Universities as a Land Bank Resource: The use of NST and NEO CANDO data at the Cuyahoga Land Bank

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• Doors opened in June 2009
• Non profit, government purposed community improvement corporation
• Three engines that make Ohio County Land Reutilization Corporations effective:
  – Dedicated funding stream (penalty and interest on collected delinquent property taxes)
  – Enhanced tax foreclosure laws
  – Outside of government (can transact on a dime)
Center on Urban Poverty and Community Development

Founded in 1988

Our focus:
Neighborhood as a fundamental interface between individuals and systemic forces that drive opportunities.

Specific Goals:
- Through local engagement aim to build knowledge of what works in policy and practice
- Through national partnerships aim to bring community to the forefront of efforts to address social disadvantage (founding partner in National Neighborhood Indicators Partnership housed at the Urban Institute)

A creative team of faculty, staff, and students with diverse set of skills
Poverty Center - Community Driven Partnerships
The Poverty Center’s areas of work

• Indicator data at the neighborhood level – public portal
• Integrated data at the individual level (persons and properties)
• Research and evaluation projects focused on children, families, and neighborhoods
NEO CANDO data system

– Started in 1992 at Poverty Center, Case Western Reserve University and has evolved over time
– Data focused at neighborhood level and below
There’s gotta be a better way!
NST web app

• Data system of **parcel-level data** for all parcels in Cuyahoga County, OH
• Much of the data is **updated weekly**
• Data is searchable, filterable, sortable, downloadable
• All data are georeferenced into local geographies and target areas
• Quick mapping functions
• User-added data allowed
NST web app

Houses data relevant for neighborhood stabilization activities by city, county, and community development entities:

- Property transfers
- Tax records
- Foreclosure filings
- Sheriff’s sales
- Cuyahoga Land Bank records
- Cleveland Land Bank records
- Cleveland Building and Housing administrative data
- Cleveland Housing Court administrative data
- Geographic information
- Others
## NST Explorer

Browsing parcels from the Cuyahoga County group
Showing 1 to 10 of 10556 records

<table>
<thead>
<tr>
<th>Parcel Number</th>
<th>House Number</th>
<th>Street Name</th>
<th>Disposition Status</th>
<th>Property Source</th>
<th>Acquisition Date</th>
<th>Disposition Date</th>
<th>Assessment</th>
<th>Demo Status</th>
<th>Cuyahoga Land Bank</th>
<th>Rehab Status</th>
<th>Public Status</th>
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<tbody>
<tr>
<td>001-03-021</td>
<td>11208</td>
<td>LAKE AVE</td>
<td>Disposed</td>
<td>Tax Foreclosure</td>
<td>02/28/2018</td>
<td>04/27/2018</td>
<td>Renovate</td>
<td></td>
<td></td>
<td></td>
<td>Disposition</td>
</tr>
<tr>
<td>001-07-029</td>
<td>1362</td>
<td>W 91ST ST</td>
<td>Disposed</td>
<td>HUD</td>
<td>01/25/2012</td>
<td>12/18/2013</td>
<td>Demolition</td>
<td>Demo - Complete</td>
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<td>Changed to Demo</td>
<td>Disposition</td>
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<td>09/30/2014</td>
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<td>REO</td>
<td>11/29/2011</td>
<td>11/30/2012</td>
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<td>Tax Foreclosure</td>
<td>11/02/2015</td>
<td>04/24/2017</td>
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<td>W 93RD ST</td>
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<td>Private</td>
<td>12/05/2016</td>
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<td></td>
<td>Vacant lot</td>
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<td>Tax Foreclosure</td>
<td>12/28/2016</td>
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<td></td>
<td>Disposition</td>
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<td>02/24/2017</td>
<td>Demolition</td>
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<td>Sched for demolition</td>
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</tbody>
</table>
NST web app – create data from data

• Vacant lot proxy
  – County bldg value
  – Cleveland demo
  – Private demo permit
  – Cuyahoga Land Bank demo
  – Cuyahoga County Demo Program Demo
Cuyahoga Land Bank – NEO CANDO – NST Data Trajectory Tiers

Tier 1 – **UNDER CONTROL**
- In Cuyahoga Land Bank Inventory
- Properties pending transfer to Cuyahoga Land Bank
- In Municipal Land Bank Inventory
- State Forfeiture

Tier 2 – **ABOUT TO BE UNDER CONTROL**
- Nuisance Demo (Municipal/Cuyahoga Land Bank)
- Tax foreclosure Affidavit to Municipal Land Bank
- Tax foreclosure Affidavit to Cuyahoga Land Bank
- Fannie Mae
- HUD

Tier 3 – **CAN STEER TO PRODUCTIVE USE**
- Tax foreclosure affidavit – not sent to a Land Bank
- Tax foreclosure (not dismissed)
- Tax delinquency

Tier 4 – **OTHER VACANT/BLIGHTED**
- Mortgage foreclosure (not dismissed)
- Bank Owned (not HUD or Fannie Mae)
- Other vacant lot
- Other vacant structure
Boundaries can be dynamically dissolved based on tier and queried. For example, tiers 1, 2, 3 adjacency analysis greater than 2 acres.
Cuyahoga Land Bank – NST Use

• Tax foreclosure requests identification (establish eligibility)
  – Batch – properties meet land bank criteria in general
  – One off – properties meet a specific end use or goal
• Affidavit quality control
• Research buyers (aka ‘buyer eye’)
  – Deed-in-escrow
  – Side Yards
• General property mapping and research
Using NST for tax foreclosure batching

• **First filter** → Fast track eligible and is NOT already in tax foreclosure system (vacant lot/vacant structure)

• **Second filter** → eliminate properties that do not meet land bank acquisition criteria (commercial/industrial/large apartment bldgs)

• **Third filter** → properties land banks want
  – target areas (NSP2, CDC, Economic Development)
  – vacant structures in tipping point neighborhoods/suburbs (potential renovation or resale)
  – land aggregations (tier 3 properties [tax delinquent adjacent to other tax delinquent/tax foreclosure/land bank owned properties “aggregations”])
Tax Foreclosure Affidavits

• Affidavit determines:
  – the venue for tax foreclosure (fast track for vacant/judicial for occupied)
  – Where it goes after tax foreclosure (Cuyahoga Land Bank, municipal land bank, sale)

• Every property is inspected (over 22,000)

• NST data used to verify inspection
  – If inspection and NST data conflict... reinspect
  – Photos are geotagged
  – Process is repeated before the hearing
Buyer Eligibility Criteria

- The **Buyer EYE**
  - What is it?
  - What are we looking for?
    - Delinquent Property Taxes
    - Foreclosures
    - Condemnation
    - Housing Code Violations
    - Pattern of flipping
    - Secretary of State – different entities
    - Most data comes from NEO CANDO
Data Driven Policy Research

• NEO CANDO/NST datasets used in studies conducted by Dynometrics that show the benefits of land bank activities
  – Two demolition studies - Demolition raises property values and lowers foreclosure rate
  – Renovation study with Cleveland Neighborhood Progress

• Poverty Center NEO CANDO studies presented in land bank testimony in 2008 legislative hearings.
Other university benefits

- Interns (project/fellowship based vs helping push paper or conduct customer service activities)
  - Side Yard Program evaluation – Cleveland State University Student
  - Programmers for PPS (Property Profile System) – land bank property management system built and maintained by the Cuyahoga Land Bank ([http://pps.land](http://pps.land)).
  - Planning exercises
  - Specific projects and needs (calling side yard applicants back, helping to screen nonprofits)
- Often have access to expensive GIS software (ohiolink libraries maintain ArcGIS university license)