



# A Conversation on Land Banking

Georgia Municipal Association

*Odetta MacLeish-White, Director of Georgia Initiatives*

Tuesday, August 9<sup>th</sup>, 2022

# Agenda



- Introduction to Odetta and Center for Community Progress
- What is “Systemic Vacancy, Abandonment & Delinquency”?
- What are systemic responses to VADs?
- Land Banks: a National and Local Strategy
- Call to Action
- Q & A

# About Me



# About Community Progress



**Mission**      **Foster strong, equitable communities where vacant, abandoned, and deteriorated properties are transformed into assets for neighbors and neighborhoods**

**Goal**      **Policy and practice change (local, state, federal)**

**Services**      **Affect that change via**

- Technical Assistance
- Policy Design
- Research
- Trainings
- Conferences
- Learning Exchanges
- Online Learning

**300+**

COMMUNITIES

**35+**

STATES

**10,000s**

TRAINED

# CCP Georgia Year One





# Strong, equitable communities



- Healthy
- Accessible
- Affordable
- Stable
- Inclusive
- Good Jobs
- Quality Education
- Safe
- Wealth Building
- Sense of Place
- Climate Resilient

## **ENTRENCHED VAD INHIBITS COMMUNITIES FROM REALIZING THIS VISION**

VAD properties are a systemic issue, perpetuating inequitable outcomes for individuals and communities, specifically communities of color and low-income communities

# Reparative, Regenerative, Resilient

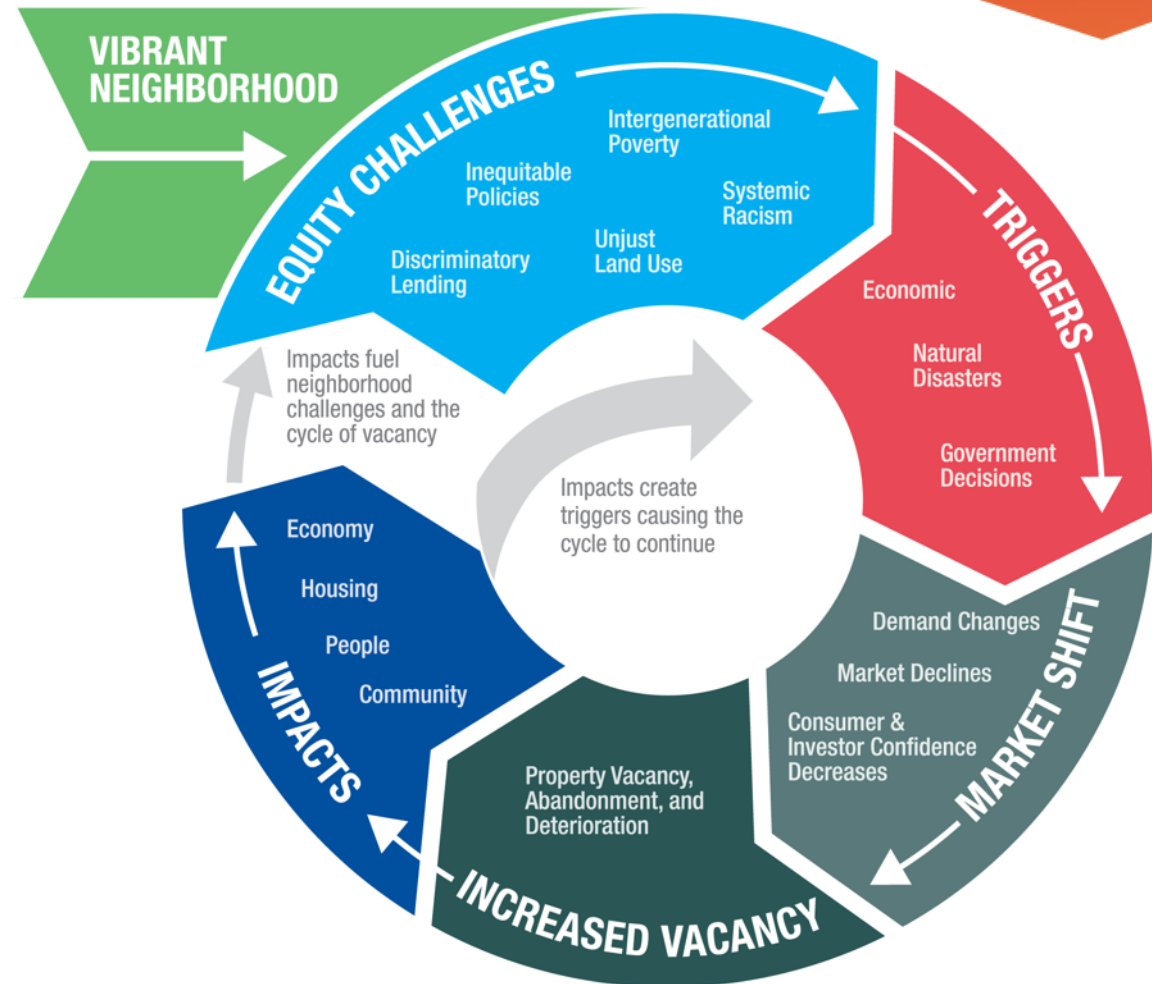


CCP seeks policies across all forms of infrastructure which are

- **Reparative:** to address the lingering social, economic, and environmental impacts of past policies, providing opportunities for these communities to revitalize and reconnect.
- **Regenerative:** jobs and economic benefit are provided to businesses of color and low-income populations, and investments are planned *with* the community through meaningful engagement. This increases resources shared by all.
- **Resilient:** land use and re-development policies reflect smart growth development principles, leverage green stormwater infrastructure and alternative energy, and consider materials and construction methods that minimize environmental harm.

# Systemic Vacancy & Communities

- Systemic vacancy is the community experience of widespread property vacancy caused by the combined actions of people, policies, and processes.





# Disasters

## Economic

- Great Recession
- COVID-19 pandemic

## Natural

- Flooding
- Tornadoes
- Fire



Photo Credit: Architect Magazine

# Market Shifts



# Impacts on Communities



## Ways Vacant, Abandoned, and Deteriorated Properties Negatively Impact Communities



### PUBLIC HEALTH

**Creates unsafe environment for occupants** (e.g. lead, asbestos)

**Creates unsafe environment for neighbors** (e.g. attracts crime, rodent harborage, physical threat)

**Harms mental health**



### INDIVIDUAL WEALTH

**Lowers surrounding property values, threatening homeowners' investment**

**Property deterioration exceeds cost-effective repair**

**Higher insurance premiums**



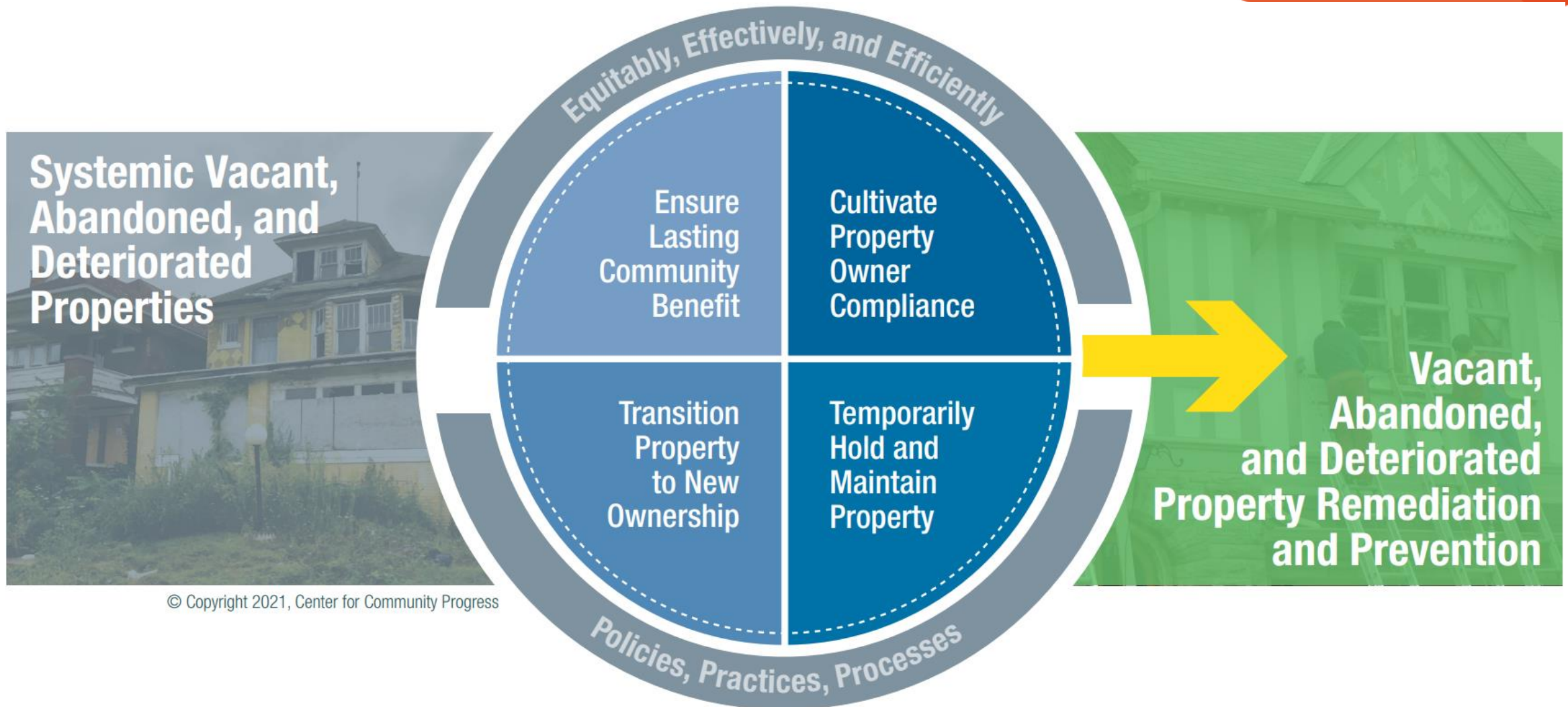
### COMMUNITY FISCAL STABILITY

**Lowers property values, reducing tax base**

**Contributes to future property vacancy**

**Increases municipal service costs**

# Cycle of Systemic VAD Interventions



© Copyright 2021, Center for Community Progress

# Let's talk Land Banks



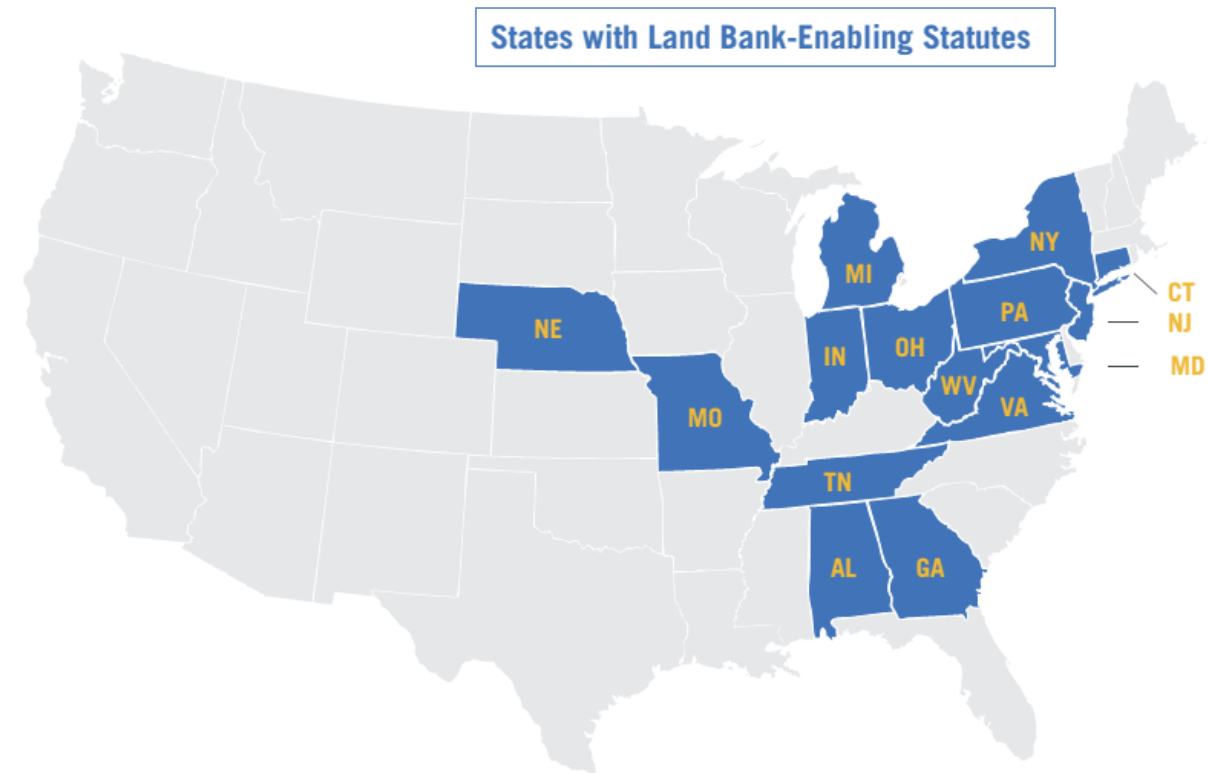
A land bank should be seen as a more **thoughtful alternative** to the speculative auction that ensures the transfer of tax foreclosed properties to **responsible buyers** in order to generate **predictable outcomes** consistent with **community priorities**.



# What is a Land Bank exactly?

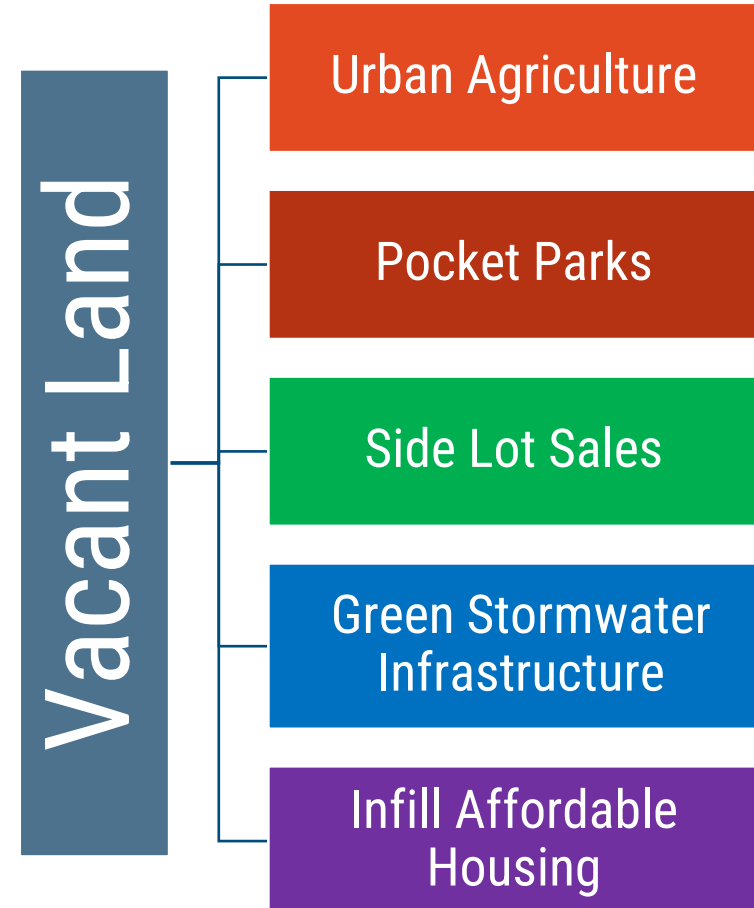
**A land bank is a public authority or nonprofit that focuses on the conversion of vacant, abandoned, tax-delinquent, or foreclosed properties to support *equitable community development outcomes*.**

- Nearly 250 land banks nationwide
- Over 80% established since 2008
- Over 84% exist pursuant to comprehensive state enabling legislation
- ***Approximately 90% of the properties held in LB inventories were acquired through the tax foreclosure process!***



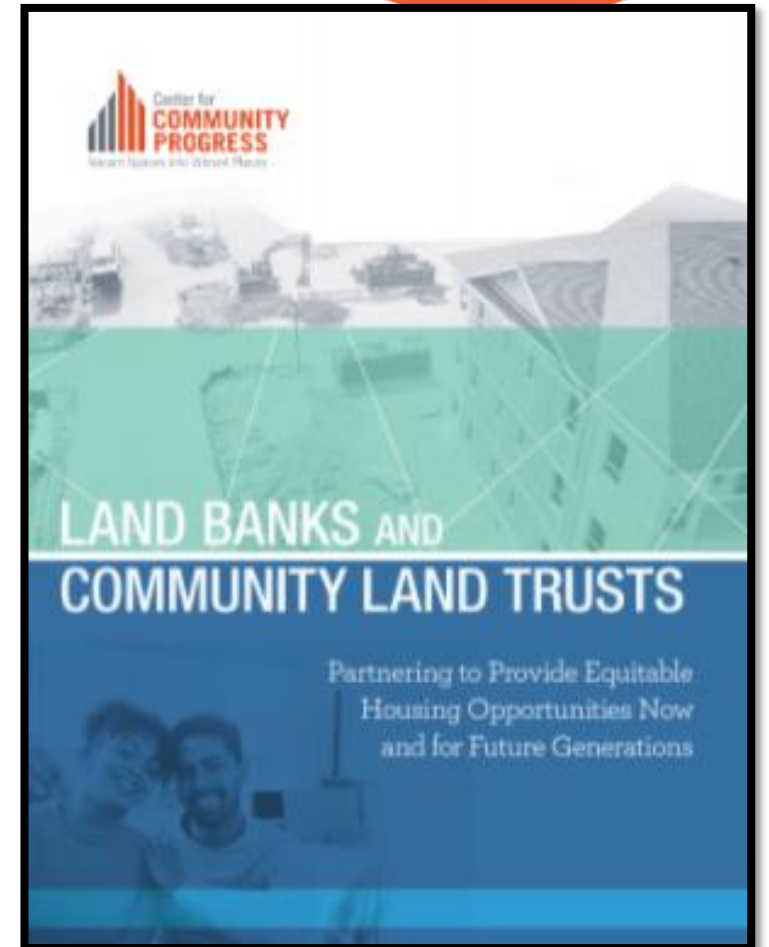
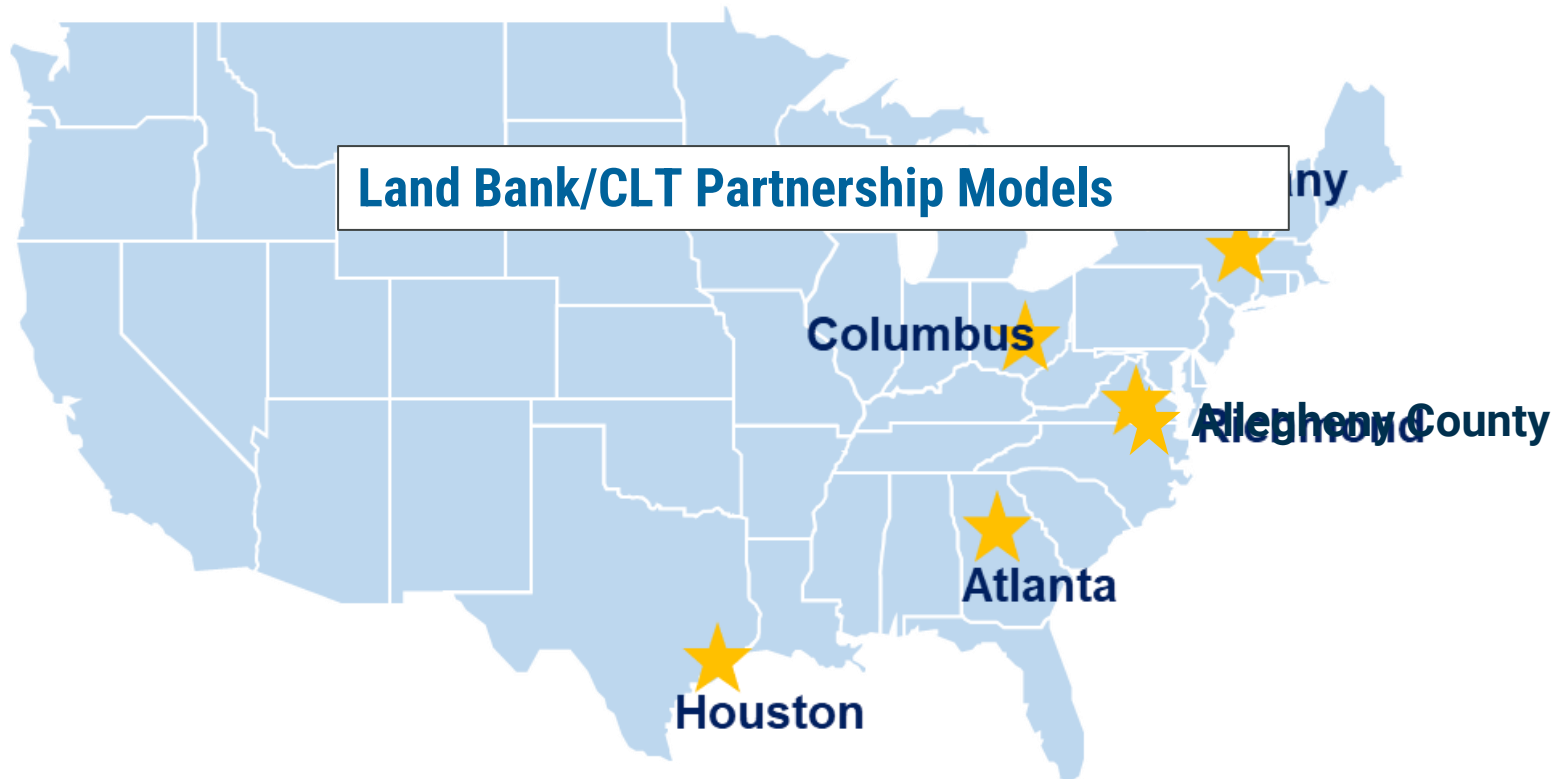
# Success through partnerships

- A land bank must work with strategic partners that can put abandoned structures and vacant land back to productive use.
- Land banks can't be experts in everything: land-use, neighborhood planning, project financing, or community engagement. But partnering with experts in these areas will yield the best results.



# Supporting Inclusive Neighborhoods

## Partnering with Community Land Trusts to increase permanent affordable housing choices



# Building Resilient Communities

## Facing the Threats of Climate Change



New zoning and land use reimagines large swaths of vacant land, owned by Genesee County Land Bank, to increase resiliency, public health, and green enterprise.



New 2021 legislation includes provision to allow HLB to make land swaps with the Harris County Flood Control District, with eye toward resiliency.



2021 NLBN survey found that 87% of the nearly 18,000 properties held by responding land banks are vacant lots, and leaders being more creative about **permanent** green use.



# Data Driven & Proactive

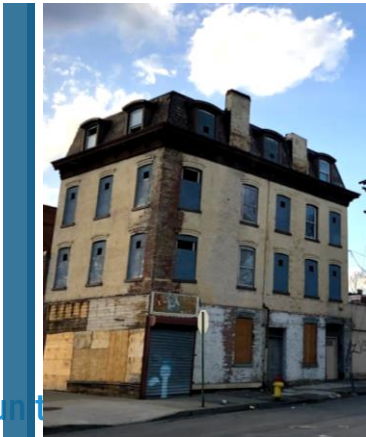
## PARCEL DATA:

- Delinquent property taxes
- Unpaid code or other public liens
- Frequency & volume of code violations
- Nuisance & police calls
- Utility shut-offs
- Occupancy status
- Structure condition



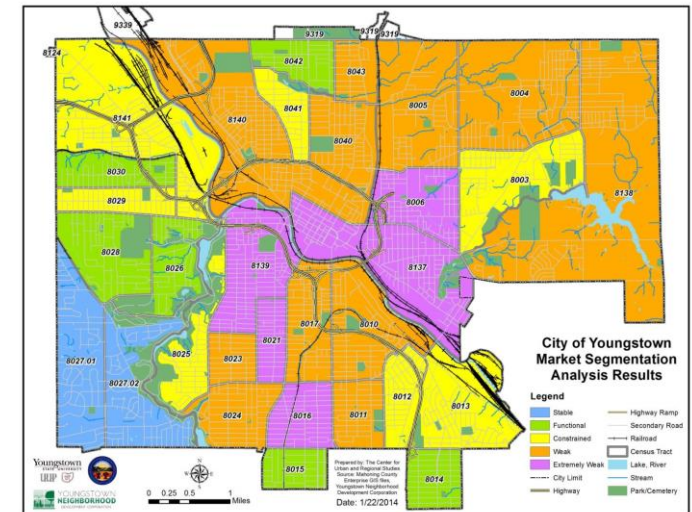
## SOCIAL DATA:

- Regular resident input
- Neighborhood needs/ goals for land & services
- Understand neighborhood racial & ethnic history
- Community-based orgs & partners



## MARKET DATA:

- Foreclosure rates
- Sales volume, if any
- Sales price
- Purchaser (LLC?)
- Cash deals?
- Assessment values





# Community Engagement



- Clear, accessible written products helping folks comply
- Conduct regular outreach and educational opportunities in the community, consider ambassador programs
- Hire or partner with local nonprofits, including cultural partners, to create tenant liaison program
- Create landlord training programs
- Explore arts and culture partnerships

# Community Engagement



- Omaha Municipal Land Bank Community Ambassador
  - Started in September 2021
  - Designed to inform community members about OMLB's programs and impact while identifying and educating a diverse cohort of potential board applicants
- St. Paul Pop Up Community Engagement
  - Created by Public Art Saint Paul's Artist in Residence, Amanda Lovelee
  - An opportunity for community members to become more informed about projects going on throughout Saint Paul and share ideas and feedback.

# Key Powers of Georgia Land Banks

- Acquire properties by donation, local government transfer, or market acquisition
- Acquire properties at tax sale utilizing credit bids in the absence of private bidders
- Extinguish delinquent taxes
- Hold properties tax-exempt
- Return properties to productive use with flexibility



Photo courtesy Augusta/Richmond Land Bank Authority

# 2012 Georgia Land Bank Act Improvements



- Increased Flexibility
- Promotes Regionalism
- Allows Self-Financing Mechanisms for Georgia LBAs
- 5-11 Board Members
- Funding Sources: local government, grants, 5/75 tax recapture, property sales

# Georgia Land Banks at a Glance

- Counties with land banks: 25
- Cities and towns served by land banks: 30
- Neighborhoods served by land banks since 2012: 80+
- Properties returned to productive use since 2012: 500+ and counting
- Current inventory of Georgia land banks: 1,230+ parcels
- Units of affordable housing developed since 2012: 200+
- Volunteer land bank board members: 116+



Photo courtesy of Metro Atlanta Land Bank



# Ingredients for Success



- Dedicated full funding with empowered Land Bank staff/director
- Support and partnership from Tax Commissioner's Office
- Support/resources from local governments to fund acquisition/maintenance/disposition of land bank properties
- Significant community engagement: meaningful public meetings, trainings, resident education
- Partnerships with existing non-profit and mission driven for profits
- Grounded in equity, in full and complex stories of community
- Consider arts and culture partnerships

# Georgia Land Bank Accomplishments



- Between 2017 and 2021 the [Rome-Floyd Land Bank](#) returned \$2.1 million in property value to the tax rolls.
- In 2020, the [Albany-Dougherty County Land Bank](#) has returned over \$115,000 in tax revenue to the tax rolls, including 3 commercial properties, 5 rental properties, historic district rehabilitation, and three first-time homeowners.
- The [Chatham-Savannah County Land Bank](#) has facilitated the new construction and rehab of 90 affordable homes
- Since 2018, the [Dublin-Laurens County Land Bank](#) has returned over 50 vacant, abandoned and tax delinquent properties to private hands.

# Georgia Land Bank Accomplishments



- The [Metro Atlanta Land Bank](#) has created over 700 housing units and created over \$32 million dollars in new local property tax revenue.
- The [Douglas-Coffee County Land Bank](#) is [sold its first house in May of 2020](#) to a local couple.
- The [Glynn-Brunswick County Land Bank](#) acquired and cleaned up a historic home designed by famed architect George Barber.
- The [Americus-Sumter County Land Bank](#) has established an office, created a website, and hired a dedicated part-time staff.
- The [Valdosta-Lowndes County Land Bank](#) has formed local partnerships with Habitat for Humanity and the local Community Development Block Grant (CDBG) Housing Programs to reclaim vacant properties and to create affordable housing units.

# Georgia Land Bank Accomplishments



The [Augusta Georgia Land Bank](#) has successfully returned over \$750,000 in delinquent property taxes through its proceedings, with an additional \$880,000 added to the digest.

Through its continued support of faith-based and nonprofit developers, begun negotiations with private investors for land development to reduce vacancy; and through its urban planning,

The [Macon-Bibb County Land Bank](#) helped return 70 vacant, tax-delinquent properties to the tax rolls, helped collect back taxes on another 230 vacant, abandoned properties using Judicial In-Rem Tax Foreclosure, and returned over \$1.5 million in delinquent taxes to the County and School District in the first 6 months of 2021 alone.

# National Land Bank Network



Together, with land bank leaders, we aim to collaboratively develop national infrastructure, research, and knowledge-sharing that strengthens the ground-work of land banks – vital contributors to community health.

Brian Larkin, Director

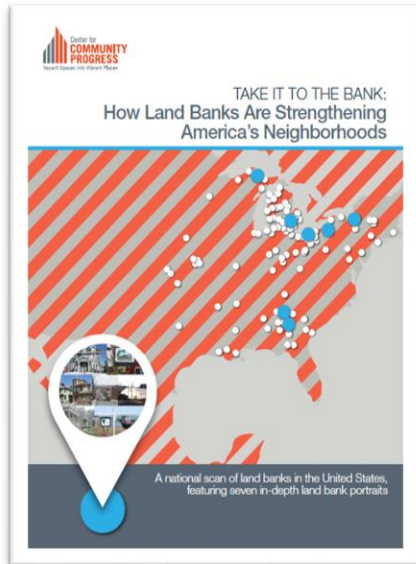


# NLBN Survey: Key Take Aways

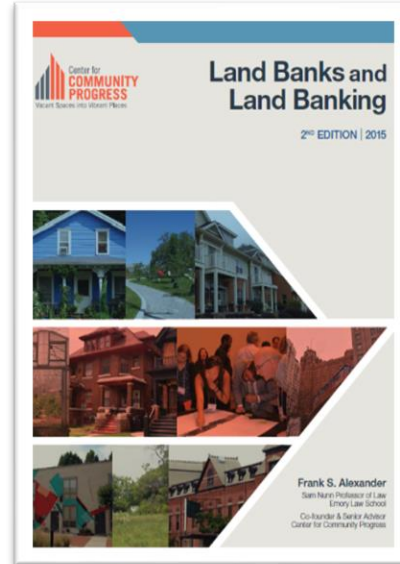


- Technical assistance is needed to help land banks chart their future and state the value they add to communities
- More than just demolition, land banks are good stewards for vacant & abandoned parcels. Land bank activities include:
  - Maintenance
  - Vacant Lot Reuse
  - Job creation
  - Foreclosure Prevention
  - Development
  - Rehabilitation
  - New Construction
  - Affordable Housing
- 50% of land banks don't have the data and software necessary to identify current and potential inventory

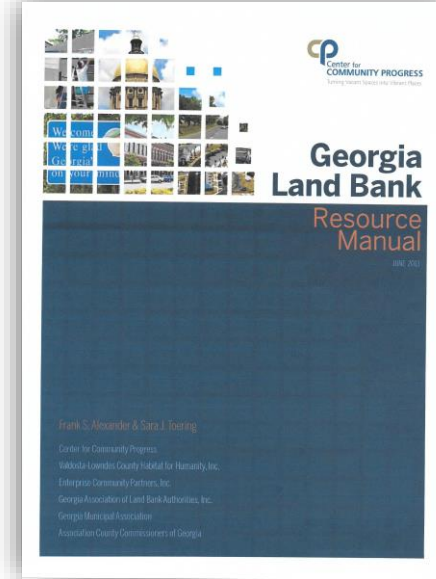
# Additional Resources: Land Banks



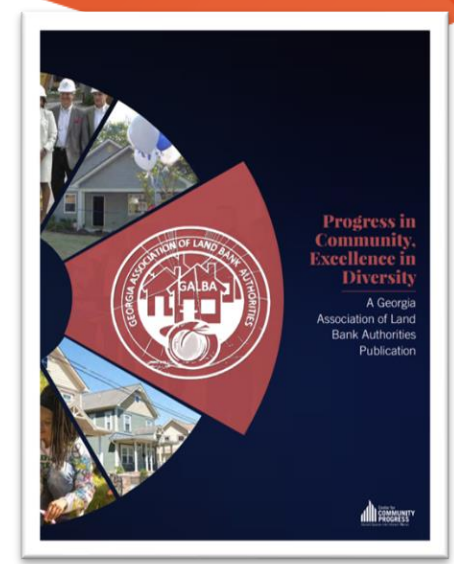
*Take It to the Bank (2014)  
(features Macon-Bibb and Metro  
Atlanta LBAs)*



*Land Banks and Land  
Banking by Frank  
Alexander, 2<sup>nd</sup> Ed (2015)*



*Georgia Land Bank Resource  
Manual (2013)*



*Progress in Community,  
Excellence in Diversity: A  
Georgia Association of  
Land Banks Publication  
(2019)*

And much more located on our website: [www.communityprogress.org](http://www.communityprogress.org)

# What Next?



- Learn more by visiting [www.communityprogress.org](http://www.communityprogress.org) and registering for Cornerstone Webinars and the Reclaiming Vacant Property conference.
- Check out the Georgia Association of Land Bank Authorities website and ask questions of land bank practitioners. [www.galbaonline.org](http://www.galbaonline.org)
- Continue to convene your local partners in city and county tax office, code enforcement, community development and housing, arts and culture to set a vision for your community that includes the reuse of land and the equitable handling of vacant and abandoned property.

*Questions? Thoughts?*  
*Thank you!*

[omacleishwhite@communityprogress.org](mailto:omacleishwhite@communityprogress.org)

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