



The Neighborhoods of Geneva, NY

A Report on Strategic Investments in
Community Health and Strong Markets

czbLLC
December 2008

What is in This Report and How to Think About and Use it

This is a report to the citizens of the City of Geneva, NY prepared by czbLLC

This document has several elements, but it is chiefly a set of strategies describing how the neighborhoods in the City of Geneva can be strengthened as markets, how stronger neighborhood markets throughout the city can have a positive multiplier effect on life overall in Geneva, and which steps to take to get there.

Since this work is a set of strategies for how to strengthen neighborhoods in the city, it is by definition a very housing-centric report, with housing-centric data, housing-oriented observations, and housing-related recommendations. People live in houses. They buy and sell them, rent them, and rent them out. People finance them, leverage them, love and care for them. Houses that are loved send powerful signals to the market, communicating pride, encouraging investment, and strengthening connective tissues that bind a community together. Still, this document is not solely a housing report. In addition to having a necessary focus on housing, this report examines the range of other factors that shape choices that families make in the Geneva area about where to buy a home, whether to reinvest, and how people interact with the community as citizens and residents.

While the strategies in this document have been developed so that they can be followed closely, the authors (czb team members) do not presume this to be the case. In some instances, the strategies here can be greatly improved upon by local expertise, and should be. This report is not an exhaustive study of the City of Geneva. It is not a market analysis, though markets were analyzed. It is not

strictly a template of prescriptive actions to be followed; improvisation is actively encouraged. Creative deviation from our recommendations - by city staff, by elected officials, and mostly by residents themselves - is strongly recommended. To make these strategies maximally useful to the City of Geneva, the centerpiece of this report is, in fact, not the strategies themselves, but the guiding principles we've provided. On one hand, the principles contained herein are designed to make the strategies come to life by facilitating what might be called *guided improvisation*. Where a strategy in this report might suggest that a particular block receive attention, it is the principles behind the specific tactic that represent the roadmap we recommend.

In practice, what does this really mean? It means the value of this report is less in the specific activities we've recommended for specific blocks, than in the underlying governing variables that we used to generate those activities. So long as the City embraces the principles as its municipal framework for strengthening residential life in the City, and keeping it healthy, the Geneva market - economic and civic - will get continually stronger. If this report and the czb team recommend at this time block beautification on Lewis Street,, for example, the City is encouraged to evaluate that recommendation in the context changing market realities and make a different choice, so long as the decision-making logic is the same.

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**With scarce resources,
Geneva has no choice
but to build on its
strengths.**

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What Went Into This Report

czb used a variety of approaches to understanding the City of Geneva’s neighborhoods. We call this a mixed method approach, consisting of generating quantitative and qualitative indications of market strength and neighborhood health.

Statistical data were collected and analyzed, principally rental property data wisely kept and professionally maintained by the City, and data from residential sales activity contained in the MLS (Multiple Listing Service) system. We visited the city on several occasions, achieving a 100 percent inventory, which means we personally saw each house in the city at least once. We met numerous people in the city - from high level officers of private corporations to hotel clerks, real estate agents, and waitresses - and discussed with them their views of the city, with a focus on their experiences residents and opinions about resident life. As such this is a report based on both qualitative and quantitative data from this variety of sources.

How This Report is Organized

This report is divided into four sections.

In the first section, the report contains a narrative about the city’s neighborhoods, and introduces themes that speak to the current condition of the homes and streets in the City of Geneva. This should be considered an introduction to the report in some respects, but the core of it in others. For it is this section that attempts to capture the backstory about where Geneva is today, where it is going should no change in behaviors occur, and what kinds of changes are needed to generate a plausibly attainable alternative future other than the one the city is trending towards now. The value of this section is that it represents an external view of Geneva, unbiased by too much personal experience, and informed by a great deal of data collection and analysis. An outsider’s view of a community is crucial to understanding the nature of demand for real estate.

The second section of the report contains the principles we customized for Geneva and which constitute the framework for the strategies. These are the principles for making healthy neighborhoods. As the first section explains, we’ve divided the city into 11 distinct



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neighborhoods, each of which we believe has its own identity and should become a unit for both public planning and community organizing purposes. The principles in this section are to be applied in each neighborhood, and across the city, by way of the steps outlined in this section. An example of a principle in this section is that “an initiative must make sense in the market,” which means that if an initiative does not trigger investment (rather than disinvestment) behaviors, it is counterproductive to the health of the City of Geneva. An example of a specific step contained in this section is that “Geneva must establish a formal public-private organization to oversee and manage these efforts,” without which, for instance, a good set of strategies will have little chance of implementation. The value of this section is best summarized by the one principle that is more equal than the rest: *build on your strengths*. The overwhelming tendency in communities faced with soft market problems - which is the case in Geneva - is to apply its talent and financial resources to fixing problems. This tends to define a community as no more or less than a collection of deficits. In our experience, this can be counterproductive, as it tends to trigger two highly problematic consequences. First, while deficits are being tackled, assets tend to wither, so gains are pyrrhic. Second, the work addressing deficits tends to bring markets down to the level of the problem, than to raise the market up. The centerpiece of this entire report is to locate and grow marketable assets, and by doing so, elevate the market. Anything that falls short of this is not the work of neighborhood revitalization.

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The third section of this report is the organization of neighborhoods and market types. We have classified the city into 11 neighborhoods, including downtown (City Central). We have also cross-classified the city into 4 *types of markets* based on market strength (demand for housing by strong households - differentiated from need for housing by at-risk households), housing stock quality, characteristics of residents, levels of investment, and resident behaviors that shape the conditions of a particular street. In all neighborhoods, more than one of the four types of markets - healthy, transitional-but-stable, at-risk, and distressed - can be found, at least at the block level. That is, a neighborhood we classify as ‘healthy’, like Maxwell-Highland, will have some blocks that are transitional. Likewise, City Central - which we classified as distressed - has some stable blocks. This section is the part of the report apt to generate much community interest. It is presented at a low level of abstraction, so residents can easily “read” what a set of outsiders concluded about their neighborhood.

At the same time, this is the most complex and nuanced section of the report, for it attempts to convey multiple truths that can seem contradictory. For example: “*How can my neighborhood - Historic South, for example - be ‘stable’, but contain or be next to some blocks that are distressed (like Twoomey)?*” The value of this section is that it creates an average market strength determination for each neighborhood as a tool for citywide decision-making about where to deploy scarce reinvestment dollars, yet does not paint the whole neighborhood into a ‘typed’ corner. This allows for maximum flexible decision-making by the City and residents working together when it comes to deciding what actions to take where. It will not be easy to continually see each street as *both* a part of the city in a section of a certain degree of market health, *and* an even smaller part that may exceed or have less strength than the neighborhood overall.

Section Four contains the strategies for each neighborhood cross classified with strategies for each *market type*. We present a strategy specific for Western View. But

we also contextualize that strategy as similar to the one used in Washington Park (because on average it is a neighborhood of a similar market type), and related but dissimilar to the one in adjoining Upper West. This section breaks the strategies in three ways. First there is a citywide strategy. Second there are neighborhood by neighborhood strategies. Third, there are *market type* strategies. The main goal a reader should have is to understand what the overall strategy for the city is, and then the rationalized basis for the strategy recommended for a specific neighborhood (how it connects to the citywide strategy). The reason we have presented the strategies this way is twofold.

- For starters, maximum effectiveness will come from overlapping and coordinated efforts that are geographically concentrated and follow a set of guidelines regardless of which neighborhood is the focal point of attention. When cities attempt to revitalize a neighborhood, the tendency to do a little everywhere results in a failure of critical mass sufficient for the market to “tip forward favorably”. And when cities fail to coordinate, they do not obtain the benefit of compounded gain wherein related but different inputs work together to multiply the probability of positive outcomes.

**Overlapping
relating activities
in a coordinated
manner is critical**

- Two, as neighborhoods evolve, new strategies can be developed that are responsive to emerging market conditions. The value of this section is that it tells the city what to broadly try to achieve in a specific neighborhood and the kinds of activities likely to generate progress, in what sequence. So long as the guiding principles remain in tact, there is room for considerable improvisation.

**Conditions are
always changing.
Strategies must
be dynamic**

Genuine progress in any transformative effort ultimately is tangible and provable. Evidence of progress is necessary to drive continuation of an effort, and continued flow of resources. This is why this report contains baseline information about each neighborhood (appendices). This data illustrates where the journey begins, and gives a framework for judging impacts over time. It allows for a rationalized basis for course correction to occur, so that modified approaches don't occur simply because of a change in the political winds, but because a given strategy is or is not proving successful in the context of market factors.

A word on success. The strategies here are not bulletproof. Not all will work the first time. Some won't work after repeated attempts, and so iteration and persistence will be required. The City must be willing to experiment and be flexible. We strongly recommend that the City of Geneva, itself become *entrepreneurial*, that it take measured risks. In these economic times the margin for error is small, but we think the conditions in Geneva require that the City be *innovative*. This may mean failing in order to succeed, but learning from failures and moving forward, and always within the context of the guiding principles contained in this report.

Foreword

Geneva, New York can become a thriving small city, with a vibrant downtown and strong housing markets. This is not a distant, barely achievable aspiration. The pieces are in place. The city's location, urban design, architecture, construction quality, setting, and its good fortune to not have to endure a bursted housing bubble all work to Geneva's advantage. These are leveragable, but presently undermined, strengths. But this is not going to happen of its own accord. Trends and systems both point towards decline, not gains, in the coming years, without an intervention.

The question is not whether to intervene. Geneva has no choice. No indication of market health is more important than comparative population gain and loss. People leave places that fail to inspire confidence.

	1990	2000	2008	% Change
Geneva	14,146	13,617	13,599	(-3.8%)
Ontario County	95,101	100,224	107,100	12.6%
New York	17,990,455	18,976,457	19,554,879	8.7%

ESRI Business Analyst

A thriving healthy City of Geneva would have not lost 618 people since 2000 (approximately 280 households, or about two families a month leaving), while Ontario County gained 6,876 people (more than 3,000 households, or about 32 per month)

In sum and in part, the data raise a two part question: "intervene towards what end?" and "how to get there?" And, while a reversal of current trends is within reach, it won't be easy, it will require work across sectors, and it will require considerable adaptation in the community. The old way isn't working, and will not work. A new way is needed.

- Geneva can't sustain more poverty households than it already has.
- It can't much longer sustain a fractured relationship with the Town of Geneva and the impacts on tax assessments, and the impacts of an assessment process that heavily de-incentivizes healthy investment behaviors.
- It can't endure conventional policing, a proliferation of marginal landlords (70 percent of whom live in the City), fragmented deployment of public works dollars, random large-scale but disconnected redevelopment efforts, under-leveraged local history, scattered signage, unpolished gateways, and a pervasive "why bother" shrug-of-the-shoulders attitude when it comes to getting the City out of its rut.

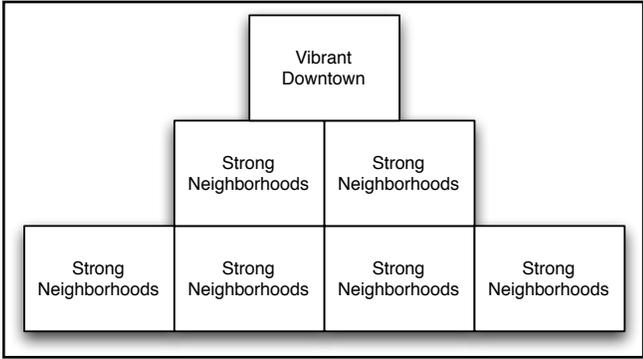
The City of Geneva can certainly absorb more of this, but not if it wants to thrive.

For vibrancy to become a reality in the downtown, healthy neighborhood life is an indispensable building block. Vitality on Exchange and Geneva and Castle won't materialize because of a new pharmacy, or a new hotel, or the removal of a distressed property. The Geneva market is too weak to validate a *field of dreams strategy* (build or remove it, and they will come). The way to get there is not solely through large redevelopment projects - there isn't sufficient demand, in Geneva or the region.

Rather, the path involves adoption of two distinct but very interrelated lines of attack. The first is to get stronger by being smaller; rightsizing yesterday's residential and commercial stocks to fit today's demand, and in a way that creates opportunities for tomorrow. The second is to get stronger by being more coherent; organizing the city's

residential life less around the city's 300 immediate half block increments and more around its 11 distinct *neighborhoods*.

Many inputs shape the direction of a city. An obvious few can be shaped directly by the community itself, such as zoning, local tax rates, and the degree to which a city seems open for business. It's also true that much that determines Geneva's fate is outside local control, such as interest rates or regional employment. But to the degree that external forces impose constraints or confer opportunities on Geneva, the regional and national nature of those forces also applies to nearby Victor and Canandaigua and other Seneca Lake and Rochester area communities, and those areas are competing more successfully. To an important extent, these external forces cancel one another out: the cost of funds for one community is felt by its neighbors as well. What remains are local actions and reasoning: how Geneva approaches challenges, and what Geneva does with them is ultimately what will determine Geneva's fate.



The last thirty years in Geneva have included substantial labor market hurdles, housing challenges, and downtown problems. These have been met with varying degrees of success and consensus. But the range of activities - from the developments of the Ramada and Hampton Inn, the Rite Aid on Castle, to the expansion of the Housing Authority's influence on the Geneva housing market, and the broadening of code enforcement activity - all point to a *way of doing business that is counterproductive to the long term civic and market health of the City of Geneva*.

In each of these - and other - cases, Geneva was *enlarged* though the market was fundamentally no bigger or stronger. More buildings, often in the wrong location, have undermined, not strengthened the market. More code inspections, often disconnected from public works, community policing, and tax policy, have helped to atomize the city into hundreds of micromarkets, each a good social and financial distance from *the Geneva market*. In each of these cases, hard work went into securing additions to Geneva. Developments like 399 and 405 Exchange (Lyons Bank), and the Rite Aid at 127 Castle each carried with them the hope of spurring additional activity. Instead, these activities enlarged a downtown already too large while adding to the fragmentation and suburbanization of the residential community, and failing to remedy the problem of an illegible downtown from a planning perspective. The issue is not density, but rather compaction, so that in Geneva there is a critical mass of commercial and civic activity reflective of who resides in and visits the City. Last but perhaps most critical of all, most efforts in Geneva have been organized more around fixing problems, than around the work of growing the city's considerable strengths. Above all this is the 180 the city needs to do.

For Geneva to be a thriving small city, with a *vibrant downtown and strong housing markets*, it will have to be intentional about becoming a community of strong and vibrant neighborhood life. It will have to be intentional about developing a full housing ladder comprised of healthy housing markets. And it will have to become intentional about developing a rich and vibrant civic and commercial life downtown.

These outcomes will not evolve on their own given the way the table is now set. Business as usual in the City of Geneva will have to cease.

Instead of being a community of strong and vibrant neighborhood life, Geneva today is a highly atomized city, with too many residents (of *their* part of *their* block) content with *their* immediate surroundings, but quick to avoid other areas of town and just as quick to disparage both the condition of the city and municipal attempts to improve things. **Part of business as usual that requires an overhaul is the enlargement of civic engagement, built upon social interaction that occurs at a neighborhood level.**

Instead of a being a city with a full housing ladder and a slate of healthy housing markets, Geneva has too large a supply of housing that has not been well-maintained, too few quality homes attractive to the region's middle class, and too many poorly managed rental units. **Part of business as usual that must be changed is the composition of the housing stocks from old and poorly maintained to better tended and, when possible, new or fully renovated.**



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It's a paradox of Geneva that the City occupies one of the most beautiful settings in the country yet in many respects sees itself as a second class citizen. It's a paradox that Geneva is a very safe community but residents and the police feel and say otherwise. It's a paradox that Geneva has some of the most beautiful housing stocks in the nation yet they are not cared for.

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Instead of a rich and vibrant civic and commercial life downtown, Geneva has a mainly empty downtown, large stretches of vacant commercial space with a disconnected project here and there, and a lack of community consensus about the interconnected relationship between housing and commercial conditions throughout the city. **Part of business as usual that must change is to better connect residential life of the middle**

market to retail amenities downtown, and to attractive commodious pathways back and forth between home and Exchange Street.

Successful navigation of the challenges that the City of Geneva is facing will require a good deal of work to be done by citizens on the several paradoxes that in some respects have come to define Geneva.

It's a paradox of Geneva that the City occupies one of the most beautiful settings in the country yet in many respects sees itself as a second choice community. It's a paradox that Geneva is a very safe community but both residents and the police both feel and say otherwise. It's a paradox that Geneva has some of the most desirable housing stocks in the nation yet they are not cared for.

It's a paradox that half a dozen City agencies have been remarkably adept at getting buildings built or torn down, roads paved, and code violations cited and cleaned up, yet without the parallel gain of helping to create healthy neighborhoods.

Such irony raises important questions.

- ✓ How do such paradoxes become part of business as usual in the City of Geneva
- ✓ What is its basis and what might this say about the steps the city should consider taking as it wrestles with the challenges of neighborhood distress and market uncertainty?



✓ Most important of all: What can the cause of these conflicts tell us about going forward, in terms of what lessons to learn from past aspirations, conceits, and actions?

One constant theme our team discovered in our work in the City of Geneva was what we perceived to be the community's sense of itself as a *second class citizen*, subordinate in important ways to Canandaigua especially, but also Victor, Penn Yan, and other Seneca Lake communities.

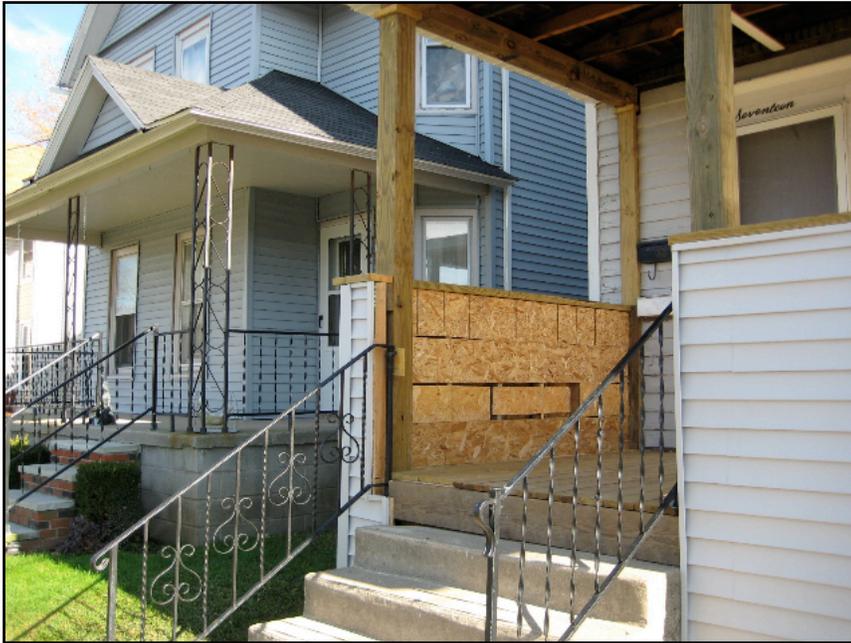
Another theme we identified was the belief that Geneva is an unsafe city. *Mean*. People in numerous settings described Geneva as *the ghetto*.

Hotel clerks, waitresses in restaurants on Seneca, postal workers, city staff, hospital employees. Without prompting, many referred to the city as dirty, unsafe, surly. This was a sentiment shared by some members of the city staff

At the same time, our observation was that the city was quite safe, leading us to think critically about the gap between the perception and the reality of safety in the city, and what factors help shape and expand that dissonance.

Additionally, the Geneva community is fortunate to live in and amid architecturally significant architectural stocks, from Federalist style to Georgian to Victorian. But far too many of these homes are in one state or another of disrepair for the neighborhoods where these gems are located to be strong and healthy markets.

Street after street is full of homes where its been years since a fresh coat of paint has been applied, since a new roof has been shingled, or since new windows have been installed. Many such efforts can be expensive, costing more than a family can afford.



But on most streets we encountered not just the absence of recent capital improvements, but a *significant shortage of routine maintenance on one hand, and on the other, highly problematic home repair jobs* the effect of which was, in the long run, to undermine value and charm and curb appeal.

Last, we saw many roads being repaired, but not on streets where the repairs might be maximally leveraged for market impact. We saw police in patrol cars, but not on foot in a collaborative manner, partnering with the community to build a relationship. We saw numerous instances of homes cited for failure to comply with health and safety regulations, but rarely part of a concerted flow of concurrent investments in upgrades to lawns, fencing, shrubs, porch lighting, and other small details that contribute to a sense of well-being and project pride.

All this rolls into a set of paradoxes that must and can be addressed.

The work forward includes a migration in Geneva from a community of residents who think and act like second class citizens to a city defined by pride and beauty and charm and whose homes and signage and public buildings and spaces project pride, delight, charm, and self confidence. This will send powerful signals to the wider market that Geneva cares enough about itself that others - visitors and potential employers and possible home buyers - should care too.

PART 1: A City of Neighborhoods and Priorities

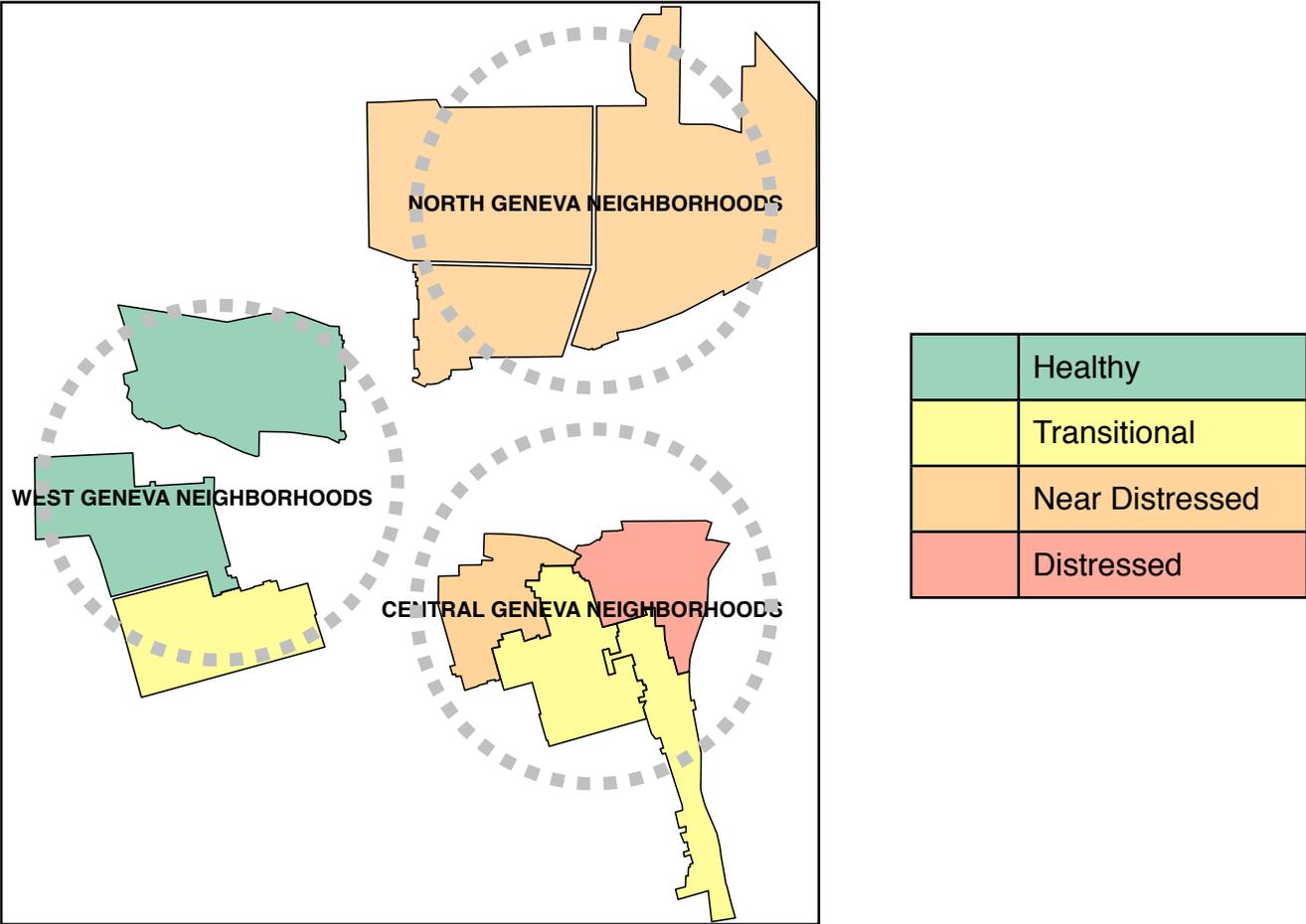
First the City was Organized into Clusters

Our analysis determined that the city is comprised of 11 distinct neighborhoods, including City Central (downtown and immediate blocks). Each has a story, its own architecture, the way residents relate to one another and their homes, and a future. We also determined the city’s neighborhoods themselves comprise three primary clusters.

Therefore, for policy making and planning purposes, we recommend the City of Geneva organize the City in the following ways:

- 1. Three clusters of markets, each cluster comprised of similar stocks
 - North, West and Central Geneva
 - South Lake and the area around and including Hobart William Smith Colleges can be treated as its own place.
- 2. 11 neighborhoods with distinct characteristics
- 3. Four distinct *market types* based on ownership demand by potential owner occupants
 - Healthy, Transitional, at-Risk, Distressed

Second We Organized the City into Neighborhoods



The 11 neighborhoods in Geneva each represent a place in the city where resident life is shaped by who is there, and who is there is largely shaped by the variety and quality of the housing stocks, and who is there already. Each place has an identity, and occupies a place in the city's housing market. We evaluated each area of the city, broke each area into distinct submarkets, we we are now calling *neighborhoods*, and examined a range of factors in each. We analyzed home ownership levels, home owner reinvestment activity expressed through significant upgrades, external appearance, landscaping, and maintenance. We examined housing stock size, date of construction, type of architecture, and demand for housing by type and location expressed in sales activity during the period 2003-2008. From these and other factors we were able to determine market strength of the 11 Geneva neighborhoods in relation to one another, and to the region.

Third we Organized the Neighborhoods into Market Types

Cluster	Neighborhood	Market Strength
North Geneva	East Lakeview	Near Distress
	Upper North	Near Distress
	Historic North	Near Distress
West Geneva	Maxwell-Highland	Healthy
	The Arbors	Healthy
	Western View	Transitional
Central Geneva	City Central	Distressed
	Upper West	Near Distress
	Washington Park	Transitional
	Historic South	Transitional

	Healthy
	Transitional
	Near Distressed
	Distressed

South Lake-HWS	South Lake	Healthy
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By organizing the city into neighborhoods with measurable degrees of market strength, the work of the city becomes clear: intervene in markets to move each to the next level of strength. For example: The work required for Washington Park, now classified as *Transitional*, is to intervene so it becomes *Healthy*. The work required for East Lakeview is to move from *Near Distress* to *Transitional*. The work required in The Arbors is to maintain demand and stay strong.

Clustering Geneva to Simplify

Breaking the city into 11 neighborhoods may seem like a step that makes more complex the job of understanding and revitalizing Geneva. Why not make policy for development and manage programs that are tailored to one small city, to one Geneva? The truth is that Geneva is comprised of many *submarkets*, reflective of variations of people and buildings and history and market strength. Moreover, residents tend to think of their life in Geneva as being anchored in their home address. As such, residents are more from the house they live in and the street they live on, than the area in Geneva where that house is located; than the *neighborhood*.



But organizing the city into discrete increments, larger than a few blocks and smaller than ‘North of Main’ or ‘South of Hamilton’, can make Geneva manageable. Projects can be organized and activities coordinated. Data can be collected. Progress can be measured. Each neighborhood in the City of Geneva is a place all its own; the streets and houses and people in a neighborhood having more in common with one another than with streets, homes, and people in other neighborhoods. All are proud Geneva citizens of course, but each neighborhood has its own identity. Each belongs to one of three geographically connected clusters, plus South Lake, which is both a sparsely populated residential neighborhood, and an institutional center.

NORTH GENEVA NEIGHBORHOODS

Neighborhood	Geography	Identity
East Lakeview	NE corner of the City	Old Italian neighborhood of single family detached homes. Lake view potential. Country feel in parts. Infill opportunities. Challenged by middle class flight and public housing.
Upper North	NC section of the city	Working class neighborhood with Italian and African American heritage. Modest homes at modest urban densities. Like East Lakeview, challenged by disinvestment on North Exchange.
Historic North	Central North Corridor	Historic properties but highly diverse stocks; high rates of renter households and multifamily structures. Historic North really has three sections: Cherry to Main, Main to Genesee, and Genesee to Exchange. [see notes]

North Geneva neighborhoods are older working class areas with some historic structures and design, and many single family homes. These are neighborhoods positively shaped by proximity to factories, the lake, and the hospital, and negatively impacted by Rt 14, slum landlords on key corridors (Main, Exchange, Genesee, Geneva), middle class flight, and public housing. Overall these Neighborhoods are near distress, but have clear areas of potential and leveragable strength.

WEST GENEVA NEIGHBORHOODS

The most significant theme running through the neighborhoods of West Geneva is that they are the areas of the city both physically and psychologically removed from downtown, and physically or psychologically abutting the Town of Geneva. Each block progressively west from downtown became literally and remains figuratively oriented towards the countryside (though this is less the case in Western View given the development along Hamilton since 1965). This orientation make downtown less essential - for everyday needs, or socially. Overall these are strong neighborhoods with considerable assets and significant marketing potential.

Neighborhood	Geography	Identity
Maxwell-Highland	NW Corner of the City	Owner-occupied neighborhood in Geneva where residents with considerable means have settled. Established in 1930s and developed in layers until 1980, lots and homes are generous.
The Arbors	Western end of the City	Suburban post WWII homes of modest size often on large lots; relates more in character to the Town of Geneva in many respects. Homes in high state of care throughout.
Western View	SW Central	Transitional neighborhood with significant assets. Homes on many blocks maintained at high levels. Conveniently located to retail on Hamilton corridor, which is in transition.

CENTRAL GENEVA NEIGHBORHOODS

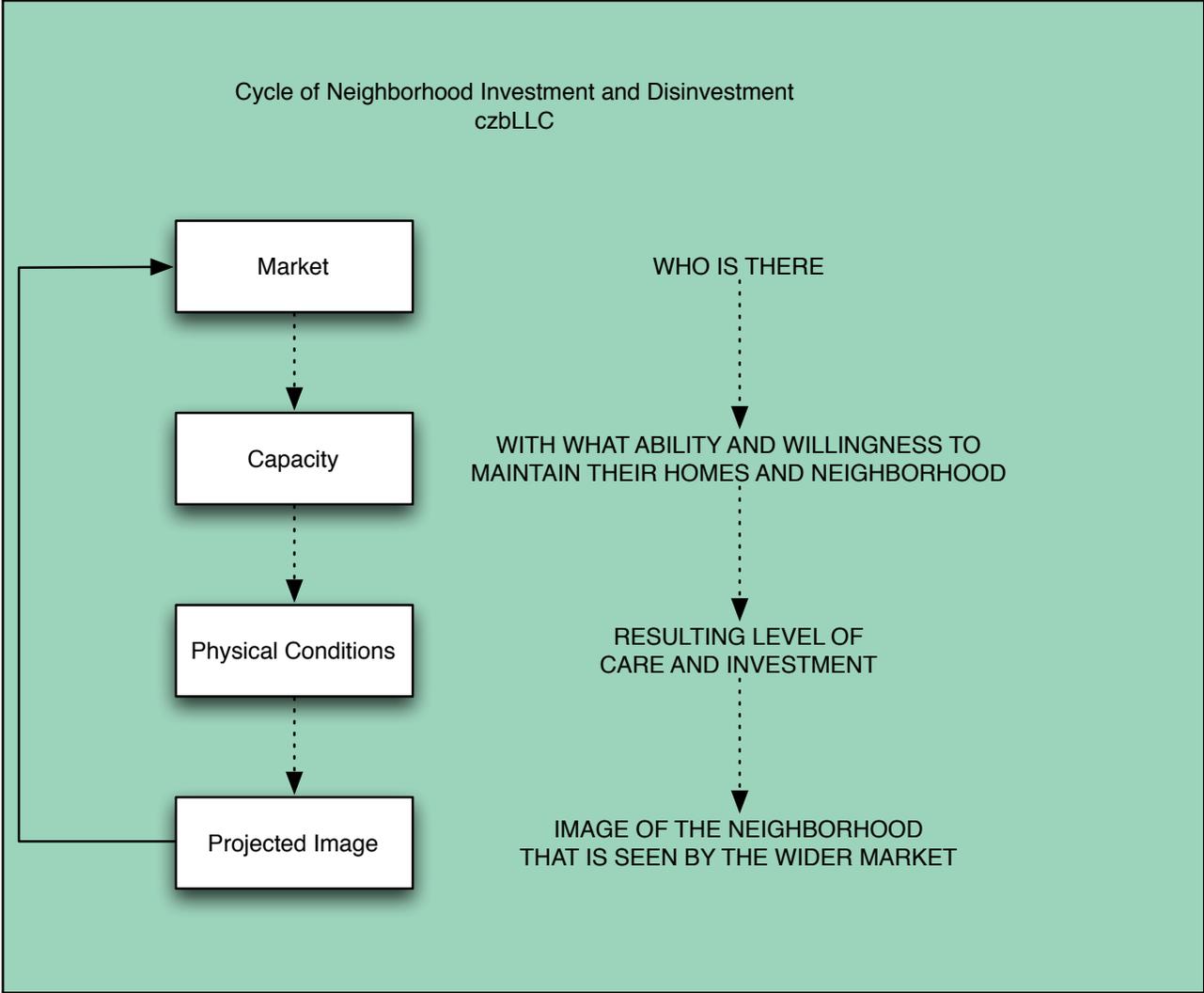
These are the struggling neighborhoods of Geneva. These are neighborhoods dominated by older, often obsolete, housing stocks. These are neighborhoods with significant historic assets that are severely compromised by transient renter populations and poor quality landlord ownership. Institutional buildings and poorly conceived commercial development have contributed to weakening these areas.

Neighborhood	Geography	Identity
City Central	Lakefront, central	Undermaintained, renter dominated stocks that are older and send negative market signals.
Upper West	West central around Castle	A mix of single and multifamily, promising as well as worn properties. Highly visible, with assets compromised but with marketable qualities.
Washington Park	Central Geneva	Historic residential community; significant architecture. E-W corridors more significant and in better repair; significantly diverse.
Historic South	South Lake	Remarkable historic neighborhood compromised by downtown problems and lack of coordination.

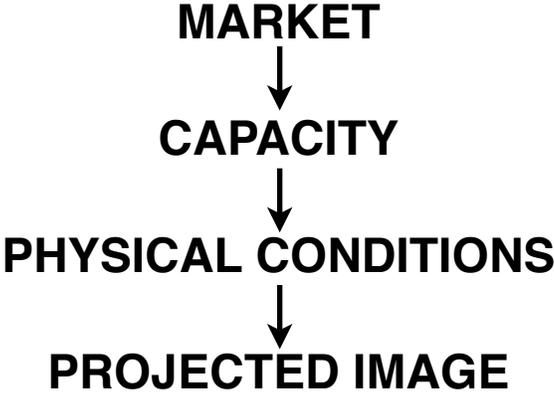
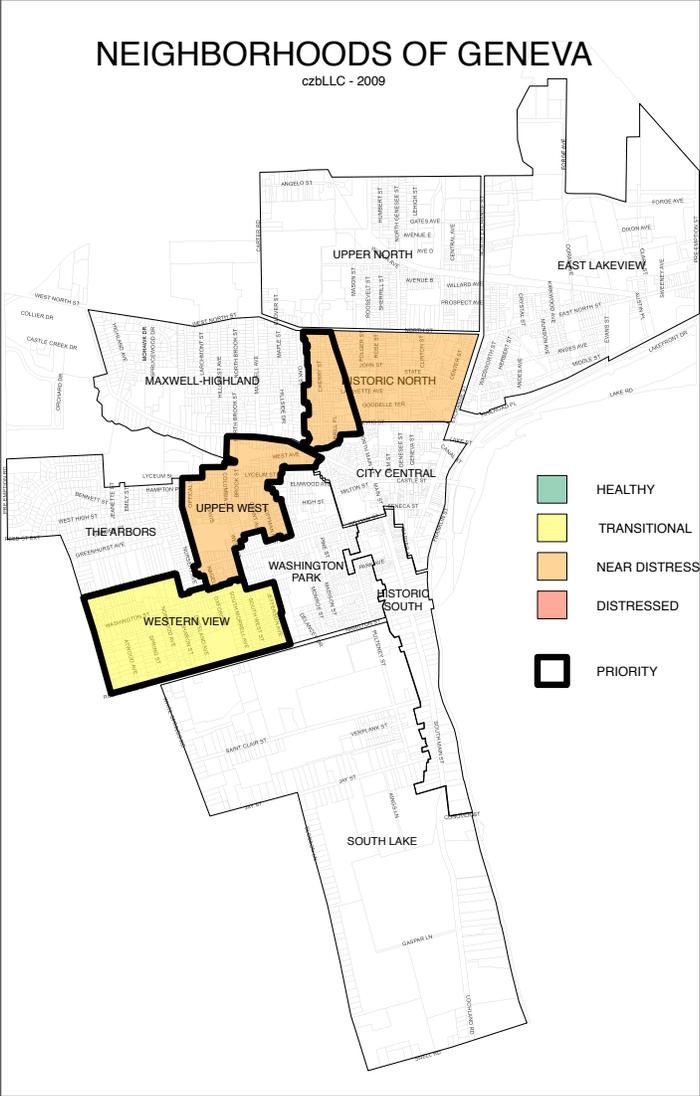
From Classifying to Intervening

Neighborhoods with higher levels of renters tend to be weaker housing markets in Geneva. Those areas with the oldest housing stocks, particularly old stocks that were modest to begin with, tend to be weaker housing markets. This is because as a rule, in Geneva, as sales data shows, there is less demand for these kinds of housing stocks than for newer stocks. All else being equal, a neighborhood with a higher percentage of older smaller housing stocks will have a hard time competing for strong households, as these houses are costly to maintain, the tax structure resulting from City-Town assessment disparities functions as a disincentive to upgrade, and historic low demand has produced a low basis for housing values. In other words, struggling neighborhoods become more affordable. Low cost neighborhoods become places where struggling families locate. Places where struggling families locate in high numbers and concentration become places where properties fall further into disrepair.

This is the cycle of disinvestment that is pervasive across Geneva, if unevenly, and captured by the following diagram.



By marrying one core principle of neighborhood revitalization - *build on your strengths* - to another - *geographic impact* - areas of high priority emerge that begin to point in the direction where city efforts must go. In practice, in the City of Geneva, it means giving first priority for multi-faceted work to targeted city efforts in three contiguous neighborhoods: the west portion of Historic North, Upper West, and Western View, as shown on the next diagram. Efforts in other part of the City will be needed, but success depends on targeted, concentrated resources for a sustained period not where conditions are worst, but where there are challenges and the assets to build upon.



Market (Who is There?)

In our combined analysis of sales data, interviews and discussions, time on the ground in the community, and other statistical data, we evaluated each block in the city in terms of market. We attempted to answer the question: “who is there?” Was a particular street home to waitresses renting, doctors who’ve lived there for 30 years, teachers in the Geneva school system whose spouse worked in Victor? Knowing who lives on a street is invaluable, for it provides information about income, and thus purchasing power. It provides information about education levels, and can be combined with qualitative evaluations that describe important influences that further shape a place, such as the frequency that leaves get raked, the last time a roof was replaced, or the story behind the 1961 Volkswagen Beetle located in the back porch and back yard of a house not painted for thirty years that we found.



The owner of this property (*who is there*) is an indication of the owner's capacity to care for their home and contribute to the neighborhood. This owner has concluded it is NOT important to remove an old car from their property.



The owner owner of this property (*who is there*) mows the lawn weekly, paints the house regularly, and decorates seasonally with high levels of pride.

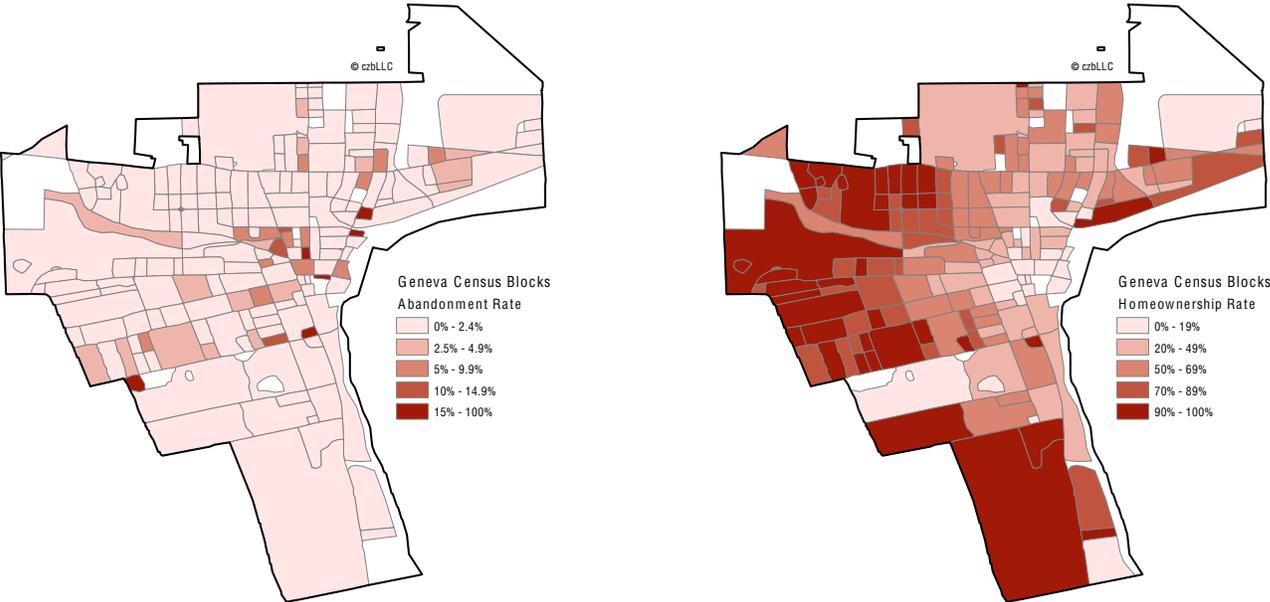
Who is there? refers in part to who lives in a particular house. No neighborhood is full of all good owners or all bad owners. When evaluating neighborhoods, the question is what is the ratio of residents who take of their properties to those that do not? In many cases, strong households in the City of Geneva at one end of the block are undermined by neighbors on their own street who do not take appropriate care of their properties. In effect, throughout the City of Geneva, thousands of prideful residents are doing their part while their neighbors get a free ride. Strong households taking care of their properties are subsidizing their neighbors who do not. Owners failing to maintain their homes are reducing the property values of others - often right across the street - who do. Each neighborhood has its own set of ratios of prideful residents to owners (occupants or landlords or both) not doing their part. The greater the market strength of a neighborhood, the higher the ratio of prideful, strong owner occupants.

Capacity (The Ability and Willingness to Maintain their Neighborhood)

In joining qualitative data (field work, interviews, ethnography) to quantitative analysis (z-scoring sales data, regressions on resident data such as levels of education and income), a major reason for asking *who is there* is be able to make a determination about the capacity of who is there to take care of their homes and participate in the care of their neighborhoods. Often in weak markets, the statistical data show two neighborhoods as more or less equal to one another, in terms of age of structure, or architectural type. But qualitative data show that in fact one neighborhood does a better job of taking care of its properties, and thus projecting a better image to the market, and consequently has a greater upside in terms of property values.

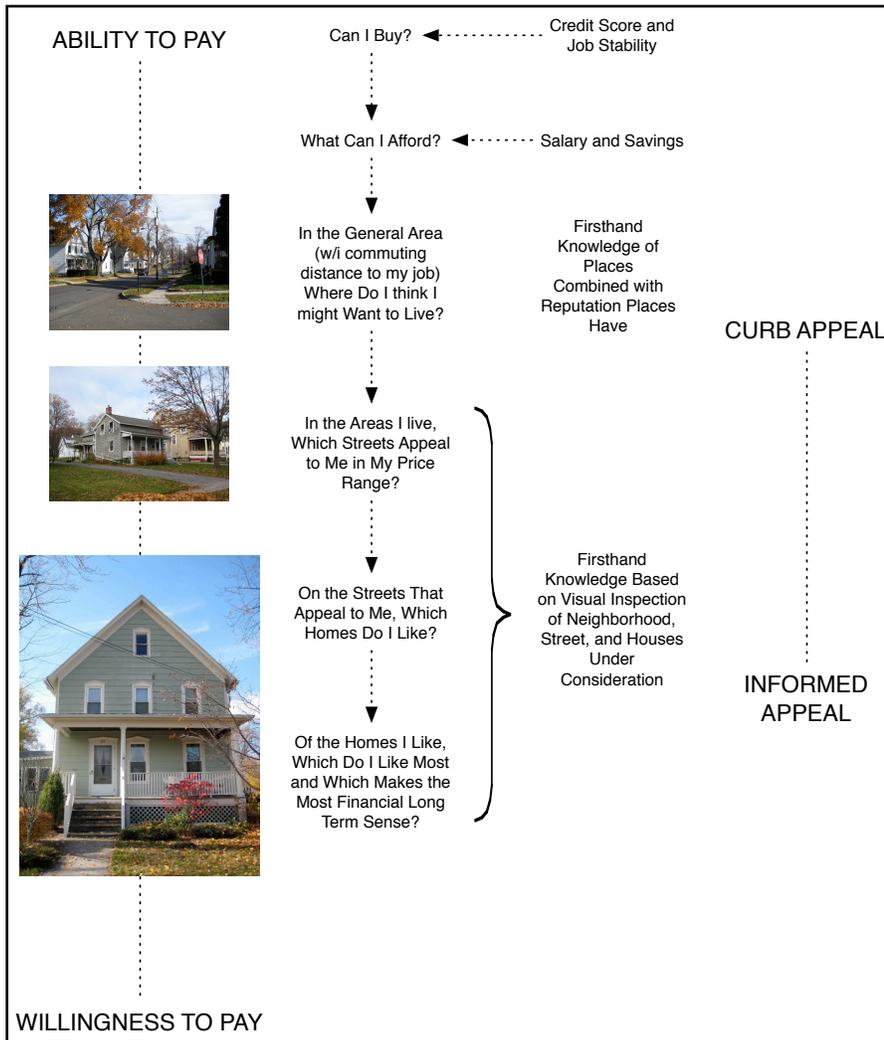
The City of Geneva must pay close attention to the capacity of a neighborhood as it begins to make revitalization investments. It is crucial to have a sense of which neighborhoods have residents likely to be able to take proper care of homes, participate in civic life, and contribute to the improvements of the market. The best indication of future capacity by an owner to care for a home is its current condition.

When homes are not well cared for, demand falls off by prospective buyers who can move to neighborhoods with homes in better condition. Prices fall and eventually it makes more economic sense to disinvest. Soon the most economically smart decision is to buy property and rent it out and cease upgrades. This leads to lower quality renters and eventually high vacancy rates. As properties decline in value even more, abandonment ensues.



Physical Conditions (Level of Care and On-going Investment)

The way a property *looks from the street* - its curb appeal - is a defining element of market strength, one of two prominent aspects of physical condition that determine market strength, the other being informed appeal. Prospective buyers follow a straightforward process of deduction, starting with their ability pay and eventually making a decision based on their willingness to do so.



Curb appeal tells a story about the house and its owner and occupants. People who are buying a home look at everything they can to decide whether their general decision to buy makes most sense in any one location. The decision-making process always includes consideration of curb appeal.

Informed appeal is deeper. It is grounded on the analysis a prospective buyer does in her time looking at the street, the conditions of neighboring properties, the probability that her neighbors will maintain their homes, and the degree to which the homes she is looking at have been maintained and are or are not likely to need major repairs and upgrades in the near future.

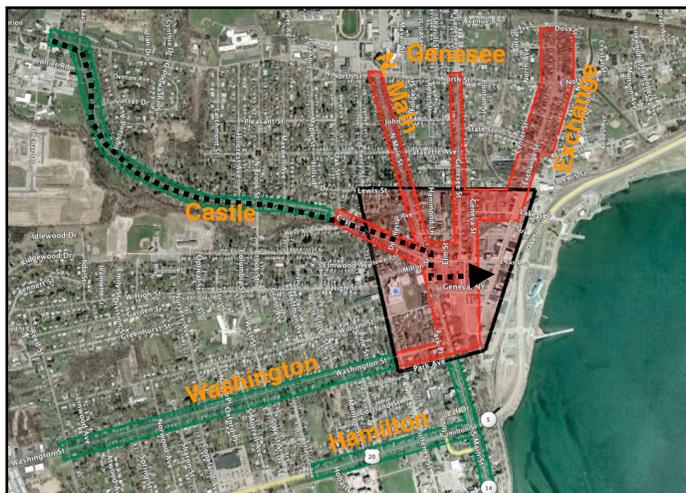
Ultimately, the physical condition of a property and the houses on the street tell the market what the future is likely to be. The present condition of properties is a very good indicator of who is there, which is a very good predictor of what it will be like over time.

Image (How Perceived by the Wider Market)

The most important piece of data of all in the work of neighborhood revitalization is knowing who were the last household to move into a neighborhood. This explains how well a neighborhood is marketing. It explains what a given neighborhood's capacity is to attract new investors in the form of residents and property owners. The fishing analogue is appropriate: the kind of fish one catches is a function of the test of the line and the bait (among other things). For a neighborhood to *catch* a prospective home owner, it has to have the right bait. The bait must be appealing, both on initial inspection and deeper consideration. But if the image of a place is not appealing to the market, there will be no deeper consideration. First impressions count!

In the City of Geneva, first impressions matter in several important respects. Paths into town - Lyons Road/Rt 14, and 5 & 20/Hamilton Street - show Geneva to be worn, though this is less the case along Hamilton as one's attention invariably is on Hobart William Smith College which signals pride and investment. County Road 4/North shows quite well past Castle, to the hospital, but then becomes negative. Castle shows very well until the intersection at Brook. Washington markets the city very well until Pulteney. Coming from the south on Main, the City is very well marketed until the intersection with William.

Altogether it means that the overall image of the City of Geneva *before one ventures into the neighborhoods* varies widely and is dependent on which route one takes. It also means that regardless of the route, the City shows less well the closer to downtown one gets, and the drop off occurs well before actually arriving downtown. In effect, downtown's image is established well before one arrives. The image of property inside the Lewis-Exchange-Washington-Pulteney polygon is quite different than outside.



The image setter in all cases are the properties themselves: their exteriors and their yards. Are the porches in good repair? In Geneva, far too many porches have been repaired using pressure-treated wood, and go unpainted. Far too few aluminum or vinyl sided exteriors have been power-washed with any frequency. Far too few wood sided homes have fresh coats of paint. A visitor to the City of Geneva entering for the first time has about little chance of seeing homes in a high state of repair overall. Along main corridors, this figure is higher if one does not include Exchange, but visually decreases closer to downtown.

This leaves visitors with a negative overall impression too much of the time, and even the best assets the town has can get quickly overlooked or obscured. Much of the work the City of Geneva faces is not building new, but polishing what it has to generate strong impressions in the market that Geneva is a good place to buy and live.

PART 2 Principles for Making Healthy Neighborhoods

The City of Geneva has many things to be proud of in its past, in its amenities, in its civic life, and in its historic properties – both downtown and in the neighborhoods. But there is an increasing challenge for the community and its political and civic leaders.

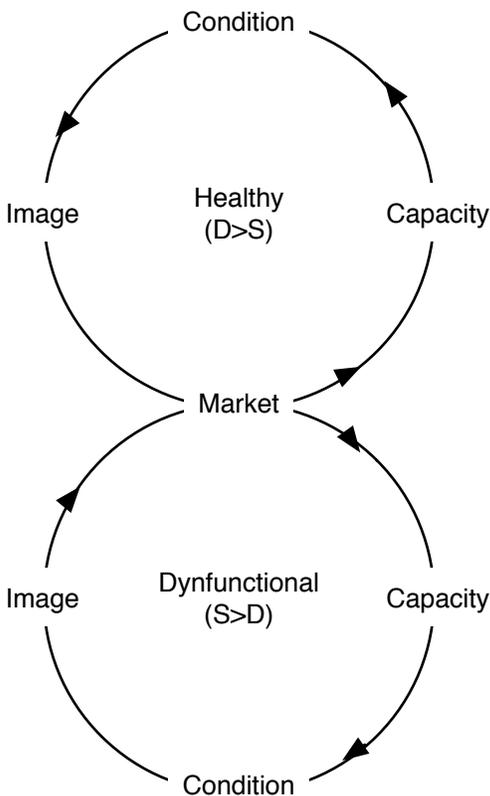
Years of disinvestment in homes have weakened neighborhoods as desirable places to live. People with choices too often have moved away or overlooked Geneva altogether. The result is a weak overall market that in turn diminishes confidence in the future, undermines downtown vitality, and becomes self-fulfilling. The City of Geneva is now at a critical fork in the road. In the past, skillful use of public programs and grants have coupled with a weak but stable housing market to help the city adjust to changes in the employment base, in the demographics, and in property ownership patterns. While these efforts have slowed disinvestment, they have not reversed the larger trends.

Today the city has fewer well-paid jobs, a higher percentage of lower income households, and a greater percentage of houses used for rental. These broader conditions will likely continue and even intensify, and as this occurs, even greater pressure locally will surface owing to reduced tax receipts. In turn this will additionally undermine the local housing and investment decisions.

It is also the case that many Geneva residents are concerned that the city might be at a tipping point where there are too few households with the resources needed to own and maintain the housing stock and that there are too many houses selling only to investors. Time and again concern was expressed to us that investor-owners are weakening the community.

Many local investors recognize that housing values are not keeping up with inflation so they have concluded that the only way to make a profit from rental is to minimize maintenance on their properties. In effect they have concluded that it makes most sense to buy a building in the 7th inning of its useful life, under-maintain it to extract a few years of cash flow, then walk away in the 9th. Nearby homeowners see the slow sales market and declining levels of property maintenance and make their own, thoughtful decisions to defer further improvements in their homes. Some of these homeowners are even delaying necessary upkeep. This shows the link and vicious cycle of market-condition-image.

If these very soft market conditions continue for long, there will be a major reduction in property values. Simply stated, housing prices will continue to fall. Some of this can be expected after the recent run up in prices, but a real concern is that the adjustment will actually be such a significant decline that the conventional market for homebuyer sales will largely disappear. What can easily happen is neighboring markets that Geneva now competes against for a share of strong buyers in the Fingerlakes region, will also experience falling prices. Good buys in those communities will make it harder for someone to conclude it



makes sense to roll the dice in Geneva. Prices will fall if disinvestment patterns are not soon broken. Meanwhile, we believe that current owners already realize that improvements – new kitchens, baths, roofs, etc. – may not be worth the investment at time of sale. Similar conditions in Utica, and Saginaw (Michigan) prefaced such outcomes. The likelihood of this severe disinvestment cycle is strong enough that it is critical that the leadership of the City of Geneva undertake a series of steps to stabilize the housing market and to encourage property improvements, and do so in ways likely to trigger confidence.

There are at least **eight general steps** that must be taken and there are ten principles that should be followed whenever possible, if Geneva is to forestall the worst of the disinvestment cycle.

Attract new buyers

1. Geneva must **put into play an aggressive program** promoting home purchase and related housing improvements.

Assist existing owners to upgrade

2. Geneva must create an **innovative program to assist a significant number of current owners** to upgrade their homes.

Improved property maintenance must be a priority

3. Geneva must **aggressively address both under-maintained and vacant houses to rebuild confidence** in the market

Blight must be removed

4. Geneva must **establish programs for quick public purchase of targeted properties** and a program for removal of severely blighted properties.

There will need to a marketing campaign

5. Geneva must **create a citywide pride-building program** to market the concept of living and owning in the city and to promote clearly identified neighborhoods as places of choice.

Neighborhoods will need to be organized

6. Geneva must **craft mechanisms for residents to work together** to re-build confidence and cooperation on the blocks and in the neighborhoods.

The City of Geneva will have to commit to a leadership role

7. Geneva must **establish a formal public-private entity to oversee and manage these efforts.**

Funding is non negotiable (investment must be significant and sustained)

8. Geneva must **commit to fund** these actions. This goes beyond the use of grants and includes the use of general revenue funds. The result of inaction will lead to further deterioration in housing values and to further out-migration of stable households that are able to support the base tax.

Of course, Taking these steps assures the City of Geneva of nothing. If buyers are attracted but they are not financially strong, the work will stall. If owners are upgrading but using inferior materials, or prescribing bad design, the work will stall. If blight is removed but subsequently the space is not managed, work will stall. If good programs are created, but opportunities are not promoted, there will be no progress. If a funding commitment follows, but it is either not robust, or resources go into parts of Geneva not ready for them, there will be no progress. What makes the action steps valuable are the guiding principles that must shape implementation. The principles that should guide these steps are as follows:

- All income groups should be served. It is important that households with resources - who can choose to live elsewhere - decide to live and buy in Geneva.
- Programs cannot be restricted to “qualified” areas. All of Geneva suffers from a weak and potentially distressed housing market. This does not mean that all neighborhoods should receive the same programs or level of attention.
- The initiatives must make sense in the market place. If good houses aren’t selling on stable blocks, there is no public purpose in attempting to sell less desirable houses on more troubled blocks.
- Any efforts to create additional subsidized housing must be put on hold, unless it is demonstrated that a much greater number of severely distressed properties will be removed in the development process.
- Incentive funds must be set aside to encourage highly visible curb appeal investments in properties. If the buyer or borrower is not willing to undertake such improvements, no special funds should be allocated to that property.
- Small-scale self-help projects, volunteer community initiatives, and neighborhood marketing efforts should be encouraged and promptly funded.
- No home buying or home improvement assistance should be provided without design and construction support and without access to special contracting.
- All lending efforts should have a well-planned, comprehensive follow-up program to assure that quality work is completed and to assure that payments on the loans are made in a timely manner. Participation in a special program is a benefit, not an entitlement.
- At least some of the work of all city agencies should be integrated with this initiative and the budgets should annually demonstrate how the work of the agency is supporting the goal of stabilizing the housing market.
- No public actions should be undertaken unless it is clear that they support the larger outcome of housing market stabilization and unless there are agreed-upon benchmarks of success.

PART 3 Market Types and Neighborhoods in Geneva

The City of Geneva is both one market, and several.

In the minds of home owners in the region, it is one market. It is evaluated by residents in the region in the context of quality of life and cost of living in the town of Geneva, East Geneva, Waterloo, Seneca Falls, Penn Yan, Canandaigua, Victor, Palmyra, and Newark. In this context, the City of Geneva is the city “with crime,” the city “that has ghettos,” the city “with Blacks,” depending on who one is talking with.

This is what you hear in the barber shop at the corner of Bristol and Main in Canandaigua, or at the lunch counter of the Kashong Country Store on Rt 14 a few miles south of the City. In Ontario County outside the City of Geneva, its “Geneva”. In the City, at the bar at the Red Dove, at Mother Earth, the discussion is more nuanced, more specific, and more reflective of the deeper knowledge about the realities of the many parts of the City, as one would expect.

Many local investors recognize that housing values are not keeping up with inflation so they have concluded that the only way to make a profit from rental is to minimize maintenance on their properties. In effect they have concluded that it makes most sense to buy a building in the 7th inning of its useful life, under-maintain it to extract a few years of cash flow, then walk away in the 9th.

No longer are there sweeping comments about painting all of the City in one color with one broad brushed stroke. Instead, waitresses and cashiers and hotel clerks and restaurant owners speak with a fine grained understanding of the City, referring to Lafayette and to Exchange and Maxwell. Where non residents may experience the City of Geneva only having gone through it, or a few times to the hospital or downtown or to and from Peebles or Wegmans and thus only recall Exchange or Seneca or North streets and so describe all of the City through one level of refraction, residents know better.

Residents of the City of Geneva acknowledge market differentiation on opposite sides of Main, the changes south of Castle along Brook, the conditions on Elm, and on John, and on Wadsworth in comparison to those on Hillcrest and Delancey and Jay. Within the City of Geneva there is market variation. And for this reason, interventions to improve markets must also be varied, contextualized and precise, and informed by baseline conditions.

Each neighborhood we classified has assets and liabilities. As the leaders in Geneva approach the hard work ahead revitalizing the housing market, strengthening submarkets, and working in these neighborhoods, we have found it can be useful to think of each neighborhood as a public corporation, and each property in the neighborhood as a publicly traded share with a value reflective of what the overall market thinks that neighborhood is worth and what the overall market expects that neighborhood to be worth in the future. We also recommend thinking of the smaller ingredients in a neighborhood - yards and parks and curb cuts and corner stores and churches - as shares as well, though of a different class. The ‘cost’ of each share (that is the trouble and expense) will be a measure of the investor’s confidence of a good return. The main difference from publicly traded stocks is that neighborhoods trade not just on confidence about price, but that a key indicator of confidence is pride. So investors look for signs of pride when they are trying to determine if making an investment is wise.

Neighborhood Summaries and Goals

East Lakeview

As one of the most unique neighborhoods in Geneva, the task of the Lakeview East community is to reinforce what makes it different while minimizing what undermines its success. Therefore, the initial efforts need to target housekeeping (i.e., demolition and code enforcement) with positive actions around image building and property improvements through rehab lending. The goal of this effort is to keep East Lakeview as an open, spacious neighborhood that looks managed while not appearing too empty. Right now it appears empty and unmanaged. This balancing act will be important as other neighborhoods will be aggressively attempting to attract the same households that could be interested in East

Lakeview, so the community will need to communicate a much clearer message. In many ways Lakeview East is both an urban and a rural community with a diverse population racially and in term of age. While it is immediately adjacent to downtown, many houses are on extremely large lots, some are adjacent to a waterway and others overlook wooded areas. Many parts of the neighborhood have outstanding views of the lake or overlook remnants of railroad viaducts, a canal, or an old cemetery. There is a community park that is scheduled for further upgrading and a playground and children's day care facility are near the public housing complex. The neighborhood is adjacent to a large industrial park and has space for additional commercial and retail development. Although there is one major thoroughfare, most of the streets are very quiet and many have no outlet.



With the exception of some single-family houses near the public housing complex, the housing stock was largely constructed more than 80 years ago. Some houses have been converted to two and three family use, but most are owned by homeowners or used for single-family rental. The housing market is slow and a number of houses are sitting empty or have been abandoned and even condemned. This reality is reinforced by commercial properties that are empty or underused and nearby active rail yards that often seem underutilized. In fact, when coupled with the numerous vacant lots and the large size of many of the yards, the neighborhood is perhaps becoming too empty. There are, of course, benefits to this low level of use. Parking is easy; the large lots and outbuildings allow for storage of recreation vehicles, boats, etc. Residents can maintain gardens and children can play away from streets. Nevertheless, the future seems in doubt. Who will be attracted to this diverse neighborhood? Will new owners and investors have the resources and skills needed to upgrade the aging housing stock? How can current owners be assisted in repairing the older houses and how can all residents take on a larger role in managing the extensive open space that so defines the neighborhood? Unless such questions are answered the real estate market will remain depressed and disinvestment will continue. Therefore, it is strongly recommended that Lakeview East leverage its strengths. In particular, the neighborhood has many houses on large lots, it has numerous open sites and wooded areas, and it has a large park, a waterway and the attractive remnants of an elevated railroad. This gives Lakeview East resources unlike any other Geneva neighborhood. Of course, there are some blocks with conventional urban density and they will require many of the tools used in other neighborhoods, especially some demolition and focused work with lower income homeowners and landlords. Nevertheless, Lakeview East is a place where removing overgrowth and then tree planting coupled with dramatic neighborhood entry signs could go a long way to re-positioning this neighborhood as a place of choice for a particular market of buyers and renters.

Upper North

The various blocks of Upper North will need different interventions over time, but initially it will be important to build confidence, first, by instituting effective code enforcement, especially on those houses or near Genesee, and by very selective demolition if achieving code compliance proves too expensive. It will then be critical to follow up with a carefully targeted rehab program and positive identity and image efforts so this neighborhood stands apart and can be marketed. This strategy is aimed at positioning the neighborhood to more successfully compete for the larger number of nearby employees that have appropriate incomes for ownership in Upper North. It is assumed that as soon as the first and second waves of work are in process, a broader neighborhood strategy will be put in place as the real estate market becomes more stable both nationally and locally.



This unique community is actually a wonderful collection of streets that lead off of major streets such as North Street and Genesee. It has the benefit of having the Hospital, the high school, and the middle school, as well as a historic train station and a beautiful neighborhood park. Many people still call part of the Upper North by the name of Torrey Park and some call parts of it Little Italy. Most of the neighborhood consists of single-family houses, many with a homeowner still present.

Because so much of the neighborhood consists of streets – many of which are dead-ends – that branch off of main streets, individual blocks often act like a unique community, so there is a close-knit feel to each area. The housing stock is generally in good condition and quite affordable for working income households. Although the Hospital is obviously the largest employer in the neighborhood, the community is close to industrial areas both in the city and in the town, so it is possible to live in the area and to find work nearby.

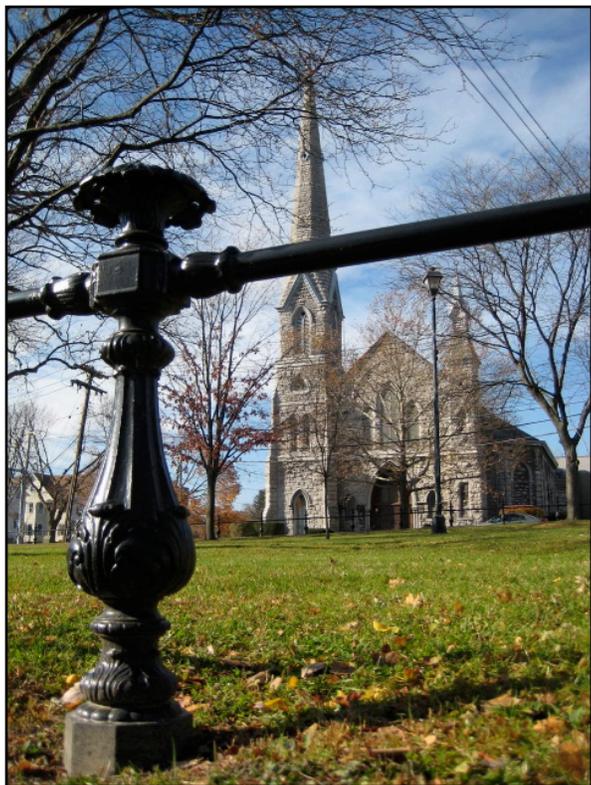
The major challenge of the neighborhood is that there has been a long transition toward more housing being used for rental. This is especially true for houses along main streets and close to businesses. As a result, some of the desirable side street houses can only be reached by first passing by lower quality rental housing. This undermines the sense of control and good oversight that long defined the community. Unless an effort is made to repair some of these problem rental properties and to facilitate more young homebuyers, there is little reason to expect the current transition won't continue even more quickly.

Therefore, it is strongly recommended that The Upper North build on its numerous strong blocks by first bringing residents together in small groups and then targeting specific blocks with repair loans and services especially for seniors, coordinated code compliance efforts, and community-driven marketing of for-sale houses to friends and relatives and to employees at the numerous nearby employment centers. These kinds of practical actions will position The Upper North to become an even stronger choice for home purchases by working income households.

(The) Historic North (side)

For strategic purposes it is important to think of the neighborhood as two places initially, as previously noted: one includes Main Street and the blocks west and the second contains all the blocks east of there, including the Historic District.

Much of Geneva's history is shown in the areas of The Historic Northside. There are hundred year-old working income houses on small streets and apartment buildings originally constructed to serve professionals. There are grand mansions and elegant churches, which served Geneva's elite, and blocks of solid, large houses built for a growing middle class after WWI. In fact, The Historic Northside should be understood as clusters of housing that together form a much larger and important community. Indeed, this approach was codified when a small, separate historic area was created as the Genesee Park Historic District.



Because of this segmentation, it is important to think about the various types of housing needs and opportunities in the neighborhood. The small houses on John Street face a limited group of homebuyers in today's America, where households usually want second full bathrooms and an extra bedroom. The apartment buildings on Genesee are challenged because they have high maintenance and energy costs compared to more modern counterparts. The historic properties are particularly challenged if they have already been made into apartments, because the market for such units is limited. Even some of the best houses along streets like Maple face the reality that current buyers are looking for more modern features in the houses.

Fortunately, the neighborhood has a number of desirable characteristics if we look at the various parts. There is a wide range of housing types in different areas so a diverse population can be attracted. The neighborhood is adjacent to the Central City and to the Hospital, so for some blocks there are walk-to employment options. There are two parks and it is an easy walk from much of the neighborhood to the middle and high schools. The historic structures and certain

architecturally important buildings can potentially attract homebuyers and quality investors if effectively marketed. This segmentation needs to be seen as an asset, not a liability and it should encourage the neighborhood to develop multiple strategies that have the potential to positively impact distinct parts of the neighborhood.

Therefore, it is strongly recommended that the leadership of The Historic Northside commit to a wide variety of strategies – perhaps the most comprehensive in the city – but at the same time the leaders must be highly disciplined about targeting specific initiatives to particular parts of the neighborhood. For example, westernmost streets, such as Maple and Cherry, do not need demolition, substantial code enforcement or even historic property initiatives. This part of the Historic Northside needs some positive identity and resident-based self-help efforts and programs focused on new homebuyers and those needing home improvement lending. In other words this part of the neighborhood is working but it could be stronger. Further east, there are blocks where the strategies should be reversed. The challenge isn't creating the list; the challenge is selecting the right actions.

Maxwell-Highland

Like so many well-established smaller cities in America, Geneva benefits from the era before and after World War II when families of means choose to build and live in attractive city neighborhoods with suburban features. The northwest corner of Geneva is such an area, with tree-lined streets, architecturally distinctive houses, and unique features, such as a circular park, wide boulevards, and expansive lawns. The attractive single-family houses have long served professional households and they have the potential to continue to do so.



Overall the housing is in very good condition, especially the newer and more suburban style houses. Nevertheless, some of the properties from the 1930's are large and expensive to heat and maintain. They often don't have some of the amenities expected by buyers with higher earnings. Bathrooms are small by today's standards; kitchens lack the size, counter space and cabinetry of modern houses. Even the garages are often too small for the vehicle and equipment storage needs of potential buyers.

These features contribute to the core challenge the neighborhood faces. The houses have high tax assessments, face high operating costs, and often need extensive modernization. Households with the resources to take on these treasured properties have many good competitive options outside of Geneva. Every effort will need to be taken to assure that the competitive disadvantages are minimized and that the competitive advantages are completely leveraged, including a close in location, a strong sense of community, and the architecturally unique properties. It will be especially important that every effort is made to present this neighborhood as well loved and well maintained because it is such an important element of Geneva.

Therefore, it is strongly recommended that the neighborhood carry out a series of identity and pride initiatives that remind people both internally and externally that this is an outstanding place to live. There should be greater emphasis on landscaping and flowering plants both on private and public land. Much should be made of a best house or best yard award and holiday decorating. In short, Maxwell-Highland is truly a gem, but it is in need of polishing. Failure to do so will mean that some of the strongest buyers who have the capacity to own and maintain these large homes might pass by the neighborhood as having declining standards.

The Arbors

After World War II America built an incredible amount of housing to meet the demand that had arisen during the war and immediately after as new families formed and the baby boom began. Most of these houses were constructed quickly on small lots and later construction usually by-passed these areas. In the case of Geneva much of the postwar housing was built west of Nursery Street. It was situated on large lots with open space nearby. Over the years more housing was added but the neighborhood still benefits from a remarkable amount of green space: the attractive yards, the public parks and substantial undeveloped land. As a result, this green haven has the advantage of openness while still being easily accessible to downtown, the retail center on Hamilton, and the New York State Agricultural Experiment Station.



Today the houses remain affordable to households with stable middle-income employment. Indeed, the challenge for the neighborhood is to attract similar new homebuyers as many of the older current residents make decisions about downsizing or retiring elsewhere. Since the houses mostly range from sixty to twenty years old, many don't have all of the features that buyers are looking

for today, such as two baths or upgraded kitchens. Many of the houses were built before energy became so expensive and, therefore, need to be retrofitted. Other houses were constructed without basements, which are valued in snowy northern communities. Some are beginning to show years of use.

This means that homebuyers need to be willing both to buy and to undertake improvements. When newer housing is available in the adjacent town and when that housing also has lower taxes and lower water and sewer costs, potential homebuyers are faced with highly desirable alternatives. How this competitive situation plays out over the next few years will determine whether the next wave of owners have the resources to buy and upgrade or only the ability to purchase and make necessary repairs. In the first case the neighborhood will continue to be a place of choice for upwardly mobile households. In the second case the neighborhood will become a second choice community.

Therefore, it is strongly recommended that this neighborhood further define its identity and bring residents together around small self-help efforts. For example, as young families move in there should be a conscious effort to offer them a welcome gift or even assistance, such as a loan of a ladder or lawn tools until the household settles in. These kinds of actions will further cement the positive reputation of the neighborhood and thereby attract even stronger buyers. Through identity and relationship building efforts, it will be possible to continue the strong sense of community already present and to help the transitions of the new owners.

Western View

On the blocks located along and between Hamilton and West William is a wonderful collection of houses, most of which were built between 1900 and 1950. This was a period of development when middle-class homes were built of quality construction on standard lots along straight streets and uniform blocks. Today there is a solid middle-class feel to the neighborhood that reflects a high percentage of properties, which are resident-owned and proudly maintained. Public spaces are in good condition, there is an elementary school nearby, and shopping is literally a block or two away.

The minor problems that have arisen in the past are largely being addressed. Jefferson Street has been improved, as have other streets and intersections. Overall housing is in good condition; owners are clearly and understandably proud of their properties. Indeed, some of the houses, especially on Washington and West William, are outstanding in terms of design and maintenance. All of this contributes to a stable housing market and excellent value for homebuyers.

What still challenges the neighborhood is the impact of the Hamilton Street commercial life. Just outside the city limits Routes 20 and 5 have many underutilized or vacant business sites. Inside the city limits the commercial properties are in more regular use, but there are concerns about the amount of investment being made in the largest shopping center and in the supermarket. If these commercial sites weaken further or businesses relocate, there is the potential that this strength can quickly become a deficit for the neighborhood.

Therefore, it is strongly recommended that this neighborhood come together around a highly focused identity initiative. Since the real estate market is already quite strong, the next focus should be on reinforcing the sense of community that is already there. Recent block events like the Halloween celebration on Jefferson Street should be repeated.

Likewise there should be even more emphasis on promoting the welcoming aspects of the community. Examples might be a plant gift for each new resident or encouraging more homeowner to install dusk-to-dawn front porch lights to brighten dark winter evenings. If these actions are taken now, the neighborhood will be better prepared to deal with the dramatic changes that will surely happen along Hamilton as retailing businesses change.



City Central

While most citizens think of the downtown as a commercial center, it has been and continues to be a residential neighborhood with significant impact on nearby neighborhoods. The range of downtown housing has narrowed through the years and it is now essentially low cost apartments aimed at single individuals. That reflects the limited market for the current rental stock and the limitations placed on development, which is currently restricted by zoning requirements for low demand multi-bedroom units. While there has been some effort to attract tenants interested in “loft” style living, there hasn’t been the product mix or the marketing effort to support this change.



The Central City neighborhood contains the majority of historically important structures that catalogue the development of the city as an urban center. Today that center is well maintained and increasingly safe. It is, however, underutilized to the point of seeming vacant. Central City is too large relative to the size of Geneva and many of its buildings are too large for redevelopment in the current risky market. Too many storefront are empty and too many second and third floors are unused or even boarded. Conventional urban functions can’t fill a downtown this large.

Additional uses are being promoted. There is a growing role for downtown entertainment and dining and there is an effort to attract tourists. However, there isn’t sufficient demand for these functions to undo the emptiness. Moreover, there is the very real potential for a competitive attractions being developed along the lakeshore, which could further complicate the challenge. The neighborhood currently lacks both enough commercial users and an adequate pool of financially stable tenants as residents. Planning – both in terms of physical improvements and policy changes - needs to be done to promote more uses and to put in place policies to support that outcome. This could include further editing of buildings that aren’t contributing to the renewal of the community.



Therefore, it is strongly recommended that Central City continue to be a major focus for public and private investment over the next decade. However, while this long-term process is happening, there must be initiatives to create the appearance of more activity (i.e., the use of vacant store windows by nearby businesses, lighting in upper floor windows) and to promote downtown as a place for celebration and family fun. There ought to be more cooperation among owners and investors to bridge the vacancy gap through “non-market” actions such as discounted (or even free) rentals to artists (including authors, video artists, etc.). In short, the Central City neighborhood needs to be re-positioned over the next decades as a vital, dynamic place able to attract a diverse group of customers and residents.

Upper West

As Geneva grew an industrial and commercial center, it was important to build close-in quality housing for the growing middle class of the early 1900's. Because of their location above Castle Creek and straight west of downtown, nursery farms were converted to housing along High and Lyceum streets. Cross streets were added to allow for more houses and the Upper West neighborhood began to take shape all the way out to the area now known as McDonough Park.

When built around 1900, these houses had modern floor plans, usually with three bedrooms and a full bathroom and even with the potential to convert attic space if the family grew larger. The construction standards were high and included well-built porches overlooking small front yards. Because there were few automobiles, proper driveways and



garages weren't included and for most people the widths of the street were unimportant. What made The Upper West important is that it was an attractive, well-built neighborhood of single-family houses with a desirable location with parks and access to downtown.

Today those remain some of the best attributes of the

neighborhood. Fortunately, there hasn't been much conversion to multifamily and the standards of upkeep have remained strong. Of course, there are some problems. Many of the houses today are rented, instead of having an owner occupant. The modern houses of 1910 lack the second bath and the more spacious kitchens desired today. Street parking can be troublesome in light of today's use of automobiles and there are still too few garages and proper storage buildings. The Upper West remains a place of choice only as long as it keeps its identity as a "family" neighborhood characterized by stable households maintaining good homes. Increased renting and the recent disruptions in the housing market nationally could potentially put the current stability at risk.

Therefore, it is recommended that The Upper West begin to identify itself as a unique place of choice for homebuyers and stable renters. It will be important to use all city and other resources to make sure that some of the current deficiencies (code compliance issues, marginal rental properties, some under-maintained home owned houses, and obsolescence of many houses) are addressed and that small-scale projects demonstrate that the neighborhood is fully valued by its residents.

Washington Park

When communities such as Geneva were originally built, urban transportation was much more limited. Walking distances were the norm for determining availability. Neighborhoods weren't usually laid out to serve only one income group as we often do today. The Washington Park neighborhood illustrates this well. The most important houses were built on major streets, but less important houses were often built next door. On adjacent cross streets even more modest houses were constructed. And over time, rear lots were subdivided and some of the smallest houses were built. At the same time, it was important that schools, churches, and even corner stores be constructed to serve this diverse population.



Because of this, today Washington Park is a remarkable mix of properties constructed over a century and a half to serve different populations. There are now owners of historically important mansions as well as owners of attractive middle-class houses from the early 1900's. There are owners and renters in workingmen's houses on side streets and even more renters in houses that have been converted to multifamily use. Students and faculty from the Colleges mix with owners and renters from all income groups. And the churches and institutions – at varied levels of use – add even more diversity.

As a result of this polyglot mix of structures and users, the Washington Park neighborhood exhibits a variety of standards of maintenance and reinvestment. Some of the rental properties fall far short of the standards of the overall neighborhood and properties on busier streets often aren't as well maintained as those on the better side streets. Nevertheless, some of the most troubled houses – vacant, foreclosed, and even fully abandoned – are tucked away on the smallest or least traveled streets. This lack of continuity creates the greatest challenge for the neighborhood. While it is important to invest in the historic houses, the reality is that the real estate market is also being defined by under-maintained rental buildings and by houses facing serious disinvestment. Any strategic approach to neighborhood health for this community will have to have many facets to be effective.

Therefore, it is strongly recommended that all of the various initiatives be considered for this critical neighborhood. The primary challenge will be timing and that should be determined once it is known what resources can be made available and how many of the residents are willing to actively participate in neighborhood change. It is very possible that the first steps will need to deal with basic housekeeping. That means having the city agencies review how services are being provided now and targeting new programs that address blight. Once there is a positive sense of about forward movement, then it is likely that the more upbeat, promotional efforts can make sense and get resident buy-in.

Historic South

Geneva would be an attractive, livable city even if so many of the historic structures had not survived, but because these structures are here today, the city is truly outstanding. The impact of these buildings is most clearly shown in the South Main Historic District, which is large enough and distinct enough to be thought of as its own linear neighborhood. The buildings include some of the very earliest structures and some of the architecturally most important properties. The history spans from the beginning of the city to its role as a nursery center and to its evolution into a manufacturing city.

Because of the relocation of the downtown early in the development of the city, the South Main Historic District functions primarily as a residential neighborhood consisting mostly of single family houses and a few multi-family buildings. Although it stretches along South Main, it includes an attractive urban square containing a city park typical of the 1800's. Around this park and extending along South Main is a collection of houses, some in the classic row houses format and others on quite large lots. Overall the condition of the properties is quite good and the impact of the busy street is not disruptive. Even the dissection by a Federal highway doesn't significantly undermine this neighborhood.



Remarkably, the district itself doesn't tell much of its story. In other communities much less important historic districts are presented in a way that informs the public. There are banners or signs at key entry points and numerous markers explain the neighborhood and specific houses. Moreover, many other cities provide uniform street signs and other identity signage and even small kiosks with written copies of walking tours. In those places, the historic district is promoted as something important for the rest of the city as well as for visitors. In the case of the South Main Historic District, this resource is underutilized and the prideful potential of many of the properties is devalued as a result.

Therefore, it is strongly recommended that The South Main Historic District undertake an expanded identity initiative, a promotional campaign, and an educational effort. Again the goal of this work is not to build the real estate market in the Historic District; rather, the goal is to better position the neighborhood as a citywide resource. This will mean that the residents will need to come together to determine how to best communicate the boundaries of the district and how to better inform the broader public about what is special in the district. Moreover, this coming together is an opportunity for the residents to reinforce common themes, such as holiday decorating, open house efforts, volunteer park projects and other activities that make the district a unique element in Geneva.

South Lake

This community is one of the few truly premier neighborhoods to be found in any small American city. In the area south of Hamilton there is a remarkable collection of amenities: two renown liberal arts colleges, a historic neighborhood of outstanding houses sited along a magnificent lake front, attractive homes on large lots in a nearly rural setting and desirable houses and apartments clustered near the schools. The neighborhood can boast of managed woodlands, a beautiful cemetery, and, remarkably, one of the better retail districts in the local region.

While the houses are quite affordable when looked at in a national context, locally they are some of the most valuable and desirable urban properties and upkeep is at a high standard. For these reasons it would be easy to overlook the potential role of the South Lake neighborhood. This community is one of the city's diamonds. It deserves to be polished; it needs a clear identity and a much higher profile. Because of the traffic on Routes 5 and 20, it is easy to imagine that the colleges are on the edge of the city and that the magnificent neighborhood to the south is actually outside of the city limits. This is a tremendous loss for the city because a large part of its geography and an even larger part of its strength can be found here.



Therefore, it is strongly recommended that a neighborhood identity campaign be instituted at gateways to the neighborhood. It is particularly important to communicate that this neighborhood is a very large part of the City of Geneva and is highly valued by its residents. It is these residents that need to take charge of this activity and recognize their responsibility is to promote Geneva as a community of choice. In particular, goal of this specific identity activity is to highlight this wonderful resource in Geneva and to role model high quality ways to identify and promote neighborhoods. This will be best done if the neighborhood leaders document how the process is done and how it can be replicated elsewhere.

“

Throughout the discussions of each of the strategies, one central theme should not be overlooked. The focus of all of the work should not be on what is failing, but rather on what is succeeding.

”

Summary of Neighborhood Classifications in the City of Geneva

In sum, the combination of who is there (market), demonstrating what ability they have to manage day to day challenges to the community like crime and turnover (capacity), showing how much they maintain their homes (conditions), and to what overall effect (image), is what establishes the relative strength of each of the neighborhoods. Each of these summaries is supported by data on sales plus other place-based and people-based data (quantitative), and qualitative measures as well

	Market (Who is There)	Capacity (Ability to Manage)	Condition (Physical State)	Image (What's Projected)
East Lakeview	At risk and Older HHs, Renters; Low Income	Varies, but marginal	Extensive deferred maintenance	Old, tired
Upper North	Older HHs, Owners and Renters; Low Income	Varies, but pockets of stability	Tired	Neglected
Historic North	Renters, At Risk HHs	Low, with strength west of Main to Cherry	Near distress in some areas; improving in others	Negative
Maxwell-Highland	Middle and Upper Middle Income Stable Owners	Strong	In general very good; but quite a bit of tired exteriors	Positive
The Arbors	Stable Middle Class and Working Owners	Very Strong	Very strong but underimproved	Very positive
Western View	Working Owners, Some Renters; Professional and Working Income	Varies, with strong and weak pockets	Varies house by house,	Average with challenges
City Central	At risk HHs, Short Tenure, Minority	Very low	Extensive disrepair	Very negative and empty
Upper West	Owner/Renter Mix Working Income	Varies, but mainly low	Serious challenges but pockets of pride	Struggling but with promise
Washington Park	Owner/Renter Mix Professional Income	Varies, with significant strengths but serious challenges	EW corridors well maintained; NS streets very challenged	Positive
Historic South	Owners, some rental, Professional and Middle Income	Mainly quite strong	Excellent curb appeal at 1st glance; a bit tired on 2nd look	Very positive
South Lake	Mostly Owner, Strong HHs, Professional Incomes	Very solid	Shows very well throughout	Very positive

 • PRIORITY FOCUS AREAS

Activities by Phase and Neighborhood

Below are the recommended activities for each neighborhood by priority. Shades of color indicate anticipated market changes as measured by demand for homes by prospective buyers, improvements to property conditions, level of resident involvement and leadership, and demonstrated capacity for blocks of residents to strengthen and maintain self as well as wider market confidence.

	Short Term Activities (12 mos)	Mid Term Activities (36 mos)	Long Term Activities (48-60 mos)
East Lakeview	F, D,E,A,B	F, D,E,A,B	A,F,G
Upper North	F, D,E,A,B	F, D,E,A,B	F, D,E,A,B
Historic North	Cherry-Main: A,F,G,B	C,H	C,H
	Main-Genesee: E,D,H	B,A,F,G,C	B,A,F,G,C
	Genesee-Exchange D	B,A,F,G,C	B,A,F,G,C
Maxwell-Highland	A,F	A,F	A,F
The Arbors	A,F,G	A,F,G	A,F
Western View	A,F	A,F,G,C	G,C
City Central	A,B	A,B	A,B,G
Upper West	E,B,C	E,B,C	F,G
Washington Park	E,D,B,F,G	E,D,B,F,G	H,A,C
Historic South	A,G	A,G	H
South Lake	A	A	A

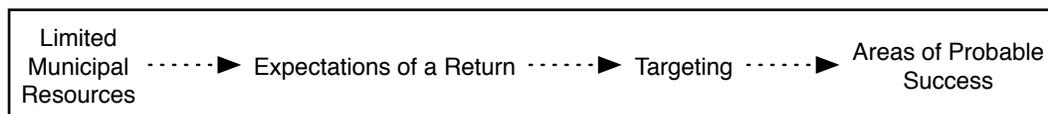
A	Neighborhood Identity + Pride Initiatives
B	Targeted Rehab Lending Programs
C	Targeted Homebuying Initiatives
D	Selected Demolition Efforts
E	Code Compliance Outreach
F	Residential Involvement Initiatives
G	Special Projects on Signature Blocks
H	Historic Property Initiatives

PART 4 Strategies for Intervening + Tools and Action Steps

The work we are recommending is AN INTERVENTION. It is predicated on our analysis and conclusion that the housing markets in the City of Geneva, with some exceptions, are dysfunctional, apt to decline further if no intervention is taken, and yet are repairable with the right action.

Strategies and Framework

1. A city with subparts that require that the intervention have localized precision.
 - a) The City of Geneva is a collection of 11 neighborhoods
 - b) The neighborhoods are in varying degrees of market strength and health, as indicated by the nature of demand in those parts of the city.
2. A city with limited resources to drive market change, means focusing resources.
 - a) The City of Geneva will have to allocate its resources where a return is most likely. A favorable return is most likely in lower middle tier neighborhoods.
 - b) The investments the City makes not only must have a chance for success, but have a likely multiplier effect. A multiplier effect means an investment in a property at one location will have a chance of positively impacting investment behaviors on that same street.
3. Each neighborhood has attributes that tell the back story about that neighborhood.
 - a) These attributes are, in effect, the baseline conditions that describe the current condition in each place; it is the strengths of each that require attention, more so than the deficits
 - b) These baselines provide the yardstick to the effort needed to determine progress.
4. Each neighborhood has a future, the trajectory of which can become manageable
 - a) By identifying the objectives for each neighborhood, it is possible to quantify progress, and define the steps needed to get there
 - b) Knowing each of the steps needed for progress, the community can clearly understand the flow of inputs, the activities, the resources needed, the expected outputs, and the resulting impacts of the work.
5. Knowing all this, the market will still surprise
 - a) Some neighborhood residents will emerge, demonstrating previously unknown leadership capacity, and they will push their communities forward
 - b) Changes in the regional and national economy will impact confidence and capacity on numerous fronts. But Geneva should be positioned to cope with these factors, as the city's competition will also face them



The approach the City of Geneva should take is to focus on the *neighborhoods in the middle*, those sections of Geneva at risk of decline, but recoverable. Neither likely to weather coming storm without help, nor so far gone as a market that they can't be revived with limited funds.

If the city had unlimited funds, it could afford to invest in the toughest parts of the city, between Main and Exchange, Lewis and North; along the North Exchange corridor; along Castle between Main and Pulteney, along Wadsworth, Geneva Street, and Elm. But the city does not have the kind of funds to tackle the level of distress in those areas.

Priority One

We have identified three neighborhoods where the challenge is significant, but where there are leveragable assets, assets principally identifiable by the care shown by current residents. These are the priority areas where work should be started. Spending the same amount of resources in weaker parts of the City will generate no returns; the market will not change.

The first two neighborhoods we recommend the City of Geneva focus on are Western View and Upper West. These are two middle and lower middle market neighborhoods, with quality housing stocks but middle stocks in the middle in terms of size, age, parcel dimension, level of care, and location.

There are stronger and weaker neighborhoods. But these two neighborhoods - given their location, level of current investment, and quality of housing stocks - are *both at risk and yet with promise leveragable with limited dollars*.

Neither Western View nor Upper West will revitalize on their own. Both are subject to decline, and slow loss of home owners. Both have significant maintenance challenges. But importantly upgrading the housing stocks is feasible given current values. And most important of all, these two working and middle income neighborhoods physically tie together the Arbors and Washington Park, very strong and transitional neighborhoods that, if tied to stronger areas between, will ultimately function as a very strong western gateway into Geneva.

We also recommend an adjoining third area of the city receive priority focus at the beginning of this important initiative: the western portion of Historic North, along Cherry Street, parts of Lewis west of Main, and along Lafayette. This is a complex area of many differing housing types, high visibility thoroughfares, and blocks in between distress and decline. We recommend focusing resources along Cherry, Lewis, Main, and Lafayette between North and Castle.

Second Priority

Second priority efforts have been identified as well. East Lakeview, Upper North, Washington Park, and the Historic South district all merit considerable attention. Historic South will remain a prominent gateway. The residential community between the Lake and Exchange is a very promising place for families to be in the City, but not in close quarters and thus has a strong future. Upper North is likewise perfectly situated near the hospital and many owners have tended to homes there with care. Washington Park is one of the city's historic showcases, and has signs of real strength

on the east-west corridors. Weak north-south side streets with more modest housing stocks undermine Washington Park and will need attention.

Whereas Top Priority Neighborhoods are the initial focus, and will be the first to become stronger markets through concentrated reinvestment, the work in second priority areas is to prepare them for intensive reinvestment 24-36 months after the program has launched. This is because these neighborhoods more challenges, and to obtain positive gains, existing assets in these areas must become even stronger. To invest heavily in these neighborhoods without first strengthening their base would be premature.

Third Priority

All parts of the City of Geneva would benefit from stronger community participation in neighborhood level activities, investments in home improvements, and beautification. Some neighborhoods require more intense stabilization efforts than others, in the form of activities designed to build a floor in the real estate market there. Intense code enforcement, community policing, distressed property removal, and problem landlord removal are all activities that will help stabilize these areas. While higher priority areas are being grown, these neighborhoods are being prepared to eventually grow, and to accomplish this, disinvestment must be addressed first.

City Central and parts of Historic North are in distress, and show signs of advanced disinvestment. These areas must be *right-sized* for a smaller City with a smaller economy. Obsolete structures must be removed. A sense of order must be established. Predictability in a social context must occur before a functional real estate market can thrive in a region that prizes newer homes in more suburban settings. Much of the work here is to hold and stabilize in order to position these blocks for a brighter future.

Maintaining and Strengthening the Strongest Areas

We have also identified other areas of the city with assets that are marketable right now, and that with polish can become even stronger. These are neighborhoods we would regard as healthy, but which can nonetheless benefit from being polished and cared for at a higher level. Maxwell-Highlands, the Arbors, and South Lake are all strong markets. But they are no less at risk than the city as a whole, as stronger households in the region increasingly decide to live someplace other than the City of Geneva. These neighborhoods will benefit from some attention, mainly in the form of enhancing their patina, and because they are often gateway communities, this will have a lasting impact on visitors.

The Tools and Action Steps

The tools we are recommending each play an interconnected role in enabling the citizens of the City of Geneva to come together and being to grow confidence in the real estate market. We have deliberately selected both tools and the timing of their use to be useful independent of what else is going on in the county, the region, or the state. When interest rates rise or fall, they rise or fall for everyone equally. The key is making Geneva more competitive both than it has been, and than its competition is apt to be. Sequencing of what to do is important.

The following charts are not a set of inflexible guidelines, but rather a framing of priority focus efforts in certain parts of the city, as this report has noted several times. The City is urged to take these recommendations as a general but not literally explicit script, confer with leaders and officials in consultation with neighborhood planning experts, and then establish the program specifics in early 2009.

		FIRST 12 MONTHS										
		East Lakeview	Upper North	Historic North	Maxwell-Highland	The Arbors	Western View	City Central	Upper West	Washington Park	Historic South	South Lake
A	Neighborhood Identity + Pride Initiatives	●	●	●	●	●	●	●			●	●
B	Targeted Rehab Lending Programs	●	●	●				●	●	●		
C	Targeted Homebuying Initiatives							●				
D	Selected Demolition Efforts	●	●	●						●		
E	Code Compliance Outreach	●	●	●				●	●			
F	Residential Involvement Initiatives	●	●	●	●	●				●		
G	Special Projects on Signature Blocks			●		●				●	●	
H	Historic Property Initiatives			●								
	Above Market-Rate Infill											

Notice that an aim of all the work - from pride development to home buying initiatives - is to grow is qualities present in each neighborhood within a timeframe and with limited resources. Such work is oriented to produce a specific outcome: making it possible for market rate infill to occur in the not too distant future. The groundwork for this can, and should begin immediately.

MID TERM

		MONTHS 13-36										
		East Lakeview	Upper North	Historic North	Maxwell-Highland	The Arbors	Westeren View	City Central	Upper West	Washington Park	Historic South	South Lake
A	Neighborhood Identity + Pride Initiatives	●	●	●	●	●	●	●			●	●
B	Targeted Rehab Lending Programs	●	●	●				●	●	●		
C	Targeted Homebuying Initiatives			●			●		●			
D	Selected Demolition Efforts	●	●	●						●		
E	Code Compliance Outreach	●	●	●					●	●		
F	Residential Involvement Initiatives	●	●	●	●	●	●			●		
G	Special Projects on Signature Blocks			●		●	●			●	●	
H	Historic Property Initiatives			●								
	Above Market-Rate Infill											

LONG TERM

		MONTHS 37- 48/60										
		East Lakeview	Upper North	Historic North	Maxwell-Highland	The Arbors	Westeren View	City Central	Upper West	Washington Park	Historic South	South Lake
A	Neighborhood Identity + Pride Initiatives	●	●	●	●	●		●		●		●
B	Targeted Rehab Lending Programs		●	●				●				
C	Targeted Homebuying Initiatives			●			●			●		
D	Selected Demolition Efforts		●	●								
E	Code Compliance Outreach		●	●								
F	Residential Involvement Initiatives	●	●	●	●	●			●			
G	Special Projects on Signature Blocks	●		●			●	●	●		●	
H	Historic Property Initiatives			●						●		
	Above Market-Rate Infill	●					●		●			

Getting Started: Neighborhood Identity and Pride Initiatives

As long as Geneva is seen as a collection of streets, it will be very difficult to strengthen the real estate market and to support greater resident participation in community activities. Now that areas have been identified with boundaries, it will be possible to assess what is working and not working in each place and to engage residents in improving the neighborhood they live in. Though we have recommended the City be divided into 11 discrete neighborhoods (one - Historic North - has two and perhaps three subareas), these decisions are never final. Neighborhoods constantly transform, boundaries shift, and commonalities change. Nevertheless, it is important that a snapshot is taken and a process begun.

While much of the work of neighborhood designation and boundary setting was data driven, our recommendations also stemmed from our experience regarding the work each area eventually faces in terms of resident organizing, leadership development, and a greater sense of emerging ownership of neighborhood management. We observed clusters of blocks that made sense as neighborhoods. The size of the areas and the number of households are at a manageable scale, averaging 410 parcels in each, approximately 190 of which are owner-occupied (exceptions being Historic South (much smaller), and Maxwell-Highland (larger)).

Each of the neighborhoods have unique features, consistency of housing types and localized costs, and particular attractions that enable them to stand apart. Arguing about which streets are in or out of the neighborhood makes little difference at the beginning of the process the City of Geneva is about to undertake; later neighbors will be better able to define where their blocks fit in the overall picture of Geneva, and adjustments may be made. What's important now is to take on an initial identity and then look for ways to promote the area as a good place for people to choose to live.

Many neighborhood initiatives start simply.

Rather than selecting a name and logo for the whole community, a first good step is to name the initial outreach effort to help create an identity. For example, residents of the older neighborhoods north of downtown might choose to do a clean-up and landscaping effort promoted as the Historic Northside Pride Project. This gives everyone a shared identity while focusing on people working together to make the area more attractive. Another example might be shown by the residents of the blocks west of Nursery Avenue coming together. This area was mostly built after World War II and the houses were often constructed on relatively large lots, which have been very well maintained. In this case the project might promote this great feature by announcing winners of the best lawn contest. The result might be named the Arbor Awards or the project might be called The Lawns of West Geneva. Such initial activities call attention to great features of the neighborhood, promote pride among the residents, and encourage others to see the area as a place of choice. Such activities would be misconstrued as mere gestures when in fact these are the foundational elements of a strong market, the basis of which is pride and confidence sufficient to invest time, energy, and resources.

Later identity projects usually become more complex and might include the construction of permanent neighborhood entry signs, installation of large street

banners, or welcoming programs such as new porch lighting and coordinated plantings. Some neighborhood groups create posters to promote the unique features of the place; others develop periodic newsletters or email alerts; and still others hold annual community celebrations, on a holiday or to honor a historic benchmark. The central point is that neighbors begin to think of themselves as living in a place that is unique and truly valued. In our recommendations, differing degrees of these efforts are outlined for each part of Geneva.

Targeted Rehab Lending

No matter if a house is a mansion or a modest bungalow, one reality always is true: repairs will always be needed, if not now, then soon.

Some repair problems are minor – a loose door handle, a creaky step, or a cracked window – and others are much more critical – leaky roof shingles, overloaded wiring, or failing plumbing. Regardless of the size of the project, for many households there are usually two obstacles: how to do it and how to pay for it.

Lower income, elderly and minority households have often been poorly served by contractors. This means that they might defer repairs too long. Other households might decide to act, but not be able to find the dollars needed to do the job right.

All of this is not just a problem for the property owner; it is a problem for the neighbors as well, and eventually the market health of the city overall. A poorly repaired house on the street reduces the value of everyone's home and discourages strong buyers and good renters from considering that community. When people have a choice, they will choose places that are well maintained and in good repair. This is why it is so important for the larger community to take steps to repair homes throughout the city.

These repair programs usually are promoted directly through the city government or through a community-based nonprofit. The entity sponsoring the program offers loans and repair advice to property owners through formalized channels that aggregate grants and loans and use them strategically, and orient the work to ever higher functional and aesthetic standards. Banks or special loan funds make the funds available on good terms and the government provides grants to the lowest income households. In either case professional advice is made available to help the property owner determine what needs to be done and how the contracting process should take place.

This is a very intensive effort and funds and staff time are limited. Consequently, resources must be focused. If new sidewalks are being installed or if there is a special block clean-up project, there is a simultaneous outreach to owners to repair their homes. In many cases the owner will carry out the work and financing directly, but when it is necessary, there should be a program to assist those who do not have financial resources or the ability to properly repair the property.

Finally, it is important to remember that the goal is not just to repair properties but also to set standards of pride that encourage nearby property owners to invest in their homes. The real impact of targeted property improvement programs is to change behaviors, especially in terms of curb appeal, which is so critical to restoring the neighborhoods as places of choice.

Targeted Home Buying Initiative

The current real estate market is weak across the country. From inappropriate lending to many bad loan decisions to homebuyers and investors, severe over-valuation has resulted in a market without an apparent floor in many parts of the country. Fortunately, Geneva has avoided the worst of these problems; most loans are performing well and sales prices are low but stable. On the other hand, Geneva is affected by the nationwide loss of the confidence on the part of buyers and the overall cutback in lending, a weak employment prospects, and a greater than fair share of poor households in the region.

This reality will result in an even slower housing market in the City of Geneva due to buyers delaying entering the market or choosing non-city areas perceived to have better purchase opportunities. Geneva already has lost too many homeowner properties to rental use. Some of the blocks have already transformed and have limited potential for recovery as a place for homebuyers. *What is needed now is a way to bring back a balance between rental and homeowner properties.*

While this is a laudable goal, it won't be easy to achieve. High taxes, an older housing stock, and on-going disinvestment make it difficult for homebuyers to decide to buy. These challenges are exacerbated by a weak employment future nationally, recent restrictions on lending, and lack of consumer confidence in the economy and the long-term value of housing. Moreover, many potential homebuyers have uneven credit histories and limited savings. Therefore, if the City of Geneva is serious about increasing homeownership, it will have to institute and support or contract to obtain access to a well-planned and highly professional homeownership program.

Such a program will have at least three central elements. It must be open to people from all income groups in order to include the strongest candidates for home buying. It should provide excellent pre- and post-purchase counseling. It should concentrate on good houses on solid blocks in order to assure that the purchases make sound economic sense. *This is not a program for the most vulnerable households, for buyers with little potential and training to succeed, or for distressed houses in less desirable locations. This is a program to re-build homeownership in Geneva and it should be operated with a clear plan for success and sustainability.*

It is unlikely that this effort can happen unless there is "buy-in" from employers wishing to assist stable employees, from lenders wanting to serve new customers while protecting current mortgages, and from a city government committed to re-balancing ownership patterns and strengthening neighborhoods. Because this effort is so complex, it is also likely that the actual assistance provided to buyers will need to be provided by a professionally trained staff that is already offering these services. Such groups exist in the region but the cost of providing the services would need to be met locally. A partnership of the City, prominent employers and institutions, and local banks will be essential.

Selected/Concentrated Demolition Efforts

Geneva was built to be a bigger city and the outlying communities weren't much competition in an age before wide spread ownership of automobiles. Over time the city

took shape. Some houses were located on very modest lots; others were built with only a few small rooms. Many of the larger houses were significantly altered to become multi-family properties and far too many were under-maintained for decades. As a result Geneva has a problem of a variety of blighted properties that cannot be economically renovated even if the real estate market were performing much better.

Fortunately, the problem is not as substantial as in many older cities and many of the vacant properties are empty but not vandalized or unsafe. Nevertheless, the true economic impacts of these structures in their present conditions must be recognized. The city must incorporate the negative impacts of vacancy into its calculations about priorities.

Most homeowners are unwilling to make major improvements to their homes if they are next door to or even a few blocks from a vacant house, and most prospective homebuyers shy away from streets with abandoned properties, unless the regional market is so hot that such situations are transformed into pioneering buy-low opportunities. And all residents – homeowners and renters – feel less safe for their children and themselves on blocks with abandoned houses, since abandonment is perceived as an invitation to disorder.

Many of these properties need to be removed. If the lots are too small for re-use, a plan should be put in place to have the adjacent neighbors own all or part of the parcels. If the lots have real redevelopment potential, a plan needs to be instituted to manage the spaces as attractive areas that reinforce good maintenance patterns by the nearby owners. For lots that are especially well located or highly desirable, it might be best to sell them immediately for new construction even if that will require some public subsidy. Blighted structures have undermined housing values for the neighborhoods for years and it is important to demonstrate that new investment can happen again.

Code Compliance Outreach

Most properties in Geneva are in basically good repair and many are outstanding examples of owner pride. Nevertheless, just like with blighted properties, many poorly maintained houses undermine the efforts of committed property owners. Currently in Geneva a city staff in the Office of Code Enforcement works to require and facilitate repairs to these properties. The expected standard is the minimum city housing code, but clearly the goal is to encourage owners to upgrade beyond the minimum. While the programs are comprehensive across the city, there is particular attention paid to rental properties and other severely distressed units.

One central problem is that the need for code compliance exceeds the capacity of the limited staff and there is very little time to help the property owners think through ways to improve the houses that not only provide for health and safety but also are attractive and support neighborhood stability. In many cities this dilemma has resulted in three actions: the number of compliance officers is increased, the responsibilities of the job are expanded to further assist owners, and the work is concentrated to targeted areas to increase efficiency and impact.

It is likely that Geneva will have to make a similar set of decisions. Unless more staff members are provided for the process and unless there is a higher level of involvement

with each case, there is little chance that standards will improve much over the current level. *Further, although it sounds counter-intuitive, Geneva should not focus primarily on the blocks at the lowest standards but rather on the blocks that are showing only some decline.* This is critical is there is to be a quick impact and a positive sense of change. To reiterate, code compliance outreach is needed in both distressed areas and areas showing only some decline, but the primary focus is on the stronger areas where some code enforcement can go a longer way. Coupled with aggressive spec-writing and rehab lending to high aesthetic standards, code compliance outreach will be a very critical tool in the work.

Resident Involvement Initiative

Neighborhoods usually don't improve without the city government, nonprofits, and others working together with the residents. And it is absolutely true that neighborhoods don't stay improved without the sustained commitment of the residents. What experience has shown across the country is that this is not easy.

America has profoundly changed over the last few decades: there are fewer multi-generation households, more women have joined the workforce, more workers hold more than one job, children do many more activities out of the home, and most of us spend many hours on computers, catching up with the day's news, and just taking some down time in front of the television. All of this has contributed to fewer people joining groups or volunteering for major projects. But unless broad cross-sections of neighborhood residents are involved there will be little systemic and sustain change.

The answer to this challenge is to *create many easy ways for neighbors to participate and to encourage such participation around positive themes.* For example, there is often more than one neighbor who owns a good aluminum extension ladder and equally often there are neighbors – especially first time buyers – who don't own and really can't afford such a ladder. As a result, gutters will fill with leaves and the long-term homeowner might grumble about how irresponsible those new young people are while all the time what was needed was a note to the new neighbors that nearby residents are happy to loan their ladders for fall clean-ups. When this happens, neighbors get to know and trust each other. They start to do the small gestures that make neighborhood life special: sharing cuttings from favorite plants, picking up a forgotten newspaper, and offering to shovel snow for a neighbor home with a cold. While this good neighbor behavior is being encouraged, other community leaders can come together to find more ways to improve the community. Perhaps there will be a neighborhood-wide Halloween celebration or a picnic to kick-off the new school year.

These broader efforts require more coordination at one level and a lot more volunteering by a much large group of residents. Most people will only be able to give limited support: run the games, cook the hot dogs or judge the best costumes. But a few people will find this can be an exciting and rewarding outlet for their time and energy. Over time new leaders will emerge and gain experience and confidence. It is out that process that many people move on to participation in local politics, but just as many extend their participation in churches, schools, and nonprofit groups. Although the process is imperfect, it will allow people to begin to re-build the sense of community that made cities like Geneva so desirable years ago.

Special Projects Blocks

Throughout the discussions of each of the strategies, one central theme should not be overlooked. *The focus of all of the work should not be on what is failing, but rather on what is succeeding.* Today thriving communities seldom talk about anti-crime programs; they promote good neighbor programs. Porch lights might actually make a place safer, but the language is all about making the neighborhood more welcoming. Dozens of concurrent special projects work at the block level are recommended, tied to strengths in each of the neighborhoods, connected to a wider array of other strategic activities designed to drive market change.

Historic Property Initiatives

Geneva is a historic city, and throughout the city are impressive examples of American architecture and urban design that have stood the test of time, and are highly marketable assets. In too many cases the historic property in the city is compromised by poor planning and regulatory decisions made in the past, so frequently historic blocks are undermined by poor quality rental property, illegible signage, or missing coherence in overall presentation. It will be especially important to address these issues. In Historic North it will be important to crack down on poor quality landlords. In Historic South it will be important to organize signage and raise the standards of all the components of the built environment to a higher level. Downtown will require careful attention preserving what is genuinely historic, but aggressively removing what is not.

Above-Market Rate Infill

A major challenge facing the City of Geneva is *product inadequacy*. Land availability in the Town of Geneva and elsewhere throughout Ontario County means builders can both respond to and lead consumer preference for housing. Preference remains strong for suburban homes - single family detached homes on large lots; preferences that can be and are easily provided by the market. The City of Geneva market, by contrast, only offers older products that are costly to maintain, in urban settings, and with taxes folded into the decision-making process, often make little economic sense to obtain. A neighborhood revitalization strategy cannot succeed by trying to be more suburban than the suburbs. But it can improve the quality of the setting that the calculus to buy and invest changes. And with care and proper timing, infill development will be feasible, and the planning for this now is strongly encouraged.

The Name of the Game

The tools outlined here are about stemming disinvestment behavior by growing confidence in the future of the housing market and quality of residential life in the neighborhoods of the City of Geneva. They are not about programs. They are not anti-poverty initiatives. They are not even housing projects. They are community development efforts strategically linked to one another, based on a framework for intervening in markets, and guided by principles we have developed in our 20 years of revitalization work. Leadership from all quarters - elected officials and staff, residents, employers, lenders, small businesses - will be essential. Fortunately there is a strong appetite for positive change.

Appendix A Budget Recommendations

With eleven neighborhoods to focus on, the City of Geneva - a city that must rightsize itself in a weak economy, with limited resources, limited credit, limited buyer appetite, and a range of other factors, the scale of work far outpaces the capacity to do everything needed at once. This report has made clear that highest priority must go to intervening where success is most likely. Our estimation is that this is where significant assets already exist but where overall conditions remain spotty. Making gains in Western View and the Arbors, therefore, is critical to exporting success into the Upper West, and, thereafter, obtaining gains on the west side of Historic North. These cumulative gains will be complemented by smaller scale but no less important progress in Historic Washington, East Lakeview, and Upper North.

This report has detailed on numerous occasions that revitalizing the neighborhoods of the City of Geneva will not be easy. It won't come cheaply, either. In the current economy, it will be hard to raise the funds we believe necessary to succeed. But we think the city has no choice. Geneva is not well positioned to come out of the current economy successfully. It is poised instead to come out slower than other communities in the Finger Lakes, with lower principal property values, less home equity, weaker credit scores, and a softer market. Success coming out of the current recession will hinge on creative, targeted spending now.

We have established a program of work that consists of small and medium-scale interventions that lead eventually to strategic infill. First to build community, second to restore confidence internally, third to rebrand neighborhood life and offer a competitive product. We have determined that the range of work should have four main cost centers that need to be funded for a full five years. Though they vary year to year and some are designed to decline in percentage and size as the project moves forward.

There are several ways to describe the work, the costs, and the list of potential sources. We believe it is useful to first think of the work as being comprised of a) grants to a small local organization which in turn channels those dollars to resident-led projects, or to grant resources for those projects directly to small, resident-led neighborhood working groups, b) loans to (to new buyers, existing owners, and eventually to developers, staffing additions to the City, and consulting fees.

Type of Resource	Use	Annual Average	City of Geneva	City's Partners
Grants	Small Neighborhood Projects	\$252,000	\$177,000	\$75,000
Loans	Home Improvements, Acquisitions	\$1,000,000	\$250,000	\$750,000
Staffing	Project Oversight	\$165,000	\$165,000	0
Consultants	Strategy Refinement	\$140,000	\$140,000	0

To accomplish the work presented in this document and outlined in the above budget summary, it will be crucial to raise the capacity of the residents and city staff to undertake the work. Oversight from city staff will be needed. Additional and highly

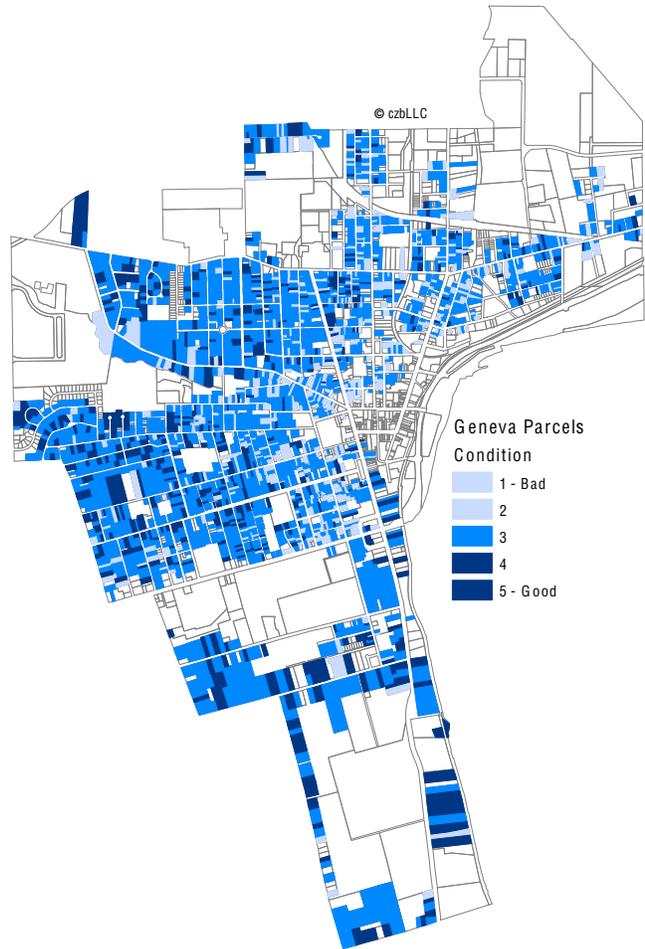
specialized code enforcement capacities will be needed. And outreach to residents will be essential. This comprises the three main staffing requirements we envision as necessary. Additionally, consulting services will be important. We anticipate these services decline as city capacity increases. Initially, strategic oversight will be most important. This will be followed by resident and neighborhood organizing, and then project selection, budgeting, and management. Finally, the range of work to be done will require expenditure of both loans and grants. This will require the city to mobilize its partners - such as the hospital and Hobart William Smith and other large employers especially - to raise direct grant funds and build a lending capacity.

Summary Projected Neighborhood Revitalization Budget								
City of Geneva czbLLC								
Direct Project Costs (Unrecoverable)		YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	Average	Total
USES								
	Beautification and Resident Leadership Development	44,500	44,500	37,000	44,500	109,500	56,000	280,000
	Demolitions	120,000	120,000	120,000	15,000	15,000	78,000	390,000
	Gateway Work	12,500	12,500	20,000	17,500	52,500	23,000	115,000
	Design Competition/New Infill				100,000			100,000
		177,000	177,000	177,000	177,000	177,000	177,000	885,000
SOURCES								
	City of Geneva	102,000	102,000	102,000	102,000	102,000	102,000	510,000
	Geneva General Hospital	25,000	25,000	25,000	25,000	25,000	25,000	125,000
	Hobart William Smith College	25,000	25,000	25,000	25,000	25,000	25,000	125,000
	Consortium of City Employers	25,000	25,000	25,000	25,000	25,000	25,000	125,000
		177,000	177,000	177,000	177,000	177,000	177,000	885,000
Project Staffing								
USES								
	New Neighborhood Planner in Planning Department 1 @ (\$35-40,000/yr + benefits)	75,000	75,000	75,000	75,000	75,000		
	New Neighborhood Initiatives Staff in CE 2 @ (\$30-35,000/yr + benefits) (plus travel) Second Hire Made in Y5	75,000	75,000	75,000	75,000	150,000		
		150,000	150,000	150,000	150,000	225,000		
SOURCES								
	City of Geneva	150,000	150,000	150,000	150,000	225,000		
Lending								
USES								
	Signature Lending for Small Upgrades (no collateral)	100,000	100,000	100,000	40,000	40,000	76,000	380,000
	Modest Rehabilitation	360,000	360,000	360,000	180,000	180,000	288,000	1,440,000
	Substantial/Gut Rehabilitation	540,000	540,000	540,000	420,000	420,000	492,000	2,460,000
	New Construction				360,000	360,000	360,000	720,000
		1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
SOURCES								
	New City of Geneva Community Loan Program	250,000	250,000	250,000	250,000	250,000	250,000	1,250,000
	Consortium of City Banks	750,000	750,000	750,000	750,000	750,000	750,000	3,750,000
		1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,000,000
CONSULTING								
USES								
	Architecturally-Trained Rehab Specialist/SW	50,000	50,000	50,000	50,000	50,000	50,000	250,000
	Home Purchase Counselor	50,000	50,000	50,000	50,000	0	40,000	200,000
	Outreach and Marketing	50,000	50,000	50,000	0	0	30,000	150,000
	Overall Strategy	50,000	50,000	0	0	0	20,000	100,000
		200,000	200,000	150,000	100,000	50,000	140,000	700,000
SOURCES								
	City of Geneva	200,000	200,000	150,000	100,000	50,000	140,000	700,000

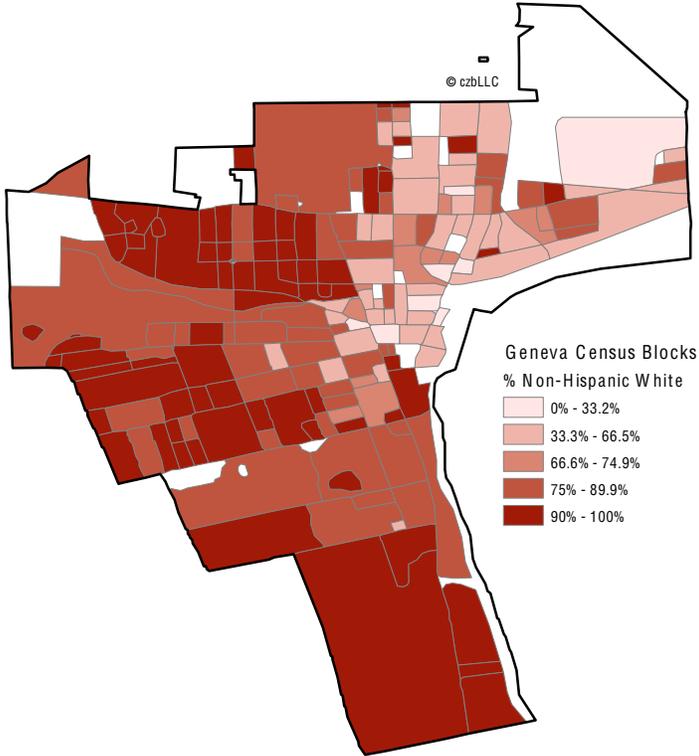
Appendix B Baselines and Measurables

In our experience, there is a world of difference between a market-based strategy, and one built around need. Need-based approaches to neighborhood revitalization do not work. While it is crucial to take account of needs, revitalization is the work of addressing demand, and in particular, a shortage of it. Just as the City of Geneva requires a demand-based market-oriented revitalization strategy, it also needs to separate the strategy effort from the work of execution. The best strategy will go nowhere without the capacity to implement it. czb has written strategies for dozens of communities nationally. In every case we've been confronted prior to work starting with clients telling us that they don't want a strategy to sit on the shelf. Ironically, these same clients often possess very good strategies for tackling their challenges. It wasn't the strategy they lacked. It was the capacity to implement.

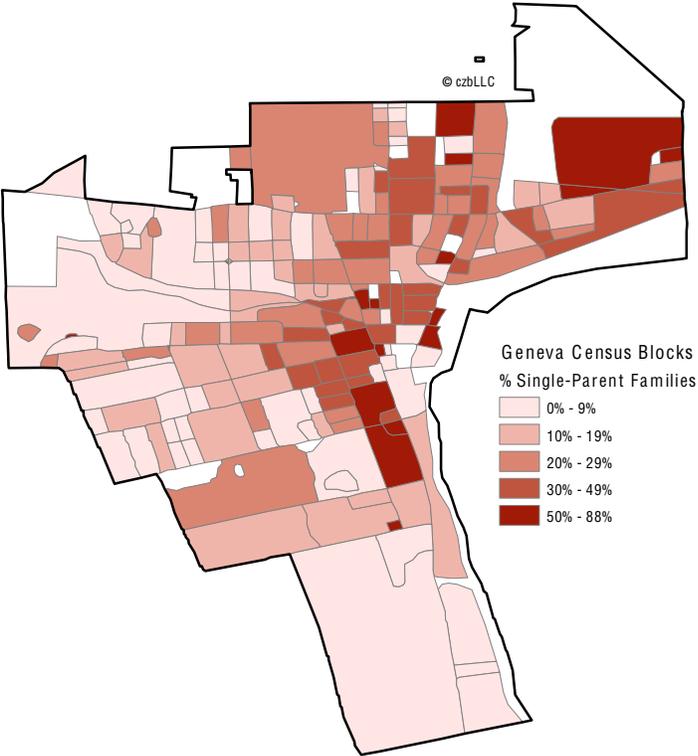
Capacity on this front takes two forms. Ability and knowledge and willingness on one hand. To know what to do, how to do it, and do so with some combination of risk and reward, success and failure. In other words, ability combined with innovativeness and risk management acumen. On the other hand, capacity also requires a commitment. A commitment to fund expensive efforts - of which some may fail. A commitment to move forward imperfectly. A commitment to change the inputs that got the City of Geneva into this mess in the first place. Our experience is that *what is measured is what you get*. Therefore, knowing where the city is in important indicators (baselines) is crucial. Knowing where a city is at the start of an initiative will be an objective foundation for later knowing if gains have been made. There are numerous ways to evaluate progress. Rising property values (in comparison to competition), population growth, deconcentration of poverty, increased levels of home improvement, rising median incomes. Once the City has decided it is serious about implementing this strategy, additional work can be done on determining exactly which indicators are most appropriate to track.



What follows are mapped presentations and tables of baseline information we believe will be useful as the City Manager and City Council sort through its next steps, and determine the level of commitment it has to moving forward.

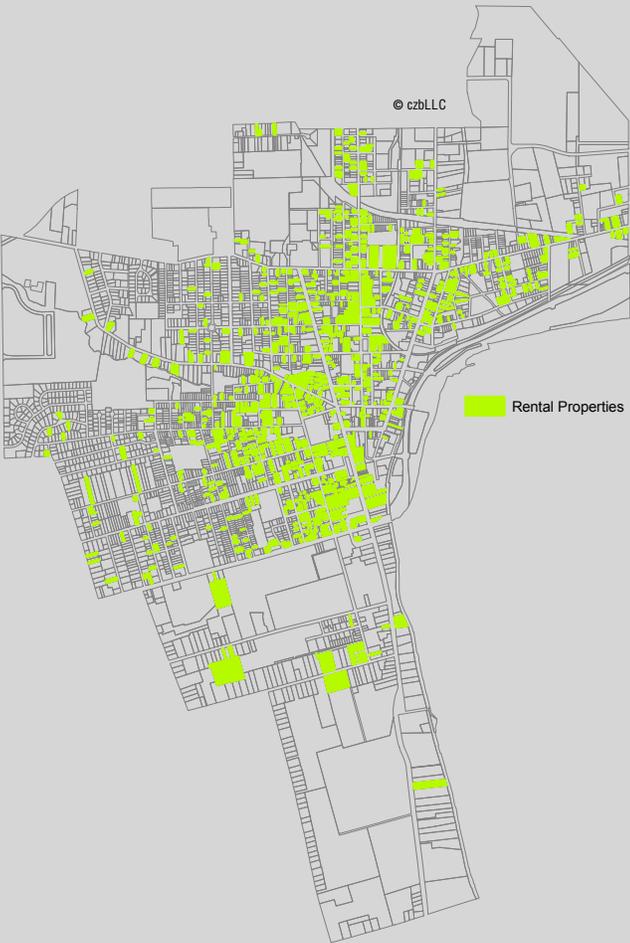


It's important that Geneva track the distribution of households by race because real estate markets factor this into establishing value.



The percent of single family parent families is very important. These are high risk HHs that move frequently, pair incomes rarely, and will indicate a neighborhood's relative strength.

Rental Properties and Age of Structure



Older structures are more costly to maintain. Lacking architectural charm and decades of consistent high quality maintenance, demand for such properties will be lower than for newer structures. Lower demand will generate lower values and create higher probability of conversion to rental. This is especially true with older units that can be feasibly subdivided into small apartments which in such circumstances will command low rents and be appealing to poor household. Subsidy tends to become concentrated. Poor quality landlords aggregate. Being able to intervene in the cycle of disinvestment in these areas will lay the groundwork for later infill activity.

Summary Tables of Conditions

Neighborhood	Population	% Black	% Hispanic	% Non-Hispanic White	% of Families Headed by Single Parent	Housing Units	Abandoned Units	Abandonment Rate	Home-ownership Rate	% of Householders 65+	% of Owners 65+
East Lakeview	1,383	28%	20%	51%	36%	555	11	2.0%	42%	27%	50%
Upper North	1,358	13%	12%	74%	26%	551	7	1.3%	47%	26%	29%
Historic North	1,359	11%	10%	74%	24%	640	5	0.8%	48%	24%	38%
Maxwell-Highland	1,363	1%	1%	95%	9%	594	2	0.3%	82%	35%	39%
The Arbors	881	6%	2%	90%	9%	381	0	0.0%	93%	36%	37%
Western View	663	4%	2%	91%	10%	265	7	2.6%	91%	39%	40%
City Central	1,234	19%	22%	55%	38%	718	32	4.5%	13%	32%	44%
Upper West	1,174	6%	3%	88%	17%	482	4	0.8%	73%	27%	31%
Washington Park	1,687	8%	6%	82%	27%	852	25	2.9%	44%	21%	29%
Historic South	309	4%	3%	89%	7%	162	1	0.6%	18%	14%	36%
South Lake	2,138	6%	5%	85%	26%	329	1	0.3%	49%	26%	36%

	Healthy
	Transitional
	Near Distressed
	Distressed

What does the above table communicate? First, that abandonment of property is a key indicator of distress. As this number falls, it will be a good indication distress is being abated. Second that home ownership rates are important but not solely indicative of health.

The below table? Size and composition of structure matters. Price often follows, indicating level of demand. As this initiative goes forward, Geneva will know it is progressing as DOM (days on market) shrinks, sales volume increases, and sales price rises at a rate equal or better than its competition.

Neighborhood	Sales (2002-2008)	Average Days on Market	Average List Price	Average Sale Price	Average # of Bedrooms	Average # of Rooms	Average Sq. Ft.	Average Year Built
East Lakeview	73	130.2	\$53,851	\$45,251	2.6	7.3	1,547	1902
Upper North	71	91.6	\$58,817	\$52,731	2.7	7.7	1,657	1908
Historic North	126	100.1	\$65,320	\$60,478	2.6	7.7	1,945	1896
Maxwell-Highland	123	105.7	\$120,546	\$113,196	3.2	7.3	1,777	1932
The Arbors	95	63.3	\$84,512	\$81,060	3.0	6.1	1,240	1950
Western View	53	97.6	\$114,398	\$107,725	3.0	6.7	1,498	1929
City Central	59	118.3	\$78,936	\$64,055	2.6	7.2	2,320	1893
Upper West	95	85.8	\$71,905	\$69,001	3.0	7.3	1,664	1915
Washington Park	163	102.3	\$67,729	\$62,822	2.6	7.9	1,937	1897
Historic South	25	101.6	\$186,592	\$171,532	2.0	9.6	2,813	1858
South Lake	39	82.3	\$153,636	\$143,292	3.1	7.9	4,531	1931

Appendix C Questions Citizens Might Have

Why talk about neighborhoods in Geneva? We don't really have neighborhoods; we all live in one city.

To many residents of the city, the notion of analyzing Geneva's neighborhoods surely makes little sense. People in Geneva don't usually refer to living in a neighborhood; rather, they say that they live on a certain street or near a local school or a well-known park. Of course, a few of the areas of the city are called by commonly recognized names. Those few, such as the Historic District, the downtown, and, of course, the mmm, are generally well known but are seen as exceptions. Most people in Geneva simply identify by specific streets.

Yet, when you tour the city, you see evidence that people act like they live in neighborhoods and are often very neighborly. They know what is happening on their blocks and who lives nearby. They show concern for the area around them. And they know that another area a few blocks away is a different place. That different place is often described as across a busy thoroughfare or near a large park or having the hospital or college campus. In other words, people act like there are different parts of Geneva but seldom consciously identify their own neighborhoods or other neighborhoods as distinct places.

Maybe we have neighborhoods, but just don't use those terms, so how can this undermine the recovery of the City of Geneva?

A pattern of not looking at the numerous neighborhoods wouldn't present much of a problem if the various parts of the city were all thriving. But they aren't and breaking the city into hundreds of parts - mostly based on street names - results in programs and policies that impact a block or two but seldom significantly improve a whole part of the city. Indeed, it is unlikely that any successful strategy for community renewal can be achieved without looking at Geneva as a group of more than a dozen distinct places, each unique and with its own character.

Once those places are identified, it is possible to understand what is working well in each area and what isn't. Are homeowners consistently improving their homes or are they just doing necessary repairs or even moving out. Are investor owners able to rent to stable tenants or are rental units often vacant? Are younger families moving in or are empty houses becoming abandoned? Knowing the answers to these and similar questions will allow the leadership of Geneva to develop carefully tailored strategies that can strengthen the places as neighborhoods of choice, where people are actively investing themselves and their resources.

Of course, such strategies cannot be one-size-fits-all. The neighborhoods are simply too unique. Some places are densely built with many two and three family houses on smaller lots; some are mostly single-family houses with spacious yards. Other neighborhoods are defined by historic houses, while others feature more modern ranch style homes. Most neighborhoods can boast of some special aspect of its area: the hospital, schools, attractive parks, a shopping area, or a college. Many neighborhoods are still seen as "neighborly places", while some have had so much turnover that the

residents worry that they don't know other residents only a few houses away. Regardless of the reasons, the neighborhoods of Geneva are each different and each will need to follow a different path to stability.

Can't Geneva succeed by working together as a whole city and not as a dozen or so parts?

Of course, the residents of Geneva need to work as a total community to help position the city for the changes in this century. However, it is very hard for any of us to really understand problems that are happening just a few streets away, so understanding changes occurring on the other side of the city is nearly impossible. As a result most residents don't directly involve themselves in any civic issues beyond major citywide decisions, such as the development of the lakefront. In this process Geneva loses one of its greatest potential strengths – the active participation of its residents in managing and improving the community.

Thinking about Geneva as a cluster of neighborhoods actually makes the city more knowable and it opens a wide range of opportunities for involving residents of all ages, races, income groups, and backgrounds in making their part of the city shine. Of course, many of the same people who actively involve themselves in their neighborhoods soon find themselves interested in other citywide issues. So instead of fewer people becoming part of the citywide renewal process, the numbers of active citizens actually increases.

How can this make a real difference in Geneva in light of the serious challenges we face?

Geneva faces enormous hurdles over the next few years. (What follows is David's come to Jesus discussion about how the sales prices have to be so low to accommodate the higher taxes so that rehab isn't defensible and the "buyers with choices" group is going elsewhere which will result in a tip to more and more rental and eventually a few high end, many low end, and a slowly declining middle.)

These hurdles cannot be overcome with the tools currently used by government and civic organizations. Geneva cannot be fixed by a few more downtown projects, additional upgraded streets, expanded park services, or housing programs. Geneva must re-think the future of the city over the next decades and skillfully use every tool it can to make itself more competitive as a community of choice.

Fortunately some of the raw materials are already there. The city has an outstanding quality of life: the beauty and recreation provided by the lake; a location just off major highways and near a large metropolitan center; the presence of locally and nationally known colleges; attractive historic housing stock and downtown buildings; the diversity of the population ranging from academics to line workers; the high standing of the schools; the amenities of the parks, nearby farmlands, etc.

With all of these challenges and all of these remarkable resources, how can we go about re-positioning Geneva?

First, decide on what you are trying to achieve. Increasingly, Americans are seeking stable places with a desirable way of living as places to call home. This demand for “quality of life” is where Geneva can be competitive for a broad spectrum of potential residents. Geneva already has many of the features that a large segment of the population values. Tough spot. Jobs etc.

Second, recognize that no one action will achieve your goal. The lakefront could be a complete success without the rest of the city seeing much benefit. The downtown could be further restored without the neighborhoods getting any stronger. In fact, unless there are a number of different neighborhood-based initiatives, it is unlikely that any programs or investments will be enough to re-position the city as a place of choice.

Third, the civic leadership can recognize the market dynamics that are undermining Geneva and craft the strategies and investment programs that will realistically re-position the city over the next few years so that it is more competitive for the households that it needs to thrive. As a major element of this third step, it will be critical to look at Geneva as a series of unique parts that together make a viable, diverse, and competitive community.

How can we step back and look at the city as such a series of parts?

Realistically, most of the work of government has broken the city into parts: voting districts, school districts, census districts, zoning areas, CDBG-qualified areas, etc. The reality is that all of these make some sense, but they don’t really look at the areas of the city in terms of the real estate market (where people choose to invest their money) and neighborly areas (where people choose their involvement and concern). These areas are generally called neighborhoods. These neighborhoods usually don’t have the same clear boundaries for everyone. Older people might still think in terms of old ethnic communities; younger families might more closely follow school boundaries. People interested in history might think of neighborhoods in terms of when the houses were built, while others might describe a neighborhood based on a park or a location. And all of them might use very different place names for the same area.

The particulars of boundaries and names of areas aren’t really that critical; boundaries change over time and people tend to use the names that are most easily understood or most attractive. The important issue is whether or not the area conveys a sense of place in which the residents can feel a sense of common concern and a place where the patterns of investment can reassure them that their investments make sense. The final picture will never be final and will evolve as the neighborhoods change over time.

How to we decide where to start?

The general answer is that the work of strengthening Geneva’s neighborhoods should start where there is the greatest likelihood of success. Notice that the main focus is not the areas of greatest need, but the areas of greatest potential. In order to demonstrate the effectiveness of a more pro-active, market-driven approach to community change, there has to be a conscious decision to identify what do-able activities can be quickly accomplished to show how Geneva is taking charge of its future.

Since we are talking about a fundamental shift in how the city government and many of the civic groups do business, what are the guiding principles that should give us direction?

In broad terms there are certain principles that should be part of any workplan for community change in Geneva. These have been outlined extensively in this document.

In terms of the responsibilities of local government, it is critical that it re-think many of its programs to assure that the following actions occur in conjunction with public expenditures. Though stated previously in this report, these principles bear repeating.

- ✓ At least some of the work of all city agencies should be integrated with this initiative and the budgets should annually demonstrate how the work of the agency is supporting the larger goal of stabilizing the housing market.
- ✓ Any efforts to create additional subsidized housing must be put on hold, unless it is demonstrated that a much greater number of severely distressed properties will be removed in the development process.
- ✓ No public actions should be undertaken unless it is clear that they support the larger outcome of housing market stabilization and unless there are agreed-upon benchmarks of success.
- ✓ Incentive funds must be set aside to encourage highly visible curb appeal investments in properties, whether the properties are owned by investors or by homeowners. If the buyer or borrower is not willing to undertake such improvements, no special funds should be allocated to that property.
- ✓ Small-scale self-help projects, volunteer community initiatives, and neighborhood marketing efforts should be encouraged, facilitated, and promptly funded.

There are certain iconic neighborhoods that are a critical part of Geneva's future. Unless these places stay as places of choice and even improve, there is little likelihood that other parts of the city can be significantly strengthened. Some of areas – South Lake, Historic South, Maxwell-Highlands – already have good standards of maintenance and have some of the higher sales prices in the city. Nevertheless, there are houses in these neighborhoods or nearby that are under-maintained and many houses that are well below their potential. If Geneva is to re-establish itself as a stable, diverse city, it is critical that these neighborhoods continue to attract higher income households who are willing to substantially upgrade the many premier properties.

In addition to the neighborhoods cited above, there are other places in Geneva that have remained consistently solid areas although each is facing some particular challenge, such as low quality rental houses, an aging homeowner population, obsolete housing amenities, or oversized properties in poor condition. These areas - Western View, The Arbors, and numerous blocks in Historic North – are an important part of Geneva as a community of choice since some of the best affordable houses for working

and middle-income families are in these neighborhoods. If Geneva is to continue to attract a core of stable owners, these neighborhoods will be among the first choices and it is important that every effort is made to facilitate solid home purchases and good property repairs.

A key aspect of Geneva's future will be its ability to serve a diverse population in terms of race, ethnicity, age, income, and lifestyle. Certain neighborhoods are central to achieving and sustaining this diversity as part of healthy neighborhoods. All of these neighborhoods are old; some are more known for their historic homes, others are seen as modest income older housing and still others are a mix of these characteristics. These neighborhoods include: City Central, Washington Park, East Lakeview, sections of the Historic Northside, and the Upper West – all of which are adjacent to the downtown.

Appendix D Sources and Additional Relevant Information

Sources for this report were ESRI Business Analyst (for modeling population and income projections), US Census, Bureau of Economic Analysis, Bureau of Labor Statistics, Woods + Poole, Multiple Listing Services, City of Geneva records (permits, rental property, tax assessments, building conditions, property classification), HUD (location of subsidized units), interviews, and field observations (100 percent inventory 2x).

Appendix E: Interviews

No outside consultant can readily obtain a deep understanding of a community on par with what residents know and have learned through years and sometimes decades of accumulated experiences. This is a shortcoming but also a strength, for objectivity is often useful in evaluating markets and determining the right intervention strategy. One method we rely on is interviews with residents to help us understand more acutely what is going on in a community. What follows are interviews conducted in the City of Geneva from October through November 2008.

No	Name	Address	Description	Notes
1	Gibson	40 Geneva St #4	26/F/Mother w 1 Child	1 BR - \$375/mo - Rent

- Describes the street as “ghettoish”. Has a diverse population, but has never had any problems with neighbors. There is some crime and drugs in the area – has had items stolen from her car.
- Lisa feels her street is staying the same. From what she has heard from neighbors, the street used to be really bad before she moved there. There are a lot of vacant houses so there is little work being done on lawns and improvements to homes. St. Peter’s Church on the corner of Geneva St. and Lewis St. is trying to improve the community around it by organizing clothing drives and having trash pick up days.
- The most recent family to move into the neighborhood lives directly across the street. They are an African-American couple with a few children. They are very friendly and have been outgoing with their new neighbors
- The house was vacant for sometime, then a Latino family was living there most recently. It is unclear which family was more financially stable to Lisa, but she definitely feels that at least their contribution to the neighborhood will be better.
- Lisa moved to 40 Geneva St. in August of 2002. At the time she was pregnant with her first child.
- Lisa looked at other apartments in Geneva, but not other cities. Some of the other apartments she considered were on Genesee St and Howard St, but the rent was unaffordable for her at the time. At the time she chose her apartment, it was because she liked the size and the cost was within her means. If it were not for her financial situation, she would consider moving to a larger apartment or purchase a home for her and her son.
- Most recently her landlord has repaired some roof leaks and painted the front porch. Lisa has made improvements to her apartment – retiled the kitchen floor, painted all rooms, and varnished the closet doors. All of which her landlord has reimbursed her for.
- Lisa is unaware of any future improvements planned by the owners of her building.



No	Name	Address	Description	Notes
2	Osborne	72 Monroe Street	2 PP/Married 34 yrs. (late 50s)	4 BR/1 BA Free and Clear

- Describes the area as residential near the college. Usually when asked where they live they would respond with their street name or cross streets.
- Mike feels the area is getting better. There have been 4 homes that have changed occupants within the last 5 years. 2 of those were sold after the occupants deceased and the others went from rentals to ownership. Ann feels that the area is staying the same because two of the four new families to the street she feels are not an improvement, while the other two are improvements or staying the same – stating that they off-set each other.
- The newest family to move in occupied a house across the street and to the right. It is a couple from Guatemala with one child and expecting a second.
- Both agree that the new family is stronger than the family that previously occupied the home. The home was previously being rented and was sold earlier this year.
- The Osbornes' home was purchased in 1975. They met in college and were living in Albany before moving to Geneva because of employment opportunities.
- When looking to buy a home, they looked in both the city and the town of Geneva. Lived in the Sheridan Apartments on Reed St. while looking for a home. Seriously considered homes on Norwood Ave, North Brook St, and South Morrell St.
- August of 2007 – re-paved the shared driveway on their property. Fall of 2007 – fixed walls and wiring in eating room and kitchen (new dry wall). Replacement windows installed in kitchen, dining room, and sun porch. Noted that many of the families and homeowners in their neighborhood would be considered to be actively making improvements to their homes property.
- Plan on reshaping landscaping to make mowing easier on “aging bodies” in Spring of 2009.



No	Name	Address	Description	Notes
3	Principio	23 John St	28 M/S (unemployed)	3 BR/2 BA (mortgage)

- Bob describes his neighborhood as “ghetto”. When asked what part of Geneva he resides in his street name is usually given or “off of Genesee St.”.
- His neighborhood is staying the same. Majority of the homes are rentals, but there is very little movement of new families to the street. Not many of his neighbors are very friendly, at least not to him, so little information was provided on his neighbors.
- He says he was the last person to move to his street in the immediate area around him.
- Home was bought through a broker so it is unclear whether he is more financially stable at the time the home was purchased. Currently he is more financially stable as he won a large sum in the lotto in 2006. It should be noted that he chose not to move when it became financially available to him.
- Bob bought his home in 2005. He rents out 2 of the bedrooms to roommates/friends.
- Bob moved from his parents’ home on Washington St. He looked at buying homes on North St., Genesee St., and Geneva St. before deciding on his house on John St. He never considered living in an area other than Geneva.
- A new furnace and water heater were put in last year when the old units stopped working. Bob has also started to remove the above ground pool in the back yard.
- Bob plans to finish removing the pool so he has more yard space. The pool is never used and he has a large dog that needs the open space. When the pool is gone, the deck will need to be worked on as well.

No	Name	Address	Description	Notes
4	Fratto	104 Mill St (Duplex)	27/D/F (one roommate)	3BR/1 BA rental

- When asked what part of Geneva she lives in or what her neighborhood is Stephanie says she lives on the corner of Lyceum and Mill St. or near the baseball field.
- Stephanie’s neighborhood is staying the same. Most people own their homes in her neighborhood. She says the street is getting a little noisier with the new neighbors’ children so close to her home.
- The house to the right of Stephanie’s was recently purchased after being on the market for a long time. The family has 2 children (ages between 8 and 12 approx.)
- The home was vacant when Stephanie moved to the neighborhood so it is unclear whether the family is stronger or weaker than the previous family.
- Stephanie moved to her apartment in February 2008. She was living in Brewerton, NY until October of 2007. She moved in with her parents who live in the town of Geneva before finding this apartment.
- Geneva was the only place she looked to live. Her family is here as well as many close friends. She was limited as far as where she could get an apartment because she has a large dog and her roommate has 2 cats. Many of the rentals do not accept pets.
- The landlord did extensive work on the front porch this summer and installed new carpeting upstairs before she moved in.
- The landlord plans to do the siding on the entire house or paint next year.

No	Name	Address	Description	Notes
5	Perry	21 Greenhurst	54 y/M (empty nest)	3 BR/1BA mortgage

- Their neighborhood described by its street names; Greenhurst near Nursery.
- Carol and Gene agree that the neighborhood is pretty much staying the same if not getting better. Since they moved to the street 30 years ago, most of the homes have retained the same ownership. Recently one of their neighbors passed away and another moved to assisted living.
- The home of their neighbor that passed away was sold and mother with two daughters moved in. They are described as quiet, respectful neighbors. The home of the woman who moved to assisted living was also sold quickly. The family who bought the home moved from Elmira and has family in the same neighborhood.
- Both of the families that have moved into the neighborhood appear to be stronger financially. The former occupants were most likely on a fixed income so it's a different dynamic.
- The Perrys moved to their home in 1978. They were living in an apartment in Geneva before purchasing.
- Carol and Gene's families are in Geneva and both worked in Geneva, so they did not look into living in other areas. Other homes they considered buying were on Madison St and Copeland St.
- Carol and Gene have remodeled their living room and den recently. Within the last 2 years they have put on new roofing and added a front porch. They feel their neighbors keep up their homes very well and make necessary improvements as well.
- The couple would like to re-do their back porch in the future, but have no definite plans.



No	Name	Address	Description	Notes
6	Caves	32 N Genesee	28/S/M (works in Rochester)	2 BR/1 BA rental

- Mike lives on the “North side” of Geneva. He usually tells people his street name when they ask what neighborhood he lives in.
- Mike feels his neighborhood is getting worse. Most of the homes in his area are rentals and have many different tenants. There are a lot of kids running around the neighborhood unsupervised. Most of the people in his neighborhood are low income and some are in homes that receive assistance.
- One of the most recent additions to the neighborhood is a family that lives across the street from Mike. The rent and have children that are a bit troublesome.
- Although the family may be disruptive, they do have a car that is nicer than the family that rented the home before. For that reason, Mike believes they may be better off financially.
- Mike moved to his apartment in 2004. He was living with his parents on Willard St.
- Mike did not look in surrounding areas when looking for apartments. His family and friends are all here in Geneva. The apartment he is in was the only apartment he looked at and was perfect for one person.
- About a month ago, the landlord had new shingles put on the roof. New smoke detectors were installed.
- Mike is unaware of any plans for improvement to his rental in the near future.

No	Name	Address	Description	Notes
7	Meyer	297 Slosson Ln	59/F/M (empty nestor)	4 BR/1BA (mortgage)

- Anne tells people she lives on Slosson Lane or that she is out past the college.
- Anne feels the neighborhood is getting better. There are some new homes that have been built and some of the houses that have sold have been worked on by new owners.
- The newest family to the neighborhood lives across the street and a few houses down from Anne. The house was being rented while it was on the market. It needed a lot of work and was not sold for a long time. The family there now has gutted the interior and is making much needed improvements.



- The new family in the neighborhood appears to be stronger financially because they are putting work into the house and are not renting.
- Anne moved to Slosson Lane in 1979. She was living with her husband in an apartment in Geneva before she moved.
- Anne and her husband looked at living more in the country side, but Anne wanted to be in the city at the time. Being inside the city was a draw for her to their home, but she did mention that she wishes she was in the town instead.
- The most recent work done on her home was the installation of storm windows. She feels her neighbors all take care of their homes well and make needed as improvements to their homes and lawns.
- Anne plans to install new flooring as well as paint and redo the bathroom as soon as possible.

No	Name	Address	Description	Notes
8	Keane	167 Pulteney	49D/F, mother 5, w 3 children	5 BR/2BA rental



- Muriel's neighborhood is described as Pulteney Street near the college kids.

- Muriel thinks her neighborhood is getting better. She is near homes that are mostly owned not rented. She is down the street from some of the college rentals so it is quieter for the most part in her section.

- She is the last person to move into her neighborhood. Most of her neighbors have been in their homes for years.

- Muriel says that from what people from her neighborhood have told her, the family that lived in her house

before she moved in were not good neighbors. They were loud and disrespectful. Muriel's family is would also be described as stronger financially than the family that moved out.

- Muriel moved to her current residence in June of 2008. Before that she had rented on Castle St. and Twoomey Place. Before they separated, she and her husband had a home on West St.
- Muriel is originally from Long Island, she moved to Geneva with her husband to be closer to his family when their son was born in 1998. They looked at homes on Lewis St., Hillside Dr., and Delancey Dr. before deciding on West St. When she was looking for an apartment she looked from something close to work, safe, and walking distance to businesses and work.
- Before she moved in to her rental the furnace was replaced in 2007.
- Muriel is not aware of any plans for improvements on her rental.

No	Name	Address	Description	Notes
9	Brennan	12 Howard	51M/F No Children	3 BR/1BA

- Diane’s neighborhood is described as “Howard St. near the Byrne Dairy”.
- Diane feels her neighborhood is staying the same. There’s a good mix of owners and renters on her street. She mentioned that she is not terribly friendly with the neighbors. She says, “I go home, lock my door and keep to myself.”
- There is one home on her street that is a rental that is constantly rotating tenants. Most of the other homes tend to stay the same.
- The newest family to move to the house mentioned above is about the same financially as the previous tenants, but would not be described as strong financially.
- Diane moved from a rental on East North St. to her home on Howard St. in 2000.
- She and her husband considered living in the country side and also looked at homes in Seneca Falls and Waterloo, but decided to stay in Geneva because both she and her husband work here. They looked at homes on Jefferson St. and Humbert St. before making an offer on their home.
- The most recent improvements they have made to their home was the removal of a tree on the side of their house that was falling on the neighbor’s home and the repair of a rotten pipe in the bathroom (including repairing damage done by that pipe). Most of the improvements are made on an “as needed” basis.
- Diane and her husband have no current plan to make improvements on their home or lawn.



No	Name	Address	Description	Notes
10	Mendez	54 E North Street	48F w boyfriend, 16 yr. old son	3 BA/1BA

- Sandy says her home is on the north side of the city and just tells people the street name if asked what neighborhood.
- Sandy says her immediate neighborhood is staying about the same. There are some kids on the street that make it a little noisy, but they are not troublemakers. There is a lot of traffic on her street so that affects the noise level as well.
- The most recent family to move to her neighborhood lives a few doors down and they rent. They have children, but keep to themselves. Sandy notes that most people in her neighborhood do the same. When asked why she just said she has no interest in them.
- Sandy feels the new family is about the same financially as the previous family, but notes that both families seem to be weak financially.
- Sandy and her boyfriend bought their home in 1997. At the time they were renting an apartment in the house next door. They were renting that apartment for 8 years before they decided to buy a home.
- They did not look at other areas or at other homes in the city. They were comfortable in the neighborhood and just saw the house as an easy adjustment. They were sick of throwing money away on rent and decided buying the house was a logical investment.
- Within the last year, Sandy has put wood floors in her home, painted the interior, and started painting the exterior.
- Her current plans include finishing the exterior paint job and remodeling the dining room.

No	Name	Address	Description	Notes
11	Maysonet	14 Austin Pl	46 F/Single Mother w 2 sons	3 BA/1BA

- When asked where she lives, Judy usually just says her street name or describes it as off East North Street.
- The street she lives on only has about 5 homes on it, so it's a quiet area that Judy feels is staying about the same.
- The most recent family to move to her neighborhood is a rented house - 2 parent home with 4 children. They seem to be friendly and are an improvement to the street.
- Judy feels the new family is stronger because she is not sure the former tenants had jobs and knows that they were evicted from the home. The new family is a working family.
- Judy has lived in Geneva for many years and on Austin Place for at least 6 years. She rents her home from her niece (Sandy Mendez – interview #10).
- Before moving to Austin Place, Judy lived on Hoffman St. for about 2 years and on Hallenbeck St. before that. Judy was born in Rochester, grew up in Naples and moved to Geneva because she had some family in this area.
- The most recent improvements made to her home would be the replacement of windows last year by her landlord.
- Judy is unaware of any future plans for improvement to her property.

No	Name	Address	Description	Notes
12	Long	21 Grove St Apt A	24 single mother, 3 yr. old son	2 BA/1BA

- Alyssa says she lives on Grove St. near High St. when asked about her neighborhood.
- Alyssa feels her neighborhood is staying the same. She has little contact with her neighbors and comments that they are "too noseey". She keeps to herself and does not speak much with neighbors except for a hello in passing.
- Recently in the house two doors down from Alyssa, in a rental house, a young couple moved out and two "bachelors" moved in.
- The new tenants seem to be weaker financially than the previous tenants, but are not poor. Alyssa says the former tenants worked at the college briefly and were well off, but it was only a temporary position. The new tenants are in their late 20's and are employed, but not as well off as the previous.
- Alyssa moved to Grove St. in May of 2008. Before that she lived briefly in apartments on Genesee St. and N. Genesee St.
- Alyssa was born and raised in Candor, NY. Her family moved to Geneva in July of 2006, Alyssa followed the next month. She did not look at living in other areas because she moved here to be closer to her family for support and help with her son.
- The landlord has not made any improvements to the property while Alyssa has been a tenant. Alyssa painted her apartment with the landlord's permission, but was not reimbursed for costs.
- Alyssa is unaware of any future plans for improvement to her unit. She believes her landlord is struggling to stay out of foreclosure on the home.



No	Name	Address	Description	Notes
13	Nelson	45 Hillside Dr	Married Couple w adult son	4 BR/1.5BA

- Victor describes his neighborhood by his street name or that it is the extension of Lewis Street at Oak.
- Victor says that his neighborhood has been and continues to stay the same. Many other homes on his street have had the same owners since he moved there 10 years ago. There was a period of time for about 6 years where there were not even children on the street so he does describe his neighborhood as safe and quiet.
- About 2 months ago a single male moved to Victor's neighborhood. He is a professor at the college. The former owner was an elderly woman.
- Victor says the new owner is stronger financial because he is employed with the college and the woman before him was on a fixed income. Victor feels that the new owner is going to be an improvement to the neighborhood because he has already spent time outside working on the lawn and property.
- Victor has lived on Hillside Dr. for about 10 years. He moved from Cincinnati for a job here. He rented homes in Geneva before settling on Hillside.
- Victor considered living in Seneca Falls and Waterloo while looking to buy a home. He had rented on Greenbrier Circle and Washington St. so he and his wife looked at homes in those areas. They decided on Hillside because of the proximity to schools and work.
- The last improvement made to the home was painting the exterior of the house in July. 5 years ago the roof was replaced as well.
- Victor plans to install new windows as soon as possible.

No	Name	Address	Description	Notes
14	Swarts	71 North Main St	Unmarried w partner + dogs	4BR/2.5 BA

- Andy tells people he lives on Main Street close to the hospital when people ask him his neighborhood.
- Andy feels his neighborhood is staying about the same. Most of the homes are family owned. He estimates that 3 out of 12 homes in his immediate area rent. There are about 7 children in 3 of the houses around him. He also mentions that there is a small park/ playground behind his property (Richard's Park) that is one of the downfalls of his neighborhood. He says the park is supposed close at dark and many times there are kids in there long after the park should be closed, playing basketball, etc. It makes for noise and uneasiness.
- There is a rental house with three units two doors down from Andy. Recently a family moved there from the Courtyard Apartments. He says that the kids are not well supervised by the parents and do not seem to be the most desirable neighbors.
- The woman who lived in the apartment before the new family moved in was an older woman in her 70's who also rented. Andy feels this family is weaker financially than the former tenant. He comments that the new family is likely receiving assistance for their rental.
- Andy moved to Main St. from Himrod (a small hamlet near Dundee, NY). He was born and raised there.
- Andy looked only in the Geneva area when looking to buy. He considered homes on Pre-Emption and Rt. 14 South before deciding on Main St. The reason he chose Main St. was because the second unit in the carriage house to rent on property was important.
- Andy put on a new roof this year. Last year the roof on the carriage house was replaced. They have also done work to the interior of the main house and replaced the furnace recently.
- Andy has plans to paint the exterior of the main house and to repave the driveway soon.

No	Name	Address	Description	Notes
15	Fulton	44 High St	34 M w wife + 5 children	7 BR/3.5 BA

- Jason tells people he lives three doors down from St. Stephen’s Church and also considers his home in the downtown area because it is within walking distance to there.
- Jason says his neighborhood is great, the people are friendly, and homes are large from the turn of the century. There are a few college professors that have moved to the neighborhood and made it worldlier. It is a desirable neighborhood – in the last 4 years about 6 houses have gone on the market and all have sold within two months. People take care of their homes and lawns so Jason feels the neighborhood is staying the same if not getting better.
- A single family moved into a home in Jason’s neighborhood recently from Toronto. The father is a professor at the college and they have two young children.
- The former owners of the home were a young married couple with no children who worked at the agricultural station and who sold the house after separating. Jason feels the new family is stronger financially than the former. He also notes that the new owners are more visible. They are outdoors working on their home together, gardening, etc. They have already painted and seem to be putting a lot of effort into improving their home.
- Jason and his family moved to High Street in 2003. Before that they owned a house on Columbia Street, but their family grew too big for that home. Jason’s family is from Geneva and many live here. While he has lived in other states and areas, he has decided to settle in Geneva.
- Jason looked at large homes on Washington St., William St., and another house on High St. before purchasing his home at 44 High St. His main deciding factor on looking at any home was the size. He wanted a large home for his large family with space for growth.
- The most recent improvement he has made to his home was the installation of 42 new windows.
- Jason has plans to build a 2 car garage with a bonus space above on his property. As well as build a deck and have a pool put in. The bonus space above the garage would be used for a fitness room and home theater.

**Submitted respectfully to the citizens
of the City of Geneva, New York by czbLLC.**

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