Land Bank 101: The Basics of Land Banking in Ohio

Lucas County Land Bank
David Mann, President
Cindy Geronimo, Vice President & Director of Community Engagement
Joshua Murnen, Secretary & General Counsel
Land Bank 101

Getting Started
Lucas County Land Bank - Brief History

* Incorporated – Aug. 2010
* Hired first staff member – Nov. 2010
* Received funding / acquired first property – Feb. 2011
* As of today:
  * 7 full-time staff members
  * Efforts on approximately 4,000 out of 20,000 tax delinquent parcels
  * 870 structures demolished through Moving Ohio Forward efforts
  * Over 200 individual properties sold for rehab
Why a County Land Bank?

- Tackles the challenges of vacant, abandoned, & tax-delinquent properties with new tools
- Offers a dedicated funding for these efforts
- Streamlines the county tax foreclosure processes
- Builds and grows community partnerships
- Opens door to federal, state, and private funding sources
An Ohio land reutilization corporation (or more commonly, “land bank”) is a hybrid organization that combines:

(1) the private sector efficiency of a nonprofit corporation, with

(2) the public purposes, powers, and funding of a governmental organization.
A Land Bank has four statutory purposes in Ohio:

- Facilitating the reutilization of vacant, abandoned, and tax-foreclosed real property;
- Efficiently holding such property pending reutilization;
- Assisting entities to assemble and clear the title of such property in a coordinated manner; and
- Promoting economic and housing development.

Source: R.C. 1724.01(B)(2)
Our Mission

To strengthen neighborhoods and preserve property values by strategically returning vacant, abandoned, and tax-delinquent properties to productive use.

Toledo’s historic Pythian Castle
Answering Skepticism

- County Buy-In and Cooperation
  - Treasurer
  - Commissioners
  - Row Offices & Other Local Gov’ts
- Community Support
  - Listening Sessions
  - Clear Mission & Business Plan
- Transparency & Predictability
An Ohio land reutilization corporation may be incorporated by any county with a population exceeding 60,000 based on latest decennial census.

The County Treasurer acts as formal incorporator.

Articles of Incorporation must be approved by resolution of the Board of County Commissioners.

The Articles are filed with the Secretary of State, after review and approval by the Attorney General.

Source: R.C. 1724.04
At the same time as incorporation, the Board of County Commissioners designates, by resolution, the Land Bank as its agent for exercise of the County’s land reutilization powers under Chapter 5722.

The County and Land Bank also enter into a formal “Agreement and Plan” regarding effective land reutilization, including the:

- Specific powers of the Land Bank;
- Compliance with applicable law; and,
- Access to shared county services.
Like other nonprofit corporations, the Land Bank is governed by a Board of Directors, comprising 5, 7, or 9 members according to statute, who serve without compensation.

The Board members include:
* (1) County Treasurer
* (2) County Commissioners
* (1) Representative of the largest municipality, based on population
* (1) Representative of all townships with population over 10,000 in the unincorporated area, chosen by a majority of such trustees
* Up to (4) additional members

* At least (1) Board member must have private sector or nonprofit experience in rehabilitation or real estate acquisitions

Source: R.C. 1724.03
The Land Bank is managed on a day-to-day basis by an Executive Director or President.

Additional necessary officers include a Secretary and Treasurer.

The Executive Director or President (or the Board directly) may hire additional employees as necessary.

But, Ohio law permits shared services agreements between the Land Bank and employees of the Auditor, Treasurer, or Commissioners (R.C. 1724.02(O)).
Lucas County Land Bank – Organizational Chart

Board of Directors*

President

Treasurer*

Vice President & Director of Community Engagement

Secretary & General Counsel

Properties Manager

Projects Manager

Field Technician

Projects Assistant

* Denotes uncompensated position
As part of its overall operations, the Land Bank should adopt the following:

- A Code of Regulations (By-Laws)
- A Conflict of Interest / Ethics Policy for Board and staff
- Employee Manual
- Records Retention Commission or R.C. 149.412 option
- A Public Records Policy
- A Purchasing Policy
  - Land Banks are not subject to a County’s competitive bidding requirements
Policies and Procedures

* Develop written Policies & Procedures to guide day-to-day staff decisions
  * Acquisition / Disposition
  * End User Priorities
  * Valuation
  * Demo vs. Rehab
* Sets expectations with end-users, community at large
* View ours at www.lucascountylandbank.org
There are a variety of potential funding sources for Land Banks, from statutory authority and through its operations:

- Up to 5% direct allocation from the Delinquent Tax and Assessment Collection fund (DTAC);
- All penalties & interest on delinquent taxes (with 12% interest);
- A direct appropriation by the Board of County Commissioners;
- A direct appropriation by the Treasurer from Treasurer’s DTAC allocation;
- Property sales income from sale of vacant and abandoned properties;
- Federal / state / private grant funding.
## Lucas County Land Bank – Budget Process

### 2013 Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unencumbered</td>
<td>$1,950</td>
</tr>
<tr>
<td>5% DTAC allocation</td>
<td>$1,695</td>
</tr>
<tr>
<td>Property Sales Income</td>
<td>$696</td>
</tr>
<tr>
<td>Moving Ohio Forward</td>
<td>$2,700</td>
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<tr>
<td>Other Income</td>
<td>$180</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$7,221</strong></td>
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</table>

### 2013 Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demolition</td>
<td>$4,170</td>
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<tr>
<td>Rehab / Reinvestment</td>
<td>$210</td>
</tr>
<tr>
<td>Property Holding Costs</td>
<td>$147</td>
</tr>
<tr>
<td>Staff Costs / Benefits</td>
<td>$385</td>
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<tr>
<td>County Shared Services</td>
<td>$70</td>
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<tr>
<td>IT/Overhead</td>
<td>$112</td>
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<tr>
<td>Encumbered Expenses</td>
<td>$1,110</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$6,204</strong></td>
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</tbody>
</table>

(in thousands)
**Accounting**
- Land Banks must maintain separate accounts from the County
- Quickbooks Online (for accounting and payroll) as one option

**Healthcare**
- Land Bank may partner with County to jointly procure health care
- Land Bank can procure health care independently

**Retirement**
- Land Bank employees are not PERS eligible
- Eligible for 457(b) retirement plan
Financial Audits

* Land Banks are required to prepare an annual financial report certified by the Board and filed with the Auditor of State (usually by April 30th)
* The Auditor of State then conducts an independent public audit (or may delegate to a CPA firm)
* Ultimately, these reports must be posted on the Land Bank’s website for public review
* Failure to file such financial reports in a timely manner may cause the Land Bank’s articles of incorporation to be canceled

Source: R.C. 1724.05-.06
Insurance & Immunity

* **Political Subdivision Immunity**
  * Chapter 2744 provides specific immunity for tort claims against land banks as a political subdivision of the State

* **Insurance Coverage still necessary**
  * General Liability insurance (property holdings + contracted work)
  * Employee & Automobile Liability
  * Directors & Officers
  * Property Casualty
The Land Bank may consider agreements with local government entities regarding:

* Coordinating acquisition decisions
* Disposition protocols (esp. commercial/industrial)
* Demolition partnerships
* Maintenance of Land Bank-owned properties
* Nuisance abatement powers
Data Management

### Parcel: 07-31631

**1424 SABRA RD TOLEDO OH 43612**

- **Delinquent**: 2008
- **Value**: $55600
- **Class/Land Use**: R10/Commercial
- **Lot Type**: Commercial
- **TF Case Number**: TF021201001-000
- **CI Case Number**: CI021301043-000

### Project Details

<table>
<thead>
<tr>
<th>Details</th>
<th>Value</th>
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<tbody>
<tr>
<td>Project Status:</td>
<td>Canceled</td>
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<tr>
<td>Acquisition:</td>
<td>N/A</td>
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<tr>
<td>Disposition:</td>
<td>N/A</td>
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<tr>
<td>Lot Type:</td>
<td>Commercial</td>
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<tr>
<td>Case Numbers:</td>
<td>TF021201001-000, CI021301043-000</td>
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<tr>
<td>Delinquent Year:</td>
<td>2008</td>
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</tbody>
</table>

### Timeline, Alerts, Generate Reports

- Show on Site
- Title Transferred: [ ]

### Related Projects

- Deed in Escrow: [ ]

### Intake

<table>
<thead>
<tr>
<th>Task</th>
<th>Ordered Task</th>
<th>Add Task</th>
<th>Task Template to Apply</th>
<th>Complete Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>On site inspection - level 1</td>
<td></td>
<td>Add Task</td>
<td>List with Realtor</td>
<td>Users Notes Docs Delete</td>
</tr>
<tr>
<td>Move to Acquire</td>
<td></td>
<td></td>
<td></td>
<td>Users Notes Docs Delete</td>
</tr>
</tbody>
</table>

- Add Date: 1/7/2014, Date Due: 1/21/2014, Complete Date: 1/16/2014
- Add Date: 1/23/2014, Date Due: 1/28/2014, Complete Date: 1/26/2014

LUCAS COUNTY LandBank
Attend Land Bank Property Management Systems Presentation

* Friday, 1:00 p.m. in Thurber Room
Land Bank 101

The Acquisition Pipeline
Acquisition Pipeline

Potential sources:

* Tax Foreclosure
  * Primary means of acquisition
  * Expedited and judicial
* Forfeited Land
  * Alternative to direct transfer following tax foreclosure
* Donation
  * Includes “deed in lieu” and REO properties
* Purchase
Acquisition Pipeline

- What are the needs and goals of the community?
  - Identify acquisition priorities; refine acquisition tools as capacity grows
  - Lucas County focuses on expedited tax foreclosure process due to large number of abandoned parcels
  - Acquisition sources can be given higher or lower priority depending on community / neighborhood need
    - Ex: REO donations could play a larger role
Tax Foreclosure

- Land Banks can directly acquire title to vacant or non-productive land following tax foreclosure
  - Vacant land (RC § 5722.01)
  - Non-productive land: “Abandoned” means “Delinquent + Unoccupied” (RC § 5722.01 & 323.65)
    - Property is now presumed unoccupied if insecure, vacant or vandalized upon visual inspection (RC § 323.65)
- Tax foreclosure can be filed under RC § 323.25, 323.65-323.79, 5721.18, and 5721.14
  - Lucas County cites § 323 and § 1521
- Can file 60 days after property is certified tax delinquent (RC § 323.25)
Tax Foreclosure Process

Lucas County: Focus on investigation
* Treasurer orders title work and investigates case
  * Identifies owner and interested parties
  * Can determine if donation is possible
* Treasurer transfers case file to Prosecutor (civil division); Prosecutor files complaint
  * Board of Revision, if possible
* Supplemental title work ordered and filed
* Case set for hearing (BOR) or motion for judgment (judicial)
* Judgment Entry: direct transfer or Sheriff’s sale
In Lucas County, the judicial tax foreclosure process historically took 2-3 years from the time a property was certified delinquent to the time of Sheriff’s Sale.

Traditionally, there simply was not a very good way to target delinquent properties for tax foreclosure:

- Focus on value, level of delinquency, or other criteria?
- Even if you have good data, little control over end result.

Land Banks can help to focus and streamline the tax foreclosure process, both for BOR and judicial cases.

Invest heavily in investigating case for greatest efficiency.
Land Bank Tax Foreclosure Acquisition Process and Timeline

The Lucas County Land Bank acquires the majority of our properties through tax foreclosure. As an end-user for the property, this timeline is designed to give you a basic sense of our acquisition time frame.

**The Tax Foreclosure Process - ~165 Total Days**

1. **Land Bank Application Received**
   - **At least 14 days**
   - **Applicant Qualified?**
     - Yes
     - **14 days**
       - Foreclosure Request and Delinquent Letter Mailed
     - **Additional 28 days**
       - Title Work Ordered and Case Investigated
     - **Additional 45 days**
       - Complaint Filed / Service of Process
     - **Additional 30 days**
       - Final Hearing and Judgment
     - **Additional 45 days**
       - Alternative Right of Redemption Foreclosed

2. **Demolition**
   - At least 90 days
   - Marketable

3. **Land Bank Takes Title**
   - Immediately Marketable
   - At least 30 days
   - Sold to Qualified End-User

4. **Interior Inspection and Review**
   - At least 30 days
   - Marketable

Every transaction is different and nothing in this timeline should be construed as a commitment, either as to the length of the actual process or the Land Bank’s ability to secure title. Under Ohio law, an owner may “recede” their property during the tax foreclosure process and prevent the Land Bank from acquiring it. By receiving an application, the Land Bank does not commit to transferring any property.
Tax Foreclosure: Expedited

- Expedited foreclosure through Board of Revision (RC § 323.25, 323.66-323.79)
- Action filed can only be filed if property is “abandoned” (delinquent and unoccupied: RC § § 323.65(A)&(G), 323.66)
- BOR Composition: Auditor, Treasurer, Co. Commissioners
  - Dedicated specifically to expedited tax foreclosure
- In Lucas County, BOR cases average **five months** from the date title work is ordered to judgment
  - Cases move quicker on average than judicial cases
  - Quasi-judicial; Civil Rule 4 applies
**Expedited Tax Foreclosure:**

- "Alternative right of redemption" (ARR): Owner has **28 days** to redeem taxes and court costs following judgment before direct transfer to Land Bank (reduced from 45)
- ARR is invoked if value of the land is greater than the delinquent taxes (RC § 323.78)
  - Owner can waive alternative right of redemption to expedite transfer
- If delinquent taxes **exceed** value of land, property can be directly transferred to Land Bank without ARR
- Property can also be set for Sheriff’s sale following expedited tax foreclosure (RC § 323.73 & 323.77)
Expedited tax foreclosure is the Lucas Co. Land Bank’s largest pipeline: >75% of acquisitions

- Average over 50 cases per hearing
- Hearings are very efficient; usually completed within one hour
- Typically if an eligible property is eligible for BOR, but will be assessed following forfeiture, it will be filed in the BOR and subsequently set for Sheriff’s sale
Judicial Tax Foreclosure:

- High volume leads to longer average case time
- Can be a good tool when BOR is not possible, or when interested parties that seek to protect their interests
  - Ex: Federal Tax Lien on property
- Cases can now be transferred directly between BOR and Court of Common Pleas (RC § § 323.69, 323.691 & 323.70)
- Following sale, property can transfer directly to Land Bank or can transfer to forfeited land list
“Forfeited land” is the end result of the tax foreclosure process in cases when Sheriff’s Sale results in a “no bid” (RC § 5723)

Land Banks have the statutory authority to acquire forfeited land at any time (RC § 5723.04)

- Includes property that was not initially eligible for direct transfer
- Lucas County historically had a large number of forfeited properties; Land Bank has collaborated with County Auditor to address this issue
Collaborate with Auditor and Treasurer to identify forfeited properties that require closer scrutiny

- Properties may remain on forfeited land list while a development plan and financing are assembled

- Lucas Co. Land Bank frequently requests that properties go to Sheriff sale, intending to address them following forfeiture
  - This helps minimize risks with larger structures that may prove difficult to rehab, and properties with potential environmental issues

- Land Banks now have the clear authority to enter, inspect and appraise forfeited properties prior to taking title (RC § 5723.01)

- RC § 5723.04: Forfeited properties must be put up for action at least annually, so managing the inventory is critical
  - Lucas County: Minimum bid = $60.00!
Donation

Donation can be an alternative way to acquire property when:

- Tax foreclosure is not possible (ex: REO properties where taxes are paid out of escrow), or
- Acquisition can be expedited (ex: tax foreclosure case is being investigated, owner wishes to donate)
- “Deed in lieu of foreclosure” provision applies when case has already been filed (RC § 5722.10)

Need to ensure title is clean and marketable

- Require potential donor to produce title examination (or pay outstanding title work costs, if applicable) prior to transfer of title
- Donor can credit donation as non-cash charitable contribution
  - Frequently, relief from tax and maintenance liability is incentive enough to donate

Lucas County: REO pipeline with Chase & Well Fargo

- REO properties may come with reporting requirements
* General discretion to purchase and acquire property
* Purchase can potentially be a useful tool to supplement an REO pipeline where donation is not a possibility
* In some cases, purchase for a nominal fee may make better economic sense for owner than donation
  * UpTown Green Project (below)
* If Land Bank is taking the lead on project assembly, some purchasing may be necessary
* Lucas County has explored / undertaken purchases only in extremely limited circumstances, but it can be a viable tool if necessary to advance an important project
Extends automatic tax exemption enjoyed by LRCs to any other electing subdivision (RC § 5709.12)

Gives priority to LRCs in purchasing tax certificates (RC § 5721.36)

If Land Bank elects to acquire property directly following Sheriff’s Sale and there are no bids, it is considered to have submitted the best “bid” following first sale and second sale is not necessary (useful for situations like IRS tax liens) (RC § 5722.03)

Clarifies that delinquent water, sewer and nuisance charges are abated following tax foreclosure (RC § 5722.03)

Extends tort liability enjoyed by political subdivisions to Land Banks (RC § 2744.01)
Case Study 1: Merchant’s Landing

Abandoned Kroger & strip mall...

Restored and re-purposed!
Case Study 1: Merchant’s Landing

- Commercial property with substantial tax delinquency (strip mall with Kroger and multiple smaller units), part of larger mortgage foreclosure case with multiple properties and several major lien holders
- Property located on Ohio-Michigan line in Washington Township (directly adjacent to City of Toledo)
- County asserted claim for delinquent taxes ($350,000+), sale with no bid, property forfeited
- Land Bank worked with receiver to find a purchaser who has restored the property
- If the County and Land Bank had not stepped in, this would likely have resulted in a bank walk-away. With the Land Bank’s involvement, this property was directed toward a qualified developer and kept away from forfeited land speculators
Case Study 2: UpTown Green
**Case Study 2: UpTown Green**

- 15 separate parcels in UpTown Toledo; site control needed to apply for CORF “Signature Park” grant
- Lead entity unable to obtain site control with application deadline fast approaching, tax foreclosure not an option due to extremely tight time line
  - Delinquent taxes an impediment to acquisition
- Land Bank negotiated donation of two parcels from local investor
- Land Bank negotiated purchase of remaining thirteen parcels from out of state investor (nominal consideration)
  - Discussed possibility of deficiency judgment under RC § 5721.192
- Even when tax foreclosure is not feasible, Land Banks can frequently use other available tools to gain site control
Case Study 3: Anthony Wayne Solar Field

BOLSTERING GREEN CREDENTIALS

A group of private investors plans to build a 2-megawatt solar array at 671 Spencer St., a 22-acre plot northeast of the Toledo Zoo.
Case Study 3: Anthony Wayne Solar Field

- Former site of Haughton Elevator factory: Local developer sought to construct solar field and partner with Toledo Zoo
  - “Brownfield” property with substantial tax delinquency and multiple lienholders, was in receivership
- Land Bank worked with receiver and developer to take title through fiduciary’s deed pursuant to judicial order
  - Lienholders consented to transfer; delinquent taxes abated
- Creative strategic reuse of property that still has outstanding (but controlled) environmental issues
Land Bank 101

Disposition Considerations
Disposition

* Look to the needs and goals of individual communities
  * Challenges and solutions will differ by region, political subdivision, and neighborhood; policies and procedures should be **clear but flexible**
  * Example:
    * “North Side” has high vacancy rate and many distressed properties, needs concentrated strategic demolition effort before redevelopment can occur
    * “South Side” has low vacancy but declining home ownership rate; must target acquisition of vacant homes and raise owner occupancy rate
  * Goal should be to implement policies that are effective in **both neighborhoods**
* Land Banks can more efficiently utilize resources in organized neighborhoods
  * Land Banks can encourage neighborhoods to organize and plan; even neighborhoods lacking resources can help collect data (as “Toledo Survey” effort demonstrates)
Priorities are general to allow for greatest flexibility

1. Political Subdivisions – Seek cooperative relationship; in Lucas County, typically no conflict between Land Bank and subdivisions

2. Property Restoration – Usually best use, but development can trump
   a. Owner occupancy – Includes re-sale and family members
   b. Rental – Look to condition of existing properties

3. Demolition – Sometimes best result, but often only possible result
   * Competing priorities between rental investors and owner occupants; investors more likely to demonstrate necessary financial assets
   * Conflict between demolition and rehab in historic neighborhoods
   * Transformative development may ultimately have highest priority
End User Qualification

* Basic Considerations:
  * Current on property taxes
  * No nuisance citations / conditions on existing properties
  * Not prior delinquent owner (includes corporate members)

* If project is a rehab or new development:
  * Quality project development plan and time line
  * Financing to complete the project
  * Proof of prior work completed (if applicable)
  * Additional information on a case by case basis

* For commercial, industrial and new development projects, a full development plan with financing is required
Disposition Procedures: Rehab

- Property sold for “market value”
  - Factor the value of the property in good condition into account, then account for rehab costs to come to a starting offer
- Lucas Co. Land Bank uses a “reverse” deed in escrow during the rehab period
  - Purchaser gets title at closing, but executes deed back to Land Bank at closing for duration of rehab period
  - Title and escrow agent holds deed until work completion
  - Standard rehab period is 6 months, can be extended
  - Purchaser cannot occupy property or encumber property with mortgage during escrow period (if financeable, probably don’t need a restriction)
- When work is complete, Land Bank undertakes inspection
  - Provides information on final status of property, for us this is preferable to relying on political subdivisions
  - If inspection passes, deed in escrow is voided and released
Disposition Procedures: Rehab

Rehab requirements are based on City of Toledo’s occupancy standards, but Land Bank inspects property with private contractor

<table>
<thead>
<tr>
<th>DESCRIPTION OF PROPERTY FEATURE INSPECTED</th>
<th>COMPLIANT?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Structural members are relatively free from deterioration and appear capable of supporting their loads.</td>
<td></td>
</tr>
<tr>
<td>Foundation walls appear to be in good condition.</td>
<td></td>
</tr>
<tr>
<td>Exterior walls appear to be in good condition.</td>
<td></td>
</tr>
<tr>
<td>Roof appears maintained and weather resistant.</td>
<td></td>
</tr>
<tr>
<td>Windows and doors appear secure, maintained and weather resistant.</td>
<td></td>
</tr>
<tr>
<td>Plumbing is properly installed, functional, and free from defects or leaks.</td>
<td></td>
</tr>
<tr>
<td>Electrical is properly installed, functional and appears free from safety hazards.</td>
<td></td>
</tr>
<tr>
<td>HVAC &amp; duct system is properly installed, functional, and free from safety hazards.</td>
<td></td>
</tr>
<tr>
<td>Mechanical and electrical appliances, including water heating system and kitchen appliances, are properly installed, functional, and free from safety hazards.</td>
<td></td>
</tr>
<tr>
<td>All interior and exterior areas of the property are maintained and free from debris, rubbish and garbage, and free from rodent infestation.</td>
<td></td>
</tr>
</tbody>
</table>
“Home Ownership Advantage”: properties with lower rehab values are set aside for owner occupants for 30 days

For most prospective owner occupants, Lucas Co. Land Bank partners w/ housing counselors (NODA) to:

A) provide initial homeownership counseling services to prospective owner occupant purchasers;

B) provide recommendation as to whether applicant has the ability to be a home owner

This allows Land Bank to conditionally accept purchase offers from owner occupants rather than guessing as to applicant’s ultimate capacity

Applicant may be referred for additional counseling services.
Priority given to end users under the “Side Lot” program

- “Side Lot” end user is first priority end user for vacant land
- Must be at least 50% contiguous with adjacent property
- Owner occupants and landlords both qualify
- Purchase price is $100
- If two equally qualified side lot applicants, we will split the parcel
  - Can be costly if survey required, but arguably leads to best planning result
  - Lucas Co. initially prioritized owner occupants, but we now give priority to all adjacent owners to achieve better planning outcomes
- Retain flexibility to dispose of property outside of “side lot” program when situation is unique as to land use, lot size, etc.
Disposition: Vacant Land

* Vacant land (outside of side lot program):
  * Land assembly for non-adjacent business, non-profits, institutional end users, etc., on a case by case basis; minimum $300 per parcel
    * Institutional end users can acquire non-adjacent land without immediate development plan if land is maintained and there is no other available use
  * Larger development projects: qualified on a case by case basis
    * Often involves site control only for a portion of the project
  * Purchase of non-adjacent lots by residents or for profit corporate entities is generally not permitted
    * Can license land for gardens or other community uses
    * Long term gardening or urban agriculture may qualify for purchase
Disposition: Desired Outcomes

* General policy considerations:
  * Increase values and promote sustainable neighborhoods
  * Facilitate new development consistent with community plans
  * Achieve good planning outcomes
  * Maintain existing housing stock where feasible
  * Preserve historic structures for future redevelopment
  * Strategically eliminate blight
  * Promote local control of property

* With each disposition decision, must be confident that both the end use and end user further the long term viability of the property and the surrounding area
Land Bank 101

Effective Partnerships
Local Government Partners

* City Of Toledo (Code Enforcement, Neighborhoods, Streets Bridges & Harbor, Planning Commission, Housing Court, Toledo Fire Department, Toledo Police Department)

* Surrounding Municipalities And Townships

* Treasurer’s Office

* Auditor’s Office

* Port Authority
The Land Bank Utilizes All Available Resources From Various Government Offices And Community Partners.
We strategically work with community residents to create comprehensive neighborhood plans.

We are working in every area of our city. Our goal is to analyze the collected data to determine where our side lot, land assembly/greening, rehab, demo, and commercial development programs can be implemented.
The City of Toledo recently built a new 18,000 square foot firehouse and approached the Land Bank about a dilapidated structure next door. The Land Bank stepped in, acquired the property, demolished the structure, and transferred the parcel to the City.
The Land Bank is working with The Toledo Police Department (TPD) to identify troubled properties where criminal activity has been reported.

The Land Bank has partnered with TPD Community Officers to coordinate our efforts in the T-Town Initiative to improve quality of life and blight remediation on a block-by-block basis.
Institutional Partners

* Hospital Systems
* Universities
* Toledo Public Schools & Community School Hubs
* MetroParks
Mercy St. Vincent Medical Center is an institutional partner that has organized a neighborhood-led initiative to revitalize a 2.1 mile corridor which borders its facilities, called the Cherry Street Legacy Area.

They have partnered with the Land Bank to help them complete their mission of improving the physical appearance of the neighborhood and creating a safe and healthy environment.
The Land Bank has partnered with the Cherry Street Legacy Project to acquire all of the parcels in a 1910 urban cul-de-sac that was 90% abandoned.

The Land Bank is working to demolish the blighted structures in this cul-de-sac so that it can be repurposed into a more productive use, possibly an orchard or goat grazing “urban farm.”
Toledo Public Schools and United Way of Greater Toledo have a “Schools as Community Hubs” program where the schools partner with non-profit groups to provide services such as medical and dental care, social services, and after-school programs. The Land Bank has worked with the school-community partnership specialist and each hub director to create maps of the 1-mile radius around each of these hubs in a grassroots effort to engage neighbors to identify troubled properties and work with the Land Bank to build a Comprehensive Neighborhood Plan.
Land Bank sponsored mural honoring Toledo’s Jazz Legacy
The Land Bank is working with the Toledo Metro Parks to assemble delinquent parcels of wetlands that will be repurposed as a metro park.

The Marsh is home to great blue herons and other wildlife. A new park in this area will be a significant contribution to both the adjacent Toledo Public School STEM Academy & Cranes Landing a new $7 million Senior Housing Complex.

There will also be a new Toledo Fire House constructed on the marsh across from the Cranes Landing Senior Housing Complex.
Community Partners

* Community Development Corporations
* Non-Profit Organizations
* Small Businesses
* Block Watches
The Land Bank partnered with The Fair Housing Center of Toledo to establish the MLK Inclusive Communities Neighborhood Renovation Program.

The Toledo Fair Housing Center and the Lucas County Land Bank provided $1.4 Million to create a Neighborhood Renovation Program that would be implemented for years 2014 and 2015. Fair Housing provided $700,000 of the program funds, which is the result of a settlement that was received from a federal housing discrimination complaint filed in 2012 against Wells Fargo Bank.
The MLK Inclusive Communities Neighborhood Renovation Program has three components. The core component is a Neighborhood Roof Replacement Program overseen by the Land Bank. In addition, this program will provide seed funds for Individual Development Accounts through NODA and support end-user driven Neighborhood Vacant to Occupied Property Rehabs.

1. Neighborhood Roof Replacement Program $1,000,000
2. Seeding NODA’s Individual Development Accounts $150,000
3. Neighborhood Vacant to Occupied Rehab Program $250,000

Total $1,400,000
Cherry Street Legacy Project: Legacy Homes I

Toledo’s Olde Town has 40 new homes
The Land Bank obtained site control on 20+ project parcels
This is a $10.4 million investment in the neighborhood
The Land Bank partnered with Neighbor Health Association (NHA) to acquire 1415 Jefferson Street, site of a former local car dealership. The Land Bank negotiated a donation and demolition from the prior owner and the land is being used to construct a regional campus for NHA in the heart of Toledo’s uptown.
The Land Bank worked with a business entrepreneur in Toledo to assemble some land for an orchard.

This business provides much needed fresh fruits & vegetables to a core neighborhood. It also provides employment for youth in the area.
The Land Bank is committed to working with Toledo Grows to help neighborhoods repurpose vacant lots into productive community gardens that help make an impact on providing healthy food for residents.
The Land Bank worked with the Zepf Center, a non-profit mental health service provider, to repurpose a former boarding school to provide therapy services.

* $100,000+ investment in a core neighborhood
Volunteer for the Toledo Survey Project

LUCAS COUNTY LAND BANK

STRENGTHEN NEIGHBORHOODS  PRESERVE PROPERTY VALUES
City of Toledo
Survey Territory
Each property will be assessed using a mobile device
3 Objectives

1. Occupancy (Occupied vs Vacant)
2. Identify Major Problems
3. Condition Grade
What is the Structure’s Occupancy?

- Occupied
- Vacant

Do any of the following apply?

- Roof Damage
- Fire Damage
- Missing Siding or Peeling Paint
- Broken or Missing Windows
- Open and Unsecured
- Boarded
- Deteriorating Porch
- Foundation or Masonry Damage
- Overgrown Lawn or Dumping
Major Problems

- Roof Damage
- Missing Siding or Peeling Paint
- Boarded
- Deteriorating Porch
- Foundation or Masonry Damage

What is the condition of the structure?
Structure Condition

What is the condition of the structure?

- A - Very Good
- B - Good
- C - Fair
- D - Deteriorated
- F - Hazardous

Comments (only use for out of the ordinary situations)

Please take a photo of the property.
Vacant Lots

Is there a structure present?
- Yes
- No

Are any of these items present on the property?
- Overgrown Lawn or Dumping (including Tires)
- Evidence of Flooding
- Pools or Child's Playground
- Driveway/Walkway/Steps
- Fences
- Vehicles

Comments (only use for out of the ordinary situations)
## The Land Bank Survey Zone Report

<table>
<thead>
<tr>
<th>NBHD</th>
<th>Total Parcels</th>
<th>Parcels with Dwellings</th>
<th>Parcels with only OBY or Garage</th>
<th>Empty Parcels</th>
<th>% Empty Parcels</th>
<th>% owner occupied</th>
<th>Owner Occupants who receive 2 1/2% tax reduction</th>
<th>Vacant/abandoned Dwellings Rated A,B,or C</th>
<th>Vacant/abandoned Dwellings Rated D or F</th>
<th>Acquirable empty lots</th>
<th>Nuisance Vacant/abandoned Dwellings</th>
<th>Nuisance empty lots</th>
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Once your group reviews it’s **Survey Zone Report**
Each Residential Neighborhood Group can create a **Neighborhood Plan**
by working with the Land Bank to determine where our side lot, land assembly/ greening, rehab, demo, and commercial property re-development programs can be implemented.
Rehabilitation Partners

- Owner Occupant Rehabs
- Good Landlord Rehabs
- Forfeited Land List Properties
- Historic District Properties
Our Primary Focus Is To Build Relationships With Citizens & Neighborhood Organizations To Rehab Homes
A Distressed Property That Was Marketed For Sale And Was Purchased By A Neighbor Who Plans To Move Into It And Rent Her Current Property.
Two Challenging Properties That Were Acquired From The Auditor’s Forfeited Land List.
The Property Has Been Rehabbed By A Church Organization And Is Now Being Marketing For An Owner Occupant That Could Rent The Other Unit. It Also Comes With An Expanded Yard From The Demo Of The Dilapidated Forfeited Structure Next Door.
Blight Elimination Partners

* Side Lot Program
* Land Assembly
* Public Art Projects
Our Moving Ohio Forward Grant was used to demolish 850 dilapidated structures and our OHFA NIP Grant will be used to demolish another 700 unsalvageable structures.
The Land Bank demolished a structure and sold this vacant lot to the adjacent owner. This lot sits directly across from a senior center whose windows for years faced a deteriorated house and now it overlooks this scenic lot.
We Acquire Troubled Properties That Contribute To Vandalism And Crime In Our Community. Here We Demolished The Structure And Sold The Lot To The Neighbor.
Picture of Side Lot Transfer after Demolition
Example Of A Neighbor Acquiring A Residential Lot From The Land Bank For $100 – Allowing For The Expansion Of Her Yard And Additional Improvements To The Neighborhood.
The Land Bank worked with a neighborhood community center to assemble land for a community garden – phase 1 is a community garden and phase 2 will include a Berry patch, green house and orchard.
Green Infrastructure

- Roundabout bioretention
- Pervious pavement
- Green Roof
- Rain Garden
Green Infrastructure can beautify your neighborhood all year

Rain Garden in the Summer

Rain Garden in the Fall

Chase Elementary
The Land Bank is working with a local company who needs additional parking for expansion of their business. We have assembled land for parking and implementation of green infrastructure.
The Land Bank is working to restore a neighborhood landmark and help with small Business growth on viable commercial corridor.
Welcome Toledo / Lucas County Core Committee

In 2014, the Board of Lucas County Commissioners, Lucas County Land Bank, and the Board of Community Relations of the City of Toledo formed a collaboration with other community organizations to transform the Toledo-Lucas County area into a more welcoming community that works to promote and create a supportive environment for residents and immigrants focused on social justice, economic development, equal opportunity, and neighborhood revitalization.

Our key objectives include:
1. Hosting extensive community conversations.
2. Developing and supporting economic development strategies that empower and provide opportunities.
3. Developing a local system of supporting organizations.
4. Promoting neighborhood redevelopment opportunities.
5. Connecting immigrants and refugees to services.
The Lucas County Land Bank is committed to building strong community relationships as the foundation to neighborhood revitalization.
Land Bank 101

In Closing
But You Didn’t Cover … ?!

* Demolition
  * Go to The Basics of Demolition (Fri, Thurber, 8:45 AM)
* Rehab Partnership Tools
  * Go to REACH (Neil House, Thurs., 4:00 PM)
* Historic Preservation
  * Go to Land Bank & Historic Preservation (Fri, Seneca, 8:45 AM)
* Other Topics??
  * Let’s talk during the conference
Additional Resources

* Thriving Communities Institute
  * Land Bank Playbook
* Center for Community Progress
* Greater Ohio
Thank You!

Questions?

Contact us at (419) 213-4293

Visit www.LucasCountyLandBank.org

Come and visit!