



Genesee County Land Bank 2011 Annual Review

Treasurer's Postponement of Foreclosure Due to Hardship

With more homeowners than ever in danger of losing their homes for unpaid property taxes, the Genesee County Treasurer's office is encouraging delinquent taxpayers with homestead properties and qualifying commercial properties to seek their assistance. The Treasurer's goal is to assist these taxpayers in postponing the foreclosure of their properties and help achieve their property tax obligations.

The Genesee County Treasurer's office offers a program to help prevent foreclosure on your home or business due to hardship. The reasons for taxpayer's becoming delinquent on their property taxes can range from extreme poverty to unavoidable hardship. Because of these unavoidable circumstances the Treasurer has developed this program to help taxpayers get back on track and resolve their delinquencies with affordable payments.

The Foreclosure Prevention Program offers a postponement, for those who qualify, on the foreclosure of property for an additional one year. The taxes and fees must still be paid, but a payment plan will be developed. Genesee County requires that any person applying for the postponement of a tax foreclosure must own and reside in the property. Commercial properties must be utilized as an operating business which provides employment for Genesee County residents.

Applications and appointments for the Foreclosure Prevention Program will be available at the Genesee County Treasurer's office beginning January 9, 2012. An appointment must be scheduled with the Treasurer's office at 810-257-3059. All applicants applying for a residential homestead postponement must bring a completed application, picture identification, a mortgage, deed or land contract, proof of income, two pieces of current mail (utility bills not accepted) and if applicable, proof of any needs-based state or federal assistance. Also, at the time of the postponement a 10% deposit of the total amount of taxes being postponed will be required upon approval of the hardship postponement. All commercial postponement applicants must call and appointments and instructions for applicable documentation will be given at that time.

By Deb Cherry



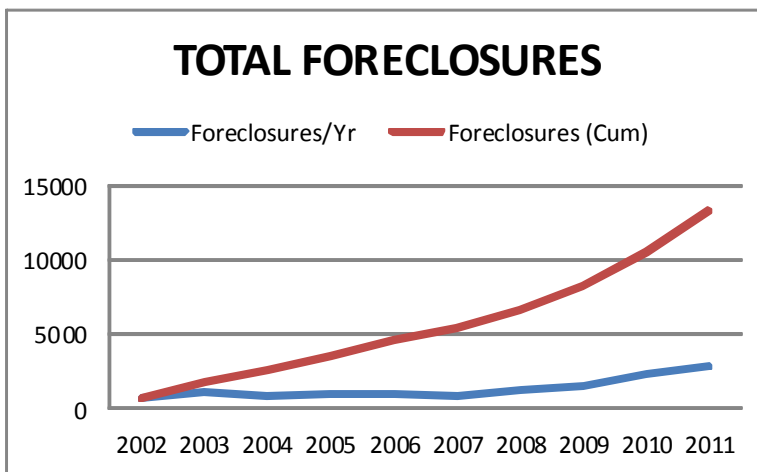
Deborah Cherry

Genesee County Land Bank: 2011 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 2011. 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.

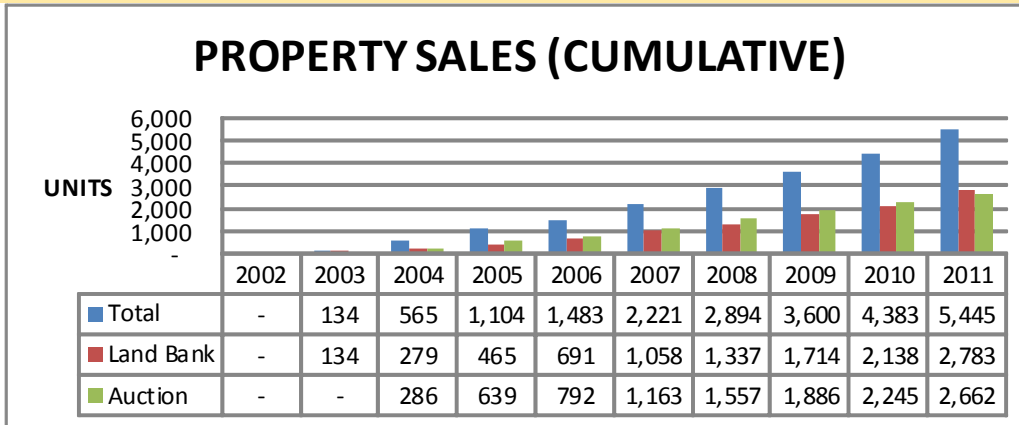
Deborah Cherry
Genesee County Treasurer
Chair
Genesee County Land Bank Authority



Year	Foreclosures
2002	683
2003	1,048
2004	810
2005	1,015
2006	995
2007	872
2008	1,211
2009	1,555
2010	2,317
2011	2,877
Total	13,383

Selling and Putting Property Back on the Tax Rolls

Since 2002 when the County became the foreclosing governmental unit, there have been 13,383 properties foreclosed. Of these, 5,445 properties have been sold by auction (2,662) or by the land Bank (2,783). The Land Bank has steadily increased its sale of properties over the years with 2011 sales reaching 645 properties for a total of \$2.8 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 current inventory of about 8,200 properties, nearly 4,600 are vacant residential lots in heavily abandoned areas of Flint and Beecher. Over 300 are abandoned commercial and industrial properties, many of which are environmentally contaminated or so blighted that they need to be demolished. Of the remaining 3,300 residential structures, most have been stripped of any value and should be demolished. Since the Land Bank was formed over \$12.8 million worth of property has been put back on the tax rolls through our sales operations.



Current Inventory By Property Type	Number
Residential Improved	3,291
Resident Vacant	4,576
Commercial Improved	106
Commercial Vacant	230
Other	29
Total	8,232

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

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 100 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 800 homes, mostly to first time home owners, on land contracts. The average monthly payment on these homes is about \$200 per month and the term is generally five years making these homes affordable to even the lowest wage earners in the area.

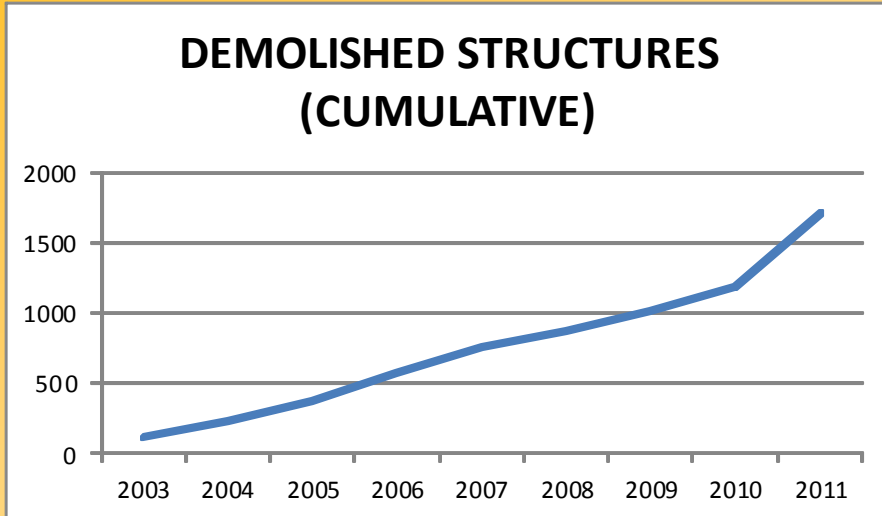
Investing In Our Community

The Land Bank in a partnership with the City of Flint, the Michigan State Housing Development Authority (MSHDA), and the Genesee County Metropolitan Planning Commission (GCMPC) is investing in our community through federal grants from the Department of Housing and Urban Development's Neighborhood Stabilization Program (NSP). So far, the NSP Program (a part of President Obama's stimulus program) has allowed this partnership to spend over \$21 million benefiting over 100 local businesses. Of this, \$7.9 million has been invested in blight removal and the demolition of 1,123 homes in five Genesee County communities. Another \$13.1 million has been invested in renovating and building 134 homes in Flint and nine other communities. The expenditure of \$21 million is the equivalent of creating or retaining 485 jobs earning the average annual wage in Michigan. Another \$15 million will be spent in 2012.



Demolition

Through 2011, the Land Bank has demolished over 1,700 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 (NSP) funds. Just last year 1,124 blighted properties have been demolished in various communities throughout Genesee County using NSP funds; of which 527 properties were owned by the Land Bank. Many of these demolitions have been completed through partnerships with the City of Flint and the Genesee County Metropolitan Planning Commission.



Year	Structures Demolished
2003	115
2004	121
2005	139
2006	197
2007	187
2008	110
2009	141
2010	171
2011	527
Total	1,708

Our Clean and Green Program

Clean & Green has been a program of the Land Bank since 2004. Community groups maintain vacant lots held by the Land Bank. Participating groups include churches, schools, non-profits, neighborhood associations, and block clubs. In 2011, each group maintained at least 25 vacant lots. The 42 participating groups collectively maintained 1,326 vacant lots or roughly 48 city blocks. 28 groups completed *Signature Greening* projects. *Signature Greening* projects were a new feature of the 2011 program and gave an incentive for greening above and beyond traditional lawn maintenance. Urban orchards, community horseshoe pits, food gardens, and flower gardens are some of the *Signature Greening* projects from the 2011 program. The 2011 program was supported with funding from the C.S. Mott Foundation, the Community Foundation of Greater Flint, the Ruth Mott Foundation, and the Michigan Youth Violence Prevention Center.

Creating Quality Living Space Through Side Lot Sales

Homeowners with vacant Land Bank property on either side of their home are generally eligible to purchase that side lot for a nominal fee. In addition to increasing the value of properties for homeowners, this helps improve the neighborhood and puts property back on the tax roll. Since the inception of this program 575 side lots have been sold and another 750 vacant land purchases have taken place.

Property Maintenance

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 one out of every three. Through a partnership with the City of Flint, Career Alliance and Mott Community College, for the past three years we have performed weed and trash abatement on virtually every blighted property in Flint and on every Land Bank property in other communities. Services have included boarding and securing over 1,000 houses in a partnership with the Downtown Weed and Seed Program, Garfield-Bunche Community Service Corporation and the New Paths jail alternative program. In 2010 we removed over 1,500 tons of trash, much of it having accumulated for years. During 2011 we removed over 600 tons of trash. The reduction is an indication that after removing years of accumulated trash we are now keeping up with the dumping that takes place annually.



Citizens' Advisory Council

Since its inception the Land Bank has had a citizens' advisory council, their purpose is to connect the Land Bank's staff and Board of Directors to the thoughts and sentiments of Genesee County's residents. The 18-member council is comprised of one appointed representative from each of the City of Flint's nine wards and Genesee County's nine districts. The council met ten times in 2011 to receive reports and updates from the Land Bank staff and to share thoughts and reactions from the community. Among recommendations, the council drafted guidelines for deconstructing and salvaging vacant structures.

Available Land for Greening and Gardening

Area residents continued to green and garden vacant lots held by the Land Bank in 2011. Through formal agreements, the Land Bank transfers access rights and maintenance responsibilities to those who want to green and garden available land. Community groups, businesses, and individual residents are examples of those who have agreements with the Land Bank. Flower gardens, pocket parks, food gardens and low-maintenance plantings are examples of work completed by residents through agreements with the Land Bank. In 2011 there were three agreement options to choose from: Adopt-A-Lot, Vacant Land Lease, and Vacant Land Lease with Option to Purchase. The most popular option in 2011 was Adopt-A-Lot. The Land Bank had 309 Adopt-A-Lot agreements in 2011, including 41 new and 268 renewed agreements. Adopt-A-Lot agreements are free, last no more than one year, and most often used by those who seasonally mow grass or develop short-term gardens. In addition to Adopt-A-Lot, the Land Bank offered two new, lengthier agreements in 2011 for those who are committed to longer-term greening and gardening. The Land Bank had 46 Vacant Land Lease and Vacant Land Lease with Option to Purchase agreements in 2011. Vacant Land Lease agreements are two to five years in length and cost \$1 per year. The Vacant Land Lease with Option to Purchase agreement mirrors the Vacant Land Lease but adds the opportunity for the lessee to purchase the land during the lease.

Outreach and Community Engagement

Each year the Land Bank staff makes presentations to community groups and regularly attends meetings of neighborhood associations, block clubs and other community based organizations. In the past year, our Community Outreach Coordinator, Raynetta Speed, attended 222 neighborhood based meetings. In addition presentations have been made by other staff to high school and college classes, Optimists Clubs and other organizations. We have also held a number of community forums related to the federal Neighborhood Stabilization Program (NSP) to inform residents of housing projects and planned demolitions conducted in various neighborhoods in Flint.

GENESEEE COUNTY LAND BANK BOARD MEMBERS:

Deborah Cherry – *Chair*
Brenda Clack – *Vice Chair*
Patricia Lockwood - *Secretary*
Omar Sims – *Treasurer*
Patrick Gleason
Paul Long
Bryant Nolden

GENESEEE COUNTY LAND BANK CITIZENS' ADVISORY COUNCIL

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William Alexander
Chris Del Morone
Harold Doll
Tim Faricy
Robert Gill
Gerri Hall
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Joe Karlicheck
Joe King
Joe Madore
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Larry Petrella
Chris Poulos
Harry Ryan
Two (2) Vacancies

Douglas Weiland,
Executive Director

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<http://www.thelandbank.org/newsroom.asp>

