

LAURA S. RUBERTO
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November 1, 2023

ELECTRONIC MAIL
RETURN RECEIPT REQUESTED

Joseph Surace, Assessor
City of Rome
198 North Washington Street
Rome NY 13440

Re: *Oneida County Industrial Development Agency (Woodhaven Ventures, LLC Facility)*
Single-Family PILOT – 905 Park Drive

Dear Mr. Surace:

Enclosed you will please find Form RP-412-a (Application for Real Property Tax Exemption) in connection with the above-referenced transaction. Attached to the Application is a copy of the Unit Lease and PILOT Agreement. We direct your attention to the fact that all PILOT bills under the Master PILOT Agreement should be issued directly to the homeowner.

Should you have any questions on the enclosed, please do not hesitate to contact our offices.

Very truly yours,

BOND, SCHOENECK & KING, PLLC



Laura S. Ruberto
Legal Assistant

Attachment

c: Richard Spatari, Esq.
Shawna Papale
Attached Distribution List

Distribution List

Anthony J. Picente, Jr.
Oneida County Executive
800 Park Avenue
Utica, New York 13501

Jacqueline M. Izzo, Mayor
City of Rome
Rome City Hall
198 North Washington Street
Rome, New York 13440

Anthony R. Carvelli
Commissioner of Finance
Oneida County Finance Department
800 Park Avenue
Utica NY 13501

David C. Nolan, City Treasurer
City of Rome
Rome City Hall
198 North Washington Street
Rome, New York 13440

Kathy Pilbeam, Director
Real Property Tax Services
Oneida County
800 Park Avenue
Utica, New York 13501

Kirstin Safin, Clerk
Board of Education
Rome City School District
409 Bell Street
Rome, New York 13440

County of Oneida
Receiver of Taxes
800 Park Avenue
Utica, New York 13501

Michael J. Hoose
Interim Superintendent of Schools
Rome City School District
409 Bell Street
Rome, New York 13440

Receiver of Taxes
Rome City School District
Attn.: David Dreidel
409 Bell Street
Rome, New York 13440



**NYS DEPARTMENT OF TAXATION & FINANCE
OFFICE OF REAL PROPERTY TAX SERVICES**

RP-412-a (1/95)

**INDUSTRIAL DEVELOPMENT AGENCIES
APPLICATION FOR REAL PROPERTY TAX EXEMPTION
(Real Property Tax Law, Section 412-a and General Municipal Law, Section 874)**

1. INDUSTRIAL DEVELOPMENT AGENCY (IDA)

Name Oneida County Industrial Development Agency
 Street 584 Phoenix Drive
 City Rome NY 13441
 Telephone no. Day (315) 338-0393
 Evening () _____
 Contact Shawna Papale
 Title Executive Director

2. OCCUPANT (IF OTHER THAN IDA)

(If more than one occupant attach separate listing)

Name Kara Zaffarano and Audrey Cross
 Street 905 Park Drive
 City Rome NY 13441
 Telephone no. Day () _____
 Evening () _____
 Contact Kara Zaffarano and Audrey Cross
 Title Homeowner

3. DESCRIPTION OF PARCEL

a. Assessment roll description (tax map no./roll year)
243.000-0001-1.23 (part of)
 b. Street address 907 Park Drive
 c. City, Town or Village Rome

d. School District Rome City School District
 e. County Oneida
 f. Current assessment _____
 g. Deed to IDA (date recorded; liber and page)
Memo of Lease 01/28/22 #R2022-000143
Assigned to Occupant 10/27/2023

4. GENERAL DESCRIPTION OF PROPERTY (if necessary, attach plans or specifications)

a. Brief description (include property use) Single family residence
 b. Type of construction _____
 c. Square footage 1,400 sf
 d. Total cost _____
 e. Date construction commenced _____
 f. Projected expiration of exemption (i.e. date when property is no longer possessed, controlled, supervised or under the jurisdiction of IDA)
June 30, 2042

5. SUMMARIZE AGREEMENT (IF ANY) AND METHOD TO BE USED FOR PAYMENTS TO BE MADE TO MUNICIPALITY REGARDLESS OF STATUTORY EXEMPTION

(Attach copy of the agreement or extract of the terms relating to the project).

a. Formula for payment Company will pay fixed PILOT Payments in accordance with the Unit Lease and PILOT Agreement attached hereto and made a part hereof.

b. Projected expiration date of agreement June 30, 2042 (last day of fiscal year of final PILOT Payment)

c. Municipal corporations to which payments will be made

	Yes	No
County _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Town/City _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Village _____	<input type="checkbox"/>	<input checked="" type="checkbox"/>
School District _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>

d. Person or entity responsible for payment

Name Kara Zaffarano & Audrey Cross
 Title _____
 Address 905 Park Drive
Rome NY 13441

e. Is the IDA the owner of the property? Yes No (check one)
If "No" identify owner and explain IDA rights or interest in an attached statement. IDA owns leasehold interest.

Telephone _____

6. Is the property receiving or has the property ever received any other exemption from real property taxation? (check one) Yes No

If yes, list the statutory exemption reference and assessment roll year on which granted:
exemption GML §874(4) assessment roll year Master PILOT filed 2022

7. A copy of this application, including all attachments, has been mailed or delivered on 11/1/23 (date) to the chief executive official of each municipality within which the project is located as indicated in Item 3.

CERTIFICATION

I, David C. Grow, Chairman of _____
 Name Title
Oneida County Industrial Development Agency hereby certify that the information
 Organization
 on this application and accompanying papers constitutes a true statement of facts.

October 30, 2023
Date


Signature

FOR USE BY ASSESSOR

1. Date application filed _____
2. Applicable taxable status date _____
- 3a. Agreement (or extract) date _____
- 3b. Projected exemption expiration (year) _____
4. Assessed valuation of parcel in first year of exemption \$ _____
5. Special assessments and special as valorem levies for which the parcel is liable:

Date

Assessor's signature

UNIT LEASE AND PILOT AGREEMENT

This UNIT LEASE AND PILOT AGREEMENT (the "Agreement"), is dated as of October 27, 2023 (the "Effective Date"), by and between **ONEIDA COUNTY INDUSTRIAL DEVELOPMENT AGENCY**, a public benefit corporation of the State of New York, with offices at 584 Phoenix Drive, Rome, New York 13441 (the "Agency"), and **KARA ZAFFARANO AND AUDREY CROSS** individuals residing at 153 N. Crescent Dr., Rome, NY 12330 (together with their heirs and assigns, the "Owner").

Background

On the Effective Date, the Owner acquired fee title to the real property described below (referred to as the "Unit"):

Street Address: 905 Park Drive, Rome, New York 13441

Tax Account No.: p/o 243.000-1-1.23

The Woodhaven Ventures LLC Facility (the "Facility") (including the Unit) was placed under the jurisdiction and control of the Agency by the execution and delivery of a Lease Agreement dated as of December 1, 2021 between Woodhaven Ventures LLC (the "Company") and the Agency (the "Lease Agreement"), a memorandum of which was recorded in the office of the Oneida County Clerk on January 28, 2022 at Instrument No. R2022-000143.

The Facility is also subject to a Leaseback Agreement dated as of December 1, 2021 (the "Leaseback Agreement"), between the Agency and the Company (the "Leaseback Agreement"), a memorandum of which was recorded in the office of the Oneida County Clerk on January 28, 2022 at Instrument No. R2022-000144.

The Leaseback Agreement provides that, upon the sale and transfer of a Unit to the Owner, the Agency and the Owner will enter into a separate Unit Lease and PILOT Agreement applicable only to such Unit, and upon the effectiveness of such Unit Lease and PILOT Agreement, the Unit shall be released from the Leaseback Agreement.

The Leaseback Agreement was entered into for the purpose of enabling the Agency to provide the Company and homeowners who purchase Units to be used as a primary residence with various forms of financial assistance, including the reduction of real property taxes under Section 874 of the General Municipal Law.

Section 1. Grant of Leasehold Interest to Owner

The Agency grants to the Owner a sub-leasehold interest in the Unit for the term set forth in Section 3. During the term of this Unit Lease and PILOT Agreement, the Owner will

have the exclusive right to occupancy and possession of the Unit.

Section 2. Term of Lease

The term of this Agreement begins on the Effective Date and ends on June 30, 2042 (the "Expiration Date"), unless terminated earlier as permitted herein.

Section 3. Special Assessments and other Non-Exempt Taxes

The Owner will pay to Oneida County, the City of Rome, Rome City School District and appropriate special districts in which the Unit is located (each of which is referred to in this Agreement as a "Taxing Authority") all special assessments and any other ad valorem taxes from which the Unit is not exempt by reason of the Agency's interest in the Unit that become due and payable during the term of the Unit Lease and PILOT Agreement, no later than the last day during which such payments may be made without penalty.

Section 4. PILOT Payments

(a) Agreement to Make PILOT Payments

In each year during the term of this Unit Lease, the Owner will pay to each Taxing Authority payments in lieu of taxes ("PILOT Payments") as provided in this section.

(b) Valuation of the Unit.

(i) Assessments. The value of the Unit will be determined by the City of Rome Assessor (the "Assessor"). The Assessor will determine an assessed value of the Unit based on an appraisal of the Unit in the same manner as similar properties in the general area of the Unit, equalized if necessary by using the appropriate equalization rates applied in the assessment and levy of real property taxes. The Assessor will notify the Owner of the initial determination of the value of the Unit and of any change in the assessed value of the Unit. However, the assessed value of the Unit will not be utilized in calculating the PILOT Payments to be made during the term of this Unit Lease and PILOT Agreement.

(ii) Disputes as to Assessment. If the Owner is dissatisfied with the amount of the Assessed Value of the Unit as initially established or as changed, the Owner will have all of the rights and remedies of a taxpayer as if the Agency did not have a leasehold or other interest in the Unit and will be entitled to take any and all appropriate appeals or initiate any proceedings to review the validity or amount of any assessment or the validity or amount of any taxes that would have been payable but for the provisions hereof.

(c) Amount of PILOT Payments

The PILOT Payments to be paid by the Owner to the Receivers of Taxes annually on behalf of each Taxing Authority pursuant to the terms of this Unit Lease and PILOT Agreement will be a fixed amount, in accordance with **TABLE A** annexed hereto. Such PILOT Payments shall be billed by each Taxing Authority to the Owner in the same proportion as taxes would have been billed but for the Agency's involvement, unless the Taxing Authorities have consented in writing to a specific allocation (for the purposes of preparing a PILOT bill, each Taxing Authority shall use the tax rate for the prior Exemption Year).

(d) Statements

The Agency will give each Taxing Authority a copy of this Unit Lease and PILOT Agreement after the execution and delivery hereof, together with a request that a copy hereof be given to the appropriate officer or officers of the Taxing Authorities responsible for preparing the tax rolls for said Tax Authorities and a request that the billing officers of each Taxing Authority submit to the Owner and to the appropriate Receiver of Taxes periodic statements specifying the amount and due date or dates of the payments due each Taxing Authority hereunder, such periodic statements to be submitted to the Owner at approximately the times that tax bills are mailed by such Taxing Authorities.

(e) Time of Payments

The Owner will pay the amounts due hereunder to the appropriate officer or officers of the respective Taxing Authority charged with receiving payments of taxes for such Taxing Authority within the period that such Taxing Authority allows payment of taxes levied in such fiscal tax year without penalty. PILOT Payments that are delinquent under this Unit Lease and PILOT Agreement shall be subject to a late penalty of five percent (5%) of the amount due which shall be paid by the Owner to the affected Taxing Authority at the time the PILOT Payment is paid.

Section 5 Early Termination

(a) This Agreement may be terminated before the Expiration Date at the option of the Agency if there has been a default by the Owner under this Agreement, and upon failure of the Owner to cure such default within thirty (30) days of receipt of notice.

(b) The Owner may terminate this Agreement at any time prior to the Expiration Date by giving written notice to the Agency of its election to do so.

Section 6 Effect of Termination

After the Expiration Date or earlier termination under Section 5, the Owner will hold fee title to the Unit free and clear of any interest of the Agency created under this Agreement.

Any exemption from real property taxes based on the Agency's interest in the Unit will terminate on the Expiration Date or on the day of any earlier termination. After the Expiration Date or earlier termination, the Assessor may list the Unit as subject to real property taxes on the applicable tax rolls.

Section 7 Insurance

At all times throughout the term of this Agreement the Owner shall, at its sole cost and expense, maintain or cause to be maintained insurance of the following types of coverage and limits of liability with an insurance carrier qualified and admitted to do business in New York State. The Insurance carrier must have at least an A- (excellent) rating by A. M. Best. All policies of insurance shall name the Owner as named insured and the Agency as an additional insured.

- (a) Property Insurance coverage under an HO-5 or at minimum HO-3, against loss or damage by fire, lightning and other casualties customarily insured against for the building in an all risk policy with special form perils. Such insurance to be in an amount not less than the full replacement value of the building.
- (b) Personal Liability coverage for bodily injury or property damage to others arising from an occurrence on your premises. Coverage Limit of \$500,000 minimum.
- (c) If the Owner or residents of the property have pets on the premises or will be having recreational equipment such as swings, trampolines, etc. on the premises or pools on the premises, a Personal Umbrella Liability policy at minimum limits of \$1,000,000 is required.

Waiver of Subrogation: The Owner waives all rights against Agency and its agents, officers, directors and employees for recovery of damages to the extent these damages are covered by Personal Liability, Personal Umbrella Liability or Property Insurance maintained per requirements stated above.

Proof of Insurance: The Owner will provide annually (or upon request) to Agency a copy of the declaration page for each of the above required insurance policies. In addition, the insurance policies required above shall contain a provision that coverage afforded under the policies will not be canceled, restricted or allowed to expire until at least 30 days prior written notice has been given to Agency.

Section 8 Successor Owners

The Owner may convey fee title to the Unit and assign to a purchaser who uses the Unit as its primary residence the Owner's sub-leasehold interest in the Unit under this

Agreement provided that (a) no event of default exists and is continuing under this Agreement; and (b) the deed of conveyance from the Owner to the purchaser includes the language contained in the Owner's deed with respect to the conveyance being subject to the Lease Agreement and Leaseback Agreement; and (c) the purchaser executes and delivers to the Agency an instrument by which the purchaser assumes the obligations of the Owner under this Agreement, the form of which is attached here as Exhibit A. The purchaser of the Unit will acquire title to the Unit subject to the terms of this Agreement and will be treated as the "Owner" for all purposes of this Agreement.

Section 9 Indemnity and Hold Harmless

Owner agrees that the Agency, its directors, members, officers, agents and employees shall not be liable for and Owner agree to defend, indemnify, release and hold the Agency, its directors, members, officers, agents and employees harmless from and against any and all (i) liability for loss or damage to Property or injury to or death of any and all Persons that may be occasioned by, directly or indirectly, any cause whatsoever pertaining to the Unit or arising by reason of or in connection with the occupation or the use thereof or the presence of any Person or Property on, in or about the Unit or the Land or (ii) liability arising from or expense incurred by the Agency's financing, acquiring, constructing, renovating, equipping, owning and leasing of the Unit, including without limiting the generality of the foregoing, all claims arising from the breach by the Owner of any of his/her/their covenants contained herein and all causes of action and attorneys' fees and any other expenses incurred in defending any claims, suits or actions which may arise as a result of any of the foregoing, provided that any such losses, damages, liabilities or expenses of the Agency are not incurred or do not result from the gross negligence or intentional or willful wrongdoing of the Agency, or any of its directors, members, agents or employees. The foregoing indemnities shall apply notwithstanding the fault or negligence on the part of the Agency or any of its members, directors, officers, agents or employees and irrespective of the breach of a statutory obligation or the application of any rule of comparative or apportioned liability.

[signatures on following page]

IN WITNESS WHEREOF, the Owner and the Agency have signed this Unit Lease and PILOT Agreement.

ONEIDA COUNTY INDUSTRIAL DEVELOPMENT AGENCY

By: David C. Grow
David C. Grow, Chairman

OWNER:

By: Kara Zaffarano
Kara Zaffarano

OWNER:

By: Audrey Cross
Audrey Cross

TABLE A

SCHEDULE OF PILOT PAYMENTS

Taxable Status Date	Exemption Year	1,400 SF Units
2023	1	\$ 3,603.05
2024	2	\$ 3,675.11
2025	3	\$ 3,748.61
2026	4	\$ 3,823.58
2027	5	\$ 3,900.05
2028	6	\$ 3,978.06
2029	7	\$ 4,057.62
2030	8	\$ 4,219.92
2031	9	\$ 4,695.92
2032	10	\$ 5,171.92
2033	11	\$ 5,647.92
2034	12	\$ 6,123.92
2035	13	\$ 6,599.92
2036	14	\$ 7,075.92
2037	15	\$ 7,551.92
2038	16	\$ 8,027.92
2039	17	\$ 8,503.92
2040	18	\$ 8,979.92

EXHIBIT A

**FORM OF ASSIGNMENT OF UNIT LEASE AND PILOT AGREEMENT
[TO BE USED BY PURCHASER IF HOME IS FURTHER SOLD
DURING PILOT TERM]**

Assumption of Unit Lease and PILOT Agreement

_____, purchaser[s] of _____
_____, [insert address of unit],
assume[s] the obligations of _____ [insert name of seller]
under the Unit Lease and PILOT Agreement dated _____ between the
Oneida County Industrial Development Agency and Seller, including the obligation to
make payments in lieu of taxes ("PILOT Payments") as provided in Section 4 of the
Unit Lease and PILOT Agreement.

Notices of assessments and statements of the amount of PILOT Payments
due should be sent to the following:

This Assumption of Unit Lease and PILOT Agreement was signed by the
purchaser(s) on _____.

[Name of purchaser]

[Name of purchaser]