



REIMAGINE ROC

Housing

White Paper

A Comprehensive Framework for
Housing Abundance

*Four Strategic Lenses to Transform
the Rochester Area's Housing
Shortage*

2026



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Based on findings from the November 18, 2025,
ReImagine ROC Housing Workshop

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Cover image: Daniel Penfield/Wikimedia Commons*





REIMAGINE ROC HOUSING WHITE PAPER: A COMPREHENSIVE FRAMEWORK FOR HOUSING ABUNDANCE

Developed by the ReImagine ROC
Housing Coalition

Based on findings from the
November 18, 2025, Housing
Workshop

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ABOUT THIS DOCUMENT

This white paper presents a comprehensive framework for addressing Rochester's housing crisis through coordinated, strategic action. It synthesizes recommendations from over sixty stakeholders representing developers and builders, design professionals, lawyers, municipal officials, financial institutions, housing advocates, real estate professionals, construction representatives, and economic development agencies who participated in the November 18, 2025, ReImagine ROC Housing Workshop convened by Community Design Rochester.

The workshop generated more than fifty specific ideas and recommendations across twelve categories, from regulatory reform and zoning modernization to innovative housing products and incremental development training. When presented to the ReImagine ROC Housing Advisory Committee on January 26, 2026, members recognized that pursuing dozens of independent initiatives simultaneously would overwhelm limited resources and dilute impact. The question emerged: Can multiple recommendations be approached through one to four strategic "lenses"?

This document answers that question by organizing recommendations into four strategic approaches, the Rochester Pattern Book, Neighborhood Economics Focus, Incremental Developer Ecosystem, and Permit Fast-Pass that address multiple ideas simultaneously.

How to Read This Document:

The four strategic lenses are presented with detailed descriptions of their components, impacts, and implementation strategies. Throughout these sections, you will see numbers in parentheses (e.g., "Regulatory 2," "Zoning 1 & 2," "Banking 7 & 8"). These reference numbers tie each lens component back to specific recommendations in the original twelve workshop categories, which are cataloged in full in Appendix B.

Executive Summary

Rochester faces a housing emergency that threatens regional prosperity and economic growth. The County of Monroe Industrial Development Agency's December 2025 Housing Study documents a deficit of 1,225 homes, while the region issues only one housing permit for every eight new jobs created, far below the healthy ratio of one permit per two jobs. With housing inventory collapsed to 0.6 months' supply (versus a healthy 4–6 months), homes are selling at 16% over asking price while 30.7% of all households are cost burdened, spending more than 30% of income on housing.

Monroe County requires 2,500–3,000 new housing units annually to stabilize the market, yet only 899 units were permitted in 2024, a 60% deficit. This crisis particularly impacts the "missing middle" workforce (teachers, nurses, police officers, firefighters, skilled trades workers, retail managers, social workers, and administrative professionals) who are systematically priced out of homeownership, unable to afford new construction starting at \$350,000 while earning incomes that support only \$160,000–\$260,000 price points.

On November 18, 2025, Community Design Rochester convened a comprehensive workshop bringing together developers, municipal officials, financial institutions, housing advocates, real estate professionals, construction representatives, and economic development agencies. This multidisciplinary collaboration generated over fifty specific recommendations across twelve categories addressing every dimension of the housing crisis.



When presented to the ReImagine ROC Housing Advisory Committee, members recognized that pursuing dozens of independent initiatives simultaneously would dilute effort and overwhelm limited resources. The solution, which emerged from workshop discussions, was to organize recommendations into four strategic "lenses": high-leverage approaches that address multiple recommendations simultaneously and create cascading benefits across the housing ecosystem.

The Four Strategic Lenses framework provides an integrated system proven in comparable cities.

LENS 1:

The Rochester Pattern Book establishes 25–30 pre-approved architectural designs enabling by-right development, reducing soft costs 20–30% and shortening timelines 12–18 months.

LENS 2:

The Neighborhood Economics Focus reframes housing from "affordability" to "fiscal productivity," using value-per-acre analysis to demonstrate that neighborhood-scale development generates 2–3 times more tax revenue than conventional suburban development while requiring similar infrastructure investment.

LENS 3:

The Incremental Developer Ecosystem democratizes development through a twelve-week training program, five financial tools including loan guarantees and soft cost funds, and Community Land Trust partnerships that build local wealth rather than extracting it to distant corporate investors.

LENS 4:

The Permit Fast-Pass eliminates the "time tax" through regulatory harmonization, reducing permit timelines from 6–18 months to 5–10 days and saving \$25,000–\$45,000 per project in carrying costs.



Implementation follows a three-phase timeline over 36 months, with immediate priorities focused on branding and messaging to build political support, and Pattern Book development to enable economies of scale. Year three targets include 500+ units permitted using Pattern Book designs, 30% of projects by small developers (versus 0% currently), 90–110 trained incremental developers, and 18–22% cost reduction versus traditional development methods. Buffalo, New York; South Bend, Indiana; and Chattanooga, Tennessee, have demonstrated these approaches work in comparable post-industrial cities.

The data documents the need. The workshop demonstrated regional capacity for collaboration. The framework provides the roadmap. What's required now is commitment from every stakeholder—municipal officials, developers, lenders, architects, realtors, residents, advocates, and elected officials—to implement housing abundance through coordinated, sustained effort that transforms Rochester's crisis into opportunity.





Introduction

THE CURRENT STATE OF HOUSING

Rochester faces a housing emergency that threatens regional prosperity. The County of Monroe Industrial Development Agency's (COMIDA) December 2025 Housing Study documents the scope in detail: Rochester is 1,225 homes short of meeting current demand, representing a 0.4% deficit relative to total housing stock.¹

The region issues only one single-family permit for every eight new jobs created, far below the historical healthy ratio of one permit per two jobs.¹ This jobs–housing imbalance has reached crisis proportions as major economic development initiatives come online. Housing inventory has collapsed to just 0.6 months' supply while healthy markets maintain 4–6 months.¹ Available homes dropped from 5,446 in December 2017 to 1,073 by December 2022, an 80% reduction. Homes are selling at an average of 16% over asking price, with bidding wars becoming routine rather than the exception.¹

Image: East of West/Wikimedia Commons

The human cost is severe and measurable. Monroe County has the highest proportion of cost-burdened households among comparison counties in New York State, with 30.7% of all households spending more than 30% of income on housing.¹ Nearly half of renters (45.9%) are cost burdened, and more than a quarter (26.7%) spend over half their income on rent.

Median home prices have surged 48% since 2020 to \$268,000.¹ To afford this without being cost burdened, a household must earn \$75,280 annually, while regional median income is only \$66,000 (a \$9,280 annual gap).

The crisis has multiple drivers compounding each other in ways that traditional single-issue interventions cannot address. Investors (institutional and small) have increased single-family home purchases, with 15–25% of all sales now going to real estate investors.¹ These properties rarely return to the owner-occupied market.

Meanwhile, senior homeowners are staying in place longer—averaging 12.3 years compared to 6.5 years in 2005—because downsizing options are unaffordable or unavailable.¹

The senior population will increase 12.2% by 2029, adding 18,325 seniors who will need housing, yet the region lacks adequate senior housing options across the full continuum from independent living to skilled nursing.¹

Interest rate lock-in keeps 68% of mortgage holders in homes with <4% rates, reducing mobility when current rates hover around 6%-7%.⁵ This lock-in effect, documented comprehensively by Zillow Research, creates artificial scarcity as homeowners who might otherwise move for job opportunities, family needs, or life stage changes remain in place to preserve their favorable mortgage terms.

The economic implications are equally concerning and well-documented. The COMIDA study projects 12,922 additional jobs by 2034 across manufacturing, healthcare, technology, professional services, and hospitality sectors.¹ But without adequate housing, employers cannot recruit talent. Companies across sectors report declining offer acceptance rates as candidates from other regions cite housing availability and affordability among top concerns, alongside school quality and transportation access.

The ReImagine ROC Housing Workshop discussions pointed to the fundamental problem being that traditional approaches treat housing challenges as discrete, independent issues amenable to singular interventions, when the reality is far more complex.

Housing challenges are systemic—they compound and reinforce each other, including:

- Regulatory delays with carrying costs accumulation.
- Construction material costs have risen approximately 36% since 2019.²
- Labor shortages drive wages higher while slowing project timelines.
- Community opposition blocks well-designed projects that comply with all zoning requirements.
- Financing isn't available for non-traditional housing types.

Without substantial subsidies, building and selling a new home for under \$350,000 is virtually impossible in the Rochester market given current cost structures. Yet the greatest demand lies in the \$160,000–\$260,000 range based on what households earning \$48,000–\$78,000 can afford using standard 30% housing expense ratios.¹ This creates a missing middle crisis where the bulk of the workforce is priced out of homeownership.

The gap between what can be built (\$350,000+) and what people can afford (\$160,000–\$260,000) has become unbridgeable through incremental adjustments, marginal cost reductions, or traditional affordable housing subsidies that serve only those below 60% of the area median income.

A COMPREHENSIVE FRAMEWORK EMERGES

On November 18, 2025, Community Design Rochester convened a comprehensive workshop bringing together a diverse cross-section of regional stakeholders: private developers and homebuilders, planning and design professionals, municipal officials, banking and finance professionals, housing advocates, real estate professionals, lawyers, contractors, and economic development agencies.

The day-long session generated more than fifty specific recommendations across twelve categories:

1. Regulatory reform,
2. Zoning modernization,
3. Innovative housing products,

4. Incentive programs,
5. Banking and finance structures,
6. Comprehensive planning,
7. Construction and labor cost reduction,
8. Monitoring and accountability systems,
9. Research and development,
10. Branding and messaging,
11. Public relations strategies, and
12. Housing equality and advocacy.

The breadth presented both opportunity and challenge: how can a region effectively pursue over fifty initiatives simultaneously without diluting effort, overwhelming limited staff capacity, exhausting political capital, or losing focus?

A potential solution emerged from the workshop discussions themselves. Rather than treating recommendations as separate initiatives requiring independent staffing, budgeting, advocacy, and political capital, participants organized them into four strategic “lenses”: approaches that address multiple recommendations simultaneously and create cascading benefits across the housing ecosystem.

This lens framework draws on successful models from Buffalo (the “Buffalo Green Code,” which enabled the creation of over 500 housing units using streamlined approval), South Bend (the “Pattern Book,” which has catalyzed downtown revitalization), and Chattanooga (the “Missing Middle Zoning Study,” which demonstrates the fiscal benefits of neighborhood-scale development) adapted to Rochester's specific context of post-industrial transition, legacy infrastructure, strong neighborhood identities, and established institutional anchors.

South Bend Neighborhood Infill | Pre-Approved Building Types



South Bend Neighborhood Infill | Pre-Approved Building Types



Examples of pre-approved building types from South Bend's Pattern Book. (Source: South Bend Pre-Approved Building Plans Catalog 2025)



I. Housing Demand

Since the completion of the ReImagine ROC Housing Workshop in November 2025, COMIDA has issued their Housing Study and Needs Assessment. Community Design Rochester reviewed the document to understand the findings and recommendations and how they may align with the workshop recommendations. This task was performed with the assistance of Gemini AI, endeavoring to determine the following data:

- Estimated Total Housing Demand,
- Demand by Demographic Group,
- Affordability Price Points, and
- Demand to Existing Units Versus New Construction.

The **Monroe County Housing Study** and Needs Assessment (issued via COMIDA) highlights a stuck housing market where inventory is insufficient at every price point. While the study itself avoids a single magic number for total units, a synthesis of the **2025–2029 Monroe County Consolidated Plan, U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Market Analysis**, and **2024 Land Use Monitoring data** provides a clear picture of the demand.

A) Estimated Total Housing Demand (2025–2030)

Based on historical growth trends and the current inventory drought, Monroe County requires approximately **2,500 to 3,000 new units per year** to stabilize the market and account for the aging housing stock.

CATEGORY	3-YEAR ESTIMATED DEMAND (HUD/REGIONAL FORECAST)	ANNUAL NEW CONSTRUCTION TARGET
Rental Units	~3,925 units	1,300+ units
Homeownership	~3,600 units	1,200+ units
Total Demand	~7,525 units	~2,500 units

Note: In 2024, only 531 building permits for 899 housing units were issued, representing a significant deficit compared to the ~2,500 unit target.

B) Demand by Demographic Group

The current demand is bifurcated between two primary "stuck" populations:

- **Boomers (Downsizers):** This group is staying in large 3–4 bedroom single-family homes because there is a lack of high-quality, ADA-accessible **senior apartments, maintenance-free townhomes or condominiums**. In 2024, only **422 senior-specific units** were proposed county-wide, which fails to meet the needs of an aging population looking to "age in place."



- **First-Time Homebuyers & Young Families:** Often missing middle professionals, this group is priced out of the \$250k+ market. They require **infill housing** and **starter homes** priced between \$150,000 and \$210,000.
- **Growing Families:** Demand for 3+ bedroom units remains high, particularly in suburban "Pro-Housing" communities like Greece and Gates.

C) Affordability Price Points (2025–2026 Data)

Affordability is defined as spending no more than **30% of gross monthly income** on housing costs (including utilities/taxes). Based on current **area median income (AMI)** for Monroe County:

Rental Units (Monthly)

INCOME TIER	ANNUAL INCOME (FAMILY OF FOUR)	MAX AFFORDABLE RENT
Extremely Low (30% AMI)	~\$31,000	\$775
Very Low (50% AMI)	~\$52,000	\$1,300
Low/Workforce (80% AMI)	~\$83,100	\$2,075

For-Sale Homes

DEMOGRAPHIC TARGET	TARGET SALE PRICE	RATIONALE
First-Time Buyer	\$160,000–\$210,000	Requires ~80% AMI and down-payment assistance.
Move-Up/Families	\$250,000–\$325,000	Current market median (\$268,000 as of late 2024).



D) Transition Versus New Construction

The study indicates that **70–80% of demand** should ideally be met by the transition (i.e., the turnover) of existing homes. However, because seniors are not downsizing (due to lack of options), the "filter effect" has stopped.

- **Existing Home Transition:** Should provide ~14,000–15,000 sales annually. Current volumes are suppressed by 15-20% due to mortgage lock-in.
- **New Construction Requirement:** Because the transition market is frozen, new construction must over-perform. The county needs at least **1,500 units of infill and missing middle housing** (duplexes, triplexes, townhomes, small apartments, etc.) annually to jumpstart the market.



II. Jobs-Housing Balance

Community Design Rochester wanted to understand if it is possible to identify where housing demand is currently the highest across Monroe County. If we understand the total demand, and how much of that demand (units) could be satisfied with existing and newly built units, which municipalities need to construct their share of the demand.

An interesting metric for community planning is the Jobs–Housing Balance: what is the ratio of jobs in a municipality compared to the number of housing units available.

Image: Daniel Penfield/Wikimedia Commons

This also considers daily out-migration of residents to their jobs outside the municipality and the in-migration of employees to their jobs in the municipality. The assumption being that a balance means there is adequate housing at price points for all who work and want to live in the community. It also would represent an environmental achievement where all commuters are driving less. Assessing these questions led to the data presented in the following tables, including:

- The Housing Gap: Permitted Versus Needed Units,
- The “Perfect World” Distribution: Housing Balance,
- Demographics and Product Match, and
- Transition Versus New Construction.

A) The Housing Gap: Permitted Versus Needed

To meet the estimated demand of ~2,500–3,000 units annually, Monroe County is currently operating at a **60% deficit**. In 2024, only **899 new housing units** were permitted, a significant drop from 1,329 in 2023.

MUNICIPALITY CATEGORY	2024 UNIT PERMITS (NEW BUILD)	EST. ANNUAL NEED (FAIR SHARE)	THE "GAP"
Growth Leaders (Henrietta, Greece, Chili)	~450 units	800 units	Moderate
High Demand/Low Build (Pittsford, Brighton, Perinton)	<100 units	750 units	Critical
Infill/Urban (Rochester, Irondequoit)	~250 units	1,000 units	High



B) "Perfect World" Distribution: A Balanced Model

In a perfect world (based on **Jobs–Housing Balance** and **School Capacity** models), the demand would be distributed not just where land is cheap, but where infrastructure exists.

Distribution by Economic Driver:

- **Job Hubs (40% of Demand): Henrietta, Webster, and Greece.** These towns should host the bulk of workforce housing (townhomes/apartments) because they are the primary employment centers (Fairlife, Amazon, RIT, regional retail).
- **School and Services Hubs (30% of Demand): Brighton, Pittsford, and Penfield.** These towns have seen flat or declining school enrollments (Pittsford projected -0.5% annually). In a perfect world, these towns would add starter inventory (condos or small-lot single-family homes) to lower the median entry price from \$440,000 or more to \$250,000.
- **Transit/Infill Hubs (30% of Demand): Rochester and Irondequoit.** Focus on high-density rentals and adaptive reuse (like the Skyview on the Ridge project) to leverage existing regional transit service bus routes.

C) Demographic and Product Matching

The mismatch in Monroe County is product based. We are building single-family homes for a population that is increasingly becoming either **single-person households** or **seniors**.

DEMOGRAPHIC	NEEDED PRODUCT	TARGET AFFORDABILITY	STRATEGIC LOCATION
Boomers (Aging in Place)	1-Story Patio Homes/Senior Apartments	\$1,800–\$2,200 Rent	Pittsford, Perinton, Mendon
First-Time Buyers	Infill Condos/Small Townhomes	\$175,000–\$225,000 Sale	Brighton, Irondequoit, Webster
Workforce Families	3-Bedroom Duplexes/Rented Townhomes	\$1,300–\$1,600 Rent	Henrietta, Greece, Chili

D) Transition Versus New Construction

The study highlights that the market is stuck because of a **lack of transition**.

- **The Transition Goal:** 75% of demand should be met by existing home sales. Currently, seniors are trapped in 3,000-square-foot homes in Pittsford because there are no \$2,200-per-month, high-quality senior apartments to move into.
- **The New Build Goal:** New construction must prioritize "**Move-Down**" housing. For every one new senior patio home built, it typically frees up one existing starter home for a young family.



III. The Strategic Lenses

The following four lenses prioritize the ReImagine ROC Housing Workshop approach to development: focusing on community acceptance of traditional housing prototypes, new housing messaging and neighborhood economics, incremental growth, and the removal of regulatory friction.

A) Lens 1: The Rochester Pattern Book

The Pattern Book is the anchor of this strategy. It is a curated collection of pre-approved, high-quality architectural designs, ranging from accessory dwelling units (ADUs) and cottage clusters to missing middle duplexes, triplexes, and 4- to 12-unit multifamily

Image: Daniel Penfield/Wikimedia Commons

projects—vetted for the region’s unique vernacular (e.g., Brighton’s bungalows and Rochester’s Foursquare homes).

The Goal: To democratize high-quality design and radical efficiency. We aim to reduce the "soft costs" of development by **20–30%** and shorten the delivery timeline by **12–18 months** by providing a by-right pathway that bypasses the traditional, adversarial public hearing process.

The Strategies:

- **Architectural Compatibility:** Codify a “Catalog” of building types that fit seamlessly into existing traditional neighborhoods, ensuring that new density looks and feels like the community people love.
- **Manufacturing Readiness:** Standardize dimensions to allow for **Modular and Off-site Construction**. By creating a predictable pipeline of identical units, the region can attract modular manufacturers, reducing on-site waste and weather-related delays.
- **Financial Predictability:** Pair each plan with a pre-packaged bank pro-forma. This makes it easier for local lenders to approve loans for small projects, as the costs and outcomes are already verified.

The Recommendations:

- **Create the "Pre-Cleared" Catalog:** Commission a team of architects and small developers to draft the first five "town-compatible" building types.
- **The Administrative "Fast-Pass":** Amend the Town Code to state that any project utilizing a Pattern Book design receives **as-of-right** administrative approval, requiring no Planning Board or Zoning Board of Appeals intervention.
- **Regional Open-Sourcing:** Share the Rochester Pattern Book with neighboring towns (Pittsford, Irondequoit) to create a regional "economies of scale" for builders and suppliers.

B) Lens 2: The "Neighborhood Economics" Focus (Messaging)

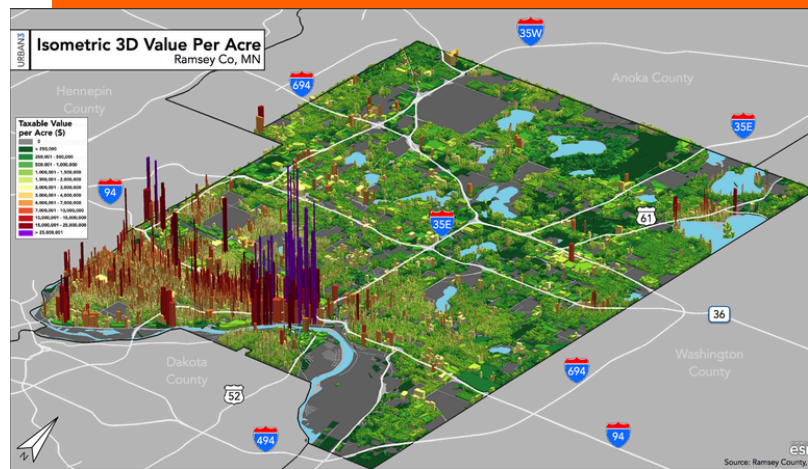
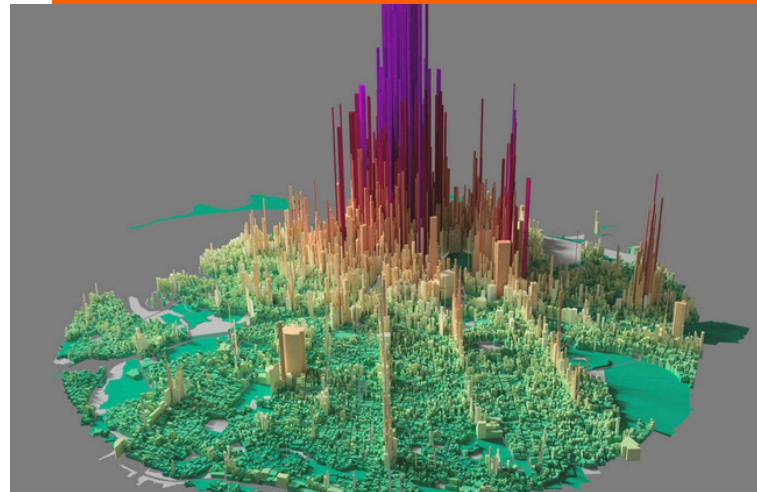
The Goal: Shift the conversation from "affordability" (which triggers NIMBY—“Not in My Backyard”—fears of declining property values) to "fiscal health" and "wealth building."



The Strategy: Use the **Urban3/Strong Towns** model of value-per-acre mapping to show that missing middle housing is the only way the City of Rochester can afford its long-term infrastructure liabilities.

Consolidated Recommendations:

- **Messaging (1 & 2):** Reframe "workforce housing" as **"Neighborhood-Scale Development."**
- **Planning (3):** Use Tax Solvency Mapping to prove that a fourplex generates more tax revenue with less infrastructure cost than a single-family home.
- **Advocacy (3):** Educate residents that a Jobs-Housing Balance isn't just a social goal—it's what keeps their property taxes from skyrocketing by spreading the infrastructure burden.



Urban3 revenue modeling maps showing value per acre. (Source: Urban3)

The Win: turn NIMBYs into "advocates for fiscal discipline" who realize that density is the only way to pay for the roads and pipes they use.

C) Lens 3: The "Incremental Developer" Ecosystem

The Goal: Transition from relying on "big developers" who need massive subsidies to "small incremental developers" (neighbors building for neighbors).

The Strategy: As **Charles Marohn** argues in *Escaping the Housing Trap*, we must lower the entry fee for development. This aligns with the **South Bend model**, where the city didn't just provide plans; they provided the training.



Consolidated Recommendations:

- **Research and Development (2):** Launch the **Incremental Development "Boot Camp"** specifically for Rochester residents.
- **Banking (7 & 8):** Create a "Small Developer Soft Cost Fund" to bridge the appraisal gap for those using the Pattern Book.
- **Housing Equality (1):** Pair Community Land Trusts with these local graduates to ensure long-term affordability.

The Win: build local wealth. Instead of profit leaving the city to an out-of-state firm, the "developer" is a Rochester teacher or contractor building a duplex on their own street.

D) Lens 2: The "Permit Fast-Pass" (Regulatory Harmonization)

The Goal: Eliminate the time tax, which serves as a primary driver of housing costs.

The Strategy: Create a "Gold Standard" track. If a project uses the **Rochester Pattern Book** and is located on a **GIS-mapped vacant lot (Planning 1)**, it bypasses every discretionary hurdle.

Consolidated Recommendations:

- **Regulatory (2 & 3):** Establish a "Pre-Cleared" State Environmental Quality Review Act (SEQRA) and State Historic Preservation Office (SHPO) status for specific urban infill zones.
- **Zoning (1 & 2):** Total elimination of public hearings for Pattern Book projects. If it's in the book, it's already been "heard."
- **Innovative Products (2 & 3):** Adopt ICC 1200/1205 to allow modular units to be "pre-inspected" at the factory, so the local Fire Marshal only looks at the foundation and hookups.

The Win: Reduce the soft costs of housing by 15–20% simply by shortening the carrying time of the land (with related interest and taxes).

Summary of the Four Lenses

These four lenses capture nearly every item on the recommendation list:

LENS	PRIMARY FOCUS	KEY BENEFIT
The Pattern Book	Design and Production	Predictability and lower construction costs.
Neighborhood Economics	Messaging	Political cover and public buy-in.
The Incremental (Small) Developer	Finance and Training	Local wealth creation and missing middle scale.
The Permit Fast-Pass	Regulatory Streamlining	Eliminating the time tax and legal friction.



IV. Recommendations Not Addressed Through the Four Lenses?

While the four lenses (Pattern Book, Economic Messaging, Incremental Developer, and Fast-Pass) cover the majority of the workshop recommendations, several are deemed "Outliers." These are items that require **State/Federal legislative action, major shifts in labor/social policy, or utility-scale coordination.**

Identifying these is actually helpful—it allows the ReImagine ROC Housing Advisory Committee to separate what you can do now (The Lenses) from what you must lobby for over the next 3–5 years. Following are the recommendations that fall outside the four strategic lenses:

A) The "State and Federal Lobbying" Bucket

These are beyond the control of the Rochester community or any individual discipline involved in housing initiatives. They require changing the rules of the game at a higher level.

- **Land Value Tax (LVT) Structure (Regulatory 8):** This requires a fundamental shift in New York state assessment law. It is a powerful Strong Towns tool, but it's a long-term political lift.

LVT Legislative Status (2025–2026 Session)

- **Bill Number:** Senate S1131B / Assembly A3339B
 - **Current Status:** Referred to the Local Government Committee (Senate) and Real Property Taxation Committee (Assembly).
 - **The Pilot Program:** The bill authorizes a pilot program for up to **five municipalities** in New York. To participate, the Town Board must pass a local law and the School District must pass a resolution.
- **Standardizing Zoning Statewide (Regulatory 1):** While beneficial, this requires New York state to override "Home Rule," which is politically explosive.
 - **GSE (Fannie/Freddie) Acceptance (Banking 6):** Getting national mortgage giants to accept modern modular or non-traditional products is a federal lobbying effort.
 - **Non-traditional Credit Data (Banking 1):** This involves changing the banking industry's core risk-assessment algorithms.

B) The "Political and Labor Friction" Bucket

These involve complex negotiations with powerful interest groups (Unions, State regulators, and social equity advocates) and can't be solved through "design" or "efficiency."

- **Minority- and Women-Owned Business Enterprises (MWBE) Utilization & Prevailing Wage Rates (Regulatory 10 & 11):** Lowering MWBE goals or eliminating wage rates is a massive political "third rail" in New York. These aren't just housing issues; they are labor and civil rights issues.
- **Eminent Domain Expansion (Regulatory 9):** This is legally complex and often toxic to public relations. It doesn't fit the "neighborhood-friendly" branding of the other lenses.

C) The "Macro-Infrastructure" Bucket

These deal with the "pipes and wires" at a regional scale, rather than the building on the lot.

- **Monroe County Water Authority / Pure Waters (Regulatory 7):** Limiting dedication of new lines is a regional growth management strategy (curbing sprawl). It is more about stopping bad development elsewhere than starting good development in Rochester.
- **Electric Availability/Capacity Mapping (Planning 2):** While you can map it, fixing grid capacity is a multi-year, multi-million dollar negotiation with utilities (Rochester Gas and Electric) and state regulators.

D) The "Institutional Trust" Bucket

- **Public Relations/Election Cycles (PR 1–4):** You can't optimize an election cycle. Dealing with government inconsistency and developer/government relationships is a continuous "soft-skill" effort that requires long-term leadership stability.

E) Summary of the Outliers

If you were to group these for a different committee or a Phase 2 plan, they would look like this:

THE OUTLIER CATEGORY	PRIMARY OBSTACLE	RECOMMENDED ACTION
State Legislative Reform	New York State Law/Home Rule	Partner with New York Conference of Mayors to lobby Albany.
The Labor/Equity Balance	Political/Social Values	Host "Truth & Reconciliation"-style summits with unions and MWBE contractors.
Regional Utility Alignment	Inter-agency Politics	Form a Regional Infrastructure Task Force with the County.
Federal Finance Reform	National Banking Policy	Engage with HUD and Federal representatives.

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5. Zillow Home Value Index and Mortgage Rate Data, Zillow Research, 2024.
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7. South Bend Pattern Book, City of South Bend Redevelopment Commission.
8. Buffalo Green Code, City of Buffalo, 2017.
9. Chattanooga Missing Middle Zoning Study, Urban3 and City of Chattanooga.
10. Missing Middle Housing, Daniel Parolek, Island Press, 2020.
11. New York State Environmental Quality Review Act (SEQRA), NYS DEC.
12. ICC/MBI 1200 & 1205 Standards, International Code Council and Modular Building Institute.

Additional Data Sources

1. G/FLRPC 2024 Land Use Monitoring Report: Real-time data on permitted units vs. proposed units across 30 municipalities.
2. Pittsford CSD Enrollment Projections (Jan 2026): Confirmed capacity for growth despite high school rankings.
3. HUD Fair Market Rents (2025-2026): Establishes the \$775–\$2,075 affordability brackets.
4. The Mechanics of Monroe County Rental Housing Market (2021): Data on rental burden and systemic inventory shortages.
5. Monroe County 2025-2029 Consolidated Plan (Draft): HUD-mandated needs assessment for CDBG/HOME funding.
6. HUD Comprehensive Housing Market Analysis (Rochester MSA): Detailed demand forecasts for rental and sales markets.
7. FRED Economic Data (St. Louis Fed): Homeownership rates and private structure authorizations for Monroe County, NY.

Appendix A: Messaging Example

I. THE FISCAL CASE FOR A PRODUCTIVE ROCHESTER

Subject: Why Missing Middle Housing is Rochester's Best Financial Investment

A) The Core Problem: The "Productivity Gap"

For decades, Rochester has built "out" rather than "up" or "in," creating a massive footprint of roads, sewers, and pipes.

- **The Reality:** Low-density, single-family neighborhoods often cost more to maintain than they generate in property taxes.
- **The Narrat Shift:** We aren't just "adding units"; we are **improving the tax-yield-per-acre** to ensure the city can afford to fix its potholes and maintain its parks without raising taxes on everyone else.

B) Tax Revenue Comparison

Imagine two one-acre lots in Rochester:

FEATURE	THE SINGLE-FAMILY LOT	THE PATTERN BOOK FOURPLEX
Infrastructure Need	100 feet of road/sewer	100 feet of road/sewer
Tax Revenue	1 Property Tax Bill	4 Property Tax Bills
Local Spending	1–2 Consumers	4–8 Consumers for local shops
Public Return	Low/Negative ROI	High/Positive ROI

C) Rebranding the NIMBY Concerns

We address common objections by shifting the focus to **Neighborhood Solvency**:

- **Instead of "Density"**: Talk about **"Intensity."** We aren't trying to turn neighborhoods into Manhattan; we are intensifying the use of land we already paid for.
- **Instead of "Affordability"**: Talk about **"Market Entry."** As Jenny Schuetz notes in *Fixer Upper*, we need more rungs on the housing ladder so seniors can downsize (staying in their neighborhood), and young families can start building equity.
- **Instead of "Development"**: Talk about **"Infill."** We are filling the "missing teeth" in our blocks to make the whole street more valuable.

"A fourplex is a more 'productive' piece of land. It uses the same amount of asphalt and pipe as a single-family house but contributes four times the revenue to the city's bottom line."

— *Strategic Talking Point*



Appendix B: Overall Recommendations From November Workshop

The following comprehensive list of recommendations represents the distillation of ideas, insights, and proposals generated during both the intradisciplinary and interdisciplinary discussion sessions at the November 18, 2025, ReImagine ROC Housing Workshop. Raw notes from eleven professional focus groups and multiple cross-disciplinary tables were carefully reviewed, consolidated, and organized into twelve thematic categories to identify common threads, eliminate redundancies, and group related concepts. While the format has been streamlined for clarity and usability, the substance of these recommendations remains true to participant contributions—preserving the specific language, intent, and priorities expressed by workshop attendees representing diverse perspectives across Rochester's housing ecosystem.

This compilation reveals both the breadth and depth of challenges identified by practitioners working daily in housing delivery. The fifty-plus recommendations span from immediate regulatory reforms to long-term systemic changes, from state-level policy advocacy to municipal code modifications, and from financing innovations to cultural shifts in public messaging. Some recommendations represent consensus views emerging across multiple discussion groups, while others capture sector-specific insights from individual disciplines. Taken together, these recommendations informed the development of the Four Strategic Lenses framework presented in the main body of this report, which organizes these varied proposals into an integrated, mutually-reinforcing system for transformative action. The categories below maintain the original workshop organization to preserve the diversity of approaches while providing a comprehensive reference for stakeholders seeking to understand the full range of ideas generated through this collaborative process.

REGULATORY (NEW YORK STATE)

Streamline “time tax” regulations

1. Standardize zoning codes statewide (urban, town, village/rural)
2. SEQRA (environmental assessment) reform
 - New York State Housing and Community Revitalization (NYS HCR), New York State Department of Environmental Conservation, SHPO, NYS Department of Transportation regulations and permits
3. Identify and coordinate conflicting guidelines
 - NYS HCR and City of Rochester
 - Resolve code conflicts (Energy, building, fire, plumbing codes)
4. NYS HCR Plus One ADU Program
 - Identify the Local Program Administrator
5. Streamline NYS HCR project monitoring requirements
6. Establish growth limits
7. Limit Monroe County Water Authority/Pure Waters accepting dedication of new lines
8. Implement a “Land value” tax structure
9. Expand use of eminent domain
10. Eliminate NYS wage rates or use project labor agreements to lower labor costs
11. MWBE utilization goals
 - lower percentage of MWBE utilization
 - sunset MWBE laws/certifications

ZONING (LOCAL)

Increase housing production for first-time buyers and seniors

1. Streamline Site Plan, Special Permit, Subdivision Approval
 - Reduce steps and time in approval process
 - Reduce or eliminate discretionary review
 - Eliminate public hearings for code compliant projects
 - Use third-party technical experts versus volunteer board members
 - AI assistance in application intake and review
2. Eliminate Single Family only residential districts
 - Add or expand “by-right” uses and permitting
 - Allow SF home conversion to duplex, triplex, apartments
 - Allow duplexes and triplexes “by-right” in all residential districts
 - Allow ADUs in all residential districts
3. Increase density requirements/limits

4. Modify parking regulations
5. Update zoning codes to include new housing products (manufactured, modular, pre-fab, panelized)
6. Develop Pre-Approved Building Plans (Rochester Pattern Book)
7. Reduce authority of local fire marshal

INNOVATIVE HOUSING PRODUCTS

1. Modular and Manufactured Housing
 - Shipping containers, 3D Printing, Pre-fab, panelized
2. Permit modular/manufactured in residential/mixed-use districts/ADUs
3. Adopt International Code Council (ICC)/Modular Building Institute (MBI) 1200 & 1205 for design & code compliance
 - Allow third-party factory inspections (ICC NTA)
 - Permit remote virtual inspections
 - Local Authority Having Jurisdiction inspects foundations, utilities, and assembly only

INCENTIVE PROGRAMS

1. Payment in Lieu of Taxes (PILOT) agreements (COMIDA) for needed housing projects in specific locations/districts
2. Sales tax and Use Tax relief on construction materials
3. Waive mortgage recording fees
4. Incentivize “senior” housing products to encourage sale of existing SF units
5. Couple Affordable Homeownership Opportunity Program (AHOP), Historic Tax Credits, PILOT, Low-Income Housing Tax Credit (LIHTC), etc.

BANKING/FINANCE (FEDERAL)

1. Use non-traditional credit data
2. Resolve "appraisal gap" (housing cost versus value/worth)
3. Finance model for non-traditional housing
 - Mixed-use and mixed-income
 - Loan product for ADUs/small multi-family projects
4. Modify qualifications and disclosure requirements
5. Real estate transaction alternatives
6. GSE (Freddie/Fannie) acceptance of modern housing products
7. Small developer loan guarantee products
8. Small developer soft cost fund

PLANNING (REGIONAL/LOCAL)

1. GIS mapping of vacant lots/structures on transit corridors
2. Utility infrastructure coordination
 - o Electric availability/capacity
 - o GIS mapping of electric infrastructure
3. Value-per-acre financial assessment (Urban3 model—Tax Solvency Mapping)
4. Identify specific areas to apply COMIDA tax incentives for residential projects

CONSTRUCTION/LABOR COSTS

1. Align with Pre-Approved Building Plans—production “kit”
2. Project labor agreements versus wage rates

MONITORING PROGRESS/METRICS

1. Establish base line demand for housing (ownership/rental)
2. Housing units built/repurposed
3. Median home prices
4. Jobs–Housing Balance
5. NYS LLC Transparency Act
6. New developers trained (see: Research and Development)
7. Value per acre/tax solvency mapping
8. Monitor/track housing project applications by town/village

RESEARCH AND DEVELOPMENT

1. Housing products/construction technology
2. Incremental development training
 - o Incremental development alliance “boot camp”
 - o Rochester Home Builders

BRANDING/MESSAGING

1. Acceptable name for “affordable” or “workforce” housing
2. Reframe “affordability” to economic viability and growth factor

PUBLIC RELATIONS

1. Election cycles
2. Government inefficiency
3. Government/developer relationships
4. Government transparency/inconsistency

HOUSING EQUALITY/ADVOCACY

"Lack of housing drives up cost for everyone, mostly poor residents."

1. Align Community Land Trust(s) with small developers
2. Monitor valued local and state programs/legislation
 - o City of Rochester "Buy the Block"
 - o NYS Plus One ADU
 - o Move In NY
 - o NYS Affordable Homeownership Opportunity Program
 - o NYS Supportive Housing Opportunity Program
 - o NYS Fair Lending
3. Educate residents on Jobs–Housing Balance

MANUFACTURED AND MODULAR BUILDING RESOURCES

- o NYS Article 21-B Manufactured Homes and Part 1210 Manufactured Home Regulations
- o HUD: Office of Manufactured Housing Programs
- o IRC: International Residential Code
- o MBI: Modular Building Institute
- o ICC: International Code Council