

# More homeowners. Stronger blocks.



Original architectural concept - not an actual property, completed project or approved site plan.

Ideas for Albany's future, from someone born and raised there, with years of experience working on its homes.

Rehabilitation. Compatible infill. Resident homeownership. Suggestions for maintaining neighborhoods and strengthening the City and school tax base.

A personal perspective for discussion, illustrated with possible housing approaches. No project approval or financial forecast is represented.

# Three questions to start with.

Resident homeownership, neighborhood care and potential City and school tax-base benefits remain the aims. I am sharing an Albany resident's ideas and inviting constructive feedback. This packet requests no land allocation or contract. Any later business proposal would state my role and interests separately.

## Where could these ideas help?

Which existing rehabilitation, homeownership or infill efforts could these suggestions complement? I want to learn from current work and from residents, rather than propose a parallel system.

## Which land-access idea deserves a closer look?

Compare published vacant-lot sales, qualified bids and a proposed drawing for the opportunity to buy a lot. What is limiting available properties or buyer participation today? A drawing may be useful where qualified demand exceeds supply.

## Who else should help examine the ideas?

Invite residents and renters, city staff, land banks, builders, educators, lenders, appraisers and insurers. Please identify the strongest idea, a practical objection and the next useful question. Reply to [infill@simionmgmt.com](mailto:infill@simionmgmt.com).

Ideas for discussion. No program, contract, funding or development approval is offered.

# An Albany native's perspective.



Actual photograph: State Street, Albany, May 2022. Andre Carrotflower / CC BY-SA 4.0. Historical streetscape context, not a proposed acquisition or Garry's project.

## Why I am sharing these ideas

I was born and raised in Albany. My interest in its future comes from knowing the city and from years of buying, rehabilitating and reselling homes here. My background also includes mortgage work, a previously held real estate appraisal assistant license, meetings with fire department personnel and scheduling occupancy inspections. Those experiences shape how I look at older houses and the spaces between them.

## What I would like Albany to consider

I see an opportunity to build on the work already under way: rehabilitate suitable houses, consider compatible housing on vacant lots, and help more people become resident homeowners. Single-family homes, duplexes and triplexes could each have a place. I want to offer examples and opinions that encourage a useful discussion about maintained neighborhoods and a stronger residential tax base.

Albany's 2025 Housing Audit recommends incremental infill, rehabilitation partnerships and smaller-developer support. My ideas connect with that direction; they are suggestions for discussion rather than a funding or construction proposal. [1]

# Different homes. One ownership principle.



## SINGLE-FAMILY

A resident-owner home

## TWO-FAMILY

Owner home + rental

## THREE-FAMILY

Owner home + two rentals

Illustrative architectural possibilities, not actual properties or approved plans. The exterior images do not establish a room layout or unit count.

## Let the property help shape the answer

My interest is in compatible housing and resident ownership, not insisting that every lot receive the same building. A single-family house may make sense in one place; a duplex or triplex may offer a useful mix of owner and rental homes elsewhere.

## Renew the houses that are already here

Rehabilitation belongs beside new construction in this discussion. Some older houses can be substantially renewed while retaining their neighborhood character. In other cases, a vacant lot offers room to consider a different small housing form.

# One building. Two independent households.



AI-generated illustration of a possible arrangement. The rooms shown are illustrative, not a verified floor plan or proof of bedroom counts or site fit.

## An upper family home and a separate lower apartment

One example I would like to explore is a two-bedroom, one-bath lower apartment beneath a three-bedroom, two-and-a-half-bath home across two upper floors, with possible roof access. The buyer could own the building and land, live in the upper home and rent the separate apartment. This illustrates my thinking; other housing forms may suit other properties.

## Keep more than one approach available

Modular, panelized and conventional construction are possibilities worth comparing. Rehabilitation deserves equal consideration where an existing house can be renewed. The illustrations suggest a direction and character, rather than establish a chosen construction method, exact finish or approved design.

# Ownership that lasts.



Actual photograph: Union Street, Schenectady, August 2008. Daniel Case / CC BY-SA 3.0. Regional architectural context; no ownership, availability or endorsement implied.

## Five to seven years of primary residence

One suggestion is a five-to-seven-year primary-residence commitment, without shortening any longer applicable protections. Residence, continued ownership, affordable rents, resale restrictions and upkeep are separate obligations. AHP's Vacant Rental Program describes ten-year ownership and affordable-rental obligations, not a ten-year owner-residence requirement. In a duplex, a buyer could live in one dwelling and rent the other. These are suggestions, not imposed rules. [5]

## Clear maintenance obligations

I would encourage clear expectations for safe building condition, necessary repairs, exterior upkeep and clean grounds. Those expectations should be understandable and realistic, with responsibility for the home and the areas the owner is legally required to maintain. The aim is sustained care for the neighborhood.

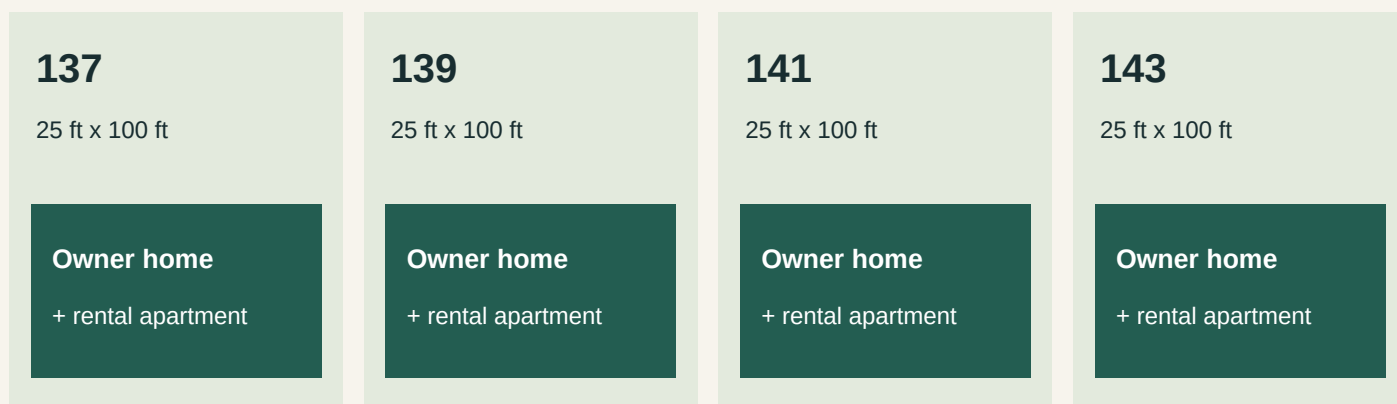
## Build on existing programs

The Land Bank EOP already provides an owner-occupied two-family precedent, including homebuyer education. The page reviewed for this edition lists no participating properties. I would welcome guidance on where existing programs could support these ideas. Longer protections, buyer preparation and fair treatment of hardship are useful features to learn from, rather than reasons to create an entirely new system. [4]

# Four listed lots. A place to explore the idea.

## 137-143 Third Avenue, Albany

The saved October 2026 Land Bank list identifies four nominal 25-by-100-foot lots offered as a \$60,000 package. Current availability, title, dimensions and site conditions require confirmation. One illustrative option is a duplex on each lot, giving four owner households and four rental dwellings if feasible. Singles, triplexes or another arrangement could be explored instead. This is an example, not a request to approve eight units. [7]



Illustrative relationship diagram. It suggests one way to think about these lots; it is not a measured site plan or approved building arrangement.

## Use the example to open the discussion.

The purpose is to make the possibilities visible. A compact duplex, a single-family home or a different small housing configuration may fit a particular site better. The central idea is resident ownership and neighborhood improvement; the exact building form can respond to the property.

## Trace the four parcel rows

Saved list: **October 2026 Land Bank sales list, page 2 of 2**. Rows: 143 Third Avenue / 76.56-4-55; 141 / 76.56-4-56; 139 / 76.56-4-57; 137 / 76.56-4-58. Each is listed as 25 by 100 feet; the four-lot package is \$60,000. This is a source asking price, not a project budget. No building plan or site fit has been approved. [7]

# Vacant lots. Three routes to discuss.

A visible pathway from suitable land to lasting resident ownership.

## Published lot sales

Build on city and land-bank sale processes. Publish which parcels are actually for sale, the price or offer process, deadlines and selection conditions. A holdings map does not establish availability.

## Competitive bids or auctions

Discuss bids or auctions where the seller has authority to use them. Could published conditions consider a credible completion plan and resident ownership alongside price? The highest offer alone does not establish a good neighborhood outcome.

## A proposed vacant-lot lottery

Consider a transparent drawing for the opportunity to BUY a selected vacant lot at a published price. The selection concerns land only, not a house. This is a proposed idea, not an existing Albany program or an open drawing.

Saved list reviewed October 18, 2026; availability unconfirmed: <https://www.albanycountylandbank.org/for-sale-list> . Auctions and lottery are proposed options subject to seller authority and applicable requirements.

# A vacant-lot lottery to explore.

A proposed drawing for the opportunity to BUY VACANT LAND ONLY. A completed house is not the prize.

## **Publish the opportunity and test demand**

Publish selected vacant lots, prices and proposed owner-occupant criteria. This discussion is intended to help people seeking stable resident ownership, including renters exploring ownership, while respecting existing neighbors. Compare a drawing when qualified demand exceeds supply.

## **Keep selection fair**

Discuss consistent screening, one entry per household, transparent selection and a waitlist. Review fair-housing, accessibility and funding requirements. No local preference or selection rule is adopted here.

## **Establish a supported build path before closing**

A selected buyer could explore a qualified builder, nonprofit-supported route or another credible construction and financing pathway before committing to the lot. A conditional opportunity could allow due diligence. Selection does not fund a house or approve plans.

## **Protect the purpose through completion**

Discuss recorded occupancy and resale safeguards that carry through transfers, with lawful enforcement, lender rights and fair hardship treatment. Explore checks against nominee buyers used to evade resident ownership. Discuss five to seven years of primary residence without shortening longer program terms.

Vacant-land purchase concept only. Seller authority, eligibility and any sale conditions require separate review; no drawing is open.

# More than a list of addresses.

Help residents understand the land before they try to buy it.

## Show the lot and its conditions

Suggested information includes the seller, current sale status, dimensions, access, utilities, zoning questions and known constraints. Clearly distinguish a potential building lot from a side-yard or green-space opportunity.

## Show alternatives without promising a fit

Use a photograph, parcel relationship diagram and different housing concepts to help people ask better questions. Lot assembly may be worth discussing where an individual parcel is too constrained.

## Learn from existing programs

The Albany County Land Bank describes Lots for Less, including selected \$100 lots and eligibility conditions. On October 18, 2026, its page stated that no lots were participating. A purchase does not establish permission to build.

<https://www.albanycountylandbank.org/for-sale-list> ; <https://www.albanycountylandbank.org/lotsforless> . Current availability and intended-use approval remain separate questions.

# Potential City and school tax-base benefits.

## TODAY

Underused property  
Unrealized potential

## POSSIBLE FUTURE

Useful homes  
A stronger tax base

## Neighborhood renewal has a fiscal side.

When I look at vacant lots and deteriorated houses, I see more than a missing building or an aging structure. I see an opportunity for useful housing, investment in the surrounding block and a stronger residential tax base for the City and school district.

## Two kinds of opportunity

Some properties may return from exempt ownership to taxable residential use. Others are already on the tax rolls but could support greater taxable value after rehabilitation or appropriate construction. Both deserve attention, without assuming that every vacant property currently pays nothing.

## A public benefit to consider alongside homeownership

I would like potential City and school tax-base benefits to be part of the conversation about housing and neighborhood renewal. The point here is the direction of the idea, not a promised dollar amount. Useful homes, sustained care and productive property can be considered together.

Actual tax effects depend on assessment, exemptions, tax rates and levy decisions. A broader tax base does not automatically increase the total levy. City and school effects are distinct. [8-9]

# Learn locally. Build on what works.



Actual photograph: Fifth Avenue, Troy, June 2008. Daniel Case; correction by MattWade / CC BY-SA 3.0. Regional context, not project inventory.

## Where existing work strengthens this concept

### Albany: rehabilitation and infill [2-3]

360 Sheridan illustrates narrow-lot construction; Legacy City describes planned two-family rehab for owner-buyers. These are useful local precedents, not projects claimed as my own.

### Schenectady: Mont Pleasant [14]

The December 16, 2025 Metroplex article describes two rehabilitation projects and two new homes for first-time buyers. It connects rehabilitation and infill; the announcement does not establish current availability.

### Troy: Lansing Fields [15]

HCR announced construction of 12 townhomes on August 12, 2026. This adds a regional resident-homeownership comparison, not a partnership, completed-home claim or inventory offer.

## An invitation to exchange ideas

I would welcome your perspective on where these ideas could complement Albany's current housing and neighborhood priorities, and which existing efforts would be most useful to learn from. I can bring my local experience and these illustrated examples to that conversation.

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# The same homes. More ways to own.



Existing generated spatial concept reused to compare ownership. Not a condo conversion plan, approved layout or actual project.

## One building owner or separate resident owners

The two-family example can support a broader discussion. One buyer might own the entire building and rent one dwelling. Alternatively, a properly established condominium could allow two households to own their individual dwellings while sharing responsibility for the building and grounds.

## Build on a form of ownership Albany already knows

Albany already has condominiums, including 17 Chapel. My suggestion is to explore whether small-scale condo and co-op ownership could complement rehabilitation and compatible infill, especially where households cannot purchase an entire multi-unit building. This is an expansion of the idea, not a claim that the ownership form is new.

# A deeded home. Or a resident-owned cooperative.

## **Condominium: own the dwelling**

A buyer receives title to an individual unit and an interest in the common property. A duplex or small building could therefore create more than one resident ownership opportunity. Mortgage costs and association charges must both be understood.

## **Cooperative: own shares and a right to occupy**

A resident corporation owns the property. Members buy shares tied to occupancy rights. Maintenance charges can include common expenses, taxes and any building mortgage. A lower share price alone does not establish a lower total monthly cost.

## **Limited-equity or land-trust partnership**

Where appropriate, resale restrictions and retained land ownership could help preserve affordability for future residents. The trade-off is that residents may receive less appreciation than under unrestricted ownership. This is an option to discuss with experienced local partners, not a promised program.

## **Shared care needs a workable structure**

Small associations need a fair way to handle decisions, repairs, insurance and reserves. A two-owner building deserves particular attention to deadlock. These considerations inform the concept; this packet does not offer legal documents or an implementation budget.

The desired outcome remains more resident homeowners, maintained neighborhoods and productive property. Building form and ownership structure are separate choices.

# Expand ownership. Keep the public purpose.

Different ownership forms need different financing and resident protections.

## Lasting residence and neighborhood care

Discuss five to seven years of primary residence, without shortening longer applicable program terms. Ownership, residence, rental affordability and resale restrictions are different obligations. Repair support and fair hardship treatment belong in the discussion.

## Condominiums and cooperatives

Small-scale condo or co-op ownership could allow separate resident purchases where the legal structure, association responsibilities and financing are workable. Albany already has condominium examples; this is an idea for broader neighborhood use.

## Keep voucher and mortgage rules distinct

Standard HUD voucher homeownership rules identify a one-unit property or a single condo/co-op dwelling. A purchase of an entire two-family building is a different question. Ask the administering agency and lender about the exact property and program; no HOT-PHA, mortgage or grant approval is claimed.

Sources [10]-[13], pages 26-27. This is an ownership discussion, not financing advice or an eligibility determination.

# More voices at the table.

Resident knowledge, qualified local businesses and independent professional feedback belong together.

## Residents and renters

Ask existing residents what the block needs. Explore tenant-to-owner counseling and ways for neighborhood renters to learn about opportunities. Any eligibility or preference would need separate review. Use neighborhood organizations, meetings and accessible formats or languages where useful, alongside email.

## Local businesses and skills

Invite qualified regional builders, modular suppliers and trades, including minority- and veteran-owned businesses. Official MWBE and service-disabled veteran directories are specific resources, not proof of this proposal's certification or a procurement preference.

## Lenders, appraisers and insurers

Ask about appraisal gaps, small-building ownership structures, insurance and the preparation owner-buyers may need. These are requests for professional feedback, not mortgage applications or financing commitments. Record feedback and explain accepted changes or unresolved concerns.

Business resources: <https://mwbe.esd.ny.gov/> ; <https://sdvves.ogs.ny.gov/> . No affiliation, certification or procurement preference is represented.

# The layout reference: Henry.

A Canadian builder reference selected to illustrate the arrangement. It does not establish modular manufacture or New York code compliance.

## Lower apartment

Authentic Developments describes a separate 727-square-foot basement suite with two bedrooms and one bathroom. Its published drawing shows the room arrangement and stair relationship.

## Two-floor home above

The main and second floors together provide 1,422 square feet, three bedrooms and two-and-a-half bathrooms. This is the arrangement Garry selected as the preferred reference.

## What still needs checking

Confirm whether the basement suite has its own exterior entrance and stair access separate from the upper home. Overall width and depth are not stated in the available image. Setbacks, basement suitability and roof access need review. Matching room counts does not establish fit on a 25-by-100-foot lot.

Source [20]. Use the original builder drawing link below. Reproduction and construction rights have not been granted; no drawing is reproduced here.

[Open Henry's actual floor-plan drawing at the builder's website](#)

# Recognize the work already under way.

Actual regional work offers lessons. It does not become our portfolio.



## Albany: South End construction

The Land Bank's June 8, 2026 update documents South Pearl Street construction. View construction photographs at the official source. The image above is historical Albany context, not that construction project or our work.

## Schenectady and Troy

MLB's original Summit Avenue post shows home delivery and construction. CPC's August 12, 2026 announcement includes a Lansing Fields groundbreaking photograph. The source links distinguish actual progress, an event and an illustrative concept.

Historical Albany photo: Andre Carrotflower, May 2022, CC BY-SA 4.0. Construction photographs are linked at their original sources, not reproduced here. Original URLs and video links: sources [6], [15]-[19] on pages 26-27. No project affiliation or endorsement implied.

# Local experience. An open purpose.

An Albany perspective, with room to learn from the wider Capital District.

## Why I am contributing

I was born and raised in Albany. My background includes residential rehabilitation, mortgage work, a previously held real estate appraisal assistant license, meetings with fire department personnel and scheduling occupancy inspections. I claim no current professional license here.

## What this packet asks for

I am sharing an Albany resident's ideas and inviting constructive feedback. This packet requests no land allocation or contract. Any later business proposal would state my role and interests separately. My purpose here is to test the ideas, recognize current work and learn what should change, develop or be dropped.

## A regional conversation

Albany is the starting focus. Schenectady, Troy and Rensselaer offer additional conversations and comparisons. Local conditions and program availability differ. The four-lot example illustrates a wider idea; it is not a promise of eight units or the limit of a regional opportunity.

Ideas for discussion. No program, contract, funding or development approval is offered.

# Renew homes. Keep choices open.

Rehabilitation and compatible infill should both respond to residents and the place.

## Give rehabilitation equal attention

Compare repair and rehabilitation with replacement before choosing demolition. Consider building condition and possible lead or asbestos hazards. For occupied homes, ask about tenant communication, lawful relocation where needed and avoiding displacement. Lasting resident ownership, rather than rapid resale, is the intended direction.

## Offer flexible homes and ownership

Compare single-family homes, duplexes, triplexes, condominiums and cooperatives. Accessory apartments or suitable conversions could offer another route where local rules and the building allow. Consider accessible or ground-floor living, changing household needs and the costs of shared ownership.

## Support the people already on the block

Existing renters and homeowners should help shape the discussion. Pair upkeep expectations with possible repair support, and ask about displacement or assessment pressures on existing residents. Seek tenant-to-owner counseling without promising priority, a grant or an affordable rental outcome.

Ideas for discussion. No program, contract, funding or development approval is offered.

# Build skills alongside homes.

Explore youth pathways while welcoming older career changers, returning workers and people rebuilding after incarceration.

## Match learning to lawful tasks

Municipalities, schools and qualified employers could explore carpentry and electrical learning, mentoring and possible paid pathways. Classroom, shop learning, shadowing and employment are different. Under-18 site work must be legally permitted; supervision alone is insufficient.

## Connect local tasks to a wider pipeline

Modular production may occur in a factory, while foundations, utilities, setting and finishing need qualified crews. Ask which work could stay in the region and support learning across a pipeline of projects. Do not assume one four-lot example supports a training program or reduces costs.

## Work through qualified organizations

Invite Habitat, schools, BOCES, colleges, unions and employers to improve the suggestions. Ask about transport, tools, schedules and applicable licensing, insurance or bonding barriers. Training should build skills without replacing qualified trades or assuming unpaid labor. No partnership, placement or job is offered.

Local modular comparison: <https://www.habitatcd.org/news/understanding-modular-construction> . Training pathways are suggestions for qualified partners to examine.

# Prepare the lot. Connect the city.

A parcel-readiness sheet could make land and infrastructure questions easier to discuss.

## Record what is known about the property

Bring together seller and sale status, title questions, dimensions, intended use, access and known constraints. Compare rehabilitation with demolition. Consider debris, soil, possible lead/asbestos, tree assessment and remediation where justified. A listed parcel is not automatically a buildable lot.

## Coordinate services and responsibilities

Municipalities, utility providers and qualified contractors could examine water, sewer, electricity and any lawful fuel-service needs, including relocation where required. Ask whether adjacent sites could be coordinated. Identify responsibilities, timing and resources without promising municipal funding, savings or new jobs.

## Check delivery before choosing a system

For modular options, assess truck routes, turning space, staging, overhead wires, crane setup and ground support, street access and neighboring-property protection. Compare these constraints with other construction methods. The readiness sheet would inform feedback, not replace engineering or permits.

Ideas for discussion. No program, contract, funding or development approval is offered.

# See how modular homes arrive.

An original architectural visualization of four stages, not actual project photographs.



## 01 Prepare / 02 Transport / 03 Lift / 04 Complete

Foundation and services; planned truck delivery; crane placement; then connections, finishing and inspections. This AI-generated construction concept illustrates the sequence. It is not an engineered lift plan, schedule or demonstration of feasibility at a particular parcel.

## Compare with actual local work

Habitat Capital District documents Park Avenue modules arriving in Troy by flatbed and crane. MLB links Schenectady modular work; RES4 shows a historical Bronx example. Those organizations' photographs stay at their original sources; reuse permission remains unconfirmed.

Official examples: [habitatcd.org/news/understanding-modular-construction](https://habitatcd.org/news/understanding-modular-construction) ; [re4a.com/news-archive/2008/2/8/bronx-box-set](https://re4a.com/news-archive/2008/2/8/bronx-box-set) . Full MLB sources [16]-[17] are listed in the source register.

# One package. Several owner paths.

Suggestions for land banks, municipalities and willing development or community partners.

## Find a lawful route to the land

Distinguish city-owned land, land-bank holdings, willing private sellers, tax-foreclosed property and unclear ownership. Establish ownership and sale authority. A derelict building needs proper assessment and process; its condition does not make the land available.

## Bridge the package with outside support

A willing nonprofit or developer could secure a four-lot package, seek acquisition and site-preparation support, and arrange separate homeowner purchases where feasible. Ask how occupancy and resale protections would carry through every transfer and how final pricing would be explained. Habitat is an example to invite, not a committed partner.

## Offer lots with a credible route forward

A municipality or land bank could explore a drawing for eligible vacant lots. A nonprofit could instead acquire a package and arrange separate homeowner sales under applicable requirements. If it chose a drawing for those lots, that would need its own lawful, published process. These are alternative routes, not one required sequence.

## Connect energy and household needs

Consider NYSEERDA and other suitable energy assistance alongside repair or construction. Check eligibility separately: an existing-home incentive is not automatically new-build funding. Grants, loans, local work and training remain possibilities, not awards or guaranteed savings.

Land-bank process: <https://www.albanycountylandbank.org/process-overview> ; energy eligibility: <https://www.nyserda.ny.gov/All-Programs/EmPower-New-York-Program> .

# Help ownership last. Hear residents.

Fair expectations, owner preparation and constructive feedback are suggestions to develop together.

## Discuss hardship and repair support

Consider illness, disability, caregiving, bereavement, inheritance, divorce, relocation and foreclosure-related circumstances when discussing temporary absence or early sale. Pair realistic upkeep with possible repair support. Longer program terms and lender rights still apply; no exception or assistance is granted here.

## Prepare owner-landlords and protect tenants

Explore mentoring on leases, responsibilities, vacancies and repair planning before buyers rely on rent. Invite tenant-to-owner counseling and protections against displacement. Owner occupancy does not automatically make rents affordable; applicable assistance conditions would govern. No universal rent cap or funded reserve program is adopted.

## Make the feedback useful and reachable

Ask for a sourced correction, an existing effort to complement, a resident concern, a site issue and an idea to develop or drop. Invite neighborhood groups, meetings and accessible formats as well as replies to [infill@simionmgmt.com](mailto:infill@simionmgmt.com). Record feedback and explain changes. No automatic reply or deadline is promised.

Ideas for discussion. No program, contract, funding or development approval is offered.

# Evidence and image credits.

## 1 | City Housing Audit, 2025

<https://www.albanyny.gov/DocumentCenter/View/13572/2025-Housing-Audit-Report-PDF>

## 2 | Land Bank - 360 Sheridan Avenue

<https://www.albanycountylandbank.org/360-sheridan-ave>

## 3 | Land Bank - Legacy City, July 16, 2024; planned rehabilitation

<https://www.albanycountylandbank.org/news/2024/7/16/albany-county-land-bank-closes-on-first-legacy-city-project>

## 4 | Land Bank - Equitable Ownership Program

<https://www.albanycountylandbank.org/eopp>

## 5 | AHP - Albany Vacant Rental Program

<https://www.ahphome.org/albanyvacantrentalprogram>

## 6 | Land Bank - South End, June 8, 2026 (article date; URL contains 5/8)

<https://www.albanycountylandbank.org/news/2026/5/8/south-end-update-june-2026>

## 7 | Saved October 2026 Land Bank sales list; current availability unconfirmed

<https://www.albanycountylandbank.org/for-sale-list>

## 8 | City Assessment

<https://www.albanyny.gov/207/Assessment>

## 9 | NYS Tax - exemptions

<https://www.tax.ny.gov/pit/property/exemption/index.htm>

## Photographs: historical context, not Garry's work

### Albany, State Street - Andre Carrotflower, May 2022; CC BY-SA 4.0

[https://commons.wikimedia.org/wiki/File:20220507\\_-\\_31\\_-\\_Albany,\\_New\\_York\\_-\\_Row\\_houses\\_on\\_State\\_Street.jpg](https://commons.wikimedia.org/wiki/File:20220507_-_31_-_Albany,_New_York_-_Row_houses_on_State_Street.jpg)

### Schenectady, Union Street - Daniel Case, August 2008; CC BY-SA 3.0

[https://commons.wikimedia.org/wiki/File:Houses\\_on\\_Union\\_Street,\\_Schenectady,\\_NY.jpg](https://commons.wikimedia.org/wiki/File:Houses_on_Union_Street,_Schenectady,_NY.jpg)

### Troy, Fifth Avenue - Daniel Case, June 2008; correction MattWade; CC BY-SA 3.0

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# Ownership and construction sources.

**10 | Existing Albany condominium precedent**

<https://capitalizealbany.com/strategies/downtown-residential/17-chapel-st/>

**11 | NY Attorney General: condo/co-op guidance**

<https://ag.ny.gov/you-buy-co-op-or-condo>

**12 | HUD eligible ownership units: 24 CFR 982.628**

<https://www.law.cornell.edu/cfr/text/24/982.628>

**13 | NACA HOT-PHA program**

<https://www.naca.com/the-naca-hot-pha-program/>

**14 | Metroplex: Mont Pleasant, December 16, 2025**

<https://www.schenectadymetroplex.com/news/capital-region-land-bank-approves-400000-for-mont-pleasant-housing-to-provide-new-homes-for-first-time-home-buyers/>

**15 | HCR: Lansing Fields, August 12, 2026**

<https://hcr.ny.gov/news/new-york-state-homes-and-community-renewal-announces-start-construction-Lansing-Fields>

**16 | MLB: Summit Avenue project and video links**

<https://www.mlbind.com/summit-avenue-redevelopment/>

**17 | MLB: original modular-delivery post**

[https://www.linkedin.com/posts/mlb-construction-services-llc\\_today-is-the-day-our-summit-avenue-redevelopment-activity-7316485057118953472-q0F6](https://www.linkedin.com/posts/mlb-construction-services-llc_today-is-the-day-our-summit-avenue-redevelopment-activity-7316485057118953472-q0F6)

**18 | Habitat Capital District: Troy modular construction**

<https://www.habitatcd.org/news/understanding-modular-construction>

**19 | CPC: Lansing Fields construction announcement**

<https://community.com/news-cpc/lansing-fields-begins-construction/>

**20 | Authentic Developments: Henry plan and drawing**

<https://authenticdevelopments.com/plans/henry/>

**21 | RES4: historical Bronx Box modular set**

<https://www.re4a.com/news-archive/2008/2/8/bronx-box-set>