

# TAKE IT TO THE BANK: How Land Banks Are Strengthening America's Neighborhoods



A national scan of land banks in the United States,  
featuring seven in-depth land bank portraits

A product of the Center for Community Progress  
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## About the Center for Community Progress

Founded in 2010, the Center for Community Progress is the only national 501(c)3 nonprofit organization solely dedicated to building a future in which entrenched, systemic blight no longer exists in American communities. The mission of Community Progress is to ensure that communities have the vision, knowledge, and systems to transform blighted, vacant, and other problem properties into assets supporting neighborhood vitality. As a national leader on solutions for blight and vacancy, Community Progress serves as the leading resource for local, state, and federal policies and best practices that address the full cycle of property revitalization. Major support for Community Progress is generously provided by the Charles Stewart Mott Foundation and the Ford Foundation.

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# FOREWORD

*Take it to the Bank: How Land Banks Are Strengthening America's Neighborhoods* provides a comprehensive exploration of the state of the nation's land banks and land banking programs in 2014. It is based on research of more than 65 land banks in a dozen states as well as in-depth interviews with more than 40 of those land banks. I am very pleased to present this new resource for practitioners, policy makers, and others with an interest in land banking.

Since its founding in 2010, the Center for Community Progress has worked with dozens of land banks around the country, as well as communities considering the creation of a land bank. Through this work, Community Progress has witnessed firsthand the important role that land banks can play in building strong communities and ensuring that problem properties are reused in ways that support the vision and meet the needs of local residents.

Too often, blight and vacancy are characterized as an inexorable plague, with photos of boarded-up buildings and trash strewn lots garnering a disproportionate share of attention. However, the passionate revitalization fights—and the many victories—taking place from the urban center of Detroit to the rural mining towns of West Virginia are compelling, significant, and profound. As highlighted in this report, the burgeoning national movement to reclaim and revitalize vacant and abandoned

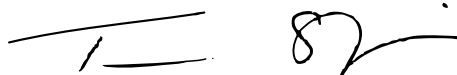
properties provides many examples of success and ample grounds for optimism—among them the growing number of effective land banks.

At Community Progress, we bring a national perspective to our work—paired with a deep commitment to supporting our local partners. Community Progress is the only national nonprofit organization solely dedicated to building a future in which entrenched, systemic vacancy, abandonment, and blight no longer exist in American communities. Our mission is to ensure that communities have the vision, knowledge, and systems to transform vacant and abandoned properties into assets supporting neighborhood vitality.

To fulfill this mission, we provide assistance to local leaders around the country, who share our goal of creating safer, healthier, and more equitable neighborhoods. These local change-makers—elected officials, practitioners, residents, community organizations, researchers, and business leaders, among others—are driving long-term, positive change in their communities. Community Progress is proud to support, nurture, and advise this work.

It is our hope that this report does justice to the many who, with incredible determination, creativity, and strength of spirit, are using land banks and other tools to restore vitality to once-blighted blocks.

Sincerely,



Tamar Shapiro  
President & CEO  
Center for Community Progress



# INTRODUCTION

## The National Land Bank Movement: 40 Years and Counting

For most of the last thirty years, the national discussion about chronic vacancy and abandonment was generally focused on Rust Belt communities, those former industrial titans in the Northeast and Midwest that endured decades of disinvestment and population loss. In fact, just ten years ago, it seemed like the housing market boom would never end, and many American cities outside the Rust Belt were experiencing seemingly boundless growth.

To think how much has changed in the last six years is shocking. Today, cities and towns large and small, in every region of the country, are confronting growing inventories of vacant, abandoned, and tax-delinquent properties. From overgrown vacant lots scattered across neighborhoods to entire blocks of abandoned homes, vacancy and blight pose challenges that have compelled a renewed and urgent focus on both stabilization and revitalization strategies by all levels of government, as well as residents and community stakeholders.

The attention is well-deserved. A wide range of studies has shown that vacant, abandoned, and tax-delinquent properties—often grouped together as “problem properties”—are major nuisances that undermine the economic, social, and environmental health of communities. Problem properties destabilize neighborhoods, attract crime, create fire and safety hazards, drive down property values, drain local tax dollars, and create significant human costs that raise concerns about social justice and equity.

Over the last fifteen years, most innovations in the fight against vacancy and abandonment emerged, not surprisingly, from the Rust Belt. Many cities passed new vacant property registration ordinances and launched new rental registration programs. Some cities cultivated deep community relationships, building up civic capital to help transform vacant spaces into vibrant places. Led by forward-thinking leaders, some cities partnered with county governments or local educational centers to rethink data collection and information management systems, recognizing that reliable and accurate data must be the starting point for all strategic decisions. Many states passed helpful legislation, retooling tax foreclosure laws or testing new grant or financing programs to help communities wage a smarter battle against vacancy, abandonment, and tax delinquency.



These smart reforms in code enforcement, tax foreclosure laws, data and information management systems, regional planning, and community development programs achieved some gains. The economic collapse and housing crisis of the last decade, however, made an already difficult challenge suddenly seem intractable. Many communities—large and small, urban and rural, from the Rust Belt to the Sun Belt—are facing a scale of vacancy and abandonment never before seen. As one official we interviewed stated, “You own the problem, even if you don’t really own the problem,” pointing out that regardless of who legally owns a problem property, the public expects the local government to address it. As a result, practitioners are looking both to the past for lessons learned, and to the future for new ideas and approaches.

Nothing captures this process better than the surging national land bank movement.

*Take it to the Bank: How Land Banks Are Strengthening America's Neighborhoods* scans the land banking field nationally and reports on the scope and state of this movement. It also includes insights and recommendations for land bank practitioners, based on Community Progress staff members’ many collective years of experience working with land banks across the country. There is no land bank model kit. There are, however, common attributes of effective and successful land banks that current and future land bank staff, practitioners, governments, and partner organizations can adopt. This report is intended to help shorten the learning curve.

*Take it to the Bank: How Land Banks Are Strengthening America's Neighborhoods* is divided into three primary sections:

1. **Section One: The View from Our Seat** - A brief introduction to land banks, including Community Progress’ perspective on best practices within this rapidly growing field of practice.
2. **Section Two: National Scan** - A summary of Community Progress’ 2013–2014 national scan of land banks, based on interviews with more than 40 land bank officials and online research on an additional 25 land banks.
3. **Section Three: Meet the Land Banks** - Portraits of seven land banks. Though each is independently incubating creative approaches to vacancy, when viewed side by side, they capture one of the greatest benefits of a land bank: adaptability.

This report depicts the local conditions, actors, and narratives that together comprise the national story of land banks. However, due to variations in state and local legal frameworks (described in greater detail in Section One), the movements in Michigan, Ohio, Georgia, New York, and elsewhere that together make up this national story are each worthy of more detailed description than can be addressed within the scope of this report. Nevertheless, the authors hope this report is of use to both practitioners and others with an interest or role in land banking in the United States.

## The impact of problem properties



- In Pittsburgh, Pennsylvania: “After a property becomes vacant, the rate of violent crime within 250 feet of the property is 15 percent higher than the rate in the area between 250 and 353 feet from the property.”<sup>1</sup>
- In Cuyahoga County, Ohio: “Foreclosed, vacant and delinquent [properties] lower values within 500 feet by 9.4 percent.”<sup>2</sup>
- In Philadelphia, Pennsylvania: “Vacant land evoked a wide range of negative emotions from participants, including sadness and depression...” and, “Participants [living in high vacancy areas] were almost uniformly concerned about rodents, possums, and other animals, and the health hazards associated with them.”<sup>3</sup>
- In Rochester, New York: “For every additional vacant building in the Census Block Group where a property is located, the house price is expected to decrease by about \$3,000.”<sup>4</sup>

1 Lin Cui. *Foreclosure, Vacancy and Crime*, Department of Economics, University of Pittsburgh, (2010) 23, via *Vacant and Abandoned Properties: Turning Liabilities Into Assets*, U.S. Department of Housing and Urban Development (2014).

2 Stephen Whitaker and Thomas J. Fitzpatrick IV, *The Impact of Vacant, Tax-Delinquent and Foreclosed Property on Sales Prices of Neighboring Homes*, Federal Reserve Bank of Cleveland (2011).

3 Eugenia Garvin, Charles Branas, Shimrit Keddem, Jeffrey Sellman, and Carolyn Cannuscio, *More Than Just An Eyesore: Local Insights And Solutions on Vacant Land And Urban Health*, *Journal of Urban Health: Bulletin of the New York Academy of Medicine*, Vol. 90, No. 3 (2012), 419.

4 *Analysis of Bulk Tax Lien Sale: City of Rochester – Community Progress* (2013), 32.



## SECTION ONE

### The View From Our Seat: Insights Into Successful Land Banks

For those who work on combating growing numbers of problem properties, and who are looking to expand the available toolbox of options, the buzz these days is all about land banks.

What are land banks? In this report, land banks are defined as governmental entities or special purpose nonprofit corporations that specialize in the acquisition of problem properties, with the intention of either immediately returning these properties to productive use, or temporarily holding and maintaining them for the purpose of stabilizing distressed markets or fulfilling long-term land use and community goals.<sup>1</sup>

In short, land banks acquire title to problem properties, eliminate the liabilities, and transfer the properties to new, responsible owners in a transparent and efficient manner that supports community-based plans.

The adaptability of land banks to meet a variety of critical community needs has generated a tremendous level of interest in land banking as a tool, but Community Progress' experience reveals a common misunderstanding about the ease of creating a land bank. Generally speaking, most local governments do not have the legal authority to create a land bank that is endowed with the specific legal powers needed to make it an effective tool for addressing vacancy and abandonment.

Local and state legal frameworks largely shape and constrain a community's options when trying to implement new systemic responses to vacancy and abandonment—and that goes for more than just land banking. Some local jurisdictions may have wide latitude and the legal powers to implement new code enforcement regulations, for example, but jurisdictions in other states looking to implement the same reform or policy may be restrained by state laws. What may be a barrier to an efficient tax foreclosure process in one state could very well be a non-issue in another, because tax foreclosure laws differ significantly from state to state. The social, financial, and cultural costs of vacancy and abandonment may be similar across regions, but because of unique local and state legal frameworks, the most effective approaches to combating vacancy and abandonment can vary widely.

<sup>1</sup> Modified definition from Frank S. Alexander, *Land Banks and Land Banking*, (Center for Community Progress, 2011) available to download at [www.communityprogress.net](http://www.communityprogress.net).

## COMMON POWERS OF LAND BANKS

Today, the overwhelming majority of land banks operating effectively are created pursuant to state enabling legislation, through which special powers are granted to land banks. These powers enable land banks to overcome many of the serious legal and financial barriers that discourage responsible, private investment in problem properties and to do so more effectively and efficiently than other public or nonprofit entities.

For instance, many abandoned properties have a clouded title, which introduces a level of uncertainty and liability few responsible investors, if any, are willing to assume. Many tax-foreclosed properties have accumulated years of back taxes that far exceed the market value of the property. Similarly, properties left abandoned for too many years often require costly repairs that greatly exceed what the market could ever return, particularly in distressed neighborhoods. A land bank, therefore, is often designed and empowered *specifically* by state legislation to address the inventory of problem properties the private market has discarded, and convert these neighborhood liabilities into assets that advance community-based goals.

Generally, state enabling legislation grants the following special powers and legal authority to help land banks effectively and efficiently convert problem properties into neighborhood assets. The ability to:

- Obtain property at low or no cost through the tax foreclosure process
- Claim the right of first refusal to purchase tax-foreclosed properties
- Hold land tax-free
- Clear title and/or extinguish back taxes
- Lease properties for temporary uses
- Negotiate transfers to future owners in a manner that most closely aligns with community needs (such as workforce housing, a senior living, or expanded recreational space)

Using these special powers, land banks can create a nimble, accountable, and community-driven approach to returning problem properties to productive use.

A land bank, therefore, is often designed and empowered *specifically* by state legislation **to address the inventory of problem properties the private market has discarded**, and convert these neighborhood liabilities into assets that advance community-based goals.

## CHARACTERISTICS OF SUCCESSFUL LAND BANKS

While all land banks exist to serve the same primary purpose of acquiring problem properties and returning them to productive use, they are quite diverse in their structure and operations. Our national scan identified approximately 120 land banks and land banking programs across the country. They vary greatly in terms of the types of cities, regions, and economic conditions in which they operate; the size of their inventories; their staff capacity; their legal authorities; and their goals and programs. Despite this diversity, Community Progress has found that successful land banks exhibit some similar characteristics, articulated below.

### Strategic links to the tax collection and foreclosure process

Tax delinquency is often the most significant common denominator among vacant and abandoned properties, which explains why nearly all successful land banks have established strategic links to the tax foreclosure process as a primary source of acquisitions. This is particularly true in communities where (a) a primary cause of chronic vacancy and abandonment is an ineffective tax foreclosure process and (b) there are statutory powers, intergovernmental agreements, or policies in place that enable a land bank to acquire properties through the tax foreclosure process at little to no cost. Though tax foreclosure auctions may generate positive outcomes for marketable properties, they rarely, if ever, lead to positive outcomes for problem properties, especially in distressed markets. Land banks can and should play a key role in acquiring and converting tax-foreclosed properties to productive use.

## Operations scaled in response to local land use goals

Successful land banks have established acquisition and disposition strategies that directly support the implementation of local land use goals and meet community needs. Some land banks tackle massive inventories of extremely unsafe and abandoned properties as part of an urgent stabilization and public safety strategy, while others operate selectively with extreme deliberation. Regardless of the scale of operations, land banks should always make decisions based on a strong understanding of community priorities and goals, and guided by neighborhood, local, and regional revitalization plans.

## Policy-driven, transparent, and publicly accountable transactions

The acquisition and disposition of properties—especially those that have long been harmful eyesores—is an important and sensitive endeavor. Successful land banks have gone to great lengths to build and maintain trust with the public through complete transparency in the establishment of priorities, policies, and procedures that govern all actions. Land banks should make sure these ground rules and policies are established prior to any transactions, and annually revisited with public input to maintain a high standard of transparency and accountability. Moreover, land banks should strive to create websites that offer members of the public full access to accurate, up-to-date information pertaining to all land bank operations, programs, policies, and activities, including sales listings and past transactions.

## Engagement with residents and other community stakeholders

There is no substitute for engaged community stakeholders who understand and share a community's history and goals – and whose lives are most directly impacted by a land bank's work. Successful land banks have found creative and consistent ways to inform, engage, and empower these active residents to help prioritize land bank interventions and develop long-term solutions. Whether establishing a community advisory board, regularly hosting neighborhood meetings, or partnering with existing civic groups and resident associations, land banks should explore and implement practices that affirm a strong commitment to inclusiveness, engagement, and empowerment.

## Alignment with other local or regional tools and community programs

Because a land bank is a tool to support locally developed land use goals, and not a goal in and of itself, it is important to coordinate with other tools and programs that address problem properties. Successful land banks have helped facilitate and support diverse collaborations across public, private, and nonprofit organizations that share similar economic and community development goals. It cannot be overstressed that, in order to be truly effective, land bank activities must complement existing blight prevention efforts, including effective property tax enforcement, strategic code enforcement, data collection and information management practices, neighborhood investments, and community-based planning.

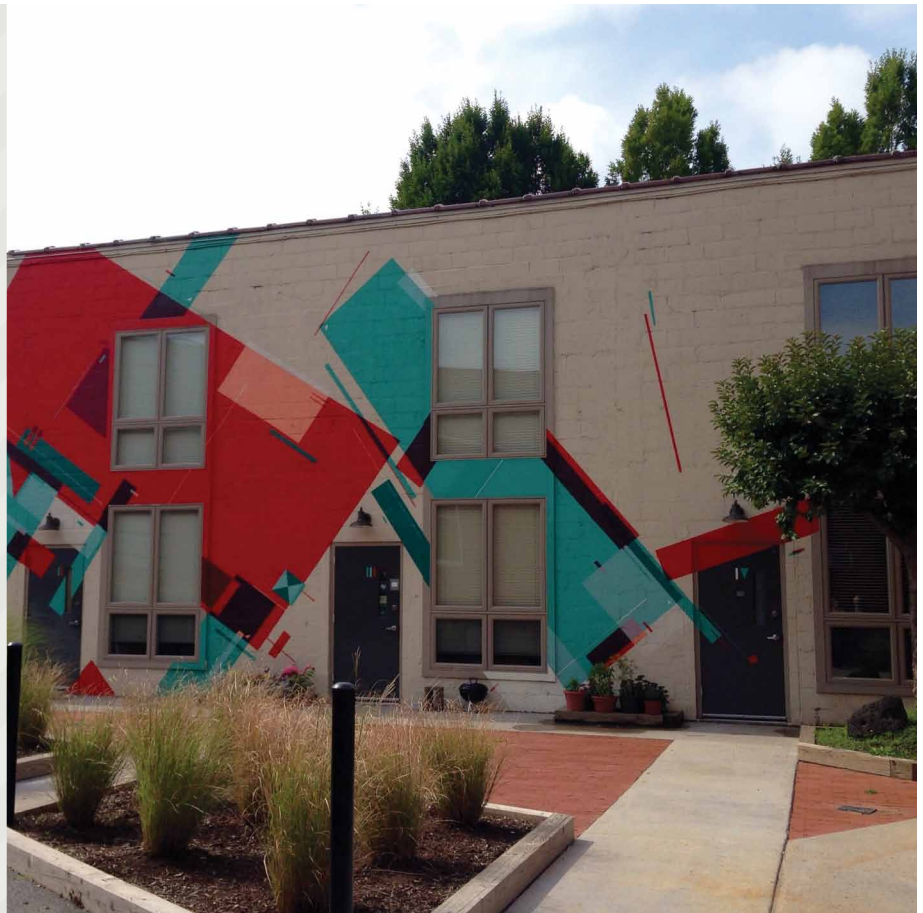
A land bank is not a “silver bullet” for communities struggling with vacancy, abandonment, and tax delinquency. In order to achieve and sustain vibrant, healthy, and secure neighborhoods, a land bank's policies, priorities, and activities *must* complement other community strategies and activities—such as strategic code enforcement, effective tax collection and enforcement, data collection and analysis, and smart planning and community development.

Creating a land bank must involve more than passing by-laws, assembling a board, and searching for grant dollars to demolish or rehab blighted properties. Communities should critically reflect on not just a new tool but *a new approach to governance* related to vacancy and abandonment, an all-hands-on-deck approach that looks beyond (but is inclusive of) the role of a land bank. A County Treasurer, for example, must view her responsibility as more than the collection of taxes. The Treasurer is a key steward of heavily tax-delinquent properties, which can either remain significant community liabilities or become community assets. Similarly, other practitioners and policymakers must champion the value of data-informed decision-making and apply other tools, like code enforcement, strategically and in coordination with land bank strategies. Perhaps most importantly, municipal lawyers and elected officials must expand their view of risk analysis—recognizing the profound risks of the status quo—in the context of a can-do, problem-solving approach. When local leaders have gone through a process of self-evaluation and planning that takes these different factors into consideration, they will be well-positioned to choose whether or not to create a land bank,

to understand how that decision knits together within the overall approach to governance related to problem properties, and to better serve their communities.

In the end, problem properties, in the numbers seen today, stem from a combination of systemic barriers to revitalization and an underlying failure of the market. Addressing both of these causes requires more innovation from government, armed with more creative solutions, engaged with more partners, and driven by a common goal of creating safer, healthier neighborhoods for all. This shift in understanding and practice is what drove the early pioneers of the national land bank movement, and this new approach to governance is what continues to fuel the surging movement today.

In order to achieve and sustain vibrant, healthy, and secure neighborhoods, **a land bank's policies, priorities, and activities must complement other community strategies and activities**—such as strategic code enforcement, effective tax collection and enforcement, data collection and analysis, and smart planning and community development.





## SECTION TWO

### **National Scan: A Surging and Diverse Land Bank Movement**

In 2013 and 2014, Community Progress systematically researched land banks in the United States, through interviews and other means, in order to understand the current activities of land banks and how they have evolved since their beginnings in the 1970s. This national scan offers a basic history of land banking in the United States and illustrates the diversity, trends, and commonalities in the priorities, programming, challenges, and capacity of land banks. The subsequent land bank portraits included in Section Three dive more deeply into the opportunities and challenges of seven specific land banks.

### **THREE GENERATIONS OF LAND BANKS**

The first land bank was established more than forty years ago, but over the last decade, state enabling statutes have been written with increasing clarity, the legal powers of land banks have expanded, and the number of locally created land banks has surged. From 1971 through 2008, only five states passed land bank enabling legislation. However, in just the last six years, an additional eight states have passed enabling legislation—and other states are in various stages of exploration.

Frank Alexander, a cofounder of Community Progress and author of more than 50 publications in the fields of real estate finance, law and theology, and community development, offers a helpful narrative on the land bank movement in the United States. In his seminal 2011 publication, *Land Banks and Land Banking*, Alexander was the first to describe the movement as a progression through three generations of land banks, with each new generation characterized by more sophisticated reforms and enhanced powers based on lessons learned.<sup>1</sup> Alexander's publication, scheduled for an upcoming second edition, offers a more detailed narrative of the history, but for the purposes of this report, the authors present a brief adaptation.

The first generation, starting with the St. Louis Land Bank in 1971, also includes Cleveland (1976), Louisville (1989) and Atlanta (1991). Not unlike many of today's land banks, the common catalyst for these early pioneers was the lack of market access to tax-delinquent properties, and all four

<sup>1</sup> Frank S. Alexander, *Land Banks and Land Banking*, (Center for Community Progress, 2011), 18-22.

amassed inventories that were comprised primarily of the discarded properties that resulted from an inefficient tax foreclosure process.

Despite these land banks' early successes, it became clear that simply creating a new governmental entity to help acquire, hold, and manage problem properties was insufficient to fully overcome the many complex barriers at play. Tax foreclosure laws still needed reform, land banks needed more funding to make problem properties marketable, and a land bank's exercise of powers and authority were too often circumscribed by local politics and the lack of regional cooperation across jurisdictions.

The emergence of the second generation is best seen as a maturing movement with strong local leadership determined to build on lessons learned from these initial challenges. One clear indication of this growing sophistication is that state enabling legislation to create "new and improved" land banks in Michigan and Ohio was passed not in a vacuum, but alongside complementary systemic reform of property tax foreclosure laws.

Most importantly, the second generation of land banks reflects a true change in perspective about the role land banks can and should play in helping communities deal with vacant, abandoned, and tax-foreclosed properties. In essence, the movements in Michigan and Ohio recognized the need to empower land banks to move beyond just a custodial role in the management of problem properties the open market had rejected, to become proactive partners in the management, development, and overall transformation of these liabilities into public assets. The second generation of statutes, among other functions, created more direct and efficient linkage to the tax enforcement systems, allowed for more regional and intergovernmental collaboration, and included new internal funding mechanisms.

In the four year period from 2011 to 2014, eight new states enacted some form of comprehensive land bank legislation. In this new "third generation," land bank legislation drew upon the experiences and lessons of the first and second generations to create more clearly written, streamlined legislative language, and was usually based on a common legislative template included in Alexander's 2011 edition of *Land Banks and Land Banking*.

The arc of land bank activity has ticked upward almost exponentially the last few years, and based on Community Progress' national scan, there are an estimated 120 land banks operating in 2014.

## DIVERSE, WIDESPREAD, BUT A LOT IN COMMON

Community Progress' national scan of existing land banks, carried out over nearly a year from 2013-2014, includes multiple forms of research. Community Progress staff interviewed key personnel from 42 land banks, including executive directors, board members, local officials, and partners, and remotely studied an additional 25 land banks using available public resources. We reviewed land bank and local government websites, news articles, and existing research from other practitioners and scholars. Through both approaches, a number of common practices and challenges emerged. Brief summaries of these land bank commonalities are outlined below.

### Three Generations of Land Bank Legislation



#### FIRST GENERATION

LOCATION	YEAR PASSED
St. Louis	1971
Cleveland	1976
Louisville	1989
Atlanta	1991

#### SECOND GENERATION

LOCATION	YEAR PASSED
Michigan	2002
Ohio	2008

#### THIRD GENERATION

LOCATION	YEAR PASSED
New York	2011
Georgia	2012
Missouri	2012
Pennsylvania	2012
Tennessee	2012
Nebraska	2013
West Virginia	2014

- This table does not include dates of passage for any subsequent legislative amendments
- This table does not include jurisdictions that have created land banks without state enabling legislation; nor does it include states that have recently passed state enabling legislation that does not reflect third-generation characteristics

## Commonality #1: Acquisition strategies

Every land bank is faced with decisions about the type and number of properties to acquire, as well as the process by which to acquire them.

### Source and type of inventory

Most land bank inventories across the country consist primarily of tax-foreclosed properties not sold through the local tax foreclosure auction, and the relationship between the land bank and the local tax foreclosure process heavily influences how many properties move through this pipeline. Yet, given that local needs and challenges largely drive land bank acquisition strategies, it's no surprise that inventory sources vary. In addition to the tax foreclosure process, land banks identified the following sources and types of inventory:

**REO Properties.** Land banks operating in regions hit hard by the housing and foreclosure crisis identified real-estate owned properties as a major target for acquisitions. Cuyahoga Land Bank (Portrait 2) is most notable in this regard, having formalized agreements with holders of large REO inventories, such as Fannie Mae, HUD, and local and national banks. The Twin Cities Land Bank based in Minneapolis, Minnesota, through its role as a Community Coordinator for the National Community Stabilization Trust, also has a significant inventory of REO property.<sup>2</sup> Some land banks, including the Chautauqua County Land

Bank in New York (Portrait 7), are in the earlier stages of exploring similar REO property acquisitions in their community.

**Transfer of Public Holdings.** Some of the more recently created land banks have immediately been given title to hundreds of properties owned by public entities, including municipal governments, housing authorities, and redevelopment authorities. For instance, the Kansas City Missouri Land Bank (KCMO Land Bank), established in 2012, received title to more than 4,000 properties from the Land Trust of Jackson County, Missouri within the first two years of operation. Also, as of September 2014, the Detroit Land Bank Authority had received approximately 30,000 properties from state, county, and local land holding entities.

**Vacant versus Occupied.** The vast majority of land banks studied exercise discretion to intentionally acquire only unoccupied properties. Notable exceptions to this general rule include the Genesee County Land Bank in Michigan (Portrait 1) and the Greater Syracuse Land Bank (Portrait 3) because, in both areas, tax-foreclosed properties, including those that are occupied, can end up in the land bank's inventory pursuant to formalized contractual agreements or due to bulk transfers from the local foreclosing governmental unit.

### Number of acquisitions

Widespread differences of opinion exist between land banks about what defines an appropriate volume of acquisitions. Should land banks, by default, and formalized through legal agreements where possible, acquire all vacant, abandoned, and tax delinquent properties—or should land banks use discretion to be selective and strategic with acquisitions? Though the majority of land banks are practicing more selective acquisition strategies, the majority also shared a desire to increase the acquisition of problem properties in order to address the scale of vacancy that exists and have a larger positive impact in the community. When asked, “What do you consider a major weakness of the land bank?” roughly half of land bank officials indicated limiting the number of land bank-eligible properties as a weakness. According to these practitioners, funding and local politics are the most common barriers to implementing a more robust and expansive acquisition strategy.

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<sup>2</sup> Sandra Oakes (President, Twin Cities Community Land Bank) in discussion with the author, November 15, 2013.



Despite the wide range of tactics and approaches, **there was clear consensus in the field that effective and sustained community engagement** is a critical component of land bank operations.



## Commonality #2: Holding and maintaining property

Properties are often acquired with an end-user already identified, but many properties may remain in a land bank's inventory for several years, for a number of reasons. These properties need to be immediately boarded or otherwise secured, and evaluated for the right intervention. There is no "one-size-fits-all" approach to maintenance. For example, while land banks strive to remain compliant with local building codes as a minimum threshold, many land banks apply even higher standards to properties they own in targeted areas. As some land banks mount aggressive and unprecedented demolition campaigns, the resultant portfolio of post-demolition vacant lots in need of maintenance is staggering. The Genesee County Land Bank (Portrait 1), through its Clean and Green Program, enrolls and rewards community groups for carrying out seasonal maintenance on land bank-owned properties. However, practitioners clearly desired more research into low-cost maintenance strategies, reuse strategies, and how vast inventories of vacant land might contribute to creating a more resilient community.

## Commonality #3: Disposition of property

Most land banks identified residential home sales as one of their most common end-uses, a natural fit given that the vast majority of property acquired is residential and a common goal is to increase homeownership. Some of the residential structures are sold as-is to responsible buyers (who are often required to show, for example, that they have no other code violations or back taxes), while others are sold through development agreements that require qualified buyers to renovate a property, giving the land bank an enforcement mechanism to ensure work is completed to land bank standards and local building code (see Cuyahoga Land Bank, Portrait 2).

Many of the land banks also identified side-lot sales to adjacent homeowners as a common end-use. The sale of substandard lots—which zoning codes define as lots that are too small for new construction—to adjacent homeowners returns land to the tax rolls, beautifies a neighborhood, expands yard spaces, and removes the ongoing maintenance costs from a land bank's books.

The majority of land banks interviewed identified single family homeowners and nonprofit entities as their most common transferees. In fact, all of the land banks acknowledged working closely with nonprofit housing developers to return properties to the tax rolls and increase affordable housing opportunities. Of the nonprofits, Habitat for Humanity affiliates were most frequently mentioned as close housing development partners by interviewees, including the Macon-Bibb County Land Bank Authority in Georgia (Portrait 5) and the Marquette County Land Bank in Michigan (Portrait 6).

## Commonality #4: Community engagement

While the overwhelming majority of land banks champion and respect the importance of community engagement, the approaches are quite different. The Fulton County/City of Atlanta Land Bank Authority (Portrait 4) connects with existing civic infrastructure, such as Atlanta's Neighborhood Planning Units, to shape investments and outcomes. The Genesee County Land Bank Authority (Portrait 1) employs a full-time Community Outreach Coordinator to build strong communication channels and relationships with neighborhood groups and leaders. The Greater Syracuse Land Bank (Portrait 3) not only established a formal citizen advisory board via local ordinance, but also enlisted this board to help design and recommend land bank policies and strategies. Both Trumbull County Land Bank (Warren, Ohio) and Saginaw County Land Bank (Saginaw, Michigan) are putting staff on the ground to gauge community needs and help guide decision-making. Despite the wide range of tactics and approaches, there was clear consensus in the field that effective and sustained community engagement is a critical component of land bank operations.

## Commonality #5: Data tracking and property portfolio management

Two things are clear when it comes to data collection and information management systems: in the majority of cases, current practices and tools are inefficient, and practitioners had a strong and urgent desire to fix this. Many of the respondents acknowledged that a truly comprehensive approach to data collection and information management would require a strong commitment from and involvement by local and county governments—a level of cooperation that is not always present or even seemingly available. Some land banks, like the Cuyahoga Land Bank (Portrait 2), are working with community partners and investing in information management tools and internal capacity to realize incremental gains in data tracking and operational efficiencies. Others, like the Greater Syracuse Land Bank (Portrait 3) and Fulton County/City of Atlanta Land Bank Authority (Portrait 4), are deploying property management software to greatly improve efficiency and transparency of internal operations. Regardless of how sophisticated a land bank's operations might be at this

time, practitioners clearly agreed that having real-time access to reliable and diverse datasets is key to making smart, strategic decisions in the face of constrained resources, *and* key to remaining accountable to the public.

## Commonality #6: Statewide networks

Land banks in several states have developed informal and formal statewide networks to troubleshoot local challenges and collectively push for ongoing state reform. Examples of statewide land bank networks include the Georgia Association of Land Bank Authorities, the New York Land Bank Association, and the Michigan Association of Land Banks. Each of these statewide networks has played a critical role in not only sharing knowledge among land banks, but also developing and championing state legislative reforms that will enable more effective blight prevention efforts in local communities. Similarly, Ohio's Thriving Communities Institute and the Housing Alliance of Pennsylvania have acted as primary conveners of state and local partners committed to addressing vacancy and abandonment through the work of land banks.

## Commonality #7: Challenges

Most land banks indicated that establishing a strong base of funding or ongoing revenue source was a major barrier to growing capacity and more effectively addressing problem properties in their respective communities. Land banks large and small, across states, acknowledged this concern, with the exception of Ohio land banks, which benefit from a substantial, reliable funding mechanism in the state's land bank legislation (see Delinquent Tax Assessment Collection (DTAC), Cuyahoga Land Bank Portrait).

Ohio land banks were more likely to identify governance and political culture as a top barrier, which also registered as the second most common barrier overall among the 42 land banks interviewed. Some expressed concern over the dominance of elected officials on land bank boards, while others specifically pointed to the lack of understanding about the benefits of land banks throughout the community and across jurisdictions. Another common dynamic is the city-county divide; most often, the major/core city, where vacancy and blight are most pronounced,

provides more support and expresses a much greater interest in the land bank's success than the surrounding suburban and rural jurisdictions.<sup>3</sup>

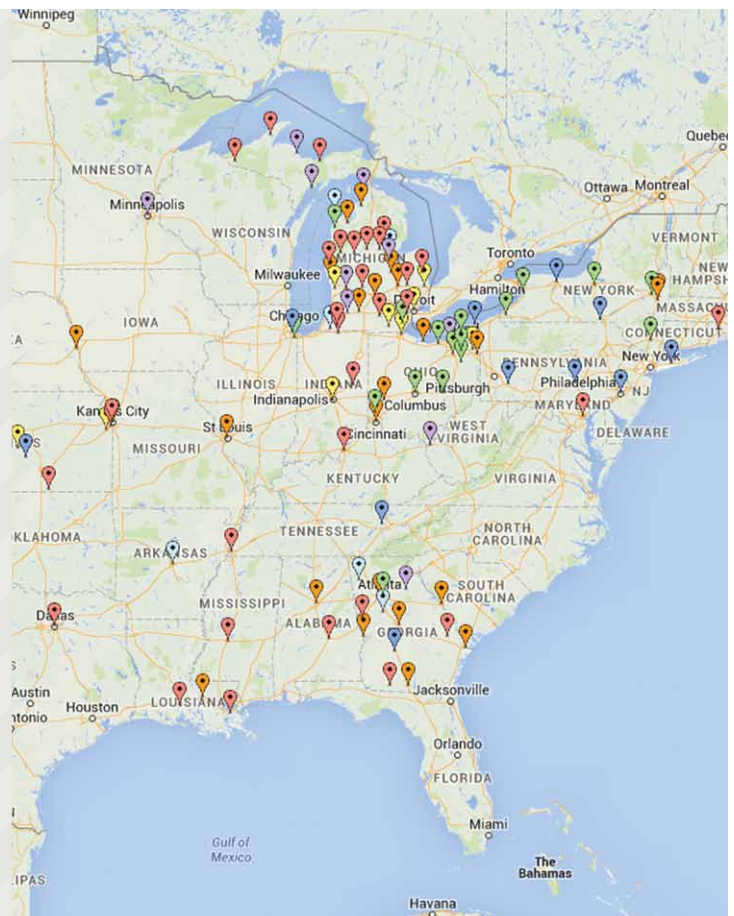
Land bank leaders operating in largely rural areas identified a slightly different dynamic. Here, practitioners explained that there is often a broad misunderstanding of the land bank's intentions. Many residents and elected officials feel the land bank is interfering with the private market. To help overcome this misunderstanding, land bank leaders stressed the importance of education and continued communication of the land bank's mission and purpose.

While a number of common practices and challenges exist across land banks, an increasing amount of local adaptation has been occurring within individual land banks, especially over the past decade. Section Three of this report begins to illustrate how land bank leaders have tailored their responses and interventions to the unique challenges faced in their respective communities.

3 At the request of many land banks interviewed, the land banks referenced in this category are not identified by name.

**Community Progress launched an online Land Bank Information Headquarters in 2014 in response to the heightened activity and interest in land banking.** It includes Frequently Asked Questions, an interactive map of all land banks operating today, and a collection of resources and reports specific to land banks and land banking.

**Visit [www.communityprogress.net](http://www.communityprogress.net) and find the Land Bank Information Headquarters under Resources.**



# SECTION THREE

# Meet the Land Banks:



## Seven Portraits

The seven carefully selected land bank portraits in this section differ in numerous ways. Their inventories range from a handful to more than 11,000 properties. They operate within very different housing markets, and have adapted to unique local priorities and challenges. They stand out, in addition, because of the strength and success of one or more of their programs. All of the land banks highlighted here have been in operation, defined in this case as actively acquiring property, for at least one year.

Each land bank portrait is characterized with a rhetorical nickname. These nicknames are purely our inventions, meant to capture some aspect of each land bank's "persona." These portraits are not exhaustive case studies but, rather, brief stories that illustrate some of the salient aspects of the history, design, and operations of a diverse collection of land banks.



1. Genesee County Land Bank Authority, MI
2. Cuyahoga County Land Reutilization Corporation, OH
3. Greater Syracuse Land Bank, NY
4. Fulton County/City of Atlanta Land Bank Authority, GA
5. Macon-Bibb County Land Bank Authority, GA
6. Marquette County Land Bank Authority, MI
7. Chautauqua County Land Bank Authority, NY

The authors are deeply grateful to the land bank personnel and partners whose generosity of time and willingness to share their experiences and information made these portraits possible. Any mistakes in fact, or interpretation thereof, are the sole responsibility of Community Progress.





# Seven Land Bank Portraits

## At-A-Glance

Land Bank	Nickname	Year Established	Property Inventory	Staff Size	Revenue	Jurisdiction	Acquires Occupied Property	Established a Citizens Advisory Board
Portrait 1 Genesee County Land Bank Authority	The Stabilizer	2004	>2,000	5-20	\$10-\$20 Million	Regional	Yes	Yes
Portrait 2 Cuyahoga County Land Reutilization Corporation	The Professional	2009	1,000-2,000	<20	>\$20 Million	Regional	No	No
Portrait 3 Greater Syracuse Land Bank	The Enforcer	2012	100-1,000	<5	\$1-10 Million	Regional	Yes	Yes
Portrait 4 Fulton County/ City of Atlanta Land Bank Authority	The Banker	1991	100-1,000	<5	\$1-10 Million	Regional	No	No
Portrait 5 Macon-Bibb County Land Bank Authority	The Conduit	1996	<100	<5	<\$1 Million	Regional	No	No
Portrait 6 Marquette County Land Bank Authority	The Surgeon	2009	<100	<5	<\$1 Million	Regional	No	No
Portrait 7 Chautauqua County Land Bank Corporation	The Negotiator	2012	<100	<5	<\$1 Million	Regional	No	No



## PORTRAIT

# 1



Nickname:

**“The Stabilizer”**

Year established:	2002 as a Land Reutilization Corporation (LRC); <sup>1</sup> 2004 as a Land Bank Authority
2013 Inventory:	11,117 properties
Number of tax-foreclosed properties sold between 2002–2013:	4,683
Properties sold to owner-occupants as percentage of all property sales:	90 percent
Properties maintained by the land bank’s maintenance team in 2013:	10,500 parcels in Flint; 1,000 parcels outside of Flint
Tons of trash removed from land bank-owned properties in 2013:	417
Amount of NSP funding received over three rounds:	\$36.5 million
Structures demolished between 2002–2013:	2,450
Structures to be demolished in 2014 and 2015:	~2,000
Staff size:	16 FTE, 50 PTE/seasonal employees, 2 contractors
Number of board members:	7
Number of Resident Advisory Committee members:	18

<sup>1</sup> The GCLBA existed as an LRC from 2002 to 2004 before a statewide land bank enabling statute was passed, which allowed for the creation of land bank authorities.

## MICHIGAN

# Genesee County Land Bank Authority

## INTRODUCTION

One of the most well-known and active land banks in the country, the Genesee County Land Bank Authority (“Genesee County Land Bank”) was the first county land bank established in Michigan. Following state legislative reforms, the land bank was created to acquire tax-foreclosed properties throughout Genesee County in order to facilitate sales that would return these properties to productive use, in both the short- and long-run. This approach was intended to interrupt a system of tax foreclosure that, for years, had been exacerbating the vacant property problem in and around the city of Flint. Since it was formed more than a decade ago, the land bank has demonstrated an enduring commitment to this primary function. Toward that end, it annually receives the full gamut of all tax-foreclosed properties in Genesee County that do not sell at auction, regardless of condition or location. The Genesee County Land Bank, which we nickname “the Stabilizer,” takes a proactive approach to tackling vacancy and abandonment through its acquisition and maintenance strategies; it actively “bundles” properties before they are offered at auction (described in greater detail in the Overview) and is leading major demolition campaigns and innovative community-based property maintenance programs. The example of the Genesee County Land Bank Authority provides salient lessons in the challenges and rewards of an active land bank determined to help reimagine and rebuild the physical, social, and economic fabric of a depopulated, distressed Rust Belt city.



## OVERVIEW

The Genesee County Land Bank was established following two important statewide legislative reforms. Prior to the first reform in 1999, local and county governments in Michigan had no mechanism in place to take control of tax-delinquent properties. Rather, the state auctioned off tax liens to private investors, largely speculative purchasers. The state would then move to foreclose on severely distressed properties that failed to generate interest from even the speculators—a dysfunctional process that could take up to seven years. This system contributed to absentee ownership, prolonged vacancy, chronic tax delinquency, and deteriorating property conditions. Broken or outdated tax foreclosure systems and laws, though often overlooked by local practitioners and officials, can directly contribute to vacancy and abandonment, and frustrate even the best-intentioned efforts to prevent problem properties.

In Genesee County, although worsening property conditions were in many ways a byproduct of worsening market conditions, county government could not and did not ignore the reality that its state-required auctions played a role. Thus, in the 1990s, visionary public officials started to call attention to the connection between this broken approach to tax-delinquent properties and the threat to neighborhood stability. A consensus emerged that an alternative system was needed, ultimately resulting in the passage of the 1999 Delinquent Property Tax Foreclosure Act (Public Act 123), which authorized counties, if they so elected, to function as the local foreclosing governmental unit. The reform bill also streamlined the foreclosure process, reducing the time to complete the process to approximately three years.

Local practitioners and officials in Michigan, particularly in Genesee County, understood that taking control of problem properties was the first step to healthier neighborhoods, and this reform was a big step in the right direction. Pursuant to Michigan's intergovernmental cooperation statutes,<sup>2</sup> Genesee County, the City of Flint, and Flint Township created the Genesee County Land Reutilization Corporation (GCLRC) in 2002.

GCLRC took title to more than 2,000 properties in its first two years, but the 1999 property tax enforcement reform did not fully create a legal foundation for new public entities to acquire, manage, and dispose of the



tax-foreclosed inventories. Fortunately, just a few years later, Michigan passed the 2003 Land Bank Fast Track Act (Public Act 258). This was, at the time, the most comprehensive land bank legislation in the country. It not only instituted a number of smart reforms to the foreclosure process, but also authorized the creation of city and county land bank authorities with the kind of special new powers we understand today as “standard” for third-generation land banks. In 2004, GCLRC formally evolved into the Genesee County Land Bank.

Today, the Genesee County Land Bank is one of 36 county land banks in Michigan, is governed by a seven-member board, and is chaired by the Genesee County Treasurer. Other board members include two Genesee County Board of Commissioner appointees—one representing the City of Flint, and the other representing other local municipalities’ interests—and four at-large Genesee County Board of Commissioner appointees (which can include members of the Board of Commissioners).<sup>3</sup>

From its inception to today, there is little debate that its expansive acquisition strategy distinguishes the Genesee County Land Bank. Unique among the Michigan land banks, Genesee County Land Bank has an agreement with Genesee County to automatically assume title to all tax-foreclosed properties not sold at public auction. Additionally, the Genesee County Treasurer authorizes the land bank to annually “bundle” tax-foreclosed properties before they are offered at auction. The bundle is essentially a package of tax-foreclosed properties that cannot be sold separately; in order to purchase one property in the bundle,

2 Frank S. Alexander, *Land Banks and Land Banking*, (Center for Community Progress, 2011), pg.20.

3 Genesee County Land Bank Authority, “Bylaws of the Genesee County Land Bank Authority.” (December 2004), pg. 2, article 3.2.

## Did You Know?



Although the Genesee County Land Bank has primarily acquired residential properties, it does maintain an inventory of commercial properties (173 commercial structures and 295 commercial lots in 2013), and continues to support redevelopment projects as opportunities arise. During its first several years of operation, the land bank played a key role in jumpstarting development in and around downtown. The County Treasurer provided funding at that time which enabled the land bank to leverage resources and partnerships to invest nearly \$38 million in four mixed-use development projects, creating commercial space and 140 units of housing. In 2006, when General Motors announced plans to demolish a 485,000 square foot complex in what was then the Great Lakes Technology Center, the land bank acquired the property and set out to find tenants to repurpose the four-building complex. In 2011, after managing the property for several years, GCLBA sold the complex to the Insight Institute of Neurosurgery and Neuroscience (IINN). IINN has grown into much of the space and has brought in new tenants, forming a new medical complex that complements Diplomat Pharmacy, one of the country's largest specialty pharmacy companies that purchased several other buildings from GM on the northern side of the same complex. The two companies together now employ over 1,000 people using space that had otherwise been vacated for several years by GM.<sup>4</sup> (See Appendix D for *Commercial Property Interest Application*)

one must purchase the entire bundle. In practice, the land bank identifies properties that have the lowest value and thus the greatest likelihood for speculative purchasing, and places them in a bundle. Ultimately, the land bank annually receives all bundled properties plus those not sold at public auction.

The reason behind this acquisition strategy was local officials' strong desire to stymie the role of the tax foreclosure auction in perpetuating the cycle of abandonment and speculation. Very weak market conditions were and continue to be at the heart of the problem. The vast majority of tax foreclosures are located in the county's urban core, Flint. The iconic Rust Belt city, once a booming automotive manufacturing hub, has lost half of its population in the last fifty years, is under emergency management, and continues to be hampered by weak markets that the housing crisis and the Great Recession worsened. Thus, there is little immediate demand for the thousands of properties that are tax-foreclosed in Genesee County each year. Inevitably, prior to the formation of the Genesee County Land Bank, county tax foreclosure sales met the market where it was at; tax-foreclosed properties were sold largely to speculators who perpetuated property abandonment and neglect and frustrated local redevelopment efforts. The land bank was created as an alternative to this previous tax foreclosure disposition process.

The land bank was and continues to be tasked with acquiring tax-foreclosed properties to better position them for short-term and long-term reuse and redevelopment. This is no small assignment. Nearly 20,000 properties have gone through tax foreclosure in Genesee County since 2002, fewer than 25 percent of which have sold at public auctions.<sup>5</sup> It is little surprise that the Genesee County Land Bank currently oversees one of the largest inventories of any land bank in the nation (second only to the Detroit Land Bank). Between the time that Genesee County Land Bank opened its doors and 2009, tax foreclosures averaged about 1,000 per year. By 2010, when the stream of foreclosures became a wave due to the national housing crisis, these numbers grew to an average of just over 2,500

4 Doug Weiland (Executive Director, Genesee County Land Bank Authority) and Deb Cherry (Genesee County Treasurer) in discussion with the author, February 27, 2014; The Flint Journal, "County Closes on Purchase of Technology Center" (March 2016), Retrieved from [http://www.thelandbank.org/downloads/county\\_closes\\_on\\_purchase\\_of\\_technology\\_center.pdf](http://www.thelandbank.org/downloads/county_closes_on_purchase_of_technology_center.pdf).

5 Genesee County Land Bank and Center for Community Progress, (Unpublished raw data on residential tax foreclosures in Flint, Michigan between 2008 and 2012, 2014).

tax foreclosures per year.<sup>6</sup> Ultimately, the land bank has received more than 15,000 tax-foreclosed properties during its twelve years of operation. In 2014:

- Nearly 80 percent of all county tax foreclosures in 2014 were in Flint<sup>7</sup>
- The land bank owned 33 percent of all vacant, unoccupied properties in Flint
- The land bank owned 25 percent of the homes in Flint in need of demolition
- The land bank owned 50 percent of all vacant, unimproved lots in Flint

Although the Genesee County Land Bank's primary role is the acquisition and transfer of tax-foreclosed properties to responsible ownership, it has worked to expedite sales and shorten holding periods through property maintenance and improvements. Given the local context, which residential and commercial property surpluses continue to define, demolition is a core land bank strategy—not only to remove public safety hazards, but also to protect neighborhood property values. Since 2009, as public funding for demolition has increased, the Genesee County Land Bank has carried out one of the most concentrated and aggressive demolition campaigns in the nation's recent history:

Funding Source	Amount	Demolitions
Neighborhood Stabilization Program (NSP)	\$11.3M	1,446 homes <sup>6</sup>
Hardest Hit Funds (TARP)	\$20.1M	~1,700 single family homes
Michigan Blight Elimination	\$3.71M	~200 homes
Michigan State Housing Dev. Authority	\$396,440	34 single family homes

6 Michigan Department of Treasury, (2014) State-Wide Real Property Tax Forfeiture and Foreclosure Statistics. Prepared by Property Services Division utilizing data provided by county treasurers.

7 Genesee County Land Bank Spring 2014 newsletter, [http://www.thelandbank.org/downloads/lba\\_newsletterspring2014final.pdf](http://www.thelandbank.org/downloads/lba_newsletterspring2014final.pdf)

8 Christina Kelly (Director of Planning and Neighborhood Revitalization, Genesee County Land Bank Authority), e-mail message to the author (October 13, 2014)

This demolition campaign is complemented by and feeds into the land bank's sales strategies. The sales team is charged with selling properties to responsible property owners for productive reuses that community priorities and plans support. The land bank continues to prioritize affordable housing and homeownership in its disposition strategies. Thus, the most common form of disposition for the land bank is the transfer of property to individual owners. The land bank also has a history of selling properties to nonprofit developers for affordable housing. Since inception, it has transferred over 4,600 properties, including nearly 700 side lots.<sup>9</sup> It is land bank policy to deny sales to property owners who owe property taxes, have owned property that has gone through tax foreclosure, or currently face outstanding code violations. The outcomes of these property sales, particularly when compared to auction sales, are promising. Recent research indicates that land bank sales fare better than auction sales when considering owner-occupancy, changes in property condition, tax delinquency, and sale price.<sup>10</sup>

## FUNDING: SPECIAL MENTION

The case of the Genesee County Land Bank offers valuable insights into the funding of land banks, and the importance of a shared understanding of and appreciation for the work land banks carry out in distressed and underperforming markets.

Since most land banks are designed specifically to help acquire and dispose of problem properties that the market has discarded or altogether rejected, expectations of self-sufficiency for any land bank may be unrealistic.<sup>11</sup> The fact is, land banks will always need *some* level of support—whether cash support from the public, private, or philanthropic sectors, or in-kind support from local

9 Genesee County Land Bank (2014) "Genesee County Annual Review 2013" [www.thelandbank.org](http://www.thelandbank.org)

10 Genesee County Land Bank and Center for Community Progress, (Unpublished raw data on residential tax foreclosures in Flint, Michigan between 2008 and 2012, 2014).

11 Some land bank officials, particularly in Michigan, highlight the active role land banks can play in supporting economic development projects. Where land banks might assume a role similar to traditional redevelopment authorities, public funds may not be needed. To the extent that the goal is dealing with problem properties the market has discarded, however, then we see no way for a land bank to be fully self-sufficient—some level of support will always be needed.

The fact is, land banks will always need some level of support—whether cash support from the public, private, or philanthropic sectors, or in-kind support from local governments—that is proportional to the scale and scope of vacancy and blight the land bank is expected to help resolve.

governments—that is proportional to the scale and scope of vacancy and blight the land bank is expected to help resolve.

Michigan's state enabling legislation was the first to include a tax recapture provision to help land banks generate a stream of income, a financial mechanism that has since become commonplace in third-generation land bank legislation. In Michigan, the 5/50 tax recapture provision allows land banks to receive half of the annual taxes on any property the land bank sells, for five years after the sale. Land banks must enter into an agreement, pursuant to local ordinance or resolution, with each taxing jurisdiction to trigger this provision.

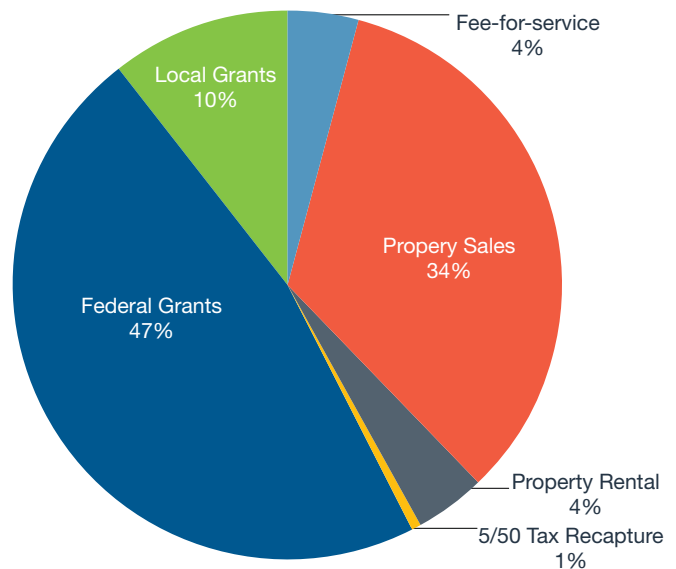
In practice, the 5/50 tax recapture has not generated the level of funds initially anticipated, but early expectations may have been unfairly overstated. Land banks primarily focus on some of the most challenged properties. The Genesee County Land Bank has been in an even more difficult position, in a severely stressed market where demolition is a primary intervention. Under these conditions, the 5/50 tax recapture does little to support the function and operations of the land bank.

The Genesee County Land Bank did receive approximately \$1 million per year from Genesee County's Land Reutilization Fund between 2005 and 2010.<sup>12</sup> This annual local appropriation was invaluable to the land bank, but Genesee County eliminated this support in 2010 in the face of its own budgetary constraints.

The loss of this dedicated, recurring funding source has placed some strain on the land bank's finances. As its operations currently rely on funding from sales, the land bank is trying to strike the right balance between the short-term need for operational cash and its long-term commitment to producing outcomes consistent with community priorities and plans. The land bank's bundling of low value properties, which make up the vast majority of its inventory, is sometimes accompanied by purchases of higher value tax-foreclosed properties at minimum bid prices prior to public auctions. The sale proceeds from these higher-value properties help to offset the cut in local funding, and the immense costs of addressing vacancy and abandonment on such a large scale.

The allocation of public dollars during the budget process is an annual contest of priorities and values, and governments at all levels face serious pressures and hard decisions. Nevertheless, for areas that choose to move forward with a land bank, officials should make a sustained commitment of support that is proportional to the scope and scale of vacancy the land bank is expected to tackle.

2012/2013  
Genesee County Land Bank Revenue<sup>13</sup>



<sup>12</sup> The Land Reutilization Fund, also known as the "Delinquent Tax Revolving Fund," in Michigan consists of the delinquent property taxes, interest, and collection fees paid to the county. A portion of this fund was formerly provided to the Genesee County Land Bank to cover operating expenses.

<sup>13</sup> Chart created using data provided by the Genesee County Land Bank to the Center for Community Progress.

## HIGHLIGHTS

The Genesee County Land Bank offers many important lessons and insights, but two areas, in particular, may be of most use to local practitioners. First, how have the land bank's acquisition and disposition policies impacted operations and subsequent policies? Second, how has the land bank pursued community engagement, given the significant role it plays in neighborhood revitalization?

### Accepting all tax-foreclosed properties

The land bank's commitment to accept all tax-foreclosed properties not sold at auction drives its activities and operations.

### Maintenance Strategies

The volume of blighted, abandoned properties in Genesee County, concentrated mainly in Flint, clearly outstrips the available resources. In addition to its demolition campaigns, as discussed above, the land bank works toward boarding, securing, and maintaining a large number of blighted properties.

Once demolitions are completed, the land bank's job is not. It still takes on the costly and daunting task of selling or maintaining thousands of vacant lots (in 2014, the land bank owned 5,260 vacant residential lots). Selling small lots to adjacent homeowners under the land bank's "Side Lot" program is a priority; the land bank has sold 1,095 side lots over the past four years.<sup>14</sup> The land bank also adopts and leases lots to individuals and groups for maintenance, community gardening, and similar projects that enhance neighborhoods. Still, these immediate reuse strategies have limits. Given current market conditions, there is little to no demand for many of the lots the land bank owns.

In recent years the Genesee County Land Bank has staffed a property maintenance department that mows grass and removes trash from *all* problem properties in Flint (not simply those that it owns) as well as land bank properties elsewhere in Genesee County. This department seasonally hires upwards of 50 local employees. In addition to weed and trash abatement, property maintenance crews board vacant structures and respond to property complaints.

## The 2013 Clean and Green Program:



- Had 46 participating community groups
- Maintained more than 1,350 lots every three weeks
- Included more than 200 youth participants
- Completed more than 10,400 mowings

Since 2009, these crews have completed nearly 200,000 vacant property "mowings," removed more than 3,000 tons of trash, and boarded nearly 1,000 vacant structures.

From the beginning, the land bank understood the need to build capacity for property maintenance, and saw potential in developing a program that built on the existing volunteer efforts of many unsung heroes in the community. In 2004, the land bank launched the Clean and Green Program, which invites community groups to seasonally maintain (trash pick-up, mowing, beautification) concentrated clusters of land-bank owned vacant lots.

The Clean and Green Program requires each group to maintain at least 25 lots every three weeks in exchange for an unrestricted stipend of at least \$3,000. Groups are selected to participate through a competitive application process. Generous funding from local foundations and organizations has made the program possible over the years.<sup>15</sup> During the program's first year, four organizations enlisted to help with maintenance on 290 vacant lots. In 2013, the Clean and Green program enrolled 46 participating community groups to maintain more than 1,350 vacant lots. The program has been a tremendous success, and points to the importance of looking to social and civic capital as a key "revenue" source that yields value in multiple ways.

As Christina Kelly, director of planning and neighborhood revitalization at the land bank, describes it, "Clean and Green is a program built on trust."<sup>16</sup> Program participants

<sup>15</sup> Over the years, the Clean and Green Program has received generous financial support from the Ruth Mott Foundation, the Charles Stewart Mott Foundation, the Community Foundation of Greater Flint, and the University of Michigan Youth Violence Prevention Center.

<sup>16</sup> Christina Kelly (Director of Planning and Neighborhood Revitalization, Genesee County Land Bank Authority) in discussion with the author, February 27, 2014.

<sup>14</sup> Data provided by Heidi Phaneuf (Community Resource Planner, GCLBA) on June 23, 2014.

have become important advocates for the land bank. For instance, many residents initially engaged through the Clean and Green Program later helped to conduct a citywide housing conditions parcel survey that informed both the 2013 Master Plan for the City of Flint, and the land bank's demolition grant of over \$20 million from the federal Hardest Hit Fund.

In addition to creating a community-based maintenance program, the land bank also explores other low-cost greening maintenance strategies.<sup>17</sup> A more recent example involves seeding demolition sites with clover rather than traditional grass seed. This strategy was employed after an initial pilot project funded with a \$15,000 grant in 2013 from the Saginaw Bay Watershed Initiative Network. The native white clover is expected to grow 10-12 inches and will require only two mowings per year. This demonstration project will help inform the feasibility of scaling up this low-cost maintenance approach.

### Land Contracts

One unusual way in which the Genesee County Land Bank carries out homeownership goals is through the use of land contracts. Given the large number of low-income residents in Flint, the use of land contracts has been an important method for current residents to gain access to homeownership; approximately 1,200 land contracts are under administration in 2014. The land bank offers this option to potential buyers under two scenarios: (1) to new buyers who can't obtain traditional financing, and (2) to tenants of rental properties acquired through the tax-foreclosure process who are eager and ready for homeownership. For new buyers of properties requiring improvements, the price of the property and any estimated improvement costs are rolled into a land contract with an expiration date matching that of the renovation or rehab timeline.<sup>18</sup> For tenants with reliable payment histories, land contracts generally require an average payment of \$200/month for approximately five years.<sup>19</sup> All land contracts—including those for commercial and residential property—have an interest rate of 7 percent.<sup>20</sup>

17 Heidi Phaneuf (Community Resource Planner, Genesee County Land Bank Authority) in discussion with the author, February 28, 2014.

18 Genesee County Land Bank "Priorities, Policies and Procedures." Amended September 21, 2011.

19 Genesee County Land Bank (2014). "Genesee County Annual Review 2013." [www.thelandbank.org](http://www.thelandbank.org)

20 Doug Weiland (Executive Director, Genesee County Land Bank Authority) in discussion with the author, February 27, 2014.

## Creative community engagement

The land bank has, from its earliest days, placed a lot of attention on creative and sustained community engagement. While the land bank offers many different lessons that could be highlighted in this report, its community engagement strategy is unusually strong and comprehensive compared to many other land banks. In addition to the community engagement aspect of the Clean and Green Program mentioned previously, the land bank has posted strong gains with its Citizen's Advisory Council, Community Outreach Coordinator, and contracting support for facilitating community meetings through a local community engagement expert.

### Citizen's Advisory Council (CAC)

In 2004, the land bank formed its Citizens Advisory Council (CAC), an 18-member council consisting of representatives from each of Flint's nine wards and each of Genesee County's nine districts. The primary role of the CAC is to keep the community better informed of the land bank's work, and keep land bank staff better informed of community needs and concerns. In 2014, land bank staff established a speaker training program for its CAC members to better equip them for outreach in each of their respective wards and districts. Clear expectations of the CAC are outlined in the Roles and Responsibilities Guidelines (Appendix E). Though the CAC has no formal voting power, the land bank does use feedback from the resident council to help further or, in some cases, redirect its work. Feedback sometimes highlights particular areas where the community would like more information. For example, in 2013, many residents did not understand the rationale behind how areas in Flint were selected for targeted demolition efforts. Based on this feedback, the land bank held additional community meetings to walk residents through the complex data and layered GIS maps. Residents were more open to the plans once they felt they understood the reasons behind the decisions and that residents had helped gather the data in the first place.<sup>21</sup>

### Dedicated Community Outreach Expertise

The Genesee County Land Bank has also created and staffed a full-time position to improve community engagement efforts and contracts with a local community engagement expert for public meeting facilitation. The

21 Residents helped to conduct a citywide housing conditions parcel survey for the City's master planning process. This parcel survey provided the data for not only the City's Master Plan, but also the Hardest Hit Fund demolition plans created by the land bank.

current Community Outreach Coordinator is a long-time resident of Flint and well-respected member of the community. The Community Outreach Coordinator serves primarily as a bridge between the land bank and the community, regularly attending community meetings across the City of Flint, where most of the land bank's properties are located.

This emphasis on community engagement has led to numerous important outcomes for both the land bank and the community. A recent example is a resident-sparked effort to remove blighted property from one of Flint's most distressed neighborhoods. Civic Park residents' concerns about blighted property in their neighborhood were initially raised through such outlets as the land bank's Citizen Advisory Council, Clean and Green teams, and meetings with the Community Outreach Coordinator. In response, the Genesee County Land Bank began a large-scale community outreach effort, in partnership with the City of Flint and other stakeholders, that included over five public meetings and numerous neighborhood discussions facilitated by the land bank's contracted community engagement expert. This effort not only led to the formal creation of Civic Park's first neighborhood association, which is now applying for grants to support neighborhood revitalization, but also led to a successful application for \$2.6 million in demolition funding to remove 225 blighted homes that threatened quality of life for residents.<sup>22</sup>

22 Ron Fonger, "Flint Civic Park booster: \$2.6 million for demolition should 'make a whole lot of difference,'" (MLive: September 10, 2014), [http://www.mlive.com/news/flint/index.ssf/2014/09/flint\\_civic\\_park\\_booster\\_26\\_mi.html](http://www.mlive.com/news/flint/index.ssf/2014/09/flint_civic_park_booster_26_mi.html)

## CONCLUSION

Despite the scale upon which it operates, the market within which it exists, and the limited resources at its disposal, the Genesee County Land Bank has tremendous achievements to celebrate. More than 4,600 abandoned, tax-foreclosed properties have been transferred to new ownership. A successful community-based vacant land maintenance program that maintains up to 2,000 lots each year has been implemented. Large-scale redevelopment and repurposing projects have taken place. Genesee County Land Bank's story also highlights the value of reforming and streamlining the tax collection and enforcement process, an often-overlooked system that can both contribute to vacancy and abandonment, and frustrate the best efforts to eliminate and prevent blight. A land bank, with flexible disposition policies driven by community goals, can provide a more efficient, predictable, and equitable pathway for tax-foreclosed properties than the traditional speculative auction. The land bank's experience also demonstrates the need for new land banks to secure reliable funding commitments that match shared expectations regarding outcomes. Finally, it suggests the value of authentically engaging and empowering residents within the neighborhoods where urgent stabilization efforts and investments are being made. The Genesee County Land Bank understands that creative community engagement is about not only sharing information in basement churches or school cafeterias, but also building meaningful relationships and amassing civic capital. The Genesee County Land Bank is at the center of some of the most pressing challenges facing Rust Belt counties with deeply distressed urban cores. Its trajectory, to date, offers some key insights into the challenges and rewards of its approach to combating entrenched vacancy and abandonment.

The Genesee County Land Bank understands that **creative community engagement is about not only sharing information in basement churches or school cafeterias, but also building meaningful relationships and amassing civic capital.**





## PORTRAIT 2



Nickname:

**“The Professional”**

Year established:	2009
Staff size:	28
Number of Board members:	9
Size of inventory as of March 13, 2014:	1,156 properties <sup>1</sup>
Average annual acquisitions between 2009-2013:	744 properties <sup>2</sup>
Average annual dispositions between 2009-2013:	509 properties <sup>3</sup>
Average number of demolitions monthly:	67 properties
Structures sold since inception:	687
Vacant lots transferred since inception:	1,832
Properties sold to owner-occupants as percentage of all property sales:	40 percent
Percentage of acquisitions slated for demolition:	60 percent
Property sales revenue in 2013:	\$2,697,182

1 This average accounts for years 2009-2013 using data provided by the Cuyahoga Land Bank.

2 This average accounts for years 2009-2013 using data provided by the Cuyahoga Land Bank.

3 This average accounts for years 2009-2013 using data provided by the Cuyahoga Land Bank.

OHIO

## Cuyahoga County Land Reutilization Corporation

### INTRODUCTION

Based in Cleveland, Ohio, the Cuyahoga County Land Reutilization Corporation (“Cuyahoga Land Bank”) is one of the fastest growing land banks in the country in terms of staffing and programming. Only five years old, the Cuyahoga Land Bank has earned a reputation of professional excellence under the leadership of Gus Frangos, president and general counsel. From robust data systems and efficient workflow operations to innovative housing programs and partnerships, the Cuyahoga Land Bank is making valuable contributions to the national dialogue on a land bank’s role in neighborhood stabilization and revitalization efforts.

### OVERVIEW

The Cuyahoga Land Bank is a nonprofit, government-affiliated entity that formed in 2009 following passage of Ohio Senate Bill 353. The role of Senate Bill 353 reinforces the singular importance of statewide legislation in granting land banks the special powers needed to be effective agents of change at the local and county levels.

For decades, Ohio had state laws that allowed local governments to create and run what have been termed “passive land banking”<sup>4</sup> programs. However, passive land

4 Municipal land reutilization corporations in Ohio, today often referred to as “passive land banks,” were established during the mid-1970s. Unlike Ohio’s county reutilization corporations, passive land banks are not separate legal entities and lack the same legal powers to as efficiently acquire and dispose of problem property. Passive land banks generally only acquire vacant, unimproved land.



banking was never meant to address entrenched, systemic blight, nor was it ever expected to handle a crisis like the wave of mortgage foreclosures during the Great Recession, which is what prompted state leaders in 2008 and 2009 to revisit the state's laws. The reforms authorized the creation of new entities with special legal powers that could more nimbly and aggressively help address the huge spike in vacant, abandoned, and tax-foreclosed properties.

The passage of Senate Bill 353 in January of 2009 set a new benchmark for model land bank legislation. Some of the more notable provisions are as follows:

- Authorized the creation of new land banks (County Land Reutilization Corporations or "CLRCs") at the county level only, recognizing the value of regional planning and development
- Reformed the tax foreclosure process, shortening the process and transferring tax-delinquent properties directly to the CLRC, if requested by the CLRC, streamlining the acquisition process
- Gave CLRCs the ability to organize as corporations that are legally distinct from a local government, permitting a more efficient disposition process
- Granted CLRCs the power to extinguish all public liens, enhancing the possibility of clear, insurable titles
- Created an innovative and substantial source of annual funding for CLRCs, allowing the CLRC to cover the costs of operation and deliver on its mission to improve neighborhoods

In fact, the initial legislation was such a bold step forward for Ohio that it initially named Cuyahoga County as the only County eligible to create a CLRC, and deemed this a two-year pilot project. However, the growing urgency across Ohio communities created by the housing and mortgage crisis—as well as the early successes of the Cuyahoga Land Bank—quickly spelled the end of this limited, pilot project approach to land banking. Ohio amended the legislation in April 2010 to allow any county with a population of 60,000 or more to establish a CLRC. As of September 2014, there were 22 CLRCs operating in Ohio.

That Cuyahoga County was identified as the demonstration site for these "super-powered" land banks is telling. Cuyahoga County was one of the epicenters of the mortgage foreclosure crisis which, when layered over

## Advice from Cuyahoga Land Bank President Gus Frangos to other land bank leaders:<sup>5</sup>



- Stay on mission and execute in a professional, quality, and accurate manner
- Maintain a good and interactive office culture
- Deliver good customer service to the public, the land bank board, elected officials, and community stakeholders
- Be transparent and accountable
- Deepen public buy-in through communications, collaborations, and information
- Engage in statewide policy and advocacy efforts
- Engage in research advocacy
- Push the envelope and expand collaborations

Cleveland's "Rust Belt" challenges of vacancy and blight, made for an urgent crisis in need of immediate and more substantive intervention.

In accordance with state law, the Cuyahoga Land Bank is governed by a nine-member board, including the County Executive, the County Treasurer, a County Council appointment, two representatives from Cleveland, and four additional members. The Cuyahoga Land Bank's Code of Regulations permits a committee including the County Executive, County Treasurer and the County Council representative to select these remaining four members.

From the beginning, the Cuyahoga Land Bank has been under the steady leadership of Gus Frangos, one of the primary drafters of Senate Bill 353. Building from an original team of eight staff members to a current team of 28, Frangos has instituted a culture of efficiency, professionalism, and accountability across five primary departments: Programs and Property Management; Acquisitions, Dispositions and Development; IT and Research; Finance; and Administration and Compliance.

5 Gus Frangos (President and General Counsel, Cuyahoga Land Bank), "A View from the President: Challenges and Opportunities," (Unpublished outline presented to author during interview, March 13, 2014) [Language modified for list format].

## Did You Know?



In a 2013 study, the Joint Center for Housing Studies at Harvard found that in Cuyahoga County, real estate owned (REO) properties acquired by a public or mission-driven entity—including the Cuyahoga Land Bank, a community development corporation, or nonprofit—were three times more likely to have a positive outcome (i.e. to be sold, rehabbed, or maintained) than a property acquired by an investor.<sup>6</sup>

Frangos pointed out that defining an acquisition strategy was a very important step in the Cuyahoga Land Bank's start-up, in terms of the *source* of the problem property and the *process* of acquisition. Given the fallout of the Great Recession, which triggered a huge spike in mortgage foreclosures, it's no surprise that the Cuyahoga Land Bank focused first on properties that experienced mortgage foreclosure. For Frangos and his team, that meant creating very efficient workflows and processes for the acquisition, stabilization, and disposition of these specific problem properties.

For mortgage foreclosures, the Cuyahoga Land Bank understood the need to establish formal agreements with lenders that owned significant inventories of property in Cuyahoga County.

To start, they secured an agreement with Fannie Mae and HUD to purchase their low value (under \$25,000) properties for \$1 (Fannie Mae) and \$100 (HUD). For properties that were slated for demolition, both HUD and Fannie Mae also provided up to \$3,500 per property to help offset project costs. These early successes led to additional agreements with Bank of America and Wells Fargo, which began to donate their low-value properties and provide up to \$7,500 per property for demolition. The relationships eventually evolved to the point at which financial institutions agreed to pay the entire demolition cost (often in excess of \$10,000) along with the property donation. The acquisition of large numbers of REO

properties is a unique feature of the Cuyahoga Land Bank, as most other land banks have focused primarily on tax foreclosures.<sup>7</sup>

In the first three years of operation—and driven by local needs—Fannie Mae, HUD, and REO properties were the most commonly acquired properties.<sup>8</sup> Since then, there has been a shift toward tax foreclosures. Between March 2013 and February 2014, the land bank acquired, on average, 76 properties per month, and the majority were vacant, tax-foreclosed properties and in very poor condition.<sup>9</sup> That trend has continued to date, such that roughly 60 percent of the Land Bank's total 1,300 properties in their current inventory are tax foreclosures, a significant increase from the first few years of operation.

Over the past several years of operations, the Cuyahoga Land Bank has become more selective and does not acquire every tax-delinquent property, instead making data-informed, strategic decisions on which to acquire. Moreover, the land bank only acquires unoccupied properties—no exceptions. The information-management platform and data-driven process used by the Cuyahoga Land Bank to identify and manage eligible property are impressive and discussed in more detail in the “Highlights” section below.

Regardless of how a problem property lands in the organization's inventory, the most common intervention is demolition. Roughly 60 percent of the structures on the properties acquired by the land bank are demolished, while the remaining are sold as-is, or renovated and sold.

Cuyahoga Land Bank's drive for efficiency is on full display with the demolition process. There are eight full-time staff dedicated to the demolition process, and a robust portfolio of private contractors: 30 for demolition, 30 for asbestos remediation, and 30 for hazard assessment.<sup>10</sup>

6 Frank Ford, et al, *The Role of Investors in the One-to-Three-Family REO Market: The Case of Cleveland*, (Joint Center for Housing Studies at Harvard University, 2013).

7 Gus Frangos (President and General Counsel, Cuyahoga Land Bank) and Bill Whitney (Chief Operating Officer, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

8 CCLRC Production Report provided by Michael Schramm on March 13, 2014.

9 CCLRC Production Report provided by Michael Schramm on March 13, 2014; Cheryl Stephens (Director of Acquisitions, Dispositions and Development, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

10 Cheryl Stephens (Director of Acquisitions, Dispositions and Development, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

During its first full year in 2010, the land bank carried out 142 demolitions. In 2013, the land bank demolished 851 properties.<sup>11</sup>

Cheryl Stephens, director of acquisitions, dispositions and development, stressed that “technology is the key to success.” Internal processes have been streamlined, project status information is available in real-time, and most correspondence between managers and contractors is automated and virtual. In fact, the Cuyahoga Land Bank has developed a demolition guidebook with template documents that it sells for \$1,000 to other land banks or practitioners interested in adopting similar practices and forms.<sup>12</sup>

Of all demolitions, approximately 65 percent are located within the city of Cleveland, and a unique arrangement with the Cleveland Land Bank, a “passive land bank,” helps the Cuyahoga Land Bank avoid ongoing maintenance costs. Once demolitions are completed, vacant lots in the city are transferred immediately to the Cleveland Land Bank, which also ensures local control over reuse strategies.

## FUNDING: SPECIAL MENTION

Initial start-up funding for the Cuyahoga Land Bank included \$1 million in Neighborhood Stabilization Program (NSP) Round 1 funds from the County. Large grants followed from both the federal Hardest Hit Fund (\$10.1 million to fund demolitions) as well as Moving Ohio Forward, the State’s \$75 million grant program funded by proceeds from the National Mortgage Settlement.<sup>13</sup> Additionally, the land bank receives roughly \$1.5–2 million each year in donations and recouped demolition costs from various banks, and in 2013, the



Cuyahoga Land Bank brought in nearly \$2.7 million in sales revenue, up from nearly \$1.6 million in 2012.<sup>14</sup> Its total revenue in 2013 amounted to roughly \$27 million.<sup>15</sup>

However, what bears special mention here is the Delinquent Tax and Assessment Collection (DTAC), a unique and reliable funding stream established under the state’s 2009 land bank legislation. In short, the 2009 state law authorizes the creation of a County Land Reutilization Fund into which the County Treasurers are authorized to redirect to CLRCs the excess penalties and interest generated by collected delinquent taxes.<sup>16</sup> No other state carves out such a substantive, reliable, and recurring funding source for land banks, and DTAC allocations by Cuyahoga County to the Cuyahoga Land Bank, authorized under a multi-year agreement, amount to \$7 million a year.<sup>17</sup> This reliable funding stream is also permitted to serve as the debt service repayment should Ohio land banks choose to float bonds or borrow conventionally. The Cuyahoga Land Bank floated such a revenue bond in its early years in order to make a sizable intervention at the

11 CCLRC Production Report provided by Michael Schramm on March 13, 2014.

12 Cheryl Stephens (Director of Acquisitions, Dispositions and Development, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

13 The Moving Ohio Forward Program was funded through the state of Ohio Attorney General settlement award from the National Mortgage Foreclosure Settlement.

14 W. Dennis Keating, “2013 Annual Report: Cuyahoga County Land Reutilization Corporation,” (2014), [http://cuyahogalandbank.org/articles/CCLRC\\_2013\\_Report.pdf](http://cuyahogalandbank.org/articles/CCLRC_2013_Report.pdf).

15 W. Dennis Keating, “2013 Annual Report: Cuyahoga County Land Reutilization Corporation,” (2014), [http://cuyahogalandbank.org/articles/CCLRC\\_2013\\_Report.pdf](http://cuyahogalandbank.org/articles/CCLRC_2013_Report.pdf).

16 Gus Frangos (President and General Counsel, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

17 Gus Frangos pointed out that the DTAC contribution is capped at \$7 million even though the penalties and interest accumulated on delinquent property taxes exceeds this amount.



time. This type of funding also lessens the objections from the relevant taxing districts because no primary direct taxes are used to fund the land bank. (See Appendix G for a complete *Revenue and Expense Chart*)

## HIGHLIGHTS

The Cuyahoga Land Bank takes an interesting approach to data collection and information management systems, as well as to the promotion of homeownership opportunities for all, including some unique programs and partnerships geared toward targeted populations.

### Data collection and information management systems

In order to strategically and efficiently address the vast inventory of problem properties countywide, the Cuyahoga Land Bank focused on creating a robust data system to help ground its decisions and interventions. The Property Profile System (“PPS”) is a cloud-based property information system that was developed in-house at the Cuyahoga Land Bank. The Cuyahoga Land Bank has since “proprietaryized” PPS and makes it available to other land banks throughout the country for a modest license fee. The full system of PPS officially went live in 2011, but is continuously being fine-tuned by the land bank’s IT and Research Division.

The Property Profile System has helped achieve significant gains in the following areas:

### Daily operations and real estate portfolio management.

Typical day-to-day tasks of land bank staff have been automated and streamlined. Common documents (such as inspection reports, contracts and proceed orders) can be instantly generated. Staff can access the database real-time from their desktop, laptop, or in the field from their smartphone or tablet. For example, staff know on-the-spot when a property is flagged for demolition, in one of the land bank housing programs, or still in need of an initial property inspection and assessment.

**Data-driven decision-making.** PPS is fed by not only internally generated data, but also externally generated data. Utilizing community and property data from Case Western Reserve University’s NEO CANDO (Northeast Ohio Community and Neighborhood Data for Organizing), PPS pulls in, aggregates and layers diverse datasets to paint strong pictures of neighborhood health that help inform strategic decisions and investments. For example, PPS is a vital tool in guiding land bank staff on which tax delinquent properties should be targeted for foreclosure and acquisition. The Cuyahoga County Treasurer now uses this data in the selection of tax foreclosure candidates of vacant and blighted properties.

**Financial management and accountability.** Improved tracking of finances means improved financial reporting. Questions from stakeholders, like “How much money is being spent in Cleveland versus in the surrounding municipalities?” can be quickly and accurately answered. By tracking and reporting outcomes with ease, the land bank remains accountable to the community, particularly funders.

**Transparency.** PPS includes a public portal, hosted on the land bank’s website, that allows potential buyers and residents to easily access land bank owned property data. This public information is automatically updated as land bank staff update data internally, and gives a real-time snapshot of the organization’s portfolio.

**Research and analysis.** Cuyahoga Land Bank staff can quickly respond to data requests from researchers, which has facilitated recent research efforts studying the impacts of land use interventions like demolition.<sup>18</sup>

<sup>18</sup> Michael Schramm (Director of IT and Research, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

Michael Schramm, the director of IT and research, encourages other land banks to “start small and build from there,” when creating a property database. The thought of gathering data from all possible sources can be overwhelming and lead many to avoid taking action at all. Schramm suggests a few good datasets to begin with are basic parcel characteristics, tax delinquency, and community target areas. Other datasets can be integrated over time as the land bank builds deeper partnerships and further advances its strategy and approach.<sup>19</sup>

## Homeownership programs

Over the past four years, the Cuyahoga Land Bank has developed a number of creative housing programs to promote affordable housing, homeownership opportunities, and property preservation.

Immediately after acquisition, the land bank dispatches a team of contractors to evaluate, develop a property inspection report, and secure the structure. During this assessment, the inspectors determine the necessary repairs and total costs to renovate the property, as well as the appropriate purchase price. These are then packaged for potential buyers, and become the basis for some of the programs listed below.

### Deed-In-Escrow Program

The Cuyahoga Land Bank’s Deed-In-Escrow program is the land bank’s primary means of property renovation. Buyers are given the opportunity to apply to purchase a land bank-owned home in need of renovation, and make improvements according to renovation standards identified by Cuyahoga Land Bank. The title, or deed, is held in escrow by the land bank until all requirements are successfully completed. If they are not successfully completed on time, then the Cuyahoga Land Bank can retain the deed and the buyer loses any financial investment already committed to the project. The Deed-In-Escrow program brings in roughly \$2.2 million in revenue each year.

19 Michael Schramm (Director of IT and Research, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

## Building Partnerships: Supporting Refugee Resettlement



The International Services Center (ISC) is a social service agency that helps refugees resettle in the Cleveland region. Annually, an average of 575 refugees resettle in the Cleveland area, and ISC directly assists 200 individuals per year. Housing is constantly a major challenge, so in late 2010, ISC reached out to the Cuyahoga Land Bank with a proposal to house refugee families in some of the single family homes owned by the land bank. Thus the Discovering Home Program was born.

Under this program, ISC uses the land bank’s online database to identify target homes, considering factors such as public transit access and school quality. The land bank donates the properties to ISC, and any renovation costs are split 50/50 between land bank and ISC. ISC then rents out the home to refugee families or individuals enrolled in their programs, with financial literacy a required course. Early successes attracted a \$50,000 grant from Fannie Mae to support expanding the Discovering Home Program.

Through the partnership with the Cuyahoga Land Bank, ISC has been able to help refugees overcome the challenge of finding housing with no established credit history while filling otherwise vacant homes with responsible tenants. ISC hopes to expand the program by acquiring additional properties, and to help its existing renters work toward homeownership.<sup>20</sup>

The Cuyahoga Land Bank has since employed this same approach with disabilities, sober-living, transitional housing, and faith-based housing collaborations. (See Appendix J for *Nonprofit Program Proposal Form*)

20 Tracey Gilley (Community Relations Coordinator, International Services Center) and Karen Wishner (Executive Director, International Services Center) in discussion with the author, March 12, 2014.

When the program began, the land bank allowed potential buyers to submit their own renovation cost estimates, but often found that these estimates were inaccurate (too low) and created more oversight challenges for land bank staff. As a solution, the land bank began developing its own renovation specifications and cost estimates. The buyers must meet the Cuyahoga Land Bank's Housing Quality Standards, satisfy municipal code, and complete the project by a set date. Establishing estimates beforehand sets a predictable and firm price, avoiding lengthy negotiations with potential purchasers.<sup>21</sup>

In order to qualify to purchase a home through this program, the potential buyer must submit an application (see Appendix H for a *Property Purchaser Application*) and pass through the Cuyahoga Land Bank's "Buyer's Eye," which is a component of the Property Profile System that screens each potential buyer for eligibility. For example, a buyer cannot own any property that is tax delinquent or in violation of state or local codes, and he/she must reside in Cuyahoga County or designate a local agent.

The Cuyahoga Land Bank has also performed in-house rehabilitation projects by overseeing contractors, but Dennis Roberts, director of programs and property management and who leads the land bank's housing programs, explained that this is a much more labor-intensive and costly approach. He pointed out that the land bank is highly strategic and targeted with in-house rehabilitation, and will pursue only those properties that will leverage other surrounding investments or serve as a critical catalyst for revitalization. To date, the land bank has completed only 35 in-house rehab projects compared to over 900 Deed-in-Escrow rehabs finished or currently in contract and renovation.<sup>22</sup>

## Targeted Homeownership Programs

In addition to the Deed-In-Escrow program, Cuyahoga offers other homeownership programs, a few of which we mention here:

*Owner Occupant Buyer Advantage Program*, which allows owner occupants interested in a land bank-owned home requiring less than \$15,000 in renovation costs a thirty day "first-look" period. This gives owner occupants an advantage over potential local investor buyers interested in the property.<sup>23</sup> (See Appendix I for a complete *Owner Occupier Advantage Program Description*)

*Homefront Veterans Home Ownership Program*, launched in late 2013, is designed to assist U.S. military veterans with the purchase of a newly renovated, land bank-owned home or a home targeted for renovation. The Cuyahoga Land Bank provides approved veteran homebuyers with a purchase price discount of up to 20 percent and covers the closing costs. In addition to outright sales, Cuyahoga Land Bank offers a lease-to-own option through a land contract. The Land Bank provided a full match to the \$100,000 grant from the Cuyahoga County Council's Veteran Services Fund to establish a revolving loan fund for the Homefront Program.<sup>24</sup>

*Buying and Retaining Academic Investment Now ("BRAIN")* is a pilot program launched in 2014 to provide college graduates with an incentive to live and work in Cuyahoga County. The program provides the buyer with a discount on the home after living there for at least three years. The land bank develops the renovation specifications, covers the closing costs, offers a lease purchase option, and provides technical assistance with the renovation of the homes.<sup>25</sup>

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21 Dennis Roberts (Director of Programs and Property Management, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

22 Dennis Roberts (Director of Programs and Property Management, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

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23 Dennis Roberts (Director of Programs and Property Management, Cuyahoga Land Bank) in discussion with the author, March 13, 2014. Cuyahoga Land Bank, "Buying a House to Renovate" (2014), <http://www.cuyahogalandbank.org/toRenovate.php#proprtranspolicy>

24 Cuyahoga Land Bank, "Cuyahoga Land Bank Launches HomeFront Veterans Home Ownership Program" (November 13, 2013), <http://blog.cuyahogalandbank.org/2013/11/cuyahoga-land-bank-launches-homefront-veterans-home-ownership-program/>

25 Dennis Roberts (Director of Programs and Property Management, Cuyahoga Land Bank) in discussion with the author, March 13, 2014.

## CONCLUSION

Cuyahoga Land Bank offers some valuable insights into the history and future potential of the national land bank movement. The land bank's success affirms the importance of state enabling legislation to grant special powers for land banks to effectively combat the range of problem properties. It illustrates what is possible with strong leadership that builds an organization with solid information management systems, cultivates a work culture of efficiency and professionalism, and attracts and empowers passionate team members. It also highlights how a significant source of reliable annual funding can allow a team to refine and perfect processes to achieve outcomes instead of chasing the next grant. As one of the fastest growing land banks in the nation, the Cuyahoga Land Bank is well-positioned to continue posting gains in the fight against blight in one of the areas hit hardest by the fallout of the Great Recession.

As one of the fastest growing land banks in the nation, **the Cuyahoga Land Bank is well-positioned to continue posting gains in the fight against blight** in one of the areas hit hardest by the fallout of the Great Recession.





## PORTRAIT

# 3



Nickname:  
**“The Enforcer”**

Year established:	2012
Inventory size:	~356 properties <sup>1</sup>
Properties acquired in 2013:	131
Properties sold through first eight months of 2014:	52
Staff size:	3 FTE <sup>2</sup>
Number of board members:	5 <sup>3</sup>
Number of Land Bank Citizens Advisory Board members:	13

<sup>1</sup> Inventory as of September 9, 2014.

<sup>2</sup> Staff size as of September 9, 2014.

<sup>3</sup> Number of board members as of September 9, 2014.

## NEW YORK Greater Syracuse Land Bank

### INTRODUCTION

Less than two years after its creation in 2012, the Greater Syracuse Land Bank is already proving to be of tremendous value in combating vacancy and blight in this upstate New York metro area. Like so many other Rust Belt cities, Syracuse has seen a few decades of disinvestment and population loss, contributing to a current inventory of approximately 5,300 vacant structures and lots within city limits, nearly half of which are also tax-delinquent. For years, the city had been reluctant to foreclose on tax-delinquent properties due to a variety of reasons, so unpaid tax bills quietly went unenforced. The city had concerns about the liability associated with owning blighted structures and lots, was wary of the auction process because past sales had led to bad outcomes, and lacked the capacity and systems to be an effective property manager.

The creation of the Greater Syracuse Land Bank was a game changer. With the land bank designed and ready to accept those properties for which taxes remained unpaid, city hall was ready and eager to initiate an aggressive tax enforcement campaign. With plans to foreclose in phases on approximately 4,000 properties, the city expected half to pay and the other half to be foreclosed and sold to the land bank. The short-term results are impressive. Over the course of two years, more than \$5 million in additional delinquent tax revenue *above* historic levels has been collected. As a result, we nickname this land bank “The Enforcer.” This portrait explores how the local needs in Syracuse prompted the creation and informed the focus of one of New York’s first land banks, as well as the challenges that may impede ongoing success of New York land banks; namely, the need to secure recurring funding sources and to better align land bank activities with strategic code enforcement.



## OVERVIEW

As early as 2007, a handful of New York State leaders, motivated by the impressive results of land banks in Michigan and Ohio, began to advocate for legislation allowing local governments to create land banks to complement and bolster existing efforts to combat vacancy and blight.

After the bill's primary sponsors spent several years educating state officials and building a network of supporters across Upstate, the New York State Land Bank Act was signed into law by Governor Cuomo in July 2011. The original legislation allowed for the creation of up to ten land banks through a competitive application process managed by the Empire State Development Corporation, the state's economic development agency.<sup>4</sup>

A coalition of Syracuse leaders from the public, private, and nonprofit sectors had championed the bill from the start, so it's no surprise that they submitted one of the first successful land bank applications to secure state approval. The Greater Syracuse Land Bank was legally established in 2012 through an intergovernmental agreement between the City of Syracuse and Onondaga County.<sup>5</sup>

From the start, Syracuse leaders pitched and understood the land bank as the missing piece that would finally enable the city to proceed with foreclosure actions on its huge inventory of tax-delinquent properties. The land bank leadership, therefore, tailored its early work toward serving this primary function, shaping the land bank as a catch basin for all the properties that failed to pay back taxes. Whereas most land banks take an incremental and selective approach to property acquisition in the first few years of operation, the Syracuse Land Bank knew it had to be ready to manage successive waves of properties that, in just a few years, could push inventory totals into the thousands. That meant being nimble and proactive, and ensuring the programs and partners were in place for

proper maintenance until such problem properties could be returned to productive use. That also meant securing the financial resources needed to carry out this work effectively.

## FUNDING: SPECIAL MENTION

The funding strategies of the Greater Syracuse Land Bank are unique in a few ways that deserve special mention.

### Cooperative agreement: Good for the city, good for the land bank

In developing the application to the state to create a land bank, Syracuse leaders had analyzed how the enforcement of delinquent taxes would boost tax revenue for the city, the city schools, and the county (the city collects on behalf of the county within city limits). Local leaders were smart to recognize that this wasn't free, new money—that more effective tax enforcement also meant the land bank would bear additional costs in handling the inventory of properties that were ultimately foreclosed upon. To that end, local leaders responsibly agreed to share a portion of the “new” tax revenue with the land bank to help with the costs of managing its new inventory. After all, for every tax-delinquent property the city forecloses on and subsequently transfers to the land bank for \$151 (\$150 to cover expenses incurred by the City for transaction costs, and \$1 as the actual sale price), something has to be done to return these properties to productive use. According to Executive Director Katelyn Wright, they anticipated a small portion of properties would be immediately marketable and could generate revenue. The remainder, however, would either need to be renovated or demolished, and all would need to be boarded, secured, and maintained until the appropriate disposition or reuse strategy was identified and completed.

The outcomes of the first two years are impressive and in line with projections. The City has been able to collect \$5 million above historic collection levels in back tax payments, and \$3 million has been allocated to the land bank to fund operations and maintenance of foreclosed properties. The County has experienced an increase in tax revenue as well, and included a \$500,000 appropriation in their 2015 budget, matching their original financial commitment from when the land bank was first launched.

4 A subsequent bill was passed in June of 2014 increasing the number of land banks authorized from 10 to 20. New York Attorney General Eric T. Schneiderman, “Statement From A.G. Schneiderman On Passage Of Legislation Authorizing 10 New Land Banks,” (June 2014), <http://www.ag.ny.gov/press-release/statement-ag-schneiderman-passage-legislation-authorizing-10-new-land-banks>

5 *Intermunicipal Agreement Between Onondaga County and City of Syracuse for the Creation of the Greater Syracuse Property Development Corporation* (March 27, 2012), <http://syracuselandsbank.org/wp-content/uploads/2014/02/Executed-IMA.pdf>

Syracuse clearly illustrates how land banks working with strong support from local and county governments can generate positive fiscal impacts for communities. The extensive backlog of tax-delinquent properties and the abrupt shift to aggressive enforcement made quantifying the fiscal benefits easy, as the repayment of long-overdue delinquent tax liens was easily tracked against past collection rates. Even in situations where the fiscal benefits might not be as obvious, it is important to track and analyze how the work of a land bank generates measurable gains in the economic, environmental, and social health of a community. (See Appendix K for a *Revenue and Expenses Chart*)

## New York Attorney General's Land Bank Community Revitalization Initiative

In June of 2013, when the land banks in New York numbered eight, the Attorney General of New York announced his new Land Bank Community Revitalization Initiative, in which \$20 million would be competitively awarded over two rounds to support legally designated land banks formed under the New York State Land Bank Act of 2011. The money for this Land Bank Community Revitalization Initiative was carved out of New York's award under the National Mortgage Settlement, and was a shot in the arm to the nascent land bank movement in New York.<sup>6</sup>

Under the first round, the Greater Syracuse Land Bank received \$3 million in Community Revitalization funds, the single largest grant award among the eight recipients. The impressive award reflected the land bank's clear focus, strategic direction, and well-developed capacity to carry out the proposed demolitions and housing rehabilitations.

The good news for all New York land banks, which number nine as of September 2014, is that even though \$13 million was already competitively awarded in round one of the Attorney General's program, the grant fund was recapitalized for round two to the tune of \$20 million.

## 5/50 Tax recapture provision

The second- and third-generation land banking bills have incorporated lessons from the field, and usually include some financing mechanism to help land banks bring in ongoing revenue. New York's 2011 Land Bank Act includes a "5/50" tax recapture provision, which was first adopted in Michigan and has since become a common provision in state enabling legislation. This financing mechanism allows land banks to receive half of the annual taxes on any property the land bank sells, for five years after the sale. Land banks must enter into an agreement, pursuant to local ordinance or resolution, with each taxing jurisdiction to trigger this provision. Given that both the County and City have supported the land bank with annual appropriations, there has been no rush to execute the 5/50 recapture agreements. However, the dialogue is ongoing and may take on more urgency in light of the fact that there will be less new net tax revenue to be distributed to the land bank once the initial backlog of tax delinquent properties is processed. According to Wright, the Greater Syracuse Land Bank hopes to simultaneously phase out the annual appropriations while executing tax recapture agreements with both jurisdictions. The Greater Syracuse Land Bank has estimated that if the 5/50 tax recapture agreements (including the County and City tax levies, but not the school district levy) had been in place from day one of operations, after five years of acquiring and selling properties, this recapture provision would be generating approximately \$200,000 in calendar year 2017.

## HIGHLIGHTS

Among successful land banks, some level of linkage to the tax foreclosure process is universal. Syracuse was supported and designed *from the start* to provide the capacity the city lacked to absorb and manage the inventory of foreclosed properties that would result from aggressive enforcement of unpaid tax bills. Not only did this open up the opportunity to discuss revenue sharing and the often-overlooked positive fiscal impacts of effective land banking (as explained above), but it also drove the initial discussions around board composition, policy development, operations, goals and strategies. Below are highlights that all stem from and are informed by this unique origin of the Greater Syracuse Land Bank.

<sup>6</sup> New York Attorney General Eric T. Schneiderman, "A.G. Schneiderman Announces Up To \$20 Million To Rebuild And Reinvest In Communities Still Recovering From The Housing Crisis," (June 2013), <http://www.ag.ny.gov/press-release/ag-schneiderman-announces-20-million-rebuild-and-reinvest-communities-still-recovering>

## Community-driven, accountable, and transparent

Knowing that the land bank would, by default, be quickly assuming title to hundreds of foreclosed properties—including occupied rental properties, vacant lots, severely blighted homes, and even large commercial buildings—city and county leaders wanted to make sure that accountability and transparency were stitched into the organization's DNA. The board was limited to five members, appointed by the City of Syracuse and Onondaga County. However, a Citizen's Advisory Board was created by City ordinance and charged with developing and recommending to the land bank board a set of management and disposition policies.<sup>7</sup> Few, if any, land banks in the U.S. have a formally established citizen's advisory board empowered to initially craft and recommend policy decisions, and by all accounts, Syracuse's experiment has thus far proven quite successful.

The land bank's policies were developed out of extensive and thoughtful deliberations among citizens and board members, and all organizational documents are

prominently featured and easily accessible on the land bank's website. A member of the public can easily find any of the following information, going back to the first meeting in June 2012, which is all posted in a timely manner and updated frequently:

- Meeting notices, agenda, minutes, and approved resolutions
- By-laws, policies and guidelines, and all required public reporting
- Programs, applications, and community resources
- Properties for sale (map view and parcel data) as well as a record of the land bank's transactions

## Handling the inventory

Knowing a steady flow of properties would come down the tax foreclosure pipeline, land bank officials developed community-driven, transparent policies, worked out agreements with the city to share in the increased tax revenue, and started to develop the appropriate programs and partnerships to manage the inventory efficiently and effectively. (See Appendix M for a *Property Purchase Application*)

<sup>7</sup> Ordinance Amending Ordinance 111-2012 Establishing a Land Bank's Citizens Advisory Board, (February 2013), <http://syracuselandbank.org/wp-content/uploads/2014/02/Land-Bank-CAB-Legislation.pdf>.

The Greater Syracuse Land Bank's policies were developed out of extensive deliberation among citizens and board members. All organizational documents—including **bylaws, policies, program applications, and a property inventory list**—are easily accessible at [www.syracuselandbank.org/about/](http://www.syracuselandbank.org/about/).





### Property management system and data collection

Wright knew a spreadsheet would not be sufficient to track and manage the rapidly growing inventory. She was willing to take the lead among New York state land banks in deploying a property management software solution designed specifically for land banks. The inventory is accessible to all users—staff, vendors, board members, and the public—with different permission levels. For example, vendors use a more secure portal to submit, track, and communicate with staff about work orders, construction jobs, invoices, and payments. This small investment, according to Wright, has increased workflow efficiency in a number of ways.

### Vacant lots

The Greater Syracuse Land Bank has projected that from 2013–2016, more than half of the acquired tax foreclosures will be vacant lots, many of which could remain in the land bank's inventory for long periods. In order to minimize the costs of an expanded inventory of lots, Wright understands the need to adopt and implement creative reuse strategies and cost-effective maintenance strategies. The land bank has already adopted the standard Side Lot Program, selling lots to adjacent property owners, and a Green Lot Program, which supports community gardens through leases or sales. In addition to contracting with private vendors for lawn care and snow removal services, the land bank is looking to explore innovative workforce development programs with at-risk youth or the formerly incarcerated, as well as foster and rely on civic capital for ongoing maintenance, using the Clean and Green Program of the Genesee County Land Bank as a model.

### Occupied rental properties

Like the Genesee County Land Bank, the Greater Syracuse Land Bank doesn't have the authority to pick and choose individual properties from the foreclosure list. Upon approval by both the City Council and the land bank board, the City transfers tax-foreclosed properties to the land bank in batches at a time. As a result, some of the foreclosed properties that enter the land bank's inventory will be occupied, which introduces its own set of challenges. From the start, the Greater Syracuse Land Bank anticipated that nearly half of the properties would be occupied, reflecting the prevalence of substandard rental properties as a subset of the city's inventory of problem properties. To prevent, or at least limit, displacement, the land bank has partnered with social service providers, housing counselors, and lenders in the area to create a "foreclosure prevention network." It has also established a residential property lease that was vetted by members of the Citizens Advisory Board with expertise in community development and affordable rental housing. By assuming the role of landlord, the land bank can help open the door for additional affordable rental housing options in Syracuse and avoid unfairly displacing existing residents.<sup>8</sup>

### Renovating homes

The Greater Syracuse Land Bank is partnering with local affordable housing developers who can purchase, renovate, and sell single family homes to income-eligible buyers. The land bank is also working with local partners to address a common hurdle expressed by many potential local purchasers: limited access to financing. To address this need, specifically as it relates to rental properties, the land bank recently created a loan-loss reserve fund of \$300,000, in which a \$150,000 commitment by the land bank was matched dollar for dollar by local foundations. In partnership, a local lender has agreed to create a \$1.5 million loan fund for "mom and pop" landlords buying rental properties, most of them in need of renovation, from the land bank. A local CDFI, another engaged partner, will both carefully screen the loan applicants and service the loans. By working across the public, private, and nonprofit sectors, the Greater Syracuse Land Bank has designed an innovative approach to support responsible, local investors who want to help improve the city's large inventory of substandard rental units, a prevalent housing concern among all Rust Belt cities.

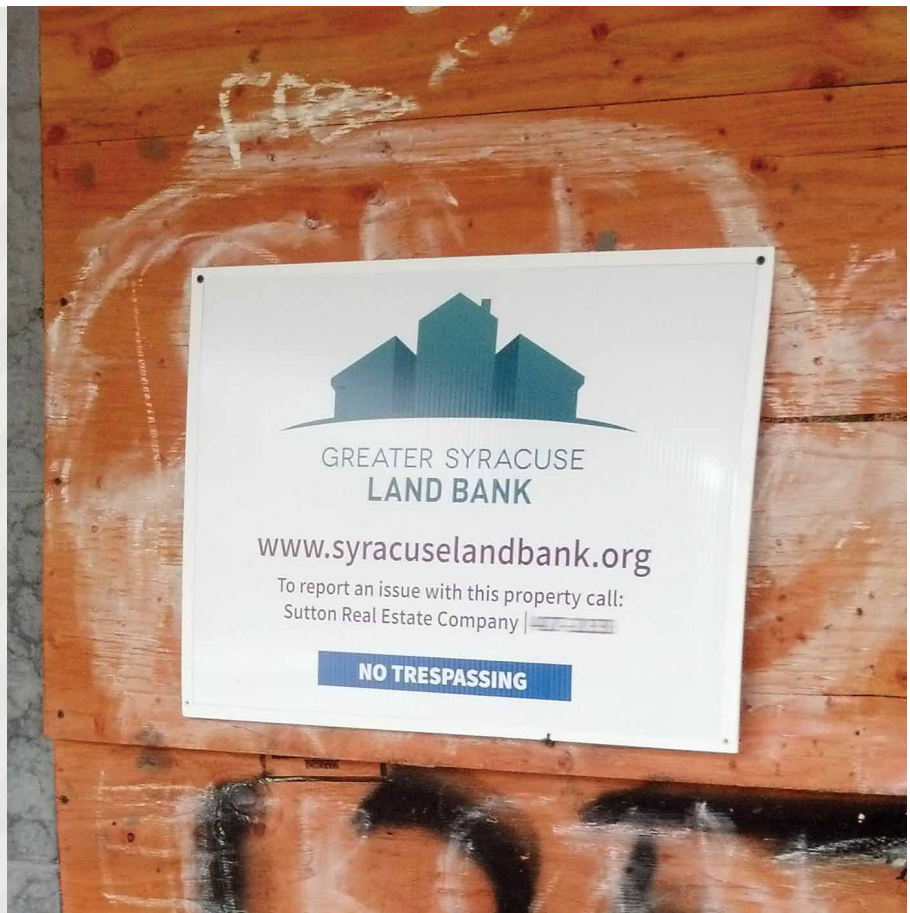
<sup>8</sup> John Sidd (General Counsel, GSLB) in discussion with the author, April 1, 2014.

## CONCLUSION

The Greater Syracuse Land Bank in New York is an example of a newly created land bank that is taking aggressive but well-calculated actions to combat property tax delinquency in the Syracuse area. In less than two years, as of September 2014, the land bank has hired an executive director, construction manager, and administrative assistant; acquired 407 tax-delinquent properties and sold 54; and contracted with four property management companies to maintain its growing inventory of structures and vacant, unimproved lots. Most importantly, its very presence, as well as its commitment to accept all tax-foreclosed properties, is what convinced the City of Syracuse to finally move on a massive backlog of about 4,000 tax-delinquent properties. The partnership has been mutually beneficial, with the city realizing a boost in tax collections of more than \$5 million, and city officials smartly returning some of that revenue back to the land bank to support its acquisition, reuse, and disposition strategies. For communities struggling with vacancy and blight, doing

nothing (or the same thing) is no longer an option. Land banks, when customized to local needs and financially supported by local government, can help break through the status quo and offer new ways to deal with problem properties that, for too long, were allowed to threaten the health, vitality, and safety of entire neighborhoods.

In less than two years, as of September 2014, the land bank has **hired an executive director, construction manager, and administrative assistant; acquired 407 tax-delinquent properties and sold 54; and contracted with four property management companies** to maintain its growing inventory of structures and vacant, unimproved lots.





## PORTRAIT

# 4



Nickname:

**“The Banker”**

Year established:	1991
Inventory size:	170 properties <sup>1</sup>
Staff size:	3 FTE
Number of board members:	4 <sup>2</sup>
Properties maintained in 2013:	77 vacant lots and 94 vacant structures <sup>3</sup>
Properties in Land Bank Depository Program in 2013:	148
Average monthly acquisition:	4 properties <sup>4</sup>
Average monthly disposition:	1 property
City and County appropriations:	2/3 of revenue

<sup>1</sup> Inventory size as of August 29, 2014

<sup>2</sup> Board size is based on old land bank statute. When transition under 2012 land bank legislation is complete, the Board will grow to seven members.

<sup>3</sup> Data provided by Chris Norman (executive director, FCCALBA) August 8, 2014.

<sup>4</sup> Data provided by Chris Norman (executive director, FCCALBA) August 8, 2014.

## GEORGIA

# Fulton County/City of Atlanta Land Bank Authority

## INTRODUCTION

The Fulton County/City of Atlanta Land Bank Authority (“Atlanta Land Bank”)’s story arc in many ways mirrors that of land banking nationally. Established in 1991 pursuant to the state’s 1990 enabling legislation, the Atlanta Land Bank is often grouped together with St. Louis, Cleveland, and Louisville as part of the first generation of land banks. The Atlanta Land Bank, having played a limited role for the first 17 years of its existence, entered a new phase of expanded efforts in 2008 under new leadership – a phase which earns the land bank, in this portrait, the nickname “The Banker.” The change in leadership brought new direction, tools, and partnerships to Fulton County’s fight against blight. In turn, this local resurgence helped to mobilize statewide interest in updating the “first generation” state law to emulate the “third generation” state land banking laws being passed elsewhere, including in New York (2011) and Pennsylvania (2012). As a result, Georgia’s state land bank legislation was significantly reformed in 2012. The story of the Atlanta Land Bank highlights the importance of building a culture of efficiency and accountability, changing the status quo, and circling back to consider how existing strategies to combat vacancy and abandonment can be reformed and improved.

## OVERVIEW

In 1991, local ordinance and an intergovernmental agreement between Fulton County and the City of Atlanta established the Atlanta Land Bank as Georgia's first land bank, under the State's 1990 enabling legislation. Originally, the City's director of the Office of Housing and the County's director of the Land Department provided joint leadership, and the land bank's location shifted between several offices within both city and county governments. In 1994, a full-time director was hired and the land bank moved to its own rented space. Despite the land bank's age, its staff size has remained small since then. A redevelopment specialist and an administrative assistant, later renamed Program Manager and Office Manager, were added over the subsequent decade and one person was brought on in the wake of the Great Recession to manage the city's federally funded Neighborhood Stabilization Program (NSP).

The 2012 update to the state's land bank statute, however, offers land banks a new tax recapture financing mechanism – and, at present, because of its stronger partnerships, the land bank is better positioned to carry out creative interventions, leaving officials optimistic about the possibility of staff expansion in the coming years.

The 2012 state reforms also introduced changes to the rules for land bank governance. Historically, a four-member board, composed of two city appointments and two county appointments, steered the Atlanta Land Bank. Now, the board is permitted to expand to up to seven members. Board representatives and local officials are in general agreement about increasing the number of city appointees, given that an overwhelming amount of the land bank's work occurs within Atlanta. Though the rules have changed regarding board size, the Atlanta Land Bank's approach to board member selection has not. Unlike most other land bank boards in the country, the board of the Atlanta Land Bank includes no elected officials, and looks to recruit community leaders with backgrounds in law, finance, business, or real estate.

Until 2008, the Atlanta Land Bank used its power to extinguish delinquent taxes almost exclusively for affordable housing projects, carving out a unique niche. For example, Habitat for Humanity might identify and acquire a tax-delinquent property, and then convey title to the land bank to extinguish the tax liens, after which the property would be immediately transferred back to Habitat



for development as affordable housing. If the Atlanta Land Bank were to earn a nickname for its first 15 years or so of operation, “The Cleaner” would work well.

Having a land bank with this limited focus, inventory, and authority may be a perfectly appropriate approach in some communities. Throughout the 2000s, however, the City of Atlanta was experiencing levels of distress and disinvestment in specific neighborhoods that required a more proactive, creative, and involved approach. There was growing consensus that the land bank was being underutilized.

In 2008, Chris Norman was brought in as the new executive director, marking a major transition for the Atlanta Land Bank. Norman, who had previously served as both chair and vice chair of the board, had a background in banking, and grew up in southwest Atlanta, worked closely with the board and existing staff to rethink both operations and programs. Through this process, as City of Atlanta staff explained, the Atlanta Land Bank's new leadership helped rebuild credibility and trust, and open up a dialogue that enabled the land bank to pursue more active and creative collaborations. The renewed sense of teamwork and focus couldn't have happened at a more critical time, just as the mortgage foreclosure crisis was sweeping across the nation. In this context, the Atlanta Land Bank sought to strengthen its relationships with nonprofit partners and local government agencies, improve the tracking of property transactions to increase the transparency of its work, and acquire and dispose of properties more efficiently.

The creation of the Land Bank Depository Agreement Program in 2008—the first program of its kind in the country—marked one of the first major programmatic shifts. This program allows nonprofit entities to bank their properties tax free for up to three years, giving the nonprofit time to align the necessary financing and establish a development plan. While the Atlanta Land Bank holds a property, the nonprofit is responsible for the cost of routine maintenance.<sup>5</sup> As of 2014, approximately 200 of the 300 properties in the land bank's inventory are being held under this program for eight different nonprofits and Invest Atlanta, the city's redevelopment authority.<sup>6</sup> (See Appendix O for *Land Banking Policies*)

With the Atlanta Land Bank newly positioned as a forward-thinking, strategic partner, the City of Atlanta, Invest Atlanta, and other nonprofit partners took full advantage of the Neighborhood Stabilization Program to return a number of properties back to the tax roll during the Great Recession. The land bank's ability to both extinguish delinquent property taxes and act quickly (especially when working with federal programs on tight timelines) was instrumental to the coalition's early success.<sup>7</sup> As a result, the City of Atlanta steadily increased its allocation of NSP funds to the Atlanta Land Bank from \$375,000 in round one to more than \$4 million in the third and final round.<sup>8</sup> Between the commitment to take a more involved role in revitalization efforts and a string of NSP successes, the role of the Atlanta Land Bank had evolved from "The Cleaner" to "The Banker."

In 2013, the Atlanta Land Bank installed an electronic and web-based portfolio management system. The program manager described this shift as "a life saver" that drastically improved the tracking and management of all land bank properties.<sup>9</sup> The system has allowed the land bank to more

efficiently generate reports, track activity, and manage projects.<sup>10</sup> In addition, it enables better data analysis, helping community stakeholders more easily identify opportunities in target areas.

As the role of the Atlanta Land Bank shifted from the edge of community development to the center of dynamic neighborhood revitalization collaborations, it also assumed a more active role at the statewide level. In 2010, many of Georgia's land banks convened for the first time to discuss challenges and successes, as well as the limitations of the state's land bank legislation, twenty years after its passage. The statewide summit jumpstarted an informal peer-to-peer network, which proved invaluable not only for the sharing of best practices, but also for creating a unified voice that enabled the land banks to identify and champion statewide policy reforms to augment their work. This loose network of land banks formalized in August 2011 as the Georgia Association of Land Bank Authorities (GALBA), with Chris Norman as president. Norman credits GALBA and key state and national allies with shaping dialogue around and securing successful passage of the 2012 Georgia Land Bank Act.<sup>11</sup>

## FUNDING: SPECIAL MENTION

Dedicated, recurring revenues offer land banks the ability to focus less on chasing money and more on their mission of combating problem properties. The Atlanta Land Bank has had the benefit of one stable funding source, and is looking to take advantage of a second. (See Appendix N for a complete *Revenue and Expense Chart*)

## Recurring local appropriations

The Atlanta Land Bank receives an annual allocation for operations from the City of Atlanta and Fulton County. Since 1995, each has contributed an average of \$150,000 in support of the land bank, which in 2013 accounted for approximately 2/3 of the land bank's overall budget. Annual appropriations can signify a more sophisticated understanding of a land bank's role in resolving problem properties; a role that might otherwise fall on government or remain unfilled.

5 Michael Nesbit (Program Manager, FCCALBA) in discussion with the author, April 28, 2014.

6 Chris Norman (Executive Director, FCCALBA) in discussion with the author, April 28, 2014.

7 Terri Lee (Deputy Commissioner, City of Atlanta Department of Planning and Community Development), Dawn Luke (Managing Director of Housing Finance, Invest Atlanta), and FCCALBA Board in discussion with the author, April 29, 2014.

8 Terri Lee (Deputy Commissioner, City of Atlanta Department of Planning and Community Development) and Dawn Luke (Managing Director of Housing Finance, Invest Atlanta) in discussion with the author, April 29, 2014.

9 Michael Nesbit (Program Manager, FCCALBA) in discussion with the author, April 28, 2014.

10 Chris Norman (Executive Director, FCCALBA) in discussion with the author, November 1, 2013.

11 Frank S. Alexander and Sara J. Toering, *Georgia Land Bank Resource Manual*, (Center for Community Progress, 2013).





The Atlanta Land Bank receives an annual allocation for operations from the City of Atlanta and Fulton County. **Annual appropriations can signify a more sophisticated understanding of a land bank's role in resolving problem properties;** a role that might otherwise fall on government or remain unfilled.

## 5/75 Tax recapture provision

As mentioned in the portrait of the Greater Syracuse Land Bank, lessons from the field have informed the latest iterations of state enabling legislation. As part of that learning curve, nearly all “third generation” land bank bills include some special financing mechanism that offers recurring revenue streams to help offset some land bank operational costs. New York (and Michigan land banks) can take advantage of a “5/50” tax recapture provision. The 2012 Georgia Land Bank Act includes a similar, but more generous, provision. Tax recapture provisions are meant to recognize the important (and costly) work of land banks in converting problem properties into tax-generating community assets.

In Georgia, the “5/75” tax recapture provision allows land banks to recapture up to 75 percent of the property taxes generated by any property a land bank sells, for five years after the sale. For the Atlanta Land Bank to benefit from this provision, Fulton County and the City of Atlanta must pass ordinances signing off on the tax-sharing formula. Although the law excludes school taxes from this sharing formula, it still offers land banks a small but recurring source of revenue to help offset a portion of operating costs.<sup>12</sup> With this new financing mechanism,

Norman hopes to increase property sales revenue, and the subsequent tax recapture proceeds, to cover approximately 25 percent of total operating costs by 2015.

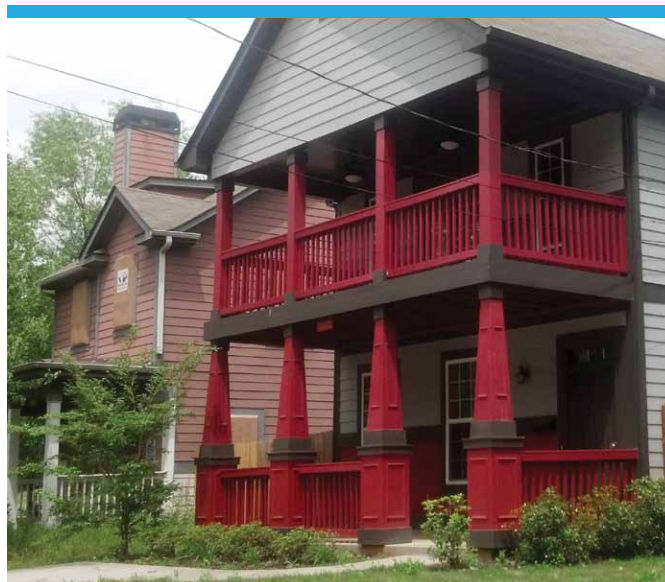
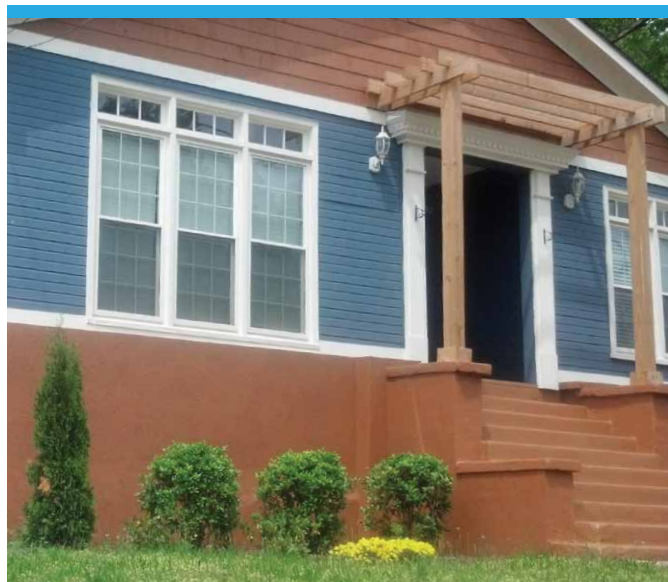
## HIGHLIGHTS

The Atlanta Land Bank's role in the creative programs and projects highlighted below reflects its evolution over the last six years.

### Betmar Village: Affordable senior housing

A 28-unit apartment complex just outside downtown Atlanta was a site of continual crime, posing a major nuisance to neighborhood residents. After the property slipped into tax delinquency, the Atlanta Land Bank, City of Atlanta, and Invest Atlanta began discussions about acquiring the property, attracting a developer, and repurposing the property consistent with neighborhood plans. The Atlanta Land Bank eventually purchased the property and assumed full responsibility for maintenance and security, knowing the property may sit idle for a few years while a plan for revitalization was developed. The land bank engaged the relevant Neighborhood Planning Unit (citizen advisory councils in Atlanta), the district City Council member and a team of partner organizations to

<sup>12</sup> Frank S. Alexander and Sara J. Toering, *Georgia Land Bank Resource Manual*, (Center for Community Progress, 2013), 18.



ensure the project was the right fit for the community, a process that generated a great deal of enthusiasm for the proposed investment and final outcome.<sup>13</sup>

As this neighborhood effort continued, the Atlanta Land Bank also sought out the right development partner for the project. Eventually, the land bank reached an agreement with National Church Residences, with a proposal to construct a new, 48-unit senior housing village. The project required seven layers of financing and is, according to HUD, one of the only projects in the country to combine HUD's Section 202 Capital Advance funding for senior housing with low-income housing tax credits.<sup>14</sup> The final project earned LEED Silver certification. The Atlanta Land Bank's multiyear commitment to acquire the property, maintain the vacant property to high standards, and secure an award for demolition of the structure while the developer secured financing, proved essential to converting this problem property into a long-term community asset—an outcome that would not have been possible if the local government had either sold the tax lien to a private investor or foreclosed on the tax-delinquent property and auctioned it off to the highest bidder.

13 Terri Lee (Deputy Commissioner, City of Atlanta Department of Planning and Community Development) and Dawn Luke (Managing Director of Housing Finance, Invest Atlanta) in discussion with the author, April 29, 2014.

14 U.S. Department of Housing and Urban Development, "Atlanta's Betmar Village Senior Housing is Historical First in the State" (January 2013), <http://portal.hud.gov/hudportal/HUD?src=/states/georgia/stories/2013-01-18>.

## Building unique partnerships

The Atlanta Land Bank has worked closely with the Atlanta Land Trust Collaborative; Norman serves as a board member. The Atlanta Land Trust Collaborative was born out of concerns that the Atlanta Beltline initiative, a major transit and redevelopment project along a historic 22-mile railroad corridor that will ultimately connect 45 neighborhoods in Atlanta, would contribute to a loss of affordable housing. In order to preserve affordable housing along the Beltline, the Atlanta Land Bank has helped to acquire properties, extinguish taxes, and then transfer those properties to the Land Trust for long-term holding.

Additionally, the Atlanta Land Bank is beginning a new partnership with the Atlanta Police Foundation to encourage more Atlanta police officers to move into transitional neighborhoods, in the hopes of further stabilizing these neighborhoods. The land bank will soon receive its first set of donated properties, which it will then sell at a discounted rate to Atlanta police officers.<sup>15</sup>

## CONCLUSION

The Atlanta Land Bank has the unique distinction of being both a "first-generation" and "third-generation" land bank, and its evolution reflects some of the lessons learned over the several decades within the national land bank movement. Under the direction of new leadership since 2008, the Atlanta Land Bank's approach has been realigned

15 Chris Norman (Executive Director, FCCALBA) in discussion with the author, November 1, 2013.

to better address the negative impacts of growing levels of vacancy and abandonment across the metro area, which includes taking a stronger role in bolder partnerships, launching new programs, and strengthening internal operations with a focus on efficiency and accountability. The land bank's evolution highlights the importance of reflection and refinement, of always turning back to existing practices and systems to identify reforms that will better equip local stakeholders to reclaim problem properties. This was once a small land bank operating on the fringe of the community development field in Fulton County. Now, the Atlanta Land Bank is an expanded land bank at the center of creative, important work in the Atlanta metro area. By working alongside the public, private, and civil sectors, the Atlanta Land Bank is playing a key role to help reimagine and revitalize a network of livable, equitable neighborhoods in a way that is consistent with local and regional plans.

By working alongside the public, private, and civil sectors, **the Atlanta Land Bank is playing a key role to help reimagine and revitalize a network of livable, equitable neighborhoods** in a way that is consistent with local and regional plans.





PORTRAIT

5



Macon-Bibb County  
LAND BANK AUTHORITY, INC.

Nickname:  
“The Conduit”

Year established:	1996
2014 Inventory:	96 properties
Staff size:	3 FTE
Number of board members:	4 <sup>1</sup>
Average monthly acquisitions:	3 properties
Properties transferred to nonprofits for sale or rental from 2010-2013:	70 (72 percent of total properties disposed)
Average vacant lots maintained annually:	105
City and County appropriations in 2013:	~50 percent of all revenue
Total revenue in 2013:	\$403,697

<sup>1</sup> Board size is based on old land bank statute. When transition under 2012 land bank legislation is complete, the Board will grow to having seven members.

GEORGIA  
**Macon-Bibb County  
Land Bank Authority**

**INTRODUCTION**

The Macon-Bibb County Land Bank Authority (“Macon Land Bank”) exemplifies the versatility of land banks, and the strategic role a land bank can play within a team of diverse partners who share a common goal of creating healthier, more secure, and increasingly vibrant neighborhoods for all constituencies. The land bank has made it a priority to provide affordable housing opportunities, and to preserve the historic assets that make Macon a special home to all who live there—from lifelong residents to newly settled university students, living in and exploring Macon for the first time. Rather than dismissing its now distressed historic housing stock as a liability, Macon community stakeholders are embracing and preserving it through coordinated partnerships. Similarly, local leaders realize the need for affordable housing opportunities in the midst of an aging population and high poverty rate. Though small, the Macon Land Bank has worked to maximize its impact in neighborhood revitalization, affordable housing, and historic preservation efforts through a project-driven approach that leverages the talents, tools, and resources of partner entities. We nickname the Macon Land Bank “The Conduit” for its specialized role expediting the acquisition and disposition process, keeping costs low and serving as a tremendous asset to its partners.

## OVERVIEW

The Macon Land Bank was established in 1996 as the second land bank in Georgia through an intergovernmental agreement between the City of Macon and Bibb County, pursuant to the state's 1991 land bank enabling statute.

Originally, the land bank was housed in the Macon Housing Authority and supported by Housing Authority staff to keep operational costs low. It has since expanded operational capacity and acquired dedicated office space. Currently, the Macon Land Bank has a three-person staff consisting of the executive director, an office manager and project manager. It continues to share some services, like accounting, with the Macon Housing Authority, through a reliable partnership that has only strengthened over the years.

The Macon Land Bank has a four-member board consisting of two appointees each from the County and the City. Board members celebrate the huge benefits of having a racially diverse board reflective of the community the land bank serves, with each board member drawing from different professional backgrounds, such as government, business, education and law.

“Any discussion of place is a discussion of race,” explained one board member, calling out the importance of understanding Macon's demographics and the disproportionate impacts vacancy and abandonment have had on the city's African American population. When shaping the future of neighborhoods, particularly those that have seen hard times, land banks must acknowledge and be sensitive to the history of local laws and policies that divided neighborhoods on the basis of race, and try to ensure that modern policies do not intentionally or unintentionally repeat this history.

The Macon Land Bank only acquires property for which there is a designated transferee or existing funding to carry out the slated work, a decision that has strongly influenced its activity over the years. The land bank averages about three property acquisitions per month. To date, approximately 95 percent of all acquisitions have been project-driven. This isn't just a philosophical choice, explained Alison Souther Goldey, executive director of the land bank. A big factor in the board's decision is that the costs of insurance and maintenance are prohibitive.<sup>2</sup> This

## Words of advice for starting a land bank — from the Macon Land Bank board:



- Establish an open-minded board with diverse skillsets, and with members who are representative of the community they serve.
- Take your time to find the right person to lead the land bank – someone who knows the community, is a self-starter, and is willing to build relationships and establish trust with all stakeholders.
- Regularly communicate with key stakeholders – including city, county, and nonprofits.
- Demonstrate early success to gain the community's confidence.
- Be clear about your purpose and process.<sup>3</sup>

very deliberate approach still yields plenty of opportunity to make a difference, as the projects below will attest. By 2013, the Macon Land Bank had acquired 435 properties in total and, in 2014, had 96 properties in its inventory.<sup>3</sup>

With a strong commitment to affordable housing in its mission, the Macon Land Bank acquires primarily residential lots and structures. It acquires properties through a variety of means, such as private donations, auction sales, conveyance of tax-foreclosed properties from the local government, and outright purchase. For example, to acquire 16 strategically targeted properties for the Neighborhood Stabilization Program (NSP), the land bank used the judicial in-rem tax foreclosure process to request a judicial foreclosure of properties that were at least 12 months tax delinquent. It generally costs the land bank approximately \$3,000 in legal costs per property to bring such properties to tax foreclosure.<sup>4</sup>

<sup>2</sup> Alison Souther Goldey (Executive Director, Macon Land Bank) in discussion with the author, April 30, 2014.

<sup>3</sup> Data provided by Alison Souther Goldey, May 5, 2014.

<sup>4</sup> Alison Souther Goldey (Executive Director, Macon Land Bank) in discussion with the author, April 30, 2014.

**In 2001, the Macon Housing Authority, with strong community support, secured a \$19.2 million Hope VI grant to demolish a 200-unit “barracks style” public housing complex that was substandard and 60 years old, and replace it with modern, mixed-income housing... The award helped to galvanize a true community response to build on this momentum in the distressed neighborhood of Beall’s Hill.**



The Macon Land Bank’s ability to clear title and extinguish all, or a portion of, delinquent taxes<sup>5</sup> is a tool to support many affordable housing and neighborhood revitalization projects in a more cost effective way.<sup>6</sup> The land bank does this with strong local support, too, as evidenced by its successful negotiation of a blanket agreement with the school district in 1999 allowing it to extinguish school taxes, as well.<sup>7</sup>

Acquisitions are almost entirely project-driven, and based on strong partnerships with other nonprofit, private, and government entities. Recognizing that it can’t solve every challenge in the revitalization of a distressed neighborhood, the land bank focuses its efforts in areas where it can leverage other partner investments. A Macon Land Bank board member described this as the “rifle, versus shotgun, approach.”<sup>8</sup> The projects described in the “Highlights” section below provide far more detail about how such a focused approach can be highly effective when undertaken in collaboration with a diverse set of local partners who share common goals.

Given its strategic and focused role of acquiring and banking properties as the “right hand” of City and County economic and community development agencies, the land bank is looking to expand its acquisition strategies. Tax foreclosures and donations have been the primary means of securing ownership, but like many other land banks, the Macon Land Bank recognizes that problem properties that are current on their property taxes are difficult to address. The land bank, therefore, is exploring how to better coordinate with code enforcement and examining the benefits of legislative reform that would elevate code liens to super-priority status, enforceable via foreclosures. Adding this tool, which other communities have done to great effect, would only enhance the land bank’s ability to gain greater control of many problem properties that currently never fall into the tax foreclosure process, and expand its role as “The Conduit,” efficiently moving problem properties into the hands of responsible owners and developers.

## FUNDING: SPECIAL MENTION

The story of the Macon Land Bank is so project-based that it is of little surprise that its funding, too, is primarily project-based. The variety of funding streams indicates the land bank’s experience and flexibility in securing resources for local revitalization efforts. Over the years, the Macon Land Bank has secured and used funds from HUD’s HOME Investment Partnership, Community

5 MBCLBA cannot however extinguish liens against a property.

6 Bert Bivin, III (Macon Land Bank Board Chair), Jeffrey Monroe (Macon Land Bank Vice Chair) and Charles O’Neal, Jr. (Macon Land Bank Board Secretary) in discussion with the author, April 30, 2014.

7 Alison Souther Goldey (Executive Director, Macon Land Bank) in discussion with the author, April 30, 2014.

8 Charles O’Neal, Jr. (Macon Land Bank Board Secretary) in discussion with the author, April 30, 2014.

Development Block Grant, and NSP (Rounds 1 and 3); Habitat SHOP grants; the local Special Purpose Local Option Sales Tax (SPLOST) fund; and the philanthropic community, such as the Knight Foundation.

Local public partners aware of the critical niche role the land bank plays in development projects also provide a recurring source of support. The City of Macon and Bibb County each allocate \$100,000 annually in unrestricted funds to support operations and programs. Additionally, the Macon Land Bank receives in-kind support from the Macon Housing Authority, the City Planning Department, and the County. (See Appendix P for a complete *Revenue and Expense Chart*)

## HIGHLIGHTS

One of the key lessons of the Macon Land Bank is that success requires patience, persistence, and partnerships. Though small, it has been able to maximize its impact over the years by leveraging the tools and resources of other mission-driven and public-purposed entities. The three projects below paint a clear picture of the land bank's role in community-wide efforts to transform distressed neighborhoods into livable neighborhoods that respect local traditions and offer safe, modern, affordable housing choices for many of Macon's diverse constituencies.

### Beall's Hill

In 2001, the Macon Housing Authority, with strong community support, secured a \$19.2 million Hope VI grant to demolish a 200-unit "barracks style" public housing complex that was substandard and 60 years old, and replace it with modern, mixed-income housing. The project was slated to include rentals and owner-occupied units, market-rate and affordable units, townhouses and single-family infill projects. The award helped to galvanize a true community response to build on this momentum in the distressed neighborhood of Beall's Hill.

Mercer University, a top employer and anchor institution immediately adjacent to Beall's Hill, took an active role, and assembled an impressive coalition that included the Macon Land Bank, a local preservation group known as Historic Macon, the housing authority, affordable housing developers, active residents, and the City of Macon. A grant from the Knight Foundation in 2001 helped support

## Measuring Beall's Hill's success<sup>9</sup>



- 42 dilapidated structures demolished
- 22 new homes built on vacant lots
- 10 historic homes rehabilitated
- 44 low-income homeowners received financial assistance to improve their homes
- Street lights, sidewalks, and parks added
- An historic, award-winning magnet elementary school has been rebuilt and expanded
- 188 units of sixty-year-old obsolete public housing demolished and replaced with 97 units of new, historically compatible townhomes
- 11 of the new homeowners in the neighborhood are Mercer faculty and staff
- Homeownership has increased 38 percent since 2000
- Property values have increased an average of \$6,000

an intensive community-based planning effort in this strategic area that included 14 stakeholder meetings, held over three days, with more than 600 participants.<sup>9</sup>

Over the years that followed, the land bank played a central role in land assemblage, acquiring and holding approximately 100 parcels in Beall's Hill until the appropriate time to transfer to vetted, responsible developers committed to outcomes consistent with the neighborhood plan and community character. Each partner carried out similarly specialized functions and tasks. For example, Mercer University and Knight Foundation created financing products to promote homeownership

<sup>9</sup> Mercer University, "Beall's Hill Neighborhood Revitalization Project," <http://www2.mercer.edu/CommunityEngagement/CommunityPartnerships/BeallsHill.htm>



in the area,<sup>10</sup> Historic Macon led the way in ensuring homes were renovated according to historic standards, and the neighborhood association, created in 2006, launched a brilliant rebranding campaign for this historic neighborhood. Ethiel Garlington, executive director of Historic Macon, pointed out that the ability of the land bank to hold property tax-exempt while Historic Macon renovates helps to keep acquisition and holding costs low for the nonprofit, making it easier to fulfill its mission of preserving Macon's historic character.

The focus and commitments over the years have yielded impressive results (*see call-out box on page 55*). Beall's Hill is now one of the city's most desirable neighborhoods, and ongoing revitalization efforts remain sensitive to the neighborhood's history and tradition by the promotion of a mixed-income neighborhood that celebrates a rich architectural and cultural history.

10 For example, Mercer University provided funds to a forgivable loan program for Mercer employees to encourage them to live in properties renovated by Historic Macon in the Beall's Hill neighborhood. Employees can receive up to \$25,000 in down payment assistance and have the added benefit of being within walking distance of the University. Additionally, the John S. and James L. Knight Foundation has contributed to market-rate revolving funds, low interest rate façade improvement loans and down payment assistance programs to further encourage revitalization efforts in the neighborhood. Historic Macon website (2014) retrieved from <http://www.historicmacon.org/explore/beallshill/>

## Lynmore Estates<sup>11</sup>

The longstanding partnership between the Macon Area Habitat for Humanity ("Habitat") and the Macon Land Bank may be best exemplified by the work carried out in the distressed neighborhood of Lynmore Estates in the City of Macon. Habitat committed to working in Lynmore Estates in 2005, but ran into significant challenges acquiring many of the problem properties due to legal or financial barriers, such as fractured title or prohibitively high tax liens. Habitat turned to the Macon Land Bank for help.

The land bank's legal authority to obtain tax-delinquent parcels, extinguish delinquent taxes, and transfer clear title to the nonprofit has been an essential component in stabilizing this distressed neighborhood. Since 2005, Habitat has successfully acquired and developed affordable housing on 33 lots in Lynmore Estates, and the Macon Land Bank has facilitated the acquisition of 30 of those parcels. This successful work has sparked additional interest in and commitment to the neighborhood. With renewed hope, community groups and religious organizations are now leading the efforts to move from stabilization to revitalization, and playgrounds, community centers, and community gardens are in various stages of completion.

## River Edge Behavioral Health Center Development

Working with the City over multiple years, the land bank had acquired and demolished a contiguous stretch of seriously blighted and abandoned buildings in the distressed Fort Hill neighborhood. The goal was to acquire, clear, and assemble enough abandoned and tax-foreclosed parcels to deliver a more attractive product to the private market, but interest from potential developers quickly dried up in the wake of the 2008 economic collapse. Nevertheless, the land bank's forward-thinking work proved very attractive to Georgia Behavioral Health Services (GBHS), which had ambitious plans to build, over three phases, supportive housing for homeless individuals with mental health and substance abuse challenges. In 2009, GBHS submitted a proposal to the Macon Land Bank to purchase the existing cleared sites, and for the land bank to help in acquiring additional problem properties to accommodate the major new development. The Macon

11 This project summary is adopted and slightly revised, with permission from, Frank S. Alexander and Sara J. Toering, (2013) *Georgia Land Bank Resource Manual*.



Land Bank strongly supported the project, signed on as partner, and successfully obtained clean title to additional problem properties within the proposed footprint while GBHS aggressively sought financing.

This three-year effort, which secured \$4.9 million in HUD financing and resulted in 38 new units of affordable housing, has transformed the Fort Hill neighborhood and resulted in modern, safe housing choices for underserved and vulnerable populations in the Macon area.<sup>12</sup>

## CONCLUSION

The Macon Land Bank may be a small land bank, but it has managed to maximize its impact through a project-driven approach that relies on a diverse set of partners and embraces its own local history. The successes of the Macon Land Bank can largely be attributed to understanding and perfecting its niche within a coalition of partners from

the public, nonprofit, and private sectors. Land banks are not the “silver bullets” that some communities expect, able to single-handedly uproot systemic blight. Rather, land banks can be tremendously effective within a coalition that is patient, persistent, and focused on common goals. The Macon Land Bank has adapted perfectly to local needs and priorities, bringing its unique powers to a diverse coalition of determined change-makers who are making a real difference for the residents of Macon—young and old, black and white, rich and poor.

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<sup>12</sup> Cass Hatcher (Director of Facilities and Housing Development, Georgia Behavioral Services Center) in discussion with the author, April 30, 2014.

The Macon Land Bank may be a small land bank, **but it has managed to maximize its impact through a project-driven approach** that relies on a diverse set of partners and embraces its own local history.





## PORTRAIT

# 6



Nickname:

**“The Surgeon”**

Year established:	2009
2013 inventory size:	10
2014 staff size:	1 shared (County Treasurer)
Current number of board members:	3
Average annual budget:	\$60,000
Properties acquired since inception:	76
Properties returned to tax rolls since inception:	59

## MICHIGAN

# Marquette County Land Bank Authority

## INTRODUCTION

The Marquette County Land Bank Authority (“Marquette County Land Bank”) breaks the stereotype that land banks work only in urban areas with large-scale vacancy and abandonment. In fact, a land bank can play a very useful and tailored role in a range of communities that seek a more proactive and strategic approach to planning and development. Enter Marquette County, a small, largely rural County in northern Michigan’s Upper Peninsula with a large number of vacation and seasonal homes. It is not a postcard community for ‘blight,’ yet Marquette County illustrates that a land bank is just another strategic tool, with special powers that can, with the precision of The Surgeon, help communities deal with vacancy and abandonment—whether that be whole neighborhoods, multiple blocks, or just a few scattered sites.

## OVERVIEW

The Marquette County Land Bank is a very small land bank, in terms of staffing, budget, and inventory, located in Michigan’s rural Upper Peninsula. It operates in the Upper Peninsula’s largest city, Marquette, which has a population of just over 20,000. At any given time, the land bank has only 5-10 properties in its inventory. The annual budget has increased steadily over the years, and totals approximately \$100,000 for 2014.

In 2003, the State of Michigan passed the Land Bank Fast Track Act (Public Act 258), which authorized the creation of the Michigan State Land Bank Fast Track Authority, the Detroit Land Bank Authority, and county land banks in Michigan. The Marquette County Land Bank

was established in 2009 through an intergovernmental agreement between Marquette County and the Michigan State Land Bank Fast Track Authority. It is one of 36 county land banks currently operating in Michigan.

Initially, the County Board of Commissioners hesitated to create the land bank, largely because it was an unknown entity. Marquette County Treasurer Anne Giroux, however, cited the need for better outcomes from the annual auction sales, making a strong case for the land bank. Many neighbors living adjacent to tax-delinquent and distressed properties would bid in these auctions, hoping to intervene and halt the downward slide, but were often outbid by out-of-town speculators. A land bank, Giroux explained, was a way to break that cycle. A land bank could negotiate sales directly with responsible, local investors, nonprofits or owner occupants, whose proposals were aligned with community goals. Eventually, the County Board of Commissioners supported and passed the intergovernmental agreement, and under the leadership of Giroux, who has used an incremental and cooperative approach over the years, the land bank has earned a great deal of praise and support.

The Marquette County Treasurer is the only land bank staff member, and she relies on outside support from other departments and agencies to perform some aspects of the work. For example, the County Planning Department provides mapping and community outreach support as an in-kind service, while the County Treasurer's office provides office space and minimal administrative support. The County Facilities Department also sometimes boards and secures properties in the county at no cost to the land bank.<sup>1</sup>

A three-member board governs the Marquette County Land Bank: the County Treasurer, who serves as Chair; one appointee from the County Board of Commissioners; and one appointee from the County Planning Commission.

The Marquette County Land Bank only acquires properties for which there are disposition plans in place or current financial capacity to hold and maintain the property. For example, properties slated for demolition are only acquired if funding exists or will be available within one year of acquisition. Generally, the key acquisition priorities of the Marquette County Land Bank include that the parcel has: (1) an identified transferee or end

Many neighbors living adjacent to tax-delinquent and distressed properties would bid in these auctions, **hoping to intervene and halt the downward slide, but were often outbid by out-of-town speculators.** A land bank, Giroux explained, was a way to break that cycle.

use, (2) available funding, and (3) local government involvement. Given this selective and careful approach in the context of a small community, it follows that the land bank maintains an average of only five properties in its inventory and incurs very little in annual maintenance costs.<sup>2</sup>

According to Executive Director Anne Giroux, of the 76 properties the land bank acquired from 2009 through 2014, 59 have so far been returned to the tax rolls. The most common end-uses for land bank properties have been new homeownership opportunities and vacant lot sales to adjacent property owners. (See Appendix R for an *Annual Report* highlighting the land bank's work.)

## FUNDING: SPECIAL MENTION

This small, rural land bank has grown its budget from under \$1,000 in 2009 to over \$100,000 in 2012, thanks to growing revenue from property sales, 5/50 tax recapture, and interest on land contracts, as well as public support. The land bank receives in-kind services from local and county governments, is managed by a County employee, and secures local payments and state grants to fund blight eliminations efforts, primarily demolition. This is a fiscally responsible model that other smaller land banks can emulate. Land banks, designed to fix problem properties that the market rejects, will *always* need *some* level of local support in order to be effective and successful. (See Appendix Q for *Revenue and Expenses Chart*)

<sup>1</sup> Anne Giroux, (Marquette County Treasurer) in discussion with the author, March 24, 2014.

<sup>2</sup> Anne Giroux (Marquette County Treasurer) in discussion with the author, March 24, 2014.

## HIGHLIGHTS

### Spot demolitions: Partnering for safe, stable neighborhoods:

The City and County of Marquette have much lower vacancy rates than most areas in which land banks operate. Compare the City of Marquette's vacancy rate of 4.1 percent (2010 Census) to Flint at 20.9 percent (Portrait 1) or even Jamestown's rate of 10.6 percent (Portrait 7). The scale is appreciably different. Though staff from all land banks acknowledge that the number of properties in need of demolition outstrips local resources, the interventions are quite different in scope and urgency. Marquette County practices far more "spot demolitions," instead of the huge volume of demolitions in block-sized areas seen in other communities battling widespread property abandonment.

With spot demolitions, Marquette County Land Bank can both partner with local communities to defray or share the costs, and prioritize the most egregious cases of blight.

For example, the City of Ishpeming and Marquette County worked together to identify demolition candidates among recent tax foreclosures located within city limits. The Marquette County Land Bank then acquired these properties and paid the delinquent taxes and cost of asbestos abatement, while Ishpeming's Department of Public Works performed the actual demolition. The city's expenses per property amounted to about \$8,500, and the land bank's costs were about \$4,000. The remaining vacant lots were then put up for sale by the land bank.

The land bank has also prioritized large-scale problem properties that create major safety hazards for residents. The most notable success to date is with the decommissioned K.I. Sawyer Air Force Base that had been sitting vacant since 1995.

Beginning in 1955, the U.S. Government held a 99 year lease with Marquette County on a 5,200 acre site to build what would become the K.I. Sawyer Air Force Base. The base consisted of housing, medical facilities, and, at the heart of the base, air facilities and fighter planes, which were active during the 50s and 60s. In 1995, K.I. Sawyer became one of more than 350 military bases the U.S. Department of Defense closed between 1989 and



2011.<sup>3</sup> According to a 2013 study completed by Northern Michigan University, the K.I. Sawyer base closure led to a loss in 4,500 jobs, an estimated \$100 million loss in annual pay for area residents, an estimated 12 percent decline in county population, and an increase in newly vacant buildings.<sup>4</sup>

As a result, the closure resulted in the transfer of a large amount of property back to the County.<sup>5</sup> Following the transfer, many of the buildings—including many of the housing and medical facilities—remained vacant, experienced significant deterioration from Michigan's harsh winters, and became both havens for criminal activity and targets for absentee speculators.<sup>6</sup> Worse, these buildings were immediately adjacent to the Sawyer Elementary school, creating an unsafe and unhealthy backdrop for a learning environment.<sup>7</sup>

In 2013, the Marquette County Land Bank applied for a grant through the State of Michigan's Blight Elimination Program to demolish 15 multi-unit residential buildings and 21 garages, totaling approximately 15 acres, in the K.I. Sawyer community. The land bank subsequently secured a grant award of \$486,385 to carry out the high-impact project. Prior to demolition, the land bank allowed

3 Bertossi, Teresa A., Magnuson, Adam, and Gray, Luke. *Building Healthy Communities Through Public Engagement and Sense of Place: Community Economic Development at K.I. Sawyer* (2013) Report for Northern Michigan University's Center for Rural Community and Economic Development. 4-6.

4 Bertossi, Teresa A., Magnuson, Adam, and Gray, Luke. *Building Healthy Communities through Public Engagement and Sense of Place: Community Economic Development at K.I. Sawyer* (2013) Report for Northern Michigan University's Center for Rural Community and Economic Development. 4-6.

5 Anne Giroux (Marquette County Treasurer) in discussion with the author, March 24, 2014.

6 Bob Struck (Chairman, Sawyer Community Alliance), Chuck Truitt (Woodview Homeowner's Association) and Pat Jerry (Sawyer homeowner) in discussion with the author, March 24, 2014.

7 Anne Giroux (Marquette County Treasurer) in discussion with the author, March 24, 2014.

the Marquette County Firefighters Association to hold training exercises on the site, which involved 40 firefighters from 10 area fire departments. The land bank completed the seven month abatement and demolition process in June of 2014, and plans to transfer the site to the Gwinn School District for additional recreation space.

## Spot acquisitions and transfers: Conduit for modern affordable housing

Marquette County Habitat for Humanity (“Habitat”) has been the land bank’s closest nonprofit partner in the development of affordable housing opportunities. Habitat has built one new duplex and four single-family homes as affordable, infill housing on vacant lots (recent demolitions) purchased from the land bank. The land bank also allows Habitat to salvage some of the still-useful structural material from the homes before demolition to sell at their local ReStore location. All store proceeds help fund future Habitat projects.<sup>8</sup> For the Habitat-identified properties, Habitat will often provide up to \$10,000 of its federal SHOP (Self-help Homeownership Opportunity Program) funds to the land bank for acquisition.

Michael Shimon, the Habitat executive director, explained that nearly 50 percent of the organization’s work is done in partnership with the Marquette County Land Bank because it allows them to keep acquisition costs low, obtain

necessary site control to apply for and access SHOP funding, and navigate local zoning challenges. In addition, the land bank is able to aggregate and merge smaller residential parcels to meet the lot size requirements for new residential construction.<sup>9</sup>

## CONCLUSION

Marquette County, like any region, has an inventory of problem properties that require the ongoing efforts of local and county officials. The primary difference here in Michigan’s Upper Peninsula is one of scale. Whether challenged by a few scattered sites across rural communities or large-scale urban vacancy, land banks operating with the right special powers can fill a niche role in any community’s overall efforts to prevent and eliminate problem properties. The Marquette County Land Bank is a tightly-run operation with little-to-no overhead, woven neatly into County government. The land bank here is used more like a “surgeon’s” scalpel, precise and deliberate, in eliminating blighted structures and supporting neighborhood revitalization efforts. Just like code enforcement, tax enforcement, and effective data collection, the land bank is simply one more tool to combat vacancy and abandonment that can be adapted and scaled to meet the community’s unique needs.

8 Michael Shimon (Executive Director, Marquette County Habitat for Humanity) in discussion with the author, March 24, 2014.

9 Michael Shimon (Executive Director, Marquette County Habitat for Humanity) in discussion with the author, March 24, 2014.

The land bank here is used more like a “surgeon’s” scalpel, precise and deliberate, in eliminating blighted structures and supporting neighborhood revitalization efforts.





PORTRAIT  
**7**



Nickname:  
“The Negotiator”

Year established:	2012
2014 Inventory:	~18 properties
2014 staff size:	1 shared, 1 FTE
Number of board members:	11
Average annual property acquisition:	12
2013 revenue:	\$409,609

NEW YORK  
**Chautauqua County  
Land Bank Corporation**

**INTRODUCTION**

The Chautauqua County Land Bank Corporation (“Chautauqua Land Bank”) in New York shares many similarities with the Marquette County Land Bank in Michigan. Both operate in largely rural counties, are seamlessly integrated with County government, and embrace an incremental approach. A key difference, however, is the Chautauqua Land Bank’s vision to annually expand the land bank’s capacity to assume a larger role in problem property elimination *and* prevention efforts. With a slightly higher scale of vacancy and abandonment than Marquette County, this vision aligns with the need in the region. By filling its role as “The Negotiator,” the Chautauqua Land Bank aims to bring all relevant parties to the table with focus and resources, establishing a new, proactive paradigm for how foreclosed and other problem properties are managed in the county.

**OVERVIEW**

About ten months after the 2011 New York Land Bank Act was signed by Governor Cuomo, Chautauqua County was one of the first eight applicants to seek approval from the state to create a countywide land bank—and one of the first five to receive approval. The Chautauqua Land Bank is a nonprofit corporation established in 2012 pursuant to the 2011 New York Land Bank Act and authorized by an intergovernmental agreement.

The Chautauqua Land Bank operates in a largely rural county in western New York. Jamestown, a city of just over 30,000 in population, is the county’s most urban area. The Chautauqua Land Bank is housed within the County’s

Planning and Economic Development Department, and governed by an eleven-member board consisting of two County Legislators, two other County representatives (from the Tax Office and Planning Board), two municipal representatives (from the Development Department) and five nonprofit and business representatives. The Chautauqua Land Bank has had tremendous skillsets and in-kind services to draw upon in its first two years because it is seamlessly integrated with County government and governed by a diverse board of professionals.

Initially, County employees staffed the Chautauqua Land Bank and \$200,000 in unrestricted tobacco settlement dollars, sitting idle in another county fund, seeded its work. As with the Greater Syracuse Land Bank, the New York State Attorney General's introduction in June 2013 of a dedicated fund and competitive grant program for land banks opened the door to immediately expand capacity, including both staff and programs. See the "Funding" section below to learn more about how the Chautauqua Land Bank smartly took advantage of these two funding opportunities.

The Chautauqua Land Bank has taken a leadership role in negotiating financial commitments from key partners across the public, private, and nonprofit sectors, responding to recent local plans that have called for a more unified and collaborative approach to tackle increasing levels of vacancy and blight. Jamestown and Dunkirk, the two largest cities in Chautauqua County and where roughly 75 percent of the county's tax delinquent properties are located, have contributed both financial assistance and in-kind services. Both entitlement communities dedicated a portion of their CDBG funds to the land bank. This funding, when combined with state grant funds, enabled the Chautauqua Land Bank to carry out extensive demolitions. In addition, building and code staff from both cities work closely with the Chautauqua Land Bank to identify problem properties and plan strategic interventions. From the private sector, the Chautauqua Land Bank negotiated free Multiple Listing Service property listings to support land bank sales,<sup>1</sup> and is one of the first land banks in New York to negotiate REO donations. The land bank's leadership is exploring a partnership with local banks and others to

When a land bank does not operate in a vacuum, **but instead helps foster a more substantive and focused discussion among stakeholders on reforms and new practices**, the end result is a stronger fight against blight.

create a REO Revolving Loan Fund, increasing access to capital and likely accelerating the conversion of distressed REO properties to productive use.

Finally, in building a diverse coalition of invested partners, the Chautauqua Land Bank also helped spark some dialogue within County government about ways it might lend support to the new land bank. As a result of those negotiations, in December of 2012, County Executive Greg Edwards proposed a resolution to amend an existing Countywide Public Facilities Shared Service Agreement, granting each community annual credits at the county landfill to offset the tipping costs of a certain tonnage of demolition debris. The resolution was approved by the Chautauqua County Legislature, strong evidence of the regional commitment to tackle problem properties together. When a land bank does not operate in a vacuum, but instead helps foster a more substantive and focused discussion among stakeholders on reforms and new practices, the end result is a stronger fight against blight.

From the start, the Chautauqua Land Bank designed a strategic, phased process of property acquisition in order to keep the size of its inventory manageable and build a steadier stream of revenue over time. The goal was to acquire six properties the first year of operations, twelve the second year, and approximately six more in each successive year. Keeping with that plan, the Chautauqua Land Bank has an inventory of roughly 12 properties in 2014, the majority of which were tax-foreclosed residential properties. The incremental approach was designed to gradually grow inventory alongside revenue and limit any early shortfalls to a manageable amount that could be absorbed by its small reserve of tobacco settlement funds.<sup>2</sup>

1 Mark Geise (Deputy Director, Chautauqua County Department of Planning and Economic Development), in discussion with the author, April 2, 2014.

2 Mark Geise (Deputy Director, Chautauqua County Department of Planning and Economic Development) and Vince Dejoy (City of Jamestown Director of Development and CCLBC board member), in discussion with the author, April 2, 2014.

What was the incremental method? Chautauqua Land Bank leadership touts it as the “A-B-C” acquisition approach, in which marketable properties with equity (“A” properties) will generate the sale revenue needed to repair and/or demolish “B” and “C” properties. A “B” property is a property that likely requires an initial investment by the land bank, like a new roof, to make the property more marketable for sale. “C” properties are properties that are in need of demolition and will likely be sold to a neighboring property owner as a side lot following demolition.

The Chautauqua Land Bank aims to maintain an inventory in which approximately half of the properties are categorized as “A,” and the remainder are “B” and “C,” in order to balance the costs of property improvements and maintenance with the revenue obtained through the sale of properties. The number of “B” and “C” properties could increase as sales revenue grows and as other funding sources become available. Still in the early stages, the Chautauqua Land Bank is continuing to reassess and refine its categorization model.<sup>3</sup>

The Chautauqua Land Bank is not limiting acquisition efforts to residential properties with structures. In the early stages of operations and analysis, land bank staff discovered that neighboring property owners, who had grown tired of overgrown weeds, trash, and vermin, were actually maintaining many of the tax-delinquent vacant lots. After site visits and interviews with these residents, staff learned that most neighbors welcomed the chance to own the lot, but didn't want to pay the costs of acquisition (up to \$500).<sup>4</sup> The Chautauqua Land Bank decided on a simple solution: acquire and cover the closing costs for neighboring property owners who had demonstrated a commitment to maintaining the property. Not only would this return many small parcels to the tax rolls, but it would also shift the burden of maintenance from under-resourced local governments to responsible homeowners.

## FUNDING: SPECIAL MENTION

The Chautauqua Land Bank had the benefit of two unique revenue streams in its first eighteen months of operations. (See Appendix S for complete *Revenue and Expense Chart*)

### Tobacco Settlement Funds

In 2008, Chautauqua County banked \$200,000 of its Tobacco Settlement Funds in the County's Housing and Neighborhood Trust Fund, and charged a task force to determine the best use of this one-time allocation. The task force's 2011 final report concluded that a priority should be combating the increasing levels of vacancy and abandonment. Sounding the same tune, Chautauqua County's 2011 Comprehensive Plan identified vacancy and blight as an urgent and major challenge. Taking it one step further, the Comprehensive Plan proposed land banking as a strategy to address these challenges. So when the Chautauqua Land Bank was established in 2012 pursuant to state-enabling legislation passed the prior year, there was widespread support to use the \$200,000 from the County Housing and Neighborhood Trust Fund as seed money for the land bank's operations. The Chautauqua Land Bank set aside an initial \$50,000 for ongoing fund development efforts and \$15,000 for private consulting. The remaining \$135,000 was left to cover any budget deficits and supplement operational funds in the initial start-up years until it had achieved greater financial stability through property sales revenue.<sup>5</sup> New land banks should keep this example in mind, scanning local and county government books for any unexpended funds sitting idle that might reasonably align with blight prevention goals.

### New York Attorney General's Land Bank Community Revitalization Initiative

As mentioned in the Greater Syracuse Land Bank portrait, in June of 2013, New York Attorney General Eric Schneiderman announced a new \$20 million grant program to support the state's nascent land bank movement. The money for this Land Bank Community Revitalization Initiative was carved out of New York's award under the National Mortgage Settlement, and

3 Chautauqua County Land Bank Corporation, “Land Acquisition and Disposition Policies and Priorities,” (November 14, 2012), 2-5,

4 Mark Geise (Deputy Director, Chautauqua County Department of Planning and Economic Development) in discussion with the author, April 2, 2014.

5 Mark Geise (Deputy Director, Chautauqua County Department of Planning and Economic Development), in discussion with the author, April 2, 2014.



meant an instant infusion of cash for the state's first eight land banks, all of which had been in operation for just 14 months or less.

In the first round of grants, the Chautauqua Land Bank received \$1.5 million to carry out three programs: an aggressive demolition program, an REO acquisition program, and the residential side lot transfer program mentioned above. Of the eight land banks funded, the Chautauqua Land Bank proposed and secured funds for the most demolitions, with plans to eliminate 80 blighted, tax-foreclosed properties. Though the average cost of demolition in New York tends to be significantly higher than in other states, the Chautauqua Land Bank is maximizing the grant dollars by leveraging resources from partner agencies, such as the CDBG funds from Jamestown and Dunkirk and the county landfill credits mentioned above.

## HIGHLIGHTS

The Chautauqua Land Bank's work and experiences provide some key takeaways:

### **Strong and deep connections with county government and leadership**

County governments play a key role in rural areas, and the seamless integration of the land bank with Chautauqua County provides a safe and supportive environment for this fledgling organization. County officials have shown a sustained interest in combating problem properties in recent years, and there is strong leadership facilitating smart partnerships around this common goal. The Chautauqua Land Bank is in the right environment to make a strong impact in a short amount of time.

### **Phased, incremental approach ("A-B-C")**

Chautauqua Land Bank leadership has adopted an incremental approach to acquisitions, a strategy that allows them to modify and refine approaches and policies based on lessons learned on the ground. For a small land bank this is especially important.

### **Creative negotiations**

The Chautauqua Land Bank leadership has seized the excitement around the land bank to foster a more focused discussion on how to effectively combat vacancy and abandonment in a relatively small, rural county. Land bank leaders are not only garnering interest, but negotiating real commitments from a variety of local stakeholders.

## CONCLUSION

Though only two years old, the Chautauqua Land Bank is contributing to the evolving story of the national land bank movement. Initially created with the vision of becoming a model for rural land banks, the Chautauqua Land Bank is successfully engaging many partners across all sectors to contribute in some way to a unified approach in efforts to reclaim problem properties. The first line of its mission statement declares a goal of "[creating] a new paradigm shift" in how communities address problem properties, the Chautauqua Land Bank is focusing not only on reactive blight elimination efforts, but also proactive blight prevention strategies. Whether it's facilitating the renovation and sale of tax delinquent properties or removing blighted properties that have a weakening effect on neighborhood markets across the county, the Chautauqua Land Bank is piloting new approaches that will prove key in responding to this rural county's growing inventory of blight and vacancy.

Though only two years old, the **Chautauqua Land Bank** is contributing to the evolving story of the national land bank movement.





# CONCLUSION

## Land Banks: Strengthening America's Neighborhoods

The story of entrenched property vacancy and abandonment is one of great complexity. Economic conditions, consumer choices, race relations, antiquated policy, development patterns, and more—there is no single, simple factor that has caused the growing inventory of vacant, abandoned, and tax-delinquent properties that, at varying levels, threaten the stability and vibrancy of so many communities across the country. There is clear consensus, however, that in order to stabilize and revitalize neighborhoods, and to create healthier, safer, and more equitable communities, practitioners and residents must wage a more proactive, more sophisticated, and smarter fight against vacancy and abandonment.

Land banks have served as one of the critical tools available to local leaders in combating vacancy and abandonment by helping to put property back into local control and ensure better outcomes for communities. Successful land banks function in tandem with other necessary policy changes, and not only play an instrumental role in addressing individual properties, but also help to improve dysfunctional, antiquated systems that slow down or prevent opportunities for revitalization. While land banks may champion different strategies, establish different local priorities, or operate under different structures than one another, all aim for one common goal: to strengthen the communities they serve by acquiring problem properties, eliminating their liabilities, and transferring to new, responsible owners. The seven land banks, from Michigan, Ohio, New York, and Georgia, featured in Section Three of this report illustrate such local adaptation in pursuit of a common goal and call out important challenges that other land banks share, or may soon face in their evolution.

The struggles and accomplishments of these seven distinct land banks, taken together, reveal a number of key practices that have been important to their success:

- **Developing partnerships:** Strong partnerships between land banks and community-based organizations or community development corporations can help further the missions of both the land bank and its respective partner(s). Creating safe, healthier neighborhoods is a goal often held in common, making the land bank's mission one with which other mission-driven entities identify.
- **Coordinating with community goals:** Leveraging existing investments, aligning efforts with community-driven land use plans, and engaging residents as an important ally can all help the land

bank further its own mission to benefit the community while returning vacant, abandoned properties to productive use.

- **Identifying and hiring strong leaders:** Leadership is central to success. Land bank board members stressed the importance of carefully selecting the right individual to lead the land bank. Land bank staff spoke of the direct correlation between the land bank's success and the vision and directive of the land bank president or director.
- **Being transparent and communicating the land bank's purpose:** Transparency and communication with regard to the land bank's goals, strategies, governance, financials, and other factors help to increase engagement and build the support of important partners, including, most importantly, the residents living in the neighborhoods that the land bank is working so hard to improve. Use of property tracking and information management systems can help to serve this function.
- **Securing stable funding:** A dedicated funding source provides the necessary stability for a land bank to stay focused on its mission. This has been accomplished in some communities with the support of local or county appropriations, or through state-enabled financing mechanisms.
- **Building a land bank network:** In addition to providing a forum for knowledge-sharing, an active statewide network—which can be established either through formal land bank associations or partnerships with existing statewide alliances with common goals—can help build the necessary political will to continue enhancing the legal tools and financial resources that improve land bank work on the ground.

From the first generation of land banks to the third, communities and states across the nation have amassed a wealth of experience in the fight against vacancy and abandonment. Local coalitions of change-makers, comprised of public, private, and civic leaders, have channeled passion for their communities into smarter, more aggressive tools and strategies. There is still a long journey ahead to reach the goal of just, equitable communities in which entrenched, systemic blight no longer exists. As the seven portraits exemplify, however, land banks are not only helping to lead the charge, but are also gaining ground.



While land banks may champion different strategies, establish different local priorities, or operate under different structures than one another, **all aim for one common goal: to strengthen the communities they serve by acquiring problem properties, eliminating their liabilities, and transferring to new, responsible owners.**

# APPENDICES

## PORTRAIT 1 - APPENDIX A

# Genesee County Land Bank Authority

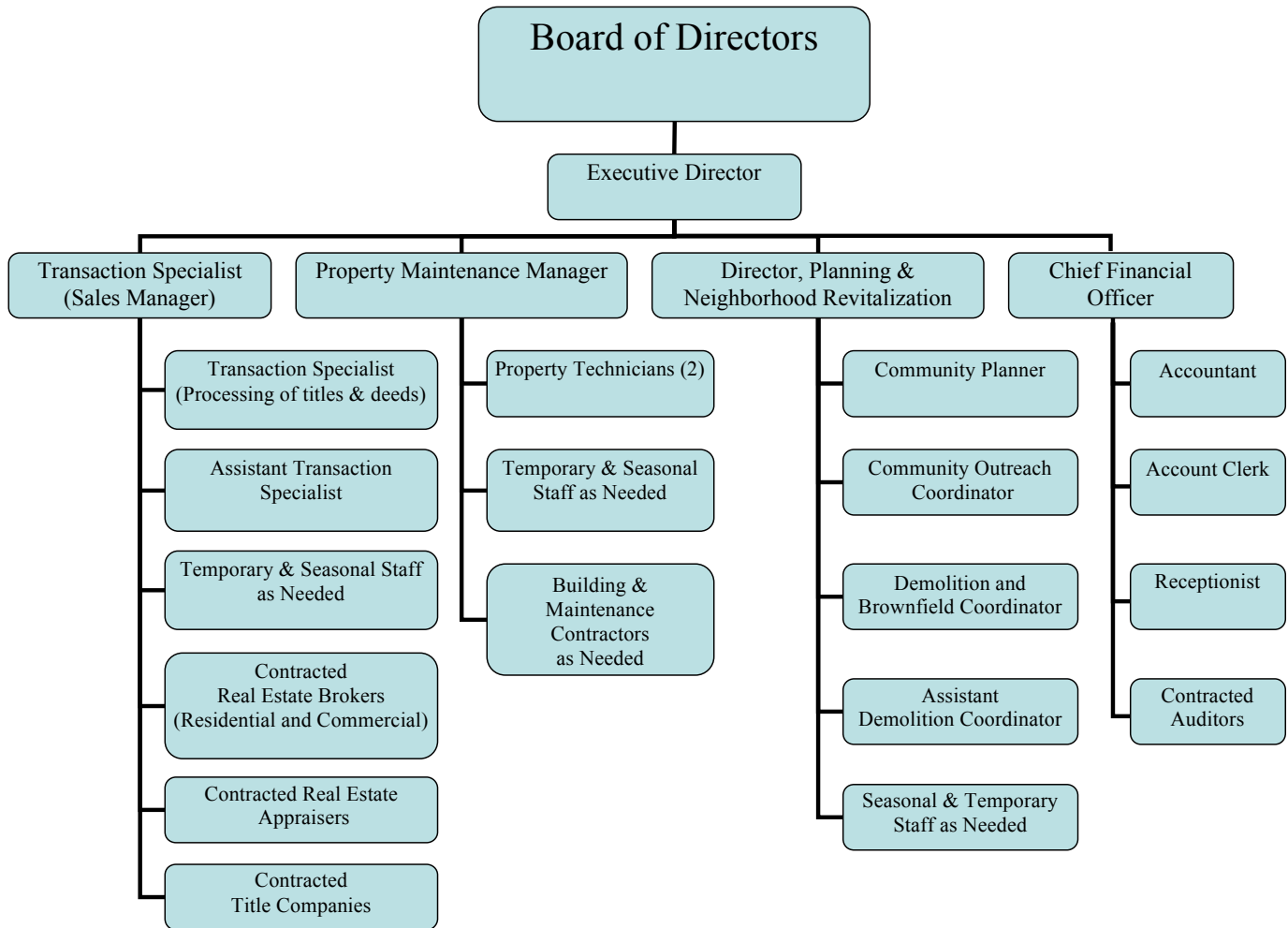
## Revenue and Expenses Chart

Genesee County Land Bank Authority - Budgeted Revenue and Expenses, FY 2009 - 2013					
	2009/10	2010/11	2011/12	2012/13	2013/14
<b>Revenue</b>	<b>\$5,112,531.00</b>	<b>\$9,940,834.00</b>	<b>\$9,023,902.00</b>	<b>\$7,816,798.00</b>	<b>\$12,301,197.00</b>
Genesee County Appropriation (Land Reutilization Fund)	\$1,379,899.00	\$1,603,000.00	-	-	-
Fee-for-service (Genesee County)	-	-	-	\$335,000.00	-
Property Sales	\$1,200,000.00	\$1,600,000.00	\$2,483,624.00	\$2,627,778.00	\$2,646,533.00
Property Rental	\$988,526.00	\$797,818.00	\$327,568.00	\$327,568.00	\$245,568.00
5/50 Tax Recapture	-	\$50,000.00	\$50,000.00	\$50,000.00	\$100,000.00
Federal Grants	\$836,698.00	\$5,465,917.00	\$5,382,869.00	\$3,664,539.00	\$9,000,000.00
Local Grants	\$707,408.00	\$424,099.00	\$779,841.00	\$811,913.00	\$309,096.00
<b>Expenses</b>	<b>\$5,112,531.00</b>	<b>\$9,940,834.00</b>	<b>\$9,023,902.00</b>	<b>\$7,816,798.00</b>	<b>\$12,301,197.00</b>
Salary & Fringes	\$630,637.00	\$1,047,308.00	\$1,208,186.00	\$1,910,067.00	\$1,255,668.00
Training & Education	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00	\$10,000.00
Supplies	\$64,500.00	\$75,200.00	\$52,500.00	\$52,500.00	\$52,500.00
Contractual	\$285,765.00	\$285,200.00	\$64,000.00	\$64,000.00	\$64,000.00
Professional Services	\$318,000.00	\$238,000.00	\$180,150.00	\$180,151.00	\$180,151.00
Utilities	\$292,399.00	\$231,500.00	\$56,500.00	\$56,500.00	\$56,500.00
Insurance	\$175,000.00	\$157,751.00	\$105,000.00	\$105,000.00	\$55,000.00
Advertising	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00	\$5,000.00
Cost of Sales	\$595,000.00	\$595,000.00	\$655,000.00	\$655,000.00	\$655,000.00
Repairs & Maintenance	\$770,060.00	\$1,546,988.00	\$464,500.00	\$489,500.00	\$482,500.00
Vehicle & Equipment	\$127,500.00	\$200,585.00	\$110,585.00	\$225,585.00	\$160,585.00
Other	\$294,563.00	\$325,568.00	\$323,417.00	\$323,418.00	\$324,293.00
Grant Activities	\$1,544,107.00	\$5,222,734.00	\$5,789,064.00	\$3,740,077.00	\$9,000,000.00

Source: Genesee County Land Bank Authority, 2014

# Organizational Chart

## Genesee County Land Bank Authority – 2014 Organizational Chart



Source: Genesee County Land Bank Authority, 2014

# Residential Property Interest Application



## GENESEEE COUNTY LAND BANK AUTHORITY (GCLBA) RESIDENTIAL PROPERTY INTEREST APPLICATION - FOR PROPERTY WITH OR WITHOUT A STRUCTURE

**We strongly recommend that you drive by your property of interest prior to submitting an application. All property is sold AS IS. Entry into our properties is TRESPASSING; VIOLATORS WILL BE PROSECUTED!!**

To purchase a GCLBA owned residential property AS IS, with or without a structure that is zoned residential or will be used for residential purposes, complete this form and return it to the *Genesee County Land Bank Authority*. Please review our Priorities, Policies, and Procedures before completing this application (see [www.thelandbank.org/policies.asp](http://www.thelandbank.org/policies.asp)).

**\*Application will NOT be processed if not completed in its entirety.\***

### CONTACT INFORMATION

Name of Applicant: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Alternate Phone #: \_\_\_\_\_

INCOME INFORMATION Email Address (optional): \_\_\_\_\_

Name of Current Employer or Source of Income: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Contact Phone #: \_\_\_\_\_ **\*Amount of Monthly Income:** \_\_\_\_\_

### PROPERTY INFORMATION

GCLBA property address and parcel ID #: \_\_\_\_\_

Vacant Lot (As Is)  Property After Demolition Complete  Property With a Structure (As Is)  
(Side Lot: *see back of application*) (Vacant Lot)

Purchase offer amount (optional): \_\_\_\_\_

**\*Pending for Property With a Structure until the walkthrough occurs, and the applicant has communicated with a sales team member to confirm.**

**\*SUCCESSFUL BIDDER MUST PAY \$100 DEPOSIT AND PROVIDE OTHER PERSONAL INFORMATION (see back of application)**

### PROPOSED PROPERTY REUSE/IMPROVEMENTS

Property will be occupied by:

Owner  Family Member  Other

Description of planned improvements/renovation (*Please attach separate sheet if necessary*): \_\_\_\_\_

*Note: The Genesee County Land Bank Authority may place a lien on the property or enter into a development agreement with the purchaser to guarantee that the proposed renovations/improvements are completed to GCLBA standards.*

**You will be given a quit claim deed with purchase. If desired, title insurance is the responsibility of the purchaser. All property is sold AS IS.**

To the best of my knowledge, the information provided in this application is true and in compliance with GCLBA Policies and Procedures (see [www.thelandbank.org/policies.asp](http://www.thelandbank.org/policies.asp)). I understand that the GCLBA staff will review this request and confirm that it is in compliance with these Policies and Procedures, as well as existing GCLBA and neighborhood plans. I also understand that this form is a statement of interest only. Receiving it does not commit the GCLBA to transfer property.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Please submit this completed application to the Genesee County Land Bank Authority, 452 S. Saginaw St.,  
Second Floor, Flint, Michigan 48502 Phone: 810.257.3088 Fax: 810.257.3090 [www.thelandbank.org](http://www.thelandbank.org)  
Please allow at least 90 days for your application to be processed.

## Residential Property Interest Application

### CLOSING CHECKLIST FOR SUCCESSFUL BIDDER

The following must be brought into our office, located at 452 S. Saginaw Street – Second Floor, Flint, MI 48502-1832, **within five days of acceptance of an offer**, in order to schedule your appointment to sign your contract for the property. Failure to do so may forfeit your interest in the property. Being the highest bidder does not necessarily mean that you are the successful bidder, if you cannot provide proof of adequate income.

- Proof of Income
- Utility Bills in Name (if any)
- Valid Photo ID (state-issued ID or driver's license, military ID, passport, etc. No student IDs or non-picture IDs can be accepted.)
- Name of Current or Most Recent Landlord: \_\_\_\_\_  
Address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone #: \_\_\_\_\_

- Two References:

Name	Daytime Phone Number	Years Known	Relationship

- \$100 Closing Deposit (cashier's check or money order *only*)

### RESIDENTIAL SIDE LOT PROGRAM RULES

*Side Lot Description:* A property that qualifies for the Land Bank Side Lot Program is vacant unimproved real property, which is physically neighboring the applicant's owner-occupied residential property, with not less than a 75% common boundary line at the side. The property also consists of no more than one lot capable of development.

*Side Lot Cost:* \$25 (plus a \$25 administration fee & a \$14 processing fee)

These requirements **MUST BE MET** to purchase properties without a structure through the Land Bank Side Lot Program.:

- The property requested is located in the City of Flint.
- The property requested is currently owned by the Genesee County Land Bank Authority.
- The property requested is vacant real property with no structure on the site.
- The property requested is next to the applicant's property with at least a 75% common boundary line at the side.
- The applicant is the owner of and living in the property next to the requested property, and **must** be claiming PRE.
- The applicant has never received a lot through the Land Bank Side Lot Program. (*Homeowners are eligible to receive one parcel under this program. Additional parcels can be purchased as vacant lots. Priority is given to property that is not large enough for a separate residential or commercial structure.*)

Please describe the plan of use for the requested side lot:

- Expansion of yard
- Other: \_\_\_\_\_





# Commercial Property Interest Application



## GENESEE COUNTY LAND BANK AUTHORITY (GCLBA) COMMERCIAL & CORPORATE PROPERTY INTEREST APPLICATION

*Please complete a separate application for each parcel.*

To purchase a GCLBA owned property AS IS, with or without a structure that is zoned commercial or will be used for commercial purposes, complete this form and return it to the *Genesee County Land Bank Authority*. Please review our Priorities, Policies, and Procedures before completing this application (see [www.thelandbank.org/policies.asp](http://www.thelandbank.org/policies.asp)).

**\*Application will NOT be processed if not completed in its entirety.\***

### CONTACT INFORMATION

Name of Applicant: \_\_\_\_\_

Name of Corporation/Business: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Alternate Phone #: \_\_\_\_\_

Fax Number: (optional): \_\_\_\_\_ Email Address (optional): \_\_\_\_\_

### PROPERTY INFORMATION

GCLBA property address and parcel ID #: \_\_\_\_\_

Description of property in its existing condition: \_\_\_\_\_

Purchase offer amount (if applicable): \_\_\_\_\_

### PROPOSED PROPERTY REUSE/IMPROVEMENTS

Property will be used for:

Residential       Commercial       Industrial       Other

Property will be occupied by:

Owner       Renter       Business       Other

Please submit this completed application to the Genesee County Land Bank Authority, 452 S. Saginaw St.,  
Second Floor, Flint, Michigan 48502 Phone: 810.257.3088 Fax: 810.257.3090 [www.thelandbank.org](http://www.thelandbank.org)  
Please allow at least 90 days for your application to be processed.

## Commercial Property Interest Application

### REDEVELOPMENT PLANS

Description of planned improvements/renovation (*Please attach separate sheet if necessary*):

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Development Team description (*List names of developer, contractors, lead construction lender, architects, project managers, consultants, marketing agent, etc.*):

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Timeline for renovation/improvement: \_\_\_\_\_

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### PROJECT FINANCING

Cost of renovation/improvements: \_\_\_\_\_

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Description of how acquisition and improvement/renovation will be financed: \_\_\_\_\_

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*Note: The Genesee County Land Bank Authority may place a lien on the property or enter into a development agreement with the purchaser to guarantee that the proposed renovations/improvements are completed to GCLBA standards.*

#### **Please attach the following documents:**

- ... **Pre-qualification letter from lender (if applicable),**
- ... **Most recent audited financial statement,**
- ... **Development budget,**
- ... **Operating budget for rental transaction, and**
- ... **List of potential tenants and pre-lease agreements for rental transactions.**

**You will be given a quit claim deed with purchase. If desired, title insurance is the responsibility of the purchaser. All property is sold AS IS.**

To the best of my knowledge, the information provided in this application is true and in compliance with GCLBA Policies and Procedures (see [www.thelandbank.org/policies.asp](http://www.thelandbank.org/policies.asp)). I understand that the GCLBA staff will review this request and confirm that it is in compliance with these Policies and Procedures, as well as existing GCLBA and neighborhood plans. I also understand that this form is a statement of interest only. Receiving it does not commit the GCLBA to transfer property.

Signature of Applicant: \_\_\_\_\_ Date: \_\_\_\_\_



## Citizen's Advisory Council Roles and Responsibilities



### **GENESEE COUNTY LAND BANK CITIZENS' ADVISORY COUNCIL ROLES AND RESPONSIBILITIES**

*It shall be the function and purpose of the Board of Advisors to advise the Board of Directors on matters relating to the business and affairs of the Corporation, and to suggest or be available for consultation with regard to projects or activities which the Corporation may undertake, consistent with its purposes, in furtherance of its goals and objectives. The Board of Advisors shall serve solely in an advisory capacity.*

**Role: Advocate for the purpose and programs of the Genesee County Land Bank in the community.**

Responsibilities:

- Attend community meetings and functions
- Identify as Land Bank representatives to the community
- Inform the community of the Land Banks purpose, policies, programs and events.
- Distribute information about the Land Bank to the community

**Role: Inform the Genesee County Land Bank of the impact, reception and perception of its policies and programs by in the community.**

Responsibilities:

- Ask for and listen to the community's reception and perception of the Land Bank.
- Communicate community-wide praises, questions and concerns regarding the Land Bank to the Land Bank's staff.
- Notify the Land Bank of community programs and events that are relevant to the Land Bank's mission.
- Be available to advise the Land Bank's staff and Board of Directors when needed.

*The Land Bank's mission is to restore value to the community by acquiring, developing and selling vacant and abandoned properties in cooperation with stakeholders who value responsible land ownership.*

# Clean and Green Application Form



The purpose of the Clean & Green program is to support innovative community groups and organizations in the cleaning, maintaining and beautifying of otherwise vacant properties in Genesee County. Groups will be selected for the 2014 Clean & Green program based on the answers that they give on this application combined with previous program participation. Groups are encouraged to give as much detail and explanation in their answers as is possible. Groups can attach additional pages and pieces to this application (writings, diagrams, etc.) if the space provided is not enough.

## APPLICANT INFORMATION

Clean & Green is for **community-based** groups and organizations.

Name of Group: \_\_\_\_\_

Address: \_\_\_\_\_

Web Site: \_\_\_\_\_

Main Contact Person: \_\_\_\_\_

Relationship to Group: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Alternate Phone Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Alternate Contact Person: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Type of Group:

- |  |   |
|--|---|
| <input type="checkbox"/> Non-profit 501(c)3                      | <input type="checkbox"/> Block Club                         |
| <input type="checkbox"/> Community Development Corporation (CDC) | <input type="checkbox"/> Church or Faith-based Organization |
| <input type="checkbox"/> Neighborhood Association                | <input type="checkbox"/> School                             |
| <input type="checkbox"/> Other _____                             |   |

# Clean and Green Application Form

20  
points

## APPLICANT INFORMATION

Clean & Green applications are reviewed and rated using a point system. Answers that are more descriptive and align with program goals will be given more points. The entire application is worth 100 points. The circle at the top of each page indicates how many points the page is worth.

1. Please **state the mission** of your group:

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2. Please provide a brief **history** of your group, including **when and how** your group formed:

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3. Does your group serve a specific geographic area?  Yes  No

If yes, please provide the **boundaries** for the area (north, south, east and west):

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4. Please describe your group's community work (programs, projects, etc.), especially greening, clean-up, gardening, and/or beautification efforts that **your group has done in the past**:

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2

# Clean and Green Application Form

15  
points

## YOUR CLEAN & GREEN PROPOSAL

5. What is the geographic location of the area where you would like to Clean & Green (north, south, east and west **boundaries**)?

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6. Please describe the **condition** of the area where you would like to Clean & Green:

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7. How many vacant properties do you propose Cleaning & Greening? \_\_\_\_\_

### TOOLS AND EQUIPMENT

Each Clean & Green group is required to provide **its own tools and equipment** (lawn mowers, weed whackers, rakes, work gloves, shovels, hoes, etc).

### INSURANCE

It is also required that each Clean & Green group has liability insurance to cover every individual performing work as well as the Genesee County Land Bank **or** that each participant sign a liability release form (parents or guardians will be required to sign liability release forms for youth participants). Groups selected for the 2014 program will have to provide proof of insurance or commit to liability release forms in order to participate.

### BANK ACCOUNT

Clean & Green payments can only be given to groups with bank accounts (not individuals).

# Clean and Green Application Form

25  
points

## YOUR CLEAN & GREEN PROPOSAL

**YOUR MAINTENANCE PLAN:** All Clean & Green participants will be responsible for keeping at least 25 vacant properties clean and mowed during the Clean & Green season.

8. What is the size of your maintenance group? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. What kind of equipment do you have? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. How will you select properties for maintenance? \_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_





# Clean and Green Application Form

15  
points

## YOUR CLEAN & GREEN PROPOSAL

**YOUTH INVOLVEMENT:** One of the goals of the program is to *engage youth in the cleaning, greening, and ultimately changing of their neighborhoods*. If youth participants will be included in your Clean & Green activity, please answer the following questions. Youth participants are all people 24 years and younger. **Youth participation is NOT required. If your group will not include youth, simply skip this page.**

A. Roughly **how many** youth participants do you plan on including? \_\_\_\_\_

B. What are the **roles and responsibilities** that youth participants will have?

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C. How are youth participants **connected** to your group?

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D. Do the youth participants **live** in the area they will be working in?

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6

# Clean and Green Application Form

## YOUR T-SHIRT ORDER

Each selected group will be provided with **five** Clean & Green t-shirts. Please indicate the five sizes that you would like for your group below.

T-Shirt #1: \_\_\_\_\_

T-Shirt #2: \_\_\_\_\_

T-Shirt #3: \_\_\_\_\_

T-Shirt #4: \_\_\_\_\_

T-Shirt #5: \_\_\_\_\_

## YOUR COMMUNICATION

During the program season, Clean & Green staff will need to keep in touch with your group and will encourage you to connect with other Clean & Green groups. Please answer the following questions to ensure effective communication.

What is the best way to contact you?

Phone Call

Text Message

E-mail

Post Mail

Do you or others in your Clean & Green group use facebook?  Yes  No

If you have an e-mail account, how often do you check it?

Daily

Weekly

Monthly

# Clean and Green Application Form

## BOARDING INTEREST

In 2013 many Clean & Green groups expressed an interest in boarding vacant houses in addition to their other Clean & Green work. Some groups may have the opportunity to board vacant properties in their service areas in 2014. If you are interested in boarding vacant properties in your service area in 2014 please complete this page. Please note that this page will not affect your overall Clean & Green application.

Is your group interested in decoratively boarding vacant houses in your service area? This would potentially include painting and applying vinyl covers to plywood boards and then installing them in the windows of vacant houses.

Yes

Maybe

No

Has your group boarded vacant properties in the past?

Yes

No

If yes, roughly how many properties has it boarded in the past? \_\_\_\_\_

If your group has boarded vacant properties in the past, please describe your previous experience. Please describe the method you used, the condition and type of the properties, how many projects you participated in, etc.

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Roughly how many vacant houses would your group be willing to decoratively board? This is an estimate only and does not commit your group to boarding this number. \_\_\_\_\_

## Clean and Green Application Form

### SIGNATURE PAGE

By signing the bottom of this page you state that the answers and information given in this application are accurate, complete, and that you are authorized to submit them on behalf of the applying group. You also acknowledge, understand and agree to the points listed below.

1. Each Clean & Green group is required to provide its own equipment.
2. Clean & Green payments can only be given to groups with bank accounts.
3. Each Clean & Green group is required to either have liability insurance to cover every individual performing work as well as the Genesee County Land Bank or have all participants sign liability release forms (parents or guardians will be required to sign liability release forms for youth participants).
4. My group has the capacity to meet the Clean & Green maintenance requirements.
5. My group will supervise all youth under the age of 18 at all times while they are participating in Clean & Green.
6. My group will submit Clean & Green reporting documents when they are due.
7. My group will meet all of the Clean & Green requirements.

#### Submitted By:

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name of Group: \_\_\_\_\_

**Please return this completed application by 3:30 PM on March 7, 2014 to:**

**C/O Natalie Pruett  
Genesee County Land Bank  
452 S. Saginaw St., 2<sup>nd</sup> Floor  
Flint, MI 48502**

**Fax: (810) 257-3090**

**Questions? Contact Natalie Pruett at (810) 293-0663 or [npruett@thelandbank.org](mailto:npruett@thelandbank.org)**



## PORTRAIT 2 - APPENDIX G

# Cuyahoga County Land Reutilization Corporation

## Revenue and Expenses Chart

Cuyahoga County Land Reutilization Corporation, Revenue and Expenses, 2009-2013						
		FY 2009 (partial year; ending December)	FY 2010	FY 2011	FY 2012	FY 2013
-	-	\$21,408	\$2,284,133	\$21,839,243	\$30,898,422	\$22,413,313
<b>Total Program Expenses</b>	-	\$21,408	\$2,284,133	\$21,839,243	\$30,898,422	\$22,413,313
Contract Services	-	-	-	-	-	-
-	Demolition	-	\$1,158,037	\$3,910,295	\$6,572,655	\$7,972,725
-	Rehabilitation	-	\$522,456	\$919,396	\$530,777	\$271,415
-	Field Services	\$3,280	\$265,180	\$909,727	\$1,281,738	\$1,536,667
-	Lien search	-	\$56,830	\$32,222	\$15,700	\$11,050
-	Title Exam	\$15,128	\$50,990	\$54,556	\$94,421	\$168,437
-	Inspections	-	-	-	\$194,737	\$174,048
-	Environmental Expenses	\$3,000	\$40,766	\$948,519	\$2,135,169	\$2,787,610
-	Other Contract Expenses	-	\$95,990	\$115,624	\$3,819	\$420
NSP 2 Partners Allocations Paid	-	-	\$33,931	\$13,695,952	\$18,874,754	\$2,200,979
Ohio A.G. Grant Sub-recipient Reimbursements	-	-	-	-	\$720,134	\$3,279,866
Ohio A.G. Grant Sub-recipient CCLRC Match	-	-	-	-	-	\$3,651,590
Grant Programs Paid - Other	-	-	\$35,000	\$1,124,451	\$223,080	\$147,000
Other Program Expenses - Properties	-	-	\$24,953	\$128,501	\$251,438	\$211,505
<b>Total General Operating Expenses</b>	-	\$857,741	\$2,195,508	\$4,215,750	\$4,411,049	\$4,418,345
Program Expenses	-	\$21,408	\$2,284,133	\$21,839,243	-	-
Employee Expenses	-	\$447,953	\$1,178,668	\$1,805,024	\$1,963,000	\$2,249,616
Professional Services	-	\$287,970	\$732,692	\$585,299	\$607,776	\$277,445
Office Expenses	-	\$71,702	\$131,764	\$196,592	\$205,725	\$231,927
Bond and Related Costs	-	-	-	-	-	-
-	Bond Interest and DTAN Expense	-	\$20,250	\$379,272	\$302,422	\$254,008
-	Bond Principal Paid to Trustee	-	-	\$1,155,000	\$1,185,000	\$1,235,000
-	Bond Investment Valuation Changes	-	-	\$1,720	-\$1,130	\$440

## Revenue and Expenses Chart

Cuyahoga County Land Reutilization Corporation, Revenue and Expenses, 2009-2013						
		FY 2009 (partial year; ending December)	FY 2010	FY 2011	FY 2012	FY 2013
-	-	\$50,116	\$132,134	\$92,843	\$120,693	\$169,909
Other Operating Expenses	-	\$4,315	\$23,753	\$14,437	\$27,563	-
Depreciation and Interest Expense	-	\$4,189,234	\$17,839,837	\$23,479,785	\$32,399,520	\$26,223,506
<b>Total General Revenue</b>	-	\$4,019,850	\$6,716,343	\$4,711,179	\$7,000,000	\$7,000,000
Intergovernmental (Delinquent Tax and Assessment Collections)	-	-	-	-	-	-
Grant Income	-	-	-	-	-	-
-	Ohio A.G. / CCLRC	-	-	-	-	\$7,004,872
-	Ohio A.G. / Sub-recipient	-	-	-	\$720,134	\$3,279,866
-	NSP 1	\$129,042	\$880,959	-	-	\$21,053
-	NSP 2 - for Coalition Partners	-	\$33,931	\$13,695,952	\$18,874,754	\$2,200,979
-	NSP 2 - CCLRC work	-	\$82,481	\$3,462,174	\$974,572	\$57,427
-	NSP 3	-	-	-	\$188,994	\$161,006
-	EDI	-	\$86,017	\$56,481	-	-
-	Enterprise Grant	-	-	\$49,986	-	\$45,250
-	EPA Grant	-	-	-	\$201,374	\$198,626
-	Fannie Mae Grant	-	-	\$50,000	-	-
-	Prosecutor Grant	-	-	\$200,000	\$2,617,189	\$2,382,811
-	County Veterans	-	-	-	-	\$100,000
-	Other Grants	-	\$7,500	-	-	-
Bond Issuance Proceeds	-	-	\$9,000,000	-	-	-
Investment Income	-	\$499	\$30,357	\$58,620	\$20,024	\$21,492
Other Income	-	\$32,641	\$9,721	\$27,189	\$21,027	\$114,717
Demolition Fees Reimbursed	-	-	\$680,095	\$155,000	\$1,125,800	\$979,891
Property Sales	-	-	\$193,708	\$794,199	\$630,567	\$2,649,503
Title Work/Acquisition Reimbursement	-	\$7,202	\$118,725	\$219,005	\$25,085	\$6,013

Source: Cuyahoga County Land Reutilization Corporation, Income Statements for years ending December 31 2009, 2010, 2011, 2012, 2013 provided by the Cuyahoga County Land Reutilization Corporation, 2014.

# Property Purchaser Application



## PROPERTY PURCHASER APPLICATION

For consideration to purchase a property owned by the Cuyahoga County Land Reutilization Corporation ("CCLRC") complete this application and return it to the CCLRC Office. Applications will not be processed if not completed in its entirety. Please review and read the **Property Transfer Policy**. Call our office with any questions you may have prior to submitting this application.

### CONTACT INFORMATION

Name of applicant: \_\_\_\_\_  
Name of corporation/business: (if applicable) \_\_\_\_\_  
Names of other property renovation corporations/businesses you have been associated with: (if applicable) \_\_\_\_\_  
Mailing address: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_  
Phone #: \_\_\_\_\_ Email Address: \_\_\_\_\_  
Where did you hear of the Land Bank? Internet\_\_\_\_ Social Media\_\_\_\_ Word of Mouth\_\_\_\_ Sign in Yard\_\_\_\_ Other\_\_\_\_

### PROPERTY INFORMATION (Maximum two (2) properties per application)

1. Parcel ID# \_\_\_\_\_  
CCLRC property address \_\_\_\_\_
2. Parcel ID# \_\_\_\_\_  
CCLRC property address \_\_\_\_\_

### PROPERTY TRANSFER PROGRAM

Review our **Property Transfer Policy** on the Forms page. Indicate which program you are applying for and attach documentation, copies of permits, photos references, etc. of past rehabs if applicable.

Deed-In-Escrow Program \_\_\_\_\_ Owner Occupier Advantage Program \_\_\_\_\_

### PLANNED USE OF PROPERTY

\_\_\_\_ Occupy \_\_\_\_ Sell \_\_\_\_ Rent \_\_\_\_ Land Contract \_\_\_\_ Other Please explain: \_\_\_\_\_

### PROJECT FINANCING

Please explain how purchased property and property renovations will be financed & **attach documentation** (Letter from Lender, Bank Statement, Line of Credit, etc). The financing documentation **MUST** be in the applicant's name.

I understand that the CCLRC staff will review my application for property purchase, and contact me if any additional information is required.

\_\_\_\_\_  
Signature of Applicant Date

Please allow at least **14 business days** for your application to be processed unless you are applying for the Owner Occupier Auction. All property sold **AS IS**. This form is a statement of interest only, meaning there is no guarantee that CCLRC will transfer selected property. Please include a copy of your photo I.D. with application.

Fax completed application with requested documentation to  
Attention Sales @ (216) 698-8972  
Or you may forward your information via email to:  
[sales@cuyahogalandbank.org](mailto:sales@cuyahogalandbank.org)



# Owner Occupier Advantage Program Description



## Cuyahoga Land Bank Owner Occupier Advantage Program

### Program Description

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**What is the Owner Occupier Advantage Program?** The Owner Occupier Advantage Program is a new initiative developed by the Cuyahoga Land Bank to help owner occupiers (OOs) successfully purchase property in a way that reflects its public policy goals of promoting stable communities. Simply put, OOs will have a 30 day exclusive opportunity to purchase properties from the Cuyahoga Land Bank that need moderate work; to this end, a successful buyer is required only to abide by the Cuyahoga Land Bank basic Terms and Conditions (see below) and agree to reside at the property for at least 3 years.

#### **Bid Process:**

(all information below can be found at <http://www.cuyahogalandbank.org/owneroccupier>)

- Visit the Cuyahoga Land Bank website for properties currently in the program (if the property is part of the program, it is highlighted in green and has the word "Owner Occupier Advantage Program" below the photo).
- Obtain a copy of the Cuyahoga Land Bank renovation requirements ("renovation specifications") and the applicable municipal Points of Sale (POS) violations.
- Submit a Property Purchaser Application to Cuyahoga Land Bank, attention Ian Ahern, indicating your interest in visiting the property.
- Submission of the application indicates your interest in visiting the property that you would like to bid on (a Cuyahoga Land Bank representative will contact you promptly to make arrangements for you to visit the property).
- Review, in detail, renovation specifications and any applicable POS reports.
- Determine if you want to bid on the property (note: the stronger the offer, the more likely you are to be the successful bidder).
- Submit a sealed Complete Package by the end date posted on the website to the Cuyahoga Land Bank offices - in person or by USPS (all bids must be received by 4:30 pm). Bids received via USPS must be postmarked by the end date. Designated Cuyahoga Land Bank staff will let you know if your bid has been accepted within 2 weeks.

The following are components of a Complete Package:

- Bid Form
- Signed renovation specification sheet
- Proof of funds (e.g. cash, bank statements, line of credit, etc.)
- Acknowledgement of Cuyahoga Land Bank rules, regulations and/or procedures, if applicable

## Owner Occupier Advantage Program Description

**Exclusive Owner Occupier Bid Period:** For the first 30 days after a property appears on the Cuyahoga Land Bank that is designated for "Owner Occupier Advantage Program" potential buyers will have the exclusive opportunity to bid on a property. In order for a bid to be considered for the Owner Occupier Advantage Program, a potential buyer must submit a Completed Package (see package components below) to the Cuyahoga Land Bank offices via in person delivery, or USPS.

**Type of Property in Advantage Program:** In the opinion of Cuyahoga Land Bank staff, properties included in the Owner Occupier Advantage Program require moderate renovations prior to occupancy. It should be noted that all Owner Occupier Advantage Program properties are sold in an "AS IS" and "WHERE IS" condition with no warranty or representations by the Cuyahoga Land Bank. Therefore, OOs must carefully inspect the propertie(s). The properties that are part of Owner Occupier Advantage Program are highlighted in green and state "Owner Occupier Advantage Program below the photo and can be found at <http://www.cuyahogalandbank.org/owneroccupier>.

**What is an Owner Occupier:** An OO is a person who lives in the property for at least 3 years as their primary place of residence (the deed must be taken in the name of the person who will live in the property).

**Terms & Conditions:**

- Buyer must agree, at a minimum, to renovate the property according to the specifications provided by the Cuyahoga Land Bank.
- Buyer must provide documentation that is satisfactory to the Cuyahoga Land Bank that shows that the potential buyer has the ability to finance, at a minimum, the cost of acquisition & renovation (property bid amount plus the total cost of renovation plus 10% renovation reserve amount).
- Once the 30 day OO bid exclusivity period has expired, a successful bidder is required to deliver a signed Cuyahoga Land Bank purchase/renovation contract and all addenda to the Cuyahoga Land Bank offices within 3 business days from acceptance of the potential buyer's offer.
- Buyer agrees to follow all the rules as promulgated by the Cuyahoga Land Bank.
- In order to be eligible for Owner Occupier Advantage Program, buyer must be in compliance with the Property Transfer Policy.

## Nonprofit Program Proposal Form



**Cuyahoga County Land Reutilization Corp.**

323 W. Lakeside Avenue, Suite 160  
Cleveland, Ohio 44113  
Tel (216) 698-8853 Fax (216) 698-8972

Dear Non-Profit,

The Cuyahoga County Land Reutilization Corporation (a.k.a. Cuyahoga Land Bank) welcomes the opportunity to collaborate with your organization to serve both of our missions. As a quasi-governmental, non-profit organization brought into creation by Ohio Senate Bill 353, we are charged with the mission of strategically acquiring properties, returning them to productive use, reducing blight, increasing property values, supporting community goals and improving the quality of life for county residents. We exhibit this ongoing commitment in part, through efforts such as strategic blight clearance, deconstruction, appropriate and innovative re-use of vacant land, the use of energy efficient, green rehabilitation and new construction standards, and special programs, including workforce development.

To determine if we can be of assistance to your organization, please fill out the attached questionnaire with as much detail as possible. Someone from our organization will be in touch with you within two weeks to either acquire more information or set up an appointment to discuss your program in more detail. Thank you for your attention to this questionnaire and we hope that we can forge a mutually beneficial relationship with your organization. If you have any questions, please contact me at the email address listed below.

Sincerely,

Dennis L. Roberts  
Director of Programs/ Property Management  
[droberts@cuyahogalandbank.org](mailto:droberts@cuyahogalandbank.org)

# Nonprofit Program Proposal Form

## **Non-Profit Program Proposal**

In order to most efficiently respond to the numerous collaboration requests we receive, we have compiled the following introductory questionnaire to eliminate the time it takes to render a decision.

As with any successful collaboration, due diligence is key to ensuring a beneficial association. Your candid answers to the following questions will help us determine whether the Cuyahoga Land Bank will be able to engage with your organization in a mutually beneficial partnership.

[Note: Except as otherwise required by law, your organization's proposal information will be kept in confidence and only be used to evaluate the feasibility of a collaboration with the CCLRC.]

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### **ABOUT US:**

Please indicate which of the following Cuyahoga Land Bank goals that you believe a collaboration will help us meet (check more than one category if applicable):

- returning properties to productive use through:
  - rehabilitation
  - sale to new private owners
  - demolition
  - preparation for traditional economic development
  - innovative ecological purposes
  - assemblage
  - other: \_\_\_\_\_
  
- improve the quality of life for Cuyahoga County's residents through its efforts
  - workforce development
  - creative reuse such as gardening, green space, storm water management

# Nonprofit Program Proposal Form

- recycling, salvage re-use, deconstruction
- other: \_\_\_\_\_

**ABOUT YOU:**

**Name of your organization:** \_\_\_\_\_

Name of person filling out the proposal and affiliation with the organization:

\_\_\_\_\_  
\_\_\_\_\_

Please provide us with a brief description of your organization's mission **without reference** to a possible collaboration with the Cuyahoga Land Bank – in other words, what do you do?: (Please provide a company brochure, annual report, etc. on a separate sheet, if more room is needed)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

When was your organization formed? \_\_\_\_\_

Please list key organizational partners that would be involved in the implementation of this proposal: \_\_\_\_\_

Are you registered as a non-profit in Ohio or any other state?      Y or N

## Nonprofit Program Proposal Form

If yes, please provide us with a copy of your Articles of Incorporation attached to this form.

Please provide us with the names of the current board members of your organization and their titles:

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How is your organization primarily funded?

- grants from charitable foundation (describe) \_\_\_\_\_
- private donations (describe) \_\_\_\_\_
- out-of-pocket (describe) \_\_\_\_\_
- city/state/federal grants (describe) \_\_\_\_\_
- other: \_\_\_\_\_

Does your organization have an annual budget based on the foregoing funding sources, and if so, please attach your last two (2) fiscal year budgets.      Y or N

Does your organization currently own any real property? If so, please provide us with addresses or parcel numbers for these properties: (Please attach a separate sheet if more room is needed)

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## Nonprofit Program Proposal Form

If applicable to your proposal, does your organization possess the financial resources to be able to rehabilitate/ renovate one of our distressed properties? (Our properties are distressed and many have been empty for a considerable amount of time. In our experience, renovations are averaging at least \$15,000.) Y or N

If yes, please describe in general:

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If your proposal involves the acquisition and renovation of property, please list the addresses or parcels of previous acquisitions within the last two years:

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### **THE PROPOSAL:**

What, specifically, would you like the Cuyahoga Land Bank to do?

Please attach a formal program proposal or business plan. Include in it a breakdown of projected costs, including any key partners, if applicable. State whether such key partners have made commitments to your program. Also, if a transfer of real property is intended as part of the collaboration, please indicate into whose name the parcel will be transferred. (Please attach a separate sheet if more room is needed).

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## Nonprofit Program Proposal Form

**Acknowledgement:**

I acknowledge that I am affiliated with the above non-profit organization and have been granted the ability to fill out the above program proposal. I attest that all information submitted is true to the best of my ability. I understand that all information submitted will be kept strictly confidential by the Cuyahoga Land Bank and only be used in the evaluation of the above proposal.

\_\_\_\_\_  
Print

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title (if applicable)



## PORTRAIT 3 - APPENDIX K

# Greater Syracuse Land Bank

## Revenue and Expenses Chart

Greater Syracuse Land Bank, Revenue and Expenses, 2013	
	2013
-	
<b>Total Operating Revenue</b>	<b>\$1,681,589</b>
Grant and Government Subsidy	\$1,679,667
Rent	\$1,922
<b>Total Operating Expenses</b>	<b>\$165,871</b>
Cost of Sales	\$995
General and Administrative	\$3,677
Professional Services	\$101,225
Salaries, Wages and Related Expenses	\$33,536
Insurance	\$23,696
Travel	\$979
Depreciation	\$1,763

Source: Greater Syracuse Land Bank, Financial Statements, Year Ending December 31, 2013.

# Draft 2014 – 2017 Budget

Greater Syracuse Property Development Corporation  
Draft 2014-2016 Budget

	2013 (forecast)	2014
<b>Revenues</b>	\$ 833,333.33 City of Syracuse \$ 250,000.00 OCDC \$ 13,000.00 Grants (other) \$ 39,000.00 Rental Income \$ 50,000.00 Sales Proceeds \$ 2,500.00 Architectural Salvage \$ - 50%/5year split \$ - Developers' Fees	\$ 1,666,666.66 City of Syracuse \$ 500,000.00 Onondaga County \$ - Grants (other) \$ 468,000.00 Rental Income \$ 500,000.00 Sales Proceeds \$ 10,000.00 Architectural Salvage \$ - 50%/5year split \$ - Developers' Fees
<b>Revenue Total</b>	\$ 1,187,833.33	\$ 3,144,666.66
<b>Expenses - Property Costs</b>	\$ 44,400.00 Initial Inspections \$ 11,000.00 Periodic Inspections \$ 14,400.00 Occupied Property Management \$ 3,000.00 Sales Commissions \$ 28,600.00 Board-Ups \$ 24,000.00 Re-keying \$ 11,362.50 Yard-Care \$ 2,000.00 Debris Removal \$ 11,362.50 Snow Removal \$ 100,000.00 Renovations \$ 50,000.00 Stabilization \$ - Demolitions \$ 33,975.00 Acquisition Costs \$ 5,622.50 Recording Fees \$ 4,000.00 Legal Fees \$ 6,200.00 Evictions \$ 15,000.00 Relocation Assistance \$ 17,000.00 Special Assessments + partial year taxes \$ 6,700.00 Property + Property GL Insurance \$ 36,680.00 Construction/Operations GL Insurance \$ 20,000.00 Title Searches \$ 5,000.00 Architectural Services; additional evaluations \$ 5,000.00 Surveyor Services \$ 3,000.00 Appraisals	\$ 90,000.00 Initial Inspections \$ 177,060.00 Periodic Inspections \$ 93,600.00 Occupied Property Management \$ 30,000.00 Sales Commissions \$ 76,076.00 Board-Ups \$ 63,840.00 Re-keying \$ 60,000.00 Yard-Care \$ 20,000.00 Debris Removal \$ 50,000.00 Snow Removal \$ 400,000.00 Renovations \$ 300,000.00 Stabilization \$ - Demolitions \$ 140,600.00 Acquisition Costs \$ 16,867.50 Recording Fees \$ 8,000.00 Legal Fees \$ 31,000.00 Evictions \$ 50,000.00 Relocation Assistance \$ 45,035.25 Special Assessments + partial year taxes \$ 68,410.00 Property + Property GL Insurance \$ 142,521.50 Construction/Operations GL Insurance \$ 110,000.00 Title Searches \$ 30,000.00 Architectural Services; additional evaluations \$ 30,000.00 Surveyor Services \$ 25,000.00 Appraisals
<b>Property Costs Subtotal</b>	\$ 458,302.50	\$ 2,058,010.25
<b>Expenses - Overhead</b>	\$ 27,000.00 ED Salary (9 pay periods) \$ - Staff Salaries Payroll taxes, payroll admin, and mandatory expenses (workers comp, statutory disability) \$ 4,412.44 \$ 4,808.08 Benefits \$ 772.33 Travel, Conference Costs, Memberships, etc. \$ 600.00 Parking Validation \$ 930.00 Other GL Insurance \$ 4,721.00 D&O Insurance \$ 44,000.00 Legal Services \$ 12,000.00 Accounting Services \$ - Independent Audit \$ 150.00 Office Supplies \$ 10,400.00 Web Development; Graphic Design \$ 24,727.95 IT /Internet \$ 1,850.00 Phone; hardware and service \$ - Events/Marketing \$ - Rent/Utilities	\$ 74,400.00 ED Salary \$ 72,500.00 Staff Salaries Payroll taxes, payroll admin, and mandatory expenses (workers comp, statutory disability) \$ 22,389.75 \$ 25,127.15 Benefits \$ 1,200.00 Travel, Conference Costs, Memberships, etc. \$ 600.00 Parking Validation \$ 1,000.00 Other GL Insurance \$ 4,721.00 D&O Insurance \$ 70,000.00 Legal Services \$ 60,000.00 Accounting Services \$ 7,000.00 Independent Audit \$ 800.00 Office Supplies \$ - Web Development; Graphic Design \$ 11,750.00 IT /Internet \$ 5,500.00 Phone; hardware and service \$ 3,000.00 Events/Marketing \$ 15,000.00 Rent/Utilities
<b>Overhead Subtotal</b>	\$ 136,371.80	\$ 374,987.90
<b>Contingency</b>	\$ 59,467.43 10% of budgeted expenses	\$ 243,299.81 10% of budgeted expenses
<b>Capital Reserve set-aside</b>	\$ 270,833.33 25% of budgeted revenues	\$ 433,333.33 20% of budgeted revenues
<b>Expenses Total</b>	\$ 924,975.06	\$ 3,109,631.29
<b>Excess This Year</b>	\$ 262,858.27	\$ 35,035.37
<b>+ previous fund balance</b>	\$ 262,858.27	\$ 297,893.63

2013 costs are estimates of actual expenses, discrepancy between this and the 2013 adopted budget will be outlined in the 2013 ABO report.  
Personnel line assumes an admin assistant hired early 2014 and a construction manager hired July 2014.  
Special Assessments line does not account for sewer use fees in 2014-2106, but does in 2013 with a very limited property inventory.  
20% of budgeted revenues set-aside for capital reserve, but with conservative spending this set-aside + additional fund balance approximately equal to peak-year operating expenses by end of 2016.  
2016 = peak operating expenses and peak inventory.

# Draft 2014 – 2017 Budget

October 8, 2013

2015		2016 (peak inventory)		2017	
\$ 2,000,000.00	City of Syracuse	\$ 2,000,000.00	City of Syracuse	\$ -	City of Syracuse
\$ 800,000.00	Onondaga County	\$ 800,000.00	Onondaga County	\$ -	Onondaga County
\$ -	Grants (other)	\$ -	Grants (other)	\$ -	Grants (other)
\$ 468,000.00	Rental Income	\$ 468,000.00	Rental Income	\$ 252,000.00	Rental Income
\$ 800,000.00	Sales Proceeds	\$ 1,200,000.00	Sales Proceeds	\$ 1,500,000.00	Sales Proceeds
\$ 15,000.00	Architectural Salvage	\$ 15,000.00	Architectural Salvage	\$ 15,000.00	Architectural Salvage
\$ -	50%/Year split	\$ 14,130.05	50%/Year split	\$ 26,690.10	50%/Year split
\$ -	Developers' Fees	\$ -	Developers' Fees	\$ -	Developers' Fees
\$ 4,083,000.00		\$ 4,497,130.05		\$ 1,793,690.10	
\$ 90,000.00	Initial Inspections	\$ 67,500.00	Initial Inspections	\$ 15,000.00	Initial Inspections
\$ 287,560.00	Periodic Inspections	\$ 250,000.00	Periodic Inspections	\$ -	Periodic Inspections
\$ 93,600.00	Occupied Property Management	\$ 93,600.00	Occupied Property Management	\$ 50,400.00	Occupied Property Management
\$ 48,000.00	Sales Commissions	\$ 72,000.00	Sales Commissions	\$ 90,000.00	Sales Commissions
\$ 95,095.00	Board-Ups	\$ 118,868.75	Board-Ups	\$ 59,434.38	Board-Ups
\$ 79,800.00	Re-keying	\$ 59,850.00	Re-keying	\$ 12,000.00	Re-keying
\$ 90,000.00	Yard-Care	\$ 115,000.00	Yard-Care	\$ 86,250.00	Yard-Care
\$ 20,000.00	Debris Removal	\$ 20,000.00	Debris Removal	\$ 15,000.00	Debris Removal
\$ 85,000.00	Snow Removal	\$ 95,000.00	Snow Removal	\$ 71,250.00	Snow Removal
\$ 600,000.00	Renovations	\$ 600,000.00	Renovations	\$ 300,000.00	Renovations
\$ 300,000.00	Stabilization	\$ 200,000.00	Stabilization	\$ 100,000.00	Stabilization
\$ -	Demolitions	\$ 500,000.00	Demolitions	\$ 250,000.00	Demolitions
\$ 140,600.00	Acquisition Costs	\$ 110,400.00	Acquisition Costs	\$ 40,100.00	Acquisition Costs
\$ 16,867.50	Recording Fees	\$ 16,867.50	Recording Fees	\$ 4,842.50	Recording Fees
\$ 8,000.00	Legal Fees	\$ 8,000.00	Legal Fees	\$ 2,000.00	Legal Fees
\$ 62,000.00	Evictions	\$ 46,500.00	Evictions	\$ 6,200.00	Evictions
\$ 50,000.00	Relocation Assistance	\$ 25,000.00	Relocation Assistance	\$ 10,000.00	Relocation Assistance
\$ 59,585.25	Special Assessments + partial year taxes	\$ 72,860.25	Special Assessments + partial year taxes	\$ 54,645.19	Special Assessments + partial year taxes
\$ 116,345.00	Property + Property GL Insurance	\$ 130,000.00	Property + Property GL Insurance	\$ 97,500.00	Property + Property GL Insurance
\$ 174,810.64	Construction/Operations GL Insurance	\$ 225,124.67	Construction/Operations GL Insurance	\$ 117,562.34	Construction/Operations GL Insurance
\$ 110,000.00	Title Searches	\$ 110,000.00	Title Searches	\$ 22,000.00	Title Searches
\$ 30,000.00	Architectural Services; additional evaluations	\$ 30,000.00	Architectural Services; additional evaluations	\$ 20,000.00	Architectural Services; additional evaluations
\$ 30,000.00	Surveyor Services	\$ 30,000.00	Surveyor Services	\$ 20,000.00	Surveyor Services
\$ 50,000.00	Appraisals	\$ 75,000.00	Appraisals	\$ 75,000.00	Appraisals
\$ 2,637,263.39		\$ 3,071,571.17		\$ 1,519,184.40	
\$ 79,200.00	ED Salary	\$ 79,200.00	ED Salary	\$ 79,200.00	ED Salary
\$ 107,250.00	Staff Salaries	\$ 110,000.00	Staff Salaries	\$ 110,000.00	Staff Salaries
	Payroll taxes, payroll admin, and mandatory expenses (workers comp, statutory disability)		Payroll taxes, payroll admin, and mandatory expenses (workers comp, statutory disability)		Payroll taxes, payroll admin, and mandatory expenses (workers comp, statutory disability)
\$ 28,055.90	Benefits	\$ 28,395.52	Benefits	\$ 28,395.52	Benefits
\$ 30,561.08	Travel, Conference Costs, Memberships, etc.	\$ 30,698.58	Travel, Conference Costs, Memberships, etc.	\$ 30,698.58	Travel, Conference Costs, Memberships, etc.
\$ 1,500.00	Parking Validation	\$ 1,500.00	Parking Validation	\$ 1,500.00	Parking Validation
\$ 600.00	Other GL Insurance	\$ 600.00	Other GL Insurance	\$ 600.00	Other GL Insurance
\$ 1,000.00	D&O Insurance	\$ 1,000.00	D&O Insurance	\$ 1,000.00	D&O Insurance
\$ 4,721.00	Legal Services	\$ 4,721.00	Legal Services	\$ 4,721.00	Legal Services
\$ 60,000.00	Accounting Services	\$ 50,000.00	Accounting Services	\$ 30,000.00	Accounting Services
\$ 40,000.00	Independent Audit	\$ 30,000.00	Independent Audit	\$ 18,000.00	Independent Audit
\$ 8,000.00	Office Supplies	\$ 8,000.00	Office Supplies	\$ 8,000.00	Office Supplies
\$ 1,600.00	Web Development; Graphic Design	\$ 1,600.00	Web Development; Graphic Design	\$ 1,600.00	Web Development; Graphic Design
\$ 2,500.00	IT /Internet	\$ -	IT /Internet	\$ -	IT /Internet
\$ 11,220.00	Phone; hardware and service	\$ 11,220.00	Phone; hardware and service	\$ 11,220.00	Phone; hardware and service
\$ 5,285.00	Events/Marketing	\$ 5,285.00	Events/Marketing	\$ 5,285.00	Events/Marketing
\$ 5,000.00	Rent/Utilities	\$ 5,000.00	Rent/Utilities	\$ 5,000.00	Rent/Utilities
\$ 40,000.00		\$ 40,000.00		\$ 40,000.00	
\$ 426,492.98		\$ 407,220.10		\$ 375,220.10	
\$ 306,375.64	10% of budgeted expenses	\$ 347,879.13	10% of budgeted expenses	\$ 189,440.45	10% of budgeted expenses
\$ 560,000.00	20% of budgeted revenues	\$ 560,000.00	20% of budgeted revenues	\$ -	20% of budgeted revenues
\$ 3,930,132.00		\$ 4,386,670.40		\$ 2,083,844.95	
\$ 152,868.00		\$ 110,459.65		\$ (290,154.85)	
\$ 450,761.63		\$ 561,221.29		\$ 271,066.44	
		\$ 2,385,387.95	2016 fund balance	\$ 2,095,233.10	2017 fund balance
				\$ 1,824,166.66	sum this line

# Property Purchase Application



GREATER SYRACUSE  
LAND BANK

## Property Purchase Application

Submit completed Application with Purchase Contract to the broker with which the property is listed.

### Purchaser

Name: \_\_\_\_\_

Address: \_\_\_\_\_

(no PO Box) \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### Indicate type of entity:

- Corporation      Incorporated in what state: \_\_\_\_\_ Date incorporated: \_\_\_\_\_  
 Authorized to do business in New York State?  Yes  No
- Partnership      Indicate type of partnership: \_\_\_\_\_  
 Number of general partners: \_\_\_\_\_ Number of limited partners: \_\_\_\_\_
- Not-for-Profit      Incorporated in what state? \_\_\_\_\_ Date incorporated: \_\_\_\_\_
- Limited Liability Company  
 Formed in what state: \_\_\_\_\_ Date formed: \_\_\_\_\_  
 Authorized to do business in New York State?  Yes  No
- Sole Proprietorship  
 Name of Sole Proprietor: \_\_\_\_\_
- Individual Person

Nonprofits and Corporations, attach Articles of Incorporation. LLCs, attach Articles of Organization.

- |   | Yes                      | No                       |   |
|---|--------------------------|--------------------------|---|
| Do you own any other properties in Onondaga County?   | <input type="checkbox"/> | <input type="checkbox"/> | <i>If yes, attach list of properties.</i> |
| Do you have a personal or professional relationship with the Greater Syracuse Property Development Corporation, any of its directors, or employees? | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Are there any outstanding judgments against you?  | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Have you filed for bankruptcy within the past 7 years?  | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Are you party to a lawsuit?   | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?    | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Have you owned property foreclosed on for tax-delinquency?  | <input type="checkbox"/> | <input type="checkbox"/> |   |
| Have you or an immediate family member previously owned the property for which you are applying?  | <input type="checkbox"/> | <input type="checkbox"/> |   |

*If you answered yes to any of these questions, attach an explanation.*

Available Properties and Sales Programs are described at [www.syracuselandbank.org](http://www.syracuselandbank.org)

# Property Purchase Application



GREATER SYRACUSE  
LAND BANK

## Property

Address(es) of the property you are interested in purchasing:

This is a: Single-Family House

## Development/Management Plan

### Redevelopment

- I plan to:  Renovate  
(Check all  Occupy/Operate As-Is  
that apply)  Demolish/Deconstruct  
 New Construction

### Management

- Occupy this property as my primary residence  
 Occupy this property with my own business  
 Operate this property as a rental  
 Redevelop and re-sell to an owner occupant  
 Redevelop and re-sell

**Redevelopment Plan:** Attach detailed work specifications and an itemized budget for all work to be completed. Ensure that these include the Land Bank's minimum energy upgrade standards, if applicable to your project. If proposing new construction, include schematic drawings. Include a brief description of the project, whether the applicant will undertake certain portions of the project or hire contractors, and an estimated timeline for completion. In addition, attach **proof of financing** available to complete the work proposed. Acceptable forms of proof of financing include:

- Bank statement    Loan Pre-Qualification Letter  
Letter of Credit    Grant Award/Funding Commitment Letter

**Management Plan:** If the applicant plans to manage the property as a rental, attach a monthly income and expense budget for the property and a narrative description of your marketing plan, management procedures, standard lease agreement, and anticipated market served.

**Financial Ability to Maintain Property:** If the property is to be owner-occupied, provide documentation of current income (W2 or three recent pay stubs) and an estimate of anticipated mortgage, taxes, insurance, and maintenance costs.

**Applicants' Experience/Qualifications:** Unless the purchaser plans to occupy/operate the property in as-is condition, they must attach a narrative description of their experience completing similar development or renovation projects, their qualifications or training to complete the project, and/or their plan to engage qualified individuals to complete the project.

Is your proposal eligible for any of the land bank's defined discount programs? (see: <http://syracuselandbank.org/>)

- Affordable Housing Development  
 Public Safety Employees and Teachers Discount Program  
 Affordable Home Ownership Program

If you plan to occupy the home yourself, have you owned a home before?

If you plan to manage as a landlord you must be located in Onondaga County or an adjacent county or you must have a local property manager.

Property Manager's Name:

Phone number:

Available Properties and Sales Programs are described at [www.syracuselandbank.org](http://www.syracuselandbank.org)

## Property Purchase Application



GREATER SYRACUSE  
LAND BANK

### Attachments (see previous page for description of each attachment)

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Remember to include all applicable attachments:

- Description of applicant's experience/qualifications to complete the proposed project
- List of other properties owned in Onondaga County
- Redevelopment Plan and Proof of Financing
- Management Plan (for rentals) or Evidence of Financial Ability to Maintain the Property (home owner)
- Purchase Contract (offer)
- Deposit (\$500 minimum)
- Articles of Incorporation or Articles of Organization (corporate applicants)
- Copy of Applicant's Photo ID
- Home-Buyer Education Course Certificate of Completion (required for first-time buyers)

### Signature

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The applicant hereby certifies that the statements contained in this application are truthful and complete and agrees to provide further documentation upon request. Attach a copy of the applicant's photo ID. This application does not guarantee transfer of property; all sales subject to approval by the GSPDC Board of Directors.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (print)

Available Properties and Sales Programs are described at [www.syracuselandbank.org](http://www.syracuselandbank.org)

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## Property Purchase Application



### Residential Renovation Energy Improvement Standards

When selling properties to be renovated for operation as residential rentals the Land Bank requires purchasers include the following work in their renovation plans. These measures are meant to retrofit existing residences for increased energy efficiency, reducing monthly utility costs and enhancing housing affordability.

- All work will comply with Chapter 11 (Energy Efficiency) of the [New York State Residential Building and Fire Prevention Code](#).
- Air sealing must be completed and be continuous at the band joists, sill plate, and top plate of a house.
- When replacing windows air sealing measures must comply with code. It is the responsibility of the contractor to schedule an inspection by the Land Bank after the measure has been taken and before it has been concealed from view.
- All work addressing exterior walls must include insulating methods that comply with code. It is the responsibility of the contractor to schedule an inspection by the Land Bank after the measure has been taken and before it has been concealed from view.
- All new appliances must meet current Energy Star standards.

The above measures and the entire scope of renovations proposed in your purchase application will be inspected by the Land Bank's Property Renovation and Maintenance Manager and approved prior to discharge of the "enforcement mortgage."

Questions? Contact Andrew Erickson at [aerickson@syracuselandbank.org](mailto:aerickson@syracuselandbank.org) or (315) 422-2301.

Grant funds and other financial incentives for energy upgrades are available from a variety of sources. Some of these include:

The Department of Energy: <http://www.energy.gov/>

NYSERDA: <http://www.nyserda.ny.gov/>

City of Syracuse LEAD Program: <http://www.syracuseleadprogram.com/>

333 W. Washington Street, Suite 130; Syracuse NY 13202 / P: 315-422-2301 / F: 315-435-3669

[www.syracuselandbank.org](http://www.syracuselandbank.org)

## PORTRAIT 4 - APPENDIX N

# Fulton County/City of Atlanta Land Bank Authority

## Revenue and Expenses Chart

Fulton County/City of Atlanta Land Bank Authority – Revenue and Expenses, 2009-2013					
Revenue Source	2009	2010	2011	2012	2013
City of Atlanta – CDBG	\$143,201	\$143,201	\$143,201	\$150,000	\$155,767
Fulton County General Fund	\$161,700	\$161,700	\$121,700	\$121,700	\$116,265
ACoRA <sup>1</sup>	\$86,723 \$590,000	-	-	-	-
Fannie Mae	\$50,000	\$50,000	\$50,000	\$50,000	-
Enterprise Community Partners	-	\$25,000	\$15,000	\$25,000 \$10,000	-
Ford Foundation	-	-	-	\$65,000	-
JP Morgan Chase Foundation	-	-	\$95,000	-	-
Bank of America	-	-	-	-	\$20,000 <sup>2</sup>
Neighborhood Stabilization Program	-	\$2,034,775	\$342,509	\$1,974,445	\$2,223,123
Transactional Revenue	-	\$40,000	-	-	-
Land Banking Program <sup>3</sup>	-	\$24,707	\$43,328	\$87,941	\$87,629
<b>Total Revenue</b>	<b>\$1,031,624</b>	<b>\$2,479,383</b>	<b>\$810,738</b>	<b>\$2,484,086</b>	<b>\$2,602,784</b>
345 Ashwood Avenue purchase	\$590,000	-	-	-	-
Land Banking Program <sup>4</sup>	-	\$24,707	\$43,328	\$87,941	\$87,629
Neighborhood Stabilization Program <sup>5</sup>	-	\$2,055,885	\$331,700	\$1,934,445	\$2,203,123
Parcel Windshield Survey <sup>6</sup>	-	-	-	\$25,000	-
White Paper re Community Land Trusts/LBA/CDC's	-	-	-	\$10,000	-
Salaries & Wages	\$126,462	\$167,273	\$251,613	\$223,838	\$223,838
Rent/Parking/ Utilities	\$35,360	\$51,676	\$53,324	\$52,742	\$55,140
Other	\$99,747	-	\$8,452	-	-
Insurance	\$32,901	\$56,638	\$49,543	\$63,031	\$21,601
Professional Fees	\$43,312	\$84,438	\$96,443	\$44,968	\$51,332
Other G&A	\$79,502	\$58,205	\$38,415	\$32,206	\$33,106
<b>Total Expenses</b>	<b>\$1,025,284</b>	<b>\$2,498,822</b>	<b>\$872,818</b>	<b>\$2,474,171</b>	<b>\$2,675,769</b>

Source: Fulton County/City of Atlanta Land Bank Authority, 2014

- 1 ACoRA stands for Atlanta Renewal Community Coordinating Responsible Authority. The \$86,723 supported LBA operating expenses. The \$590,000 was for the purchase of 345 Ashwood Avenue that was redeveloped in partnership with National Church Residences.
- 2 Funds received in conjunction with property donations.
- 3 Revenue represents pass through funds for holding costs for "banked" property.
- 4 Expenses are for holding costs consisting of property maintenance and insurance.
- 5 Program expenses include personnel, property acquisition, property maintenance, transaction costs, and legal costs.
- 6 Windshield Survey conducted as part of the Strategic Community Investment Report produced by the City of Atlanta – Department of Planning and Community Development.



## Land Banking Program Policies and Procedures

### I. Policies and Procedures

#### C. Land Banking Program

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#### C. Land Banking Policies and Procedures.

**Section 12.1. Scope.** These policies and procedures for a land banking program of the Fulton County/City of Atlanta Land Bank Authority have been adopted by the Board of Directors of the LBA in accordance with and pursuant to the laws of the State of Georgia, O.C.G.A. § 48-4-60, et. seq. (the "LBA Statute") and the Interlocal Agreement dated as of January 9, 1994.

As set forth in these policies and procedures, the land banking program consists of transactions in which a grantor transfers real property to the LBA and the property is held by the LBA pending a transfer back to the original grantor, to a grantee identified in a banking agreement, or to a third party selected by the LBA.

The goals of this land banking program include but are not limited to the acquisition of real property for or on behalf of a governmental entity or a not-for-profit corporation in order to:

- (a) Permit advance acquisition of potential development sites in anticipation of rapidly rising land prices;
- (b) Facilitate pre-development planning, financing, and structuring;
- (c) Minimize or eliminate violations of housing and building codes and public nuisances on properties to be developed for affordable housing; and
- (d) Hold parcels of land for future strategic governmental purposes such as affordable housing and open spaces and greenways.

The LBA is not required to enter into a Banking Agreement with any person or entity, and at all times retains full discretion and authority to decline to enter into a Banking Agreement. These policies and procedures are applicable only to real property of the LBA which is acquired by the LBA in accordance with an executed Banking Agreement and are not otherwise applicable to real property acquired by the LBA pursuant to any other agreements or procedures.

**Section 12.2. Definitions.** As used in these policies and procedures the following terms shall have the definitions set forth:

- (a) "Banking Agreement" shall mean a written agreement between a Grantor and the LBA which identifies the property, the length of the banking term, the potential Grantee or Grantees, the range of permissible uses of the Property following transfer by the LBA, the permitted encumbrances on the Property, the rights and duties of the parties, the responsibility of the Grantor for the Holding Costs, the possible advance funding of Holding Costs, the forms of the instruments of conveyance and such other matters as appropriate.
- (b) "Grantor" shall mean the party that transfers or causes to be transferred to the LBA a tract of Property pursuant to a Banking Agreement. An eligible Grantor shall be an entity described in Section 12.4.

## Land Banking Program Policies and Procedures

### I. Policies and Procedures

#### C. Land Banking Program

- (c) "Grantee" shall mean the party or parties identified in a Banking Agreement as the party to whom the property is to be transferred from the LBA. An eligible "Grantee" shall be an entity described in Section 12.4.
- (d) "Holding Costs" shall mean any and all costs, expenses, and expenditures incurred by the LBA, whether as direct disbursements, as pro rata costs, or as administrative costs, that are attributable to the ownership and maintenance of a tract of Property. The LBA shall maintain records of the monthly Holding Costs for each Property.
- (e) "Property" shall mean the real property and improvements (if any) located thereon identified in a Banking Agreement and transferred to the LBA pursuant to a Banking Agreement, together with all right, title and interest in appurtenances, benefits and easements related thereto.

**Section 12.3. Eligible Property.** Property which is eligible for Banking Agreement must either be (a) unimproved real property or (b) real property with newly constructed unoccupied single family residences. At any given point in time no more than twenty (20) percent of the parcels of Property being held by the LBA pursuant to Banking Agreements can be newly constructed unoccupied single family residences.

In the event that a tract of Property contains improvements which are to be demolished or removed, such Property may qualify as eligible Property for a Banking Agreement so long as adequate and sufficient funds are placed in escrow at the time of the Banking Agreement closing so as to assure that all improvements will be demolished and removed within sixty (60) days of closing.

Property that is ineligible for a Banking Agreement includes all other forms of improved real property, all real property which is occupied, and all real property that has been identified by the United States Environmental Protection Agency or the Environmental Protection Division of the State of Georgia as containing hazardous substances and materials.

**Section 12.4. Eligible Grantors and Grantees.** Parties eligible to be a Grantor or a Grantee are governmental entities and not-for-profit corporations defined as tax-exempt entities under Section 501(c)(3) of the Internal Revenue Code. A limited partnership entity is eligible to be a Grantor or a Grantee so long as a governmental entity or not-for-profit corporation has a controlling interest in such entity.

**Section 12.5. Title.** Unless and except to the extent expressly authorized in a Banking Agreement, Property transferred to the LBA pursuant to a Banking Agreement shall be fee simple title free and clear of all liens and encumbrances. A policy of title insurance must be issued in favor of the LBA as the insured party at the closing pursuant to the Banking Agreement containing such exceptions on Schedule B-1 as are approved by the LBA.

- (a) Governmental liens for water and sewer, and governmental liens for nuisance abatement activities or code enforcement activities may exist as a matter of record

## Land Banking Program Policies and Procedures

### I. Policies and Procedures

#### C. Land Banking Program

title at the time of such closing if and only if such liens are expressly acceptable to the LBA and are subject to waiver or discharge by the governmental entity holding such liens without cost to the LBA.

- (b) A deed to secure debt or security deed may encumber Property at the time of the transfer to the LBA provided that the obligations secured by such security instrument do not require monthly or periodic payment of sums by the LBA to the mortgagee. Under no circumstances will the LBA have direct liability to a mortgagee pursuant to a security instrument. It is anticipated that each Banking Agreement that contemplates the transfer of Property to the LBA encumbered by a security instrument will require a separate written agreement between the mortgagee and the LBA which provides, among other things, that (1) the mortgagee expressly consents to the transfer to the LBA, (2) the mortgagee expressly subordinates its interests to covenants, conditions and restrictions as may be required by the LBA, and (3) prior to the exercise of mortgagee rights under the security instrument the mortgagee will request on behalf of the Grantor the reconveyance of the Property to the Grantor and pay to the LBA the Holding Costs attributable to the Property.
- (c) At the time of closing pursuant to a Banking Agreement all ad valorem taxes which are due and payable on the Property must be paid in full. An exception to this requirement of no outstanding ad valorem tax liens may be granted (i) when the Grantor is acquiring the Property from a third party and immediately conveying the Property to the LBA pursuant to a Banking Agreement and (ii) the acquisition of the Property by the Grantor from the third party otherwise complies with the Reasonable Equity Policy of the LBA.

**Section 12.6. Length of Banking Term.** A Banking Agreement may permit a maximum banking term of thirty-six (36) months for transactions in which the Grantor is a not-for-profit entity, and sixty (60) months for transactions in which the Grantor is a governmental entity.

**Section 12.7. Transfer at Request of Grantor.** A Banking Agreement shall authorize a Grantor to request a transfer of the Property by the LBA to a Grantee at any time within the banking term.

- (a) A conveyance by the LBA to the Grantee identified pursuant to a Banking Agreement shall occur within thirty (30) days of receipt of a written request for a transfer.
- (b) As a condition precedent to the transfer by the LBA, the full amount of Holding Costs incurred by the LBA attributable to the Property shall be paid to the LBA. The LBA shall provide to the Grantor in accordance with Section 9 a statement of the Holding Costs attributable to the Property.
- (c) At the time of the transfer by the LBA to the Grantee the LBA shall impose such restrictions and conditions on the use and development of the property in accordance with Section 12.10 hereof and the applicable Banking Agreement.

## Land Banking Program Policies and Procedures

### I. Policies and Procedures

#### C. Land Banking Program

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(d) Conveyance by the LBA to a Grantee shall be by quitclaim deed.

**Section 12.8. Transfer at Request of LBA.** At any time and at all times during the term of a Banking Agreement the LBA shall have the right, in its sole discretion, to request in writing that the Grantor or its designee accept a transfer of the Property from the LBA.

- (a) A transfer by the LBA pursuant to this Section 12.8 shall be subject to the same terms and conditions as set forth in Section 12.7.
- (b) In the event that the Grantor (or its designee) is unwilling or unable to accept a transfer of the Property from the LBA, and reimburse the LBA in full for the Holding Costs, then and in that event the LBA shall have the right to terminate in writing the Banking Agreement and the Property shall become an asset of the LBA and subject to use, control and disposition by the LBA in its sole discretion subject only to the provisions of the LBA Statute and the Interlocal Agreement.

**Section 12.9. Banking Agreement Closing.** Within a time period specified in a fully executed Banking Agreement a closing of the transfer of the Property to the LBA shall occur. At such closing the fully executed instrument of conveyance and other closing documents shall be delivered by the appropriate party to the appropriate parties. The appropriate documents shall be immediately recorded, and a title insurance policy shall be issued. All costs of closing shall be borne by the Grantor.

**Section 12.10. Holding Costs.** Holding Costs shall be paid as a condition precedent to a transfer of Property from the LBA. Either the Grantor or the Grantee can request in writing at any time a statement of the Holding Costs, which statement will be provided by the LBA within fifteen (15) business days of receipt of the request. The LBA shall also have the right to request in writing that the Grantor or Grantee reimburse on written demand the LBA for Holding Costs. In the event that the LBA is not timely reimbursed for its Holding Costs in response to its written request for reimbursement the LBA may request a transfer pursuant to Section 12.7.

**Section 12.11. Public Purpose Restrictions.** All Property held by the LBA and transferred by the LBA pursuant to a Banking Agreement shall be subject to covenants and conditions providing that the Property is to be used for the following goals: (a) the production or rehabilitation of housing for persons with low incomes, (b) the production or rehabilitation of housing for persons with low or moderate incomes, (c) community improvements, or (d) other public purposes. Each Banking Agreement will specify the range of permissible uses and the manner in which such use restriction is secured. Such restrictions and conditions may be imposed either in the form of contractual obligations, deed covenants, rights of reacquisition, or any combination thereof.

**Section 12.12. Delegation of Authority to Executive Director.** The Executive Director, in conjunction with an officer of the Board of Directors, shall have full power and authority to enter into and execute Banking Agreements having form and content consistent with the LBA Statute, the Interlocal Agreement, and these policies and

## Land Banking Program Policies and Procedures

### **I. Policies and Procedures**

#### ***C. Land Banking Program***

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procedures. The Executive Director shall summarize for the Board of Directors on a regular basis the nature and number of Banking Agreements, the aggregate Holding Costs, and all transfers to and from the LBA pursuant to Banking Agreements. Any provision of any Banking Agreement not consistent with these policies and procedures shall require the express approval of the Board of Directors.

## PORTRAIT 5 - APPENDIX P

# Macon-Bibb County Land Bank Authority

## Revenue and Expenses Chart

Macon-Bibb County Land Bank Authority, Revenue and Expenses, 2010 - 2013				
Operational Income	2010	2011	2012	2013
City of Macon	\$100,000	\$100,000	\$100,000	\$100,000
Bibb County	\$100,000	\$100,000	\$102,400	\$102,400
NSP Project Delivery Costs	\$60,000	-	-	\$166
Sales Commissions	-	\$18,011	\$638	\$1,400
In-Kind Revenue	\$25,434	\$24,569	\$19,733	\$19,733
Acquisition Income**	\$222,614	\$275,344	\$119,382	\$179,998
<b>Total Income:</b>	<b>\$508,048</b>	<b>\$517,924</b>	<b>\$342,153</b>	<b>\$403,697</b>
<b>Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Salaries & Benefits	\$131,123	\$131,887	\$127,441	\$149,653
Operational & Administrative*	\$46,491	\$52,344	\$45,775	\$42,496
Acquisition Expenses	\$910,743	\$1,519,712	\$319,559	\$139,200
-	\$1,088,357	\$1,703,943	\$492,775	\$331,349

Source: Macon Bibb County Land Bank Authority, 2014

\*Operational & Administrative Expenses include In-Kind Services

\*\*Acquisition Income is generally project based and comes from such sources as the City of Macon general funds, City of Macon HOME funds, Habitat for Humanity, Macon Housing Authority, among other nonprofit and federal sources

## PORTRAIT 6 - APPENDIX Q

# Marquette County Land Bank Authority

## Revenue and Expenses Chart

Marquette County Land Bank Authority, Revenue and Expenses, 2009 – 2013					
	2009	2010	2011	2012	2013
<b>Total Revenue</b>	-	\$305,164	\$70,368	\$121,525	\$540,538
Property Sales	\$609	\$65,714	\$44,537	\$91,695	\$66,935
Foreclosure Fund <sup>1</sup>	-	\$25,000	\$25,000	\$25,000	\$25,000
5/50 Tax Capture	-	-	\$658	\$4,217	\$3,596
Interest on Land Contracts	-	-	\$173	\$614	\$487
Tribe 2% Revenue <sup>2</sup>	-	\$12,500	-	-	-
Brownfield Transfer from Foreclosure Fund	-	\$201,950	-	-	-
State Grants	-	-	-	-	\$444,520 <sup>3</sup>
<b>Total Expenses</b>	-	\$241,888	\$48,838	\$103,396	\$533,178
Paid Foreclosure Fund for Taxes Due	-	\$24,152	\$18,604	-	-
Insurance	-	\$826	\$825	\$748	\$853
Legal Services	-	\$1,798	\$6,632	\$5,097	\$1,550
Administration	-	-	-	\$4,605	\$1,725
Misc. Expense <sup>4</sup>	-	\$1,569	\$2,633	-	-
Maintenance <sup>5</sup>	-	-	-	-	\$1,738
Delinquent/Current Taxes Paid	-	\$4,985	\$3,567	\$23,306	\$40,670
Professional or Contracted Services w/Local Units of Gov't	-	\$12,704	\$16,577	\$59,974	\$459,837 <sup>6</sup>
Brownfield Project Payments	-	\$195,855	-	\$9,666	\$26,805
<b>Fund Balance</b>	<b>\$609</b>	<b>\$62,432</b>	<b>\$84,066</b>	<b>\$102,596</b>	<b>\$109,556</b>

Source: Marquette County Land Bank Authority, 2014.

- The Foreclosure Fund, also referred to as the "Tax Reversion Fund," consists of the proceeds from delinquent property auction sales and collected fees on delinquent property. The County Treasurer receives this revenue and can decide to allocate a portion to the county land bank authority.
- Two local Native American tribes contribute 2% of casino gaming revenue to successful community project applications.
- Michigan Blight Elimination Grant
- Miscellaneous expenses for 2010 and 2011 include Michigan Association of Land Banks membership fees, advertising, audits, travel and trainings, deed recordings, postage, grass cutting
- Maintenance included primarily grass cutting, and minimal utility costs
- The large increase in contracted service expenses can be attributed to the use of the Blight Elimination Program grant toward the demolition of multi-unit housing in Gwinn, Michigan.

# 2013 Annual Report



## 2013 ANNUAL REPORT

Anne Giroux, Chairperson  
Charles Bergdahl, Vice Chairperson  
Deborah Pellow, Secretary/Treasurer

The mission of the Marquette County Land Bank Authority is to work collaboratively with local governmental units and community organizations, in finding the best way to return tax-foreclosed properties to the tax roll.

The Marquette County Land Bank Authority, which was created on May 21, 2009, has acquired 63 parcels since its inception. Of those 63 parcels, all but 12 have been disposed of and returned to tax-producing status. Chairperson Giroux attended several land bank roundtable

discussions throughout the year and was a speaker at the Small Town and Rural Development conference in April at Crystal Mountain.



### 2013 DEMOLITION PROGRAM

CHAMPION  
TOWNSHIP  
LBA  
INVESTMENT:  
\$5,974



TILDEN  
TOWNSHIP  
INVESTMENT:  
TWP: \$8,442  
LBA: \$9,343

MARQUETTE COUNTY LAND BANK AUTHORITY 2013 PRELIM. ACTUAL RESULTS		YTD
<b>REVENUE</b>		
SALE OF PROPERTY		\$66,935
FROM FORECLOSURE FUND		\$25,000
INTEREST—LAND CONTRACT		\$487
STATE GRANT		\$444,520
TAX CAPTURE		\$3,596
<b>TOTAL REVENUE</b>		<b>\$540,538</b>
<b>EXPENSES</b>		
DELQ/CURRENT TAXES PAID		\$40,670
INSURANCE		\$853
LEGAL SERVICES		\$1,550
ADMINISTRATIVE. EXPENSE		\$1,725
MAINTENANCE EXPENSE		\$1,738
DUE BROWNFIELD		\$26,805
PROF/CONT SERVICES		
Forsyth Twp. (blight grant)		\$444,520
Champion Twp.		\$5,974
Tilden Twp.		\$9,343
<b>TOTAL EXPENSES</b>		<b>\$533,178</b>
<b>NET</b>		<b>\$7,360</b>
<b>2012 FUND BALANCE</b>		<b>\$102,196</b>
<b>2013 PROJECTED FUND BALANCE</b>		<b>\$109,556</b>

Year	Number of parcels acquired	Blighted structures demolished	Side lot transfers to adjoining property owners	Sales to private ownership	Transfers to local units of government	Currently retained by Land Bank/Available for sale
2009	7	3	2	2	2	1
2010	18	6	6	11	0	6
2011	19	6	3	7	2	10
2012	11	4	7	3	0	10
2013	8	17	0	2	0	12

Marquette County Land Bank Authority 234 W. Baraga Ave. Marquette, MI 49855 906-225-8425 Fax 906-225-8432



# 2013 BLIGHT ELIMINATION GRANT

In February, the Land Bank Authority learned that it would be receiving \$486,385 from the 2013 Blight Elimination Program. The Authority had applied to the program for funding to demolish 15 multi-unit residential buildings at KI Sawyer. \$15 million was available state-wide through a competitive application process. Abatement and demolition activity began in May and was mostly complete in December with minor site work remaining in the spring of 2014. The Authority will be transferring the 14 acre site to the Gwinn School District.



**2012 Blight Elimination Program  
Grant Application**  
Marquette County Land Bank Authority



Prior to demolition, the Marquette County Firefighters Association held a training exercise on the site. 10 fire departments and approximately 40 firefighters participated in the training.



“The Land Bank’s willingness and ability to remove these blighted buildings has made a remarkable difference. Area residents, school personnel and all others working to build a successful, livable Sawyer community are extremely grateful. Not only has a hazardous neighborhood been eliminated, but an entire community of three thousand people has been energized by the significant improvement to the quality of their environment. This project is a substantial achievement for the safety, livability and future progress of Sawyer.”

Bob Struck, Chairman,  
Sawyer Community Alliance

# Former West Ishpeming School Site

Construction of three homes by Habitat for Humanity was completed in 2013 at the former West Ishpeming School site. A purchase agreement was also entered into with Habitat for a fourth lot with construction of that home expected in 2014. Remaining lots are available for sale to the general public or to Habitat for Humanity.



## PORTRAIT 7 - APPENDIX S

# Chautauqua County Land Bank Corporation

## Revenue and Expenses Chart

Chautauqua County Land Bank Corporation, Revenue and Expenses, 2013.	
	2013
-	
<b>Total Revenue</b>	<b>\$409,609</b>
Grant income	\$37,000
Loss on sale of property	-\$6,899
Non-cash contributions of real property from Chautauqua County*	\$379,502
Interest Income	\$6
<b>Total Expenses</b>	<b>\$31,137</b>
Legal and professional	\$6,481
Meetings	\$627
Office expenses	\$215
Repairs and maintenance	\$11,623
Property taxes	\$5,598
Utilities	\$985
Advertising	\$3,667
Insurance	\$1,908
Miscellaneous	\$33

Source: Chautauqua County Land Bank Corporation, Report on Financial Statements For the Year Ended December 31, 2013.

Notes: \*This is the appraised value of the properties that were acquired by the land bank for \$1 from the County via the tax foreclosure process in 2013. For those properties destined for demo, the value is 0. The loss on sale of property is the result of a property or properties sold for less than the appraised value.



# ACKNOWLEDGMENTS

Thank you to all of the land bank staff, individual researchers, and practitioners who contributed to this research.

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A special thanks to all of the interview participants for each land bank portrait study. Your knowledge and experience are tremendous assets to neighborhood revitalization efforts across the country.

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County, OH - Credit Cuyahoga Land  
Bank - 2014

**Page 31:** Clean and Green 3 - Flint,  
MI - Credit Genesee County Land  
Bank - 2014

**Page 32:** Koinonia Homes Inc Hoop  
Garden - Cuyahoga County, OH -  
Credit Cuyahoga Land Bank - 2014

**Page 35:** Demolition - Cuyahoga  
County, OH - Credit Cuyahoga Land  
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**Page 36:** Garden - Cuyahoga  
County, OH - Credit Cuyahoga Land  
Bank - 2014

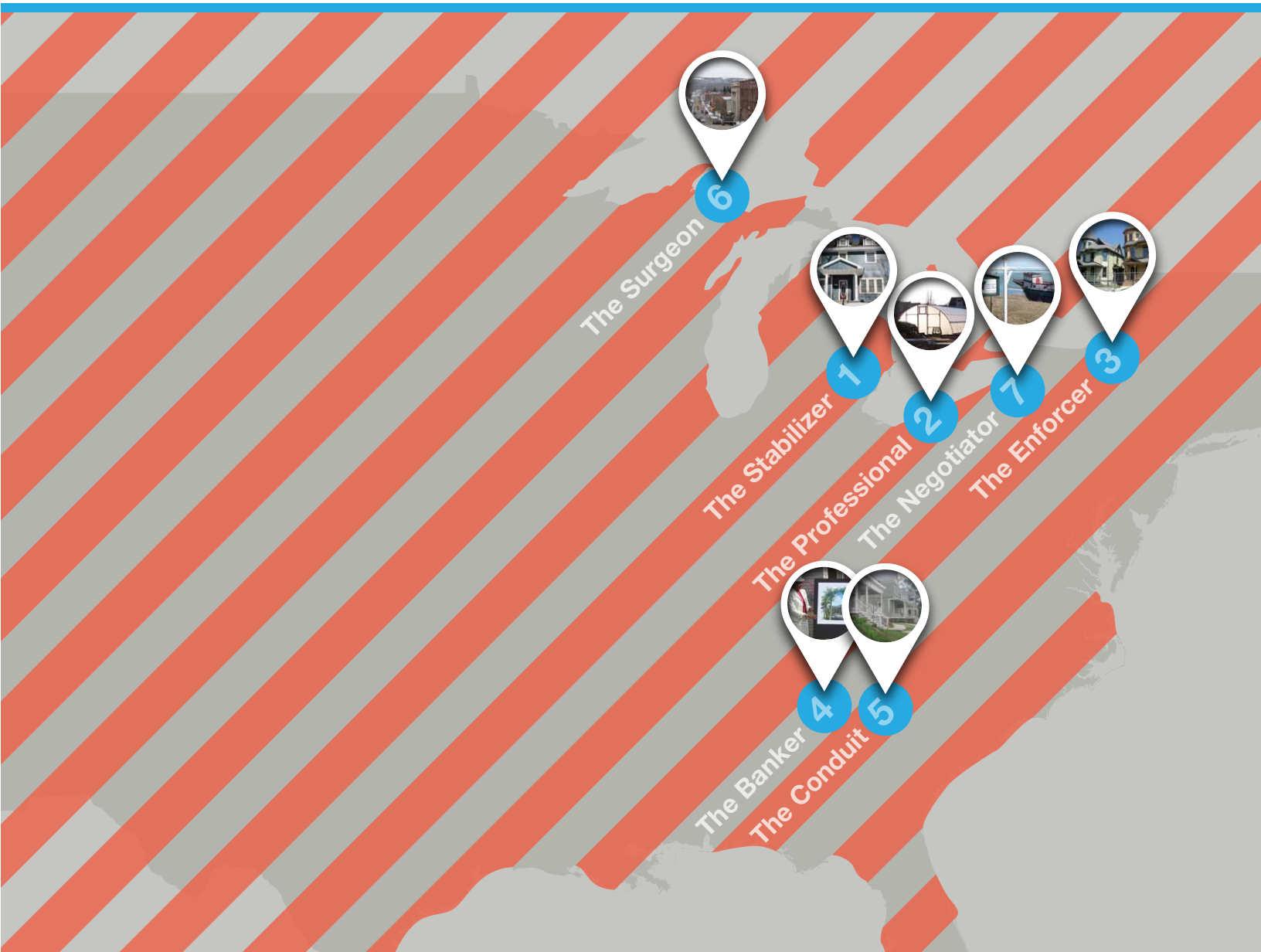
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Development Presentation - Atlanta,  
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