

# JAMESTOWN PLANNING COMMISSION



December 10, 2010

Mr. Paul Whitford  
Chairperson  
City Council Housing Committee

Dear Paul,

The Planning Commission is passing along the enclosed proposed plan; **"The City of Jamestown: A Livable Community"** for your review and recommendations prior to it going to the full City Council for their consideration as a fully accepted plan.

After extensive review and discussions over a number of months the Commission endorses the document as a guide for policy direction and decisions related to the improvement of Jamestown's Neighborhoods. The content in the proposed plan is based on sound planning principles appropriate for the Community's needs and is a framework for additional actions to be taken. The proposed plan addresses issues and makes recommendations for both the public and private sector actions that will act in a complimentary fashion going forward to improve conditions and the quality of life in the City of Jamestown.

Again, on behalf of the Planning Commission I encourage your positive reaction to this proposed plan and wish for your endorsement to be added to the Commission's formal recommendation for the City Council's action accepting the plan.

Sincerely,

Martha Zenns  
Planning Commission Chairperson

**Cc: Mayor Sam Teresi  
Gregory Rabb, City Council President  
Jamestown City Council Members  
Jamestown Planning Commission Members**

# City of Jamestown, New York



## A Livable Community

A Collaborative Effort of:

***City of Jamestown***

Mayor Samuel Teresi

Gregory Rabb - City Council President

***Jamestown Urban Renewal Agency***

Mayor Samuel Teresi – Chairman

Steven Centi – Executive Secretary

William Rice, Principal Planner

Amanda Chapel, Planning and Research Specialist

***Jamestown Planning Commission***

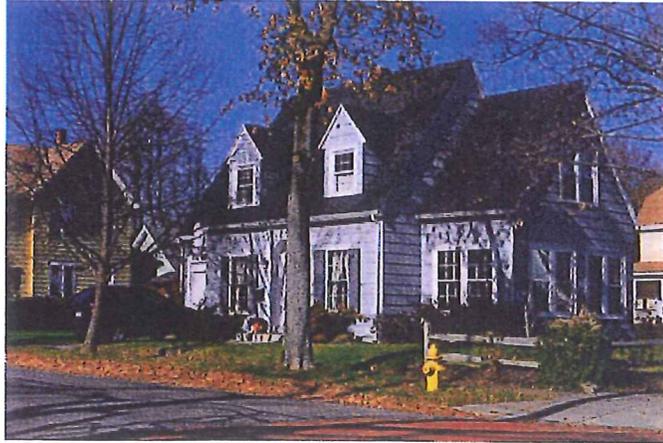
Martha Zenns - Chair

***City of Jamestown Strategic Planning and Partnerships Commission***

Gregory Rabb and Jennifer Harkness – Co-Chairs

Leonard Faulk – Chair - Neighborhood Revitalization Sub-Committee

# City of Jamestown, New York



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# City of Jamestown, New York



## A Livable Community

### Overview:

Community goals are accomplished when evidence is thoroughly collected and interpreted, a vision and creative solutions are developed, solid collaborations are formed, and firm commitments are made to bring about desired change. In this **“City of Jamestown, New York: A Livable Community”** report, the groundwork has been laid and the blueprint has been developed to:

- 1) [Strategically revitalize Jamestown’s neighborhoods](#)
- 2) [Create a vision for making Jamestown a more livable community](#)
- 3) [Establish an implementation plan and policy actions necessary to make Jamestown a more livable community.](#)

As the czb LLC study “Reinvesting in itself” states, “Jamestown is one of America’s great small towns and it is vital that it be preserved as a place of choice for generations to come.” This report has deep roots. The report’s genesis and synthesis as well as a summary of the plan’s components are provided in this overview.

At the meeting of the City of Jamestown Strategic Planning and Partnership Commission (SPPC) on October 28, 2006, members of the Commission first discussed the need to develop a Neighborhood Revitalization Plan that would set strategic objectives for neighborhoods in the same manner the Urban Design Plan (UDP) had done for Jamestown’s downtown. Like the

Urban Design Plan, it was suggested that a nationally recognized expert be engaged to analyze current and past market conditions in the Greater Jamestown Community and make recommendations that would become part of a comprehensive Neighborhood Revitalization Plan as to how Jamestown could better market itself by improving Jamestown neighborhoods.

In order to prepare for this proposed consultant study, it was deemed necessary to first create a Neighborhood Revitalization Task Force that would study neighborhood housing issues in Jamestown and then develop an outline of appropriate neighborhood priorities and strategies that could be used as a basis for the consultant's study. Composed of a cross-section of representatives from the Strategic Planning and Partnerships Commission, the City Department of Development, local foundations, real estate firms, bankers, the Northside Pride neighborhood organization, and representatives of local not-for-profit housing development organizations, the Neighborhood Revitalization Task Force commenced meeting in February 2007. The Task Force published, in the Fall of 2007, an outline of "Neighborhood Strategic Priorities."

At the swearing-in ceremony on January 1, 2008, Greg Rabb, the new President of City Council, stated, "I am looking to the Housing committee of the City Council to continue strengthening our communities through the creation of a comprehensive neighborhood development plan." At a retreat on February 28, 2008, the Strategic Planning and Partnership Commission, City Council, and City Department Heads decided that neighborhood revitalization should be one of the top four priorities for the City over the next two years. The other priorities were; job creation/retention and workforce development; regionalism and shared services; and supporting the urban design plan. The Strategic Planning and Partnership Commission, the City Planning Commission, the Housing Committee of City Council and the City Council reviewed and approved the Task Force's "Neighborhood Strategic Priorities" recommendations which included the hiring of a neighborhood design consultant to conduct the neighborhood study.

A second Neighborhood Task Force was convened in early 2009 to develop goals and expected outcomes for a neighborhood revitalization plan as well as to raise funds to pay for the consultant's study. One of the goals for the study was that it would be a resource for the five-year HUD Consolidated Housing Plan that the Department of Development was simultaneously preparing during the same time frame. Study specifications were completed and study fund raising was successful with contributions from the City; the Strategic Planning and Partnership Commission; the Gebbie, Lenna, and Chautauqua Region Community Foundations; Northwest Savings Bank; and the Chautauqua Home Rehabilitation and Improvement Corporation (CHRIC). The nationally recognized neighborhood consultant firm of czb, LLC was hired to do the study.

On October 28, 2009, another retreat was held for Department Heads, City Council Members, Strategic Planning and Partnership Commission members, and local foundation leaders. At that time "Neighborhood Revitalization, housing, and quality of life" was chosen again as one of the top three strategic goals for the city in 2010 and 2011.

In his January 28, 2008, State of the City address, Mayor Sam Teresi, set forth the goal “to coordinate and enhance the impressive neighborhood revitalization efforts currently being spearheaded by a coalition comprised of the City and a host of other community-based organizations”. The completed study “Reinvesting in Itself” was presented by czb, LLC’s principal partner, Charles Buki, to City Council with members of the public in attendance on May 2010.

The “Reinvesting in Itself” study was deliberately planned as a targeted study of private and public strategic actions for “market based” neighborhood revitalization. It was not designed by itself as a detailed work plan that would incorporate all City neighborhood responsibilities such as utilities, roads, sidewalks, sewers, code enforcement, housing rehabilitation programs, etc.

As the City Planning Commission and the Department of Development reviewed the czb, LLC’s neighborhood revitalization plan, it utilized its review as an opportunity for the City to develop a comprehensive plan for all of the neighborhood, housing and infrastructure issues that are the direct responsibility of the City. To blend the two efforts, this unified **“City of Jamestown, New York: A Livable Community”** document was created. The document’s goal is to engage the public and private sectors in working together in implementing the czb, LLC “Reinvesting in Itself” neighborhood revitalization plan recommendations and concurrently develop a blueprint for the City to specifically address its utilization of related resources and help to define the responsibilities under the City’s direct jurisdiction. The City portion also addresses new neighborhood and housing-related policy recommendations that the City proposes to pursue that involve not only the City, but, local educational institutions, Chautauqua County, and the State and Federal Governments.

This Report is organized in the following three major sections:

**Section 1:** The czb, LLC contextual foreword addressing forces external to Jamestown, the czb, LLC “Foreword to the Jamestown Community”, and the czb, LLC neighborhood revitalization plan, “Reinvesting in Itself” is provided in its entirety.

**Section 2:** The City’s Vision and Planning Principles for Jamestown’s “Livable Community” are presented.

**Section 3:** The Collaborative Actions and Specific Recommendations for Implementing Jamestown’s “Livable Community” and Neighborhood Revitalization Plan are outlined.

**Section 1:**  
**Neighborhood Revitalization Plan:**  
**czb, LLC Report**

- **Context**
- **Foreword to the Jamestown Community**
- **'Reinvesting in Itself'**

## FOREWORD TO THE JAMESTOWN COMMUNITY

Only a short time ago the planning firm of czbLLC was contracted for an analysis of the neighborhoods and housing markets in Jamestown, NY. Our firm takes pride in looking at each community as a unique place, but we are always consistent in one way: we are biased in favor of looking at the assets of the community and what can be done to grow those assets.

Over this past year we have had the remarkable opportunity to learn about Jamestown and to reflect on its past and its potential. The result of that work is a report of nearly 70 pages, complete with graphs, charts, and recommendations for dozens of ways to improve the future of this great community. The report is long, tedious, and frankly sometimes a bit too detailed. That has to happen when undertaking any serious approach to community improvement because there always needs to be an underlying objective reason for making changes.

To make this all of this much clearer, we are providing this briefer summary of the main thrusts of the text. This gives the reader a roadmap for navigating the material in the report. Basic to all of our work in Jamestown, there are five key insights that the reader should know.

1. That the research approach was unconventional; no formula was followed and every observation was tested and re-tested,
2. That the profound impacts of economic decline and population loss were analyzed both historically and in terms of the conditions today,
3. That the declining population and economic losses were evaluated to explain how and why specific houses and neighborhoods are succeeding or failing,

4. That the research team looked carefully at current policies and investment decisions and at potential changes and incentives that could reverse certain long-term trends,
5. And, that the report concludes with a clear challenge for the Jamestown community to act and specify what must be done promptly and what ought to be undertaken over the next few years.

In essence, we took a fresh look at some long standing problems and we challenged ourselves to re-interpret what those conditions mean today and will create tomorrow. In particular, we analyzed how the disinvestment behaviors of a few are driving down the assets of everyone else, and the extent to which policies and practices perpetuate this. Finally, we looked at the resources that could turn this pattern around and how everyone in Jamestown can be part of the solution.

What follows is a summary of those five key concepts.

In Part One, we describe the unusual but powerful methodology for gathering, analyzing, and understanding data. This unconventional approach gives Jamestown the unique distinction of having a comprehensive analysis of the current status and impact of literally every residential property in the city.

To do this we employed cutting edge research techniques and collected a great deal of qualitative and quantitative data. But we also relied heavily on some very old-fashioned tools – we looked carefully and we listened intently. We saw what was happening in the neighborhoods and on the blocks and we thought through what that means and how things could change.

Much of this work happened right on the streets of every neighborhood. We visited every block and catalogued every residential property in the city.

Once we had this unprecedented data on about 8,000 structures, we carefully mapped locations and compared housing standards with real estate market activity. This scale of information is unparalleled in neighborhood planning and it provided us with informative insights into what is happening house-by-house and block-by-block.

This effort springs from our rather peculiar position: while we have experience in hundreds of communities, we still look at each place from a fresh perspective. The result is a report that is a reflection of *your community's strengths and an honest and realistic analysis of what is and what is not working in Jamestown.*

The beginning of the report gives insight into how we learned about Jamestown and got to know it as a place that deserves investment.

In Part Two (Going Forward), the report fully recognizes that Jamestown is facing serious economic challenges that are similar to problems undermining many cities across the country. Fortunately Jamestown has a wealth of resources and assets that already define it as one of the great small towns in America. Surely, Jamestown is one of the most beautiful towns in the United States. The setting - Chautauqua County - is one of the most idyllic, as well. The homes, spacious yards, rich civic life, good schools, and historic architecture, all make Jamestown a great place to raise a family.

Of course, negative changes in Jamestown are serious and have been documented for decades. Shifts in employment, declining population, stagnant incomes, changing retailing, and dozens of similar dynamics have shaped

the community, just as these forces have shaped countless other American cities and small towns. In fact, it should be noted that Jamestown has weathered these impacts better than many similar communities.

Nevertheless, the Jamestown of today is a very different place from only a few decades ago. While at the beginning of the last century Jamestown was reportedly becoming a major city, by the end of the century Jamestown was transforming into a small town. Today, Jamestown is smaller than at any time since Theodore Roosevelt was President,



but it occupies - and must pay to maintain - an infrastructure built for a much larger population. Managing this transition is a fundamentally important job that must be shared by the whole community.

In Part Three (The Nature of the Challenge), the report acknowledges that data doesn't mean anything unless it is linked to what is happening today, so the discussions carefully consider the contemporary forces of change that are shaping Jamestown's neighborhoods. At the core, these forces are:

1. Long term and continuing population decline with the related lost of economic strength,
2. Depressed housing sales values and rents, which are then reflected in insufficient upkeep and repairs, and
3. Severe under-maintenance of many properties, which has created patterns

of disinvestment and significant loss of property value in nearby houses.

This negative cycle has reached a level where without a significant shift away from disinvesting, policies that protect poor quality property owners, and inconsistent efforts to build a firm set of standards for property, Jamestown is near a point of no return. Large cities like Detroit and Buffalo and medium-sized ones like Camden and Gary are already there. Their paths all ran through where Jamestown is now. *It does not have to be this way.*

Let's briefly consider the impacts of each of these forces.

**First**, it is an astonishing fact that Jamestown has been steadily losing population not for ten years, or 20, or even 30, but rather for a full 60 years. During the six decades since the US fought the Korean War - the last period of population growth was in the early 1950s - Jamestown has become smaller by approximately 5,900 fewer families.

If one discounts a period of population growth following WWII, Jamestown has

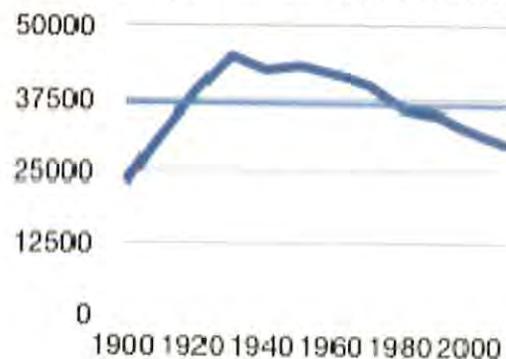


actually been losing population since before the Great Depression. Again, Jamestown today is about the same population size as it was a century ago. And while it has lost residents, a large portion of the original structures - many of which today are obsolete or in severe

physical distress - remain and are a downward weight on housing values.

**Second**, housing values have been and remain flat. In 2000 the average sale price of a single family home was \$55,417 at a time when the median household income was \$25,837, an astonishingly affordable 2.14 housing value to household income ratio. Ten years later, the ratio remains an overwhelmingly affordable 2.12, with average sales for

**Population of Jamestown, NY**



single-family homes in 2009 at \$55,980, and median household incomes for 2008 at \$26,405.

So during a period of unprecedented access to creative financing, and the advent of wholesale transfers of homes equity from the leading edge of the baby boomers to retirement and second homes in virtually every market in the US, Jamestown values and incomes remained flat in absolute terms and fell against inflation.

Due to the impact of such sustained decline of housing values and the reduced demand for quality retail, the economic multiplier effect has been profound. Fewer families produce less demand for household goods, for groceries, for cars, for hardware. There is

less spending in an already weak economy.

**Third**, low standards of upkeep by many property owners in Jamestown have serious negative consequences. For families trying to sell their homes, the impact of deferred maintenance on home sales is substantial: a house near a distressed property will, on average, sell for \$25,106 less than it would have if that distressed property were removed or back in service at a high level of repair.

Pause and think about this for a moment. If you take care of your house but your neighbor does not - your next door neighbor, not the house *over there across town who you do not know, but the house right next door or right across or down the street owned by someone you know or see almost every day* - your home is worth \$25,106 less on average than it would be if that family took care of their property. There needs to be a *new normal* in Jamestown, both from local government and average citizens. Withholding maintenance and upkeep has complex financial consequences for Jamestown.

When good upkeep is limited, housing values decline and people can't sell their homes to pay for all they've put into them and for what they need. When housing values are low, tax rates rise to compensate.

The irony is that many homes (77 percent) are in fair to good condition and could be made excellent for as little as \$1,000 each over two years. But these six thousand homes are both being seriously impacted by a few hundred "problem properties", so even modest repairs are delayed.

In Part Four (Intervening), the report argues that the powerful dynamics of disinvestment can be slowed and, with the right changes in citizen behavior,

even reversed. In particular, the report focuses attention on two important findings. First there are already the necessary financial, organizational, and human resources in Jamestown today to initiate recovery and there is the potential for future resources to sustain the turnaround. Second there are clear, straightforward community-based actions that can be taken to create positive change over the next few months and years.

Because housing prices and rents are so low and because electric and heating costs are manageable, the average household in Jamestown pays much less for housing than in most American cities.

Remarkably one of the nation's great small towns is actually so affordable that people have extra disposable income, some of which could be directed to home improvements or move up purchases.

However modest, this is a luxury that few places have.

Moreover, many of the right pieces of the recovery puzzle are already in place, but they haven't always been used effectively to build equity value. Some measures, such as aggressively improving rental property have long been overlooked even though it would significantly strengthen the better properties and would lead to greater profits for conscientious landlords.

Finally, there are dozens of individual, group, and community-wide actions that can further re-build confidence in the housing market and can tap into the core strengths of Jamestown.

An extensive list of actions around this theme follows on pages 42-58. Some of these proposed activities are outlined in great detail while others are presented in outline form only. What must be kept in mind is the multitude of programmatic

interventions possible, the certain key ones likely to have the greatest impact.

If the City of Jamestown were granted one wish but no others among the list of options that could positively affect its housing market and the conditions of the City's neighborhoods, it would be to have a robust rental property registration program built around rigorous quality standards, regular inspection, mandatory registration, and a fee structure to offset the costs of inspection that the City would face. By itself this one single intervention - though no silver bullet - would begin to chip away at a cancer in Jamestown that is on the verge of metastasizing.

Second, a routinized and legible code enforcement mechanism would begin to establish expectations by owners that their efforts to keep their homes up aren't being undermined by weak code enforcement as it applies to the guy down the street unwilling to maintain his home.

Third, however financed and implemented, a program to upgrade the exteriors of homes will have a profound impact on the market.

And fourth, an organized effort to mobilize the community to beautify highly visible streets to raise curb appeal would have an enormous pay-back.

Any one of these central thrusts are worth pursuing, some more than others, and all are explored in the report in detail.

In Part Five, the report recognizes that none of this discussion will make any difference unless there is both the leadership and a broad-based buy-in to a proactive approach to re-building Jamestown's neighborhoods.

In many ways, this is the greatest challenge. How can the complex issues of redevelopment be communicated? Will political and civic leaders be willing to

take the risks and the potential criticism that come with innovation?

This concluding section is critical if the reader is truly interested in results. The call for action begins on page 34.

In sum, the text provides the data, the interpretations, the conclusions and the arguments that support creative change.

The conclusions suggest possible actions. Some of these actions require re-thinking programs that have been in place for years; other proposed activities challenge the community to take on new tactics. Of course, not everything will be successful; recovering a community doesn't follow hard and fast rules and formulas. Rather, the proposed innovative efforts must be driven by a shared passion for a community that deserves to be restored to health.

Jamestown is a great small town and it is vital that it be preserved and strengthened as a place of choice for generations to come.

## INTRODUCTION

This report is written to the citizens of Jamestown, New York. As a consultant team researching Jamestown and writing this report, czb had an unparalleled opportunity. We were fortunate to work with some of the finest civic leaders and residents in one of America's great hometowns.

Jamestown is a remarkably livable community with valuable resources, great civic and governmental institutions, and an enviable quality of life. Indeed, one major disappointment in this work is that too many of the residents of Jamestown focus on the failings without recognizing the unique worth of so much of this great community.

In a nutshell, Jamestown is a place that ought to be valued and loved more. It is a place that deserves attention and investment. It was our great challenge to look thoughtfully at what is happening today and to suggest what ought to be done to assure that Jamestown thrives and emerges over the next decade as an even better community.

To do this we employed leading edge research methodologies and collected a large amount of qualitative and quantitative data. Importantly, though, we also relied heavily on some very old-fashioned tools – we looked carefully and we listened intently. We saw what was happening in the neighborhoods and on the blocks and we thought through what that means and how things could change.

This effort springs from our rather unique position: while we have experience in hundreds of communities, we still look at each place from a fresh perspective. The result is a report that is a reflection of your community's strengths and an honest and realistic analysis of what is and what is not working in Jamestown.

We have pulled no punches in this report. Where the data show weakness, we point it out. Where there's strength, we draw attention to it. The report is also, *intentionally*, repetitive. Housing econometrics is very complex. Boiling down the many moving parts of a complex system runs the risk of missing key insights. By repeating and re-examining certain concepts we target the most important themes Jamestown needs to focus on.

The challenges of change needed in Jamestown are well known and have been documented for decades. Shifts in employment, declining population, stagnant incomes, changing retailing, and dozens of similar dynamics have shaped the community, just as these forces have shaped countless cities and small towns across America. In fact, Jamestown has weathered these impacts better than many similar communities.

But the Jamestown of today is a very different place from only a few decades ago. While in the early 1900s Jamestown was reportedly becoming a major city, by the end of the century Jamestown was transforming into a small town. Today, Jamestown is smaller than at any time since Theodore Roosevelt was President, but it occupies - and importantly must pay to maintain - a costly infrastructure built for a much larger population.

This change did not happen overnight. The Jamestown of today is the product of decades of changing economics. What citizens must wrestle with now is the complex array of factors that have shaped Jamestown, and how citizens now can today exert positive influence going forward in part by building on what works: its strengths.

The residents of Jamestown in 2010 benefit from many important strengths. Surely, Jamestown is one of the most beautiful towns in the United States. Second, the setting - Chautauqua County - is one of the most idyllic, as well. Third, the homes, spacious yards, rich civic life, good schools, and historic architecture, all make Jamestown a great place to raise a family. Dollar for dollar Jamestown may offer among the highest quality of life options found anywhere in America.

Ordinarily, this powerful combination of strengths results in a place being in great demand, first by those already there who seek to stay and for whom it makes sense to continually reinvest, and second by those from elsewhere who aspire to move to such a place.

This is not the case in Jamestown, though.

Regrettably, Jamestown residents in 2010 must also contend with some problematic realities. First, Jamestown is getting smaller and has been shrinking for a long time.<sup>1</sup> Second, housing values are flat, and have been for a long time. Third, low standards of home upkeep have created pocket blight, with measurably negative impacts on neighboring housing values.

Jamestown's citizens need to know that this is a deeply ironic, explainable, and solvable situation.

It is ironic given that Jamestown is a city with such strengths and the basis to sustain population levels and property values. Ironic as well since Jamestown is a city with substantial philanthropic capacity and sizable if limited public sector resources.

It's explainable in that the ingredients that drive market strength are not woven into the combined fabric of city policies, city council deliberations, or resident behaviors.

It is solvable in that most of the challenges Jamestown faces are problems of its own making, and thus can begin to get fixed mainly by adhering to the first Law of Holes, which states that the if one wants to get out of the hole one is in, the first order of business is to stop digging. It's solvable in that the problems of population decline and falling housing values and weakened neighborhoods can be repaired.

But to be fixed, almost everything being done in Jamestown now by way of policies that affect housing and neighborhoods needs to be re-thought and re-imagined. A whole new approach is needed, an approach that focuses on growing strengths (not fixing problems), leveraging reinvestment (not chasing subsidies), and building a base for confidence in Jamestown (not sanctioning the bottom-of-the-foodchain property ownership behaviors of a few reprobates).

All of this is within reach. Jamestown can be a strong community of 25,000 to 30,000 residents, committed and invested in the city. This report details the way to get there.

A critical key in repositioning Jamestown to become a stronger market is further development of the on-going partnership between the City of Jamestown, the Jamestown Local Development Corporation, large employers, and both the Gebbie and Community foundations. The purpose of an expanded partnership is to help it make sense for average home owners to reinvest in

their homes, upgrade them and continue their tradition of prideful ownership but at a more significant and sustained level.

It means that actions of each of these critical civic, government, nonprofit, and private sector leaders need to be in sync, organized around a common understanding of baseline conditions, based on agreement of interpretations, and capable of performing roles in recovery in mutually reinforcing ways.

In sum, the baselines tell us that Jamestown is shrinking and has excess housing.

Everyone in the community needs to come to terms with that reality.

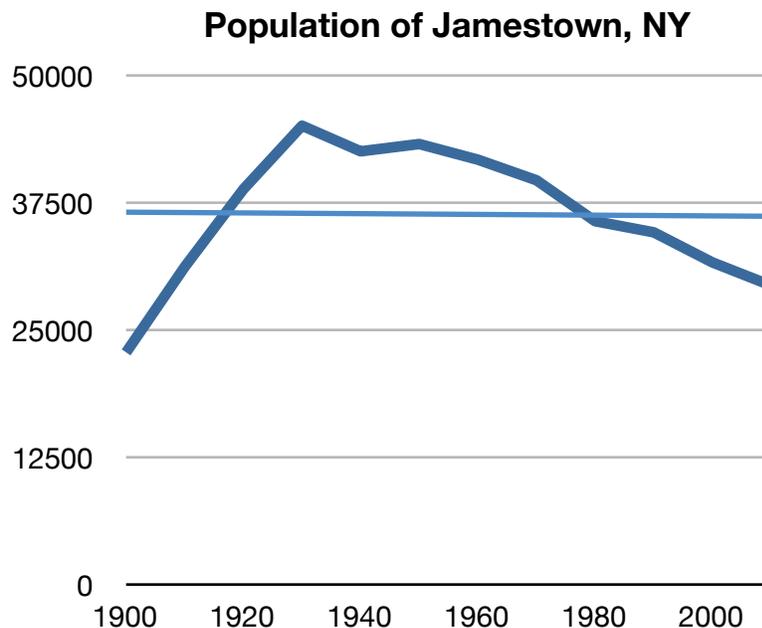
Leaders in Jamestown must also share a common interpretation of what this means and what it does not mean. It means that Jamestown has a demand problem to solve. It has supplies of housing that are unmarketable and hold back the great virtues Jamestown does possess.

Growing strengths is more important than ever. It means institutions in Jamestown cannot afford to work at cross-purposes. Code enforcement must be sensibly supportive of rental property law. Street repair must be consistent with housing improvement.

What are the baselines we recommend everyone commit to memory and start with?

### 1. Population Loss.

Since 1950, fewer and fewer people have chosen to live in Jamestown. It is an astonishing fact that Jamestown has been steadily losing population not for ten years, or 20, or even 30, but rather for a full 60 years!



During the *six decades* since the US fought the Korean War - the last period of population growth was in the early 1950s - Jamestown has become smaller by approximately 5,900 fewer families.

If one discounts a period of population growth following WWII, Jamestown has actually been losing population since before the Great Depression, and, in fact, Jamestown today is about the same size in population as it was during the second Theodore Roosevelt administration. And while it has shed households, a good portion of the physical homes themselves - many of which were not built well to begin with, are obsolete and unappealing, or in severe physical distress - remain and function as a downward weight on housing values.

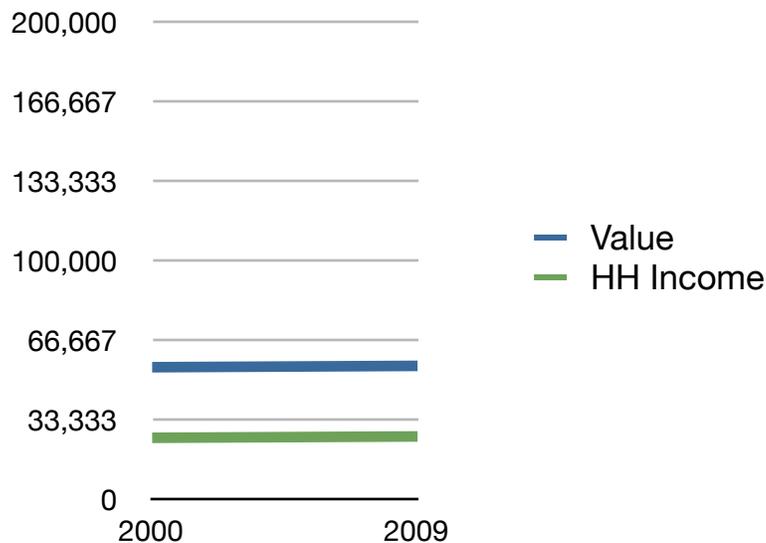
What does this mean? Fewer and fewer people mean less and less demand. Less and less demand means lower and lower housing values. Lower values mean less incentive to reinvest. Less reinvestment means a degraded condition and image. Lower quality conditions and images mean a weaker market. A weaker housing market means lower capacity households, which in turn means fewer of the behaviors and abilities cities need to project the pride and high standards that help promote a community.

Sustained population losses make it harder for homes to hold value as demand is less and less and as the cumulative effects of deferred maintenance define more and more of the housing stocks. Actions by civic institutions and government alike must be organized to respond to the market realities of a smaller city.

## 2. Housing values have been and remain flat.

In 2000 the average sale price of a single family home was \$55,417 at a time when the median household income was \$25,837, an remarkably affordable 2.14 housing value to household income ratio.<sup>2</sup>

### Change in Housing Values and Incomes



Ten years later, the ratio remains an overwhelmingly affordable 2.12, with average sales for single-family homes in 2009 at \$55,980, and median household incomes for 2008 at \$26,405. So during a period of unprecedented access to creative financing, and the advent of wholesale transfers of homes equity stores from the leading edge of the baby boomers to retirement and second homes in virtually every market in the US, Jamestown values and incomes remained flat in absolute terms and fell against inflation.

Though it is true that the Jamestown market's flat rate of growth has a silver lining because there was no housing bubble to burst, the more pressing matter is that families with homes to sell cannot find buyers with offers sufficient to finance their next stage of life - whether a new larger home for a growing family, or a smaller place to retire.

Due to the impact of such sustained decline on housing values and the reduced demand for quality retail, the economic multiplier effect has been profound. Fewer families means less demand for household goods, for groceries, for cars, for hardware. It means less spending in an already weak economy.

### **3. Low standards of upkeep**

Reduced levels of care of homes by many in Jamestown has serious negative consequences.

For families trying to sell their homes, the impact of deferred maintenance on home sales is substantial: a house near a distressed property in Jamestown will, on average, sell for \$25,106 less than it would have if that distressed property were removed or placed back in service at a high level of repair.

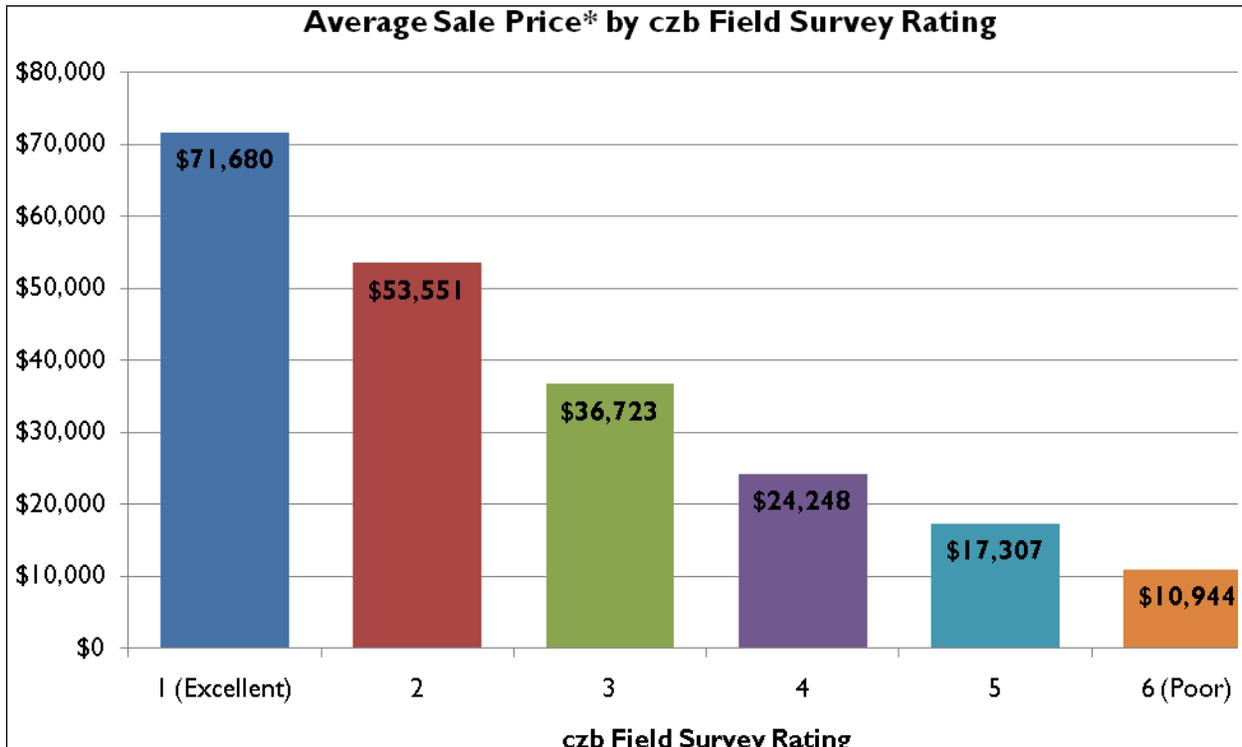
This means that withholding maintenance and upkeep has complex financial consequences for Jamestown. When good upkeep is limited, housing values decline and people can't sell their homes to pay for all they've put into them and for what they need. When housing values are low, tax rates rise to compensate.

The irony is that many homes (77 percent) are in fair to good condition and could be made excellent for as little as \$1,000 each over two years. But these six thousand or so fair-to-good-condition homes are both being seriously impacted by a few hundred problem properties, and, importantly, they themselves (the 77 percent) *all could stand improvement*. In other words, it's not just the bad houses over on Tower that are dragging down the market, it's also the markedly sub-optimal upkeep on Lakeview and the creeping blight on Hallock, *to cite just two of hundreds of examples*.

## KEY FINDINGS REGARDING PROPERTY CONDITIONS AND VALUES

### Conditions and Impacts

A property's condition affected its value.<sup>3</sup> While properties ranked in excellent condition (by czb fieldworkers) sold, on average, for more than \$71,000, those ranked in poor condition sold, on average, for less than \$11,000. With each step down in quality (from 1 to 2, or from 2 to 3, for example), the average sale price declined by roughly 30%.

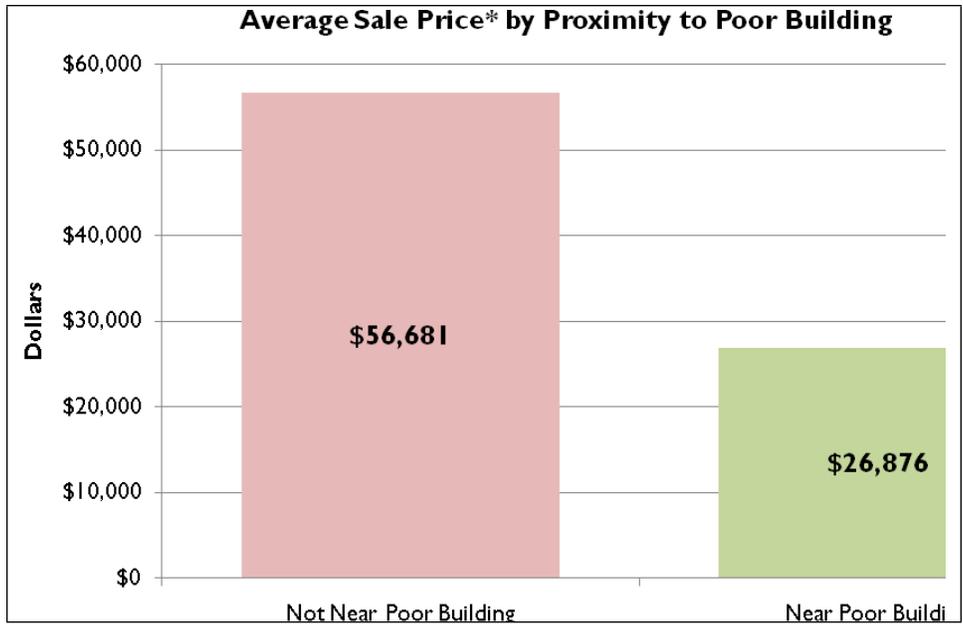


Source: Chautauqua County Assessor's Office., czbLLC

Note: The average sale price was calculated for significant sales (those over \$100) of single-family homes (Property Class of 210) only.

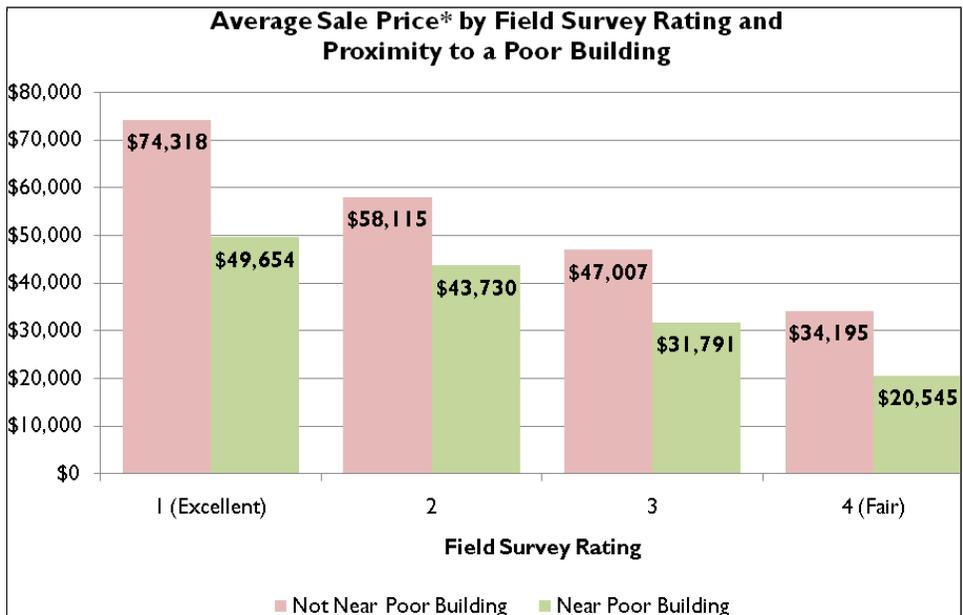
Approaching the situation from the opposite direction, any improvement in quality (from 5 to 4, or from 4 to 3, for example) has the potential to substantially increase the resale value of the targeted property. For instance, transforming a "5" property into a "3" property or a "4" property into a "2" property could more than double its value. (On average, 3s sold for 2.1 times the amount that 5s did; 2s sold for 2.2 times the amount that 4s did.)

What's more, poor conditions not only affect the value of the poor building itself, but also all other properties on its block. According to property surveys conducted by czbLLC and data from the Chautauqua County Assessor's Office, buildings within 300 feet (the length of a typical city block) of a "poor" building (rated as either a "5" or a "6" during field surveys conducted by members of the czb team) sold, on average, for less than half of what properties not near poor quality buildings sold for (\$26,876 vs. \$56,681).



Source: Chautauqua County Assessor's Office., czbLLC  
 Note: The average sale price was calculated for significant sales (those over \$100) only for parcels where "Building Style" was not null.

Proximity to a "poor" building reduced a high-quality property's average sale price by more than one-third (33%); proximity to a "poor" building reduced a fair-quality property's average sale price by nearly two-fifths (39%). Put another way, an excellent-quality (1) property on the same block as a poor quality building sold, on average, for the same price as an average quality (3) building not on the same block as a poor quality building.



Source: Chautauqua County Assessor's Office., czbLLC  
 Note: The average sale price was calculated for significant sales (those over \$100) only for parcels where "Building Style" was not null.

Therefore, removing a block’s poor properties, particularly when there are only a few, can reap substantial dividends – profoundly increasing the value of all surrounding properties. According to czb’s analysis, there are 137 poor quality properties (field survey rated 5 or 6) in stronger Jamestown Census Tracts (302, 304, 307, 308).

They represent just 2.5% of the residential properties in these tracts. (In contrast, 17% of residential properties in the city’s weaker tracts (506 properties) received a 5 or 6 field survey rating.) Assuming the “payoff” of removing a nearby poor property follows the averages shown in the graph above, removing these tracts’ poor properties could add nearly \$24 million in value to the local housing stock:

czb Field Survey Rating	# of Properties Near a Poor Building	Average Impact of a Nearby Poor Property	Combined Impact of Removing Nearby Poor Property
1	140	\$24,664	\$3,452,993
2	411	\$14,386	\$5,912,460
3	595	\$15,216	\$9,053,598
4	396	\$13,650	\$5,405,285
Total	1,542		\$23,824,336

Even if each poor property required \$40,000 to rehabilitate, the cost of addressing all of them would be roughly \$5.5 million – or barely 1/5<sup>th</sup> of the gain of removing them.<sup>4</sup>

Not all of the costs would have to come from public funds, nor would we recommend that it do.

### Excess Capacity

According to a separate czb analysis, Jamestown households have the capacity to pay more for housing – or to invest in improving the housing they have.

The local “capacity to spend on housing” was derived from 2000 Census Data describing the number of owner households at various income levels who paid less than 30% of their income on housing costs. This analysis calculated a “low” and “high” estimate of this capacity. The “low” estimate assumed all households at a given income level earned the lowest income in that level and paid the highest percent of that income on housing; the “high” estimate assumed all households at a given income level earned the highest income in that level and paid the lowest percent of that income on housing. (In other words, if 100 owners earned between \$10,000 and \$19,999 and paid 20% to 29.9% of their income on housing, the “low” estimate assumed that all 100 earned \$10,000 and paid 29.9% of their income on housing; the “high” estimate assumed that all 100 earned \$19,999 and paid 20% of their income on housing.) *This approach was taken to generate most conservative projections possible.*

Using these conservative projections, the excess capacity translates into at least \$17.7 million available to spend on owner-occupied housing – or an average of \$3,000 per owner household. The typical household at 120% of the Area Median Income (AMI) has at least \$4,500 to spend.

Household Income	Households	Untapped Capacity (Low)	Untapped Capacity (High)
<\$10,000	257	\$0	\$34,997
\$10,000 to \$19,999	915	\$320,980	\$1,827,909
\$20,000 to \$34,999	1,283	\$1,484,860	\$7,708,530
\$35,000 to \$49,999	1,218	\$3,165,295	\$13,007,240
\$50,000 to \$74,999	1,341	\$6,027,450	\$26,459,647
\$75,000 to \$99,999	368	\$2,663,250	\$10,459,895
\$100,000 to \$149,999	258	\$2,465,800	\$10,882,427
\$150,000+	105	\$1,590,750	\$6,299,969
All Households	5,745	\$17,718,385	\$76,680,613

Household Income	Average Untapped Capacity (Low)	Average Untapped Capacity (High)
<\$10,000	\$0	\$136
\$10,000 to \$19,999	\$351	\$1,998
\$20,000 to \$34,999	\$1,157	\$6,008
\$35,000 to \$49,999	\$2,599	\$10,679
\$50,000 to \$74,999	\$4,495	\$19,731
\$75,000 to \$99,999	\$7,237	\$28,424
\$100,000 to \$149,999	\$9,557	\$42,180
\$150,000+	\$15,150	\$60,000
All Households	\$3,084	\$13,347

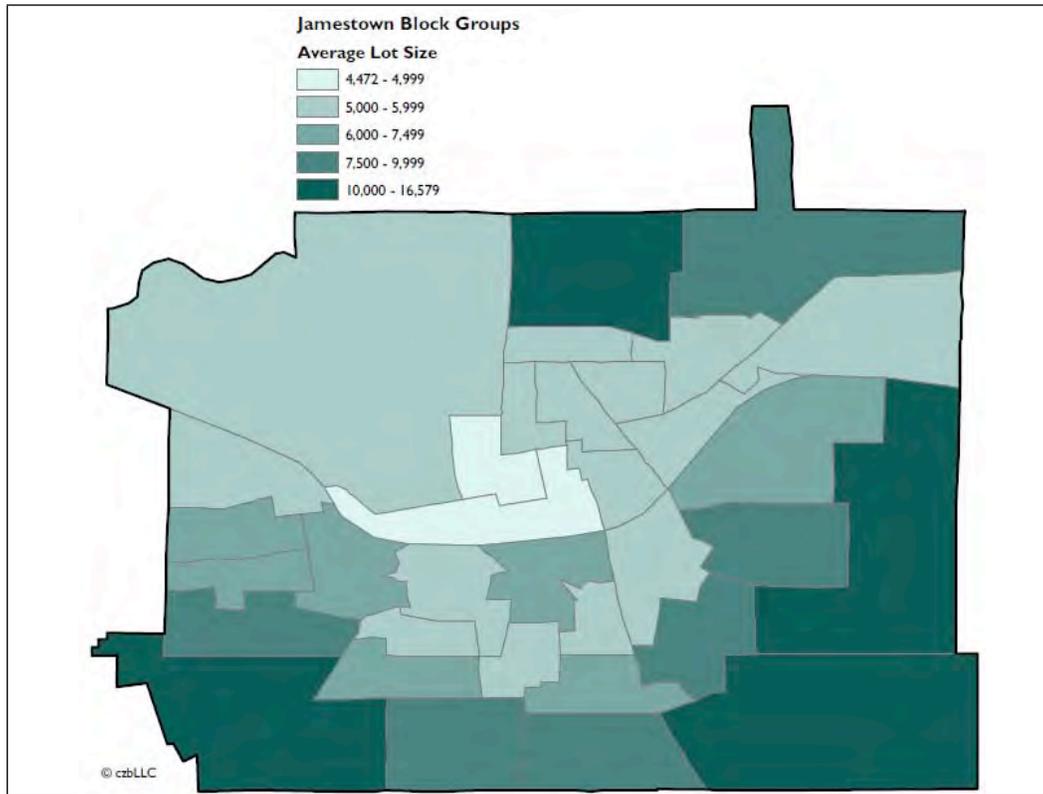
### Composition of the Housing Stocks

Most of the city's housing stock (77%) was built prior to 1940; just 2.2% was built since 1980 (1.6% between 1980 and 1999, and 0.6% since 2000). The city's oldest buildings are located closest to the center of the city. Buildings get successively younger as one moves out from the center.

On average, Jamestown's oldest and youngest buildings are also its biggest, while those built in the 1940s and 1950s are its smallest. The average square footage of living area was 1,848 for buildings built before 1900 and 1,886 for those built since 2000; in contrast, the average square footage of living area for buildings built between 1940 and 1959 was just 1,337.

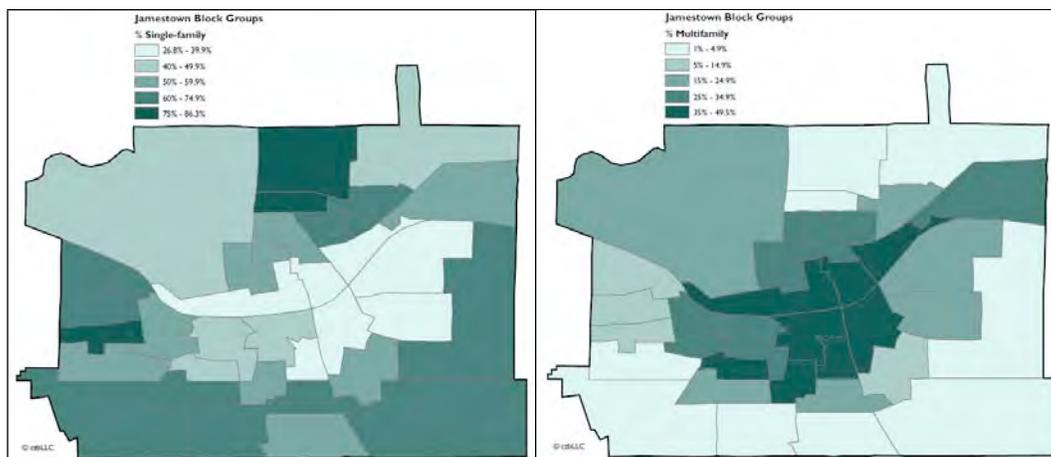
Newer housing is distinguished more by its lot size. On average, Jamestown's newest homes sit on lots of over 24,000 square feet. The typical lot for a home built before 1940 was roughly 6,200 to 6,500, on average.

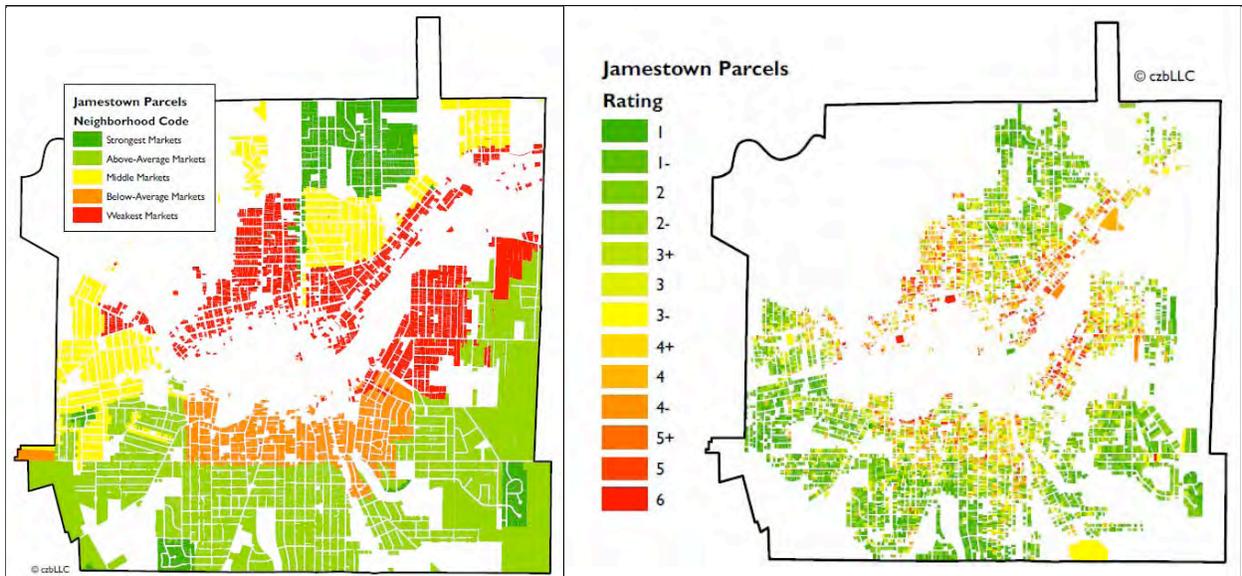
Those buildings on the smallest lots are also located in the center of the city. Lot sizes (although not building sizes) are much larger on the fringes of the city.



Source: Chautauqua County Assessor's Office.

Multifamily housing is largely limited to those block groups in central Jamestown. Less than 5% of parcels in most block groups around the city's periphery (particularly along its southern, eastern, and northeastern border) included multifamily buildings. These areas have some of the city's largest percentages (often over 75%) of single-family homes.



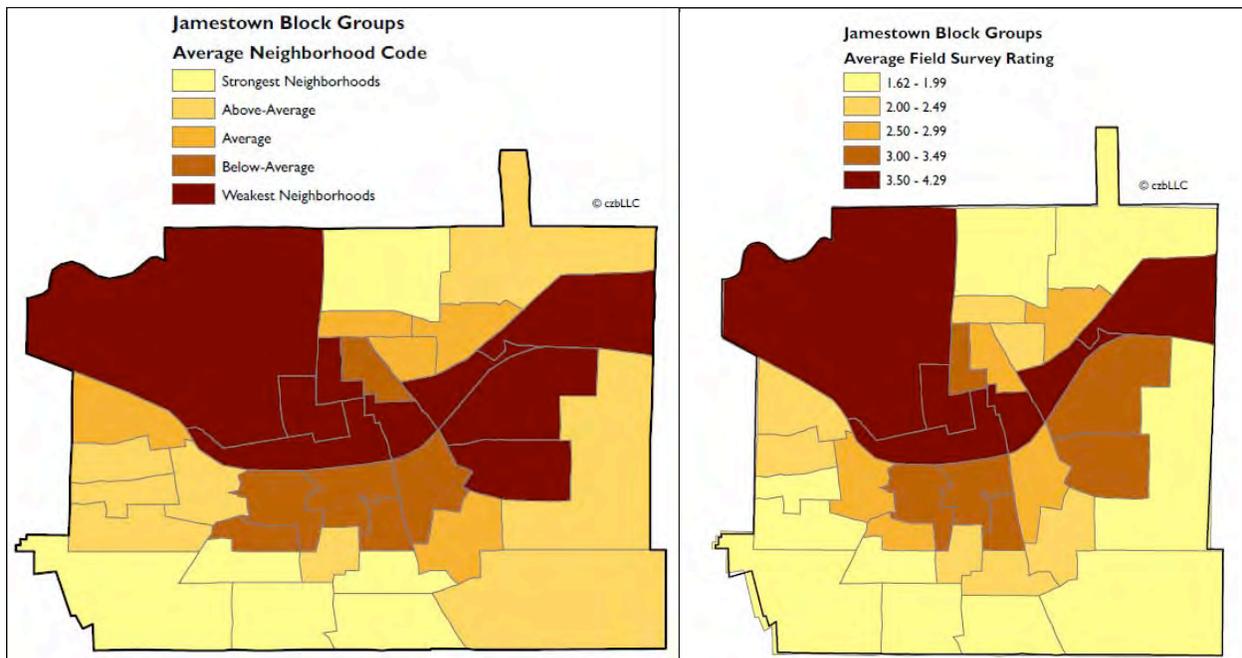


Source: Chautauqua County Assessor's Office.

Source: czb fieldwork.

Source: Chautauqua County Assessor's Office.

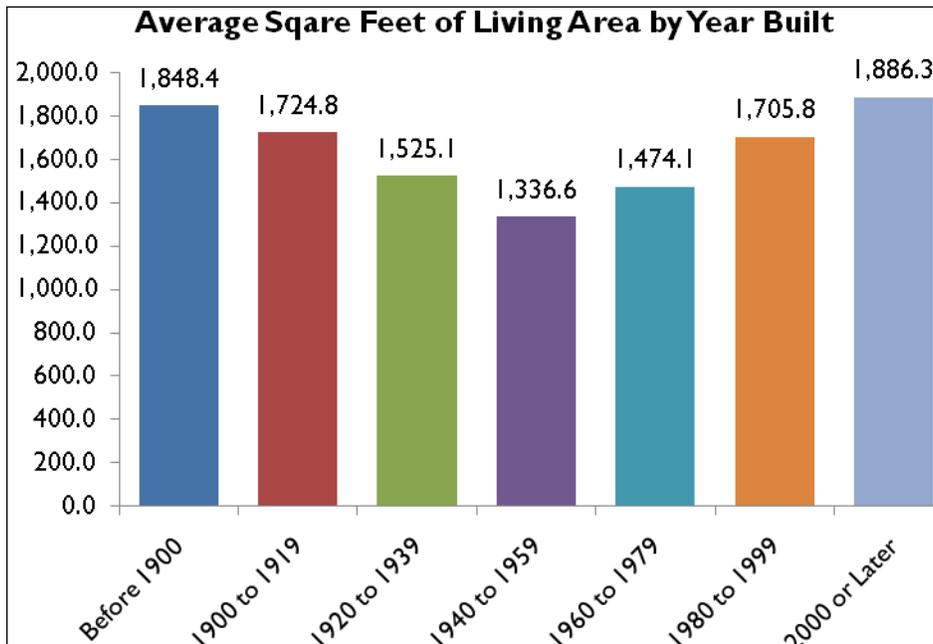
czb's fieldwork highlighted pockets of strength in north central Jamestown and greater variety in south central and southeast Jamestown that the Assessor's Office data did not reflect.



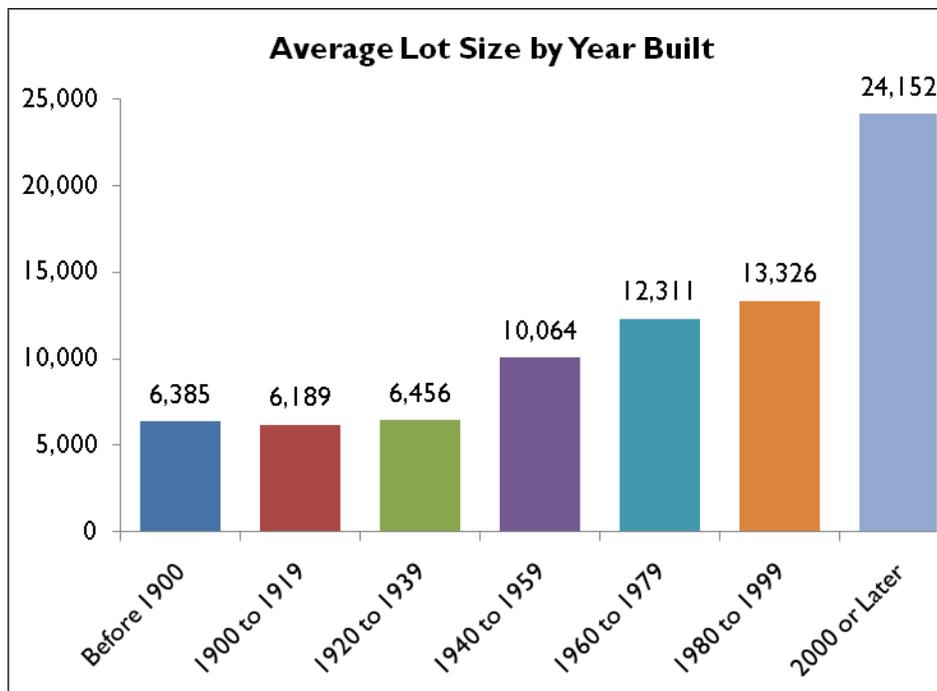
Source: Chautauqua County Assessor's Office.

Source: czb fieldwork.

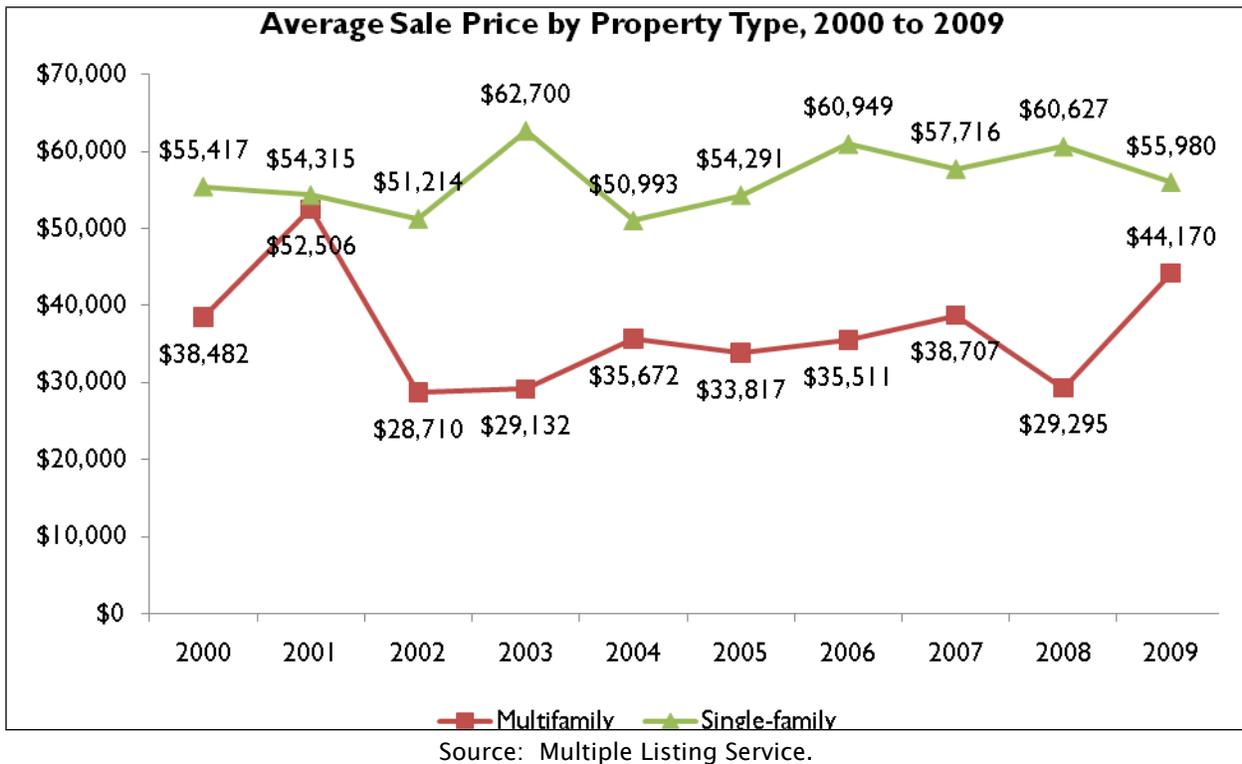
According to the Multiple Listing Service, the average sale price for single-family homes has stayed fairly constant in Jamestown since 2000, spiking briefly in 2003. The average sale price for multifamily properties has been slightly more erratic.



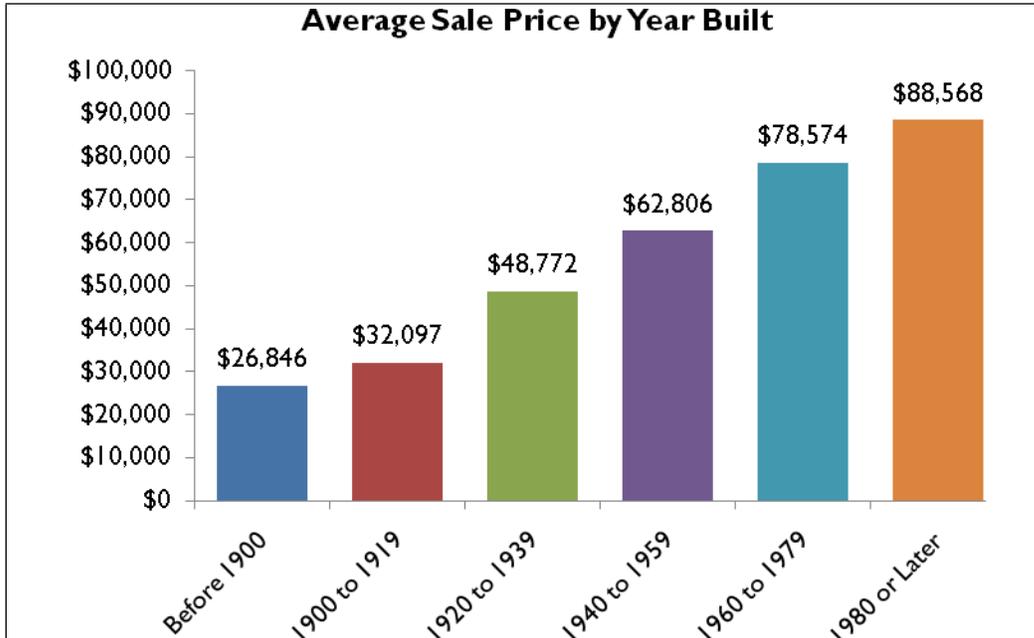
Source: Chautauqua County Assessor's Office.



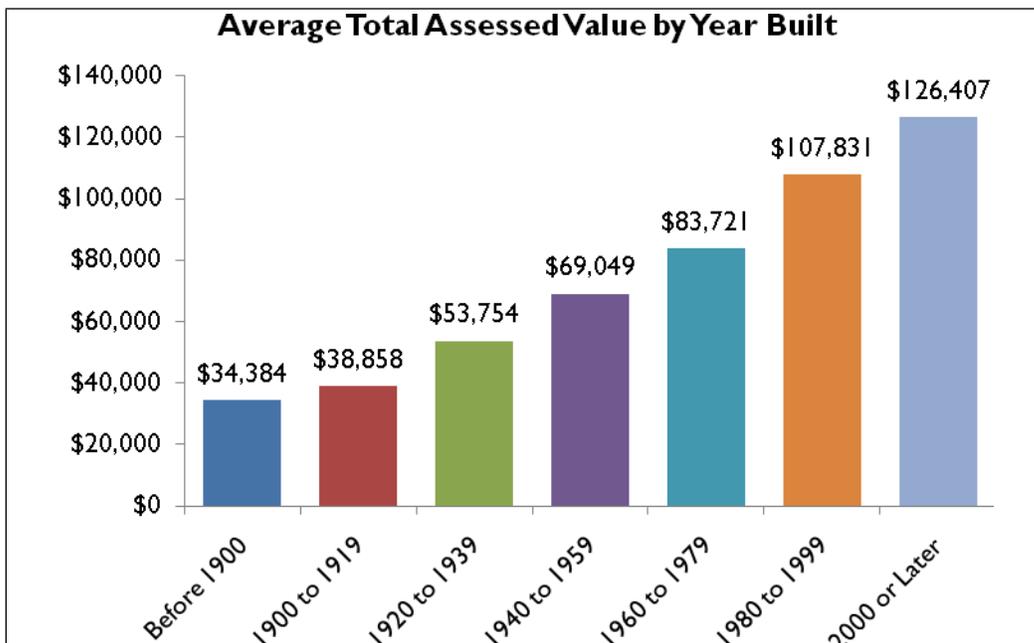
Source: Chautauqua County Assessor's Office.



Data from the Assessor's Office shows a decline in the average sale price since 2000 – for 1-, 2-, and 3-family homes. According to this data, the average sale price for a Jamestown single-family home was just \$30,000 in 2009; the average sale price of a multifamily home was less than \$20,000.



Source: Chautauqua County Assessor's Office.

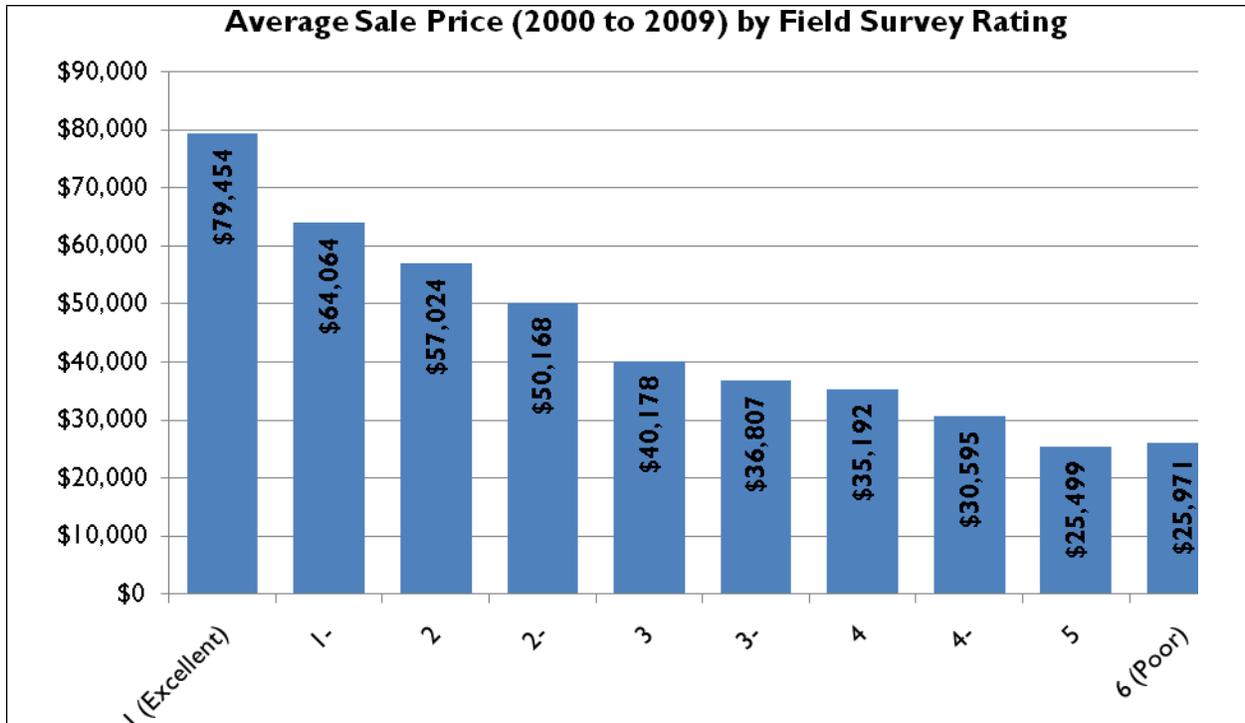


Source: Chautauqua County Assessor's Office.

More than any other feature (like number of bedrooms or square footage of living area), the year a home was built appeared to dramatically affect its value. While the total assessed value averaged under \$35,000 for buildings built before 1900, it averaged over \$126,000 (or more than three-and-a-half times as much) for buildings built since 2000.

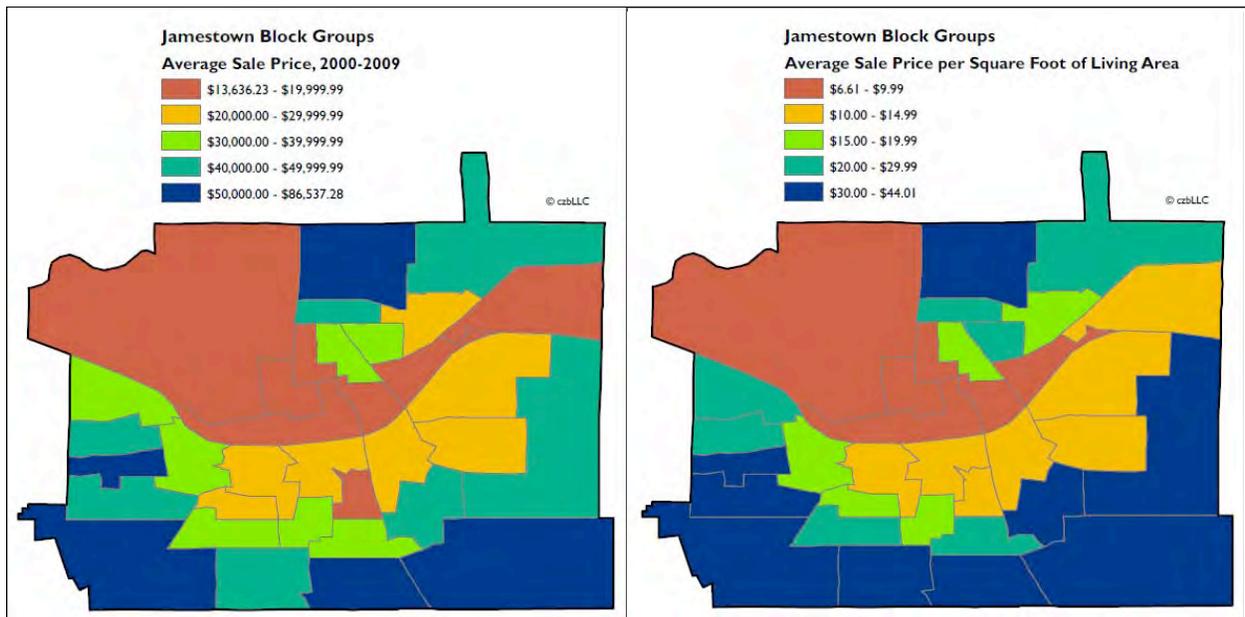
Sales followed similar trends. Between 2000 and 2009, the average sale price was less than \$27,000 for buildings built prior to 1900 and nearly \$90,000 for homes built in 1980 or later.

A property's condition also affected its value. While properties ranked in excellent condition (by czb fieldworkers) sold, on average, for nearly \$80,000, those ranked in poor condition sold, on average, for just over \$25,000.

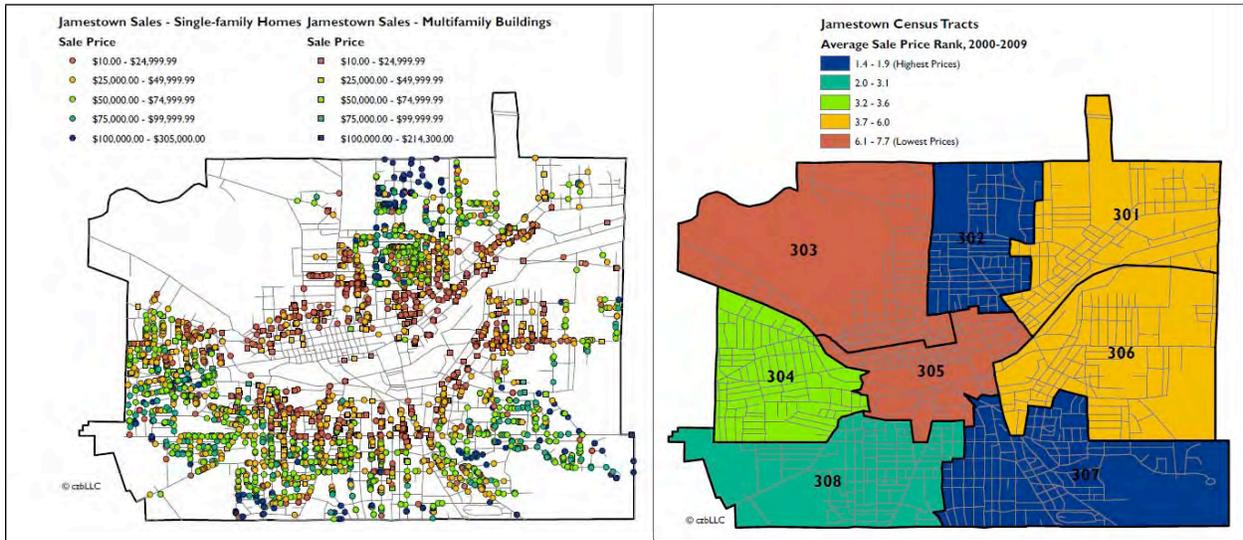


Source: Chautauqua County Assessor's Office.

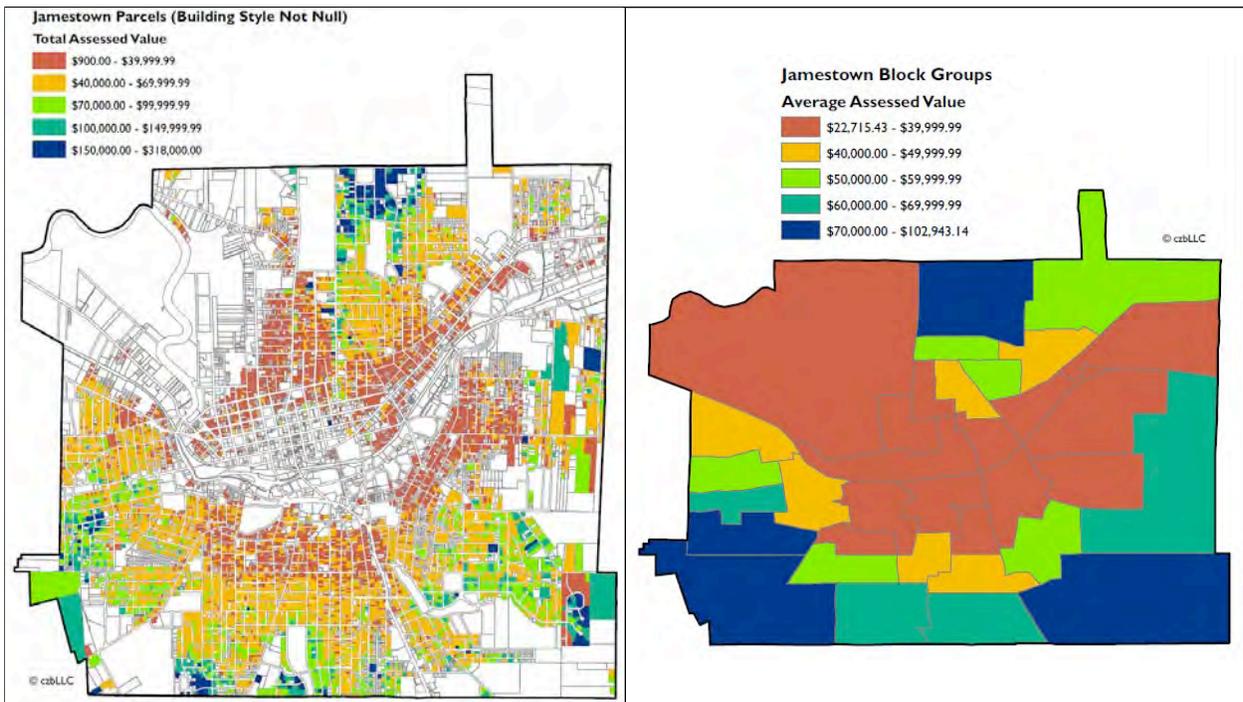
Not surprisingly, the geographic pattern of total assessed values followed a pattern similar to that of year built; assessed values also tended to be lowest where older housing was concentrated.



Source: Chautauqua County Assessor's Office. (Only includes those parcels with buildings - where "Building Style" is not null.)



Source: Multiple Listing Service.



Source: Chautauqua County Assessor's Office. (Only includes those parcels with buildings - where "Building Style" is not null.)

## GOING FORWARD

By the mid 1990s downtown Jamestown had become too large a space given demand, and deferred maintenance had really taken a toll. The image downtown projected was vacancy and fatigue. To help understand this process of decline and to learn how to address the challenges, the Jamestown community – government, corporate, institutional, philanthropic and civic leaders – came together to sponsor and endorse a vision for downtown.

In 2006, a leading planning group was commissioned to look at the core downtown blocks and to propose changes that would shape and direct a renewed role for certain downtown blocks. That plan – the Jamestown Urban Design Plan – proposed a number of actions but at its center, the document called for better access to the Chadakoin riverfront, increased development of housing downtown, and a commitment to design excellence. A subsequent traffic and streetscape plan in 2008 emphasized alley-scaping, multimodal integration, pedestrian focus, and other enhancements in the urban core. Coupled with some dramatic investments already underway, these actions formed a plan that made sense and it became a guide for community decision making.

These studies were intentionally drawn somewhat narrowly, and both promoted an optimistic confidence in the “build it and they will come” concept. While Jamestown offers much in the way of architecture and urban design to leverage, such a *Field of Dreams* strategy by itself is not likely to succeed without extensive subsidies as it does not address the essential nature of Jamestown.

In a major city the downtown can be treated as a distinct place. However, in a small town, such as the community that Jamestown has become and is apt to remain (with about 30,000 residents), the downtown and the neighborhoods are too closely tied for any plan to fully succeed without thinking more broadly. The questions addressed in the 2006 urban design report were the right ones, but for the purposes of transforming the Jamestown market, the focus of the study site needed broadening.<sup>5</sup>

The actions recommended *in this report* widen the aim of these previous and excellent efforts to focus on the neighboring residential fabric of Jamestown, and set the discussion less in the context of a supply problem to be solved (fix the buildings), and more in the realm of a demand challenge: encourage property owners to want to reinvest in their properties resources they already have, and bring their buildings to a higher standard that can be communicated to the wider market. This is building a firm floor (that does not now exist) in your housing market.

In this process, czb strongly encourages the leaders of Jamestown to pay special attention to a number of key points:

1. The standards in most of the Jamestown community show significant pride and individual responsibility. Good neighbors are already striving for a good community.
2. Jamestown's investment dynamics and housing values demonstrate the powerful impact of scattered disinvestment properties. Bad properties are a profound force furthering additional property disinvestment.
3. There is economic value in making greater investments in homes in Jamestown's stable neighborhoods. Making good investment decisions pays off.

4. The residents of Jamestown have untapped resources for further investment in their homes. For many good neighbors the challenge is not too little money; it is too little confidence.
5. There is community spirit and energy that can be tapped to rebuild confidence and to engage the residents. Good neighbors can be galvanized for change if there is a plan and leadership.
6. The city government, corporations, foundations, and civic groups have shown the ability and willingness to support positive change, but they lack a shared plan and coordinated tools. Together with committed neighbors, local leadership can set a national model for recreating a small formerly industrial city that is a place of choice.

## **WRESTLING WITH DISINVESTMENT**

The City of Jamestown, NY now confronts a decades-in-the-making challenge: how best to address today's weak market housing conditions.

Sustained job and population loss have precipitated, and been the result of reduced levels of investment in physical property on virtually every street in Jamestown.

The result is a housing market that does not inspire confidence by residents to maintain their homes to a high standard. This in turn results in properties becoming further degraded, and which again sends powerful - *and uninspiring* - signals throughout the region about Jamestown.<sup>6</sup>

The main economic consequence of such disinvestment is reduced demand by residents to stay and reinvest in Jamestown. Families most financially able to stay and make major improvements to their homes are also those most able to leave. Their continual departure from Jamestown is a loss of inestimable weight as they take with them not just their financial capacity, but their presence in the community as scout leaders and little league coaches, and also take with them their contributions to businesses as lawyers, accountants, planners, secretaries, teachers, and firefighters.<sup>7</sup>

The second most important economic consequence of disinvestment is reduced demand by non-residents to move to Jamestown. These are families who are committed to the area but are unwilling to make Jamestown their home. Families committed to the Chautauqua Lake region, who are able to choose either Jamestown or any of the communities around it, are also capable of making important financial and civic contributions to the community in which they ultimately choose to live. Their decisions to live in Chautauqua County but not in Jamestown add to the qualities of the very places Jamestown must compete against.

The drop off in demand for housing in Jamestown results in falling home prices at exactly the same moment that demand outside of Jamestown is stable and where home values are dependable. This simultaneously encourages homebuilding and home improvement outside the city, while discouraging it within.

Reduced demand for housing generates a significant fiscal outcome as well: communities outside Jamestown have higher property values from which to generate revenue through taxes for public services, while Jamestown has falling values and a fixed infrastructure to maintain. In part "rising taxes" are the indirect result of owners refusing to upgrade their properties, and frustration with "rising taxes" usually fails to acknowledge that the key culprit driving tax increases is property investment decreases.

It is a deadly serious self-fulfilling set of behaviors, a very salient result of which is the fact that Jamestown is in what the State of New York labels the “danger zone”, with the city presently at 90.94% of its constitutional taxing authority.

*I see my neighbors not taking care of their homes...I start taking less care of mine....another neighbor (good young couple who is renting) takes their cues from these decisions and opts not to buy (as they planned) but to move...their now vacant home is back on the market as a rental but the owner discovers that she cannot get the \$700 a month tenant she wants, so she rents to a struggling family able to pay \$525 a month instead...this in turn leaves the owner without sufficient resources to properly maintain the house, at the exact time the house is absorbing a high level of wear and tear...*

*I eventually do have to sell my home, which cost me \$57,000 in 1985, but I find in 2015 I can only get \$42,000 for it...the new buyer is not an owner occupant, but an investor...*

*the monthly obligation for the investor is \$600 before utilities and maintenance, but no renters in the Jamestown market except severe credit risks will pay more than \$450 given its degraded condition...*

*the new owner turned out to be financially stretched herself, taxes go unpaid, and the house is liened and vacated, with notices from the magistrate going to a PO Box in California...*

*the house is abandoned and vandalized....*

*...the City condemns the property and is ready to demolish it, but lacking funds, and getting no help from the State of New York in terms of providing environmental or other waivers, the property sits...and sits...and sits*

...meanwhile,

across the street is Mabel Johnson, who has lived in her home since 1962 and maintained it meticulously since her husband died and who needs to sell in order to finance the assisted living facility she requires. In its condition, Mrs. Johnson’s house on another Jamestown street would sell for \$75,000...on this street the most she can sell it for is \$40,000...

...and the Schneiders, visiting the region from Washington, DC decide to take an afternoon excursion to Jamestown from their Chautauqua vacation. Arriving early for dinner downtown at Forte, they decide to park and walk in the area around 7th and Jefferson, having deduced from a map that it might be a historic district of large Victorian era homes near parks and riverfront access...they return to Chautauqua and communicate their impression of Jamestown based on how it looked coming in on Rt 60, what the neighborhood looked and felt like from Washington to Monroe between 4th and 8th Streets, and told their many friends: “The dinner was great, but...”

## **THE NATURE OF THE CHALLENGE**

Now faced with this long-in-the-making situation, pressing questions include:

### **What to do?**

Should we demolish all the problem properties in town? Should we acquire them instead and fix them up? Maybe we should fix them up and sell them at discounted prices to nonprofit organizations so they can use them to help house low-income families. Should we do nothing and let the market sort it out? What about rental properties? Should we be requiring more of the landlords? Code enforcement? Is that what we should focus on?

### **Where to do what?**

Whatever we decide is the appropriate thing to do - code enforcement, affordable housing development, demolition, auctions - where should we do it? Should we be focusing on the conditions of houses on Barrows and Tower where there's a lot of deteriorated housing and too many marginal landlords, or on Foote, which is so heavily traveled, or Baker or Newland, or elsewhere?

### **How much to spend?**

Let's face it, the amount of resources we have is nominal. At best. As a small town we don't have much status when applying for State and Federal grants. We have limited CDBG and HOME funds. Those come with constraints in any case. But more to the point, we do not have deep pockets. Our taxing authority is as close to its constitutional limit as possible; we are "danger-zoned" according to the State. We have the Gebbie Foundation and the Community Foundation but the market has really taken a toll on their portfolios. So, how much should we be spending and, of course, how should it be spent?

### **These are exactly the right questions!**

But before these questions can be properly addressed, it's critical that the residents of the City of Jamestown come to terms with the essential nature of the situation.

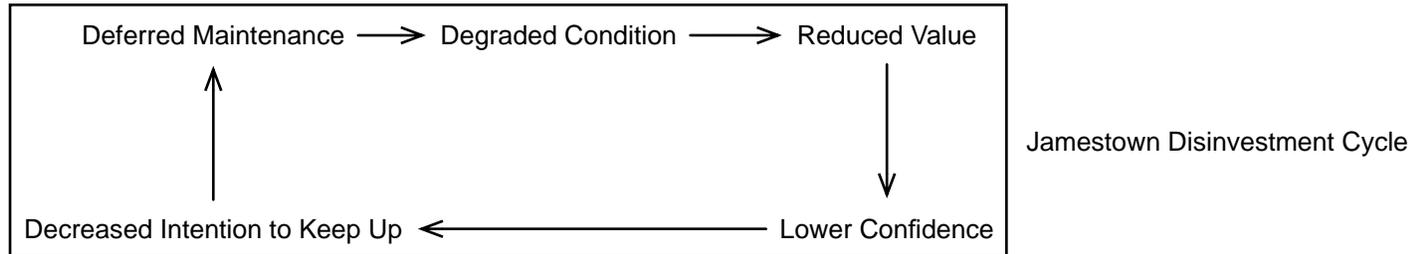
Not only is Jamestown a shrinking weak market city far from other markets, it is also a city where decades of sustained job and population loss have been worsened by decades of failed approaches to the resulting housing and neighborhood challenges.

As demand falls, the worst thing policies and programs can aim to do is anything that further softens demand. Reduced cost housing is an example. More housing is another. Code enforcement on blocks of limited market influence is another. Policing from cars and not on foot is another. These examples are not necessarily actions taken by Jamestown; rather they are typical of what many Rust Belt communities have mistakenly done or been advised to do.

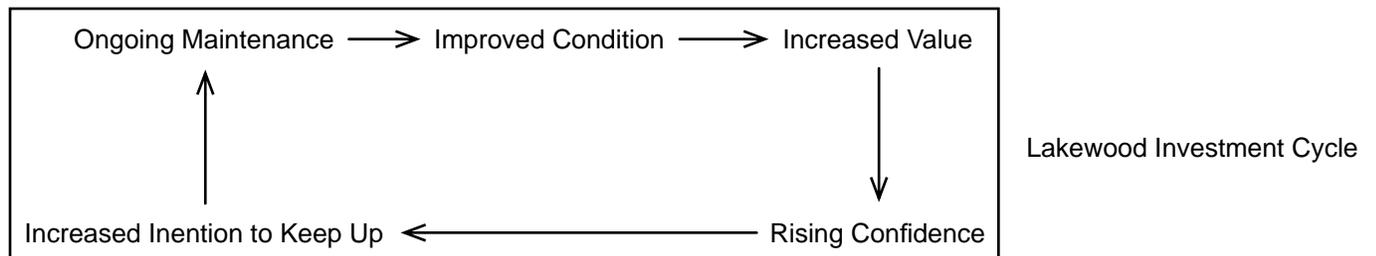
The central lesson could not be more clear: Jamestown is not going to ever find its way out of the dilemma of falling property values by adding more net housing supply, or by just making it more possible for struggling families to live in Jamestown. The former undermines market strength. The latter addresses an important problem but if done inappropriately, also adds to market weakness.

In any event, such approaches worsen a demand dilemma that hinges on confidence that in turn is based on signals, the main signal being the level of care of residential property by the

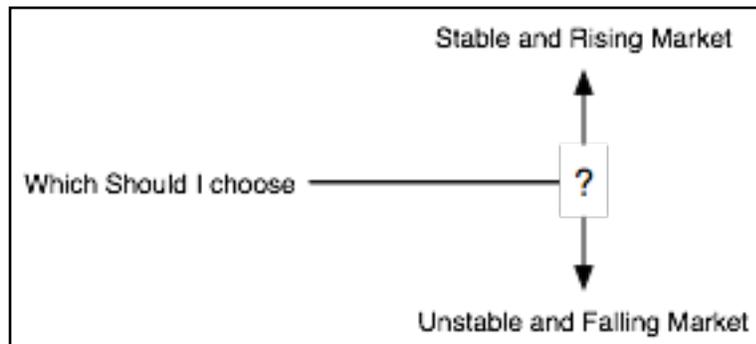
average resident of Jamestown. Instead, current levels of commitment to the existing supply of housing must be raised.<sup>8</sup> And though a significant portion of residential structures are in at least fair condition (77 percent), the underlying problem to solve is a lack of confidence in the market in Jamestown, primarily among current residents, manifested as deferred maintenance on owner-occupied homes.



Absent sufficient confidence, families will continue to disinvest socially and financially at rates that exceed the Jamestown’s capacity to absorb further withdrawal of resources, either by taking decreasing care of their homes, or by leaving the city altogether. Worse, the exact opposite is the prevailing manifestation outside Jamestown but, for example in Lakewood and Bemus Point (other frames of reference for those who visit)



This matters because side by side, the two options communicate to any potential resident stark contrasts: in Jamestown the market seems to be stable at best on strong blocks and tired or distressed in many highly visible blocks; in Lakewood and other parts of Chautauqua County one might be considering, the market seems to be strong with few signs of distress.

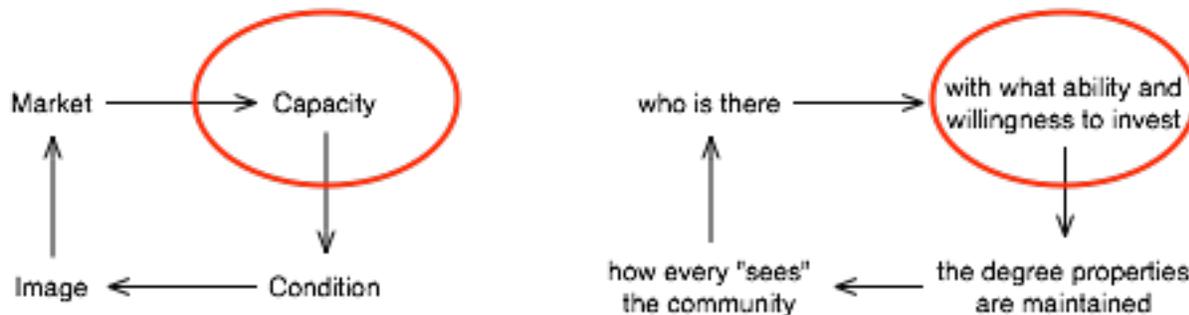


The Set of Choices All Buyers Face When Evaluating Whether to Move to Jamestown or Elsewhere in the Region;

Also the Set of Choices All Buyers Face When Evaluating Whether to Live on Ellis or Palmer, on Thayer North of Newton or South

Implicit in these questions - what to do, and where, and for how much - is the issue of how hard it is to intervene in a cycle that is self-fulfilling. Where in the cycle to drive needed change? With limited resources, where to optimally intervene?

In our experience the pattern that needs to be broken is the disinvestment cycle. Each reduced commitment to a high standard of care precipitates ever-decreasing levels of commitment by others. The disinvestment cycle of deferred maintenance leading to reduced value and, therefore, additional deferred maintenance can also be described as the relationship between “who is there” and “what is the image being broadcast”? This can be elaborated as the relationship between market (who is there), capacity (ability and willingness to invest), condition (standard of care), and image (what is projected and seen).



Based on our work in 44 states and hundreds of communities, most attempts to fix weak market problems fail. They fail for many reasons but chief among them is a combination of misdiagnosing a demand problem (too little demand and falling prices) as a supply problem (too costly a market) on one hand, and intervening in the wrong place in the cycle of disinvestment on the other.

In Jamestown the problem is too much supply in general and too much unappealing supply specifically. This means reducing the amount and increasing the quality.

Moreover, in Jamestown, as in other similar communities, the intervention must be aimed at addressing the capacity issue first. Each family has a certain financial capacity (ability to pay for housing) and a certain social capacity (willingness). In costlier markets, the issue of financial capacity must be addressed to a greater degree than in Jamestown. In Jamestown, the real issue is willingness to pay. This means the work of intervening in Jamestown is the work of increasing the average resident’s willingness to pay more for their housing.

What does this mean? To fix the Jamestown housing market, an assemblage of incentives must be created to strongly encourage residential property owners to spend more of their money on their homes and rental properties, so that the physical condition will improve, the image will become more appealing, and the market will begin to change.

Fortunately, an example of this is already happening downtown. Because the Renaissance Corporation made the smart decision to build on the many strengths of downtown and grow them, there is a renewed confidence in the potential for businesses to do well.

Incentives to small businesses in the form of subsidized leases or building improvements have kept some businesses from leaving and induced others to come. As they have come, they have brought additional capacity as shown by higher levels of upkeep and pride, which are infectious in a profoundly positive way. Once Jamestown complements these investments with additional right-sizing measures aimed at returning Jamestown's commercial footprint to a size in line with its population, the results will be very positive.

This same kind of action planning now must be applied to the neighborhoods. And just as only some of the structures downtown were determined to be genuinely catalytic, so too is this the case in the neighborhoods. Some parts of Jamestown will be more likely to drive change than others.

Knowing that the "location" to intervene that's most likely to have a success is in growing capacity, however, still falls short of knowing exactly what to do (specific actions) and where (specific locations, especially with limited resources). In other words, we must know both where to intervene (where the return is greatest) and how to intervene (what to do)

In order to best answer these critical questions as they affect Jamestown specifically - what to do, and where, and for how much - czb collected and analyzed both quantitative and qualitative data, secondary and well as primary.

Every residential structure in the City of Jamestown was seen by czb at least five times. A member of the czb team lived in Jamestown for six weeks. Two additional team members made a total of nine person trips giving czb's total time in Jamestown quite substantial.

Each structure was evaluated according to scale from 1-6, with 1 being excellent.

Every residential real estate sales transaction from 2000 - 2008 was evaluated.

By evaluating each residential structure in terms of how near or far it was to the goal of being excellent, which we defined as a market leader capable of attracting a strong buyer within 30 days for at least the median sales price in the city, we were able to establish an estimate both of current physical condition and cost by structure (and by street, block, section of town, and city as a whole) to become more marketable.

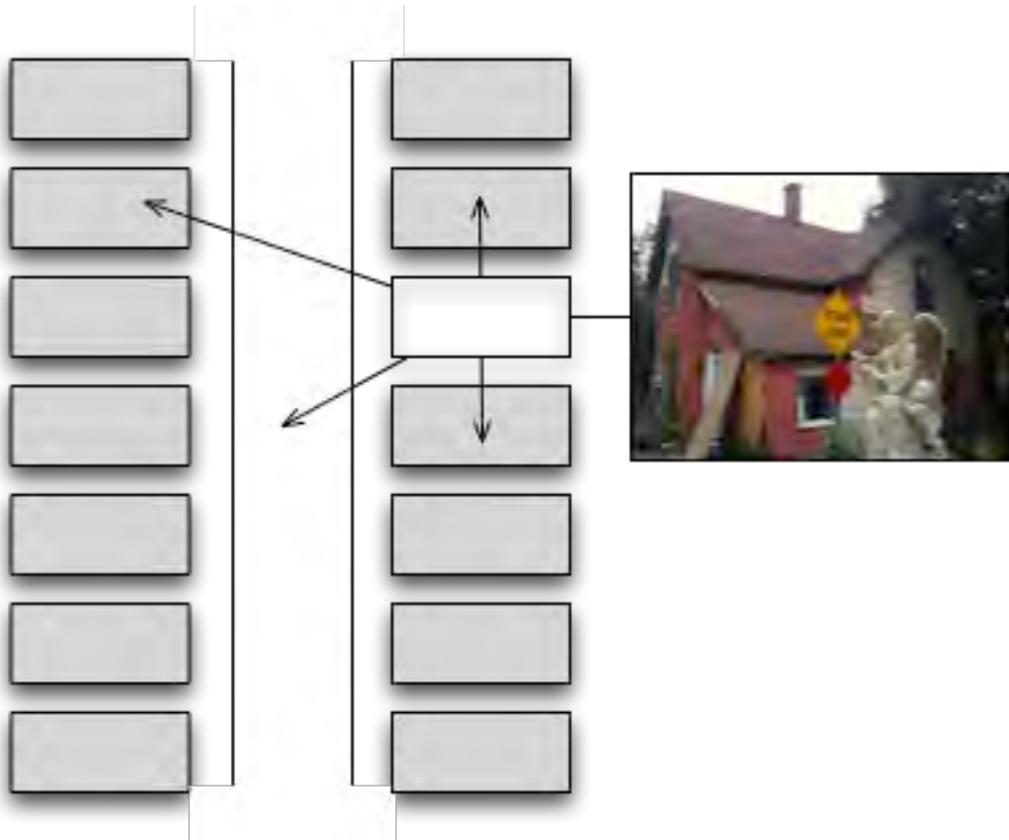
By examining each residential property sale record from the eight year period 2000-2008, we were able to isolate, all else being equal, which specific factors drive sales in Jamestown, from age of structure to bedroom and bath configuration, to location, and to what degree.

By combining the two, we were able to see not just patterns regarding property conditions, but, more importantly, the impact of property conditions (good and bad) on the value of homes.<sup>9</sup>

Why is this essential? What is its value to the City of Jamestown?

Very simply, it shows how a structure's degraded (or excellent) condition - whatever the reason - impacts the value of property. And though this is anecdotally known to every property owner already - the nicer my house the more valuable it is - knowing the exact relationship between

conditions and value helps make sense of the cost of improving conditions on one hand, and the benefits on the other.



More precisely, it helps illustrate exactly which houses are most influential in shaping the market. And in what ways. For example, the combination of property conditions analysis with sales activity can pinpoint to particular blocks the value of a second bath in an old home, or the likely market impacts that new paint and trim would provide, or the impact of demolishing an abandoned home.<sup>10</sup>

As noted, in weak real estate markets, all efforts must be pointed towards strengthening the demand within the market to stay, to reinvest, to upgrade, and for those in the region not in the city, to give Jamestown a second look when it's their turn to buy or rent.

Merging sales and conditions analyses tells us about the relationship between value and standards of care and norms from block to block. Estimating what it costs to “bring a property to excellent condition” helps us see what the magnitude of recovery will look like, and this helps define the scope of the job facing Jamestown.

But neither yet tells us anything about whether the market can afford such upgrades.

And given the terrible realities confronting the city’s taxation authority, the weakened portfolios (and thus reach) of local foundations, and the nature of the current economy and jobs markets, this is crucial. For this reason, czb also took into consideration the degree to which average Jamestown households are underwater financially with respect to housing.

We evaluated rents and mortgage payments in the context of incomes. Additionally, we considered property taxes and utility costs to better understand just how affordable or unaffordable the Jamestown housing market really is for the average resident, whether homeowner or renter, when the all the costs of housing are added together. A typical housing payment for an owner consists first of their monthly obligations to pay back the bank, interest on the loan, insurance, and property taxes. There may be in some cases additional costs like PMI.

Typical Jamestown Housing Cost Breakdown	
Family Income Combined	\$41,000
Value of Home They Might Buy	\$81,000
Ratio of Income to House Price	1.98
First Trust Payment	\$431
Second Trust Payment	\$102
Insurance	\$61
Taxes	\$277
Front Ratio	25.47%

When these costs exceed 33% of a family’s gross income, the house is at the edge of what is no longer considered affordable. At less than 33%, the reverse is true.

Another way to look at housing affordability is to determine the ratio of the purchase price of a house to the total annual income of a household. When this ratio is 3:1 or less, the house is considered affordable. Of course there are other important considerations such as short and long term family debt obligations, savings, and transportation that are highly individualized.

Additional Costs	
Balanced Billing Utilities	\$120

This illustrates that a family earning \$41,000 (which is a fairly typical Jamestown family) buying an \$81,000 home (a pricey home in the Jamestown market) would pay the bank and insurance and taxes and heating, and still have what is called a combined front ratio of 29%. This means this family still has an additional \$137 per month of unspent housing purchasing power in their pockets, or more than \$1,600 a year.

Together, such stories add up to a remarkable opportunity for the residents of the City of Jamestown, NY.

The data shows that the problem to solve in Jamestown is a function of too much supply of housing in poor condition, which reinforces weak demand. The essence of the work involves improving what's there but in ways that improve the market.

The data shows that some blocks are more pivotal than others in shaping a recovery strategy. The essence of the work is to locate investments on precisely those pivotal blocks that improve the market.

The data shows that the total costs of recovery are quite high, but that the market is also quite affordable, meaning that beneath the surface most residents have the ability to pay more towards their homes, even after accounting for taxes and high home heating costs. The essence of the work is to create incentives to leverage these resources to improve the market.

This all points in the direction of intervening in the disinvestment cycle at the moment when the greatest change can result, and that means tackling the issue of confidence by residents to raise their level of commitment to their homes and in doing so to their community.

To leverage the kinds of resources needed to turn the Jamestown market around, resources largely in existence already within the pocketbooks of average citizens today, government and civic leaders will need to create incentives sufficient to encourage a behavior of investing and reinvesting that has not existed in Jamestown for 30 years.

This will take more than money.

It will take a variety of public and private sector actions that speak loudly and communicate a genuine shift in thinking. It will take a shift from thinking in a deficit-orientation that requires subsidies to an investment-driven approach grounded in positive change. To help Jamestown plan a course to do this, czb evaluated a range of other data to determine where in the normal course of life in Jamestown shifts in behavior are needed, and where these shifts are possible for limited cost.<sup>11</sup>



For example, code enforcement activities were considered. Owner behaviors from attentiveness to leaf raking and snow shoveling responsibilities were observed, as also were issues of lawn care, outbuilding (shed) maintenance, fence care, landscaping, and other related signs of pride and caring.

In another instance, if there was new construction to evaluate (typically commercial or low-income housing or an occasional market rate project), we took into consideration locational choice, site planning, architectural design, program planning, target market, and pricing.

From this list of factors taken into account to understand the Jamestown market, and how to be effectively responsive to it, the core approach we recommend is summarized as follows:

Question	Answer (What to do)		Elaboration
Type of Market	Weak		Recognize the excess housing supply Acknowledge the limited reinvestment
How to Respond?	Grow Demand	Build a floor in the housing market	Rationalize code enforcement to generate predictability and establish standards Establish rental property guidelines Remove abandoned properties on a targeted basis
		Stimulate reinvestment in properties	Provide incentives to residential property owners to upgrade their homes Encourage rental property owners to make repairs
	Improve the Supply	Increase quality market rate products (new and rehab)	Upgrade existing housing stocks mainly through addition of second baths and kitchen upgrades As sites become available through demolition add new stocks at competitive price points

In other words, the work is straightforward.

The Jamestown housing market will remain weak without an intervention. This is not a market that is going to right itself unattended. Jamestown is too isolated to depend on a strong neighboring market to generate spillover demand. It is largely an internal market with internal dependencies<sup>12</sup>. **So it is incumbent upon the city's leadership to intervene.**

Within the Jamestown market, there is too much excess housing. This trend will grow as more and more older structures become physically obsolete, either too costly to upgrade or too unappealing to undertake. **So it is incumbent upon the city's leadership to intervene.**

Within the Jamestown market, most property owners take splendid care of their homes. But overall, too many inconsistently perform enough maintenance on their homes at a level sufficient to stabilize the Jamestown market. **So it is incumbent upon the city's leadership to intervene.**

Within the Jamestown market, there are quality rental units available and many good tenants. But overall, rental properties drag down the overall market as too many landlords can't or won't maintain their properties - especially midsize multifamily properties (with two to four units) - to a standard of care that serves to strengthen the overall market. So it is incumbent upon the city's leadership to intervene.

## INTERVENING

To begin rebuilding the Jamestown housing market and strengthen its neighborhoods, our approach promotes breaking bad habits to change the norm and proposes incentives aimed at encouraging more of the current excellent behaviors we noted in our evaluation of the community. The recommended approach then targets those and other resource to specific geographic sections of Jamestown that are likely to help build a firm floor in the housing market.

BREAK BAD HABITS → ENCOURAGE MORE GOOD NORMS → TARGET RESOURCES

The strategy we recommend is based on three governing realities that more than all others shape the Jamestown market.

First is the lack of confidence in the wisdom of investing in the Jamestown market.

Second is the irony that most Jamestown families have the means to do so; what they lack is willingness.

Third, that public resources are insufficient to cure every problem property at the same time, so special attention must go to spending scarce resources most wisely, which means on those blocks where a few dollars will go the furthest in driving market improvement.

To turn the market around, Jamestown's leadership will have to focus energy in three main respects.

First, every action taken by the city must be engineered to grow confidence within the housing market that things are getting better. Special attention must be given to the ability of property owners in a weak market to sniff out anything that comes remotely close to justifying their own default behavior of disinvesting. If an intervention activity seems like it might further weaken the market, observers will continue to pull back. Interventions have to drive market improvement.

Second, the data czb collected clearly show that the average family in Jamestown can afford to invest more in their homes than they do. In some cases considerable amounts of money that in any other market would be spent on housing are not going for mortgage payments, energy costs, or home improvements. Aggregated, the amount is in the millions of dollars annually. Therefore to right the Jamestown market that already exists, interventions have to be based on leveraging the current capacity of the residents.

Third, the number of residential structures with problems exceeds the amount of money available to fix them, so the flow of the money that can be raised must be aimed at those houses on those blocks that matter most to market recovery. Interventions must be possible on a city-wide basis but also have to be targeted for effectiveness.

Users of this report are therefore urged to remember these three elements: interventions must drive improvements, improvements can be financed from within if leveraged, and success hinges on improvements being geographically targeted.

The focus of effort needed in Jamestown by city leaders (government, business, residents) is to help restore confidence in the market, begging the question: how is confidence restored?

In the simplest sense, the problem of restoring confidence is a chicken-and-egg dilemma. People don't think the market is getting better if properties look tired and vacant and disheveled. And owners disinvest and leave properties tired and vacant and disheveled if they don't think the market is getting better.

To restore confidence is to intervene in this cycle by breaking it and then beginning to change it. The first step is to understand the process, which, in fact, reflects everyday normal positive human emotions: a hope for predictability, a willingness to take responsibility, and a desire to take pride in oneself and one's community. Taken together these typical emotions impact how we live together. Planners often use a couple of clumsy terms for how this works: the "Prisoner's Dilemma" and the more common "Keeping Up with the Joneses".

The Prisoner's Dilemma can be seen almost any night in television crime shows. The suspects are taken in for questioning and separated. Each immediately realizes that since there is no arrest, the police lack sufficient evidence. Therefore, if neither of the suspects confesses, both of them will probably go free. But neither one can predict what the other will do. Will they go along with the agreed story (cooperate) or will they stop participating in the plan (defect)? Most of us want to be convinced that the others will act as previously agreed. We want assurance and predictability. We look for signs that it makes sense to cooperate. We look for signals.

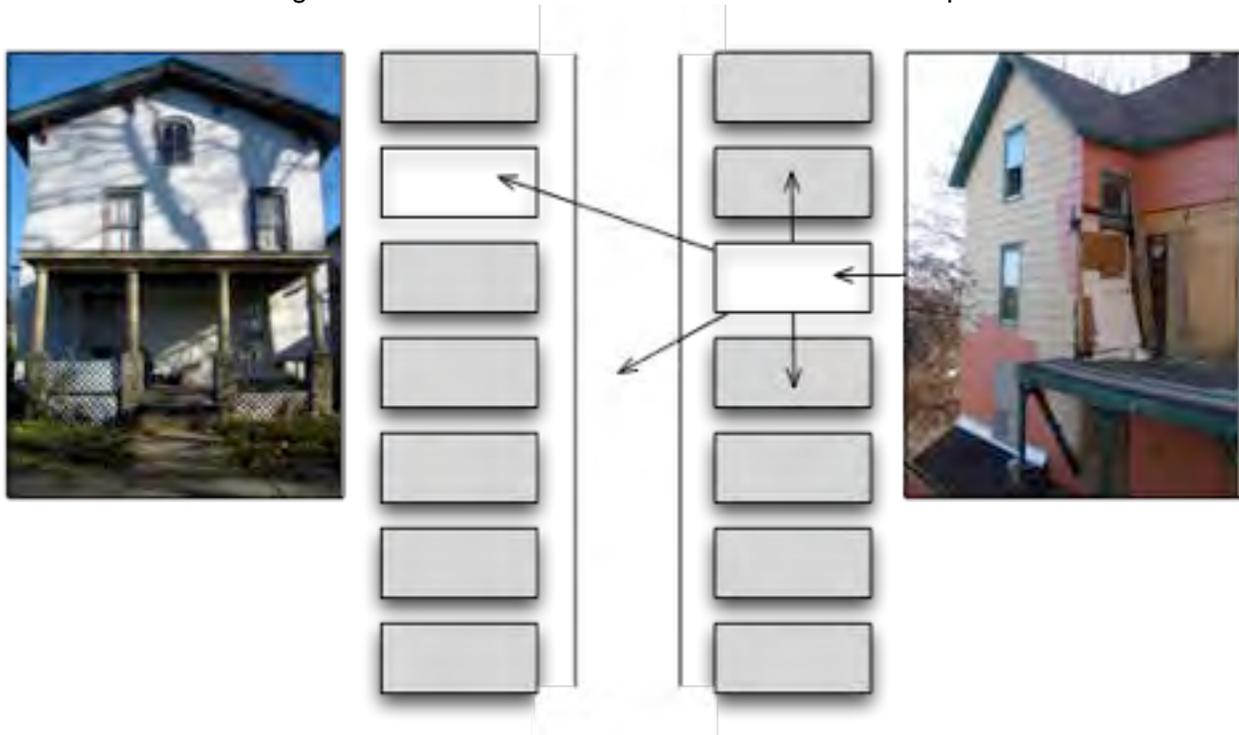
In neighborhood terms we also want predictability. We want to be assured that our neighbors will take care of their properties so that the neighborhood remains stable and well maintained. Both consciously and unconsciously, we notice if nearby houses need paint or if roofing shingles are missing or if yards are untended or if porches are cluttered. We want to be able to predict a certain level of positive behavior in property upkeep. If we start seeing negative behaviors, we question whether it makes sense for us to make our own investments of time, effort and money. This decision-making is often done very subtly. One household decides to put off a new roof and just installs an obvious patch. Another property owner decides to remove the front porch and replace it with inexpensive steps and unpainted railings. And yet another family determines that it is best to not upgrade grandma's house because the neighborhood isn't as nice as it used to be.

None of these decisions by themselves is critical, but taken together they undermine the predictability of the neighborhood. Will the old agreed-upon standards prevail or will new standards dictate how the community will be maintained? Just like the Prisoner's Dilemma, can we predict what others will do? Should we invest anyway or should we wait and see, or is it best to stop putting any more money in our property? Different property owners reach different decisions, but we know from experience that many of us will delay investing and some will stop altogether. What results is lower property values and greater unwillingness to invest, which usually leads to even lower property values.

How does this apply to Jamestown?. A careful analysis of housing values show that if even just one property on the same block is significantly under-maintained or distressed, property values drop by *tens of thousands of dollars*.

A distressed house on a basically stable street in Jamestown will reduce the market value of a neighboring property by \$25,106. In other words, as noted in the example below, the house on the left when not near (within 300 feet of) the house on the right would be worth approximately \$60,000. On the same street as the house on the right, in the exact same condition, it would be worth \$35,000. This means the house on the right is taking market value from the house on the left. Our view is this constitutes nothing less than sanctioned theft.

The owner of the house on the left is unable to sell her home for what it should be worth. The owner on the left has to pay higher property taxes because of the behaviors of the owner on the right. (see appendices for a full breakdown of property value impacts). Importantly, policies (or a failure to enact corrective measures) that effectively protect owners of poorly kept property amount to a de facto agreement with this clear transfer of wealth from responsible owners.



This has profound impact on investment by others and it reduces the tax base. The resulting higher tax rate makes properties in the city less competitive with nearby communities and the sale price of Jamestown houses goes down. The lack of predictability – the Prisoner’s Dilemma – has led to an outcome no one wants to see because everyone loses.<sup>13</sup>

In addition to the Prisoner’s Dilemma, there’s also the matter of *Keeping Up with the Joneses*, which speaks to the reality that behaviors that can reverse disinvestment. It involves that Jones family down the street. The Jones’ are the ones who are so “house proud” that leaves are barely on the ground before being raked up and made into mulch. The wind is blowing and they are out there raking. These Joneses don’t just re-roof. They install the best architectural shingles and at the same time the porch is given new railings and a fancy paint job.

Simply said: the Joneses love their home and their neighborhood and plan to stay.

Of course, most of the rest of us end up looking at our yard or our roof and decide that we need to be more responsible. We don't want the shabbiest house on the block; old fashioned pride takes over and suddenly we get that new mulching mower or we re-paint the house in contemporary colors or we decide it is time to finally install new windows. Now, we might rationalize that those new windows are much more energy efficient, but we also know that when we see others invest, we can be more confident about our investment and we can take pride in being a good neighbor. The results are usually as expected. Neighborhoods that have solid standards of upkeep are more desirable and house prices reflect that higher level of investment. Houses sell more quickly for better prices and the tax base grows.



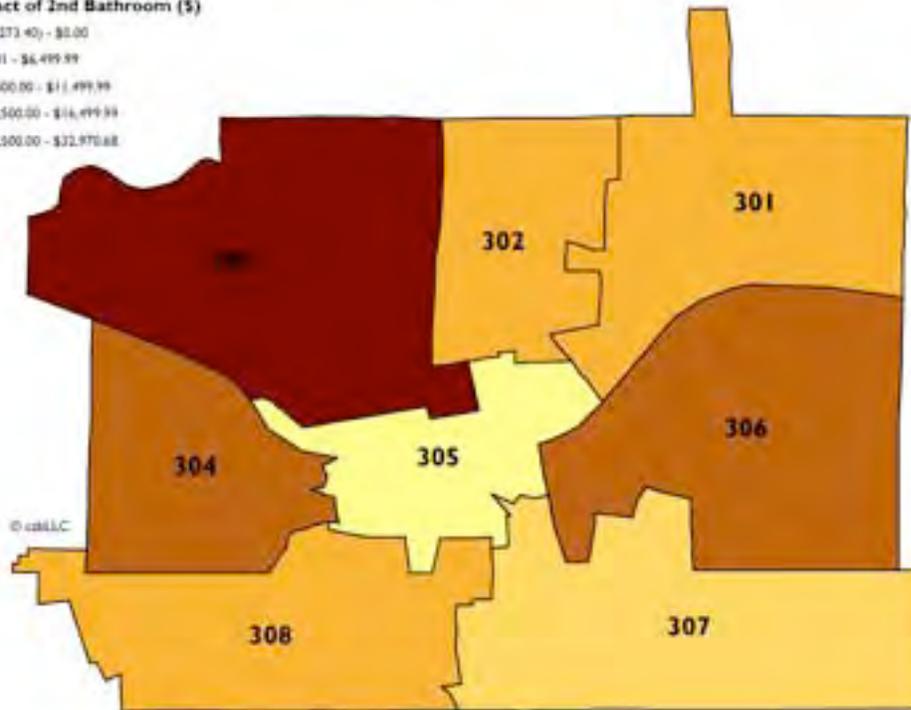
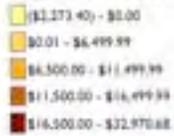
A better tax base makes living in the city more desirable, which, in turn, increases house values and encourages more people to invest. In fact, what has happened is that the Prisoner's Dilemma is now working in reverse. When we can predict that our neighbors will do a good job of maintaining and improving properties, we are more willing to do the same. In this case we all win.

One striking finding from czb's work in Jamestown is that the absence (and presence) of a second bathroom matters tremendously in terms of market value.

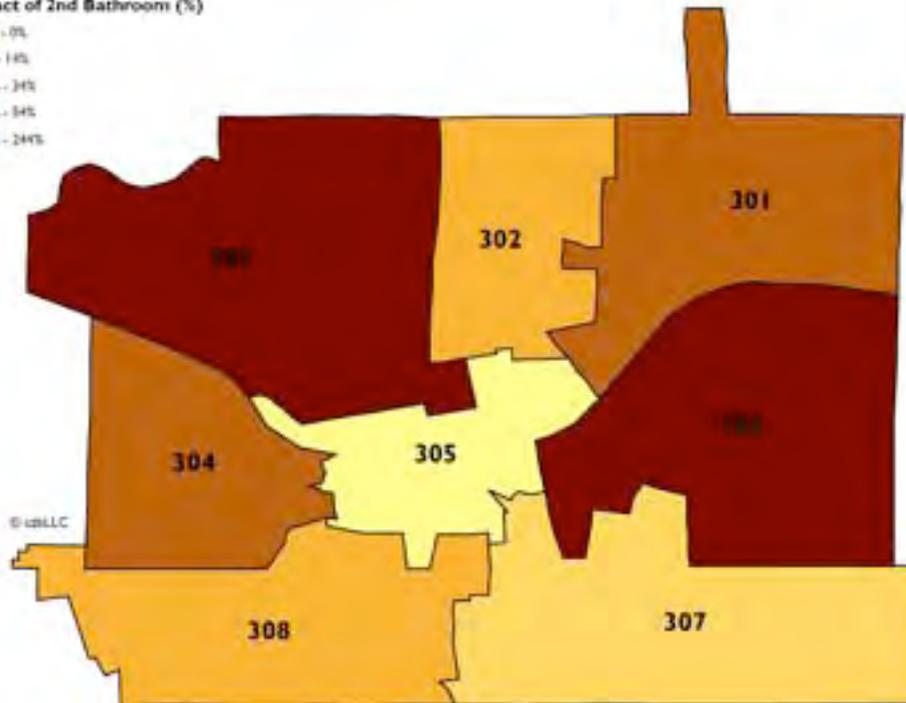
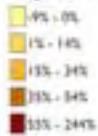
Location	Sales (1BA)	Sales (2BA)	Avg Sale Price - 1	Avg Sale Price - 2	(\$)	(%)
Citywide	744	157	\$31,380	\$43,266	\$11,886	38%
Census Tract 301	100	21	\$30,831	\$42,122	\$11,291	37%
Census Tract 302	111	35	\$36,109	\$46,130	\$10,020	28%
Census Tract 303	78	3	\$13,496	\$46,467	\$32,971	244%
Census Tract 304	116	19	\$36,208	\$52,686	\$16,479	46%
Census Tract 305	41	8	\$24,236	\$21,963	-\$2,273	-9%
Census Tract 306	55	15	\$28,025	\$43,589	\$15,563	56%
Census Tract 307	97	30	\$37,428	\$40,634	\$3,205	9%
Census Tract 308	63	16	\$41,090	\$47,620	\$6,530	16%

*This is for significant sales (according to DOD) from 2000 to 2008 of single-family, 3-bedroom homes built from 1900 to 1925.*

**Jamestown Census Tracts  
Impact of 2nd Bathroom (\$)**



**Jamestown Census Tracts  
Impact of 2nd Bathroom (%)**



Except for downtown and parts of Jamestown where there is already a preponderance of second baths, the addition of a second bath, which need not exceed a \$10,000 cost, tends to return \$11,000 to \$15,000 in average value at the time of sale.

None of what has been said above is remarkable. It is just common sense.

But that doesn't change how important these dynamics are. We are all guided by what makes sense to us. Therefore, it is critically important that every action be taken that increases predictability that properties will be maintained and that this maintenance will be done at a high standard that shows that owners take pride in their properties.

## **HOW DECISIONS ARE MADE**

This dynamic investment view of how neighborhoods in Jamestown operate leads to broader questions about confidence, capacity and community.

We all want greater confidence about our neighborhood, both in terms of the standards of upkeep and the standards of behavior. To achieve such confidence, we need to assure that property owners have the reasons and the capacity to maintain and improve the houses and we need to create and grow the social networks that manage the everyday issues of the community.

Consider the concerns about good maintenance of properties. This is a widely shared goal, but we know that there are reasons why good upkeep doesn't happen. Some homeowners are too old or too physically limited to handle all of the challenges of ownership. Some households are facing job loss or divorce and others are just new to ownership and don't have the experience or the tools to do a good job.

Landlords aren't all the same either. **Many landlords do an excellent job of owning and renting property at standards that support the neighborhoods.** Other landlords are financially strapped and can't take on large repairs and some lack the skills or foresight to even make critical minor repairs. Still others aren't experienced enough at selecting stable tenants and some are actually a "landlord-by-accident" having inherited a property and not being able to sell it.

Regardless of the reasons, property owners aren't always able to easily and effectively maintain and improve properties. The costs of these failures fall on all the nearby owners, so in most cities concerted responses to the problems have been developed. There are many examples of such actions and none is perfect, but it is important to remember that the reason for assisting in the repair and improvement of other properties is that there is a benefit to everyone. Greater confidence leads to better communities with higher housing prices and lower tax rates.

Examples of intervention include: volunteer programs to repair homes of elderly, low-income, and disabled owners, workshops and tool lending libraries to help new buyers to be better owners, loan programs to help landlords and homeowners improve their houses, small grants to encourage better curb appeal of houses, training and grants to improve energy efficiency, and dozens of other efforts. In addition to these actions, many communities also use regulations to set standards. For example, when neighborhoods take on self-help activities, local government can assist by employing a concentrated code compliance program. That means that those property owners that aren't willing to upgrade their houses will have to at least make sure minimum standards are met. Trash must be removed and overgrown vegetation cut back. Abandoned vehicles are towed away and safety repairs are made. With the right combination of carrots and sticks, whole neighborhoods can be improved and with those improvements confidence will be strengthened.

Of course, good repair is only part of what makes people more confident. It has been said that people buy a house and a neighborhood, too. Thoughtful buyers look at the surroundings and consider who lives there. Are the residents responsible? Do trash cans go out on the right days and get taken in promptly? Is noise kept to a minimum? Are sidewalks shoveled soon after the snow has fallen? Are the neighbors neighborly? Are porch lights turned on in the evening? Does anyone pay extra attention to an elderly resident? Is there a reputation that residents watch out for each other? Good neighborhoods have good neighbors.

That doesn't mean that all neighbors are friends; it does mean that there is respect and consideration. People have confidence when they know that good investments and good upkeep are the standard and when they know that their neighbors are being good fellow citizens about the challenges of living near each other. This confidence is critical for any community to be stable and to thrive.

We refer to this as what happens in a healthy neighborhood, which we have defined as a place where it makes sense to invest one's time, effort and money in one's home and where neighbors are willing and able to manage the everyday issues in the neighborhood. In sum, we want to live in places where it makes economic sense and where we are comfortable.



Too many areas in Jamestown are not fully healthy, however. In some places the housing standards and housing values have eroded too much to support confidence; in other places, there is a sense that the neighbors aren't watching out for each other. And, of course, there are those parts of town where it doesn't make sense to invest time or money. Reversing these patterns is critical if Jamestown is to re-position itself as a thriving small town with good affordable housing in many desirable neighborhoods.

### **CALL TO ACTION**

Unfortunately, as we've noted throughout, there are too few resources to deal with all these issues, but in some ways that can be a positive. The first step is to change the norms that have come to take hold in Jamestown and have set the market. Which norms? In our evaluation of Jamestown, there are four especially critical habits to break, each important in the signals they now communicate to the market.

The first habit to break is the sanctioned deterioration of the condition of properties on influential corridors.

Every property is important and influential. But those on highly traveled routes become especially important. Those on highly trafficked routes that lead travelers to strong parts of town are the most important.

Properties on influential corridors in Jamestown have been permitted to slowly decline over time and the resulting influence they have is disproportionately corrosive . This is the first habit that must be broken. Resources must be allocated to more aggressively choose select properties on highly visible corridors to upgrade.

As properties on these influential corridors are either removed or improved physically, and as the strength of the market on these corridors is strengthened, important signals will be sent - sometimes subtly - that the overall condition in town has stabilized.<sup>14</sup>

The job in this case is to start upgrading properties on key corridors.

The way to do this is through a set of incentives for owners wishing to stay, linked to occasional acquisition and demolition, and both married to especially unforgiving code enactment and enforcement.

The second habit to break is the permissible degraded standard for too many rental properties. Unfortunately, too much of the rental market in Jamestown is in a race to the bottom. This habit must be broken.

The cost of owning a home in Jamestown relative to incomes is so affordable that a prominent reason for renting is the lack of good credit and savings sufficient to obtain a mortgage. This means the pool of renters in Jamestown is frequently (financially) weak and without negotiating strength to do better than accept second rate units offered by too many unqualified landlords.

Likewise, the nature of residential property in Jamestown - older and expensive to maintain - is such that landlords in the rental property business in Jamestown are functioning on extremely thin operating margins, must to cope with substantial wear and tear, and often have tenants without consistent employment and reliable income. The pressure is too great on many landlords to resist the rational response of bleeding properties down to a worthless shell and then abandoning them. This kind of resource extraction math is common in weak markets and has been a disaster for Jamestown. The result is too many structures that are poorly maintained by landlords. The impact of poorly maintained rental property in Jamestown is profound, bringing nearby individual home values down by tens of thousands of dollars.

To address this, the job is to incentivize the good landlords to upgrade their properties while concurrently making it financially prohibitive for problem landlords to remain in business.

The approach has two flanks. On one hand, incentives for upgrades must be designed and marketed and made easily accessible. These should be aimed squarely at those landlords already doing an excellent job at property maintenance and who already have sustained relations with good tenants. On the other, a highly regimented rental property registration law must be passed, requiring every rental property to be inspected on a regular basis, every owner to pay a registration and inspection fee, and all fees and processes to be more and less odious depending on each history of compliance.

As key properties on visible corridors are slowly being upgraded, rental property must become increasingly regulated as a business and property conditions of rental property treated on par with health and workplace safety issues as is done in every other business.<sup>15</sup>

The third habit to break is the uneven application of property code enforcement in Jamestown. There is no clearly understood strategy or standard for code enforcement. The average citizen in Jamestown experiences a confusing jumble when trying to understand code enforcement. There is no easily discernible pattern since on any given block some distressed houses are labeled as being in violation while similar properties are not, or properties that have been cited remain, sometimes for years, cited, in violation, and with no change in their status. This confusion must be clarified and made much more transparent.

Remember, at the core of confidence is the issue of predictability. Signals are being sent by property owners about their own take on the market and their own financial position, in the form of how they tend to their properties. If care vacillates, other owners aren't sure what to make of things and they too waver. Code enforcement plays a key role in stabilizing the trampoline effect, for it communicates that whatever else is true, there is a firm floor beneath which we as a community will simply not permit property to degrade. Absent predictability on this score, which derives from consistency and legibility, people will - and in Jamestown have - concluded that there simply is little point to fix my place if that guy down the street can let his property go to pieces.

In Jamestown, moreover, this mindset is now so baked into the DNA of some at-risk but not yet fully degraded streets like Grant and Lincoln that upgrades are more suspect than code violations, a sure precursor to further distress more on par with a Chandler or an Orchard or a Franklin.

The fourth habit to break is to continue to think that the market can be remedied in Jamestown by using Federal and State dollars that are a poor fit for Jamestown, as they tend to respond to symptoms and not structural issues, and fail to contribute to building a firm floor in the market.

Having made the decision to break four counterproductive norms - degradation of major arterials, low standards for rental property, uneven code enforcement, and reliance on poorly designed State and Federal dollars to address blight - the next step is to build a package of incentives to encourage more of the many positive property owner behaviors already now holding so many of Jamestown truly excellent blocks together.

The incentives need to be organized in two respects. First is a set of highly targeted incentives that are aimed towards specific blocks where a return to healthy market condition is cost effective. Second is an accompanying set of incentives available city-wide.

The incentives need to be established through collaboration. It is not the job solely of the City of Jamestown's to provide incentives for better property maintenance. Nor is it the job of private foundations alone. Nor that of the individual citizens. It is a combination of all three.

The best way to do this is to establish an incentive-based matching program where home owners that pledge their own time and their resources to upgrade their homes and contribute to the improvement of their blocks receiving matching funds and other assistance from a combination of public and philanthropic sources.

## RECOMMENDED INCENTIVE PACKAGE

### Clustered Good Neighborhood Initiative

A partnership of the City of Jamestown, local foundations, and citizens investing in home exterior improvements and community building.

**What it is:** Matching funds for home owners to upgrade their properties, with bonus funds available for properties on high *visibility value* streets and/or those on high *market value* streets.

**How it works:** Home owners pledge to invest an amount equal to 1% of the assessed value of their homes (up to \$500) per year for three years in exterior upgrades. This plus a pledge of four Saturdays a year in sweat equity and the agreement by at least four others on the same street (forming a cluster).

An owner investment of \$1,500 over three years in equal \$500 amounts is matched by the City of Jamestown in the form of property tax relief equal to \$250 per year. The owner investment is also matched by a Gebbie Foundation gift of \$850 (\$100 in year one, \$250 in year two, and \$500 in year three), and a Community Foundation gift of \$150 (three equal \$50/year gifts). An owner who invests \$1,500 over three years receives matching gifts of \$1,750.

**Administration:** JRC and CODE

(Jamestown Renaissance Corporation + Citizens Opportunity for Development and Equality)

**Cost to City:** \$225,000 over five year program to support three cohorts of clustered investors, each lasting three years.

**Cost to Gebbie:** \$255,000 over five year program to support three cohorts of clustered investors, each lasting three years. Plus possible \$600,000 bonus grants, totaling a commitment potential of \$855,000 (\$171,000/yr average)

**Cost to TCF:** \$45,000 over five year program to support three cohorts of clustered investors, each lasting three years.

**Owner Investments:** \$450,000 over five years

**Total Cost:** \$975,000

**Total Value:** \$.975 - \$1.575M

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Based on maximum 20 clusters of 5 owners per year, each committing \$500/yr for three years

- czb has identified 10 streets in Jamestown that are *high visibility and thus high leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$5,000 for for landscaping.
- czb has identified 178 blocks in Jamestown that are *very high market improving and thus very high leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$5,000 for for landscaping.
- czb has identified 169 blocks in Jamestown that are *strong market improving and thus strong leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$1,000 for landscaping.
- **Note: A \$1,000 bonus to CODE for each cluster they organize and assist**

Reinvesting in Itself: Report to the City of Jamestown, NY

czbLLC - March 2010

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### **Good Landlord Project**

A partnership of the City of Jamestown, local foundations, and citizens investing in exterior structure and landscaping improvements to rental properties in Jamestown

**What it is:** Matching funds for rental property owners of duplexes to upgrade their two unit properties, with bonus funds available for properties on high *visibility value* streets and/or those on high *market value* streets.

**How it works:** Owners pledge to invest an amount equal to 1/12 of their gross annual rental income from the property (up to \$1,000) per year for three years in exterior upgrades and landscaping improvements. This plus a pledge of four Saturdays a year of *both* tenants' (could be an owner) time in sweat equity.

An owner investment of \$3,000 over three years in equal \$1,000 amounts is matched by the City of Jamestown in the form of property tax relief equal to \$500 per year. The owner investment is also matched by a Gebbie Foundation gift of \$1,000 (\$100 in year one, \$400 in year two, and \$500 in year three), and a Community Foundation gift of \$150 (three equal \$50/year gifts). An owner who invests \$3,000 over three years receives matching gifts of \$1,750.

**Administration:** JRC and CODE

**Cost to City:** \$45,000 over five year program to support three cohorts of up to ten good landlords each, each lasting three years.

**Cost to Gebbie:** \$30,000 over five year program to support three cohorts of clustered investors, each lasting three years. Plus possible \$60,000 bonus grants, totaling a commitment potential of \$90,000 (\$18,000/yr average)

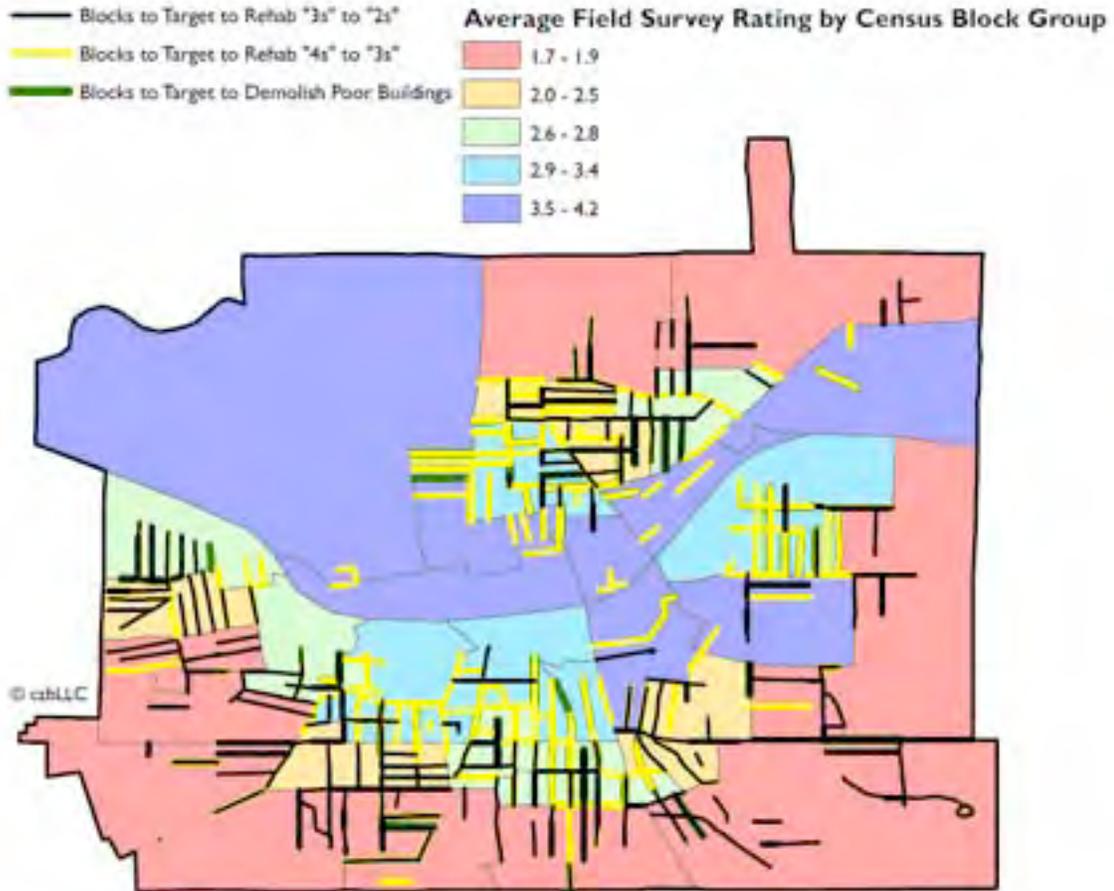
**Cost to TCF:** \$4,500 over five year program to support three cohorts of up to ten good landlords each, each lasting three years.

**Owner Investments:** \$90,000 over five years

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Based on maximum 10 good landlords per year, each committing \$500/yr for three years

- czb has identified 10 streets in Jamestown that are *high visibility and thus high leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$1,000 for for landscaping.
- czb has identified 178 blocks in Jamestown that are *very high market improving and thus very high leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$1,000 for for landscaping.
- czb has identified 169 blocks in Jamestown that are *strong market improving and thus strong leverage value* streets. For clusters of owners on these streets, there will be matching funds of an additional \$1,000 for landscaping.
- **Note: A \$5,000 bonus to CODE for every five duplex landlords they mobilize**



- Candidates for the rehabilitation of "3" properties into "2" properties are those blocks with at least one "3" property and an average block-wide field survey rating below 3, and where the average assessed value of a "2" is greater than the average assessed value of a "3" (meaning that a property's value should increase as it is rehabbed). **THESE ARE HIGH MARKET VALUE IMPROVING STREETS**<sup>16</sup>
- Candidates for the rehabilitation of "4" properties into "3" properties are those blocks with at least one "4" property and an average block-wide field survey rating below 4, and where the average assessed value of a "3" is greater than the average assessed value of a "4" (meaning that a property's value should increase as it is rehabbed). **THESE ARE LESS BUT STILL STRONG LEVERAGE VALUE STREETS**<sup>17</sup>
- Candidates for the demolition of poor properties (those receiving a field survey rating of 5 or 6) are those blocks with at least one poor property and a ratio of Good and Fair-to Poor Property Ratio of at least 10 (meaning that for every 1 property receiving a 5 or 6 field survey rating, at least 10 properties received a 1, 2, 3, or 4).

## PROCEDURAL AND PROGRAMMATIC RECOMMENDATIONS

### Governmental Activities: Institute Rental Registration

Rental property is a significant part of housing in Jamestown. There are 8,014 residential structures in Jamestown that comprise 15,369 units of housing. More than 7,000 of them are occupied by renters.

Occupied <b>Units</b>	13558		Total Housing <b>Units</b>	15369	
By Owners	6962	51.3%	Occupied	13541	88.1%
By Renters	6596	48.6%	Vacant	1828	11.9%

Quality rental provides a necessary and desirable option for many households. The issue isn't whether there ought to be a certain amount of rental housing; that should be determined by the market.

The issue is *how rental housing can be monitored effectively*. In the case of a house owned by its resident, there are clear lines of responsibility. In the case of a rental property, there is an owner, perhaps a manager, and one or more tenants. Because of this complexity, there needs to be a structured system. In many cities that system is rental registration. This entails the owner of the property registering all units with the city government and paying an annual fee.

With that registration, the owner agrees to be or to identify a local person who can be contacted easily and who has management responsibility. The owner also agrees to notify the City whenever a tenant moves out so that an inspection can take place. The City agrees to make such inspections promptly and to keep the owner or manager informed about all general regulations and specific issues about the property. Most landlords are concerned with the conditions of their units and the stability of their tenants. Those landlords welcome this sort of system because they no longer have to compete with landlords who under-maintain their properties and rent to tenants without proper oversight. In a soft housing market, competition can be especially critical and should be fair. Rental registration sets standards that go a long way to supporting a level and fair playing field and thereby support good rental opportunities.

Recommendation: In early 2010 establish a residential rental property registration requirement as follows:

1. All rental property must be inspected and in compliance. The fee is \$50 per bedroom per year. Inspections are every two years unless waived.
2. Rental property that passes two consecutive inspections has all fees waived and moves to an inspection schedule of every third year.
3. Rental properties that fail an inspection are re-inspected after being permitted a cure period.
4. A failure to cure rescinds compliance.

**Governmental Activities:** Clarify Tax Foreclosure Process; Acknowledge Impacts of Upkeep

Too often the tax foreclosure process doesn't work to successfully solve problems. The common pattern is that distressed houses become vacant and eventually are sold for back taxes. There is no requirement that the new buyer demonstrate the resources needed to properly repair the house. While government has gained a few dollars of tax revenue, the neighborhood still has an eyesore and all of the nearby property owners have to face lower sales prices and rents due to the blight. *This needs to be addressed immediately.*

Property Class	# of Properties	Near Poor Building	Average Field Survey Rating	Average Sale Price	Average # of Bedrooms	Average # of Full Bathrooms	Average # of Half Bathrooms	Average Year Built	Average Sq. Ft. of Living Area
210	4,284	No	1.925	\$48,847	2.9	1.2	0.3	1934.1	1,444.5
210	2,359	Yes	3.179	\$23,741	3.1	1.2	0.2	1908.1	1,499.4

Sources: czbLLC, Chautauqua County Assessor's Office

According to property surveys conducted by czbLLC and data from the Chautauqua County Assessor's Office, single-family residential properties within 300 feet (the length of a typical city block) of a "poor" building (rated as either a "5" or a "6" during field surveys conducted by members of the czb team) were typically of lower quality – receiving an average survey rating of over 3 (average) versus less than 2 (above average) for those not near poor buildings – and sold, on average for just half of what properties not near poor buildings sold for (\$23,741 vs. \$48,847).

Single-family residential properties near and far from poor buildings shared most other characteristics: both groups averaged 3 bedrooms, 1 ½ bathrooms, and between 1,450 and 1,500 square feet. The biggest difference was in property age – buildings near poor properties were built, on average, in 1908 compared to 1934 for those not near poor properties.

Year Built Summary	% Near Poor Building	Difference in Average Sale Price	Ratio of Average Sale Price, Near Poor-to-Not Near Poor	Difference in Average Rating	Ratio of Average Rating, Near Poor-to-Not Near Poor
1 - Before 1900	77%	\$12,491	60.9%	-1.10	141.6%
2 - 1900 to 1925	58%	\$17,655	56.0%	-1.14	147.9%
3 - 1926 to 1949	20%	\$14,608	70.6%	-0.98	151.9%
4 - 1950 to 1979	9%	\$19,695	65.5%	-0.65	138.0%
5 - 1980 or later	0%	N/A	N/A	N/A	N/A

Sources: czbLLC, Chautauqua County Assessor's Office

This difference in age stems from the fact that, according to this data, three-quarters (77%) of single-family residential buildings built before 1900 were within 300 feet of a "poor" property. In contrast, this was true of over half (58%) of buildings built between 1900 and 1925, 20% of those built between 1926 and 1949, 9% of those built between 1950 and 1979, and 0% of those built in 1980 or later.

Poor quality properties represent a substantial “cost” to neighborhood property owners: Being close to a poor building reduced the oldest properties’ average sale price by roughly \$12,500 and newer properties’ average sale price by nearly \$20,000.

These poor quality properties are also typically associated with nearby deterioration: properties in all age brackets were likely to receive a 1-point worse field survey rating if they were within 300 feet of a “poor” building than if they weren’t.

Property Class	# of Properties	Near Abandoned Building	Average Field Survey Rating	Average Sale Price	Average # of Bedrooms	Average # of Full Bathrooms	Average # of Half Bathrooms	Average Year Built	Average Sq. Ft. of Living Area
210	4,972	No	2.094	\$45,662	2.9	1.2	0.3	1930.8	1,450.6
210	1,671	Yes	3.192	\$23,298	3.1	1.2	0.3	1907.1	1,503.0

Sources: czbLLC, Chautauqua County Assessor’s Office

Abandoned properties had nearly the same effect as “poor” buildings.

Year Built Summary	% Near Abandoned Building	Difference in Average Sale Price	Ratio of Average Sale Price, Near Abandoned-to-Not Near Abandoned	Difference in Average Rating	Ratio of Average Rating, Near Abandoned-to-Not Near Abandoned
1 - Before 1900	57%	\$9,462	65.9%	-0.75	124.6%
2 - 1900 to 1925	42%	\$13,492	62.1%	-0.90	133.9%
3 - 1926 to 1949	13%	\$11,332	76.4%	-0.98	149.8%
4 - 1950 to 1979	5%	\$16,288	70.9%	-0.78	144.8%
5 - 1980 or later	0%	N/A	N/A	N/A	N/A

Sources: czbLLC, Chautauqua County Assessor’s Office

Older single-family homes were far more likely than newer homes to be near abandoned properties: over half (57%) of single-family residential buildings built before 1900 were within 300 feet of an abandoned property. This was true of 42% of buildings built between 1900 and 1925, just 13% of those built between 1926 and 1949, only 5% of those built between 1950 and 1979, and 0% of those built in 1980 or later.

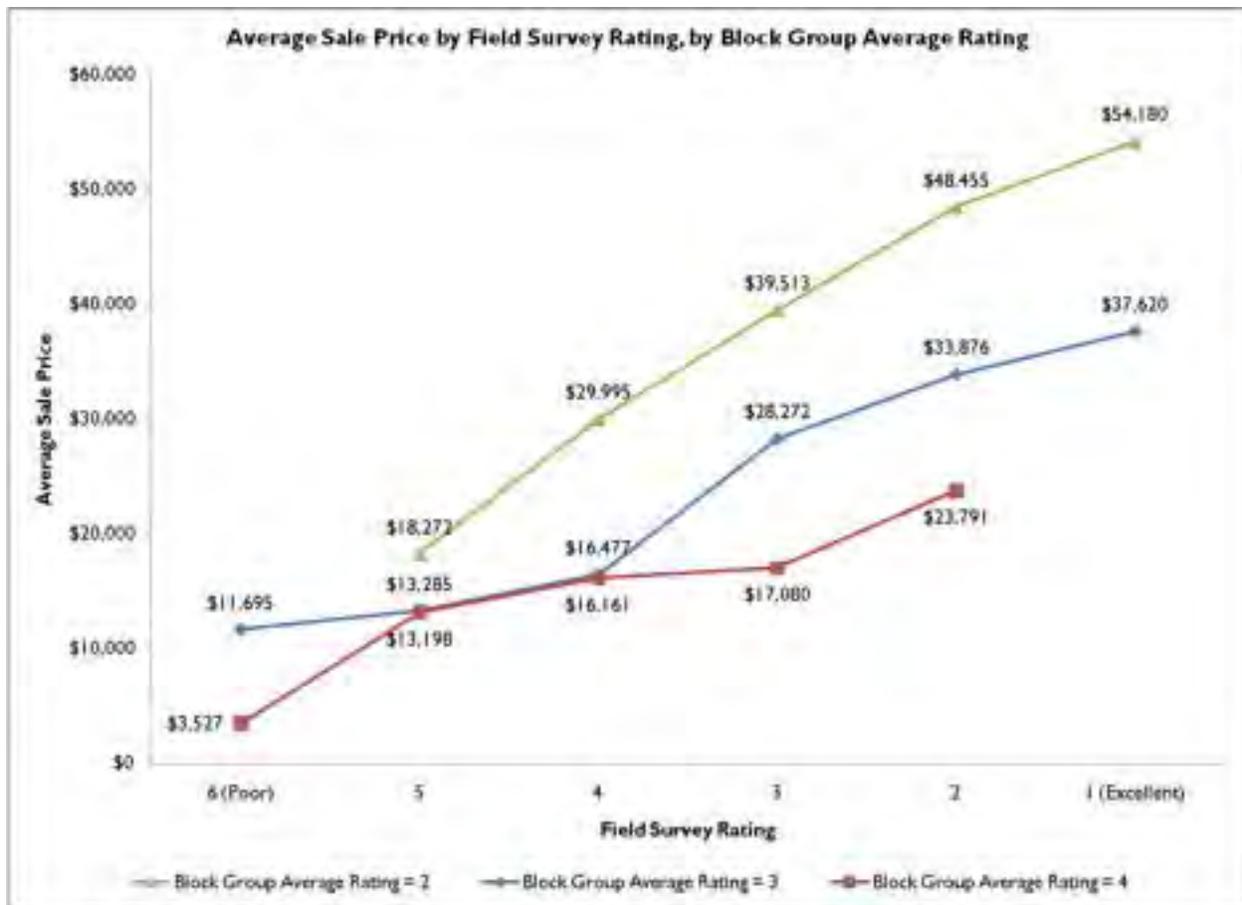
Abandoned properties also represent a substantial “cost” to neighborhood property owners. Unlike “poor” buildings, though, abandoned properties are costliest to newest homes: Being close to an abandoned building reduced newer properties’ average sale price by more than \$16,000 and oldest properties’ average sale price by less than \$10,000.

Field Survey Rating	Difference in Average Sale Price
1	\$24,048
2	\$14,012
3	\$14,160
4	\$12,061

Sources: czbLLC, Chautauqua County Assessor’s Office

Having a “poor” property nearby was the biggest drag on the highest quality single-family residential buildings: Among properties receiving a “1” field survey rating (the highest score), those near poor quality properties averaged sale prices \$24,048 less than those not near poor properties. Among below-average properties (those receiving a “4” field survey rating), a nearby “poor” property reduced the average sale price by just \$12,061 – or half as much.

For properties in block groups with the worst average field survey rating (4), individual property sale prices (on average) jumped most substantially as properties went from a field survey score of 3 (\$17,080) to 2 (\$23,791). Properties in block groups with an average field survey rating of 3 started increasing in value most between field survey rating 4 (\$16,447) and 3 (\$28,272). Properties in block groups with the highest average field survey value for a block group (2) saw a similar jump (of roughly \$10,000 in average sale price) between each field survey value.



While these tax foreclosure properties have negative impacts on their neighbor houses, this dynamic is much more important if the houses are on an important through street or adjacent to an important facility such as a school or a church. Even the presence of the foreclosure posting (like the condemned postings on other buildings) creates a sense that the real estate market is failing. When the property is then further under-maintained, the message is reinforced. This undermines property values and further erodes the tax base.

**Governmental Activities:** Reduce the Costs of Demolition

Many of the houses in Jamestown have deteriorated beyond what makes economic sense to renovate. Distressed properties – especially long-term abandoned houses – are reducing the value of nearby houses, eroding the tax base, and undermining any attempts to re-position Jamestown as a strong community of choice. While there appears to be no significant interest or rationale for salvaging these properties, the costs of demolition are substantial and are a real obstacle to removing the scores of houses that need to be immediately demolished. It has been the experience of City staff that typical demolition costs are \$13,000 to \$15,000 a structure. This is not unusual when compared to larger cities in New York State. However, in nearby Ohio costs are about one-third as much. Right now only about three abandoned houses can be removed annually through City funds; double or triple that number would still be modest but would have more impact on rebuilding confidence, which must happen if disinvestment is to be halted and reversed.

Recommendation: Every effort should be made to reduce the costs of demolition. Some example actions are: having a nonprofit organization negotiate for the removal these properties in order to simplify contracting, using a volunteer group or salvage business to remove parts of the existing abandoned houses through a process called de-construction, and working closely with both State elected officials and agency heads to find ways to reduce demolition costs in the State. In the last instance, it is important that Republicans and Democrats from Jamestown, Buffalo, Utica, Rochester, and other weak housing market cities come together with unified legislation in the State House.

**Governmental Activities:** Upgrade Boarding Requirements and Vacant Building Minimums

Owning a vacant property in Jamestown is not a particularly expensive decision for a buyer. While there are some modest taxes and periodic mowing is required, owing to a historically timid City Council and a less-than-supportive court system, the likelihood of repeated and expensive fines is minimal. There isn't an aggressive housing court system that imposes substantial fines and jail time for flagrant offenders. Indeed, broken doors and windows are often left un-boarded and vandals remove those boards that are installed. Code compliance officers might cite a property, but significant "sticks" aren't in place to prompt quick action. Nevertheless, as we've shown, these properties have enormous costs on the neighborhoods and the city. Vacant buildings often are left untended with overgrown bushes, un-mowed lawns, and litter. As we've repeatedly noted, buildings in this condition almost always drive down housing values and undermine local investment.

If City and court actions don't produce the results needed, neighbors should use flyers, meetings and the media to make sure that everyone knows who owns the distressed houses and what needs to be done. Where courts and resident groups have used these shaming procedures, there is seldom a need to repeat the process with other uncooperative property owners. This isn't being done as a vindictive act; this is being done so that the cost of negatively impacting one's neighbors is clearly understood.

Recommendations: Owning a vacant property should carry significant responsibility. There are oversight actions that must be taken: boarding, re-boarding, mowing, and cleaning. If such actions aren't taken promptly, there should be quick and substantial fines. If this doesn't produce a positive result, the owners should be identified publicly.

**Governmental Activities:** Streamline Court Compliance Process

Frustrated city staff members across the country point to the courts as complicated stumbling blocks, which undermine prompt and effective action on property violations. Of course, the courts have the responsibility of balancing a number of conflicting issues: the law as strictly written, the position and performance of the property owner, the likelihood of compliance, and the need for fairness in court rulings. In this process, the impact of the property is seldom discussed in the context of reduced housing values in the neighborhood. Each property is seen as a distinct case, but it is clear that these houses do impact nearby houses and in many cases the perception of the whole city.

Therefore, it is important that the court process be as efficient and effective as possible. This usually means having a regularized set of procedures, including specific court time set aside and a judge acquainted with the regulations and with the challenge of maintaining older properties. Some of these measures are already in place, but more should be done. Fortunately, one of the nation's premier courts in this field is located in Cleveland, Ohio, and could provide an excellent model for shaping a fair and legally appropriate response.

Recommendation: Local judges, elected officials, code compliance staff, and civic leaders should come together to build on the systems that are place in order to implement consistent court actions that both support community outcomes as well as property owner rights. It is important that civic leaders be part of this process, since in many cases there will have to be community-wide effort to assist those who cannot maintain their properties without help.

**Governmental Activities:** Make Inspection Process Logical and Readily Legible

Problem properties are presently inspected on a complaint-driven basis. Properties that are eventually cited may languish as vacant derelict structures for years in Jamestown. Each level of degradation further impacts the market values of surrounding properties. It is not in the best interest of the City of Jamestown to continue along these lines.

There are 8,014 residential structures in Jamestown. 5,688 are single family detached, 1,577 are duplexes, 254 are three-family properties, and there are 495 multifamily properties with at least four units but with an average of 11.64 units per MF structure. Based on this, we estimate that the following structure breakdown applies:

Residential <b>STRUCTURES</b>	8014	
Unknown Occupancy	309	3.9%
Owner Occupied Structures	5622	70.2%
Renter Occupied Structures	2083	26.0%

Occupied <b>Units</b>	13558	
By Owners	6962	51.3%
By Renters	6596	48.6%

This leaves roughly 6,900 owner-occupied units that also need to be considered, nearly all of which are in 5,688 single family detached houses. In our analysis of these structures, less than four percent (237 houses) were in poor enough condition as to be in probable violation of health and safety codes and less than 15 percent (820 houses) were in poor enough condition to presuppose that a complaint about property condition might be warranted.

These 820 structures need to be inspected for possible health and safety code violation (237 houses) and possible violations of local nuisance ordinances (existing or new as modeled after codes adopted in states as varied as Georgia and Washington). We recommend a rate of two single family detached **houses**/day, which will lead to coverage of 400 annually of which a number will require re-inspection. Subsequent years may result in 100 new and 300 re-inspections. By 2013 the bottom 15 percent of single family detached houses that are most distressed will be inspected and compliant. There are various ways to focus on the target properties, including the creation of a citizen panel chartered to contact the city for potential violations.

Recommendation: As noted, all rental property must be registered and inspected. There are nearly 6600 rental units in Jamestown. These should be inspected regularly. Once a rental property registration program is started in 2010, inspections can begin in 2011. We recommend that a target of 10 **units**/day be inspected by the City of Jamestown, which will result in approximately 2,000 units annually. Of this number many will require a re-inspection, but by 2015 all property in Jamestown will have been inspected at least once.

**Nonprofit Activities:** Collaborate and Expand Nonprofit Roles

Jamestown and Chautauqua County have a number of nonprofit organizations that can be valuable partners in the strengthening of the city and its neighborhoods.

In particular, Chautauqua Opportunities, Inc (COI), CODE, and the Chautauqua Home Rehabilitation and Improvement Corporation could be even more effective partners and could play pivotal roles in the proposed initiatives.

In each case these fine organizations should be asked to expand on their current work to serve a broader population or to assist in a specific defined activity. This means asking each organization to carefully consider expanding its mission to address both the current housing needs, but also *to support improving the housing market*.

Such a request requires additional funding in most cases, although some re-focusing of current work could be helpful. Since New York State has so many government programs, it will be important to see the State as a partner in this process of planning and funding.

Recommendation: Local nonprofits should be convened to review what is being done already in order to find ways to better leverage the work already being done. In subsequent meetings New York State agency officials should be present to discuss potential resources. Local government, nonprofit, and civic leaders should identify needs in light of a market-driven reinvestment plan. Out of this process, a shared work plan should be developed with clear responsibilities and resources, including a focus on raising external support.

**Nonprofit Activities:** Encourage Expanded CODE Renovation of Scattered Rental Properties

The CODE organization has a long and very credible record of buying, repairing, and managing rental property. Many CODE properties were previously troubled houses located on busy thoroughfares or significantly distressed, over-sized houses. These properties were purchased, improved and managed by CODE. With years of experience, CODE is a well-capitalized rental corporation that is addressing a number of disinvestment issues while also providing affordable quality housing. Few communities the size of Jamestown have the benefit of this sort of capacity.

Nevertheless, it should be noted that CODE's expertise is in new construction of subsidized housing and the redevelopment of existing property. Its traditional funding sources are low-income housing tax credits and other subsidized housing programs. Great care should be taken to broaden CODE's template. While the Jamestown market desperately needs blighted property to be addressed - sometimes demolished and sometimes rehabilitated - it does not need more low-income housing units unless others are removed from the inventory.

Recommendation: A carefully constructed investment plan (especially one focused along Main Street or in conjunction with Northside Pride) could produce significant improvements at key locations. The leadership of CODE should be assisted in seeking local, state and national grants and there should be some financial assistance as the organization moves away from a business model tied to production of new housing dependent on government subsidies. CODE is too valuable an asset in Jamestown to allow it to be underfunded.<sup>18</sup>

**Nonprofit Activities:** Support CODE New Construction as In-fill

The CODE organization has recently focused its attention at a concentrated site at the Appleyard site on Second Street at Winsor. The properties are well constructed and have a number of amenities that distinguish this project. However, due to the nature of the funding, certain local development regulations, and limited resources, this project was built at a density that isn't common in Jamestown and it places family-style units opening directly onto Second Street. This well-built project lacks the open space and play areas that typify the small town character of Jamestown, but it does suggest that excellence could be easily achieved with some modest support to the group and with greater flexibility in development restrictions.

Currently, the leadership of CODE is exploring additional new construction with the hope that development could be better integrated into more conventional residential blocks and sited on more generous lots in keeping with the standards of Jamestown. Efforts should be made to assist this outstanding nonprofit group to develop new housing that de-concentrates low-income households, that places new construction in older neighborhoods, and that role models how affordable housing can be built to successfully serve both the future residents and the neighborhoods and city.

Recommendation: Funders, city officials, and civic leaders should partner with the board of CODE to encourage continued excellence in affordable housing development in ways that strengthen the neighborhoods and the image of Jamestown. In particular, every effort in terms of funding and legal flexibility should be made to use new construction as in-fill on appropriate blocks and with designs and standards that reflect the livable small town character of Jamestown. Again, whenever possible, new construction should be accompanied with significant removal of excess low quality housing.

**Nonprofit Activities:** Promote Homebuyer Education for All

Chautauqua Opportunities, Inc. is a well-managed organization with a long established and commendable homeownership counseling and training program and a well deserved national reputation for addressing challenges common to rural areas. As a Community Action Agency, the main focus has been on those households with lower incomes or with disabilities. While this offers important outcomes, it is equally important that the full range of income groups are prepared to be homeowners. In many cities, an agency like COI has partnered with the real estate industry to provide training directed at households above 80% of median income. The homebuying information is much the same, but the style of presentation is very different and the clients are often assisted in taking on more complicated purchases. As a community, Jamestown needs additional middle-income homebuyers and particularly more buyers willing to take on properties that need substantial upgrading.

Since, COI is largely dependent on funding from resources tied to low-income households, it will be necessary to help the organization raise the necessary funds to support a comprehensive program. Moreover, other community groups should assist in promoting and operating homeownership fairs and coordinated open houses by real estate agents. Expanded procedures should be in place for referrals from banks, for training for real estate agents on special lending packages, and for reaching out to current renters interested in possible home purchase. Further, there should be a system to assist buyers with low cost or no cost estimating on home repairs and renovations and with the government sponsored programs that combine purchase and rehab funds in a single mortgage.

Recommendation: Chautauqua Opportunities, Inc. should be encouraged to take the leadership in developing a comprehensive home purchase program for Jamestown that includes the full range of buyers and properties, that utilizes all possible incentives and financing programs, and that provides rehab support services. The real estate community, lenders, and others interested in expanded homeownership and home renovation should supplement this program.

**Philanthropic Activities:** Fund a Volunteer and Marketing Coordinator

The neighborhoods of Jamestown are its greatest asset.

Therefore, it is especially important to invest in the initiatives outlined in this report. Perhaps the single most effective investment would be in a staff person able to coordinate a wide range of activities from block projects to volunteer efforts and from marketing programs to grant writing for community-based initiatives. This individual would need to work closely with the City staff and the various nonprofits in Jamestown and would have to be very skilled at finding consensus and motivating action. The job will surely be one of the most interesting and varied in the community.

Further, there would need to be some very modest funding to cover the costs of communication, trainings, testing new ideas, and reporting to the community. These costs can often be met through in-kind contribution, small gifts, and support from community-focused groups and foundations.

Recommendation: It is strongly recommended that a person be identified to facilitate many of the suggestions in this report. After reviewing local groups and interests, it is further recommended that this person be housed in the Jamestown Renaissance Corporation, which would take on the duties of oversight. This action would broaden the work of the organization in ways that would make it even more effective as a force for change in Jamestown.

**Civic Activities:** Create Major Entry Installations at Four Gateways into Jamestown

The whole city of Jamestown lacks a clear sense of arrival. It is not obvious exactly where the city begins and there certainly is not the sort of high visibility signage that signals civic pride in a great community. Entry signs with a compelling message, a memorable logo, and strong design aesthetics are a must. This encourages current residents, gives a positive signal to potential residents and businesspersons, and it conveys the right message to tourists and other visitors. Civic groups and local governments have recognized this for years, but too often the messages are out-of-date or not consistent.

Fortunately, Jamestown has only four major entries and two or three lesser gateways. This offers an opportunity to create and construct coordinated installations at the major entry points and provides a template that could be used on other entry points. Moreover, the graphics can be leveraged by repeating them on banners, on major public buildings, on wayfinding signage, and on brochures and other public documents. The more integrated the “branding”, the more effective the program and its outcomes.

Recommendation: Civic groups need to convene elected officials, corporate leaders, and philanthropic supporters to create a task force with the challenge of developing themes, finding appropriate sites, and investigating branding options. This task force should investigate good examples from other communities and should use professional help in designing both the plan and the actual installations. These gateways and the related products are critical opportunities to build confidence, encourage reinvestment, stimulate business, and strengthen the local economy. It is well worth doing this effort effectively and with enthusiastic small town pride.

**Civic Activities:** Celebrate the Whole Community through Work and Play

Jamestown has some great community events that bring together a cross-section of residents to enjoy the city and its events. Certainly the holiday parade is an excellent example. These sorts of activities should be encouraged and expanded, in order to celebrate Jamestown and to help people see and interact with residents from all areas and all walks of life.

Moreover, this interaction can be reinforced by also supporting events that encourage people to work together. Neighborhood clean-up projects, city-wide volunteer days, community-wide park projects, and similar work efforts not only make the city a better place in which to live, but allow everyone to be part of the whole community. Of course, it never hurts to have a mini-celebration at the end of each workday. One of the great virtues of a small town is that many people can know each other, work together for common goals, and share in enjoying the results.

Recommendation: Civic leaders, nonprofit boards, and government officials need to come together to look for opportunities to strengthen Jamestown through celebratory events and through improvement projects. While it is unlikely that one group could sponsor all the desired activities, it is suggested that an informal task force evaluate what is already being done and determine how the current efforts are building a sense of community. Where opportunities are being overlooked, sponsors should be sought. Where current efforts are not reaching their full potential, assistance should be provided. Remember, the goal isn't a clean-up project or a parade; the goal is bringing diverse people together for a shared outcome.

**Civic Activities:** Develop an Annual Curb Appeal Challenge

People enjoy a challenge, an opportunity to do something special. Many communities have instituted annual challenges around such themes as best Halloween displays or best holiday lighting installations. Increasingly, this has been expanded to best landscaping or most improved property or best restoration. The intention is to highlight those individuals that make a special effort to enhance their homes and, therefore, their neighborhoods. It is common to reward these efforts with an award plaque, a story in the local media, citation by the city council, or even a cash gift or coupon.

To encourage more households to participate, communities can provide trainings and workshops in landscaping, home repairs, paint color selection, proper installation of improvements, and other skills that make curb appeal activities have real impact and in some cases provide long-term change. These workshops are a great way to expand interest in property improvement and can be offered in a formal setting or even just in someone's front yard. The core notion is that better curb appeal is a critical element in building confidence and willingness to invest.

**Civic Activities:** Audit and Edit Negative Symbols

Many times we see the same situation day after day and fail to recognize what it is saying about the community. For example, someone might park in the same parking lot for years without noticing that there is a rusting chain link fence around part of the lot. What is the purpose of the fence? Is it to keep people out? If so, where is the rest of the fence? Is it to express concern that the neighborhood is dangerous or that the nearby residents are undesirable? Certainly many of the neighbors might see it that way. Is it to show boundaries? If so, why are the other boundaries defined by attractive plantings and these boundaries are defined by rusting metal that collects litter? Even something as everyday as a fence can easily become a negative symbol that says something is wrong in this community. The fact that people are used to it does not make it less important.

Attention needs to be paid to such conditions: graffiti, falling signs, storage of old tires behind a service station, dead vegetation and littered areas, and the dozens of other symbols that undermine community pride. In most cases the responsible party no longer sees the problem. When the problem is identified, the situation is usually resolved, but most of us don't really see what has been there for years. Therefore, some communities have instituted informal teams of residents who periodically monitor buildings, streets, alleys, and other spaces in the neighborhoods. When a negative condition is noted, a letter is sent to the property owner calling attention to the problem and offering to help eliminate it. There is no legal requirement, but the level of cooperation is usually outstanding.

Recommendation: It is strongly suggested that a community volunteer team come together, agree on examples of negative conditions, and then take on a defined set of blocks. This process can result in an annual list of properties that show the greatest improvement and this list can publicly recognize those properties that are consistently kept at a high standard.

**Civic Activities:** Create a Sponsor-A-House Program for Seniors and Disabled

The housing challenges of seniors and disabled householders can certainly be assisted through the programs outlined in this report. Nevertheless, the conditions that lead to the problems aren't always treated through a one-time effort. In very many cases, there needs to be a system of follow-up. This is best done on an assigned basis, which means that an individual or a group commits to an extended relationship with a homeowner. Once the property has been brought to a safe and healthy condition and an effort has been made to give the house good curb appeal, the sponsor sets up a schedule to oversee the changes. That might mean cleaning the gutters, raking up the leaves and trimming the hedges every fall and installing fresh mulch and planting flowers every spring. While it could include putting the chairs back on the front porch, it certainly includes keeping an eye out for loose railings, wobbly steps, and all the everyday maintenance issues that keep a house a safe place to live. In short, the sponsor partners with the owner to make sure the house reinforces neighborhood standards.

Recommendation: Either in conjunction with a citywide repair program or as a separate effort, there should be a simple mechanism through which individuals and groups can sign up to assist a qualified homeowner with occasional but regular maintenance duties. This need not be a complicated system; it could be sponsored by a small congregation, through a civic group, or as a part of a larger volunteer initiative.

**Civic Activities:** Create a Sponsor-A-Lot Program for Vacant Parcels

Much like the situation outlined above, there will be many cases where a community initiative will do an excellent job of cleaning up littered lots and cutting back overgrown vegetation. It has been shown repeatedly nationally is that a clean, well-managed lot conveys a message that someone cares for the place. One consistent result is that dumping is greatly reduced. Cleaner lots just stay cleaner. But like any open space, litter eventually appears, weeds return, and bushes and vines resume growing. In order to minimize the negative impact of the vacant parcel, there should be regular follow-up with a simple maintenance plan. If a group or an individual is willing to be part of this process, there should be a procedure to make it happen. This is particularly true when an adjacent resident is willing to take care of a vacant lot or abandoned piece of land.

The process is somewhat different if we are dealing with a privately owned lot or a publicly owned parcel, but the core issue is the same. Is there a legal mechanism for an individual or group to clean and maintain a lot on an on-going basis without creating unacceptable levels of liability? Most jurisdictions are experienced with volunteer labor doing park clean ups or removing litter from riverbanks; this experience should be applied to a broader list of lots. Again the key will be the setting up on the system and the creation of a standard method for announcing the qualified lots and ways for residents to participate.

Recommendation: Much like an adopt-a-road program, a sponsor-a-lot effort is a way to minimize public costs while encouraging local responsibility. Therefore, a program should be established in conjunction with local government that allows and encourages better maintenance of vacant space that would otherwise be an eyesore that reduces livability and equity.

## **AFTERWORD**

Jamestown has benefited from involved, creative civic leadership.

This leadership has augmented the work of the city government, state agencies through a group of nonprofits, foundations, corporate, and individual leaders. Over many years this collaboration has achieved a number of successes, especially the ongoing renewal of the downtown, the development of key cultural institutional and the strengthening of the medial and educational facilities.

The success of this collaboration is well demonstrated in the 2006 planning document that outlined and detailed the Jamestown Urban Design Plan. Ultimately, the Design Plan spurred interest in the re-thinking how the various residential areas of Jamestown are thriving or failing. These questions led to the commissioning of czb to undertake a nontraditional analysis of the houses, blocks, and neighborhoods of Jamestown.

One overwhelming observation is that most government and civic leaders and a wide range of residents haven't decided whether Jamestown is a city or a small town.

Indeed, careful reading of the Goody-Clancy plan from 2006 references terms like downtown or urban center or the *City* of Jamestown. The implication is that Jamestown is a city and all of the design and programs suggested reflect tools that have been used in the revitalization of other cities of much larger size.

It is our belief that this leads to confused and contradictory messages and approaches that aren't consistent with the character of Jamestown as a small town and not as city with a limited population.

In our view Jamestown is not a city with a highly urban downtown that is set distinctly apart from the neighborhoods. The relatively modest sized downtown has housing immediately adjacent and few neighborhoods in the whole city are more than a couple of miles from the downtown.

In reality, Jamestown is a small town and the residential neighborhoods, the institutions, the parks and schools, business strips, and the downtown need to be seen *as a whole*. Indeed, if the neighborhoods aren't made a key part of renewal of the city, no amount of tourism or other downtown development will compensate for neighborhood decline, decline we estimate to be on the order of \$100M in lost market value.<sup>19</sup>

If the determination is that Jamestown is to be a successful small town, a number of policies need to be reconsidered. What follows are some examples.

At the present time one of the outstanding recommendations is that the city develop gateways to the downtown, but if those were installed, it would further separate the downtown from the rest of the community. In fact, gateways are needed, but these gateways need to be at the entry points into Jamestown and the sense of entrance needs to be carried out along the corridors that lead into the core.

While there has been discussion about creating attractive riverfront resources downtown as part of a broader tourism initiative, it is unlikely to have major appeal nor would it generate much

expenditure by visitors. Indeed, public dollars spent on massive development on the riverfront would mean fewer dollars for maintaining and improving current recreational facilities.

While there is some merit in looking at a tightly defined part of downtown as the Goody-Clancy plan did, the reality is that much of downtown and the nearby neighborhoods are intertwined. The WCA Hospital is a case in point. Is it downtown or on the Southside? What is its role with its nearby residential blocks? Is it an open campus or a distinct compound? How are staff members expected to use commercial facilities at or near the downtown?

Further, if it is determined that Jamestown is to be managed as a small town, it is likely that the term “neighborhood” will have very different meaning here than it does in typical cities.

Because cities are so large, most citizens identify most strongly with their blocks and their neighborhoods and are largely unacquainted with issues of the overall city.

In the case of Jamestown it is possible to visit many areas on a single day. The high school is central to all the neighborhoods and serves everyone. Likewise the hospital, the major parks, the library, and a dozen other institutions are part of the whole town and not part of neighborhoods.

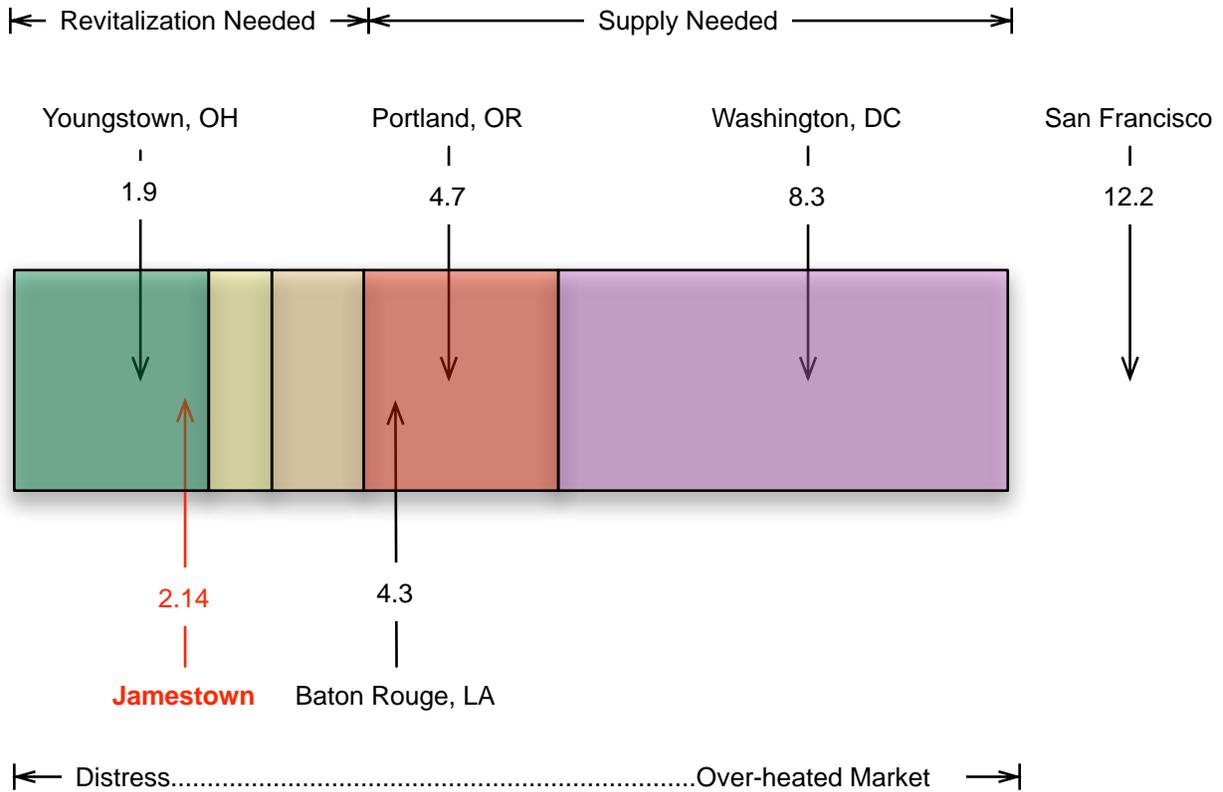
While particular areas of Jamestown have unique housing styles or different ages of houses or different mixes of commercial and residential buildings, there are seldom clear lines where one neighborhood begins and another ends. Indeed, whole areas of town are referred to as the Southside by some and as the Westside by others. Certain areas such as the historic northside are thought of as a place but there is no agreement about where the historic part begins or ends. Indeed, Jamestown functions as an integrated place with different areas, but without set boundaries that separate communities or citizen responsibilities. This is a reality that gives coherence to Jamestown that should be nurtured.

ENDNOTES

<sup>1</sup> Though there is some disagreement as to whether Jamestown has 28,000 or 29,000 or 30,000 people, it is far smaller than the infrastructure it occupies for which it was built.

<sup>2</sup> The 2.14 housing value to housing income ratio is a key finding and a key policy driver.

**Ratio of Median HH Income to Median Housing Value - 2008/2009  
 czbLLC for City of Jamestown, NY**



Extremely Affordable
Affordable
Moderately Affordable
Unaffordable
Extremely Unaffordable

## Interventions for Jamestown, NY

<sup>3</sup> czb evaluated every residential structure in the City of Jamestown at least five times. A member of the czb team lived in Jamestown for six weeks. Two additional team members made a total of nine person trips giving czb's total time in Jamestown quite substantial. Each structure was evaluated according to scale from 1-6, with 1 being excellent.

- 1 - **Excellent.** A best in class market leader ready to sell "as is" needing little if any exterior work to immediately command top dollar on the market.
- 2 - **Good.** An otherwise excellent property but which requires a bit more than mere TLC to become marketable; in it's "as is" condition, strong buyers would discount their offer to account for these required changes, and such changes tend to range from 15-25 percent of the median value of a Jamestown single family detached home.
- 3 - **Adequate.** An otherwise good property but which has not been upgraded recently, thereby shifting significant costs onto any prospective buyer, costs which can range from 15-40 percent of the median value of a Jamestown single family detached home.
- 4 - **Marginal.** A clearly substandard property long suffering from extended deferred maintenance, which is on the edge of being uninhabitable, and will fall into an unrecoverable state if not cured immediately; costs of fully curing a marginal (4) Jamestown property can range from 40-55 percent of the median value of a Jamestown single family detached home.
- 5 - **Distressed.** A bottom of the market property at best, usually long-neglected, often tired from over-use requiring repairs that could average 55-60 percent of the median value of a Jamestown single family detached home. These structures are almost always below minimum health and safety code requirements and should be condemned. Almost never worth saving.
- 6 - **Poor.** The worst in class residential structure in Jamestown. Uninhabitable. Not suited for rehabilitation at any price unless historic.

It is important to reiterate a point made early in the report: any upgrades to property should be understood as valuable. Even moving a "5" to a "4", though less in impact than moving it from a "5" to a "1", can have a profoundly valuable impact on market values, and should be encouraged.

Every residential real estate transaction from 2000 - 2008 was evaluated. By evaluating each residential structure in terms of how near or far it was to the goal of being excellent, which we defined as a market leader capable of attracting a strong buyer within 30 days for at least the median sales price in the city, we were able to establish an estimate both of current physical condition and cost by structure (and by street, block, section of town, and city as a whole) to become more marketable. By examining each residential property sale record from the eight year period 2000-2008, we were able to isolate which factors drive sales in Jamestown, from age of structure to bedroom and bath configuration, to location. By combining the two, we were able to see not just patterns regarding property conditions, but, more importantly, the impact of property conditions (good and bad) on the value of homes.

<sup>4</sup> As has been noted by community leaders in Jamestown, setting a 5 year goal of renovating all of these 137 properties would be bold but appropriate. As has been said, "this would be a major challenge, but the result of doing so would be dramatic and measurable. Similar to the strategy of targeted façade renovation in Downtown Jamestown, a focused mobilization of all resources designated in the study plus involvement of Jamestown's banks could make this achievable. In each of the five years 28 poor quality homes in these Census Tracts could be targeted for renovation (or in extreme cases, demolition). Targeted strict code enforcement of these properties would force existing property owners to make needed investments or get rid of these properties. In either case a series of strategies would be developed to raise these homes from a 5 or 6 condition to a 3 or 4 condition. A critical strategy would be to enlist the banks in creating a lower interest investment pool which would help the existing or new owner to bring the property up to the 3 or 4 condition. Such a bank-sponsored investment pool could also leverage a 25 percent match of county funds from the newly formed Chautauqua Housing Trust Fund. This initiative should serve to increase homeowner confidence in their neighborhoods.

<sup>5</sup> Neither the Goody-Clancy nor Bergmann Associates PC report provided what czb would call contextual advice, which is advice based on the greater market context that shapes demand. Jamestown is a working class community with industrial roots baked into the history, culture, and urban design. It is too large and working class to be a tourist destination, and too far away from the larger Buffalo market to be able to poach excess or unsatisfied housing demand from adjoining markets. It will succeed or fail largely on the basis of being an attractive place for people from Jamestown to stay and reinvest and thrive in their own home, and occasionally reel in imports who discover the community and its extensive amenities, low cost, and high quality of life. (see next endnote)

<sup>6</sup> Recent work downtown sends the opposite signal. Upgrades to valuable historic property powerful inspire residents and visitors alike to feel good about Jamestown. This is exactly the kind of inspirational reinvestment tone that now needs to be set in residential neighborhoods.

<sup>7</sup> It's true this amounts to a proverbial *brain drain* but there larger truth is that it amounts to a needless loss of social capital (participation) in the community on one hand, and behavioral capital in the neighborhoods on the other (in the form of high, prideful standards that say to the market: we care, so should you; as opposed to "we don't, you shouldn't, either")

<sup>8</sup> See numerous research on signaling pertinent to Jamestown, from Rolf Goetz (Building Neighborhood Confidence, 1976), to Alan Mallach (Housing Programs in Weak Market Neighborhoods, 2008); see also the work of Richard Zeckhauser (Harvard) and Thomas Schelling (Maryland) and Paul Resnick (Michigan) on signaling.

<sup>9</sup> No such comprehensive (100%) analysis of any market in the US has ever been done to our knowledge, thus giving Jamestown's leaders a document of substantial originality.

## Interventions for Jamestown, NY

<sup>10</sup> In so precisely linking disinvestment with conditions and conditions with sales data, it also tells us about the ironic relationship between stewardship of one's home and tax rates. The less we invest in our homes, the lower the assessed value. The lower the assessed value the higher the millage needs to be to compensate. For those who want lower taxes, the best path forward is to maintain their home to a higher standard.

<sup>11</sup> The shift in thinking needed in Jamestown has several components:

1. From a deficit-orientation that requires subsidies to an investment-driven approach grounded in positive change
2. From a "that's a problem on other blocks" to "that's a problem on my own block"
3. From a "that's a problem for government to fix" to "that's a problem I have to help fix"
4. From a "fixing my property will raise my taxes" way of thinking to one that truly understands and accepts responsibility for the reality, which is that "not fixing my property is what is causing my taxes to go up"
5. From a City Council historically too timid to take on reprobate property owners - particularly absentee landlords - to one with the backbone to partner with City Hall to create truly useful policies

<sup>12</sup> By internal dependency, we mean Jamestown owners selling dependent largely on Jamestown buyers.

## Interventions for Jamestown, NY

<sup>13</sup> The impact of distressed properties is greatest on nearby houses but still significant in depressing overall prices of homes throughout Jamestown. The nature of this distress and the ways to respond are often determined by the ownership of the properties and the type of structures.

For example, many distressed properties – especially single-family houses - face specific challenges that can be readily addressed over time. The properties are usually under-maintained because of the age or disability of the owner or because there has been a financial reversal such as a job loss or a divorce. These situations are important to the health of the whole community and it is critical that community-based response mechanisms be put in place to deal with these problems before the disinvestment makes repairs economically unfeasible. A few dollars spent on assistance to the owner or on conservation of the properties can forestall major repairs or even abandonment. Possible ways to intervene are included in the list of options for housing improvement included in this report.

While such efforts are important, they do not address the much greater challenges, which are those severely distressed properties with certain features that undermine improvements and reinforce negative investment behaviors. These types of properties are described below; they represent the most serious challenges to rebuilding a strong housing market in Jamestown.

The first type of distressed properties is those visually important abandoned, boarded properties, which profoundly undermine neighborhood confidence. They are eyesores and residents know that it takes years for an abandoned property to be renovated or demolished. Once a house is boarded, there is little likelihood of a good outcome and there is concern that the house will be used as a makeshift and dangerous playground, as a dumping ground, or as a potential arson site. The property will be overgrown and littered; the house will literally dissolve over time. The property becomes a potent symbol of on-going decline.

Although not as visually powerful, there is a second kind of property that plays much the same role. Many houses have not been in use for years; they are vacant houses that have not declined to the level of broken windows and collapsed steps. On the other hand, these houses are clearly no longer in use and the length of vacancy suggests that it is unlikely that they will be used again. The reasons for this type of near abandonment are many and include: a elderly owner moves in with a relative with the hope of returning “home”; there has been a death with no will or clear heir; a squabbling couple completed a divorce but neither one is taking on responsibility for the house; or a foreclosure took place but no one knows for sure which bank now owns the house. While the reasons are many, the impact is predictable. A long-term vacant house erodes neighborhood confidence and constantly reminds the neighbors that homes aren't valued enough for someone to recover these properties.

A similar type of distressed property is the oversized house that has been converted into many low quality apartments that are no longer desired in the marketplace. One or two of the units might be rented, but much of the property is obviously not in use. Although casual observers won't notice the long-term under-use of the house, neighbors know that units aren't being rented and they expect that maintenance will decline as rent income declines. This environment of negative expectations also infects potential stable renters. As a result the remaining renters are often households with very limited incomes and serious problems. This reinforces the cycle of disinvestment. The property is too substantial to be abandoned and too undesirable for any real reinvestment. The result is an untenable investment situation for nearby property owners.

Another distressed property situation often arises when a property is either of very poor quality construction or is built in an undesirable location like the side of steep hill or is sited very close to the street or on an extremely busy thoroughfare. The pattern is a predictable one. The cost of upgrading a poorly built building is prohibitive when much better quality housing is selling for very affordable prices. The re-sale value of a house perched on a steeply sloping lot is much lower because so many well-sited houses are on the market. And the negative conditions of living in a property on a very busy street means that neither homeowners nor renters choose to live there. Higher costs and lower desirability soon translate into very depressed prices and such prices quickly mean that it doesn't make sense for owners to improve the properties. Without these improvements, the value of all nearby housing is depreciated.

Other problematic properties are those that were poorly converted from single-family use to multi-family, those that were built as storefronts but are now used as housing, and those that offer low quality units above commercial space. In a strong market, property conversions - whether in houses or stores - are difficult but the extra costs can be rationalized by high demand for housing. In a weak market the competitive properties are too desirable to encourage further investment in upgrading a poor conversion. And even when the units make sense, such as rentals above commercial sites, there are still many disadvantages, which often include noise from below, dumpsters in the rear, difficulty in parking, and lack of any yard space. Once again, in high growth markets these kinds of mixed use properties are in demand, but in weaker markets there is much less interest and, therefore, much less investment.

<sup>14</sup> The subsidized rental property at Second and Cross is not the recommended approach. Though problem properties were removed and though newer better properties infilled, the nature of the infill (design and siting), and programming (income mix), are in the long run counterproductive *both* to the corridor challenge, and also to the overall goal of getting supply and demand in better balance.

## Interventions for Jamestown, NY

### <sup>15</sup> **High Visibility Streets of High Market Value**

#### **Northside**

- North Main between 9th and 18th
- Lakeview between Newton and 8th
- Winsor between Newton and Falconer

#### **West End**

- Fairmont between Hanford and Genesee
- Hallock between Livingston and Newland

#### **Southside**

- Newland between Hallock and Foote
- Baker between Hazeltine and Chapman
- Forest between Prather and Hazeltine
- Prospect between McKinley and Cole

#### **Eastside**

- Linwood between Newland and Martin

Interventions for Jamestown, NY

16 High Market Value Improving Streets

<p>00 Block of Adams St  100 Block of Allen St  100 Block of Allendale Ave  00 Block of Alton Pl  00 Block of Anderson St  00 Block of Andrews Ave  00 Block of Arden Pky  00 Block of Arlington Ave  300 Block of Baker St  400 Block of Baker St  100 Block of Barker St  00 Block of Beech St  00 Block of Beechview Ave  100 Block of Beechview Ave  100 Block of Benedict Ave  100 Block of Bowen St  200 Block of Bowen St  300 Block of Broadhead Ave  100 Block of Buffalo St  00 Block of Camp St  100 Block of Camp St  200 Block of Camp St  300 Block of Camp St  400 Block of Camp St  300 Block of Charles St  400 Block of Charles St  100 Block of Charlotte Ave  00 Block of Chautauqua Ave  200 Block of Chautauqua Ave  300 Block of Chautauqua Ave  400 Block of Chautauqua Ave  00 Block of Chestnut St  200 Block of Clyde Ave  00 Block of Cole Ave  100 Block of Colfax St  00 Block of Collins Ave  200 Block of Connecticut Ave  100 Block of Cook Ave  300 Block of Crossman St  400 Block of Crossman St  100 Block of Crown St</p>	<p>00 Block of Dearborn St  00 Block of Dearing Ave  00 Block of Delaware Ave  200 Block of Delaware Ave  300 Block of Delaware Ave  00 Block of Dewey Pl  00 Block of E Virginia Blvd  300 Block of E Virginia Blvd  400 Block of E Virginia Cir  00 Block of Elam Ave  00 Block of Elliott Ave  00 Block of Ellis Ave  200 Block of English St  00 Block of Euclid Ave  00 Block of Fairfield Ave  300 Block of Fairmount Ave  00 Block of Forest Ave  300 Block of Forest Ave  800 Block of Forest Ave  400 Block of Front St  00 Block of Grandin St  00 Block of Grant St  00 Block of Gwendolin Ave  100 Block of Hall Ave  100 Block of Hallock St  300 Block of Hallock St  00 Block of Hammond St  700 Block of Harding Ave  100 Block of Harris Ave  100 Block of Hazeltine Ave  200 Block of Hazeltine Ave  200 Block of Hazzard St  300 Block of Hazzard St  400 Block of Hazzard St  400 Block of Hebner St  00 Block of Hickory St  00 Block of Highland Ave  00 Block of Hotchkiss St  100 Block of Hotchkiss St  00 Block of Howard St  100 Block of Howard St  100 Block of Indiana Ave  00 Block of Ivy St  100 Block of Ivy St  100 Block of Johnson St  00 Block of Juliet St</p>	<p>00 Block of Kenmore Ave  00 Block of Kinney St  100 Block of Lakeview Ave  200 Block of Lakeview Ave  400 Block of Lakeview Ave  700 Block of Lakeview Ave  00 Block of Lakin Ave  00 Block of Laurie Ln  00 Block of Lee Ave  100 Block of Liberty St  100 Block of Linwood Ave  00 Block of Lovall Ave  100 Block of Maple St  500 Block of Margaret St  00 Block of Martin Rd  100 Block of Martin Rd  00 Block of Meadow Ln  00 Block of Myers Ave  00 Block of Myrtle St  100 Block of Myrtle St  1200 Block of Newland Ave  1300 Block of Newland Ave  600 Block of Newland Ave  00 Block of Newton Ave  100 Block of Newton Ave  200 Block of Newton Ave  100 Block of Niagara Ave  200 Block of Niagara Ave  00 Block of Norton Ave  00 Block of Ohio St  300 Block of Palmer St  400 Block of Palmer St  500 Block of Palmer St  600 Block of Palmer St  00 Block of Pardee Ave  100 Block of Park St  100 Block of Parkview Ave  00 Block of Pearl Ave  00 Block of Pennsylvania Ave  00 Block of Pershing Ave  00 Block of Peterson St  00 Block of Prather Ave  100 Block of Prather Ave  1200 Block of Prendergast Ave  800 Block of Prendergast Ave  200 Block of Price St  300 Block of Price St  200 Block of Prospect St  500 Block of Prospect St  00 Block of Raymond St</p>	<p>00 Block of Roland Rd  00 Block of Royal Ave  300 Block of S Main St  500 Block of S Main St  00 Block of Sampson St  100 Block of Sampson St  200 Block of Sampson St  00 Block of Shaw Ave  200 Block of Sprague St  100 Block of Springdale Ave  200 Block of Springdale Ave  00 Block of Spruce St  200 Block of State St  00 Block of Stewart Ave  100 Block of Stowe St  300 Block of Stowe St  500 Block of Stowe St  00 Block of Sturges St  00 Block of Summit Ave  300 Block of Summit Ave  300 Block of Superior St  400 Block of Superior St  100 Block of Thayer St  200 Block of Thayer St  00 Block of Todd Ave  300 Block of Trenton St  00 Block of Utica St  200 Block of Valleyview Ave  200 Block of Van Buren St  00 Block of Vinnie St  00 Block of W Virginia Blvd  00 Block of Walnut St  100 Block of Weeks St  300 Block of Weeks St  500 Block of Weeks St  00 Block of Whitehill Ave  00 Block of Widrig Ave  400 Block of Willard St  100 Block of Wilton Ave  500 Block of Winsor St  00 Block of Woodworth Ave</p>
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Interventions for Jamestown, NY

17 Less but still strong leverage value streets

200 Block of Ahrens Ave 00 Block of Arlington Ave 100 Block of Baker St 200 Block of Baker St 300 Block of Baker St 400 Block of Baker St 00 Block of Barker St 00 Block of Barrett Ave 100 Block of Barrett Ave 200 Block of Barrows St 600 Block of Barrows St 00 Block of Bassett St 100 Block of Beechview Ave 00 Block of Benedict Ave 100 Block of Benedict Ave 00 Block of Beverly Pl 00 Block of Blanchard St 00 Block of Broadhead Ave 100 Block of Broadhead Ave 200 Block of Broadhead Ave 00 Block of Buffalo St 100 Block of Buffalo St 200 Block of Buffalo St 300 Block of Buffalo St 100 Block of Bush St 00 Block of Cedar Ave 00 Block of Chapin St 00 Block of Chapman St 00 Block of Charles St 100 Block of Charles St 200 Block of Charles St 00 Block of Chautauqua Ave 200 Block of Clyde Ave 100 Block of Cole Ave 00 Block of Colfax St 00 Block of Columbia Ave 200 Block of Connecticut Ave 00 Block of Cook Ave 100 Block of Cook Ave 100 Block of Crescent St 100 Block of Curtis St 800 Block of E 2nd St 300 Block of E 5Th St 00 Block of E Virginia Blvd 00 Block of Eagle St 00 Block of Elk St 00 Block of Ellicott St 00 Block of Elliott Ave 00 Block of Elm St 200 Block of English St 100 Block of Euclid Ave 00 Block of Fairview Ave 00 Block of Falconer St 200 Block of Falconer St 300 Block of Foote Ave 100 Block of Forest Ave 200 Block of Forest Ave 300 Block of Forest Ave 800 Block of Forest Ave 00 Block of Franklin St 500 Block of Front St	100 Block of Fulton St 200 Block of Fulton St 00 Block of Glendale Ave 00 Block of Grandin St 00 Block of Hall Ave 100 Block of Hall Ave 200 Block of Hallock St 300 Block of Hallock St 100 Block of Harding Ave 00 Block of Hazzard St 100 Block of Hazzard St 200 Block of Hazzard St 300 Block of Hazzard St 400 Block of Hazzard St 00 Block of Hedges Ave 100 Block of Hedges Ave 00 Block of Highland Ave 00 Block of Hopkins Ave 00 Block of Hotchkiss St 100 Block of Hotchkiss St 00 Block of Howard St 100 Block of Howard St 00 Block of Ivy St 00 Block of Johnson St 100 Block of Johnson St 100 Block of Kidder St 00 Block of Kingsbury St 00 Block of Lakeview Ave 100 Block of Lakeview Ave 400 Block of Lakeview Ave 500 Block of Lakeview Ave 600 Block of Lakeview Ave 00 Block of Lee Ave 00 Block of Liberty St 400 Block of Lincoln St 00 Block of Linwood Ave 00 Block of Lovall Ave 100 Block of Maple St 00 Block of McKinley Ave 100 Block of McKinley Ave 200 Block of McKinley Ave 500 Block of Monroe St 00 Block of Mount Vernon Pl 00 Block of Myrtle St 00 Block of N Cowden Pl 800 Block of N Main St 1300 Block of Newland Ave 200 Block of Newland Ave 400 Block of Newland Ave 500 Block of Newland Ave 600 Block of Newland Ave 00 Block of Newton Ave 00 Block of Norwood Ave 100 Block of Palmer St 500 Block of Palmer St 00 Block of Park St 100 Block of Park St 00 Block of Peach St 00 Block of Peterson St 1000 Block of Prendergast Ave	1100 Block of Prendergast Ave 1200 Block of Prendergast Ave 600 Block of Prendergast Ave 00 Block of Price St 100 Block of Price St 200 Block of Price St 300 Block of Price St 00 Block of Prospect St 100 Block of Prospect St 200 Block of Prospect St 00 Block of Regent St 200 Block of S Main St 300 Block of S Main St 400 Block of S Main St 500 Block of S Main St 00 Block of Sampson St 200 Block of Sampson St 00 Block of Scioto St 200 Block of Sprague St 800 Block of Spring St 200 Block of State St 00 Block of Strong St 00 Block of Sturges St 100 Block of Superior St 00 Block of Terrace Pl 100 Block of Thayer St 200 Block of Thayer St 00 Block of Van Buren St 00 Block of Vega St 00 Block of 10Th St 00 Block of 12Th St 00 Block of W 13Th St 00 Block of 14Th St 700 Block of W 5Th St 600 Block of W 6Th St 00 Block of Walnut St 00 Block of Warner Pl 00 Block of Water St 100 Block of Water St 00 Block of Wescott St 100 Block of Wescott St 200 Block of Willard St 300 Block of Willard St 100 Block of Wilson Pl 500 Block of Winsor St 600 Block of Winsor St 00 Block of Woodlawn Ave 00 Block of Woodworth Ave
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<sup>18</sup> While CODE is an extremely effective organization, efforts should be made to condition funding of CODE upon the requirement that net reduction of units, mixed-income new product, and integrated urban design become folded into all activities as a condition of continued supports.

## Interventions for Jamestown, NY

<sup>19</sup> There are 7,265 houses in Jamestown that are either a single-family detached dwelling unit or a duplex consisting of two units. These were typically built between 1900 and 1925. Of the 5,688 SF detached structures, one in four are in excellent condition, but one in three are in only adequate to marginal condition. The 1,892 SF detached houses in adequate to marginal condition are structures that for the most part for less than \$10,000 can become excellent, market-ready structures. Of the 1,577 duplexes, 60 percent are adequate to marginal and *only three percent* are in excellent condition. The reduced market value and the drag on all market values by such properties is significant, averaging approximately \$20,000 per SF detached house by our estimate.

# City of Jamestown, New York



## A Livable Community

### Section 2: Vision and Planning Principles for a “Livable Community”

In order to gain the proper perspective on the concept of Neighborhood Revitalization it is important to understand where we are today and how we got here in the first place. To “fix” a problem one first needs to understand what caused the problem. By gaining insight into the causes, we then can create a framework to guide future actions and influence decisions that will serve to reverse these problematic issues.

Many factors have contributed to the decline of neighborhoods throughout the country over the past several decades. Society has changed greatly becoming more mobile and transient in nature as people readily pick-up and move in their quest for jobs. In the not-too-distant past an individual stayed at a single job throughout the majority of their life. The prevalent trend today sees someone working at multiple jobs throughout their career.

People are not as connected to their surroundings as was the case in the past when one or multiple generations grew up in the same residence. Social interaction with one’s neighbors took place over the course of many years. For centuries society relied on each other for social interaction and help with life’s everyday needs. Further, while technology has been instrumental in the advancement of our modern society, it has also contributed to the tendency of inward thinking and less social contact. Neighborhoods have changed into a grouping of strangers with little to no common interest and much less relations between neighbors.

The physical characteristics of today's communities and neighborhoods have been oriented toward the automobile and not people which has greatly accentuated the tendency toward [less interaction](#) and [more isolated](#) life-styles. The world we interact with has become smaller and more impersonal and as a result people have become less attached to their neighborhoods. Attachments are formed when we experience our physical surroundings and create a psychological connection through memories and meanings that we associate with that area. Instead of being actively engaged with our neighborhood we have reduced this connection to our immediate surroundings; in the case of an owner-occupied house to our own property. In rental units the connection to the physical environment tends to be further disassociated with the neighborhood and more to the unit being rented. The result of this disassociation is less connection to our neighborhood surroundings and more to our immediate area. Stewardship of the neighborhood, which was prevalent in years past, has diminished greatly over time. Stewardship of one's neighborhood is today more of the exception than the rule.

Major demographic trends are transforming the make-up and character of our neighborhoods. Economic instability affects family and neighborhood vitality. Environmental factors affect the health and well-being of community residents. All communities seem to experience these effects to some degree, but some communities seem to feel the effects of these changing conditions more than others.

In response to all the aforementioned factors, there is a growing movement toward creating more "[livable communities](#)" as a means to recapture one's attachment to their neighborhood. This movement actively takes steps across all community sectors to make neighborhoods good places to live, work, grow-up, and grow old in by fostering a "[sense of neighborhood](#)". This "sense of neighborhood" serves to re-establish a connection to one's surroundings, and leads to a higher quality-of-life for the residents and subsequently the Community as a whole.

Creation of a "Livable Community" focuses on both [tangible](#) and [intangible](#) aspects:

The [tangible aspects](#) include:

- Creating choices in housing alternatives;
- Incorporating the principles of "[universal design](#)" in homes, buildings, and public facilities to accommodate the varied physical sizes and abilities typically seen among residents in every household and in every neighborhood;
- Making Communities "[walk-able](#)" and "[visit-able](#)";
- Facilitating easy access to "[green space](#)" (parks and open space) in neighborhoods and expanding where feasible;
- Developing innovative, accessible, and affordable mobility and transportation models;

- Making homes and communities “[sustainable](#)” which entails making energy usage more efficient and affordable, and emphasizing the “[greening](#)” of homes, buildings, public facilities, and our environment;
- Providing sufficient and accessible amenities in public spaces such as benches, lighting, streetscapes, signage, etc.;
- Capitalizing on the benefits of technology in housing;
- Coordinating access to sufficient, affordable, and appropriate health, social, and supportive services.
- Maximizing the advantages of “[inclusive planning](#)” which entails developing ideas and goals within a participatory framework. The goal should be a commonly shared vision, agreement on principles, and the establishment of guidelines. Such a framework includes the following:
  1. Developing a vision for neighborhood revitalization based on maximum possible consensus.
  2. Soliciting public input through outreach, including focus groups; the Internet; newspaper, radio, and television media; and incorporating that input into the planning process.
  3. Developing a schedule for achieving public approvals.
- Utilizing “[innovative land use strategies](#)” that promote:
  1. Smart Growth
  2. Smart Building
  3. Sustainability

The [intangible aspects](#) that have a significant influence on the quality-of-life of our neighborhoods are:

- Feeling a “[Sense of Community](#)” which means that there is a community identity, social cohesiveness, and a shared feeling of belonging.
- Taking advantage of “[Social Capital](#)” which seeks to support the promotion of engagement and open communication among neighbors of various population age groups, in defining and solving common, crucial, community issues.
- “[Community Empowerment](#)” which stimulates the desire of residents to actively engage in community and neighborhood planning and decision-making and channeling this into a productive exercise that takes advantage of the varying abilities present among community members sharing a common goal.

Two themed categories emerge out of the aforementioned [tangible](#) and [intangible](#) aspects, the “[Physical Realm](#)”, being the actual physical environment of the individual property, the

neighborhood, and its surrounding environs and the “[Social Realm](#)”, which refers to positive social interaction between members of a neighborhood and community. Both areas are extremely important toward realizing the “Livable Community” philosophy and all policies and actions should reflect support for these areas.

The Community should invest in growing the “[Sense of Neighborhood](#)” through the physical realm with streetscape design, (not merely infrastructure improvements), that make accessibility work for all age groups with varying levels of mobility. This will, in a physical sense, connect us to our surroundings. A mind-shift is needed away from the technician’s frame of mind to the designer’s frame of mind where the focus is on creating “[place](#)” by reinforcing “[neighborhood character](#)” instead of just responding to the technical requirements of the job at hand. Improvements should be based on creating “[enhanced market value](#)” at the larger scale of neighborhood to the individual structures.

The Community should also invest in engaging the residents as a means to empower them to be a part of the solution to neighborhood revitalization. Without their commitment the conditions we see will not change. It is critical to re-establish socialization within the City’s neighborhoods.

All efforts should be made to adopt and adhere to future policies that seek to reconnect people to their neighborhood both in a physical and psychological sense. These guiding principles need to recognize that the community's resident’s needs and preferences evolve over time and should be focused on:

- Strengthening social capital and social interaction;
- Community empowerment
- Employing the principles of Smart Growth, Complete Streets, and Universal Design for housing, neighborhoods, and community.
- Promoting healthy home environments, safe neighborhoods, and healthy community;
- Developing a sustainable community with access to basic necessities for all ages and all abilities;
- Utilizing an inclusive and collaborative planning process to identify problems and find solutions;
- Engaging in coalition-building through active civic engagement and increased social interaction among all ages, cultures, and abilities;
- Strengthening a “sense of community” and promoting a community identity for residents, businesses, and community organizations to achieve community-driven development.

# City of Jamestown, New York



## A Livable Community

**“WE ARE ALL IN THIS TOGETHER”**

### **Section 3: Collaborative Actions and Specific Recommendations**

#### **A. Collaborative Actions**

In order for Neighborhood Revitalization to truly come to fruition in the City of Jamestown it is absolutely critical that everyone work together toward a common, accepted goal. No one entity can work independently to be truly effective in making positive change to the City’s neighborhoods. The private, public, philanthropic, and not-for-profit sectors must come together to leverage their respective strengths and collective expertise toward creating successful and sustainable change in Jamestown’s neighborhoods. Limited resources of time, energy, and funding need to be carefully and efficiently allocated to gain the desired positive effect. Creating new and sustainable partnerships will also ensure that revitalization will be carried out and sustained over the long term.

Combining effective, implementable strategies with the efficient use of resources will be the most successful approach toward changing attitudes and improving conditions in our neighborhoods. If applied successfully, this course of action will energize and empower City of Jamestown property owners and residents to develop a renewed commitment and confidence toward neighborhood revitalization.

The example of Downtown Jamestown Central Business District improvements, that have been accelerated since the Urban Design Plan (UDP) process was undertaken and the plan eventually adopted, has been characterized by various entities and individuals that share a common goal coming together with a renewed confidence and commitment to work together via a public/private/not-for-profit partnership to implement the UDP. This unprecedented collaboration has also energized and empowered local property owners and citizens alike.

With regard to the neighborhood revitalization arena, three (3) distinct areas must come together to make neighborhood revitalization happen.

- ✓ **Community Empowerment and Involvement**
- ✓ **Government Initiatives, Resources, and Support**
- ✓ **Establishing Good Public Policy**

History has shown that none of these areas has been successful on its own as a stand-alone strategy toward improving housing conditions in Jamestown and that true, sustainable progress can and will only happen when all three components are being pursued in a simultaneous, delicate balance.

## **Community Empowerment and Involvement**

### 1) Individual Residents

- a) Individual effort is an essential component for success through involvement, ideas, and personal investment.

### 2) Neighborhood Associations

- a) Resident group involvement, activism, and ideas.

### 3) Private and Civic Organizations

- a) Philanthropic
- b) Corporate
- c) Financial Institutions
- d) Not-for-Profits
- e) Media
- f) Jamestown Community College
- g) Jamestown Public Schools and private schools

All these organizations will be needed for their involvement, ideas, and financial commitment.

## **Government Initiatives, Resources, and Support:**

Initial public investment helps to build confidence and promote subsequent, private investment.

All levels of government actions (City, County, State, and Federal) have some influence on the physical surroundings and quality of life issues in our neighborhoods. The State and County government influence comes mainly in policy directives which may have a direct or indirect effect. At times, a direct effect may occur in the form of physical improvements such as State and County highway and bridge construction projects. Much of the City's currently available neighborhood infrastructure funding comes in the form of state dollars through the Consolidated Local Street and Highway Improvement Program (CHIPS) or from the federal government through the City's Community Development Block Grant (CDBG) entitlement. Unfortunately, the planning for these improvements are often based primarily on moving vehicles through a broader system linked to a larger geographic area. This philosophy has frequently created a negative effect within the City by disconnecting one neighborhood from another.

The Municipal Government generally has the most direct effect and impact on the physical surroundings and quality of life within their jurisdiction due to their direct responsibility for the following:

- 1) Investments in Infrastructure: Initial Construction, Rebuilding, and Maintenance:
  - a) Streets and Curbs
  - b) Street Lighting and Signage
  - c) Sewers and Drainage
  - d) Landscaping
  - e) Parks and other open spaces
  - f) Off-Street Parking
  
- 2) Setting Acceptable Standards: The Municipality sets standards for civil and criminal conduct and property standards through the use of State Codes and the adoption and enforcement of Local Codes.
  - a) Municipal Codes
    - i. Zoning Codes
    - ii. Housing, Fire and Building Codes
    - iii. Site Plan Review Standards
    - iv. Vehicle and Traffic Codes
  
- 3) Removing Public Safety Hazards: The Municipality removes public safety hazards by applying the above Codes through the processes of:
  - a) Demolitions

- b) Court System
    - i. Civil
    - ii. Criminal
    - iii. Housing
  - c) Code Enforcement
    - i. Rental unit inspections
    - ii. Owner-occupied property inspections
    - iii. Target-Area Mini Sweeps
    - iv. Neighborhood Impact Improvement Program (NIIP) annual quadrant sweeps
- 4) Providing Financial Programs and Incentives: The Municipality provides funding assistance in the form of loans and grants for residential improvements.
- a) Funding assistance for residential rehabilitation initiatives
    - i. Owner-Occupied Rehabilitation programs
    - ii. Rental Rehabilitation programs
    - iii. Homeownership development strategies/incentives
    - iv. Commercial rehabilitation
- 5) Providing Public Safety:
- a) Police
  - b) Fire
  - c) Code Enforcement
  - d) Court System
- 6) Providing Public Utility Systems:
- a) Electric
  - b) Water
  - c) Sewage Treatment
  - d) District Heating
  - e) District Cooling
  - f) Solid Waste
- 7) Education:
- a) Education of the General Public, Elected Officials, and City Administrative Department Heads should include, but by no means be limited to, the following:
    - i. Active housing rehabilitation programs available through the City
    - ii. Housing rehabilitation programs available through not-for-profits
    - iii. Low residential occupancy costs available in the City of Jamestown
    - iv. City residential building code requirements
    - v. Property improvements that **do not** raise tax assessments

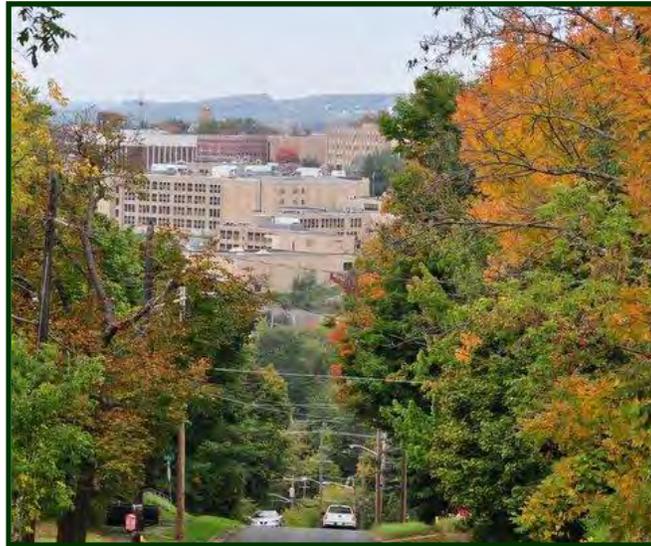
- vi. Property improvements that require a building permit
- vii. The high quality of education offered in the City by the Jamestown Public School system, Jamestown Business College, Jamestown Community College, and church-related schools
- viii. How to increase housing marketability through property improvement
- ix. Importance of good design in public utility and infrastructure projects in neighborhoods

## **Establishing Good Public Policy**

Good public policy must start with recognition of the “[Basic Tenets](#)” that drive public policy:

- The over-supply of housing in Jamestown is a function of many factors such as:
  1. Loss of population.
  2. Economic downturns that led to the loss of jobs and company closings.
  3. Poor public policies that encouraged suburban sprawl.
  4. Public policies that encouraged development of new low-income units at the expense of exiting housing stock.
  5. The current age of the existing housing stock
- The demolition of residential units is part of the prescription to remedy this problem, but in and of itself does not constitute an effective strategy. The ultimate solution to the over-supply challenge must start with an effort to control and reduce the development of additional unwarranted units, and the reinvestment into the rehabilitation of existing properties coupled with the expansion of local economic and employment opportunities.
- The real estate market does not recognize municipal or governmental boundaries and this must be understood by all levels of Government, the private sector, and the community-at-large.
- Appropriate strategies concerning the housing market need to go beyond Jamestown’s municipal borders to be effective.
- The need is great to re-instill a “Sense of Neighborhood” as a means to restore and build confidence, secure personal commitment, and bring back a sense of pride and stewardship in our neighborhoods
- It is imperative to create the necessary collaborations and partnerships for this process to be successful.
- The City, County, and State must continue to pursue economic development and new job creation strategies. As households gain more disposable income, a greater level of investment in both owner-occupied homes and rental properties will occur naturally. Neighborhood revitalization cannot be fully achieved and sustained until a related increase in meaningful employment and income occurs throughout the local market.

# City of Jamestown, New York



## A Livable Community

### B. Specific Recommendations

#### Jamestown Community Recommendations

- 1) This entire document, inclusive of the czb, LLC report “Reinvesting in Itself” and the following proposed recommendations, will be considered a “living plan” for both the City and its community partners that is flexible and subject to revisions and new ideas that will yield the best neighborhood results. Two recommendations contained in the body of the czb, LLC report, to “Institute a Rental Registration Plan” and to “provide property tax relief” for a “Clustered Good Neighborhood Initiative” and “Good Landlord Project”, need to be revised as it is recommended that further work needs to be done to create a Rental Registration Plan that best meets the needs of the City of Jamestown and due to the fact that property tax relief for general maintenance upgrades of City housing is not allowed under NYS Real Property Tax Law. The czb, LLC’s, “Reinvesting in Itself” report and the proposed recommendations will work in concert to help guide:
  - a. The private sector Neighborhood Coordinator activities
  - b. The determination of future housing rehabilitation target areas
  - c. The prioritization of housing demolition activities
  - d. The prioritization of neighborhood infrastructure activities

- 2) Adopt a “[Livable Community](#)” policy that includes principles of:
  - a) “[Smart Growth](#)”, an urban planning and transportation theory that concentrates growth in the center of a city as it seeks to avoid urban sprawl, and advocates compact, transit-oriented, walkable, bicycle-friendly land use among neighborhoods, schools, streets, while also recommending mixed-use development with a range of housing choices.
  - b) “[Complete Streets](#)”, with roadways designed and operated to enable safe, attractive, and comfortable access and travel for all users. Where pedestrians, bicyclists, motorists, and public transport users of all ages and abilities are able to safely and comfortably move along and across public thoroughfares. Proponents claim that Complete Streets also create a sense of place and improve social interaction, while generally improving adjacent property land values.
- 3) Develop and implement a “bicycle trail” through the City of Jamestown to connect with the Chautauqua County bike trail system.
- 4) Review all building and zoning codes in light of creating enhanced market value within the neighborhoods.
- 5) Create a private sector position to engage and organize residents and stakeholders in all neighborhoods to become more actively involved in the future decisions and directions affecting their neighborhoods. This position will also be responsible for, but not limited to, the following:
  - a) Coordinating neighborhood revitalization activities with existing housing rehabilitation providers such as:
    - i. **City of Jamestown**
    - ii. **Chautauqua Home Rehab and Improvement Corporation (CHRIC)**
    - iii. **Citizens for Opportunity Development and Equality (C.O.D.E., Inc.)**
    - iv. **Chautauqua Opportunities, Inc. (COI)**
    - v. **Other key participants including banks, contractors, plumbers, electricians, etc.**
  - b) Organizing neighborhood improvement contests, workshops, seminars, neighborhood watch groups, and neighborhood revitalization organizations.
  - c) Advocating on behalf of the City of Jamestown for Chautauqua County and New York State legislative changes that will enhance the City’s ability to remove excess housing supply and improve neighborhoods.
- 6) Adopt Policies that have a positive impact on controlling the over-supply/lack-of-demand problem facing the community.

- 7) Review all Municipal Codes in light of reducing the over-supply of housing units.
- 8) Adopt and implement policies that encourage “*Smart Growth Principles*” based on:
  - a) Creation of a range of housing opportunities and choices.
  - b) Creation of “walkable neighborhoods”.
  - c) Encouragement for community and stakeholder collaboration.
  - d) Fostering distinctive, attractive neighborhoods with a “strong sense of place”.
- 9) Enhance the City’s aggressive code enforcement efforts through better coordination of existing activities and the expansion of personnel where resources can be made available.
- 10) Regulate Over-Supply and Lack-of-Demand Issues in the Greater Jamestown Area Housing Market - (“Right-Size the Market”).
- 11) Create a process to deal with the disposition of “post-demolition” vacant properties.
  - a) Encourage neighborhood stakeholders to participate in a committee action to give them a say in the direction each neighborhood is taking and to instill a sense of pride in their neighborhood.
- 12) Establish “Benchmarks” that can be used to measure success in meeting established goals and objectives.
- 13) The Administration and City council should explore and review the benefits and issues associated with the establishment of a rental property licensing program. If determined to be desirable and feasible, such a program could be a natural extension of the Landlord Registration process already in use in the City.
- 14) All City departments (Police, Fire, Assessor, Department of Development, DPW, BPU, etc.) should continually work with each other toward more open lines of communication and more effective service delivery.
- 15) All City departments should work together to establish a formal mechanism that verifies compliance with zoning and building codes and triggers a review of property assessment prior to the installation of any new utility hook-ups.
- 16) The City of Jamestown should establish a formal mechanism to ensure that garbage and debris left curbside at residential or commercial properties will be picked-up by BPU solid waste staff upon requests made by JPD, JFD, or DOD personnel with the costs of such pick-up billed to the property owner, and with a lien placed against the property if not paid by the owner.

- 17) The City of Jamestown should establish a more streamlined and efficient “call-out” procedure for the appropriate public utility personnel to arrive at fire and emergency scenes to perform utility disconnects in a timelier manner. Delays in responding to electrical disconnect situations and water supply issues adversely impact the ability to save and preserve fire-damaged structures which, in turn, can adversely impact the appearance and viability of the surrounding neighborhood.
- 18) All future intermunicipal agreements should continue to be made in accordance with the 1997 “Intermunicipal Service Agreements – Policies and Procedures” adopted by the Jamestown City Council on January 27, 1997, (see attached City Council Resolution and “Intermunicipal Service Agreements – Policies and Procedures”). Without proper protections counter productive suburban sprawl can and will be encouraged and facilitated.

### **Federal/New York State Legislative and Administrative Recommendations**

- 1) Petition Federal and New York State funding agencies to limit or eliminate funding that adds more unwarranted residential units to the Regional housing market. Until there is sustainable growth in the market place to warrant an increase in the number of new housing units, Federal and New York State funding agencies must be urged to change their present philosophy and policy of providing funding for the construction of new, subsidized, non-profit residential units throughout the Greater Jamestown regional housing market and to encourage the market rate rehabilitations of existing residential building stock.
- 2) All rehabilitation funding should also be accompanied by funding for demolitions to remove dilapidated, vacant, existing housing units with the objective of reducing the “net” number of housing units in the market. This policy should continue until the housing market is “right-sized” and applied not only to the City of Jamestown, but to all municipalities comprising the regional housing market.
- 3) Lobby New York State to modify its onerous asbestos abatement regulations as a means to make residential demolitions more cost-effective. This action should entail an overhaul to state requirements for asbestos abatement for one and two-family residential properties.

## Chautauqua County Legislative and Administrative Recommendations

- 1) **County Tax Foreclosures:**
  - a. Work with Chautauqua County to provide full disclosure of existing building code issues to potential buyers of tax foreclosed properties before each County Tax Foreclosure Auction and for all properties included in a tax sale.
- 2) **County Department of Social Services:**
  - a. Urge the Chautauqua County Department of Social Services to maintain a higher standard of quality for housing units occupied by their clients by requiring that all units assisted with public social services funding meet minimum Housing Quality Standards (HQS) and City of Jamestown Code requirements.
- 3) **County Landfill:**
  - a. Petition Chautauqua County to offer reduced or waived landfill “tipping fees” for local municipal demolition waste.
- 4) **Chautauqua County Industrial Development Agency – Tax Abatement:**
  - a. Petition the Chautauqua County Industrial Development Agency (CCIDA) to exercise good judgment and restraint in the granting of real property tax abatements through Payment in Lieu of Tax (PILOT) arrangements to commercial and residential developers throughout Chautauqua County.

While the City of Jamestown fully supports the CCIDA’s existing business retention, expansion, and attraction efforts and remains supportive of its use of real property tax abatements to “level the playing field” in the very competitive arena of new developer recruitment, such incentives need to be applied at the right time and in the proper manner and focused on industrial development projects. The City of Jamestown is fully supportive of the CCIDA’s important role in providing real property tax abatement and other development incentives to retain and expand existing firms and to attract new businesses into Chautauqua County as long as these incentives are focused on businesses that are:

1. Moving into Chautauqua County from areas outside the County.
2. Offering new products or services not currently being provided to Chautauqua County residents and visitors by existing businesses in the same market area.
3. “Exporting” new products and services to customers outside the County while at the same time “importing” new dollars, jobs and tax revenues into the local economies of Chautauqua County’s municipalities.

Simply providing property tax abatements to businesses re-locating from one community to another within Chautauqua County or to businesses that provide the same products and services currently being provided by existing Chautauqua County businesses, creates an unfair competitive advantage for the new business or developer at the

expense of existing businesses, which would essentially be subsidizing competitors through their own payment of full real property taxes.

### Market-Rate Housing/Commercial Development

The Greater Jamestown real estate market is experiencing a “supply” problem in its residential housing market characterized by a surplus of existing units that far exceed market demand. This has driven high vacancy rates, a growing number of abandoned properties, and the depression and stagnation of housing market values. In its FY 2010 - FY 2014 HUD Consolidated Plan, the City of Jamestown is seeking to limit the creation of any new residential housing units in the Greater Jamestown market area without an equal or greater reduction in the number of existing units. A Chautauqua County real property tax abatement policy that offers “Adaptive Re-Use” property tax abatements for “market-rate” housing is not only problematic for Jamestown housing, but could be equally troublesome for existing housing in the condominium and senior housing markets throughout the County. Facing a declining population base in a stagnant economy, the Greater Jamestown market can only fill new housing units by draining existing units within the same market. Such a drain has been ongoing for decades as evidenced by the volume of vacant and abandoned properties that exist today. Providing tax incentives for new housing projects will only serve to exacerbate the City’s and County’s housing problems when a moratorium on new units is the more appropriate strategy to stabilize this inequity.

### CCIDA Deviation Policy for Tax Abatement Applications

The City feels that the “deviation” policy, used effectively by the CCIDA in the past on projects such as the SKF “Heat Treat” expansion in Falconer and other similar industrial development efforts, provides an existing, flexible tool that already allows the CCIDA to customize competitive incentive and tax abatement programs on a case-by-case basis.

### Jamestown Public School System Recommendations

- 1) In recognition that residential neighborhoods, school districts, and entire communities are effectively in “market share” competition with each other for a finite “customer base” of home buyers, the Jamestown Public School System should take a direct, and more aggressive approach to marketing itself throughout the Greater Jamestown community and beyond. With the widest array of Advanced Placement (AP) and specialized educational programs, the most diversified and expansive assortment of extracurricular activities and athletic programs, its world-class music and arts programs, and Class A facilities, the Jamestown Public School System has clearly established itself as one of the premier school districts in New York State. This distinction needs to be recognized and celebrated and school district officials should not be reluctant or hesitant to “proudly and loudly” extol the virtues of Jamestown as the “place to be” for providing the education of one’s children.

# City of Jamestown, New York



## A Livable Community

### Acknowledgements and Credits

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## **Appendix 1:**

# **Historic Report on City Housing and Neighborhood Activities**

**SUMMARY OF HOUSING REHABILITATION PROGRAMS  
1976 - 2010**

TARGET AREA	PROJECT PERIOD	UNITS REHABILITATED	FUNDING SOURCE	PUBLIC FUNDS	PRIVATE FUNDS	TOTAL
SOUTH RIVER	1976 - 1979	5	FY 1975 CDBG	\$11,875	\$23,750	\$35,625
NORTH RIVER	1977 - 1980	18	FY 1976 CDBG	\$37,582	\$75,165	\$112,747
SWEDE HILL	1978 - 1981	849	FY 1977 CDBG	\$226,740	\$394,531	\$621,271
NORTH CENTRAL	1980 - 1981	377	FY 1979 CDBG (SMALL CITIES) FY 1980 CDBG (SMALL CITIES)	\$170,615	\$338,671	\$509,286
NORTH EAST	1980 - 1985	923	FY 1979 CDBG (SMALL CITIES) FY 1980 CDBG (SMALL CITIES) FY 1981 CDBG (SMALL CITIES) FY 1982 CDBG (SMALL CITIES)	\$426,499	\$904,385	\$1,331,384
SOUTH CENTRAL	1981 - 1983	414	FY 1980 CDBG (SMALL CITIES) FY 1981 CDBG (SMALL CITIES)	\$238,860	\$135,700	\$374,560
MONROE-MURRAY	1982 - 1985	58	FY 1981 CDBG	\$73,186	\$125,711	\$198,897
UDAG SCATTERED SITE	1982 - 1989	652	UDAG	\$410,282	\$1,331,197	\$1,741,479
SCATTERED SITE I	1982 - 1985	78	FY 1981 CDBG (SMALL CITIES)	\$150,000	\$0	\$150,000
FENTON HEIGHTS	1983 - 1986	206	FY 1983 CDBG (SMALL CITIES)	\$211,824	\$218,772	\$430,596
CENTRAL CITY	1985 - 1988	51 82	FY 1985 CDBG FY 1984 CDBG	\$80,000 \$120,000	\$81,107 \$91,655	\$141,107 \$211,655
APPLEYARD	1984 - 1987	243	FY 1984 CDBG (SMALL CITIES)	\$103,724	\$76,395	\$180,119
HUD RENTAL REHAB	1984 - 1992	58 28 51 142 122 184 59 68	FY 1984 HUD RENTAL REHAB FY 1985 HUD RENTAL REHAB FY 1986 HUD RENTAL REHAB FY 1987 HUD RENTAL REHAB FY 1988 HUD RENTAL REHAB FY 1989 HUD RENTAL REHAB FY 1990 HUD RENTAL REHAB FY 1991 HUD RENTAL REHAB	\$50,000 \$79,427 \$70,000 \$360,000 \$371,200 \$644,300 \$217,419 \$207,626	\$107,710 \$106,905 \$105,120 \$384,671 \$372,500 \$657,300 \$256,083 \$222,132	\$167,710 \$186,332 \$175,120 \$744,671 \$743,700 \$1,301,600 \$473,502 \$429,758
ALLEN - WATER	1987 - 1994	71	FY 1986 CDBG (SMALL CITIES)	\$404,565	\$224,465	\$629,030
NORTH MAIN	1990 - 1994	41	FY 1989 CDBG (SMALL CITIES)	\$286,579	\$110,589	\$397,168
NUMBERED STREETS	1991 - 1994	27	FY 1990 CDBG	\$177,963	\$32,514	\$210,477
BARROWS - TOWER	1991 - 1996	32	FY 1990 CDBG	\$246,372	\$113,990	\$360,362
HOMESTEADING	1991 - PRESENT	1 1 2 4 4 1 1 1 1	FY 1990 CDBG FY 1991 CDBG FY 1992 CDBG FY 1993 CDBG FY 1994 CDBG FY 1996 CDBG FY 1997 CDBG FY 2000 CDBG FY 2006 CDBG	\$29,122 \$31,150 \$60,272 \$54,046 \$107,300 \$223,877 \$36,760 \$44,452 \$66,842	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$29,122 \$31,150 \$60,272 \$54,046 \$107,300 \$223,877 \$36,760 \$44,452 \$66,842
		1	FY 2006 CDBG	\$57,538	\$0	\$57,538

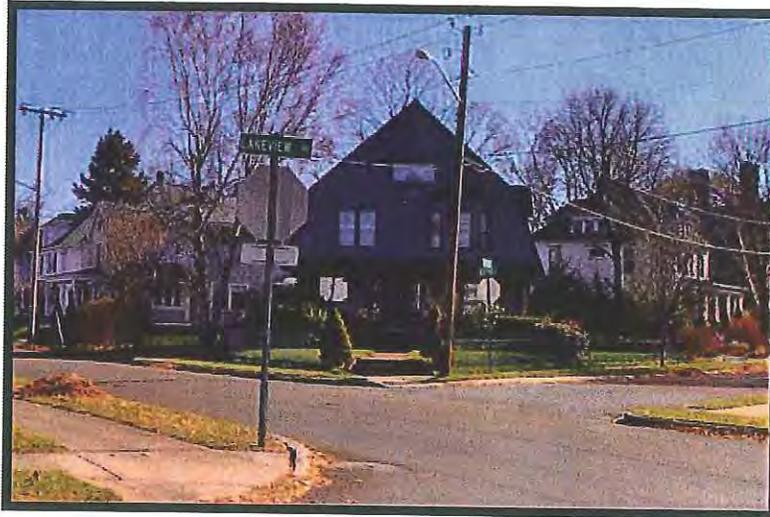
TARGET AREA	PROJECT PERIOD	UNITS REHABILITATED	FUNDING SOURCE	PUBLIC FUNDS	PRIVATE FUNDS	TOTAL
SCATTERED SITE II	1991 - 1994	26	FY 1990 CDBG	\$91,688	\$460	\$92,148
WINSOR - SECOND	1992 - 1995	63	FY 1991 CDBG	\$414,429	\$760,633	\$1,175,062
WINSOR - SECOND COMMERCIAL FACADE	1994 - 2000	19	FY 1991 CDBG	\$346,311	\$3,150	\$349,461
FALCONER-SECOND-CRESCENT	1993 - 1995	22	FY 1992 CDBG	\$271,322	\$32,875	\$304,197
		15	FY 1993 CDBG	\$70,000	\$17,160	\$87,160
CITYWIDE RENTAL REHAB	1993 - PRESENT	17	FY 1992 CDBG	\$75,669	\$91,807	\$167,476
		73	FY 1993 CDBG	\$321,725	\$339,799	\$661,524
		25	FY 1994 CDBG	\$138,122	\$141,400	\$279,522
		41	FY 1995 CDBG	\$203,320	\$236,525	\$439,845
		43	FY 1996 CDBG	\$245,944	\$266,919	\$512,863
		20	FY 1997 CDBG	\$185,207	\$161,107	\$346,314
		26	FY 1998 CDBG	\$281,442	\$894,689	\$1,176,131
		16	FY 1999 CDBG	\$108,006	\$111,120	\$219,126
		7	FY 2000 CDBG	\$51,779	\$51,779	\$103,558
		16	FY 2001 CDBG	\$206,387	\$158,764	\$365,151
		9	FY 2002 CDBG	\$84,300	\$93,177	\$167,477
		7	FY 2003 CDBG	\$48,781	\$46,669	\$95,450
		4	FY 2004 CDBG	\$34,916	\$33,240	\$68,156
		7	FY 2005 CDBG	\$52,639	\$50,346	\$102,985
		1	FY 2006 CDBG	\$25,173	\$13,178	\$38,351
		12	FY 2007 CDBG	\$135,540	\$101,289	\$236,829
		2	FY 2008 CDBG	\$46,726	\$44,101	\$90,827
		2	FY 2009 CDBG	\$59,067	\$56,417	\$115,484
		1	FY 2010 CDBG	\$31,247	\$28,847	\$60,094
FULTON STREET DEMONSTRATION	1993 - 1996	17	FY 1993 CDBG	\$76,674	\$46,531	\$123,205
			FY 1994 CDBG			
NYS HOME - OWNER-OCCUPIED	1994 - 1996	45	FY 1993 HOME (NYS)	\$901,561	\$0	\$901,561
		4	FY 1994 HOME (NYS)	\$106,225	\$3,375	\$111,600
CHADAKOIN WEST	1996 - PRESENT	7	FY 1994 CDBG	\$83,176	\$55,966	\$139,142
		8	FY 1996 CDBG	\$95,050	\$63,962	\$159,012
		6	FY 1999 CDBG	\$71,294	\$47,971	\$119,265
		9	FY 2000 CDBG	\$106,940	\$71,957	\$178,897
		6	FY 2001 CDBG	\$71,294	\$47,971	\$119,265
DOWNTOWN RENTAL REHAB	1996 - PRESENT	25	FY 1995 CDBG	\$157,741	\$148,703	\$306,444
		27	FY 1996 CDBG	\$170,361	\$160,599	\$330,960
		30	FY 1997 CDBG	\$189,280	\$178,444	\$367,724
		18	FY 1998 CDBG	\$113,574	\$107,066	\$220,640
		23	FY 2000 CDBG	\$168,913	\$160,859	\$329,672
LEAD PAINT ABATEMENT	1996 - 1997	4	FY 1995 CDBG	\$16,450	\$0	\$16,450
HOMEOWNERSHIP ZONES	1996 - 2001	2	FY 1996 CDBG	\$55,484	\$0	\$55,484
		5	FY 1997 CDBG	\$70,690	\$0	\$70,690
		5	FY 1998 CDBG	\$64,037	\$0	\$64,037
		2	FY 1999 CDBG	\$11,411	\$0	\$11,411
CHANDLER / APPLE/ARD	1998 - 2003	5	FY 1997 CDBG	\$49,516	\$27,284	\$76,800
		7	FY 1998 CDBG	\$69,322	\$38,198	\$107,520
		6	FY 1999 CDBG	\$59,419	\$32,741	\$92,160
		8	FY 2000 CDBG	\$79,225	\$43,655	\$122,880

TARGET AREA	PROJECT PERIOD	UNITS REHABILITATED	FUNDING SOURCE	PUBLIC FUNDS	PRIVATE FUNDS	TOTAL		
<b>OWNER-OCCUPIED EMERGENCY</b>	1996 - PRESENT	10	FY 1994 CDBG	\$25,000	\$0	\$25,000		
		10	FY 1995 CDBG	\$25,000	\$0	\$25,000		
		20	FY 1996 CDBG	\$48,798	\$0	\$48,798		
		18	FY 1997 CDBG	\$65,972	\$0	\$65,972		
		7	FY 1998 CDBG	\$29,179	\$0	\$29,179		
		20	FY 1999 CDBG	\$83,986	\$0	\$83,986		
		17	FY 2000 CDBG	\$64,123	\$0	\$64,123		
		21	FY 2001 CDBG	\$81,888	\$0	\$81,888		
		25	FY 2002 CDBG	\$93,996	\$0	\$93,996		
		19	FY 2003 CDBG	\$88,478	\$0	\$88,478		
		15	FY 2004 CDBG	\$85,425	\$0	\$85,425		
		23	FY 2005 CDBG	\$116,587	\$0	\$116,587		
		28	FY 2006 CDBG	\$195,666	\$0	\$195,666		
		20	FY 2008 CDBG	\$143,300	\$0	\$143,300		
		<b>CITYWIDE OWNER-OCCUPIED</b>	1996 - PRESENT	100	FY 1996 HOME	\$1,457,779	\$12,183	\$1,469,962
				24	FY 1997 HOME	\$297,741	\$55,823	\$353,564
				9	FY 1998 HOME	\$143,563	\$10,925	\$154,488
				49	FY 1999 HOME	\$593,801	\$3,755,638	\$4,115,439
				22	FY 2000 HOME	\$334,922	\$44,150	\$379,072
				20	FY 2001 HOME	\$234,100	\$81,710	\$315,810
15	FY 2002 HOME			\$185,975	\$48,569	\$234,544		
9	FY 2003 HOME			\$175,400	\$14,200	\$189,600		
8	FY 2004 HOME			\$192,044	\$0	\$192,044		
7	FY 2005 HOME			\$192,003	\$0	\$192,003		
11	FY 2006 HOME			\$314,012	\$15,250	\$329,262		
29	FY 2007 HOME			\$656,626	\$4,764,396	\$5,421,022		
5	FY 2008 HOME			\$127,039	\$12,451	\$139,490		
21	FY 2009 HOME			\$597,075	\$3,034,242	\$3,631,317		
3	FY 2010 HOME			\$200,616	\$0	\$200,616		
<b>SPECIAL PROJECTS REHAB</b>	2001 - PRESENT			40	FY 2001 - FY 2004 CDBG	\$157,288	\$3,085,269	\$3,242,557
		3	FY 2004 CDBG	\$15,311	\$13,811	\$29,122		
			FY 2003 CDBG	\$135,555	\$121,655	\$257,210		
<b>RENEWAL COMMUNITY TARGET REHAB</b>	2003 - PRESENT	11	FY 2007 CDBG	\$153,960	\$150,745	\$304,705		
		12	FY 2007 CDBG	\$153,960	\$150,745	\$304,705		
<b>PRIDE TARGET AREA REHAB</b>	2007 - PRESENT	6262		\$	\$	\$		
<b>TOTAL</b>				19,491,098 \$	26,655,676 \$	46,146,774		

## **Appendix 2:**

# **List of Current City Housing and Neighborhood Initiatives**

# CITY OF JAMESTOWN HOUSING AND NEIGHBORHOOD REHABILITATION PROGRAMS



**Managed by the Jamestown Urban Renewal Agency**

**2010 - 2011**

## Overview:

All federally-funded housing rehabilitation, neighborhood improvement, and Downtown re-development programs are required to meet specific U.S Department of Housing and Urban Development (HUD) guidelines. Each program seeks to ensure that the programs funded with these federal dollars assist very-low and low-to-moderate income home and property owners. The rental rehabilitation programs assist property owners who rent to very-low and low-to-moderate income level tenants. The Renewal Community property rehabilitation programs are designed to improve housing and employment opportunities within designated Census Tracts 301, 303, 305, and 306. Waiting lists are used to manage the program expenditures and time the release of this funding into the community.

## Programs:

### **1) HOME - Owner-Occupied Rehabilitation Program**

This program utilizes HOME Program funding to offer housing rehabilitation assistance to qualifying, single-family, owner-occupied homeowners in the form of 100% grants to those families below 50% of Area Median Income (AMI) or 50% rebates for those between 80% and 50% AMI.

**2) HOME - Community Housing Development Organization (CHDO) Set-Aside Program**

This program utilizes HOME Program CHDO Set-Aside funding to assist the housing rehabilitation efforts of qualified, not-for-profit community development organizations. Eligible activities include rental unit rehabilitation and acquisition/rehabilitation/re-sale. Jamestown's current qualified CHDO's include:

- a. Chautauqua Home Rehabilitation and Improvement Corporation (CHRIC)
- b. Citizens for Opportunity, Development, and Equality, Inc. (C.O.D.E., Inc.)
- c. Chautauqua Opportunities, Inc. (COI)

**3) HOME and CDBG Sub-recipient Program**

This program utilizes HOME Program and Community Development Block Grant (CDBG) funding to assist qualified not-for-profit sub-recipients with eligible rehabilitation and housing services activities.

**4) Renewal Community Owner-Occupied Rehabilitation Program**

This program utilizes HOME Program assistance for qualifying, single-family, owner-occupied homeowners in Census Tracts 301, 303, 305, and 306.

**5) Owner-Occupied Emergency Repair Program**

The City partners with C.O.D.E., Inc., which acts as subcontractor for all field and specification work, to offer 100% CDBG grant assistance for qualifying senior, handicapped, or single head-of-household homeowners for "limited" housing rehabilitation assistance to pay for emergency repairs.

**6) Renewal Community Rental Rehabilitation Program**

This program utilizes CDBG funding to provide 50% rental unit rehabilitation rebate assistance to property owners in Renewal Community Census Tracts 301, 303, 305, and 306 who are renting to qualified, income-eligible tenants.

**7) Citywide Rental Rehabilitation Program**

This program utilizes CDBG funding to provide 50% rental unit rehabilitation rebate assistance to property owners throughout the City who are renting to qualified, income-eligible tenants.

**8) Target Area Rental Rehabilitation Programs**

This program utilizes CDBG funding to provide 50% rental unit rehabilitation rebate assistance to property owners in targeted neighborhoods who are renting to qualified, income-eligible tenants. Currently active target areas include:

- a. Chadakoin West
- b. McKinley-Colfax
- c. Bush-Bowen
- d. Northside Pride
- e. Renewal Community Census Tracts

**9) Downtown Rental Rehabilitation Program**

This program utilizes CDBG funding to provide 50% rental unit rehabilitation rebate assistance to property owners in the City's Central Business District target area.

**10) Downtown Handicapped Accessibility Rebate Program**

This program utilizes CDBG funding to provide 50% matching rebate assistance (up to \$30,000 per building) to downtown commercial building owners to make handicapped accessible additions and improvements such as elevators, entrances, and bathrooms to their properties located in the City's Central Business District target area.

**11) Downtown Greenlining Façade Rebate Program**

This program utilizes CDBG funding to provide 50% matching rebate assistance (up to \$15,000 per storefront) to downtown commercial building owners to address the exterior storefronts and visible walls at their properties located in the City's Central Business District (CBD) target area.

**12) Neighborhood Target Area Demolition Program**

This program utilizes CDBG funding to remove blighted residential structures and to address post-fire emergency property removals.

**13) Neighborhood Target Area Street Lighting Program**

This program utilizes CDBG funding to add new street lighting in targeted neighborhoods throughout the City where it has been determined that the lack of such lighting represents a public safety hazard or encourages criminal activity.

**14) Neighborhood Target Area Infrastructure Program**

This program utilizes CDBG funding to rebuild infrastructure such as streets, sidewalks, and curbing in targeted neighborhoods throughout the City.

**15) Target Area Code Enforcement Officer**

This program utilizes CDBG funding to fund a housing inspection officer that conducts ongoing "mini" code enforcement sweeps in targeted neighborhoods throughout the City.

**16) Residential Wheel Chair Ramp Program**

The City partners with CHRIC, which acts as subcontractor for all field and specification work, to offer 100% CDBG grant assistance for property owners to construct handicapped accessible wheelchair ramps designed to enhance access to residential units.

**17) Homesteading Program**

This program utilizes CDBG funding to provide housing rehabilitation assistance to pre-qualified, first-time homeowner candidates. The City initially purchases tax-foreclosed properties and partners with local banks to provide funding to the selected candidates who pay back the initial acquisition amount. The selected candidates make a monthly payment to the City to cover annual property taxes and a property improvement fund. The candidates are responsible to pay their own property hazard insurance.

## **18) Property Rehabilitation and Conservation Board of Appeals**

This peer-based board reviews and investigates appeals from any person presented with a notice of violation for housing code violations. The board has the authority to recommend additional time for the claimant to complete the code corrections on their property if it is deemed that such relief is appropriate. If the Board determines that the violation is proper and the individual has been afforded a reasonable opportunity to correct the violation, the Board shall communicate its determination to the Director of Development and to Jamestown City Court for further action.

**For additional information on any of the aforementioned programs please contact the:**

**Jamestown Urban Renewal Agency  
3rd Floor, Municipal Building  
200 East Third Street  
Jamestown, New York 14701**

**Phone: (716) 483-7541 Fax: (716) 483-7772**

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**William Jones, Rehab and Code Enforcement Officer**  
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**Appendix 3:**  
**Residential Occupancy Cost  
Comparison Analysis**

# 2011 RESIDENTIAL OCCUPANCY COST COMPARISON



**A Collaborative Effort By:**

***Jamesstown Strategic Planning and Partnerships Commission***  
**(Gregory Rabb and Jennifer Harkness – Co-Chairs)**

***Jamesstown Strategic Planning and Partnerships Commission–  
Neighborhood Revitalization Sub-Committee***  
**(Leonard Faulk - Chair)**

***Jamesstown Urban Renewal Agency***  
**(Steven Centi – Executive Secretary)**

## **INTRODUCTION:**

The following *2011 Residential Occupancy Cost Analysis* compares the cost to occupy a single family residential structure in the City of Jamestown with several neighboring areas including; the Village of Falconer, the Village of Lakewood, the Town of Ellicott (Jamestown West) in both the Jamestown and Southwestern School Districts, and the Town of Busti in the Southwestern School District. This study examines the total cost to occupy a home in the subject jurisdictions by analyzing total real property taxes and special district charges coupled with electric, water, and sewage utility costs that are paid by any homeowner regardless of location. The information used to prepare this analysis was provided by; the City of Jamestown Assessor's Office; the Jamestown Board of Public Utilities; Chautauqua County; and actual billing statements for National Grid and the South Sewer District and South and Center Sewer District.

For comparative purposes, taxes were calculated for full market values of **\$70,000** and **\$100,000** on existing structures. Additionally, a graphical analysis is also presented that examines the average square footage of existing homes sold since 2007 at each of the aforementioned price points in the City of Jamestown, the Village of Lakewood, and the Town of Busti. This study also compares the total costs of occupying newly-constructed homes assessed at **\$150,000** and **\$200,000**. All of the aforementioned values are reflected in the attached tables and charts.

Along with City, Village, Town, County, School, and special district taxes, all area residences must also pay for utilities including; natural gas, electric, water, and sewer. Residents of the City of Jamestown receive electric, water, and sewer services through the City's Board of Public Utilities (B.P.U.). The City also provides select utility services to the Village of Falconer, Village of Lakewood, and parts of the Towns of Ellicott (Jamestown West) and Busti. For the purposes of this analysis the utility usage figures were based on the average monthly volume of electric, water, and sewer services used by a family of four (two adults, two children) as provided by the Jamestown Board of Public Utilities.

## **SPECIAL NOTES:**

**The following is important to note with regard to this analysis:**

### **Natural Gas:**

For the purpose of this study natural gas is considered to be the primary residential heating source. As natural gas is part of a regulated industry, the cost associated with the use of gas for home heating purposes is constant across the municipalities examined and would have no impact on a comparative cost analysis.

### **Sewer Districts:**

The Village of Lakewood, Town of Ellicott (Jamestown West), and the study portion of the Town of Busti are located in the South Sewer District which was the first of the two

systems developed and operated by Chautauqua County. Residents in this “older” area pay a flat quarterly fee of **\$74.50**. Residents in the county’s “newer” South and Center Sewer District, (i.e. Bemus Point, Greenhurst, etc.), pay a flat quarterly fee of **\$106.50**.

### **Travel Expenses:**

While this study recognizes that the cost of travel would naturally be higher for those families living outside the City of Jamestown who are driving additional distances to frequently visited destinations in the City (i.e. employers, churches, City parks, JCC, JBC, the Jamestown Savings Bank Ice Arena, Diethrick Park, Reg Lenna Civic Center, Little Theater of Jamestown, James Prendergast Library, WCA Hospital, medical offices, County, State, and Federal government offices, etc.) it would be too arbitrary and difficult to quantify this additional expense to suburban dwellers and thus, the impact of additional travel expenses is not included in this comparative cost analysis.

### **Homeowner’s Insurance:**

The cost of fire hazard insurance was taken into account in this analysis and found to have little bearing on a cost comparison since all municipalities examined are serviced by the City of Jamestown’s water system and are considered by the insurance industry to be “protected” areas. Although Jamestown has the most favorable fire “protection class” rating of 3, all other areas examined in this study pay similar insurance rates, as such costs are based primarily on the availability of water, whether or not a residential structure is within 1000 feet of a fire hydrant, and whether the structure lies within 5 miles of a fire station. Areas located outside the study area (i.e. rural Ellicott, Busti, Kiantone, etc.), which are not currently on the City of Jamestown’s water system, pay a noticeably higher fire hazard insurance rate.

### **STAR Program:**

The impact of New York State’s School Tax Relief (STAR) program is included in this analysis and is calculated by multiplying the school tax rate of each respective municipality by 30.

### **New Construction:**

This study considers and illustrates the advantage of new home construction within the City of Jamestown. Pursuant to two adopted Home Rule amendments to the New York State Real Property Tax Law, the City and Jamestown Public School system real property assessments on new homes built in the City of Jamestown are cut in half in year one and phased-in over a ten-year period in 5% per year increments. The analysis for this study looks at newly-constructed homes valued at **\$150,000** and **\$200,000**.

### **412-f Exemption:**

In 1998, the City of Jamestown adopted a local law implementing the 421-f tax exemption policy pursuant to New York State Real Property Tax Law (RPTL) which allows for tax abatement on certain residential property improvements made to City of Jamestown homes. In 2009, Chautauqua County also adopted the 421-f policy, thus providing tax abatements from both City and County taxes on improved homes within the City of Jamestown that meet the criteria below. Of the municipalities compared in this analysis, only Jamestown and Busti offer relief from both municipal and county taxes for improvements made to residential properties and this exemption is applied to the **'incremental increase'** in a property's assessed value attributed to reconstruction, alteration, and improvements made to one and two-family residential properties.

### **412-f Exemption Criteria:**

- Minimum Improvement Value = **\$5,000**
- Maximum Improvement Value = **\$80,000**
- Greater portion of the property (based on square footage) must be at least **five (5) years old**.
- Improvements must be to residential structure. Stand-alone structures such as detached garages and swimming pools do not qualify.
- Ordinary maintenance and repairs do not qualify.

### **412-f Exemption Term and Exemption Percentages:**

**Eight (8) year exemption decreasing by 12.5% per year**

- \* Year 1 – 100% Exemption on 'incremental increase' in assessed value
- \* Year 2 – 87.5% Exemption on 'incremental increase' in assessed value
- \* Year 3 – 75.0% Exemption on 'incremental increase' in assessed value
- \* Year 4 – 62.5% Exemption on 'incremental increase' in assessed value
- \* Year 5 – 50.0% Exemption on 'incremental increase' in assessed value
- \* Year 6 – 37.5% Exemption on 'incremental increase' in assessed value
- \* Year 7 – 25.0% Exemption on 'incremental increase' in assessed value
- \* Year 8 – 12.5% Exemption on 'incremental increase' in assessed value
- \* Year 9 – 0% Exemption (Full Taxes Due)

Application for the 421-f tax exemption can be made by calling the City of Jamestown Assessor's Office and requesting an application after getting a building permit for the project from the City of Jamestown's Zoning and Building Code Enforcement Officer.

## **CONCLUSION:**

The widely held notion that the cost of residential living in the City of Jamestown is considerably higher than the cost of living in surrounding, suburban areas has long been a point of discussion in the public arena. The results of this analysis, however, clearly do not support this perception and in many instances, illustrate that the cost of residential occupancy in the City is comparable and even favorable to that of the suburban counterparts. Additionally, residents living within the City of Jamestown enjoy access to a number of additional benefits not available in many of the outlying villages and towns, including:

- **24-hour, full-time professional police protection with lower response times**
- **24 hour, professional, full-time fire and EMS services with lower response times**
- **Lower “in-City” utility costs**
- **Lower travel expenses due to proximity to frequently visited destinations**
- **Expanded educational offerings in the public school system**
- **Curbside garbage, recyclables, yard waste, and Spring/Fall clean-up services**
- **Availability of 421-f Exemption on City of Jamestown and Chautauqua County Taxes for Qualifying Residential Property Improvements.**

Finally, it should be noted that there are a series of facilities and services located in and hosted by the City of Jamestown which are “off the tax rolls” and as such, are additionally supported by City of Jamestown property owners through their property tax payments. All of these community assets however, are available to and used by Greater Jamestown Region residents at no tax cost. Included are the following:

- **W.C.A. Hospital**
- **James Prendergast Library**
- **Jamestown City churches**
- **Diethrick Park**
- **Jamestown’s storm water management system**
- **Jamestown Municipal Parks System**
- **Reg Lenna Civic Center**
- **Robert Jackson Center**
- **Fenton History Center**
- **YMCA/YWCA**
- **Boys and Girls Club**
- **Jamestown Savings Bank Ice Arena**
- **The Resource Center**
- **County, State, and Federal office facilities**
- **Lutheran Social Services Campus**
- **Jamestown Community College**
- **Roger Tory Peterson Institute**
- **Etc., Etc.**

Even with the additional cost incurred by City taxpayers for the provision of municipal services to these tax exempt entities and facilities, the total cost of residential occupancy within the City of Jamestown is comparable, and in some instances, even favorable to that of the suburban counterparts included in this analysis.

## SUMMARY OF FINDINGS:

It is well known that Chautauqua County has one of the most affordable housing markets in the country, but it is less known that the City of Jamestown is competitively situated in our region in terms of housing occupancy costs including taxes and utilities. As Jamestown launches a new plan to highlight its many attractive neighborhoods and increase the overall reinvestment in owner-occupied and rental properties, a new analysis of residential occupancy costs has been released. The misperception that the cost of residential living is much higher in Jamestown than surrounding municipalities is challenged by careful analysis. This analysis demonstrates that Jamestown's housing operational costs are actually comparable to that of its suburban counterparts and, in some cases, less costly.

Some might have believed that because Jamestown provides a whole range of city services including full-time professional police and fire services, weekly curbside garbage pickup, weekly recycling, yard waste pick-up and drop-off services, Spring and Fall clean-up services, and expanded and high quality educational offerings in its public school system, that total residential occupancy costs would be much higher than municipalities that cannot and do not offer all of these services. When one considers the fact that Jamestown serves as the "economic and job center" of the area and in so doing offers considerable "off the tax rolls" property for the use and betterment of the entire region, then it is truly impressive that Jamestown's occupancy costs are so competitive. Community assets available to the Greater Jamestown Region include, but are by no means limited to; W.C.A. Hospital; Jamestown Community College; County, State, and Federal Office facilities; the Jamestown Board of Public Utilities, that also provides low-rate electric, water, and sewer services to several surrounding municipalities; as well as numerous cultural attractors such as the Jamestown Savings Bank Ice Area, Roger Tory Peterson Institute; Luci/Desi Museum; Robert Jackson Center; Reg Lenna Civic Center; Fenton History Center, etc.).

Coupling all real property taxes that are charged in cities, villages, towns, schools, special districts, and Chautauqua County, with utility costs (electric, water, and sewage), Jamestown's occupancy costs (**\$4,216.68**) for a house valued at **\$70,000** is lower than houses of the same value in the Village of Lakewood (**\$4,437.98**) and the Town of Busti (**\$4,330.97**). Not only are the total occupancy costs lower, but the average **\$70,000** house in Jamestown contains more square footage (**1,406 sq. ft.**) as compared to similar value houses in the Village of Lakewood (**1,164 sq. ft.**) and the Town of Busti (**1,388 sq. ft.**). Lower total residential occupancy costs including taxes and utilities for homes valued at **\$70,000** exist in Village of Falconer (**\$3,949.08**), Town of Ellicott - Southwestern Schools (**\$3,165.57**) and Town of Ellicott - Jamestown Public Schools (**\$3,147.90**).

The City of Jamestown and Jamestown Public School's incremental, ten-year tax abatement program for newly constructed, single-family houses makes new home occupancy costs very competitive in our regional market. In year one of this unique tax abatement for new houses, the total residential occupancy costs, including taxes and

utilities, for a newly constructed home in the City of Jamestown valued at **\$200,000** is **\$6,793**. The comparative residential occupancy costs of newly constructed homes valued at **\$200,000** for surrounding communities are: Village of Lakewood (**\$9,203**); Village of Falconer (**\$9,091**); Town of Busti (**\$8,598**); Town of Ellicott - Southwestern Schools (**\$7,581**); and Town of Ellicott - Jamestown Public Schools (**\$7,518**). During the aforementioned ten-year tax period, the amount of tax abatement for new houses in Jamestown is lessened and at the end of the ten years these houses are taxed at the full value rate.

The affordability, quality neighborhoods, great schools, fine public services, and wonderful quality of life that exists in Southern Chautauqua County affirms our region as one of the best places to live in the country. This current study demonstrates that Southern Chautauqua residents have the choice of many fine places to live in our region and that the City of Jamestown ranks very favorably as a choice location when considering its very competitive housing occupancy costs.

The “*2011 Residential Occupancy Cost Comparison*” was a collaborative project of the Jamestown Urban Renewal Agency and the Jamestown Strategic Planning and Partnership Commission and its Neighborhood Revitalization Sub-Committee.

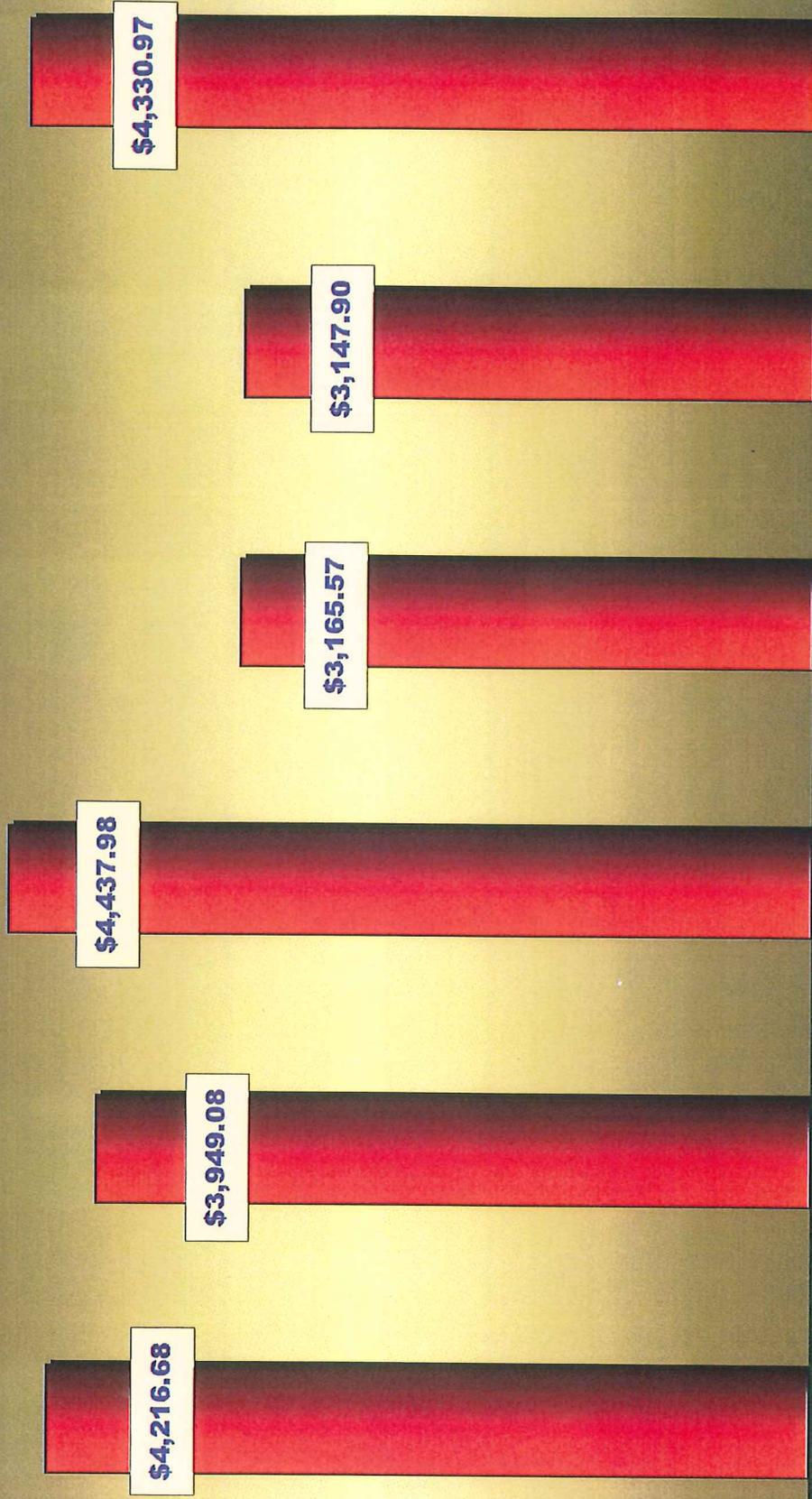
**2011 - Residential Occupancy Cost Analysis - Rates**

	City of Jamestown	Village of Falconer	Village of Lakewood	Town of West Elllicott (SW)	Town of West Elllicott (J)	Town of Busti (SW)	Parameters
City Tax	\$20.915226	N/A	N/A	N/A	N/A	N/A	Monthly
Village Tax	N/A	\$8.670000	\$7.148041	N/A	N/A	N/A	Average Use
Town Tax	N/A	\$3.888072	\$0.978281	\$4.115992	\$4.115992	\$2.732821	Family of Four
County Tax	\$8.903099	\$8.901623	\$8.901291	\$8.901623	\$8.901623	\$8.901291	2 - Adults
School Tax	\$19.613656	\$18.096276	\$19.834460	\$19.834460	\$19.622429	\$19.834460	2 - Children
Special District Charges	N/A	N/A	N/A	\$1.110684	\$0.979382	\$1.351565	
Combined Tax Rates	\$49.431981	\$39.555971	\$36.862073	\$33.962759	\$33.619426	\$32.820137	
STAR Exemptions	\$588.41	\$542.89	\$595.03	\$595.03	\$588.67	\$595.03	30 x School Tax Rate
Electric	.0650 per kwh	.0650 per kwh	National Grid = \$.129021 per kwh - \$16.21 SC	.0650 per kwh	.0650 per kwh	National Grid = \$.129021 per kwh - \$16.21 SC	kwh
Water	\$1.83 per 100 cu. fl.	\$2.75 per 100 cu. fl.	\$3.66 per 100 cu. fl.	\$2.75 per 100 cu. fl.	\$2.75 per 100 cu. fl.	\$4.87 per 100 cu. fl.	units
Sewage	\$3.12 per 100 cu. fl.	\$5.25 per 100 cu. fl.	South Sewer District = \$74.50 per quarter	South Sewer District = \$74.50 per quarter	South Sewer District = \$74.50 per quarter	South Sewer District = \$74.50 per quarter	units

Note: Monthly electric rates include the basic monthly service charge

Monthly Service Charges	Water	Sewer
Jamestown	3.77	3.60
Falconer	5.66	5.60
West Elllicott	5.66	N/A
Lakewood	11.20	N/A
Busti	14.90	N/A

**2011 RESIDENTIAL OCCUPANCY COSTS AT MARKET VALUE - \$ 70,000**

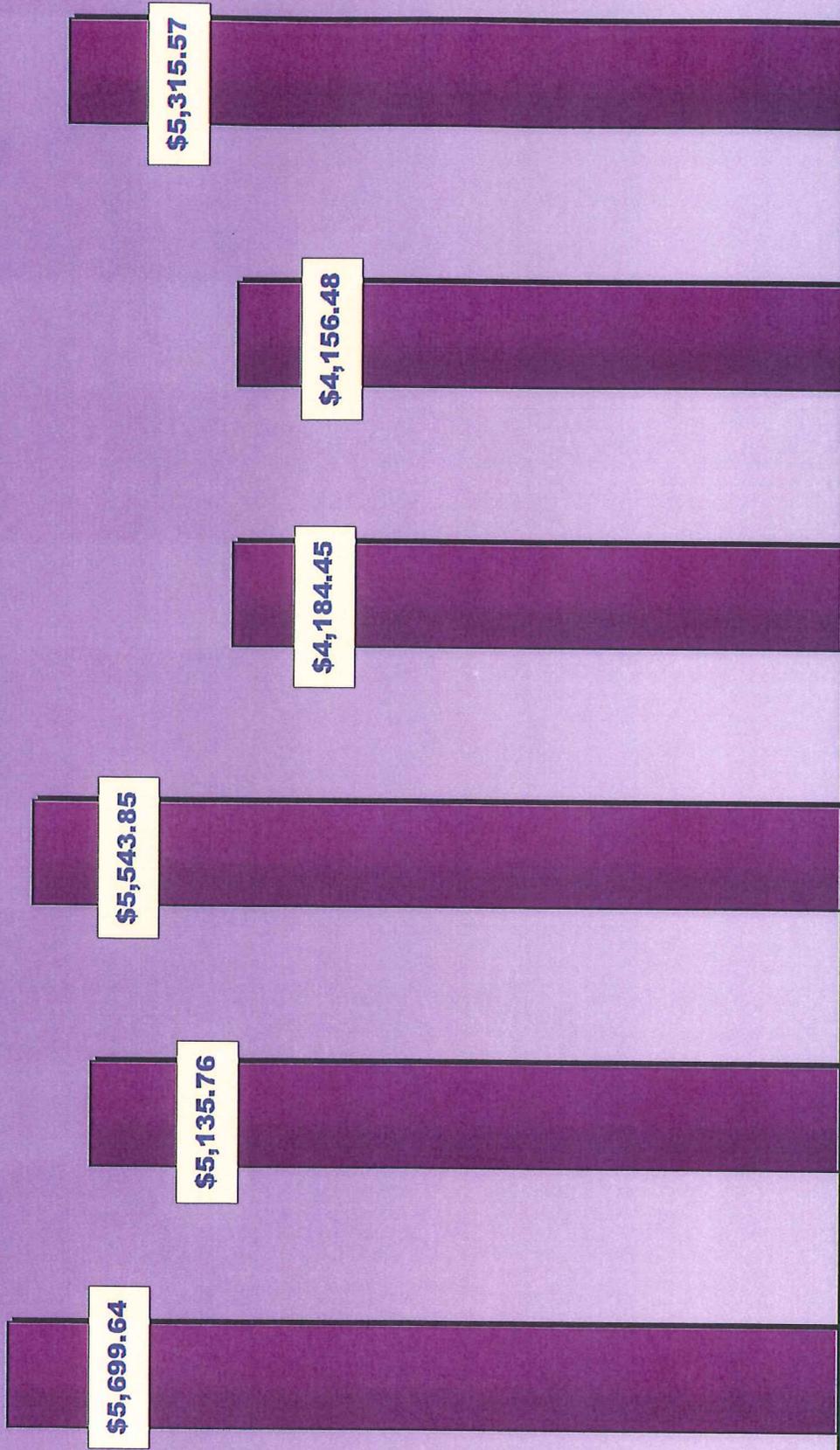


City of Jamestown    Village of Falconer    Village of Lakewood    Town of Elliccott (SW)    Town of Elliccott (J)    Town of Busti

**2011 Residential Occupancy Costs at Market Value \$70,000**

	City of Jamestown	Village of Falconer	Village of Lakewood	Town of West Ellicott (SW)	Town of West Ellicott (J)	Town of Busti (SW)
City Tax	\$1,464.07	N / A	N / A	N / A	N / A	N / A
Village Tax	N / A	\$606.90	\$500.36	N / A	N / A	N / A
Town Tax	N / A	\$272.17	\$68.48	\$288.12	\$288.12	\$191.30
County tax	\$623.22	\$623.11	\$623.09	\$623.11	\$623.11	\$623.09
School tax	\$1,372.96	\$1,266.74	\$1,388.41	\$1,388.41	\$1,373.57	\$1,388.41
Special District Charges	N / A	N / A	N / A	\$77.75	\$68.56	\$94.61
Total Gross Tax	\$3,460.24	\$2,768.92	\$2,580.35	\$2,377.39	\$2,353.36	\$2,297.41
STAR Exemption	(588.41)	(542.89)	(595.03)	(595.03)	(588.67)	(595.03)
Net Tax	\$2,871.83	\$2,226.03	\$1,985.32	\$1,782.36	\$1,764.69	\$1,702.38
Electric	\$718.38	\$718.38	\$1,622.45	\$718.38	\$718.38	\$1,622.45
Water	\$244.15	\$366.83	\$532.22	\$366.83	\$366.83	\$708.14
Sewage	\$382.32	\$637.84	\$298.00	\$298.00	\$298.00	\$298.00
Total Utility Costs	\$1,344.85	\$1,723.05	\$2,452.67	\$1,383.21	\$1,383.21	\$2,628.59
Total Cost	\$4,216.68	\$3,949.08	\$4,437.98	\$3,165.57	\$3,147.90	\$4,330.97

2011 RESIDENTIAL OCCUPANCY COSTS AT MARKET VALUE - \$ 100,000

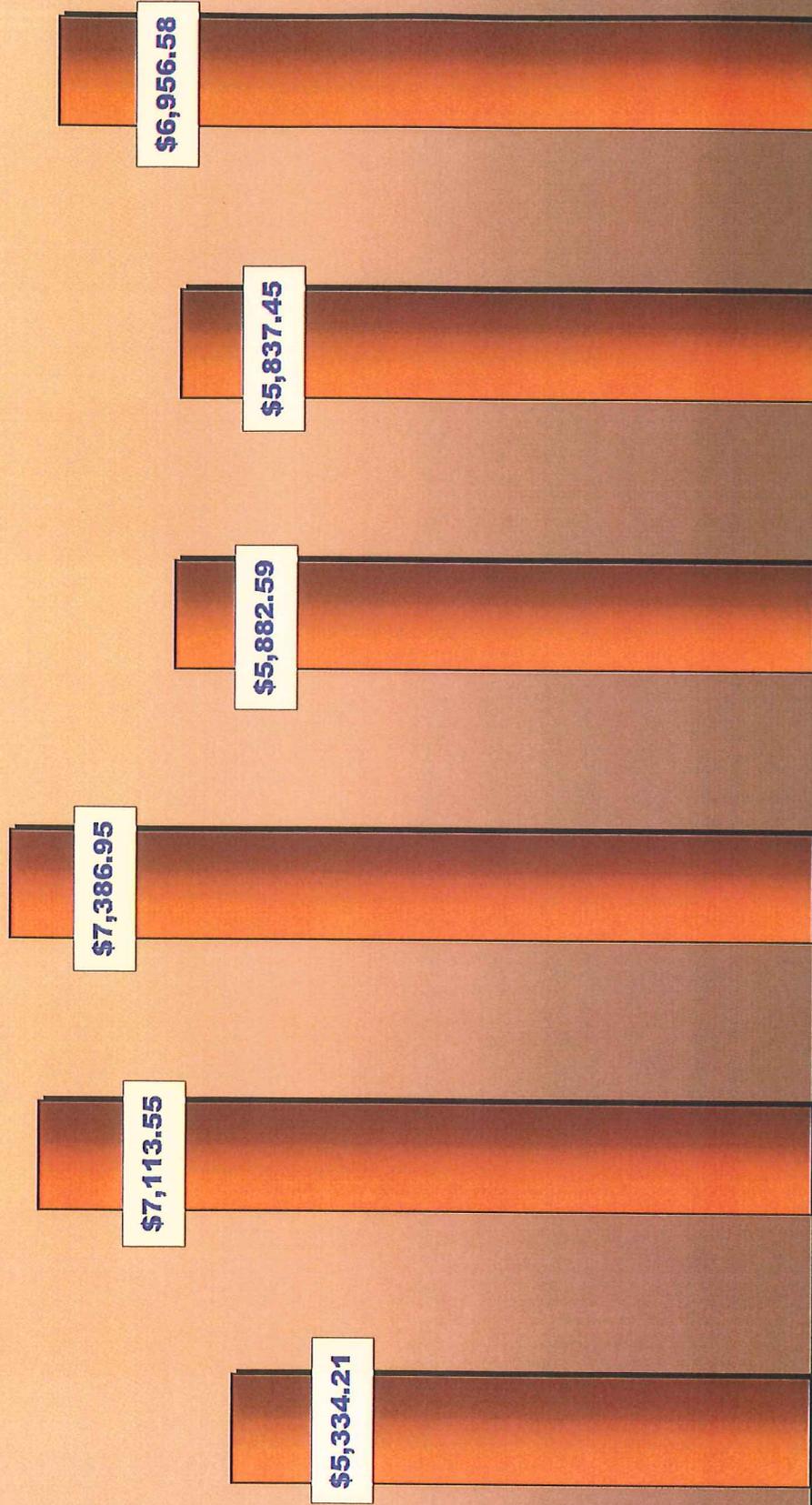


City of Jamestown    Village of Falconer    Village of Lakewood    Town of Ellicott (SW)    Town of Ellicott (J)    Town of Busti

**2011 Residential Occupancy Costs at Market Value \$100,000**

	City of Jamestown	Village of Falconer	Village of Lakewood	Town of West Ellicott (SW)	Town of West Ellicott (J)	Town of Busti (SW)
City Tax	\$2,091.52	N / A	N / A	N / A	N / A	N / A
Village Tax	N / A	\$867.00	\$714.80	N / A	N / A	N / A
Town Tax	N / A	\$388.81	\$97.83	\$411.60	\$411.60	\$273.28
County Tax	\$890.31	\$890.16	\$890.13	\$890.16	\$890.16	\$890.13
School Tax	\$1,961.37	\$1,809.63	\$1,983.45	\$1,983.45	\$1,962.24	\$1,983.45
Special District Charges	N / A	N / A	N / A	\$111.07	\$97.94	\$135.16
Total Gross Tax	\$4,943.20	\$3,955.60	\$3,686.21	\$3,396.28	\$3,361.94	\$3,282.01
STAR Exemption	(588.41)	(542.89)	(595.03)	(595.03)	(588.67)	(595.03)
Net Tax	\$4,354.79	\$3,412.71	\$3,091.18	\$2,801.25	\$2,773.27	\$2,686.98
Electric	\$718.38	\$718.38	\$1,622.45	\$718.38	\$718.38	\$1,622.45
Water	\$244.15	\$366.83	\$532.22	\$366.83	\$366.83	\$708.14
Sewage	\$382.32	\$637.84	\$298.00	\$298.00	\$298.00	\$298.00
Total Utility Costs	\$1,344.85	\$1,723.05	\$2,452.67	\$1,383.21	\$1,383.21	\$2,628.59
Total Cost	\$5,699.64	\$5,135.76	\$5,543.85	\$4,184.45	\$4,156.48	\$5,315.57

**2011 RESIDENTIAL OCCUPANCY COSTS AT MARKET VALUE  
\$ 150,000 NEW CONSTRUCTION - YEAR 1**

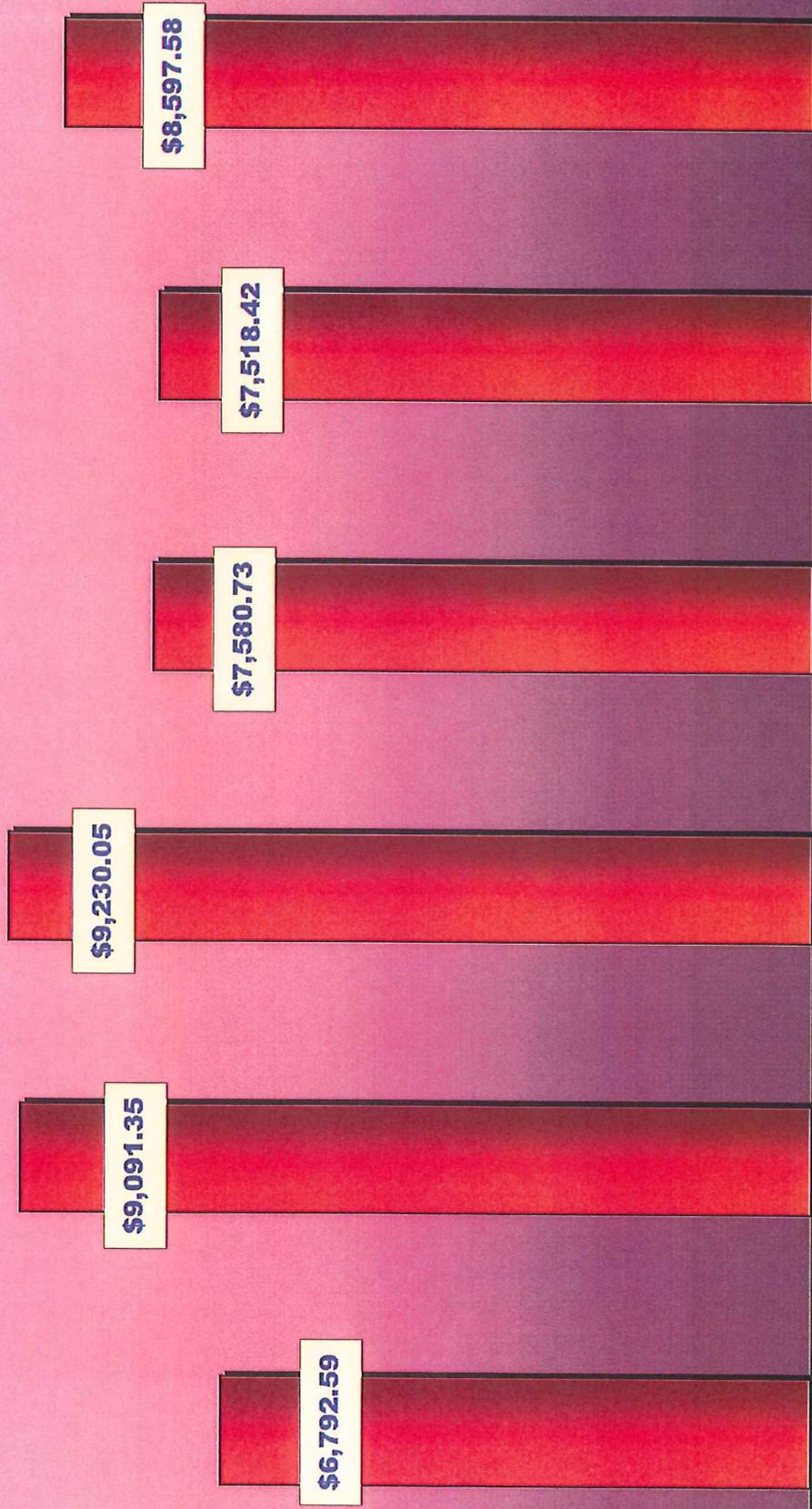


City of Jamestown    Village of Falconer    Village of Lakewood    Town of Ellicott (SW)    Town of Ellicott (J)    Town of Busti

**2011 Residential Occupancy Costs at Market Value - \$150,000 - New Construction - Year 1**

	City of Jamestown	Village of Falconer	Village of Lakewood	Town of West Ellicott (SW)	Town of West Ellicott (J)	Town of Busti (SW)
City Tax	\$3,137.28	N/A	N/A	N/A	N/A	N/A
New Construction Exemption - City	(\$1,464.07)	N/A	N/A	N/A	N/A	N/A
Village Tax	N/A	\$1,300.50	\$1,072.21	N/A	N/A	N/A
Town Tax	N/A	\$583.21	\$146.74	\$617.40	\$617.40	\$409.92
County Tax	\$1,335.46	\$1,335.24	\$1,335.19	\$1,335.24	\$1,335.24	\$1,335.19
School Tax	\$2,942.05	\$2,714.44	\$2,975.17	\$2,975.17	\$2,943.36	\$2,975.17
New Construction Exemption - JPS	(\$1,372.96)	N/A	N/A	N/A	N/A	N/A
Special District Charges	N/A	N/A	N/A	\$166.60	\$146.91	\$202.73
Total Gross Tax	\$4,577.77	\$5,933.40	\$5,529.31	\$5,094.41	\$5,042.91	\$4,923.02
STAR Exemption	(588.41)	(542.89)	(595.03)	(595.03)	(588.67)	(595.03)
Net Tax	\$3,989.36	\$5,390.51	\$4,934.28	\$4,499.38	\$4,454.24	\$4,327.99
Electric	\$718.38	\$718.38	\$1,622.45	\$718.38	\$718.38	\$1,622.45
Water	\$244.15	\$366.83	\$532.22	\$366.83	\$366.83	\$708.14
Sewage	\$382.32	\$637.84	\$298.00	\$298.00	\$298.00	\$298.00
Total Utility Costs	\$1,344.85	\$1,723.05	\$2,452.67	\$1,383.21	\$1,383.21	\$2,628.59
Total Cost	\$5,334.21	\$7,113.55	\$7,386.95	\$5,882.59	\$5,837.45	\$6,956.58

**2011 RESIDENTIAL OCCUPANCY COSTS AT MARKET VALUE  
\$ 200,000 NEW CONSTRUCTION - YEAR 1**

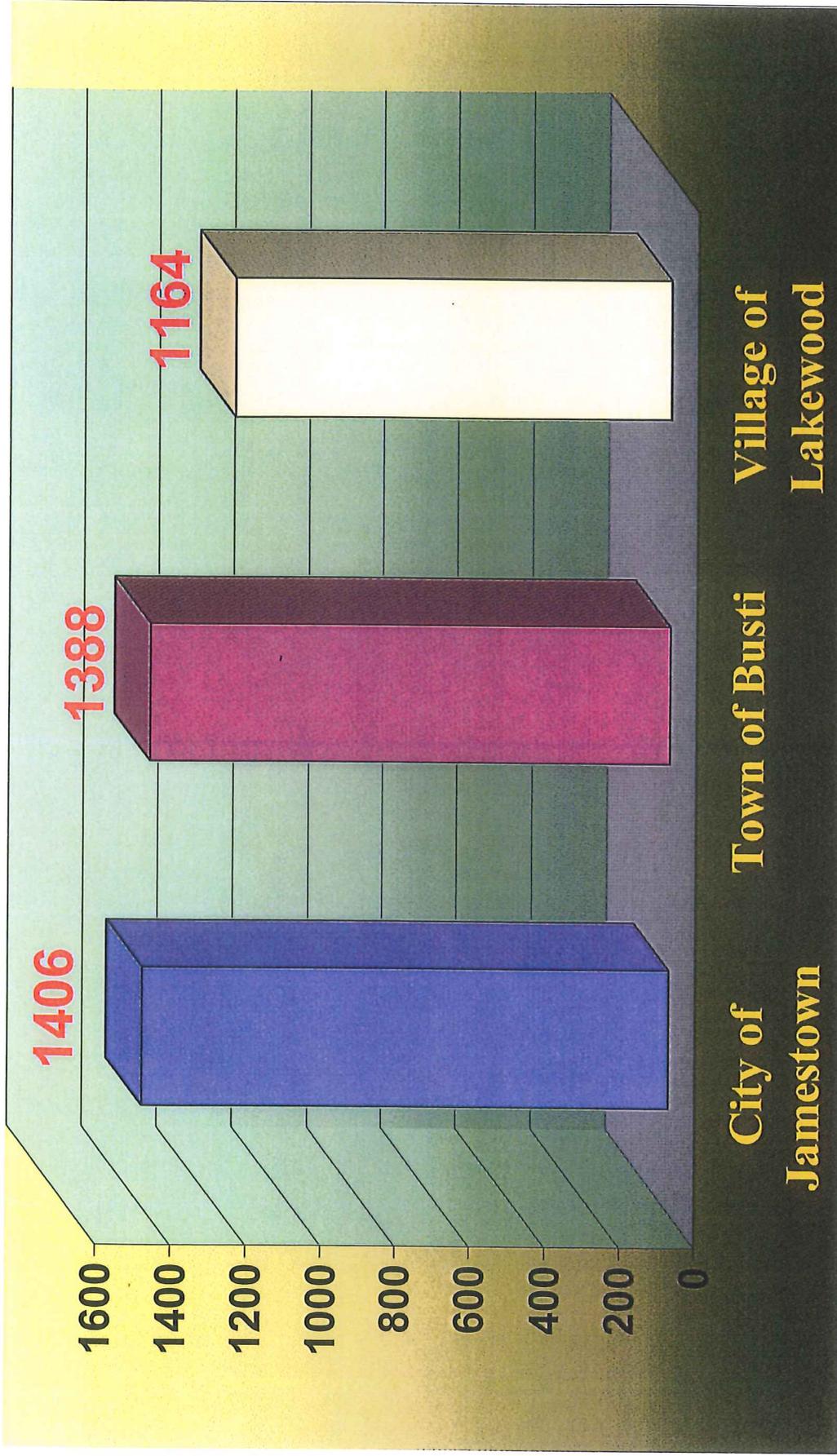


City of Jamestown    Village of Falconer    Village of Lakewood    Town of Ellicott (SW)    Town of Ellicott (J)    Town of Busti

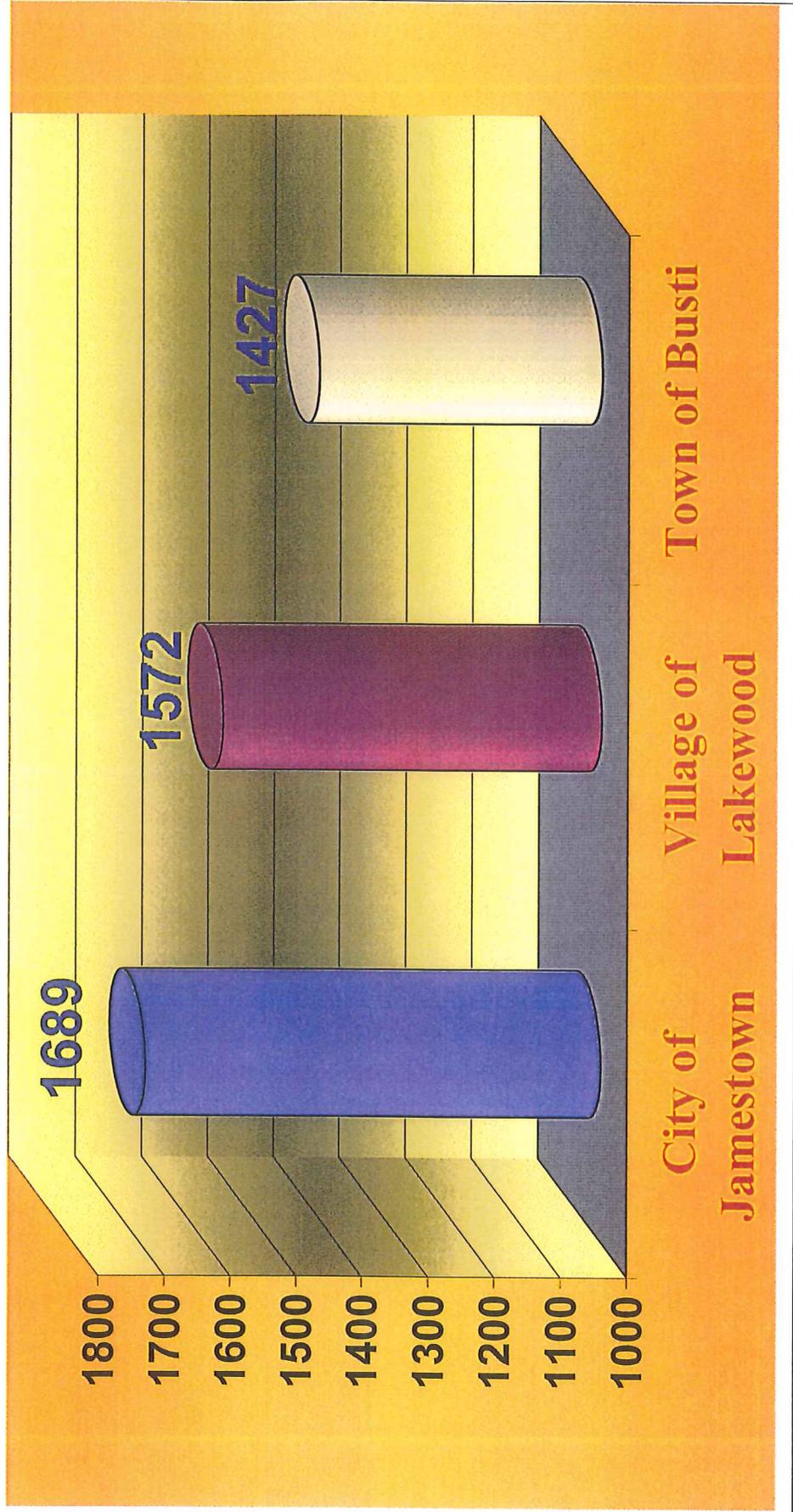
**2011 Residential Occupancy Costs at Market Value - \$200,000 - New Construction - Year 1**

	City of Jamestown	Village of Falconer	Village of Lakewood	Town of West Ellicott (SW)	Town of West Ellicott (J)	Town of Busti (SW)
City Tax	\$4,183.05	N / A	N / A	N / A	N / A	N / A
New Construction Exemption - City	(\$1,986.95)	N / A	N / A	N / A	N / A	N / A
Village Tax	N / A	\$1,734.00	\$1,429.61	N / A	N / A	N / A
Town Tax	N / A	\$777.61	\$195.66	\$823.20	\$823.20	\$546.56
County Tax	\$1,780.62	\$1,780.32	\$1,780.26	\$1,780.32	\$1,780.32	\$1,780.26
School Tax	\$3,922.73	\$3,619.26	\$3,966.89	\$3,966.89	\$3,924.49	\$3,966.89
New Construction Exemption - JPS	(\$1,863.30)	N / A	N / A	N / A	N / A	N / A
Special District Charges	N / A	N / A	N / A	\$222.14	\$195.88	\$270.31
Total Gross Tax	\$6,036.15	\$7,911.19	\$7,372.41	\$6,792.55	\$6,723.89	\$6,564.03
STAR Exemption	(588.41)	(542.89)	(595.03)	(595.03)	(588.67)	(595.03)
Net Tax	\$5,447.74	\$7,368.30	\$6,777.38	\$6,197.52	\$6,135.22	\$5,969.00
Electric	\$718.38	\$718.38	\$1,622.45	\$718.38	\$718.38	\$1,622.45
Water	\$244.15	\$366.83	\$532.22	\$366.83	\$366.83	\$708.14
Sewage	\$382.32	\$637.84	\$298.00	\$298.00	\$298.00	\$298.00
Total Utility Costs	\$1,344.85	\$1,723.05	\$2,452.67	\$1,383.21	\$1,383.21	\$2,628.59
Total Cost	\$6,792.59	\$9,091.35	\$9,230.05	\$7,580.73	\$7,518.42	\$8,597.58

# Average Square Footage - Sales Price \$70,000



# Average Square Footage - Sales Price \$100,000



## **Appendix 4:**

# **City Council Resolution – “Intermunicipal Service Agreements” & Intermunicipal Service Agreements – Policies and Procedures**

CITY  
OF  
JAMESTOWN



OFFICE OF THE CITY CLERK/TREASURER  
JAMES N. OLSON, DIRECTOR OF FINANCIAL SERVICES/CITY CLERK

SAMUEL TERESI, MAYOR

9701B10

BY COUNCILMAN LOGUIDICE:

WHEREAS, the City of Jamestown has a long history of making services available to municipalities in the outlying region; and

WHEREAS it is of utmost importance that extension of such services has no adverse impact on the cost or level of services provided within the City; now therefore be it

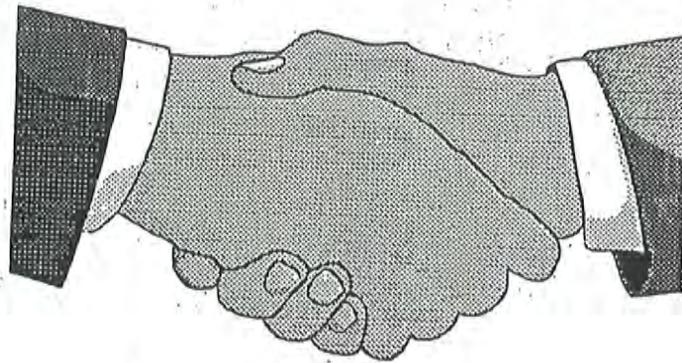
RESOLVED that the City Council hereby adopts and establishes the attached Statement of Policies and Procedures for Intermunicipal Service Agreement as the official criteria for review and approval of all such intermunicipal agreements.

I, James N. Olson, City Clerk of the City of Jamestown, New York, do hereby certify that the above resolution is a true and correct copy of the resolution adopted by the City Council of the City of Jamestown at a regular meeting held on January 27, 1997.

*James N Olson*

November 15, 2010 James N. Olson, Director of Financial Services/City Clerk

**STATEMENT OF POLICIES AND PROCEDURES**  
***INTERMUNICIPAL SERVICE AGREEMENTS***



**Richard A. Kimball, Jr., Mayor**  
**Michael J. Mistretta, City Council President**

## Introduction/Statement of Purpose

The southern Chautauqua County region has undergone significant changes over the last thirty years, with the overall population falling by a little over 2%, while the population of the City of Jamestown has declined by over 17%. More importantly, the median per capita income (PCI) of the County and the City of Jamestown has failed to keep pace with that of the State. In 1969, the PCI of the City was only 79% of the State PCI, and the County only 77%. By 1989, that figure had fallen to 65% for the City and 68% for the County. Despite this drop, the Greater Jamestown Area has been able to maintain a quality of life that brings praise from all over the world.

Many would argue, however, that the City's role as the core to the entire region is threatened. By supplying services and resources to nearly all communities in the Greater Jamestown Region, and by not receiving reciprocal resources and/or services equal in realized values, it has been suggested that the City has actually helped to place itself in the position of a shrinking employment and tax base, deteriorating infrastructure and a growing tax rate. At the same time, the neighboring communities which have benefited from the distribution of City resources are currently realizing growth which may have never occurred without the assistance of the City.

If indeed the City is to re-establish itself as the thriving hub of the region, there needs to be a more equitable distribution of the resources generated from suburban economic growth aided by the City. Therefore, it is the intention of the City of Jamestown to establish and adhere to a policy which will both review on an ongoing basis existing policies and guide the development of future intermunicipal agreements. These guidelines set forth herein shall take into account as many different perspectives as possible, with the goal of appropriately distributing both the benefits and the costs of services provided. Only in this manner will the City and the entire Greater Jamestown Region address its declining population, employment and economic trends, and move into a new, sustainable period of growth and development.

### **What is the "Greater Jamestown Area" and the City's current role?**

As the natural hub for public services, most major County governmental functions either have headquarters or maintain branch offices in the City of Jamestown. In addition, as the primary population center in Southwestern New York, Jamestown is the regional location for a wide range of State and Federal offices.

Health care services in New York State's Western Southern Tier are also focused in Jamestown. Included are: a 375 bed acute health care center (WCA Hospital); skilled nursing centers; a cancer treatment center; extensive programs for seniors and disabled residents; The Resource Center, a rehabilitation, community living and work center for the developmentally disabled and handicapped persons.

Public educational facilities are similarly diverse in the City, with nine schools serving approximately 6,000 students (from the City and the Towns of Busti, Ellicott and Kiantone) in grades

K through 12. The Greater Jamestown Area also maintains a number of parochial schools, and the suburban districts are served by seven highly qualified central school systems. The City is also home to Jamestown Business College, a fully accredited leader in business education, as well as Jamestown Community College, which up until recently was the only two-year institution in the State University of New York system sponsored solely by a city.

Residents of and visitors to the Jamestown area are also offered a variety of recreational opportunities. Ranging from activities on Chautauqua Lake to one of the largest per capita and finest municipal parks systems in New York State, visitors and residents alike recognize the importance of the high quality recreational experience that the City and Region provide.

The metropolitan region, and the City in particular, also support a wide variety of cultural and not-for-profit resources. Promoting the concept of the balanced community, a number of city-based civic groups, foundations, and community organizations continually strive to present enriching events, ranging from symphonic concerts to full scale rodeos. Facilities like the City's extensive and outstanding parks system, the Reg Lenna Civic Center, the Fenton Historical Center, the Roger Tory Peterson Institute, the James Prendergast Library, the Chautauqua Institution, and organizations like the Arts Council for Chautauqua County, the Jamestown Concert Association, the Jamestown Historical Society, YMCA/YWCA, Boys and Girls Club and a wide array of not-for-profit/religious organizations define this quality community experience so rare in America, yet so natural in Jamestown.

Unfortunately, with the stagnation and recent decline in the City's revenue base, the ability of Jamestown alone to financially support and/or provide adequate municipal services to these major community-wide assets, continues to diminish. In order to successfully sustain the current level of programs and services provided to residents and property owners throughout the Greater Jamestown Community, it is clear that the financial base of support must be redefined and expanded to more adequately reflect the present area of service. The failure to do so will eventually lead to the erosion of the level of services provided and could possibly even place in jeopardy some of the more valued institutions that contribute so significantly to (and even help to define in some cases) the quality of life enjoyed throughout the Southern Chautauqua County Region.

### **A Direction for the Future**

With all of the assets that are present in the Greater Jamestown Area, there exists great potential for further development. By capitalizing on the community's geographic location, nestled between five major metropolitan areas (Buffalo, Cleveland, Pittsburgh, Rochester, and Toronto), the region has an opportunity to tap into a base of millions of consumers. By linking these consumers to recreational, cultural and commercial opportunities, the Jamestown Area could once again become a thriving region with nearly infinite growth potential.

In order for the region to survive, prosper, and meet its full potential, the City of Jamestown must thrive and serve as the successful and binding "heart of the region". This, in part, will ultimately depend upon a certain level of fiscal reciprocity from neighboring communities. In order to assure

equitable distribution of the benefits of regional development activity, agreements between the City of Jamestown and neighboring communities (which are aimed at promoting growth and development) must be formed so as to insure a mutual benefit to both parties. Drafted in such a manner, Jamestown, as the vital heart of the region, will maintain its ability to provide services not only to its own residents and taxpayers, but to the surrounding communities as well.

### **Services/Opportunities Offered by the City to the Greater Jamestown Area**

Already the City of Jamestown finds itself in the position of providing a wide array of services to surrounding communities, and in many instances, without adequate compensation. These services and resources have a great impact on the overall quality of life throughout the Greater Jamestown Region, and it is not unreasonable to expect that without them, the surrounding communities would not now enjoy the prosperity that they do.

Some of the current and more recent offerings by the City include, but are not necessarily limited to the following:

- Over 500 acres of parks, recreational facilities and programs
- James Prendergast Library
- Jamestown Community College
- Cultural facilities and programs
- Potable water and waste water treatment services
- Very low cost municipal electricity
- Nearly \$2.25 million in UDAG funds secured for private industrial development projects in the Town of Ellicott
- Nearly \$3.7 million in infrastructure improvement funding secured and administered for the Town of Ellicott
- Emergency Dispatch Service
- Basic Municipal Services (i.e., roads and infrastructure, police and fire protection, etc.) to a wide variety of tax exempt organizations (i.e., churches, government buildings, WCA Hospital, Senior Housing, not-for-profit organizations) serving residents throughout the Greater Jamestown Region.

In addition to these services and facilities, there also exists the potential for the provision of additional services by the City to surrounding communities. Some of these potential offerings include, but are not necessarily limited to the following:

- Additional utility extension and service agreements
- Economic development marketing, loan and grant assistance to private businesses
- Grants application administration activities
- Centralized purchasing opportunities
- Environmental assessment and planning technical assistance
- Housing rehabilitation and code enforcement administration
- Property assessment services

- Professional police and fire protection services
- Physical and technical projects through the Department of Public Works and the Board of Public Utilities, such as:
  - Response to public works emergencies (i.e., water/sewer main breaks)
  - Paving assistance (the City already has the equipment in place)
  - Equipment sharing (avoiding expensive duplication)
  - Parks maintenance and tree trimming

As part of considering the potential offerings by the City to the surrounding communities, a carefully detailed departmental inventory must first be conducted. This effort needs to assess what, if any, current available capacities exist in each branch of the City's government, and what minimum return would be necessary to make sharing that capacity with a neighboring community an economic possibility. It must also be determined, and the taxpayers of the City assured, that any extension of services will have no adverse impact on the cost or level of services provided within the City and that the City will be adequately compensated for new developments in neighboring communities made possible, in part, by the provision of city services. Once that these assurances can be made and a fair measure of return has been established, the City then and only then should feel comfortable to embark upon a program of making services available to municipalities in the outlying region.

## Intermunicipal Agreements - Process

In order to meet the goals outlined in these guidelines, and recognizing that they are just that, guidelines, that cannot be applied rigidly in every case, the following procedure is established for the approval of all intermunicipal agreements.

1. Adequate communication by the appointed department, board or agency representatives should be maintained with the City Council during the initial discussion and negotiation periods on all prospective intermunicipal agreements. During these initial discussions, City Council and the negotiating service provider for the City will agree on City related revenues and returns.
2. Upon completion of the final draft of any proposed intermunicipal agreement, the drafting department, agency or board shall forward the agreement to the Council's Public Safety Committee and Finance Committee. In addition, the Public Safety Committee will provide the opportunity for all City department heads and commissions to review and comment.
3. The Public Safety Committee and Finance Committee, after input as described above, will make a recommendation to the City Council not more than 45 days from receipt.
4. City Council will approve/not approve recommendation.

**City of Jamestown**  
**Intermunicipal Agreement Referral and Review Form/Worksheet**

Date: \_\_\_\_\_

**Proposed Agreement / General Terms:**

Involved Municipality(ies)  
or Service District(s): \_\_\_\_\_

Service(s) to be provided: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Proposed Length of Term: \_\_\_\_\_

Proposed Renewal Provisions: \_\_\_\_\_  
\_\_\_\_\_

Proposed Review Period/Procedures: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Estimated Total Cost of Delivery:  
(incurred to Jamestown) \_\_\_\_\_

Estimated Cost of Delivery:  
(if municipality developed and delivered it independently) \_\_\_\_\_

Proposed Rate to be Charged for Service: \_\_\_\_\_

Rate of Compensation to City: \_\_\_\_\_

**Review Guidelines:**

**From the perspective of your department / agency:**

1. Could the provision of the subject services and/or resources by the City in any way adversely impact either the quantity, quality or cost of that service/commodity within the City?

Yes \_\_\_\_\_ No \_\_\_\_\_ If Yes, please explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Is the proposed time frame of the agreement:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. Are the proposed renewal period(s):

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Are the stated maximum service levels:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Are the conditions which allow for the immediate reduction or termination of service levels:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Is the specified review period which allows the City to gauge what, if any, adverse impacts are occurring on service or commodity levels:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Are the stated review procedures in the agreement:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Are the provisions which allow for the City to terminate the agreement in the event of any legal default on the agreed upon terms and conditions:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. Do the proposed "user rates" adequately take into consideration all of the associated costs for the City to provide the service *and* the estimated cost for the receiving community to develop and deliver the service independently?

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. Is the level of revenues returned to the City as compensation:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. Will an adequate portion of revenue be dedicated to the continued maintenance of the subject service and/or infrastructure within the City:

Yes \_\_\_\_\_ No \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. Are the provisions which guarantee that the City maintain absolute control over the sale (resale) of its resources and services:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

13. Are the provisions which ensure that the receiving municipality share responsibility and liability:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. Are the provisions which ensure tax revenue sharing or equivalent alternatives on new developments within the receiving community after the date of the intermunicipal agreement:

Adequate \_\_\_\_\_ Inadequate \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please indicate any other comments or observations regarding to the proposed agreement:

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Name:

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Department / Agency:

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Position:

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*If not already attached, a copy of the proposed agreement can be obtained from the office of the Jamestown City Clerk.*