




Genesee County Land Bank 2013 Annual Review

Deborah Cherry
Genesee County Land Bank: 2013 Annual Review



On behalf of the Board of Directors and staff of the Genesee County Land Bank Authority, I am pleased to present this annual review to the community. This report covers major Land Bank activities for the period 2002 through 2013. We hope you find this report interesting and informative.

As your Genesee County Treasurer, I serve as Chair of the Land Bank Authority Board of Directors. Since 2002, Genesee County has had the responsibility for managing tax foreclosed properties keeping them under local rather than State control. Since then, the Land Bank has managed tax foreclosed properties for our community. Over that time the Land Bank has developed a number of programs to deal with the growing problem of tax foreclosed properties and blight in our community. This report reviews those programs and their impact.

Deborah Cherry
Genesee County Treasurer
Chair
Genesee County Land Bank Authority

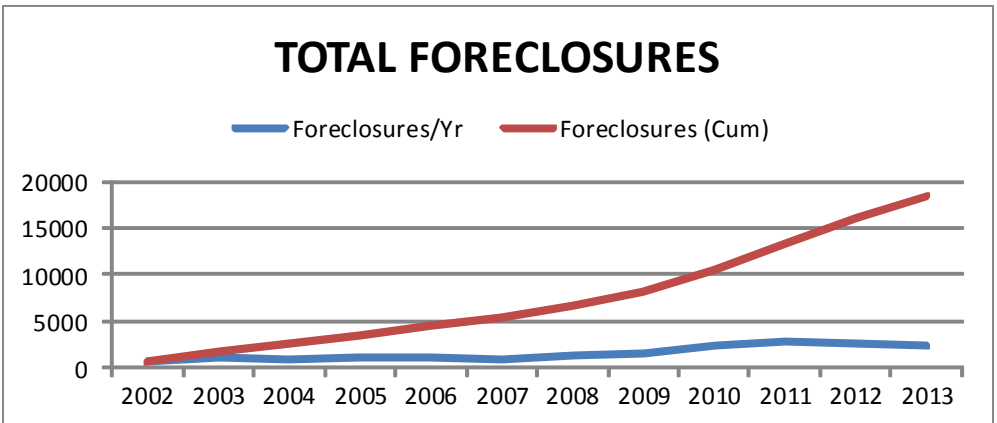
2013 Foreclosure Prevention

The Genesee County Treasurer's Office worked with many people who were facing foreclosure during the first few months of 2013. As a result, 1,273 people and 102 businesses received a foreclosure extension on their property and agreed to a payment plan to get their delinquent taxes paid. The Treasurer's office works with the Department of Human Services, Metro Housing and many other programs like Mission of Peace and Flint Neighborhood Improvement and Preservation Program (NIPP) to help identify resources for people in need. In 2013, the Michigan State Housing Development Authority created a program based on the urging of a committee of County Treasurers, including Genesee County Treasurer Deb Cherry, to use the Hardest Hit program to pay delinquent taxes for qualified home owners. The new program, called Step Forward, has helped 183 people with payment assistance for delinquent and current taxes in Genesee County (eligible applicants must prove they will be able to keep their taxes current in future years). Even with these programs, the Treasurer still foreclosed on approximately 2,500 properties in 2013. People seeking assistance should call the Treasurer's office at 810-257-3054.* The last day to pay taxes is March 31, 2014.

*For additional information go to: stepforwardmichigan.org. Metro Housing (767-4622) provides loans for qualified homeowners. Metro Housing and Flint NIPP (766-7212) help people complete the Step Forward application.

Foreclosures Still Too High -- But Down From Its Peak in 2011

The total number of foreclosures has fallen somewhat over the past two years, from a high of 2,877 in 2011 to 2,442 in 2013 – a difference of about 15%. The number of foreclosures in Flint (1,795) was down 18% from 2011 (2,185). The total number of foreclosures outside the City peaked in 2012 with 920 and dropped to 646 a 16% decrease. It is still too early to tell if this will continue in the future, but the good news in 2013 was that total tax foreclosures have now dropped for two years in a row.



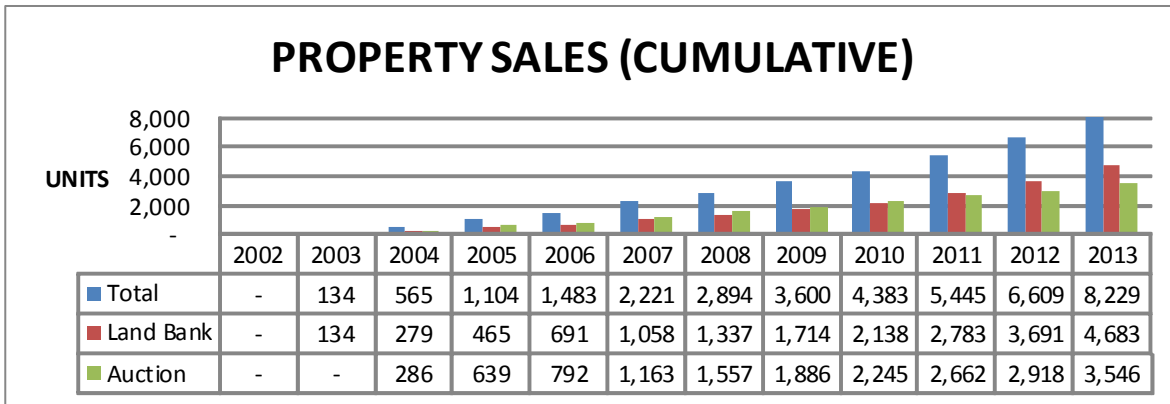
NUMBER OF FORECLOSURES BY YEAR

YEAR	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	TOTAL
COUNT	683	1,048	810	1,015	995	872	1,211	1,555	2,317	2,877	2,700	2,442	18,525

Putting Property Back on the Tax Rolls

Since 2002 when the County became the foreclosing governmental unit, there have been 18,525 properties foreclosed. Of these, 8,229 properties have been sold by auction (3,546) or by the Land Bank (4,683). The Land Bank has steadily increased its sale of properties over the years with 2013 sales reaching 992 properties for a total of \$4.4 million. While our sales have increased, our inventory of properties has grown and is heavily populated by blighted and abandoned properties for which there is no market. Of the Land Bank's inventory of 11,117 properties, 5,903 are vacant residential lots, mostly in heavily abandoned areas of Flint and Beecher. 468 are abandoned commercial and industrial properties, many of which are environmentally contaminated or so blighted that they need to be demolished. Of the remaining 4,716 residential structures, most have been stripped of any value and should be demolished. Since the Land Bank was formed over \$20.8 million worth of property has been put back on the tax rolls through our sales operations.

GCLBA Current Inventory By Property Type	Number
Residential Structure	4,715
Residential Lot	5,903
Commercial Structure	173
Commercial Lot	295
Other	31
Total	11,117



YEARLY SALES	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
TOTAL	-	134	431	539	379	738	673	706	783	1,062	1,164	1,620
LAND BANK	-	134	145	186	226	367	279	377	424	645	908	992
AUCTION	-	-	286	353	153	371	394	329	359	417	256	628

Creating Affordable Housing Through Rentals and Sales

One of the goals of the Land Bank is to create affordable housing opportunities for residents. At any given time the Land Bank has about 65 rental properties. Once a tenant establishes a reliable payment history we work with them to convert the tenant to a home owner by offering them an opportunity to purchase the property at an affordable monthly payment via a land contract. The Land Bank has sold over 1,500 homes, mostly to first time home owners, on land contracts. The average monthly payment on these homes is under \$200 per month and the term is generally five years making these homes affordable to even the lowest wage earners in the area.



Engaging Community Groups in Cleaning and Greening Lots

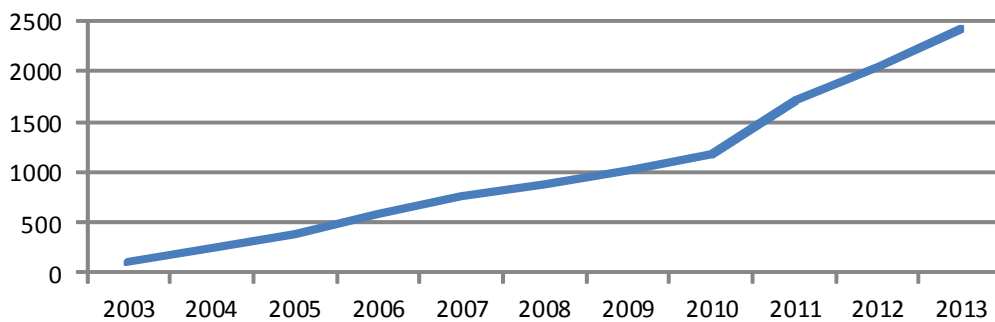
Clean & Green completed its tenth year in 2013. Through the program community groups receive stipends for seasonal maintaining concentrated clusters of vacant lots held by the Land Bank. Participating groups include churches, schools, non-profits, neighborhood associations, and block clubs. In 2013, each participating group maintained at least 25 vacant lots every three weeks from April through September. The 46 participating groups of the 2013 program collectively maintained 1,869 individual vacant lots and completed 10,447 "mowings." More than 250 youth participated in the program, many of which were paid. The 2013 program was supported with funding from the Ruth Mott Foundation and the Michigan Youth Violence Prevention Center.

Demolishing Blighted Structures

Through 2013, the Land Bank has demolished over 2,500 blighted properties by using every financial tool available including: proceeds from the sale of Brownfield bonds; Community Development Block Grant (CDBG) funds; and federal Neighborhood Stabilization Program funds. In 2013, the Land Bank demolished 379 blighted structures throughout Genesee County. During the Summer and Fall of 2013, the GCLBA took the lead in creating a strategy to demolish blighted structures in and around the City of Flint. This strategy enabled us to secure \$3.7 million in Blight Elimination Grant funds and \$20.1 million in Hardest Hit Funds for demolition. The funding will be used to demolish more than 1,700 blighted houses and 20 commercial properties, including two large apartment complexes, by April, 2015.



DEMOLISHED STRUCTURES (CUMULATIVE)



Year	Structures Demolished
2003	115
2004	121
2005	139
2006	197
2007	187
2008	110
2009	141
2010	171
2011	527
2012	332
2013	379
Total	2,419

Eliminating Blight through Partnerships

There are about 20,000 blighted properties in Flint and about 2,000 more in neighboring communities. While many people assume that the Land Bank owns every blighted property, the Land Bank actually owns about four out of every ten. Through a partnership with the City of Flint and other organizations, for the past five years we have performed weed and trash abatement on blighted property in Flint and on every Land Bank owned property in other communities. Services have also included boarding and securing about 400 houses, some in partnership with Salem Housing, Garfield-Bunche Community Service Corporation, the West Flint Church of the Nazarene and other neighborhood associations. Due to a late start and reduced funding in 2013 we were not able to do as much as we have in previous years yet we removed 417 tons of trash and cut weeds on 10,500 parcels in Flint and another 1,000 parcels outside of Flint.



Making Lots Available for Re-use

The Land Bank continued to make vacant lots available for reuse through sale, lease, and adoption agreements in 2013. Because supporting homeownership is a goal of the Land Bank, selling Side Lots is a top priority. The Land Bank has sold over 697 Side Lots to date. Many residents are interested in using and caring for vacant lots that are not eligible for Side Lot sale. Therefore, the Land Bank offers lease and adoption agreements for vacant lots as well. There are currently more than 446 Lots Available agreements for Land Bank lots. The Land Bank also sells vacant lots, beyond the Side Lot option. More than 921 other vacant land purchases have taken place since the Land Bank formed. In 2014 the Land Bank will be working to review its vacant land policies to align them with the City of Flint Master Plan, adopted in October of 2013.



Connecting and Collaborating with Our Community

The Genesee County Land Bank partners with residents and organizations to eliminate blight and support the responsible re-use of vacant properties. Raynetta Speed, Community Outreach Coordinator, participated in more than 300 neighborhood meetings to get the word out about Land Bank program and create opportunities for collaboration. In 2013, the Land Bank played an active role in supporting the development of the City of Flint Master by providing data and support with community outreach and engagement. We plan to continue this partnership by aligning our policies and programs to support the implementation of the plan. Through a partnership with Communities First, the historic Oak School is being redeveloped to provide 24 units of low-income senior housing and a community meeting room. We also partnered with the University of Michigan-Flint on the Historic LEED certified Urban Alternatives House with classroom space and two apartments heated by geothermal and solar energy.



Investing In Our Community—The Neighborhood Stabilization Program (NSP)

- Total of \$39.6 million invested through NSP in Genesee County
- 1,796 homes were demolished
- 202 newly built and renovated homes
- 10 Genesee County Communities received investment
- A collaborative effort with the City of Flint, the Michigan State Housing Development Authority (MSHDA), and the Genesee County Metropolitan Planning Commission (GCMPC)
- Land Bank staff managed the creation of 40 new housing units in Flint, 94% are sold to homeowners or occupied rentals



“The NSP2 program offered me a great opportunity to purchase a home where I otherwise wouldn’t have been able to do so.”—Dan Moilanen, NSP2 homebuyer

GENESEE COUNTY LAND BANK BOARD MEMBERS:

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 Hon. Brenda Clack – *Vice Chair*
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 Hon. Omar Sims – *Treasurer*
 Hon. Mark Young
 Hon. Pegge Adams
 Hon. Bryant Nolden

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 Harold Doll
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 Harry Ryan
 Bobbie Walton
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Executive Director

To receive our e-newsletter please sign up on our website at:
<http://www.thelandbank.org/newsroom.asp>