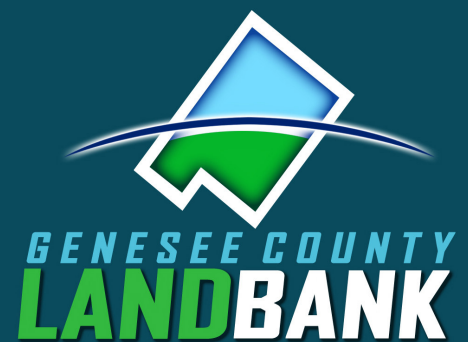




# IMAGINE IT



*2002 - 2006 Review*



An initiative to revitalize Flint and Genesee County







# LAND BANKING

## CHALLENGES AND OPPORTUNITIES

Like most American cities, the City of Flint, and some of the other core suburban communities in Genesee County, have experienced substantial population loss over the past three decades. Along with the significant loss of population, the county's major employer and the city's largest taxpayer, General Motors, has downsized its workforce from about 80,000 in the 1970s to under 13,000 today. These factors have contributed to the deterioration of city neighborhoods and the decline of the property and income tax base severely limiting the City of Flint's capacity to provide basic services.

Another factor that has contributed to the blight and depressed property values in the city is the former tax foreclosure system. Under the old system of tax lien sales and state tax foreclosure, abandoned properties languished in tax delinquency for six years before the property reverted to state or private ownership, by which time any potential value to the property had long ago disappeared. With the tax lien system, the ultimate value of property beyond the value of the tax lien accrued to the lien holder, which typically was an out-of-state interest.

Under Michigan's reformed tax foreclosure system, county governments have the authority to capture the ultimate value of all tax foreclosed property as a government asset. Once all tax debt is recovered by the sale of property, any surplus is restricted to use for costs associated with management of tax foreclosed property, including potential redevelopment costs. Michigan also enacted a series of land bank related laws to empower counties to set up land banks to return properties to productive use.

### WHAT CAN THE GENESSEE COUNTY LAND BANK DO?

The Genesee County Land Bank was created to take advantage of Michigan's reforms to rapidly regain control of tax-reverted properties and return them to productive use in the city of Flint and all of Genesee County. Through its various programs, the Genesee County Land Bank strives to:

- Maintain and promote homeownership
- Eliminate blight and prevent the decline of viable neighborhoods
- Revitalize residential neighborhoods in need of assistance
- Support economic development by assembling, marketing and redeveloping abandoned property
- Promote community-based greening of abandoned property



**"The tools to reinvent, reinvest and revitalize our communities are in our hands."**

# MICHIGAN'S LANDMARK PROPERTY TAX FORECLOSURE REFORM & LAND BANK LEGISLATION

## Tax Foreclosure Reform

In 1999, the Michigan State legislature created a new, streamlined system for returning tax-reverted properties to productive use. This legislation, Public Act 123, opened the door for communities to create sustainable neighborhoods.

This new process gives county governments greater authority in the control of tax-foreclosed properties enabling the use of tax-reverted property as an asset in community redevelopment. Reducing the time it takes to reclaim abandoned and tax delinquent property from six years to two years, the law makes it less likely that properties will fall into the hands of speculators and into disrepair. Equally important, the new process enables counties to assist owners in avoiding the loss of their homestead property.

Genesee County has taken the lead in using these new legislations as economic tools in order to revitalize and sustain neighborhoods applying smart growth policies to the City of Flint and surrounding areas.

## Land Bank and Brownfield Legislation

In 2003, the Michigan Legislature used the work of Genesee County as a model in enacting the most progressive land banking law in the nation. The new law, Public Act 258 of 2003, allows a county foreclosing governmental unit (a county treasurer who has opted to conduct tax foreclosure) to enter into an agreement with the state to create a county land bank fast .

The new law, along with amendments to the Michigan Brownfield Redevelopment Act (Public Act 381), has enabled Genesee County to adopt a Brownfield Redevelopment Plan that includes the entire inventory of tax-foreclosed property under the control of the land bank. This plan enables the Land Bank to use tax increment financing (TIF) to pay for clean-up and demolition of land bank properties.

**"Our county's potential for economic and social development is directly related to what we do with our nonproductive land assets."**





# PROGRAMS

## GENESEE COUNTY LAND BANK PROGRAMS

Bringing tax reverted properties back into productive use.  
Renovating properties, enhancing neighborhoods  
and strengthening communities.

Through key public, private and non-profit partnerships, the Land Bank works to encourage re-use of the thousands of residential, commercial and industrial properties that it has acquired through the tax foreclosure process since 2002. To better position land for re-use, the Land Bank aims to add value to its properties through the programs described below:

### FORECLOSURE PREVENTION



This program is provided by the Treasurer's Office and is a key strategy for stabilizing neighborhoods by

preventing properties from entering the foreclosure process. Resident homeowners experiencing a significant financial hardship can request a one-year foreclosure postponement. A second year postponement is sometimes granted if the circumstances remain the same and a property owner demonstrates significant progress toward paying the taxes owed.

### DEMOLITION

The Land Bank demolishes between 100 and 200 blighted structures on tax-foreclosed and abandoned properties per year. Removing burned out and dilapidated houses helps to slow down the cycle of decline and create opportunities for re-investment in neighborhoods in Flint and the surrounding area.



### SALES



In addition to accepting cash and conventional mortgages, the Land Bank may sell a property under land contract, often with

credit for renovations going towards the purchase price. This ensures that the purchaser will help to stabilize the neighborhood by improving their property. The Land Bank also provides purchasers with a lease that includes an option to buy, which enables the purchaser to improve their credit before acquisition. The sales team works with the purchaser to negotiate a fair sales price and to help identify additional funding sources for home improvements.

### HOUSING RENOVATION / RENTAL



The Land Bank renovates housing for sale and rent in order to stabilize and revitalize neighborhoods,

encourage homeownership and provide affordable housing. The Land Bank renovates and sells or rents between 25 and 50 houses per year. To encourage homeownership, qualified tenants are offered a rent-to-own option. The program also



## HOUSING SUCCESS STORY

### ROGER FOUND A GENIE



Roger Mims found himself on his way to the hospital the first week of April 2005. His health had been going down hill mostly because his housing situation was spinning out of control. "The neighborhood I was living in had changed for the worse. There were shootings, yelling, people with guns, and women approaching you on the street. It was not a safe place anymore" says Roger. He'd rented the house that he lovingly nicknamed Sylvan Court for more than 20 years. It was a monster of a house with 21 rooms, four of them kitchens. The utility bills were too big for Roger. The house had a hole in the roof and was in serious need of repair or would be condemned. In 2002, the owner of Sylvan Court walked away, leaving the home to foreclosure and putting Roger in a precarious situation that lasted three years and added to his health problems.

While in the hospital, Roger received a letter from Dave Fedierko, the Property Manager of the Genesee County Land Bank. The letter invited Roger to look at some rental homes owned by the Land Bank. "I called him from my hospital room. I still had tubes in my arm. That was the beginning of what I call my genie", says Roger. "We thought about fixing up that monstrosity." But rehabbing that house was a no-win situation. Dave spent a lot of time helping Roger feel good about living in a different home. Roger had mixed emotions because he believed "if you only have one thing to hold onto, you hold on very tightly." Eventually, Dave and Roger looked at several houses. "They weren't something I'd feel comfortable in", says Roger. Then Dave said he had one more that was pretty nice. "As we approached in Dave's car a feeling overcame me that said - this is the one. It was like the feeling of God touching you in church. I've had the feeling ever since."

Roger is now full of hope and gratitude as he describes his newly renovated two-bedroom home. "It's beautiful I see birds, squirrels. I can sleep." He specifically credits Dave, his genie for changing his life. "I was living a mere existence. The Land Bank worked with me and now I have my self esteem and confidence back. They were a god send."

*An example of Genesee County Land Bank's Rehabs— available to rent, rent-to-own, or purchase!*





provides residents of tax-reverted properties with the option of purchasing or renting their homes or relocating to another rental unit after foreclosure.

## DEVELOPMENT



This program is dedicated to returning Land Bank owned properties to the tax roll using Smart Growth strategies to preserve, sustain, stabilize, and revitalize neighborhoods.

Current non-profit housing renovations and development projects include multi-family condominium developments, mixed-use (residential and commercial) renovations, and single-family construction.

## BROWNFIELD REDEVELOPMENT

The Land Bank aims to secure state and federal resources to facilitate the cleanup and redevelopment of blighted and contaminated properties. The Land Bank is currently managing \$8.3 million in Brownfield



bond funding and grants and loans from the U.S. Environment Protection Agency (EPA) and the Michigan Department of Environmental Quality (MDEQ) to assess, cleanup, and position environmentally contaminated and blighted properties for re-use.

## PLANNING AND OUTREACH



The planning staff is responsible for working with key public, private and non-profit partners to prepare redevelopment

plans for Land Bank priority areas. The Land Bank has supported and/or participated in planning efforts in four priority areas: the Flint River District, the Grand Traverse/Downtown Area, Metawananee Village, and the Bryant School Area. The most comprehensive strategy was developed for the Flint River District, an area adjacent to downtown connecting two universities and two major medical centers. The strategy proposes cleaning and greening river-front industrial land, building and renovating housing and commercial structures, and improving infrastructure.

## The Land Bank depends on many partners to successfully implement its programs. Partners include:

- Community residents
- Neighborhood associations and block groups
- Local governments
- Community development corporations
- Local and national non-profit organizations
- Social service agencies and organizations
- Schools, Colleges and Universities
- Medical health facilities
- Financial institutions
- Private developers
- Philanthropic foundations



# GREENING

## GREENING STRATEGIES

### INTRODUCING CREATIVE GREENING OF VACANT LAND

With 3,000 tax-foreclosed and abandoned properties and limited resources, it is no longer plausible to maintain all lots that are not adopted or cared through other programs. The Land Bank will still provide emergency maintenance for properties that are considered health and safety hazards. To maintain these lots and introduce creative greening efforts, the Land Bank introduced the Clean and Green and Adopt-a-Lot Programs.

#### CLEAN AND GREEN



This program supports neighborhood efforts to convert vacant Land Bank property into gardens and green space. Through partnerships with local

organizations and block groups, the Land Bank provides resources for neighborhood residents to clean Land Bank owned property and develop special greening projects to beautify their neighborhoods.

#### SIDE LOT TRANSFER



Homeowners in the City of Flint with vacant Land Bank property adjacent on either side of their home have the option to purchase that property as

a side yard for a nominal fee. In addition to increasing the value of properties for homeowners, this helps to improve neighborhood character and bring properties back on the tax roll.

#### ADOPT-A-LOT

A free program that gives individuals, businesses, neighborhood groups, and other organizations in Genesee County the opportunity to use Land Bank owned vacant lots near their homes or businesses to beautify / green their neighborhood without the burden of taxes or other financial obligations that come with ownership. In addition to increased safety and property values, when available, adopters can utilize resources such as Land Bank technical assistance with gardening, property maintenance, site design, and planting materials. If desired, those who adopt land from the Land Bank will have



**DEMONSTRATION PLANTINGS** are strategic plantings utilizing vacant lots with the following greening options:

- The goal of using **turf alternatives** is to find a different variety of turf that will grow well with minimum maintenance; using cues of care on vacant lots demonstrates that the site is maintained without costly interventions.
- The **phytoremediation** project will explore the possibility of using plants to reduce the level of lead in the soil.
- The **tree nursery** will beautify a few lots in a neighborhood while providing trees for community groups, clean and green participants, and side lot owners.
- The **rain garden** will employ native plantings in a low lying area of the city to minimize flooding. Likewise, it will also provide an example of an attractive design using native plants.
- The **model garden** was designed by a master gardener as means of educating the community on how to design, plant, and maintain an attractive garden on vacant property. (See next page)



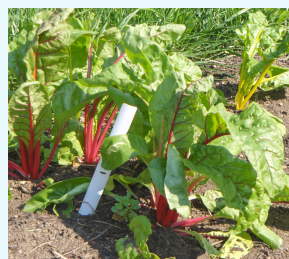
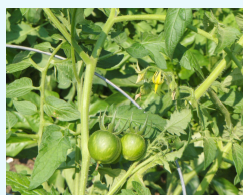
## GARDEN SUCCESS STORY

### A DREAM COME TRUE

"It is, as Phil dreamed it, a beautiful garden. Veggies can be beautiful. We are learning as we go, because as you all know Rome wasn't built in a day. But it is amazing what a small group of volunteer gardeners can do in a short amount of time."

Teresa Gillotti, Genesee Institute Fellow

The model garden was designed by a master gardener, Phil Downs, as means of educating the community on how to design, plant, and maintain an attractive garden on vacant property. This intensive vegetable garden is one of the five demonstration projects that are a part of the Land Bank's Greening Strategy. The garden is located on the corner of **West Home Ave. and Chestnut in Flint, MI.**



For more pictures and information visit <http://beautifulveggiegarden.blogspot.com>.



## DEMOLITION AND ADOPT-A-LOT SUCCESS STORY

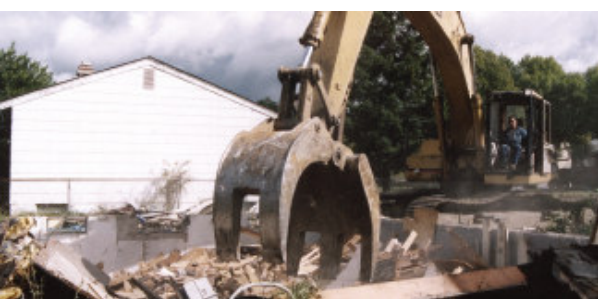
### GARDEN CREATED FROM ABANDONED HOUSE

Sharon and Quintin Childs are the kind of neighbors that you hope move in next door – responsible, caring, and ready to tackle any issues that come at them. Quintin's parents moved onto their street 43 years ago. Quintin's father, Edmond, was a very proficient gardener before he passed away from cancer a couple years ago. Inspired by Edmond's love of gardening, Sharon and Quintin would love to try and build a community garden. "We are centrally located and most of the neighbors have been on the block for 20 plus years," says Sharon. So when the house next door to their place was abandoned and becoming a problem they decided to do something.



As with all new Land Bank properties, this empty house had a sign on it stating that it belonged to the Genesee County Land Bank. The Childs noticed and notified the Land Bank of problems that were occurring on the property. The Land Bank boarded up the house, sprayed for bees, cut the grass and kept the lot up as much as possible. Quintin nearly put the Land Bank on speed dial. The situation deteriorated further, as Sharon remembers, "People were going into the empty home. Someone was sleeping there some nights, and trying to sell drugs out of the house. They were taking the siding off, stealing stuff from inside the property, and dumping trash. Homeless pets lived there, rodents, and bugs," recalls Quintin. The Childs learned about two programs at the Land Bank – The Demolition and the Adopt-a-Lot Programs. These two programs solved their problems by getting rid of the unsafe structure and allowing them to adopt the lot until they have homestead and can buy the lot through the Side Lot Transfer program. "The process has been very easy," says Sharon. "Lucille and Meredith from the Land Bank were so pleasant and patient. Every time we called they were ready to help."

On Monday, December 19, 2004 the house next door to them was demolished, which marked the 500th demolition for the Genesee County Land Bank. "I felt so truly blessed when we saw them drop that thing on the roof. It was like a dream come true. Now we have a home and space to do some gardening. To be able to pass that on to the kids in the neighborhood is very special. The Land Bank is responsible and willing to assist in any neighborhood that is willing to make improvements. The Land Bank is fantastic. They supported us through this whole ordeal."







# IMAGINE WHAT YOU CAN DO

"Let's support this incredible opportunity  
to grow and prosper."

To Learn more about the Genesee County Land Bank, or to  
find out more about how you can participate in this important  
initiative, **call, visit or write!!**

## Genesee County Land Bank:

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**fax: 810.257.3090**

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**Visit us on the web: [www.thelandbank.org](http://www.thelandbank.org)**





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