Oneida County Industrial Development Agency (OCIDA)
Uniform Tax Exemption and Agency Benefits Policy
Housing Development Initiatives for Rental and Owner-Occupied Projects
Approved May 15, 2026

Overview

In furtherance of Oneida County's 2024 "Housing Market Inventory, Assessment, and Strategy," the Oneida County Industrial Development Agency ("OCIDA") has created the following Uniform Tax Exemption and Agency Benefits Policy (the "Policy") to encourage development of all segments of the County's housing market. The expansion of OCIDA's policy to support eligible housing projects reflects the County's housing study, which identifies a critical need for additional units, particularly for workforce and senior housing in both apartments and owner-occupied homes. This need has arisen from an aging housing stock and limited new development, coupled with economic growth that has created job opportunities across several innovative industries, attracting new residents.

The purpose of this Policy is to assist OCIDA in determining whether a housing project promotes employment opportunities, creates workforce or senior housing, prevents economic deterioration in the area served by OCIDA, and is consistent with New York State Controller's Opinion No. 85-51 and the New York State General Municipal Law. This Policy is intended to be annexed to and made a part of OCIDA's Uniform Tax Exemption Policy adopted on January 28, 1994, amended on December 21, 1998, and April 30, 2009 (the "UTEP"). OCIDA reserves the right to deviate from this Policy at its discretion and in accordance with the General Municipal Law.

Eligible Housing Projects:

The types of housing eligible for OCIDA consideration include:

- Rental Housing: Defined as non-owner-occupied dwelling units produced for rent.
  - Multifamily structures
  - Townhomes
  - Condominiums
  - Mixed-Use Projects (Must be over 50% Housing by area)
  - Workforce Housing (60%-120% of Area Median Income)
  - Senior Living: 55 and over.
- Owner-Occupied Housing: Defined as dwelling units produced to be sold to owner-occupants.
  - Single-Family Homes
  - Innovative housing products such as:
    - Modular/prefabricated homes
    - Manufactured homes
    - “Tiny homes”
    - Duplex- or triplex-family homes (minimum 3 new duplex buildings, or 6 total new units)

Additional Eligibility Criteria

- Rental Housing projects must have a minimum of five (5) units in a renovation or conversion of a building, or twenty-four (24) units for new construction.
- Owner-Occupied projects must create a minimum of five (5) new units and achieve 50 points to qualify for incentives in accordance with this Policy.
- All projects shall be subject to and in compliance with the New York State General

Municipal Law and the UTEP. OCIDA's UTEP requires all applicants to file a Cost/Benefit Analysis that is deemed acceptable to OCIDA.

- As a condition of financial assistance, applicants must submit independent data/information that supports the finding that the project will prevent economic deterioration by promoting employment opportunities.

Eligible Areas:

Projects are situated within Oneida County.

Scoring Criteria:

Rental Housing & Owner-Occupied Projects:

Criteria	Description of Criteria	Points
Rehabilitation or Adaptive Reuse Projects	Projects that rehabilitate structures that are at least 20 years of age, are not currently generating significant rental income, and can demonstrate functional challenges to their redevelopment.	25
Utilizes Existing Infrastructure	Projects that use existing infrastructure, defined as relying on both existing water and sewer services and not requiring system expansions. *(Modernizations, such as the replacement of existing pipes where service is already provided, are viewed favorably.)*	25
Compact Development Projects	Projects that involve the construction of housing types other than detached single-family homes. Projects could include multifamily housing types such as townhomes, duplexes, triplexes, or other housing forms that are not detached single-family living spaces, built for rental or owner-occupation. Project sites can include single parcels (condo associations, or co-ops), or each homeownership unit can be situated on its own parcel.	25
Micro-Unit Projects	Projects with units approximately 400SF-800SF, including small homes, efficiency or studio flats, or other configurations, either for rent or owner-occupied, that address workforce housing or senior living needs. Units should be designed for a single occupant or a pair of occupants.	25
Community Benefits	Projects that provide benefits to the community, which may include any of the following: -Rebuilding community infrastructure. -Creating or contributing to an existing community amenity.	10

	-Dedicating land to the municipality for a public improvement that benefits public health or safety. -Removing a blighting influence (e.g., Demolition of a deteriorated structure or supporting infill development). -Providing an environmental enhancement (e.g., wetlands creation/restoration. -Brownfield development/remediation, utilizing federal/state historic or low-income housing tax credits, which provide mixed-income rental units to support affordable workforce housing. -Creating childcare options for residents or providing other benefits deemed necessary and relevant by OCIDA.	
Green Projects	Projects that provide a benefit or improvement to the environment or the energy grid, which may include any of the following: -Building on a New York State or federally defined Brownfield; a participant in the State Voluntary Cleanup Program; or within a Brownfield Opportunity Area. -Building a development which qualifies for a LEED Certification from the US Green Building Council (final certification required before commencement of the PILOT Agreement). -Incorporating geothermal or other renewable energy technologies are projected to make a significant impact on the stability, reliability, and resilience of the grid. The renewable energy generated for the Project must be located within Oneida County, turned on and connected to the grid, and provide at least twenty-five percent (25%) of the project's energy needs.	10
Innovative Housing Projects	Housing projects that utilize innovative construction technologies, which can include but are not limited to modular homes, prefabricated homes, 3D printed homes, or other innovative construction methods deemed relevant by OCIDA.	20
Senior Housing	Housing projects reserved for owner-occupancy or rental by seniors (those 55+ in age).	25
Owner-Occupied Dwelling Projects	Housing projects reserved for single-family dwelling projects • 10 units - 25 points • 20 units - 50 points • 50 units - 80 points	25-80
Maximum Points Available		245

Benefits available to eligible projects:

Rental Housing:

OCIDA shall use this scoring system to determine the level of Agency benefits:

Tier 1 Benefits: projects that score at least 70 points may receive abatement of real property taxes, exemptions from sales taxes, and exemptions from mortgage recording taxes

Tier 2 Benefits: projects that score between 50-69 points may receive abatement of real property taxes, exemptions from sales taxes, and exemptions from mortgage recording taxes

Tier 3 Benefits: projects that score 40-49 points may receive exemptions from sales taxes and exemptions from mortgage recording taxes (not eligible for abatement of real property taxes)

Table 1: Schedule of Real Property Tax Abatements

Term of PILOT Exemption Schedule	Tier 1- PILOT Exemption Schedule	Tier 2 - PILOT Exemption Schedule
1	75%	75%
2	75%	75%
3	75%	75%
4	67%	50%
5	67%	50%
6	50%	25%
7	50%	
8	25%	
9	10%	
10	10%	

Applicants will pay 100% of all taxes due and owed until a Certificate of Occupancy is issued for a project. The first exemption year in the schedule will begin, effective the first taxable status date after issuance.

Owner-Occupied Housing:

OCIDA shall require that owner-occupied/single-family housing projects create at least five (5) new units and achieve 50 points to qualify for Agency benefits. There shall be no tiered benefit structure. If a project achieves 50 or more points, it is eligible for sales tax exemption on building materials and property tax abatement

on the undeveloped land on which the housing will be constructed. OCIDA shall use this developer benefit policy to encourage the construction of new owner-occupied housing with the property tax exemption, as illustrated in the example below.

- In Year 1, the developer will pay a PILOT equal to the full taxes on the assessed value of the unimproved land.
- Beginning in Year 2, and for a period of up to two years, there will be a 50% tax exemption on the original land value. If during this period ¾ of the units are sold, the tax exemption will increase to 75%.
- In Year 4, there will be a 75% tax exemption on the original land value.
- After Year 4, the PILOT will expire, and the remaining lands owned by the developer will return to the normal valuation process as determined by the Assessor in the municipality in which the project resides.
- Once individual housing units are sold, those new parcels are placed on the tax roll.

Sunset Provision:

The effective date of this policy will commence on the first day of the month following the date on which this Policy is formally approved in accordance with requirements set forth under Article 18A of the General Municipal Law and shall remain in effect until December 31, 2033, unless OCIDA elects to extend further or modify the Policy.

All applicants approved during this period will have twenty-four (24) months to complete their project, as evidenced by the issuance of a Certificate of Occupancy by the applicable local code officer for the political subdivision where the project is situated. Receipt of a Certificate of Occupancy is required to receive all tax benefits granted in the final authorizing resolution approved by OCIDA.

Agency Fees:

The applicant will be required to remit to OCIDA all applicable fees (see fee schedule), including payment of all OCIDA legal costs associated with the project and an annual rent payment of $750, as required under the lease agreement with OCIDA. A copy of the applicable fee schedule is included with the application package. When the application is submitted, the applicant shall submit a check for $1,500, which consists of a non-refundable application fee of $500 and a commitment fee of $1,000 that will be applied at closing; if the project does not close, $1,000 is applied to legal fees incurred in connection with the application. Other than the application fee and the annual rent payment, all other fees shall be due and paid at closing.

Housing Recapture Policy
Adopted May 15, 2026

1. **Project Obligation**. The financial assistance granted by the Agency is conditioned upon the Applicant constructing its Project as represented in its Application, within two years from the date the Project is induced (the "Project Obligation"). Each Project receives financial assistance based upon how the Project scored using the criteria described in the Housing Policy (the "Initial Score"). If, after two years or upon completion of the Project, the Final Project is not completed in accordance with the Project Obligation, it may subject the Applicant to recapture of financial assistance.

2. **Reporting to the IDA**. An Applicant will be required to submit one Final Project Report within ten days of receiving a Certificate of Occupancy for all units, or at least ten days before the end of the lease term, whichever is soonest, but in no case longer than five years from the date induced. The Final Project Report will certify completion of the facility in compliance with the Project Obligation, and will provide copies of all Certificates of Occupancy.

3. **Final Project Review**. Upon receipt of the Final Project Report, the Agency will score the Project again using the same criteria contained in the Housing Policy as when the Project was induced (the "Final Score"). In the event the Applicant fails to meet the criteria upon which the project received its Initial Score and the Final Score would have resulted in less financial assistance, the Applicant may be subject to recapture and/or a reduction of financial assistance. If the scoring results in a higher score, the Applicant will not be entitled to additional financial assistance.

4. **PILOT Amendments**.

    a. If a Project's Initial Score is for Tier 1 Benefits and the Final Score is for Tier 2 Benefits, the PILOT Agreement will be revised to reflect the PILOT Exemption Schedule for Tier 2 Benefits.

    b. If a Project's Initial Score is for Tier 1 Benefits or Tier 2 Benefits and the Final Score is for Tier 3 Benefits or lower, the PILOT Agreement will be terminated.

5. **Major Shortfall**. If a Project's Final Score is lower than Tier 3 Benefits, the Agency will notify the Company in writing of its intention to recapture benefits and the Company will have thirty (30) days to respond to the letter citing the reason or reasons the Company failed to achieve its Project Obligation, including any request to appear before the Agency. Then the Agency, in its sole discretion, may:

    a. Take no action if it is determined that the reason or reasons for failing to achieve the Project Obligation are temporary or, in the sole opinion of the Agency, it is in the best interest of economic development of Oneida County;

    b. Reduce the benefits granted to the Company in an amount proportionate to the percentage of the Project Obligation that was achieved (i.e., if the Company meets 75% of its projections, 25% of benefits are recaptured); or

    c. Terminate the Leaseback Agreement and the PILOT Agreement and require the Company to repay 100% of the benefits received to date.

6. **Mandatory Recapture**. The Agency is mandated to recapture New York State sales tax benefits where:

a. The Project is not entitled to receive those benefits.

b. The exemptions exceed the amount authorized, or are claimed for unauthorized property or services.

c. The Company fails to use property or services in the manner required by the Leaseback Agreement.

7. **Miscellaneous**.

a. The Agency in granting benefits retains all rights to impose, delay or waive penalties and the right to deviate from these recapture provisions.

b. No violation of these provisions will, in and of itself, constitute a default of any financing debt instrument.