

Genesee County Land Bank Authority  
452 S. Saginaw Street  
Second Floor  
Flint, MI 48502-1803

## A NEW HOME WITH A KALIEDOSCOPIC KICK OFF

On October 17th, 2005 a 20 foot tall kaleidoscope lit up the wall at the former Hughes and Hatcher Building in downtown Flint as the Grand Opening of the New Land Bank Center was being celebrated. The kaleidoscope was the perfect theme for the Genesee County Land Bank because, with all of the work that is being done, Genesee County is changing right before our eyes. Over 200 people came to christen the new building, the Land Bank Center, and all that it stands for in the community. The formerly derelict building has become an attractive mixed use building that has retail space and 7 loft style apartments.



**The New Land Bank Center Ribbon Cutting Ceremony**

The building construction came in on time and close to its projected budget. This building is an example of what can be done with the new foreclosure laws. "There were a lot of positive comments about the new space from people that have been a part of downtown for a long time. It's exciting to see the new building come to life", says Art Potter, Executive

Director of the Genesee County Land Bank. "Besides the Land Bank offices on the second floor, 5 of the 7 apartments are under lease. The third floor office spaces are leased by an attorney and the Genesee Institute. There are negotiations in process for the first floor retail space. And, by all accounts the staff of the Land Bank loves their new space. It seems to be conducive to productivity."

The Genesee County Land Bank employees moved into their new home on October 31, 2005. "The Grand Opening was a great success. It is our hope that someone buys the building and begins a new legacy in this space," says Art. The goal is to continue developing properties and keep that positive change moving along, like the continuously changing image in a kaleidoscope.



**Jennifer Hill**  
First Loft Renter in the new Land Bank Center

become acquainted with the area, and that is when she was introduced to the Land Bank Lofts.

Jennifer knew she wanted to live within walking distance from her work and the Land Bank Lofts met this need. She became the first tenant of the Lofts. "It's a gorgeous space," says Jennifer. "It's two floors

## LIVE IT UP IN A LOFT

Jennifer Hill was a newcomer to Flint. Having lived in New York and Massachusetts, she relocated to Michigan to take a position with the Ruth Mott Foundation. Someone suggested she try the "What's UP Downtown" tours to

with a spiral staircase; one whole wall is nothing but windows." Jennifer loves the convenience of her new apartment; not only is she able to walk to work, she also has easy access to restaurants, a book store, and a coffee shop. "There's lots of good community around here," she explains. Jennifer loves exploring the Farmer's Market and the second Friday Art Walks that take place nearby. "I can walk to so many places, I can avoid the stress of traffic," she says.

The Lofts are in a building that was renovated by the Genesee County Land Bank; the building is in a Renaissance Zone so the tenants save on state and city income taxes. "I've lived in New York City," says Jennifer. "This is like living in New York, but it's a lot cheaper." Jennifer is really glad the Land Bank has made this commitment to the Flint downtown area. She feels the Land Bank has been a great landlord.

Jennifer acknowledges that Flint does have many housing issues, but feels the efforts of the Land Bank are an important piece of the puzzle in solving the housing problems.

## FORCLOSURE PROGRAM KEEPS FAMILY IN PLACE



**Cathy Town**  
Tax Foreclosure Specialist

The Foreclosure Prevention Program at the Genesee County Land Bank started helping people in January of 2002. Triggered by a change in state statute, the program allows the county treasurer to develop a Hardship Policy. So, if a homeowner proves substantial financial hardship they could be eligible to benefit from this new law change. Amazingly the county treasurer's office has been able to keep viable 85% of the properties headed for foreclosure, using the Postponement of Foreclosure Due to Hardship Program. Cathy Town, Tax Foreclosure Specialist at the Genesee County Treasurer's office, says that there are all kinds of reasons people get into arrears but that extreme poverty or unavoidable hardship is most commonly a factor. Whatever the cause, if you are a low income homeowner, it can be difficult to keep pace with monthly bills and still save for property taxes.

At Cathy's office, some very innovative solutions are offered to homeowners. Some homeowners are able to solve their problem with very simple budget counseling or by making monthly

payments. Some more complicated solutions include debt restructuring, reverse mortgages, probating estates, poverty exemption referrals, referrals for principle residence credits, and many more. Some of the counseling options include partnerships with other agencies such as the Department of Human Services, The Salvation Army, GCCARD, and Michigan Veterans Soldier Relief. Cathy is grateful for the help and support these and other programs offer the people she serves every day. "Out of 1285 postponements, we have been able to offer at minimum, 735 mechanisms for tax relief, in efforts to soften hardships, and maintain home ownership."

She says, "I've been very honored to be able to work on this program. I have wiped many tears, and held clients in my arms. I have true compassion for my applicants. I have been the facilitator of multiple success stories and shared in their joys."

### Tax arrears can happen for a variety of reasons such as:

- Spouse passing away and leaving the surviving spouse with unknown tax debt
- Breadwinner abandons the family with unpaid taxes
- A serious work injury with loss of compensation
- Multiple children in college
- Divorce
- Custody battles
- Estate probation
- Long term illness
- People on fixed incomes

## GET BACK TO WHERE YOU ONCE BELONGED

Kerry and Jack had been in their house for ten years raising their children and living the good life. "My favorite memory was when the kids were little and the grandparents were all together around Christmas time," says Jack. "I also used to love going biking with everyone in the neighborhood when the kids were young".

The couple decided to buy a business to build their fortunes. But owning a business is a challenge unless you have an adequate line of credit. Unfortunately, Kerry

and Jack, being new business owners, did not have proper funding. Debt from the business was piling up, Jack was working two jobs as well as their business and still they were maxing out their credit cards. The bills weren't all getting paid and eventually they had to file for bankruptcy.

As a part of the bankruptcy ruling, Kerry and Jack lost their home. So, they rented a home that cost almost twice what they had been paying for their mortgage. Within a year the Genesee County Land Bank contacted them. The Land Bank had obtained their house due to tax foreclosure. Kerry and Jack learned that there were still

options to get the house back if they were interested in a rent-to-own program. A year later Jack was able to sign a land contract with the Land Bank under the stipulation that they refinance in one year with a bank. Jack is the owner of his home once again and the future is now looking bright.

"I think the Land Bank did a super job. It's the best thing they've come up with in Genesee County. They work with people's income. A house is better if it's owned by the people living there, doing the best they can," says Jack. "Owning a home gives you an upbeat feeling of more security."



**GENESEE COUNTY  
LAND BANK &  
GENESEE INSTITUTE**

**LAND BANK**

[www.thelandbank.org](http://www.thelandbank.org)  
PHONE: 810-257-3088  
FAX: 810-257-3090

**GENESEE INSTITUTE**

PHONE: 810-233-7315  
FAX: 810-233-7381

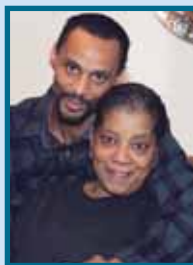
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**ABANDONED HOUSE BECOMES A COMMUNITY GARDEN**



**Sharon and  
Quintin Childs**

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 this year. 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. By 2004, the Childs learned about two programs at the Land Bank – The Demolition and Side Lot Transfer Programs. These two programs solved their problems by getting rid of the unsafe structure and allowing them to buy the lot and make it a part of their property. "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, 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."



**Genesee County Landbank's  
500th Demolition**

"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."



**SIDE LOT PROGRAM  
BOON TO NEIGHBORS**

When the side lot program was first started, it was managed by the staff from the Treasurer's Office and outside contract employees. The program has significantly expanded since then. Just talk to any resident that has purchased a vacant adjacent lot next to them through the Side Lot Transfer program, and they'll tell you what a blessing it is. In many cases, these purchasers have waited years for a blighted lot to be cleared and ready for sale.

This program is in place for Flint residents whose homes lie adjacent to vacant properties. Residents may acquire properties for a \$1 plus a \$14 recording fee if they occupy a neighboring property and qualify to claim 100% homestead status. Fortunately, changes in legislation now make these properties more easily obtainable by forgiving current year tax liability for the buyer.

As of this date, the program has transferred ownership of over 240 residential lots which accomplishes two main goals of the Land Bank; a lower density of housing in Flint, and the opportunity for neighboring homeowners to add value to their own lots through the ownership and maintenance of adjoining property. Most importantly, it gives homeowners yet another way to take pride in their neighborhoods.

The program transfers ownership of blighted lots in the City of Flint with the ultimate goal of revitalizing the Greater-Flint area.

**GENESEE INSTITUTE TAKES OFF**

With success comes responsibility, at the Genesee County Land Bank, these responsibilities are taken very seriously. Other municipalities have seen that there is something great happening in Flint and the rest of Genesee County, so they want to know more. The Genesee Institute has been formed as an affiliate of the Genesee County Land Bank. The purpose of the Institute is to provide technical assistance to jurisdictions interested in establishing their own land bank authorities and to provide opportunities for planning and research having a direct bearing on issues related to vacant properties, sustainable neighborhoods, urban sprawl and growth management.

Providing support on the research side are the Research Fellows. The resident researcher tracks topics to explain what Land Banks do and then publishes findings. The Institute has hired its first Fellow, Lynette Boswell, a native of Chicago with degrees in planning and urban design from Ball State University and University of Michigan. Her research topic is "Utilizing Land Banks to Forestall Residential Decline".

The Institute also helps support research conducted by scholars and students interested in learning from the Land Bank's experience. Collaborations with faculty and students from Michigan State University and the University of Michigan have yielded neighborhood plans, analysis of brownfield opportunities, a study of multi-jurisdictional cooperation, and evaluation of land use laws as

they support smart growth initiatives. As part of its research mission, the Institute has hosted public workshops and provided staff assistance for initiatives sponsored by the Ruth Mott Foundation. The Institute has also received funds from the Charles Stewart Mott Foundation and the Treasurer's Office to host two, one year-long resident Research Fellows who will live and work in apartments at the Land Bank Center.

**A Fellow is a resident  
researcher tracking topics  
to explain what Land  
Banks do and what  
their potential is.**

Lastly, the Institute provides planning and consulting to others. Planning support is provided to the Genesee County Land Bank through the Genesee Institute with a grant from the Ruth Mott Foundation. The Institute's planning staff includes experts in regional planning, smart growth, sustainable neighborhoods and brownfield development.

The Genesee Institute provides consulting services to public enterprises interested in establishing a land bank for their own jurisdictions. A team of expert consultants is formed for this purpose and includes elected officials, legal experts, information specialists and management consultants with land bank experience. Site visits and hands-on advising are a part of each consultation. Through a grant from the Charles Stewart Mott Foundation, the Institute has provided consultation to several Michigan counties including Saginaw, Jackson, Grand Traverse, and Ingham. Other consultations are being planned, or are underway, in Calhoun and Berrien County and cities across the nation such as Little Rock, Arkansas and Baltimore, Maryland. To date, Saginaw and Ingham Counties have established a Land Bank of their own.

**SOMETHING GOOD  
IS GROWING**

On a December evening, eight community based groups were being recognized for none other than lawn mowing and gardening. These groups participated in the Land Bank's Clean and Green program this past summer, in which they cleaned, maintained and beautified Land Bank-owned properties. This was the first year the Land Bank celebrated each of these group's efforts with an awards and recognition ceremony.

In addition to recognizing these groups for their efforts this past summer, the Land Bank handed out awards for the top 3 signature greening projects that each group developed as part of their participation in the program. These projects ranged from a shrub garden with split rail fencing to raised flower and vegetable gardens. All of these projects



**Northeast Village CDC  
Receives Top Prize**

were developed on vacant residential Land Bank properties in the neighborhoods where groups were working.

Members of the Land Bank's Citizen Advisory Council served as judges for the signature greening projects and picked three projects that most positively affected the neighborhood in which they were located.

The Northeast Village Citizen District Council received top prize for a raised flower bed planted by one of their block clubs and was awarded a \$500 check from the Land Bank. The second and third place winners, Mt. Tabor EDC and Church on the ROC, were awarded \$300 and \$100 respectively.

As part of the 2005 Clean and Green program, 464 Land Bank properties were maintained and just over \$90,000 was paid to the eight participating groups. Greg Gaines, director of the NCAA Mr. Rogers Program, stated that the money his group earned from Clean and Green this past summer is partially going towards the purchase of a new rototiller, which will be used to enhance their signature greening project next year. It is refreshing to see community based groups being recognized and rewarded for their efforts in improving the communities and neighborhoods they represent.