revision, recommends that no density specifications be stated in the Ordinance; instead, that each proposal shall be evaluated on its own merits.

The opinions of Task Force members divided generally as follows:

- without detailed requirements, the Planning and Town Boards will have no firm criteria against which to measure a P.U.D. proposal. This could result in unequal treatment of various proposals and in charges of unfairness or even litigation based on alleged unfairness.



511

EXHIBIT A

VERSUS

- the intent of the P.U.D. concept is to promote maximum flexibility in the design of a development so as to best utilize the characteristics of a given piece of land. Imposition beforehand of rigid specifications defeats this intent.

PRIVATE ENTERPRISE / GOVERNMENT ALTERNATIVES

Moderate income housing can be built and financed either through private enterprise or with various forms of government financial assistance. Both profit oriented private enterprise and non-profit organizations can construct moderate income housing under federal government subsidy programs.

PRIVATE ENTERPRISE

This Task Force expresses a preference for the construction of moderate income housing by private enterprise. Private builders in the Penfield area indicate they can build moderate income housing without government subsidies. The Linden East development is the first evidence of this in the Penfield area. In the past builders have preferred to construct "high income" housing. There are indications that a shift in demand is occurring and that the "high income" housing market may be approaching saturation.

In the past the only bonafide proposals for moderate income housing were based on government subsidized programs. It was felt that a combination of land costs, constructions costs, zoning requirements, interest rates and taxes made government subsidization necessary to provide housing for moderate income families. Since it is too soon to tell if private enterprise can and will provide the required moderate income housing, this Task Force recommends that the Town Board consider government subsidized proposals, while at the same time acknowledging a preference for private enterprise proposals.

## EXHIBIT A

Government subsidized developments have one advantage over those constructed without subsidy: the residents can be limited to moderate income families. If the goal of constructing moderate income housing is to provide housing for moderate income families, then government subsidized housing guarantees this will occur.

On the other hand private enterprise will sell a moderate income dwelling unit to a person with a high income, if he wishes to purchase it. The experience at Linden East is that roughly 50% of the purchasers are high income families.

This Task Force accepts this as normal workings of the marketplace, but recognizes that it raises several points. First, it casts serious doubt on the belief that high income families prefer not to live near lower income families.\* Second, it means that the construction of moderate income housing itself does not necessarily assist in solving the shortage of housing for moderate income families (if the housing is purchased by high income families). Third, it suggests that more moderate income housing will be required to meet the needs of high income persons desiring this housing as well as the needs of moderate income families.

\*The opinion survey indicates that Penfield people are more concerned with the ability of other residents to pay their "fair share" of the cost of services than they are with their economic, educational and occupational background. (Questions 6 and 7).

FINANCING

In discussions with four local lending institutions we learned that several banks are presently granting a substantial percent of their mortgages to families in the moderate income range. Mortgage money is readily available. A 20% down-payment is required on conventional mortgages.

Stable employment and a low level of outstanding debts are key criteria in granting mortgages to moderate income families. Rules of thumb used to determine the amount of mortgage a family can carry are:

- The purchase price of the home should not exceed twice the annual salary.
- One week's gross salary or 23% of the gross monthly income should equal the monthly mortgage payment including principal, interest, taxes and insurance.

Mortgage officers generally were opposed to granting 35-year mortgages although these are permitted by New York State law. Some felt they probably would go along with the 35-year mortgage in the future. A longer mortgage results in a lower monthly payment and would permit more moderate income families to purchase homes.

Mortgage officers preferred Conventional mortgages to FHA mortgages. Delays in construction while waiting for FHA inspections and longer evaluation times before granting mortgages were key reasons given.

FEDERAL GOVERNMENT PROGRAMS

It is beyond the scope of this report to attempt to explain in detail the various federal government programs designed to assist moderate income families in obtaining housing. A brief description of two key programs, known as "Section 235" and "Section 236" of the Housing and Urban Development Act of 1968 are shown in Appendix K on page 43. A more detailed explanation of Section 235 requirements appear as Appendix L on page 44.

Neither 235, nor 236 requires tax abatement of local property taxes. Instead both provide interest subsidies. That is, the cost of housing, either rental or purchased, is lowered to the resident since the federal government pays a portion of the interest on the mortgage.

NEW YORK STATE PROGRAMS

All New York State programs for moderate or low income housing require tax abatement except for one category of housing for the elderly. These are authorized under the Mitchell Loma Act.

Urban Development Corporation (UDC) is a State agency and public benefit corporation created by the New York State Legislature in 1968 to develop and finance housing for low, moderate and middle-income families. UDC has announced plans for 350 rental dwelling units of townhouse and garden apartment design to be constructed in a development off Penfield Road and Nine Mile Point Road.

## EXHIBIT A

Any Town in New York State may ask the State Legislature to establish a Town Housing Authority. The function of a housing authority is to act as a conduit for federal housing funds for low income families. The Authority owns and operates the property. This Task Force does not recommend that the Town of Penfield establish a Housing Authority as it is not needed to enable the construction of moderate income housing.