

Property Disposition Matters:

The Current Status of Land Bank Programs in the United States

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Abstract

Vacant and abandoned properties are a growing concern for cities across the United States. Such property has been linked to crime, declining property values, and poor health/mental health. Vacant and abandoned properties also place a financial and manpower burden on the cities in which they are located. Land banks – governmental entities with a focus on returning vacant and abandoned properties to productive use – are emerging as a strategy to address these properties.

Purpose: The purpose of this research is to describe the current status of land bank programs in the United States.

Methods: Information about land bank programs is gathered through content analysis of land bank program websites.

Results: The information available on land bank websites is extremely inconsistent across land banks. Approximately one quarter of listed land banks had no website available, and those websites that were located contained extremely inconsistent – and largely inadequate – information.

Conclusion: Studies on land bank effectiveness are needed to determine their impact on the return of vacant and abandoned properties to productive use. Such studies are made more difficult by the varying laws, regulations, and procedures governing the operation of each land bank. The information available on most land bank websites is not sufficient to provide a foundation for comparison between entities, and the improvement of publicly available data from land banks would likely benefit scholars and potential customers.

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Chapter 1: Introduction

“Buy land, they’re not making it anymore”
Mark Twain



Image 1.1 – Abandoned Packard Plant, Detroit, MI. Photo Source: www.theseekerbooks.com

Why are Vacant Properties a Problem?

Population loss in US cities (especially post-industrial cities¹) is causing a number of significant challenges. While population loss has been happening in urban centers for decades, these “shrinking cities²” were first thought to be an anomaly. Planning in US cities has traditionally centered on “growth” principles, and the steps required to keep these shrinking cities livable are a relatively new research field. Großmann et al. (2013) attribute city shrinkage

¹ As a Michigan native and someone who loves the City of Detroit, unless otherwise noted, all photographs in this paper represent spaces in Detroit. Photo sources are indicated.

² There are several different schools of thought and approaches to address population loss, including “shrinking cities” literature, “right-sizing” literature, discussions of “declining” cities, and “disadvantaged” or “blighted” neighborhoods.

to three general causes: deindustrialization and out-migration; suburbanization and urban sprawl; and demographic change (e.g. fertility/mortality rate change). One consequence of this shrinking cities phenomenon is an excess of vacant/abandoned property.

Vacant and abandoned properties can be residential or commercial (see Image 1.1) and pose significant threats to public, personal, and environmental health. Residents remaining in these areas often live in substandard housing, with conditions that include poor heating/cooling/ventilation, poor indoor air quality, rodent/insect infestations, structural/safety issues, water leaks, and numerous other problems. These conditions put residents at risk for mold and lead exposure, development of asthma, physical trauma, freezing/heat stroke and other serious health problems – in addition to the potential development of behavioral, learning, or developmental issues.

Accordino and Johnson (2000) mailed surveys to chief administrative officers in the 200 most populous central US cities, and followed up with structured telephone surveys with a portion of those cities. They found that vacant and abandoned property was perceived as a significant problem, and that the respondents felt the community factors most impacted by these properties included housing/neighborhood vitality, crime and fire prevention, overall quality of life, and property values.

Vacancy and crime.

Poor neighborhood conditions have been said to encourage crime, as the lack of property maintenance indicates that no one cares about the neighborhood. This lack of care is interpreted as a signal that crimes can be committed with relative impunity³ (Jean, 2008). Others have noted

³ See also “broken windows theory”

a more reciprocal relationship between crime and neighborhood decline, finding that not only do disadvantaged neighborhoods see increases in crime, but that increases in crime can lead to neighborhood decline (Hipp, 2010). Regardless of the direction of causality between crime and vacant/abandoned property, there is clearly a relationship. One study in Pittsburgh, PA, found an increase of 19% for violent crimes within 250 feet of foreclosed homes after those homes were vacated (Cui and Walsh 2015). Fire and arson⁴ are a known problem on vacant properties (see Image 1.2) causing millions of dollars' worth of damage (de Wit, 2008). Densely populated urban areas have also been shown to exhibit lower crime rates than sparsely populated areas such as those with large numbers of vacant property (Twinam, 2017).



Image 1.2 – Arson fire

Photo source:

<https://detroit.cbslocal.com/2015/02/19/nothing-burns-like-detroit-city-faces-longtime-costly-epidemic-of-arson/>

In an effort to reduce crime, Philadelphia, PA passed an ordinance in 2010 that required owners of abandoned buildings to install working doors and windows in all structural openings and clean building facades. Firearm assaults were significantly reduced near remediated buildings, though non-firearm assaults were not significantly affected (Branas et al., 2011). The City of Richmond, VA started an initiative in 1999 called “Neighborhood in Bloom” that was designed to decrease crime in downtown and inner-ring suburb residential neighborhoods. This

⁴ An unfortunate quote in the linked article states “Nothing burns like Detroit” (Lt. Joe Crandall, Detroit Fire Dept. arson investigator). There were more than 9000 suspicious fires in Detroit from 2010 – 2013. Source: <https://detroit.cbslocal.com/2015/02/19/nothing-burns-like-detroit-city-faces-longtime-costly-epidemic-of-arson/>

program – which had widespread support in the city – prioritized the revitalization of blighted properties as a “top crime-fighting priority”. Two years into the program, the target neighborhoods experienced a 37% reduction in violent crime and a 19% reduction in property crime (Schilling, 2002, p. 17).

The removal (demolition) of vacant properties can provide a benefit, though without additional efforts, this benefit may be short lived. An analysis of the impacts of demolition and rehabilitation efforts in Cleveland, Denver, and Chicago found that demolitions in Cleveland reduced the incidence of property crime within 250 feet of the demolition site. This impact was slightly reduced after more than a year had passed since demolition. No effects on crime were noted for the other cities in the study, or for rehabilitation efforts (Spader, Schuetz, and Cortes, 2015).

Vacancy and property values.

Aside from the relationship with criminal activity, vacant, abandoned, and foreclosed properties have also been shown to cause a decrease in neighboring property values (Biswas, 2012; Harding, Rosenblatt, and Yao, 2009; Leonard and Murdoch, 2009). Accordino and Johnson (2000) found that declining cities are more likely to experience these negative effects on property values than other cities. Whitaker and Fitzpatrick (2013) found that additional vacant homes within 500 feet will reduce the sale price of a home by 1.1% in low poverty neighborhoods. Additional tax-delinquent properties reduce this sale price by 2%, and properties that are both vacant and delinquent reduce nearby sales by 4.6%. A study in Flint, MI found that higher numbers of abandoned property in proximity to residential properties was associated with lower housing values. They also found that higher levels of vacant lots were associated with

lower housing values for those homes close to the abandoned lots (Griswold and Norris, 2007). Properties in Flint located within 500 feet of a vacant structure lose an average of 2.26% of their value (Alexander, 2011).

Vacancy and mental health.

Perception of vacant property is another important consideration. Vacant and abandoned properties collect trash and waste (see Image 1.3), posing physical and mental health threats to residents. A qualitative study in Philadelphia, PA asked neighborhood residents for their feelings about the vacant properties and lots in their neighborhood. Residents noted fear of crime and violence, potential for injury (trash, unsanitary conditions), presence of numerous animals, fire risk, and feelings of anger, sadness, and depression (Garvin et al., 2013).



Image 1.3 – Illegal dumping

Photo source:

<http://www.michiganradio.org/post/crime-detroit-neighborhoods-blight-and-illegal-dumping>

Vacancy and the toll on cities.

It is not just neighborhood residents who are impacted by the increasing number of vacant and abandoned properties. The cost to cities for the maintenance and disposition of these properties can be considerable. From 2002 to 2012 Detroit, MI sold fewer than half of the properties that were offered up for auction. The gap between the taxes owed on these properties and the profits recovered from the auctions was over \$200 million in 2012. Approximately 25% (about 90,000) of all of the properties in Detroit were eligible for tax foreclosure, but limited

numbers were actually foreclosed on each year due to capacity issues (Akers, 2013). The City of Chicago loses approximately \$20,000 for each property that is abandoned prior to foreclosure. This number increases to \$34,000 when the property has a building damaged by arson. In Philadelphia, vacant and abandoned properties reduced the value of the city's homes by \$8,000, and cost the city \$20 million in annual maintenance and \$2 million in lost tax revenue. Across eight cities in the state of Ohio, 25,000 vacant and abandoned properties cost \$15 million in direct annual costs to the cities, and caused a loss of more than \$49 million in property taxes (Alexander, 2011).

Decreased numbers of properties on city tax rolls and decreases in property values can also discourage business development and residential settlement. Lower property values result in fewer property taxes and thus fewer funds to support the community with services like police/fire response, schools, and healthcare. Changes to police response (e.g. fewer patrols, extended response times, etc.) can also contribute to the prevalence of crime, since fear of apprehension as a deterrent to crime can be reduced if the individual is not expecting a timely response from the police.

Research Purpose

An emerging method for dealing with the vacant and abandoned property problem in the US is through the use of land banks. Alexander (2015) describes land banks as "governmental entities that specialize in the conversion of vacant, abandoned, and foreclosed properties into productive use" (p. 10). While a few US land banks have been in operation for several decades, the vast majority of existing land banks were only established in the last 10 years. Research into the effectiveness of land banks will require baseline information, and the purpose of this research

is to gather that information and describe the current status of land bank programs in the United States. This is accomplished by examining the organization, available programs, and property disposition records of existing land banks. Chapter II discusses the disposition of vacant properties, and provides an overview of the types of programs commonly associated with land banks. Chapter III outlines the conceptual framework for this study and describes the key information to be collected. Chapter IV discusses the methods used for data collection and analysis. Chapter V discusses the study results, and Chapter VI concludes with a brief summary and some final thoughts.

Chapter II – Disposition of Vacant Properties

First, this chapter provides an overview of tax-foreclosures – the most common method whereby properties fall under control of a city, county, and/or land bank. Next, land bank and market-based (auction) property disposition methods are contrasted providing insight into the decision of the various cities/states that have chosen to transition to land banks as their property disposition method. Finally, several types of programs commonly associated with land banks are described.

Tax-Foreclosures

In declining neighborhoods it becomes increasingly unlikely that property owners will spend the money to maintain their homes, as the price of doing so can be prohibitive. With declining property values as a result of nearby vacant buildings, renovations and repairs may even cost more money than the home is worth on the market. Homes placed on the market are difficult to sell, due to neighborhood condition, property condition, and lack of value. Those individuals who can leave the area often do so, but may be unable to sell the property they leave behind. Eventually, this leads to abandonment. Whereas vacancy means that the property in question is not occupied, abandonment occurs when the owner no longer performs any maintenance on the property and does not pay property taxes. After a period of no tax payment, cities can begin the tax-foreclosure process. In many cases this is a long and drawn out procedure that can last for years (Loftsgordon, 2014). During this time, with no one performing maintenance, the condition of the property continues to deteriorate – often leaving it in much worse condition at the end of the process than when proceedings began.

While the city is in possession of these properties they are required to provide maintenance, adding an additional manpower and financial burden to the city. Some cities have declined to foreclose on homes eligible for tax-foreclosure, simply because they cannot manage the large number of properties available (Fujii, 2016b). Such homes continue to degrade while the owners either vacate or abandon the property (or both). This is an indication that even with the use of auction, foreclosure, and land bank data, the problem is really more widespread than even those programs are able to address.

Market Based Disposition (Auctions)

Once the tax-foreclosure process has been completed, cities have historically attempted to recoup their losses as quickly as possible through the auction process. This method – along with building maintenance codes – was reported by city Chief Administrative Officers as one of the two most common tools used to address vacant and abandoned property (Accordino and Johnson, 2000). Properties are offered at auction for a small minimum bid, or for the amount of the tax lien on the home. Auctioned properties are often purchased by speculators, and Hackworth (2014) has identified three major types of land speculation common in cities. First, when possible, these speculators strategically purchase properties in areas where developments are being considered with the hopes of selling them back to the city at a profit. Second, they may immediately sell these properties to other buyers at a profit. Finally, in some instances they run the last remaining life out of the property by renting it out but performing no maintenance and paying no taxes. By the time the tax-foreclosure process catches up to them they have made a profit from the rental, made no repairs, and simply abandon the home to the city. This, of course, begins the auction process all over again. Some properties run through this scenario multiple times, creating a situation where multiple people or entities owe back taxes on the same piece of

property. This situation makes it very challenging to sell these properties, since obtaining a clear title is extremely difficult and the amount of back taxes owed on the property may total more than the property is worth. These properties, then, can cycle through many owners, continue to drag down nearby property values, and never provide tax revenue to the city. In fact, Akers (2013) notes: “the auction acts as a sorting mechanism in which properties purchased are held in varying states of disrepair while the most dilapidated, some completely stripped, some burned-out shells, and open lots are left to the city or county to manage” (p. 1071).

A number of studies have criticized the auction process as a method of returning properties to productive use. According to Dewar (2015): “The auction system of selling tax-reverted property fails to return enough property to productive use and fails to prevent properties from continuing to blight neighborhoods as they fall into tax delinquency again” (p. 359). Hackworth (2014) found no evidence that market only (auction) strategies provide a market benefit. It was noted that market only strategies “appear to make matters worse” (p. 34), accelerating the erosion of market conditions, and inhibiting the ability of cities to manage land abandonment and population loss. Additionally, property transfer practices by speculators and some financial institutions have been shown to negatively impact neighborhoods and to be worse in terms of tax payment by current owners (Fujii, 2016b).

Despite these issues with market-based property disposition, there are those who prefer such solutions over land banks, believing that land banks give too much control to governments. Common objections to land bank legislation also come from real estate associations, banks and financial institutions, rural legislators, market-oriented think tanks, and political momentum from anti-*eminent domain* sentiment after the 2006 case *Kelo vs. New London CT* (Hackworth, 2014).

Land Banks

With the increasing numbers of vacant/abandoned properties in cities across the US, some communities are faced with more available land than can be maintained or used productively. Many of these depopulated areas are still partially occupied, so the development of mechanisms to integrate unused property and support remaining citizens is critical, though Accordino and Johnson (2000) noted that “Many cities lack a strategic vision to guide their acquisition and disposition of vacant and abandoned properties for ultimate reuse” (p. 314). Unlike market based disposition, land banks provide a managed property disposition system, working to ensure that properties are returned to productive use in accordance with community needs and values. The use of land banks is becoming more widespread, as studies have shown that managed sales can cause more reuse of property (Dewar, 2015) and that most who purchase a vacant lot or home from a land bank are not tax delinquent (Fujii, 2016b). The illustration below in Figure 2.1 showcases some of the benefits attributed to land banks.



Figure 2.1 – Benefits of a successful urban land bank program
Source: 2004 Kirwan Institute for Study of Race & Ethnicity, Ohio State University

Land banks were initially proposed as multi-purpose land reserve programs. In the 1960's, during a period of intense urban sprawl when land was being consumed quickly by private investors, land banks offered the opportunity to maintain control of properties to ensure availability for public use, helping to eliminate the impacts of land speculation. Supporters argued that this approach would help curb rising prices for land available for new construction, and would claim gains in land value for the public (Carr and Smith, 1975). Other cities used limited purpose public entities as land banks to target, acquire, and transfer properties for specific public projects. In the early 1970's five cities⁵ created land banks as a mechanism to manage the large stock of tax-delinquent properties under city control that were no longer valuable on the market. These land banks and most of those that have followed focus on returning tax-delinquent properties to productive use (Alexander, 2005).

There are no universal requirements or powers for a land bank, and each city or county land bank may operate differently. Generally, however, land banks have the power to: 1) acquire title to properties 2) eliminate liabilities (i.e. wipe tax-debt/obtain clear title) and 3) transfer or lease property to new owners (Alexander, 2011). Land banks evaluate prospective "buyers" to ensure they do not plan to hold the property for future resale (this accomplishes the goal of sale leading to tax-paying status but does not address community redevelopment and revitalization). Most land banks require specific development plans to be submitted prior to transferring property, and most give priority to public and non-profit agencies who want to *use* the space, or for low-income housing development (Alexander, 2005).

⁵ In order of creation: St. Louis, MO; Cleveland, OH; Louisville, KY; Atlanta, GA; Flint, MI (Alexander, 2005)

In 2006, properties in Detroit were disposed of via the auction process (Detroit has since created the Detroit Land Bank Authority). Dewar (2006) compared property disposition outcomes from auctions (Detroit) and a land bank (Cleveland). A random sample of 200 properties sold from each city's list was created, and each property was visited in person and assessed⁶. In Detroit, only 9.6% of properties sold were part of new development projects, while in Cleveland over half of the properties sold became part of new projects. In Cleveland 45% of properties became new housing, while this was true for 2% of Detroit's properties. At the time of this study Cleveland's land bank had set a priority to ensure that properties returned to productive use, while no such priority existed in Detroit⁷. The discrepancy in the percentage of properties turned to housing or development projects is an indication that simply selling property and removing it from the care of the city does not necessarily ensure its return to tax-paying status.

To meet the goal of productive use, it is common for land banks to establish a set of priorities for the disposition of properties that come under their control. For example, the Genesee Co. land bank (Flint, MI) is one of the most well known in the country. They receive outright ownership of tax delinquent properties after 2.5 years and have set their priorities as follows:

- 1) Neighborhood revitalization.
- 2) Homeownership and affordable housing.
- 3) Return of the property to productive tax paying status.

⁶ I was very interested in evaluating the effectiveness of land banks at returning properties to productive use. The majority of the studies that I have found (and there are very few available) have consisted of personal visits to former land bank properties. As there are no land banks operating anywhere in my vicinity, this type of analysis was not an option.

⁷ Dewar also notes that the property disposition process in Detroit at this time was rather chaotic, with no clear direction – though some developers received expeditious, personal attention. At the time of this study, Kwame Kilpatrick was the Mayor of Detroit. Kilpatrick suffered from a number of scandals, including convictions for perjury, obstruction of justice, mail fraud, wire fraud, and racketeering.

- 4) Land assemblage for economic development.
- 5) Long term (over 5 years) “banking” of properties for future strategic uses.
- 6) Provision of financial resources for operating functions of the Land Bank Authority (LBA) (Genesee County Land Bank Authority, 2011).

They also have a set of priorities concerning neighborhood and community development for LBA investment. These priorities are:

- 1) The preservation of existing stable and viable neighborhoods.
- 2) Neighborhoods in which a proposed disposition will assist in halting a slowly occurring decline or deterioration.
- 3) Neighborhoods which have recently experienced or are continuing to experience a rapid decline or deterioration.
- 4) Geographic areas which are predominantly economically non-viable for purposes of residential or commercial development.
- 5) Within and among each of the first four priorities shall be a concurrent priority for targeted geographic areas for which a qualified strategic development plan has been approved (Genesee County Land Bank Authority 2011).

While specific priorities set by individual land banks will differ, the priorities set by Genesee County provide an overview of the factors that land banks consider when acquiring and disposing of properties.

Land banks: planning opportunities.

While there are undoubtedly negative effects related to increases in vacant and abandoned properties, these properties also offer the potential to reevaluate land use choices and plan for the future. Many suburban areas are not planned in the same way as traditional neighborhoods, causing difficulties for some residents. When planners thought to solve these difficulties – neighborhoods that are not walkable, lack of community gathering spaces, necessity to commute, etc. – there was no longer enough available land to address the problems. Properties controlled by an entity such as a land bank rather than by multiple private owners, provide advantages in the planning process, allowing multiple potential solutions to be considered.

Traditional urban neighborhoods can also benefit from additional land/space if it is utilized in a way that is targeted to the particular community. The use of vacant and abandoned properties not only removes a potentially blighted structure or area, but it can bring a functional benefit (e.g. retail establishment, community park, stormwater management), increase neighborhood value, and return the property to tax-paying status (Tappendorf and Denzin, 2011). The managed disposition of properties under land bank control can produce a positive result for communities, accomplishing one of the primary goals of land banks.

Land banks: productive use.

Managed property disposition works to ensure that the property is brought back to productive use in some way. As noted by Alexander (2005), “Land banks are based on the premise that properties at the heart of ‘urban blight’ can and should be viewed as assets for community development and redevelopment” (p. 140). Once land banks have acquired a property – and, if possible, cleared any tax debt – they then work toward their goal of returning those properties to productive use. Land banks have several options for the disposition of property, and their goal of community/neighborhood improvement means that they seek for the most effective disposition for each property they control. Productive use as a result of land bank property disposition can be shown as follows:

- For rental or leased property, this is accomplished by having the property occupied (as opposed to vacant). Studies show that property values near vacant properties suffer (Griswold and Norris, 2007; Whitaker and Fitzpatrick, 2013).

- Property sold or leased to an owner/occupier (whether renovated by the land bank or by the homeowner) removes a vacancy (potential property value impact) and places that home back on the city's tax rolls.
- Vacant land has less of a negative impact on property values than a vacant structure, and the demolition of dilapidated structures also removes a potential hazard from the neighborhood and provides a potential increase in property values (Dynamo Metrics, 2015; Griswold and Norris, 2007; Whitaker and Fitzpatrick, 2016).
- Greening initiatives can increase nearby property values and community cohesion and provide an additional source of income for residents (Sadler and Pruett, 2015; Smith, Thelen, and MacDonald, 2013; Voicu and Been, 2008; Watcher, 2004).
- Side-lot sales place property in the hands of a homeowner who will maintain the lot (so the city doesn't have to), and places the property back on the tax roll (Bozgo, de Wit, and Haradon, 2006).

Rental/lease of land bank property.

A common goal of land bank programs is to provide low-income housing for their community. Homes under land bank control that are still habitable, are sometimes utilized as low-income rentals. This solution provides much needed housing opportunities and serves to reduce the number of vacant properties – potentially reducing a number of negative externalities associated with vacancy. Intact, structurally sound commercial properties are sometimes leased to non-profit or community organizations, or companies who will provide a benefit for the community. This type of lease has the potential to bring in services (e.g. counseling services), retail opportunities (e.g. new grocery store), and provide jobs for community members. It also increases the tax base, providing a potential benefit to the city.

Sale and renovation of land bank property.

One of the challenges of selling tax-foreclosed homes at auction is that available properties can owe more in back taxes than the property is worth. Auction minimums are commonly set to the amount of taxes owed, making the purchase of such properties unlikely. Some land banks are authorized to clear tax liens, and to sell properties for less than market value – allowing properties that would otherwise be unlikely to be sold to be transferred to an owner-occupier. Land banks that sell such properties frequently do so with conditions attached, requiring the new owner to complete necessary renovations/repairs and occupy the home within a specified timeframe. If the owner fails to meet these conditions, the property is returned to the land bank. In some instances, the land banks themselves renovate a selection of properties – which they then sell for market value or use as a rental property.



Image 2.1 – Home demolition
Photo Source: www.mlive.com



Image 2.2 – Home demolition
Photo Source: www.mlive.com

Demolitions.

Housing demolition (see Image 2.1 and Image 2.2) in the US has been widespread and is not limited to vacant/abandoned or blighted properties. Mallach (2011) notes “In 1950 there were roughly 46 million dwelling units in the United States; by 2000, only 26 million of those homes

and apartments remained standing. Twenty million units, or 44% of the number that existed in 1950, had been removed, the vast majority most probably through deliberate demolition” (p. 380). Mallach categorizes demolitions as product driven (where the site is desired for another use), or problem driven (where the building represents a problem that can be fixed by its removal). Land bank properties that are too extensively damaged to repair are frequently tagged for demolition.

Detroit, Michigan has undertaken an extensive demolition program. Detroit identifies these vacant and abandoned properties as “blighted” and has a significant problem with blighted areas. They define blight violations as “violations of property maintenance, zoning, solid waste, and illegal dumping ordinances” (City of Detroit, 2018). Approximately 40,077 blighted structures have been identified in Detroit, and 38,429 other structures show strong indications they will be blighted in the future. This means that 78,000 structures (29% of all structures in the city) require intervention (Dynamo Metrics 2015).

Detroit has been working diligently on vacant structure removal. Since 2014, 12,341 vacant buildings have been removed. They are on track to demolish 40,000 vacant or blighted buildings over the course of eight years (City of Detroit, 2018). A study of Detroit’s efforts at abandoned structure demolitions has shown that property values are increased for nearby homes when demolitions are clustered in specific target areas. For example, the value of a single-family home within 500 feet of a targeted demolition saw a property value increase of 4.2%. Overall increase in average property values within Hardest Hit Funds (HHF) demolition areas was 13.8% (Dynamo Metrics, 2015). Paredes and Skidmore (2017) studied demolitions in the City of Detroit to determine the net benefit provided by the demolition program. They noted that in Detroit, most demolition sites are not subsequently redeveloped – they result in a vacant lot. The

intensity of vacant lots and dilapidated structures within a ring of 0.05 miles was found to be negatively correlated with housing prices. One additional dilapidated building decreases average price by 8.7%, while one additional vacant lot provides a decrease of 4.9%. Demolitions, then, provide a benefit by reducing the number of blighted properties. The lack of redevelopment (vacant lot) also provides a negative price effect, which mitigates the benefit of the structure removal. Demolitions can be expensive undertakings, and with the generally low cost of housing in Detroit, the study found that the amount of new tax revenue generated by the increase in property values due to nearby demolitions was smaller than the cost of the demolitions (2017).

Alternatively, Griswold and Norris (2007) assessed the Genesee County Land Bank (GCLB) in Flint, MI shortly after it began operating. At that time (2006) 26,197 properties (60% OF residential housing in Flint) were positively impacted by the GCLB's demolition program. Three and a half million dollars had been spent on demolition from 2002-2005, with an estimated resulting property value impact of \$12,528,793. Net benefits of the program were found to total over \$109 million.

The impacts of these demolition programs pose an interesting example for other cities significantly impacted by abandoned buildings. Aside from potential impacts on crime, demolitions can result in large open expanses of city owned property. With no structures to sell or lease (either for housing or business) these properties go unused and provide no tax revenue for the city – though cities still bear the cost of lot maintenance. One strategy for the utilization of these vacant lots is to employ them for urban greening programs.

Urban greening programs.

Common “growth” principles place value on land uses that increase development, population density, and economic/financial activity. The conversion of urban lands to green space runs contrary to these values (Mallach, 2017), yet is gaining traction in increasing numbers of cities. Research in Flint, MI focusing on planning approaches in shrinking cities noted the importance of Flint’s greening program to the city’s overall strategy for right-sizing⁸, allowing them to make meaningful use of the surplus of vacant land available to them (Pallagst, Fleschurz, and Trapp, 2017).



Image 2.3 – Urban orchard (Vancouver, BC)

Photo Source:

<https://www.straight.com/news/398531/solefood-launches-urban-orchard-vancouver>



Image 2.4 – Community garden

Photo Source: <https://sidewalksprouts.wordpress.com/ua/>

Urban greening can take numerous forms, and involves using vacant land to create greenways, parks, orchards (see Image 2.3), open space networks, and community gardens (see Image 2.4). Lots can also be used to practice urban agriculture. Greening has been associated with improved mental and physical health, reductions in crime, and providing environmental benefits such as collecting stormwater runoff and creating networks for wildlife to prosper. Voicu and Been (2008) found that community gardens had a significant positive impact on the

⁸ Right-sizing refers to aligning the city’s built environment with the needs of its population

sale price of properties within 1000ft of the garden, and that this impact increased over time. They also found evidence that community gardens have their largest impact in the most disadvantaged neighborhoods.

Impacts associated with urban greening programs.

Sadler and Pruett (2017) interviewed members of 33 community groups in Flint, to assess perceptions of the impact of one of Flint's greening initiatives – the Clean & Green program, administered by the Genesee County Land Bank Authority. The Clean & Green program is designed to maintain vacant lots through mowing, cleaning, and beautification efforts (including planting flowers/trees/vegetables). Community groups and other non-profit organizations volunteer to maintain at least 25 properties, and can apply for stipends to partially offset the cost associated with that maintenance. The majority of groups participating in the Clean & Green program felt that it had a positive impact on safety and neighbourliness. Groups noted that the maintained lots provided space for informal community parks – allowing children and adults a safe recreational space, and some groups expressed support for an increase in urban agriculture.

A study in Youngstown, OH looked at the impacts of two types of greening strategies in two neighborhoods. One, the “stabilization” treatment, focused on cleaning vacant lots and promoting the growth of vegetation. The “community reuse” treatment focused on the use of vacant lots as community gardens. Stabilization lot sites experienced significant reductions in burglaries in the surrounding area, while community reuse lots saw a reduction in assaults. Motor vehicle theft rates, however, increased around both types of lots (Kondo et al., 2016). Wolfe and Mennis (2012) studied assault, robbery, burglary, and theft rates and their relationship to remotely sensed vegetation data in Philadelphia, PA. While there was not an impact on theft

rates, the study found that decreased rates of assault, robbery, and burglary were associated with an abundance of vegetation.

Branas et al. (2016) studied vacant lots in Philadelphia, PA and the impact of remediation strategies (removing trash/debris, planting grass, fence installation, etc.) on firearm and non-firearm assault. Vacant lot remediation showed significant reductions for firearm assaults, while non-firearm assaults were not significantly impacted. They conducted a cost-benefit analysis to determine the return to taxpayers for firearm assaults averted and found that the vacant lot remediation returned \$26/vacant lot, showing the potential of greening strategies as low-cost/high-benefit solutions to firearm violence.

Aside from potential impacts on crime, urban greening has been widely touted to improve community cohesion by providing places for residents to gather, to improve mental health or feelings of anxiety associated with vacant properties, and to improve physical health by providing spaces for physical activities, reducing stress/anxiety, and decreasing heart rate (South et al., 2015).



Image 2.5 – Urban Farm

Photo Source: <http://www.dailymetro.com/2015/07/06/10-detroit-urban-farms-rooting-goodness-into-the-city/>

Urban agriculture.

Urban agriculture is a form of greening that is becoming common in some cities. In Detroit, the Detroit Black Community Food Security Network (DBCFSN) supports the growth of urban agriculture for a number of reasons. They see urban farms (see Image 2.5) as communal and social spaces where citizens have a safe space to get outside, be exposed to healthy foods, learn healthy habits, and have access to other related services. These urban farms also provide employment and learning opportunities for young people. The increased ability to grow healthy food in the community is also cited as a benefit (White, 2011). Urban farms also provide the potential for dialogue between neighbors, which can result in shared meals, traded foods, and the reinforcement of a sense of community and togetherness. Surplus products such as eggs can be sold or donated to neighbors or brought to farmers' markets to earn a supplemental income.

Selling surplus plant and animal products from urban farming initiatives is not the only way to profit from such an endeavor. A study in East Lansing, MI found that brownfield sites were capable of producing crops of sufficient quality to be used for producing biofuels – something that could provide profits for cities and reduce the amount of food ready crops that are required to produce biofuel (Smith, Thelen, and MacDonald, 2013). It is important to note, however, that not all urban residents are in favor of the increase in urban farms. A study in Detroit found respondent's opinions on the subject ranged from “if we have to resort to agriculture we have failed as a city” to “urban agriculture is the future of our city” (Colasanti, Hamm, and Litjens, 2012).

Side lot sales.

Another common land bank program is side lot sales. Vacant lots – often, those that have had substandard structures demolished – can be sold to neighboring property owners for extremely low prices. Side lot sales provide several benefits; the homeowner who purchases the lot gains extra yard space and is more likely to care and maintain the lot, evidence of maintenance improves neighborhood desirability, the responsibility for care of the lot is removed from the city, and the parcel is returned to the city’s tax rolls. Researchers in Flint visited the site of every side lot sale a few years after the initiation of the side lot sale program. They found that the “overwhelming majority” of side lots were well maintained and in good condition (p. 10). At that time – approximately 3 years into the side lot sale program – the sale of those lots had saved the land bank \$69,750 in maintenance fees (Bozgo, de Wit, and Haradon, 2006).

Interdisciplinary approaches.

While the strategies discussed thus far have been shown to have an impact on the consequences and disposition of vacant and abandoned properties, the evidence seems to indicate that an interdisciplinary approach is needed. Taken separately, each solution provides a certain group(s) of benefits (reductions in crime, improvements in health, community cohesion, environmental benefits, etc.). By identifying the specific issues in a neighborhood, and targeting solutions to address those issues, a more significant and long lasting benefit may be possible. The comprehensive set of tools available to land banks, and the focus on nurturing communities and returning property to productive use make land banks an important player in the effort to revitalize communities.

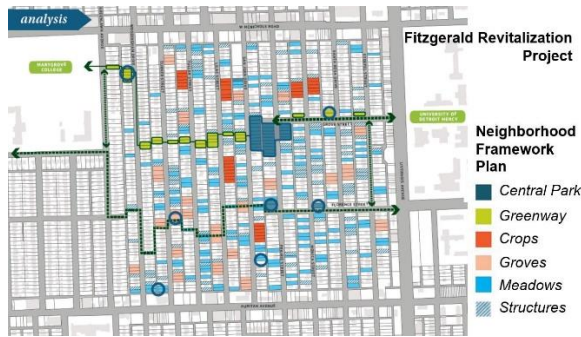


Image 2.6 – Plans for Fitzgerald Revitalization Project

Source: <https://medium.com/reimagining-the-civic-commons/fitzgerald-a-detroit-neighborhood-moving-forward-with-green-space-d620c3906e40>



Image 2.7 – Boarded up homes in Detroit's Fitzgerald neighborhood

Source: <https://medium.com/reimagining-the-civic-commons/fitzgerald-a-detroit-neighborhood-moving-forward-with-green-space-d620c3906e40>

The City of Detroit, MI has recently commenced work on the Fitzgerald Revitalization Project (see Images 2.6 and 2.7), focusing research and resources into the revitalization of a single targeted neighborhood. The project aims to address every city owned vacant lot (managed by the Detroit Land Bank Management Authority) and home in a quarter square mile area. Throughout the research and design process they solicited community involvement to build residential buy-in and to determine the specific needs and desires of the existing community. The city plans to renovate 115 currently vacant homes that they will rent or sell at the neighborhood market rate. They have already demolished a significant number of homes in the target area, and will demolish the remaining homes that are unsuitable for renovation. They plan to create greenways through the neighborhood, connecting it with the nearby University District, and increasing neighborhood connectivity. There will be a 2-acre central park, and vacant lots throughout the community will be turned into parks, orchards, meadows, and community gardens (City of Detroit, 2017).

While it is too early to determine the success of such a project, the inclusive and multi-disciplinary approach to addressing the needs of the neighborhood provide reason for optimism.

Similar efforts in cities such as Richmond, VA, San Diego, CA, and Portland, OR have already found a level of success (Schilling 2002). Considering the multiple impacts of vacant and abandoned properties – and the variety of individuals and agencies affected – a coordinated, integrated approach combining multiple programs, agencies, and impacted community members has the best chance of success. Each city and neighborhood within the city may have different challenges and goals, so targeting specific neighborhoods allows for customization of the best possible solution for that area. Targeting neighborhoods has been shown to increase property values in those neighborhoods, and is a more efficient use of funds than random demolitions. States can aid the process by enacting land bank enabling legislation, and cities can update ordinances as needed to enable chosen land use types (e.g. urban agriculture/livestock). Through collaborative effort, extensive community involvement, and an interdisciplinary approach that addresses multiple impacts (public health, crime, safety, property values, neighborhood vitality, mental health, etc.) land banks can help cities effectively address the problem of vacant and abandoned housing.

Chapter III highlights the key components of land banks, and describes the data collected in this study.

Chapter III – Conceptual Framework



Image 3.1 – Abandoned Home
Photo Source: www.weburbanist.com



Image 3.2 – Abandoned Home
Photo Source: www.ktoo.org (Jennifer Canfield)

While land banks have existed in some form for decades, the recent mortgage and financial crisis and resulting influx of vacant/abandoned properties has contributed to a rise in the number of land banks across the US. There are currently 14 states with land bank enabling legislation, and there are approximately 180 land banks in the US with the majority located in Michigan and New York (Center for Community Progress, 2018). These land banks vary considerably in organizational and operational structure, services provided, and volume of properties handled. A proper description of land banks requires an examination of some of their key characteristics. Shields and Rangarajan describe conceptual frameworks as the organization of ideas to achieve the purpose of a research project (2013).

The current literature has a minimal number of studies attempting to assess the impact of land banks, though there have been studies about the impact of specific programs (e.g. demolition or greening program) that may or may not have been associated with a particular land bank. The evaluation of land bank effectiveness at returning properties to productive use is a critical measure of the impact they have on their communities. The variable organization of land

banks in the US, however, presents a difficulty in determining appropriate measures to use for the evaluation of effectiveness. Alexander (2015) notes that “No two state or local programs are identical, and no existing statute or local land bank should be viewed as a model to be implemented in other jurisdictions” (p. 18). Future research on land bank effectiveness will require knowledge of the similarities and differences between individual land banks to determine appropriate measures for comparison, efficiency, and efficacy. This section describes the key information to be collected in this study:

- Land bank organization
- Land bank staffing
- Land bank funding
- Land bank property acquisition methods
- Services provided by land banks
- Land bank property disposition record

Land Bank Type/Organizational Structure

One obvious way that individual land banks can differ from one another is through their organizational structure. The presence or absence of state **land bank enabling legislation**⁹, the specifics of such legislation – if it exists – and the entity (e.g. state, city, county, nonprofit) that administers a land bank can have a significant impact on its powers and efficiency. Early land banks – what Alexander refers to as the “first generation” (created in the early 1970’s – early 1990’s) – had major differences in state law and the allocation of state and local authority, causing each land bank to be based on a **local** legal framework. These land banks had a number of organizational challenges that greatly reduced their efficiency and resulted in rather low numbers of properties returning to productive use relative to the amount of available inventory. Additionally, the position of the land bank in the city structure – as a city program or as a

⁹ **Bolded** words and/or phrases are key concepts that correspond to the conceptual framework (see Table 3.1)

program administered by a city department – often left these programs vulnerable to conflicting priorities.

“Second generation” land banks (created in 2002 – 2008) addressed intergovernmental cooperation to reduce the potential of conflicting priorities. In Michigan, for example, land banks must have intergovernmental cooperation between a **county** – the unit of government legally responsible for tax foreclosures – and the Michigan Land Bank Fast Track Authority – the **State** land bank created with the passage of Michigan’s land bank enabling legislation in 2004. Notable second generation land banks are the Genesee County land bank in (Flint) Michigan, and the Cuyahoga County land bank in (Cleveland) Ohio¹⁰. While these land banks addressed problems from the previous generation, they were extremely complicated and involved multiple Acts reforming different state laws (Michigan) or amendments to multiple sections of state code (Ohio) (Alexander, 2011; Alexander, 2015).

The “third generation” land banks (created 2011 – present) retained the efficiency improvements enacted by the second generation, while setting forth clear and direct legislation for the creation of these land banks, rather than the package of multiple law reforms required in the second generation. Some of these land banks are limited in scope to specific metropolitan areas, though this tactic provides a framework for the potential of future expansion to statewide enactment. Generally, a land bank requires state enabling legislation to be most effective. Local governments do not usually possess the requisite authority to put their own land banking programs into effect, though it can be done by certain local governments with strong home rule

¹⁰ While the state enabling legislation in Ohio originally allowed only for the creation of the Cuyahoga County land bank – it was updated in 2010 to allow land banks statewide.

authority¹¹. While less common, it is also possible for land banks to be private **nonprofit**¹² corporations. The private nature of such organization can allow for private investment in activities that would not be possible if the land bank was a public entity. Some functions common to land banks are not possible for private entities, however, and the transparency requirements of public entities would not apply to such organizations (Alexander, 2015).

Funding Land Banks

Significant impacts in land bank operation can also be attributed to the funding mechanism(s) used by the land bank. Early, “first generation” land banks relied on **local governments** for funding, and this is still the case for some land banks that exist within a city or county department or agency. “Second generation” land banks addressed the issues with the first generation by including/allowing multiple sources of funding, and “third generation” land banks continue with the improvements initiated by the second generation. In instances where most or all of the available tax-delinquent property is transferred to a land bank (and not a private investor), the **sale or rental** of the properties still containing value can provide profit/revenue for the land bank to use in operations. Some states have provisions allowing land banks to **recapture a percentage of the property taxes** for properties that they returned to tax-paying status – for a limited time (e.g. 5 years). Some land banks borrow funds to pay off delinquent back taxes to the necessary entity, receiving control of these liens. They then have the right to **enforce the liens**, and collect interest and penalties, providing another mechanism for funding. In some instances, a **fee** is charged on delinquent tax bills – this could be a percentage or a flat fee – and applied

¹¹ Cook County (Illinois) is an example of a local land bank operating based on home rule authority, not off a state enabling statute.

¹² The Twin Cities Community Land Bank in Minneapolis is an example of a nonprofit land bank.

directly to land banks. Land banks may also apply for and receive **grants**, and **borrow** money in the short-term or through the purchase of bonds (Alexander, 2015).

Land Bank Property Acquisition Methods

Most of the inventory for first generation land banks was received from inefficient tax foreclosure processes, often requiring extensive waiting periods before receiving properties. Legislation creating these land banks stood alone and did not include amendments to address the foreclosure process. Without such amendments there was no solution for the problem of excessive back taxes or the lack of insurable, marketable titles that hampered or prevented the reuse of these properties. The second generation worked to solve these difficulties by amending and streamlining the foreclosure process, paving the way for land banks to ensure their properties have clear titles and are ready for reuse (Alexander, 2011; Alexander, 2015).

There are now several different methods by which land banks can acquire property. Some land banks are offered properties by the city **before they are put up for auction**, while others may be required to **bid at auction** to purchase desired properties. Still others receive any properties that **do not sell at auction**. In Flint, MI, the Genesee County Land Bank has the ability to bundle properties destined for auction to make them less attractive to speculators – they then receive any property not purchased at auction. Some cities forego the auction process and simply turn **all tax-foreclosed properties** over to a land bank. Some land banks allow a **conduit transfer** under certain conditions, where they receive property with taxes or liens, wipe out those obligations clearing the title, and then transfer the property to the original donor. Finally, some land banks have the ability to directly **purchase property**, or to receive properties **directly from the city/state** or another **donor** (Alexander, 2011; Alexander, 2015).

Land Bank Services

While the organization and structure of land banks can vary considerably, individual land banks typically provide one or more of the following services to achieve their goal of productive use:

- Use property they control that is in good structural condition as a **rental** property for low-income residents
- **Lease** commercial property to community organizations or companies who will provide a benefit for the community in the form of jobs or services
- **Renovate** a property and sell it for market value when complete
- **Sell** structurally sound homes at below market value, with **conditions** that include mandatory occupancy of the home and required repairs/renovations within a certain time frame. If these conditions are not met, the property reverts to the land bank.
- **Quiet title (clear title)**, forgiving or waiving delinquent taxes and municipal liens, and stopping any prior owner's ability to redeem the property.
- **Demolish** structures that are too heavily damaged or too expensive to repair
- Use vacant lots for urban **greening** projects, such as parks (permanent and "pop-up") and walkways, community gardens or urban agriculture, and stormwater management
- Sell vacant lots at minimal prices to adjacent homeowners to increase the size of their yard and ensure the lot is maintained (**side-lot sales**)
- Hold land tax free for a determined period of time (**land banking**) and **transfer** property to a government or nonprofit entity.

Land Bank Profile

In addition to understanding the specific organization, powers, and programs of a land bank, it is important to consider some general information as well. The **number of years** each land bank has been in operation will provide context for property disposition totals, and the establishment of specific program types. The **number of individuals** employed by the land bank can also impact the effectiveness and efficiency of property disposition the number of programs the land bank can successfully oversee. Finally, the **total number of properties** held by the land bank also provides context for existing property disposition totals, and the potential impact of property inventory on the workload of employees.

Conceptual Framework Table

Description of the factors that contribute to the organization and function of existing land banks as described in this chapter will provide a basis for future comparison and evaluation (Shields and Tajalli, 2006). The following Conceptual Framework Table (Table 3.1) highlights the key variables in the organization and operation of land banks, and provides a basis for the development of the coding sheet that will be used to collect this baseline information about US land banks.

Chapter IV discusses the chosen method of data collection and analysis, explores some of the strengths and weaknesses of this method, and presents the operationalization of the conceptual framework discussed in this chapter.

Table 3.1 – Conceptual Framework

Land Bank Component		Literature
Type/Organizational Structure	State Enabling Legislation	Alexander, 2011; Alexander, 2005; Center for Community Progress, 2018; Hackworth, 2014
	County	
	City	
	State	
	Nonprofit	
Funding Source(s)	City/local government	Alexander, 2011; Alexander, 2005; de Wit, 2008; Griswold and Norris, 2007; Tappendorf and Denzin, 2011
	Delinquent Tax Fee	
	Rental Income	
	Property Sales	
	Donations	
	Property Tax Stipend	
	Lien Enforcement	
	Grants	
	Borrow/Bond	
Method of Property Acquisition	Receive title when not sold at auction	Alexander, 2005; Alexander, 2015; Hackworth, 2014
	Preselect properties prior to auction	
	Receive properties forfeited to state via tax foreclosure	
	Bidding at auction	
	Acquire from city/state	
	Receive as donation	
	Open market purchase/lease	
Services Offered	Sales	Accordino and Johnson, 2000; Alexander, 2011; Alexander, 2005; Bozgo, de Wit, & Haradon, 2006; Hackworth, 2014
	Require Development Plans Prior to Property Transfer	
	Quiet title	
	Side Lot Sales	
	Renovation/Rehabilitation	
	Demolition	
	Greening	
	Land Banking & Transfer	
	Rental/Lease	
Property Disposition Totals	Sales	Alexander, 2011; Alexander, 2005; Coulson, Hwang, Imai, 2003; Dewar, 2015; Dewar, 2006; Fujii 2016b; Griswold and Norris, 2017; Hackworth, 2014; Sadler and Pruett, 2016; Tappendorf and Denzin, 2011; Whitaker and Fitzpatrick, 2016; Whitaker and Fitzpatrick, 2013
	Side Lot Sales	
	Renovation/Rehabilitation	
	Demolition	
	Greening	
	Rental/Lease	
Organization Profile	Total Current Inventory	
	Number of Employees	
	Years in Operation	

Chapter IV – Research Methods

Introduction

Since the primary function of a land bank is to put vacant, abandoned, and tax-delinquent properties back into productive use, then the primary measure of land bank success is its “demise”. Attracting new owners and new developments, increasing the neighborhood tax-base, reducing tax-delinquency, and increased numbers of renovated/rehabilitated properties should – eventually – remove the need for a land bank (Alexander, 2005). Though land banks appear to be performing these services, we have not yet reached a point where they are no longer necessary.

In the meantime, we need an understanding of how well land banks are functioning and if they are achieving their goals. Hackworth (2014) notes that “details about which powers a city or land bank does or does not have are often more important than whether or not a land bank exists” (p. 12). In order to accurately assess and compare land bank effectiveness, a thorough understanding of the organization, available programs, and property disposition records of existing land banks is necessary. The purpose of this chapter is to 1) discuss the study population and the technique chosen for the collection of land bank data, 2) present the operationalization of the conceptual framework, 3) discuss the strengths and weaknesses of the data collection method, and 4) describe the type of analysis to be performed on the data collected.

Content Analysis

Content analysis is the “study of recorded human communications” (Babbie, 2010, p. 332). This study uses content analysis of land bank websites to determine the characteristics of US land banks. The Center for Community Progress website contains a list of the existing land

banks in the US¹³. The website for each land bank is visited, and searched for: 1) type/organizational structure, 2) funding source, 3) method of property acquisition, 4) services offered, 5) property disposition totals, and 6) organizational profile as described in the conceptual framework.

Operationalization of Conceptual Framework

Shields and Rangarajan (2013) state that for the operationalization of descriptive categories, “the ideas imbedded in the categories (concepts) are eventually converted to variables” (p. 77), and Johnson (2014) states that the qualities (categories) “must then be defined (operationalized) so the research team will know it when they see it” (p. 86). Babbie (2010) describes coding as the “process of transforming raw data into a standardized form” (p. 338), and goes on to note that “In content analysis, communications...are coded or classified according to some conceptual framework” (p. 338). The conceptual framework described in Chapter III and illustrated in Table 3.1 contains six categories which translate to the operationalization table (Table 4.1), and serves as a coding sheet for the collection of land bank data. Content analysis is performed to determine the presence or absence of the components of categories 1-4, and to determine the applicable number/amount for each component of categories 5-6.

¹³ There are approximately 180 land banks in the US at this time.

Table 4.1 – Operationalization Table	
Title: Property Disposition Matters: The Current Status of Land Bank Programs in the United States	
Purpose: The purpose of this research is to describe the current status of land bank programs in the United States	
	0 = Not Present 1 = Present
1. Type/Organizational Structure	
1.1 Land bank enabling legislation	
1.2 City administration	
1.3 County administration	
1.4 State administration (not sure if needed)	
1.5 Nonprofit	
2. Funding Source(s)	
2.1 City/county	
2.2 Rental income	
2.3 Property sales	
2.4 Donation	
2.5 Property tax stipend	
2.6 Delinquent tax fee	
2.7 Lien enforcement	
2.8 Grants	
2.9 Borrow/Bond	
3. Method of Property Acquisition	
3.1 Receive title when not sold at auction	
3.2 Preselect properties prior to auction	
3.3 Receive properties forfeited to state via tax foreclosure	
3.4 Bidding at auction	
3.5 Receipt from city/state	
3.6 Donation	
3.7 Conduit transfer	
3.8 Open market purchase/lease	
4. Services Offered	
4.1 Demolitions	
4.2 Renovation/rehabilitation	
4.3 Sales	
4.3.1 Require development plans prior to property transfer	
4.3.2 Quiet title	

4.4 Side lot sales	
4.5 Greening	
4.6 Land Banking & Transfer	
4.6 Property rental/lease	
	Number/ Amount
5. Property Disposition Totals	
5.1 Demolitions	
5.2 Renovation/rehabilitation	
5.3 Sales	
5.4 Side lot sales	
5.5 Greening	
5.6 Property rental/lease	
6. Organizational Profile	
6.1 Years in operation	
6.2 Total Current Inventory	
6.3 Number of Employees	

Strengths and Weaknesses

There are both strengths and weaknesses associated with the use of content analysis as a data collection method. On the positive side, there are no costly and/or time dependent procedures required. Access to public websites is free (aside from possible internet access fees), and there are no additional supplies and/or equipment to purchase. The order in which the websites are accessed is not consequential, and there are no prerequisites for moving from one website to the next, making it easy to revisit or revise an entry if an error in data collection is made. Additionally, content analysis is not intrusive to the subject, as the information is freely and publicly available (Babbie, 2010).

There are, however, some weaknesses to content analysis – primarily centered on data availability and reliability (Babbie, 2010). There is no uniform standard for land bank websites,

so the navigation of each individual website will present unique challenges in attempting to locate the desired information. Titles, headings, and services may have different names in different locations, and the decision of whether or not given information fits within the parameters defined by the conceptual framework is ultimately subjective. There is also no guarantee that each website will have the desired data available – in any form. Finally, data that is available is not guaranteed to be current or accurate.

Analysis

Simple descriptive statistics are used to summarize the data and provide overall trends, and discussion will address trends within each state.¹⁴

Summary

This chapter discusses the methods used for data collection and analysis, and provides the operationalization table used for coding data. The following chapter will discuss the results obtained through the content analysis performed.

¹⁴ Each state with a land bank.

Chapter V – Results

This chapter presents the results of the content analysis of land bank websites. Each known land bank as listed by the Center for Community Progress website (see Image 5.1) was searched for the information detailed in the operationalization table (Table 4.1). A total of 187 land bank websites were searched for this project. Of the 187 existing land banks, only 140 land bank websites were identified. Overall, very little of the desired information was present on land bank websites¹⁵, making a detailed analysis of the data that was collected potentially misleading. In addition to presenting descriptive statistics that cover all 140¹⁶ data points, a state by state summary of land bank information is presented. Presence or absence of a website is presented for the entire pool of land banks.

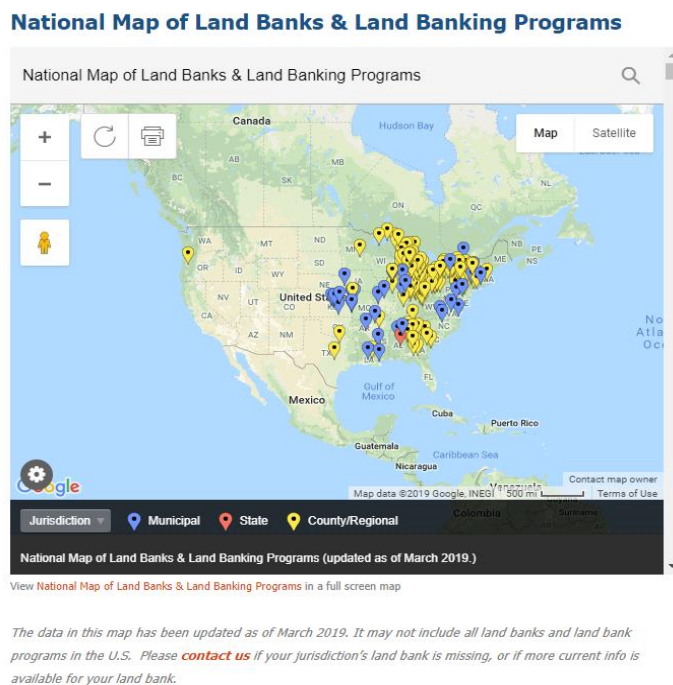


Image 5.1

Source: Center for Community Progress. <https://www.communityprogress.net/national-land-bank-map-pages-447.php>

¹⁵ This is not to say that the land banks do not have inventory or employees (for example) but that the information was largely unavailable on the existing websites.

¹⁶ 140 data points rather than 187, as 47 land banks did not have available websites.

There is one major trend across the majority of land bank websites. The most detailed information is frequently found in a “policies” section that is most often a downloadable PDF, though it occasionally appears as a website link. Within each state’s collection of land banks these policies are almost identical¹⁷ and describe property acquisition and disposition guidelines – likely taken directly from that state’s land bank enabling legislation. The major problem with using the information in these policies to supplement the data available on land bank websites is that if the program information is not specified on the website (e.g. side lot sales program) but it *is* mentioned in the policies, there is no way to know if the land bank actually offers such a program. All we know by its inclusion in the policy is that it is *allowable* for the land bank to provide such a program¹⁸.

Each state with a land bank listed on the Center for Community Progress website will receive a summary of the information collected from that state’s land bank websites that will include:

- Organizational structure and profile
- Funding
- Property acquisition method(s)
- Services offered
- Property disposition totals

There are 187 total land banks listed, and no website or online information was located for 47 of these. Available data was collected from 140 land bank websites. Results for each state are

¹⁷ Occasionally a site would insert the specific name of the land bank in question and change the font or format. The seal and/or signature and date at the bottom of the document is different for each location. The language of the documents, however, is identical.

¹⁸ I will admit, this really threw me off. After I made it through about 30% of the land banks on my list and realized that most of the policy documents were identical (within states) I started to regret “collecting” the information from policies. I realized that pulling this info from the policies section was not a guarantee that the land bank actually offered that service. If I had more time available, I would go back and re-visit each site and capture only the information specified on the actual land bank website.

discussed below, and Table 5.1 provides cumulative totals for the funding source, method of property acquisition, property disposition totals¹⁹, and services offered components of the operationalization table (see Table 4.1). The service of property sales was the most frequently mentioned item from all categories, appearing on 68.57% of websites. Other than this, only five additional categories were above the 40% mark, while eleven categories totaled 10% or less.

Table 5.1 – Land Bank Website Summary (n=140)	
2. Funding Source(s)	
2.1 City/county	9.3%
2.2 Rental income	7.1%
2.3 Property sales	33.6%
2.4 Donation	14.3%
2.5 Property tax stipend	6.4%
2.6 Delinquent tax fee	5.7%
2.7 Lien enforcement	1.4%
2.8 Grants	31.4%
2.9 Borrow/Bond	4.3%
3. Method of Property Acquisition	
3.1 Receive title when not sold at auction	10%
3.2 Preselect properties prior to auction	5.7%
3.3 Receive properties forfeited to state via tax foreclosure	46.4%
3.4 Bidding at auction	8.6%
3.5 Receipt from city/state	17.1%
3.6 Donation	52.9%
3.7 Conduit transfer	11.4%
3.8 Open market purchase/lease	36.4%
4. Services Offered	
4.1 Demolitions	42.1%
4.2 Renovation/rehabilitation	33.6%
4.3 Sales	68.6%
4.3.1 Require development plans prior to property transfer	42.1%
4.3.2 Quiet title	21.4%
4.4 Side lot sales	50.7%
4.5 Greening	27.1%
4.6 Land Banking & Transfer	34.3%
4.6 Property rental/lease	20.7%
5. Property Disposition Totals	
5.1 Demolitions	3.6%
5.2 Renovation/rehabilitation	0.00%
5.3 Sales	7.9%
5.4 Side lot sales	3.6%
5.5 Greening	2.1%
5.6 Property rental/lease	0.00%

¹⁹ Please note that this number reflects the number of websites that provided property disposition totals. The totals themselves are discussed under the individual states.

Alabama

Organizational structure and profile.

The state of Alabama enacted land bank enabling legislation in 2013²⁰, and currently has three land banks in operation. Of these three, two are city operated land banks, and one is the state land bank. The state land bank does not have a website available, but a search of Alabama.gov reveals that the state land bank board meets at least periodically to discuss any applications they may have received for tax delinquent properties that are held by the Alabama Department of Revenue. With no website information, and no other “hits” on the website search for “land bank” it is not clear how interested individuals are made aware that they are able to apply for ownership of these tax delinquent properties. The websites for the two city land banks had minimal information available, though they did provide links for their policies. None of the websites referenced a dedicated land bank staff, making it likely that the board of directors and/or related city/state staff handle operations. The Alabama land banks do not appear to hold property unless they are specifically assembling property for future development, and did not have an inventory listed.

Funding.

None of the websites mentioned funding in any way, but the enabling legislation allows land banks to receive funding from any source “including, but not limited to, donations, grants, fees, and sale of property.” Land banks can also receive city/county/government funds (“The By-Laws,” n.d., Article VII).

²⁰ This, and all subsequent land bank legislation dates retrieved from the Center for Community Progress website <https://www.communityprogress.net/land-bank-map-pages-447.php>

Property acquisition method(s).

All properties that have been tax delinquent for five years or more are eligible for the land bank to acquire, and individuals wishing to do so can put in an application/request for an eligible property with the land bank.

Services offered.

Alabama's law allows land banks to quiet titles, and both city websites mention this function. Sales, demolition, quiet title, side-lot sales, property rental, and property transfer are mentioned in policies, but the websites only discuss sale of property in a very general way.

Property disposition totals.

There was no information on any website about the number or type of properties that have been returned to productive use through land bank efforts in Alabama.

Arkansas**Organizational structure and profile.**

There are two municipal land banks in the state of Arkansas, though it does not have land bank enabling legislation. The oldest land bank in the state is 11 years old, while the other land bank was established in 2018. Both rely on a board of directors (here called a "Commission") for most operational duties, but one site notes a land bank Director, so there is at least one dedicated staff member. The newest land bank does not show any available property, while the other appears to have around 100 properties available at this time.

Funding.

Funding information is not mentioned on either website, and was not found in the policies available.

Property acquisition method(s).

Both websites do mention the process for donating property, but this is the only mechanism discussed outside the policy. The policy documents for both land banks are identical, with only the land bank name changing. Per the policy the land banks can acquire foreclosed properties, but does not discuss the method of acquisition.

Services offered.

An application available on one of the websites indicates that property sales with pre-approved renovation plans are offered. The policy indicates that side lot sales are available, and that properties allowing for the creation of green space can be acquired, though this information is not discussed on either website.

Property disposition totals.

There was no information on either website about the number or type of properties that have been returned to productive use through land bank efforts in Arkansas.

Delaware**Organizational structure and profile.**

The state of Delaware enacted land bank enabling legislation in 2015, and currently has one municipal land bank in operation, the Wilmington Neighborhood Conservancy Land Bank.

There is no reference to a dedicated land bank staff, though the members of both a “governing board” and a “technical board” are listed on the website, and include city employees.

Funding.

Other than the brief statement in the timeline²¹ that “Oct 2016: City of Wilmington passed Annual Funding Agreement” there is no mention of funding on the website.

Property acquisition method(s).

The only mention of property acquisition is the transfer of 30 properties from the City of Wilmington to the land bank.

Services offered.

The Wilmington Neighborhood Conservancy Land Bank sells homes to owner/occupants, has a side lot sale program, and has a program that will allow them to lease property to be used as a community garden.

Property disposition totals.

There was no information on the website about the number or type of properties that have been returned to productive use through land bank efforts in Delaware.

Georgia**Organizational structure and profile.**

The state of Georgia enacted land bank enabling legislation in 2012, and has fifteen county/regional land banks listed. The earliest land bank in Georgia was established in 1991, and

²¹ Source: <https://www.wilmingtonlandbank.org/>

the most recent on the list is from 2013. No website was located for nine of the fifteen land banks. Of the nine land banks with no website three had some minimal information online. One county website contained a mention of the land bank (with no further information), draft policies from 2012 were located for one land bank, and a meeting schedule was located for the third. Of the six land banks with a website, four were incorporated into the city or county website²² and two had their own website. Unlike the general trend for land bank websites²³, Georgia land banks did not offer links to “policy” documents²⁴ to supplement the information available on the website. Of the land banks with websites, the total current property inventory ranged from 5 to 124 properties. Three of the six websites listed land bank employees (2, 3, and 3 employees) and a board of directors, and three websites listed a board only.

Funding.

Funding was not discussed on any of the available websites, and no policies provided additional information or context.

Property acquisition method(s).

Property acquisition was only discussed on one website, though two additional websites had a link or note for individuals who were interested in donating property. The allowable property acquisition methods for the land bank that provided them were 1) purchase from tax

²² One of which specifically called itself a “nonprofit”. Land bank literature implies (Alexander, 2015) that nonprofit land banks are rather rare. In fact, the Minneapolis land bank noted in an earlier footnote is described as one of the only ones in the country. However, the majority of land banks are structured as a nonprofit with governmental cooperation. Perhaps the distinction is simply the degree of governmental involvement in the land bank’s activities.

²³ The collective group of websites visited for this project.

²⁴ The one exception to this was a link to the “land banking” policy for the Fulton County/City of Atlanta Land Bank Authority. The “land banking” function refers to the land bank’s ability to collect and hold properties (tax free) for future development. This allows properties to be purchased at a potentially lower price than what they would cost in the future, allows time to collect and assemble the necessary properties, and provides time for planning and financing.

delinquent owner; 2) donation; 3) receipt from county in conjunction with tax foreclosure; 4) request of judicial foreclosure and subsequent bid on property.

Services offered.

Websites provided little to no detail about the types of programs available through the land banks. Each website indicated that property sales are an available option, and included an application for property on the website. The only other services mentioned more than once were ability to clear title (4) and side lot sales (2). The information available is described in Table 5.2²⁵.

Table 5.2 – Services offered (Georgia) n=6	
<i>Services</i>	<i>Websites (total number)</i>
Demolitions	1
Renovation/rehabilitation	1
Sales	6
Require development plans prior to property transfer	1
Able to clear title	4
Side lot sales	2
Property transfer/"land banking"	1
Property rental/lease	1

Property disposition totals.

There was no information on the available websites about the number or type of properties that have been returned to productive use through land bank efforts in Georgia.

²⁵ Though, again, this does not mean that these are the only services provided by the land bank.

Illinois

Organizational structure and profile.

The state of Illinois has not enacted land bank enabling legislation, but is home to four municipal and county/regional land banks. Each of the four land banks had a website, but with the exception of the Cook County Land Bank (Chicago) there was little to no information available on said websites. The website for the Cook County Land Bank was also the only one to provide a link to the land bank's policies. All four websites provided a link to available properties, which ranged in number from 11 to 22,603²⁶. Two of the four websites listed land bank employees (12 and 3 employees) and two websites listed or implied (with a meeting schedule) a board only.

Funding.

Only one website made any mention of funding, and that particular land bank receives income from property sales, grants, and donations.

Property acquisition method(s).

Two of the websites discussed property acquisition methods. Those land banks are able to acquire property through receipt from government (local/state), donation, open market purchase, and to receive properties forfeited via tax foreclosure²⁷, one of the two also included conduit transfer as a potential acquisition method.

²⁶ It is important to note that this (very large) number indicates the "scavengable" properties that are in foreclosure and eligible for the land bank to acquire. This number does not indicate the amount of property currently under control of the land bank. I was not able to identify the number of properties presently under control of this particular land bank.

²⁷ Specifically, they are able to acquire property in the name of the county at tax sales conducted in accordance with the tax code.

Services offered.

The same two websites that provided acquisition methods were the only two to provide any programmatic or service related information. Both land banks require development plans prior to property transfer, and offer demolitions, sales, side lot sales, and land for greening initiatives. One land bank also offers renovations and the ability to clear titles.

Property disposition totals.

There was no information on the available websites about the number or type of properties that have been returned to productive use through land bank efforts in Illinois.

Indiana**Organizational structure and profile.**

The state of Indiana has not enacted land bank enabling legislation, but is home to two municipal land banks. One land bank does not have its own website. The city received a Neighborhood Stabilization Program (NSP) grant, and mentions that a land bank will be created. It references a portion of the website where a list of available properties should be available. The “available properties” document is not in the referenced location, and no other information on this land bank was present on the site. The other Indiana land bank has four employees and approximately 700 properties. The website provides a link for policies, and the remaining data for this land bank comes from these policies.

Funding.

The land bank with no website is using grant funding (NSP), while the second land bank did not discuss funding on their website aside from a “donation” page that allows individuals to donate to the land bank.

Property acquisition method(s).

The Renew Indianapolis land bank receives most of its property from the City of Indianapolis’ Department of Metropolitan Development, and may accept property donations on occasion. No further property acquisition methods are discussed.

Services offered.

The only service discussed on the website is property sales. The land bank does require development plans and proof of funding to be included as part of their application process, which is outlined below in Image 5.2.

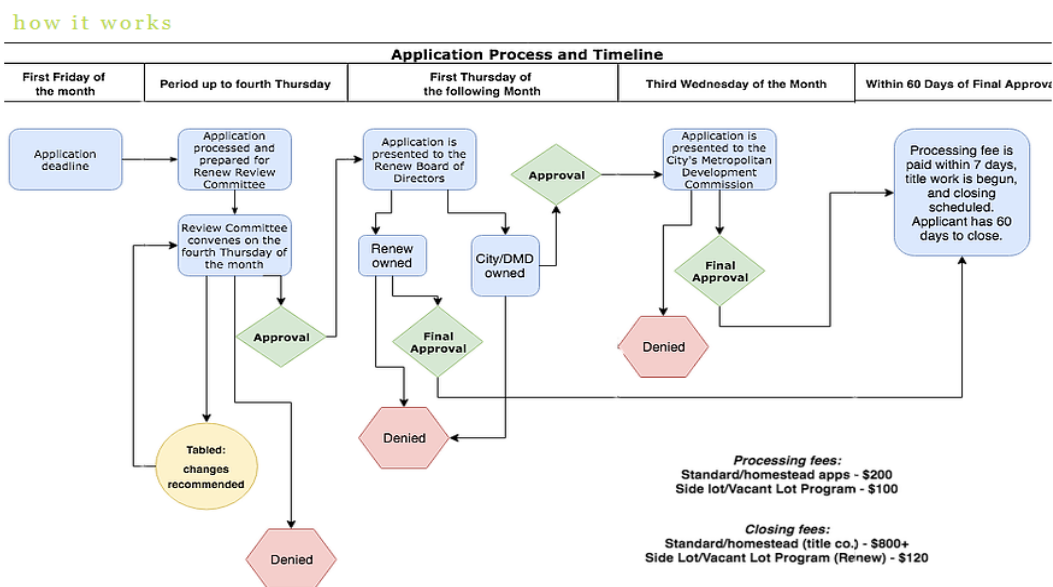


Image 5.2 – Renew Indianapolis application process.

Source: <https://www.renewindianapolis.org/who-we-are>

Property disposition totals.

There was no information available about the number or type of properties that have been returned to productive use through land bank efforts in Indiana.

Kansas**Organizational structure and profile.**

The Center for Community Progress does not list Kansas as a state with land bank enabling legislation. However, Kansas does have legislation that provides cities with the authority to establish land banks by adopting an ordinance, and counties to establish land banks by resolution (Public Health Law Center, 2015). There are nine municipal and one county/regional land banks listed in Kansas for a total of 10. Four of these land banks have no available website, with one of these mentioning that the land bank advisory board was disbanded on 3/20/2018. The remaining land banks have a page on the relevant city website. Most have very limited information available. None of the land bank websites in Kansas mention dedicated staff, and these land banks are managed through a Board of Directors. One website did not have information on available properties, and one site showed properties on an interactive map that did not provide a list, making it difficult to count the available properties. Of the remaining four land banks, three had fewer than 15 properties, and one had a fifteen page list totaling approximately 740 properties.

Funding.

Only one of the land bank websites mentioned funding, noting that funds received from the sale of property would be retained by the land bank.

Property acquisition method(s).

Minimal information was provided about the mechanisms for property acquisition on the available websites. Two websites did not mention property acquisition at all. Four websites mentioned that they will accept donated property (or had a donation link/application available). Of these four, one website also noted that they receive properties forfeited via tax foreclosure, and one website noted that they can also receive properties when they are not sold at auction, by bidding at auction, and by open market purchase or lease.

Services offered.

All six websites discuss property sales, and three of these sites mention requiring developments plans prior to property transfer. Two websites mention side lot sales and one of these also includes demolitions, renovations, and greening initiatives. Finally, one website notes the land bank's ability to clear titles.

Property disposition totals.

There was no information available about the number or type of properties that have been returned to productive use through land bank efforts in Kansas.

Kentucky**Organizational structure and profile.**

There is one land bank in the state of Kentucky – the Louisville and Jefferson County Landbank Authority, Inc. The Kentucky General Assembly enacted legislation in 1988 permitting the creation of this land bank. The land bank has a single page on the Louisville city

website with a short introduction and no other available information²⁸. The land bank is operated by a Board of Directors, and holds monthly meetings. There is a “staff contact” listed on the website, but it is not clear if that individual is dedicated land bank staff or a part of another city department. There is no property list or policy document available.

Funding.

There is no discussion of funding on this website.

Property acquisition method(s).

There is no discussion of property acquisition methods on this website.

Services offered.

The brief introduction on the website mentions that the land bank has the ability to clear titles, and sell property. There is no other information available.

Property disposition totals.

There was no information available about the number or type of properties that have been returned to productive use through land bank efforts in Kentucky.

Louisiana**Organizational structure and profile.**

Louisiana has not passed land bank enabling legislation, and there are three municipal land banks listed for the state of Louisiana, though one has no website and appears to be

²⁸ Source: <https://louisvilleky.gov/government/vacant-public-property-administration/landbank-authority-1>

closed²⁹. Of the two remaining land banks, one has a staff of 31 and the other has a staff of 5. One website did not have property information available, and the other listed 1,720 properties.

Funding.

Only one website provided funding information³⁰, and noted that the land bank in question received income from rental units, property sales, grants, and participation in the New Markets Tax Credit program³¹.

Property acquisition method(s).

Property acquisition methods were not discussed on either website.

Services offered.

Both land banks offer sales, property rentals, and side lot sales. One land bank also offers renovated properties and greening initiatives, and the other notes the ability to clear titles, and the requirement for development plans prior to the purchase of land bank property.

Property disposition totals.

Property disposition totals for one land bank (from Annual Report) noted 2,410 properties that were sold for housing development, 1,511 side lot sales, and 49 greening projects completed from 2008 – 2017. There was no additional property disposition information.

²⁹ Source: <http://theind.com/article-7380-nobody's-home.html>

³⁰ This information was not listed directly on the website, but was obtained from the land bank's 2018 budget.

³¹ This program provides federal tax credits for investing in redevelopment projects in low-income communities.

Maryland

Organizational structure and profile.

One land bank is listed in the state of Maryland – the Housing Authority of Baltimore City – Land Resources Division. The website indicates that the focus of this entity is low-income housing, and does not discuss vacant, abandoned, or tax-delinquent properties. Since this entity does not focus on returning vacant, abandoned, tax-delinquent properties to productive use, no further information was collected for the organization.

Michigan

Organizational structure and profile.

Michigan enacted land bank enabling legislation in 2003, and has 39 land banks listed. Of those 39, there were twelve land banks for which no website or online information was located. An additional 10 county/regional land banks plus the state operated land bank have websites (or are mentioned on the applicable county website) with extremely limited information available and one of the 10 simply had a notice that the land bank was in the process of winding down operations. The available information most frequently included a list of board members and/or a meeting schedule. For four of these websites – including the state land bank – a property list was available. The state land bank currently has 2,582 properties statewide, the three other land banks have 27, 43, and 558 properties. The land bank with 43 properties also had a link for an old (2013) annual report that indicates the land bank offers property sales including side lot sales. No other information is available on these 11 websites.

Of the sixteen remaining land banks in Michigan, 15 of them are county/regional, one is municipal, and they range from 9-15 years old. Eleven of the websites provided property

inventory (see Table 5.3), though in some instances it is not clear if this inventory is current³². In some instances property type was specified rather than a single total, and these are noted in the table.

Table 5.3 - Property Inventory (Michigan)	
<i>Available Website</i>	<i>Number of properties available (homes & lots)</i>
Website 1	30
Website 2	2
Website 3	1,150
Website 4	4
Website 5	615 (Homes); 9,219 (Lots)
Website 6	207
Website 7	46
Website 8	88 (Lots)
Website 9	11 (Homes); 61 (Lots)
Website 10	25
Website 11	664

Funding.

Only six of sixteen land banks noted funding information, and the information noted is not likely to be complete since Michigan's legislation allows land banks to receive a 5/50 property tax stipend (50% on land bank properties returned to productive use for 5 years) and

³²For example, one land bank only had information from 2016, and property inventory was retrieved from a 2018 annual report which may now be out of date.

only three websites mentioned this as a funding source. Funding information that was identified is listed in Table 5.4.

Table 5.4 – Funding (Michigan) n=6	
<i>Funding Source</i>	<i>Websites (total number)</i>
Rental income	1
Property sales	6
Property tax stipend	3
Grants	1

Property acquisition method(s).

Fifteen of sixteen land banks listed property acquisition information somewhere on their website (see Table 5.5). All listed acquisition methods are *allowable* in Michigan, so the information gathered from these websites may or may not be a complete picture of the methods in use. Only donation (60%), open market purchase/lease (60%), and receipt following tax foreclosure (93.3%) were noted on more than 50% of websites, while the conduit transfer/quiet title acquisition method – arguably one of a land bank’s most significant powers – was mentioned on only 2.7% of websites.

Table 5.5 – Method of property acquisition (Michigan) n=15	
<i>Method</i>	<i>Websites (%)</i>
Receive title when not sold at auction	46.7%
Preselect properties prior to auction	3.3%
Receive properties forfeited via tax foreclosure	93.3%
Bidding at auction	2.7%
Receipt from city/local/state government	40%
Donation	60%
Conduit transfer/quiet title	2.7%
Open market purchase/lease	60%

Services offered.

All sixteen land banks provided at least some information about the services offered by the land bank (see Table 5.6). As with property acquisition, all of the services below are *allowable* in Michigan, so the information collected from websites may or may not be a complete picture of the services available. Sales and “land banking” were described on each available website (100%), while ability to clear title (37.5%), greening (43.8%), and property rental/lease (31.25%) were the mentioned the least, all with under 50% of websites noting such services.

Table 5.6 – Services offered (Michigan) n=16	
<i>Services</i>	<i>Websites (%)</i>
Demolitions	68.8%
Renovation/rehabilitation	75%
Sales	100%
Require development plans prior to property transfer	68.8%
Able to clear title	37.5%
Side lot sales	81.3%
Greening	43.8%
Property transfer/”land banking”	100%
Property rental/lease	31.3%

Property disposition totals.

Five of sixteen land banks provided property disposition totals for at least one year (see Table 5.7). No websites mentioned property rental/lease or renovation totals, while only one referred to a greening program. Property and side lot sales were the most frequently provided totals, with four and three sites respectively noting this information.

Table 5.7 – Property disposition totals (Michigan)					
	Land Bank 1	Land Bank 2	Land Bank 3	Land Bank 4	Land Bank 5
Demolitions	NP	NP	89	NP	NP
Renovation/rehabilitation	NP	NP	NP	NP	NP
Sales	12	4,729	51	NP	33
Side lot sales	NP	11,136	44	NP	91
Greening	NP	NP	NP	2 (2018)	NP
Property rental/lease	NP	NP	NP	NP	NP
NP = Not provided					

Minnesota**Organizational structure and profile.**

There is one land bank in the state of Minnesota. The nonprofit Twin Cities Community Land Bank. The land bank was created in 2009 and has been in operation for 10 years. There are five staff members listed, but no property inventory.

Funding.

Funding for this land bank is not discussed on the website.

Property acquisition method(s).

Property acquisition methods are not discussed on the website.

Services offered.

This entity provides “land banking” services, where it will purchase and hold property for individuals for an agreed amount of time before selling to that individual. This enables people who want to start a business, for example, to continue planning/preparation while not missing out on a particularly desired piece of property. The land bank also offers financing/lending for properties and/or projects, and brokerage services.

Property disposition totals.

Property disposition totals for this land bank are not discussed on the website.

Missouri**Organizational structure and profile.**

The state of Missouri passed land bank enabling legislation in 2012, and has three municipal land banks listed. Each land bank had a website or page(s) on the city website. The St. Louis Land Reutilization Authority is the oldest land bank in the country (established 1971). The other two Missouri land banks were created in 2012 and 2013 following the enabling legislation. There is considerable variation in the number of properties available, with one land bank holding 38 properties and one holding 3,043. The third land bank has an interactive map showing property location, but no list describing the number of properties available.

Funding.

Only one of the three land banks provided any funding information. That land bank receives funding through donation and the sale of land bank properties.

Property acquisition method(s).

All three land banks are able to acquire property through donation. Two of the three land banks receive the title to properties that fail to sell at auction, via tax foreclosure, through open market purchase or lease, or by receipt from city/county/state government. One land bank website mentions the ability of the land bank to bid on properties at auction.

Services offered.

All three land banks can sell property and require redevelopment plans prior to the transfer of such property. They also all offer side lot sales and greening programs, and can

“bank” land for transfer to governments/nonprofits. Two of the land banks mentioned the ability to undertake renovations, and one mentioned the ability to lease property.

Property disposition totals.

Only one land bank website provided any disposition numbers. The land bank with the smallest inventory has sold or transferred 18 properties. No other information was available.

Mississippi

Organizational structure and profile.

Mississippi has not passed land bank enabling legislation, but there is one municipal land bank in the state. Much like Maryland it does not seem to be a “full function” land bank. There is a single page on the city website detailing “land bank and surplus property acquisition” information. The city does not maintain a “bank” of property, however the city does, on occasion, receive property from the state or federal government (some of this is due to tax foreclosure). If the city declares such property to be “surplus” it may be made available for sale³³. There is no further information available on the website.

North Carolina

Organizational structure and profile.

North Carolina has not passed land bank enabling legislation, and has one nonprofit/municipal land bank. This land bank is geared specifically toward providing low-income housing, and its primary function is the “banking” of land to acquire and assemble land

³³ Source: <http://www.jacksonms.gov/index.aspx?NID=577>

in order to use it to support and develop local communities. The land bank is supported by a staff of 12 individuals, and there is no current property inventory available on the website.

Funding.

There is minimal funding information available, though the website does mention a start-up grant and administrative support received from the city.

Property acquisition method(s).

The only discussion of property acquisition is a note that they purchase properties “in transition” and hold them while working with neighborhood residents on development plans.

Services offered.

After purchase the homes/properties are renovated/developed and sold to families or affordable housing agencies. The land bank has other community-oriented initiatives, not connected to the elements of a land bank that are the purpose of this study.

Property disposition totals.

There are no property disposition totals provided on the land bank website.

Nebraska**Organizational structure and profile.**

The state of Nebraska passed land bank enabling legislation in 2013, and is currently home to one municipal land bank that was established in 2014 – the Omaha Land Bank³⁴. The

³⁴ I would like to note that this was easily one of the best, most comprehensive websites that I visited for this project. I found information from each of my target categories, though the property disposition totals were only available in the 2017 annual report.

land bank has a 7 member board of directors and 8 employees, including staff from the City's Land Reutilization Commission who are working closely with the land bank. At this time the land bank holds 740 properties.

Funding.

The Omaha Land Bank receives public funding, proceeds from property sales, and is authorized to borrow funds. They also receive a property tax stipend from properties returned to productive use, and accept donations.

Property acquisition method(s).

The Omaha Land Bank can receive donated properties, purchase property on the open market, receive properties forfeited via tax foreclosure, accept properties to "bank" and clear title, and are able to bid on tax liens (with their bid automatically accepted) and redeem them.

Services offered.

Demolitions, sales with development plans required prior to transfer, side lot sales, lot adoption for greening initiatives, the ability to clear titles, and property transfers to nonprofits and/or governmental organizations are the key services of the Omaha Land Bank.

Property disposition totals.

While some data was found for this section, it was limited to what could be retrieved from the 2017 annual report, so does not reflect cumulative totals for the land bank or the most recent yearly data. Five properties were demolished, and 42 properties were sold, two of which were side lot sales.

New York**Organizational structure and profile.**

The state of New York passed land bank enabling legislation in 2011, and has five municipal and 20 county/regional land banks listed for a total of 25. Of those 25, there were three land banks for which no website or online information was located. One additional land bank had a page on the county website, but did not contain any of the desired information, as that land bank is still in the process of approving policies/procedures and initiating operations. The remaining 21 land banks had available websites with at least a portion of the desired information available. Most information was pulled from policy documents that were linked on the websites rather than from the websites themselves. The land banks range in age from three to seven years old, and nine land banks were shown to have staff in addition to their board of directors. Two land banks had 3 staff members, four had 4 staff members, one had 6 staff members, one had just one staff member, and one land bank had 10 staff members. Twenty of the websites provided property inventory (see Table 5.8)

Table 5.8 – Property Inventory (New York)	
<i>Available websites</i>	<i>Number of properties available (homes & lots)</i>
Website 1	868
Website 2	38
Website 3	12
Website 4	24
Website 5	28
Website 6	63
Website 7	6
Website 8	68
Website 9	17
Website 10	20
Website 11	1
Website 12	25
Website 13	3
Website 14	6
Website 15	14
Website 16	9
Website 17	9
Website 18	5
Website 19	31
Website 20	1

Funding.

Funding was addressed on 18 land bank websites. As was the case with Michigan, New York law allows land banks to receive 50% of the taxes on properties that have been returned to productive use for five years, this was not commonly shared on websites with only 5.6% providing this information. Property sales (100%), and grants (94.4%) were the most commonly described funding mechanisms, with rentals (44.4%) as the third most common. The remaining funding mechanisms are all below 25%. The funding information that was identified can be found in Table 5.9.

Table 5.9 – Funding (New York) n=18	
<i>Funding Source</i>	<i>Website (%)</i>
City	22.2%
County	16.7%
Rental income	44.4%
Property sales	100%
Donation	22.2%
Property tax stipend	5.6%
Lien Enforcement	5.6%
Grants	94.4%

Property acquisition method(s).

Three of the available websites did not discuss property acquisition methods. Donations were mentioned on every website (100%), with tax foreclosure and open market purchase/lease the next most frequently noted at 83.3% each. No other method of property acquisition rose above 22.2%. Property acquisition information that was available is found in Table 5.10.

Table 5.10 – Method of property acquisition (New York) n=18	
<i>Property acquisition method</i>	<i>Website (%)</i>
Receive title when not sold at auction	5.6%
Preselect properties prior to auction	11.1%
Receive properties forfeited via tax foreclosure	83.3%
Bidding at auction	5.6%
Receipt from city/local/state government	22.2%
Donation	100%
Conduit transfer/quiet title	11.1%
Open market purchase/lease	83.3%

Services offered.

All 21 available websites had at least some information about services provided. Property sales (95.2%) were the most frequently mentioned services, followed by development plan requirements (71.4%), demolitions (66.7%), and side lot sales (61.9%). The ability to clear titles was the least frequently mentioned service, with 19.1% of websites describing this function. The available information is found in table 5.11.

Table 5.11 – Services offered (New York) n=21	
<i>Services</i>	<i>Website (%)</i>
Demolitions	66.7%
Renovation/rehabilitation	52.4%
Sales	95.2%
Require development plans prior to property transfer	71.4%
Able to clear title	19.1%
Side lot sales	61.9%
Greening	38.1%
Property transfer/”land banking”	33.3%
Property rental/lease	42.9%

Property disposition totals.

Only two land bank websites provided any property disposition totals. The information available is found in Table 5.12. Demolition (263 and 649) totals were provided by both websites, while sales total (10) was provided by one.

Table 5.12 – Property disposition totals (New York)		
	Land Bank 1	Land Bank 2
Demolitions	263	NP
Sales	649	10
NP = Not present		

Ohio

Organizational structure and profile.

The state of Ohio passed land bank enabling legislation in 2008. At that time, only Cuyahoga County (Cleveland) was permitted to operate a land bank. A year later, the legislation was expanded to include other Ohio counties, and there are currently 45 land banks listed in the state – two municipal and 43 county/regional. Additionally, 11 of the county/regional land banks identified themselves as a nonprofit organization³⁵. Of the 45 land banks, eleven did not have a website or page available. Two of the remaining land banks had a website or page that did not contain any information. For example, the Clark County Land Reutilization Corporation had a section on the county website, but all links were empty (see example policy page in Image 5.3). One additional land bank had a website that provided only a list of available properties. In total, nineteen of the websites provided property inventory³⁶ (see Table 5.13).

³⁵ In Ohio county land banks are not part of the county government. They are independent and are governed by a board of directors and county leaders. The 11 land banks noted are the ones that specifically mentioned their nonprofit status. Source: <https://www.eriecounty.oh.gov/Downloads/landbkfaq2.pdf>

³⁶ It is relevant to note here that some Ohio land banks utilized a system where they do not obtain tax-foreclosed properties until they receive and approve an application requesting a specific property. These land banks do not carry inventory unless they are utilizing their “land banking” function.

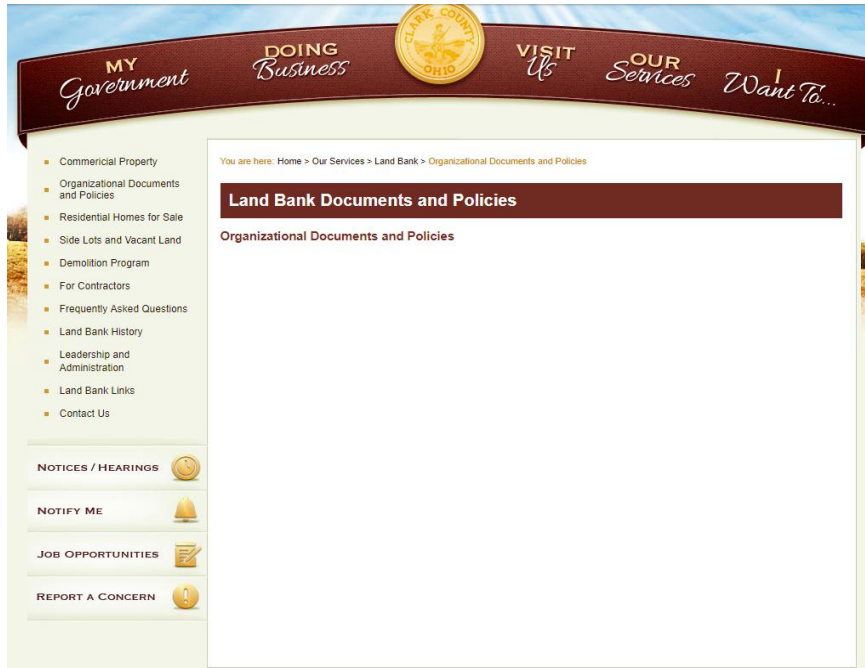


Image 5.3

Source:
<http://www.clarkcountyohio.gov/index.aspx?NID=440>

Table 5.13 – Property Inventory (Ohio)			
Available websites	Number of properties available (homes & lots)	Available websites	Number of properties available (homes & lots)
Website 1	50	Website 14	1
Website 2	151	Website 15	2
Website 3	36	Website 16	120
Website 4	46	Website 17	6
Website 5	40	Website 18	143
Website 6	505	Website 19	2
Website 7	679		
Website 8	61		
Website 9	67		
Website 10	72		
Website 11	11		
Website 12	12		
Website 13	290		

Funding.

Funding was addressed on 18 land bank websites. Grants (83.3%) were the most commonly mentioned funding source, while property sales (66.7%) were also mentioned over 50% of the time. Lien enforcement and borrow/bond (both at 5.6%) were mentioned on the fewest number of websites. The funding information that was identified can be found in Table 5.14.

Table 5.14 – Funding (Ohio) n=18	
<i>Funding source</i>	<i>Website (%)</i>
Property sales	66.7%
Donation	44.4%
Delinquent tax fee	44.4%
Lien Enforcement	5.6%
Grants	83.3%
Borrow/bond	5.6%

Property acquisition method(s).

Property acquisition methods are discussed on 21 websites. Donation (90.5%) and property tax foreclosure (85.7%) are the most frequently mentioned methods of property acquisition, while direct receipt from governmental entity and the pre-selection of properties prior to auction were both mentioned very rarely on only 4.8% of websites. Available property acquisition information can be found in Table 5.15.

Table 5.15 – Method of property acquisition (Ohio) n=21	
<i>Property acquisition method</i>	<i>Website (%)</i>
Receive title when not sold at auction	14.3%
Preselect properties prior to auction	4.8%
Receive properties forfeited via tax foreclosure	85.7%
Receipt from city/local/state government	4.8%
Donation	90.5%
Open market purchase/lease	42.9%

Services offered.

Service information was provided on 26 of the land bank websites. There was a decent amount of information available about the services provided by land banks in Ohio. The ability to clear titles was mentioned the least, with 7.7% of websites describing this service.

Demolitions (92.3%), sales (84.6%), and side lot sales (73.1%) were all frequently noted on land bank websites. The remaining services ranged between 34% and 46%. Available service information can be found in Table 5.16.

Table 5.16 – Services offered (Ohio) n=26	
<i>Services</i>	<i>Website (%)</i>
Demolitions	92.3%
Renovation/rehabilitation	42.3%
Sales	84.6%
Require development plans prior to property transfer	46.2%
Able to clear title	7.7%
Side lot sales	73.1%
Greening	34.6%
Property transfer/”land banking”	34.6%

Property disposition totals.

Only two land bank websites provided any property disposition totals. Both websites provided demolition totals (1146 and 976), while only one website provided information on other types of property disposition (sales (93) and greening (130)). The information available is found in Table 5.17.

Table 5.17 – Property disposition totals (Ohio)		
	Land Bank 1	Land Bank 2
Demolitions	1146	976
Sales	93	NP
Greening	130	NP
NP = Not present		

Oregon

Organizational structure and profile.

Oregon does not have land bank enabling legislation, but has one municipal land bank listed. This land bank, located in Eugene, seems to focus on the “land banking” function, and seeks out and acquires property to be used for future affordable housing development. There is a very brief summary on the city website, and no further information available regarding funding, acquisition, disposition totals, or additional services.

Pennsylvania

Organizational structure and profile.

The state of Pennsylvania enacted land bank enabling legislation in 2012, and there are 15 county/regional and 1 municipal land banks listed for a total of 16. Of these, five land banks had no website available. The land banks ranged in age from 2 – 6 years old. Three websites indicated they had one staff member in addition to their board of directors, one website listed a staff of four and another listed a staff of three. Eight land banks listed property inventory (see Table 5.18)

Table 5.18 – Property Inventory (Pennsylvania)			
<i>Available websites</i>	<i>Number of properties available (homes & lots)</i>	<i>Available websites</i>	<i>Number of properties available (home & lots)</i>
Website 1	177	Website 6	7
Website 2	500+	Website 7	5
Website 3	1	Website 8	17
Website 4	19		
Website 5	22		

Funding.

Seven land bank websites provided funding information. There was very little funding information available. Only one website described receiving funding via donation, while grants (6), and property sales (5) were mentioned most frequently. The information available is found in Table 5.19.

Table 5.19 – Funding (Pennsylvania) n=8	
<i>Funding source</i>	<i>Website (total number)</i>
Property sales	5
Donation	1
Property tax stipend	4
Grants	6
Borrow/bond	4

Property acquisition method(s).

Ten land bank websites provided information about property acquisition methods. Both tax foreclosure and donation were noted on 100% of the land bank websites. The property acquisition method mentioned the least was receipt from government with 60%. The information available is found in Table 5.20.

Table 5.20 – Method of property acquisition (Pennsylvania) n=10	
<i>Property acquisition method</i>	<i>Website (%)</i>
Receive properties forfeited via tax foreclosure	100%
Receipt from city/local/state government	60%
Donation	100%
Conduit Transfer	70%
Open market purchase/lease	80%

Services offered.

Eleven land bank websites provided information about services offered. 100% of the land bank websites describe property sales, while side lot sales (81.8%) and property rental (72.7%) were both included on over 70% of the available websites. Greening initiatives were mentioned the least frequently, at 27.3%. The information available is found in Table 5.21.

Table 5.21 – Services offered (Pennsylvania) n=11	
<i>Services</i>	<i>Website (%)</i>
Demolitions	45.5%
Renovation/rehabilitation	54.5%
Sales	100%
Require development plans prior to property transfer	63.6%
Able to clear title	63.6%
Side lot sales	81.8%
Greening	27.3%
Property transfer/”land banking”	63.6%
Property rental/lease	72.7%

Property disposition totals.

Only one land bank website provided any information on property disposition totals. That land bank has sold a total of 55 properties.

Rhode Island**Organizational structure and profile.**

The state of Rhode Island does not have land bank enabling legislation, and has one county/regional land bank listed. As with Oregon, this land bank seems to focus on the “land banking” function, and acquires and holds properties for nonprofit/government organizations while they begin to plan and acquire funding for affordable housing development. There is a very brief summary on the website, with some funding information (below) and no further information available regarding acquisition, disposition totals, or additional services.

Funding.

All costs (for holding/transfer of property) plus a 6% holding fee are due to the land bank upon transfer of property to a nonprofit/governmental organization.

Tennessee**Organizational structure and profile.**

The state of Tennessee enacted land bank enabling legislation in 2012, and has two county/regional land banks listed. Of these two land banks, one has an extremely minimal web presence, with only a board meeting schedule and a link for available properties. This land bank has 31 properties available at this time, and no other information is available. The other land

bank has a slightly more robust website, though the information available is still minimal. This land bank has 4,509 properties available.

Funding.

Funding information was not discussed on the land bank's website.

Property acquisition method(s).

This land bank functions as part of the county government and land sold through the land bank is tax-delinquent property in possession of the county.

Services offered.

Sales with development plans in place, side lot sales, and a greening program are the only services described on the website.

Property disposition totals.

Property disposition totals are not provided for either Tennessee land bank.

Texas**Organizational structure and profile.**

The state of Texas does not have land bank enabling legislation. However, the "Urban Land Bank Demonstration Program Act" was signed in 2003, allowing municipalities to sell eligible property to a land bank with the aim of developing affordable housing³⁷. There are two such land banks in Texas with a focus on "banking" property for future affordable housing development. The first land bank was created in 2004 and has a current inventory of 103

³⁷ Source: <https://dallascityhall.com/departments/housing-neighborhood-revitalization/Pages/landacquisition.aspx>

properties. The second land bank was created in 2008 and has very little information about its “land banking” function on the website.

Funding.

The first land bank appears to be funded by the city, and operated out of the city Department of Housing and Neighborhood Revitalization. Funding information is not available for the second website, aside from a note that they do not receive state appropriated funding and a mention of donations.

Property acquisition method(s).

The first land bank may purchase properties meeting specific criteria³⁸ from the county. The second land bank website only mentions donations as a property acquisition method.

Services offered.

These land banks focus on acquiring, holding, and transferring property to be used in the development of affordable housing – the “land banking” function of land banks.

Property disposition totals.

Property disposition totals are not discussed for either Texas land bank.

³⁸ Market value must be less than the amount of past due tax on the property, the property must not have a habitable structure or an uninhabitable structure that is occupied, and taxes must be at least five years delinquent.

Virginia

Organizational structure and profile.

The Center for Community Progress list of states with land bank enabling legislation does not include the state of Virginia³⁹, though Virginia does appear to have such legislation. There are three land banks listed, all established within the last 3 years. These three land banks appear to be in the planning stage at this time and there is no concrete information about funding, property acquisition/disposition, or services. However, one of these land banks has information on their website about how it plans to operate, and it is this information that is included in the following sections.

Funding.

There is no information about the funding mechanism for the land bank on its website. However, per Virginia legislation it is *allowable* for the land bank to receive funds from grants, government entities, payment for services including rental/lease, investment income, and property tax stipends from properties returned to productive use through the land bank.

Property acquisition method(s).

The land bank can directly purchase tax-delinquent property from the city, receive city owned parcels, acquire property on the open market, and accept the donation of property.

³⁹ The website was updated early this month (March, 2019), so it is possible that the Virginia legislation (Virginia Code §15.2-7500 – 15.2-7512) does not meet the criteria of the website or was simply missed, as it was passed in 2016.

Services offered.

The land bank's major focus is on affordable housing, but it also notes that it may have land available for greening projects.

Property disposition totals.

The land banks in Virginia are not yet functioning, and thus have not disposed of any property at this time.

West Virginia**Organizational structure and profile.**

The state of West Virginia enacted land bank enabling legislation in 2014. There is currently one municipal land bank in operation in the state and it pre-dates the legislation, having commenced operation in 2009. There is no staffing information available for the land bank.

Funding.

The website notes that there is still no dedicated funding (e.g. property tax stipend) for land banks in West Virginia, but that this land bank receives 1% interest/month on the tax liens it purchases.

Property acquisition method(s).

The land bank acquires property through the purchase of tax liens on tax delinquent properties.

Services offered.

The website only specifies that properties are offered for sale and/or for use in community gardens/greening projects.

Property disposition totals.

Thus far the land bank has sold 115 properties, and demolished 33 structures.

This chapter provides a state by state overview of the information collected from available land bank websites. The results show inconsistent availability of information across and within states, and an overall lack of attention to the potential impact of a comprehensive website to the success of land banks. Table 5.22 provides an abbreviated summary of the available information on state land bank websites. States chosen were those with 15 or more land banks⁴⁰.

Table 5.22 – Abbreviated State Summary					
<i>Georgia</i>	<i>Michigan</i>	<i>Nebraska</i>	<i>New York</i>	<i>Ohio</i>	<i>Pennsylvania</i>
9 of 15 land banks had no website	Second highest total number of land banks (39)	Land bank enabling legislation in 2013	Almost all land banks had a website (only missing 3)	Largest number of land banks in the US (45)	11 of 16 land banks had a website of some sort
Existing websites provided minimal information	12 land banks with no website	Has one municipal land bank	Most information collected from policy documents rather than website itself	11 with no website at all	10 of 11 websites provided property acquisition methods
	10 websites with extremely minimal information	Easily the best, most comprehensive website visited	NY's 5/50 funding mechanism only mentioned on 5.6% of websites	Information provided about available services was more comprehensive than most other states	City of Pittsburgh land bank website provided excellent report on impact of vacant properties on the city
	Only 3 websites noted MI's 5/50 property tax stipend			City of Columbus provided excellent report on land bank impact	

⁴⁰ Aside from Nebraska, whose website I just wanted to highlight one more time.

Table 5.23 provides an overview of the number of listed land banks by state, and the availability of land bank websites.

Table 5.23 - Land Bank Totals and Website Availability Summary								
State	Enabling Legislation (Y/N)	Land Banks					Websites	
		Total	Municipal	County/Regional	State	Nonprofit	Total Available	Not Available
Alabama	Y	3	2	0	1	0	2	1
Arkansas	N	2	2	0	0	0	2	0
Delaware	Y	1	1	0	0	0	1	0
Georgia	Y	15	0	15	0	0	6	9
Illinois	N	4	1	3	0	0	4	0
Indiana	N	2	2	0	0	0	1	1
Kansas	Y	10	9	1	0	0	6	4
Kentucky	Y	1	0	1	0	0	1	0
Louisiana	N	3	3	0	0	0	2	1
Maryland	N	1	1	0	0	0	1	0
Michigan	Y	39	1	37	1	0	27	12
Minnesota	N	1	0	0	0	1	1	0
Missouri	Y	3	3	0	0	0	3	0
Mississippi	N	1	1	0	0	0	1	0
North Carolina	N	1	1	0	0	0	1	0
Nebraska	Y	1	1	0	0	0	1	0
New York	Y	25	5	20	0	0	22	3
Ohio	Y	45	2	43	0	0	34	11
Oregon	N	1	1	0	0	0	1	0
Pennsylvania	Y	16	1	15	0	0	11	5
Rhode Island	N	1	0	1	0	0	1	0
Tennessee	Y	2	0	2	0	0	2	0
Texas	N	2	1	0	0	0	2	0
Virginia	Y	3	3	0	0	0	3	0
West Virginia	Y	1	0	1	0	0	1	0

Chapter VI - Conclusion

This chapter discusses the results of this research, provides recommendations for improvement to land bank websites, and describes potential future research.

The original goal of this research was to assess the effectiveness of land banks at returning vacant and abandoned properties to productive use. The inconsistency (and, in some cases, complete lack) of data publicly available from land banks made this goal unrealistic. Instead, in an effort to provide a foundation for future research on effectiveness, the purpose of this research was shifted to a content analysis of land bank websites in an effort to describe the profile, programs, funding sources, property acquisition methods, and disposition totals for land banks in the US.

Recommendations

Since the ultimate goal for land banks is to return properties to productive use and to provide a community benefit – often in the form of low income housing, greening initiatives, sales/transfer to nonprofit or governmental agencies that provide community services, etc. – the buy-in and participation of the community is an important component of land bank success. While this research did not study local land bank marketing campaigns, the information available on land bank websites is frequently likely to leave residents (potential customers) with more questions than answers. For example, given what we know about the critical components of land bank operations, websites that provide only a mission statement, meeting schedule, or property application (see Image 6.1, Image 6.2, and Image 6.3) are not providing citizens with important information about how land bank operations can impact them and their community.

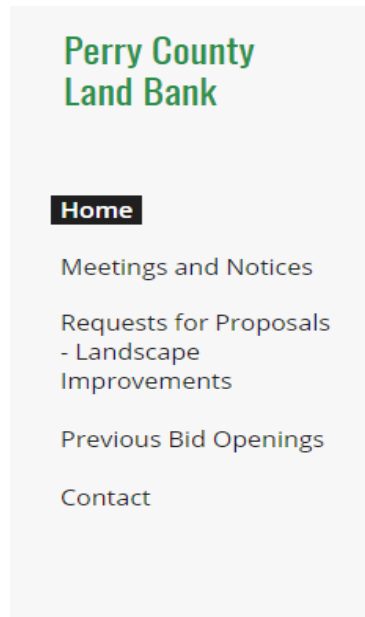


Image 6.1 – All available information on a county land bank website

Source:

<https://sites.google.com/prod/perrycountylandbank.org/home/home>

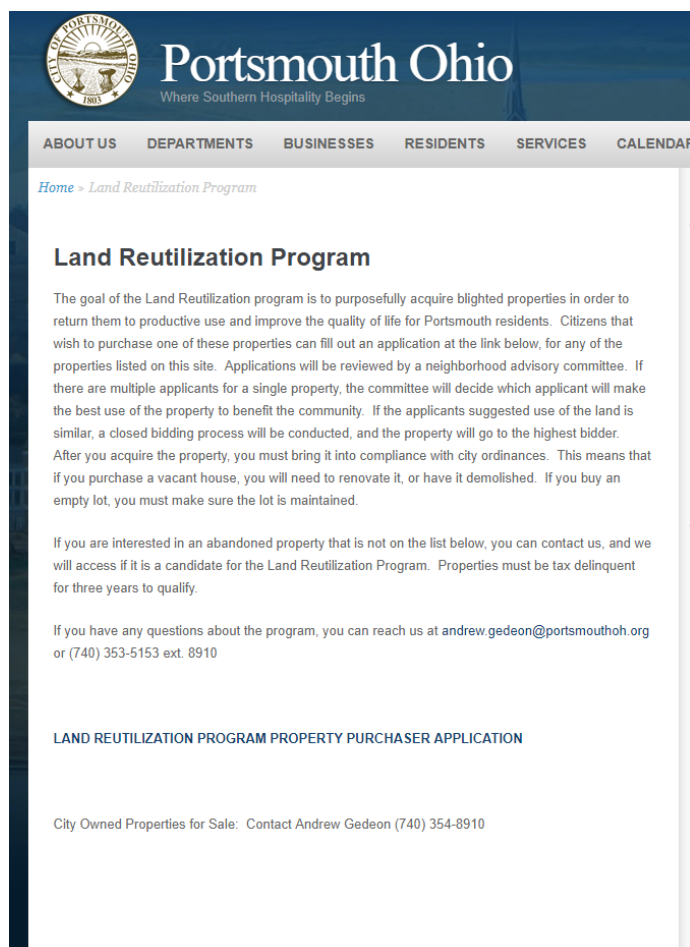


Image 6.2 – All information available for a municipal land bank program

Source:

<http://www.portsmouthoh.org/health/environmental/land-reutilization-program>

OAK RIDGE LAND BANK CORPORATION MINUTES & AGENDAS

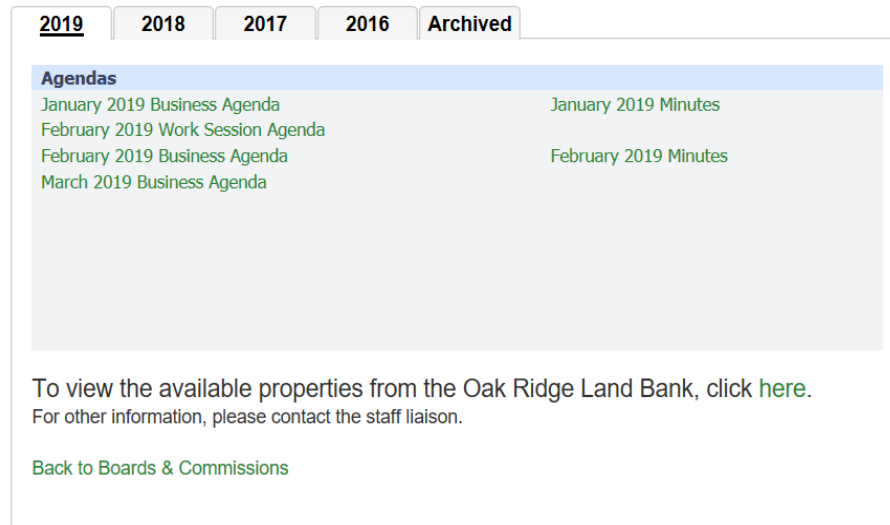


Image 6.3 – All information available on a municipal land bank website
Source: <http://oakridgetn.gov/boardsandcommissions.aspx?Land-Bank>

To provide citizens with context and important information, a much more comprehensive website than what is currently provided by the majority of land banks may prove beneficial. First, providing context for the land bank's creation will help people understand why it is there in the first place. Most land bank websites provide a mission statement or a brief definition of a land bank, but the City of Pittsburgh also provides a report with information on the how much vacant properties cost the city and the taxpayers (see Image 6.4). This is valuable information that allows residents to see the impact of these properties and the reason for addressing them.

Addendum B – Cost of Blight¹

Table 2: Estimated Costs Due to Vacant Properties in Pittsburgh⁹

	Annual Costs	One-Time Losses ¹⁰
Service Costs		
Code Enforcement	\$246,290	
Police Dispatch Costs	\$1,126,566	
Fire Department Dispatch Costs	\$580,025	
Losses due to Long-term Tax-Delinquent Parcels		
Annualized Tax Loss	\$2,338,206	
Spillover Costs		
Loss in Residential Property Values		\$266,332,325
Decline in Property Tax Revenues	\$4,812,956	
Total Estimated Costs	\$ 9,104,043	\$ 266,332,325

Image 6.4 – Table Pittsburgh Land Bank 2018 Strategic Plan
Source: <http://pghlandbank.org/content/6-resources-and-reports/plb-strat-plan-2018-adopted.pdf>

From a research and comparison perspective, funding, property acquisition methods, and property disposition totals are essential information for determining land bank effectiveness. Funding sources can have a significant effect on the services the land bank is able to provide, as well as on the number of properties it is able to impact. Understanding acquisition methods helps add context to property disposition totals⁴¹, and allows residents and government/nonprofit organizations to determine how they interact with the land bank⁴². Some of the websites that were surveyed provided excellent descriptions of funding (see Image 6.5 and Image 6.6) and clear descriptions of their property acquisition methods (see Image 6.7).



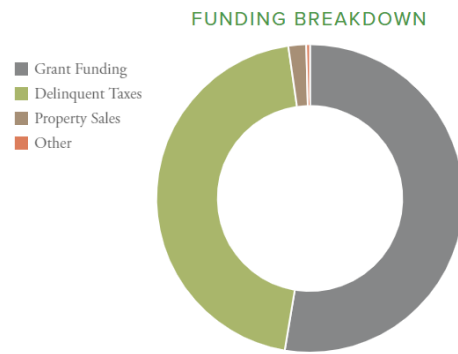
Image 6.5 – Website funding information
Source:
<https://lakecountylandbank.org/how-are-we-funded/>

⁴¹ For example, a total of 10 properties sold doesn't seem like a large number, but if the land bank doesn't have a large property inventory this may be indicative of an excellent performance.

⁴² For example, is a conduit transfer available? Do proposed buyers have to first request that the land bank acquire the property they wish to purchase?

HOW THE LAND BANK IS FUNDED

The Summit County Land Bank may receive funds in the same manner as any other nonprofit corporation. Primarily, however, the Summit County Land Bank is funded, in part, through the collection of delinquent taxes and assessments by the Summit County Fiscal Officer. The Summit County Land Bank also currently receives funding from the Ohio Housing Finance Agency, through the Neighborhood Initiative Program, a residential demolition program aimed at stabilizing property values through the strategic removal of abandoned, vacant and blighted properties. Additionally, the Summit County Land Bank receives funding through the sale of real property.



Click below to learn more about the financial operations of the Summit County Land Bank. For additional information, please contact the Summit County Land Bank.

Image 6.6 – Website funding information

Source: <http://www.summitlandbank.org/financials>

Who We Are

- About Us
- Our Principles
- Staff and Board
- Organizational Documents and Policies

About Us

The mission of the Cuyahoga Land Bank is to strategically acquire properties, return them to productive use, reduce blight, increase property values, support community goals and improve the quality of life for county residents.

When Cuyahoga County found itself at the epicenter of the nationwide foreclosure crisis starting in 2006, a collaborative group of minds, including then Cuyahoga County Treasurer Jim Rokakis, current Land Bank President and General Counsel Gus Frangos, Senators Tim Grendel, Bob Spada and chief legislative sponsor Tom Patton, State Representative Matt Dolan, Cleveland Council Members Jay Westbrook and Tony Brancatelli and members of the county's non-profit and academic community came together to do something about it. These efforts resulted in innovative approaches and policies and the formation of the Cuyahoga County Land Bank as a separate non-profit, government-purposed entity tasked to:

1. strategically acquire blighted properties
2. return them to productive use through
 - a. rehabilitation
 - b. sale to new private owners
 - c. demolition
 - d. preparation for traditional economic development
 - e. creative reuse such as gardening, green space, storm water management or other innovative and ecological purposes
3. increase property values through these efforts
4. support community goals through collaborations with Cuyahoga's individual communities, governments, lenders, and individual property owners;
5. and improve the quality of life for Cuyahoga County's residents through its efforts

The Cuyahoga Land Bank is funded by a variety of sources. The primary funding comes from the accumulation of penalties and interest on collected delinquent real estate taxes and assessments. Because much of this particular funding results from the addition of penalty and interest on collected delinquent real estate taxes, very little if any primary levied taxes are used to fund the operations of the Land Bank. This primary revenue stream is supplemented by grants from the Cuyahoga Land Bank's partners, the Cuyahoga Land Bank's sale of acquired properties to qualified rehabbers and housing developers, as well as the donations and recoupment of funds from various banks.

The Cuyahoga Land Bank has the ability to acquire vacant and abandoned foreclosed properties from a variety of sources, including those held by banks, by government sponsored enterprises such as Fannie Mae, or by federal and state agencies, such as HUD, as well as real estate lost to tax foreclosure and donated properties.

Each city in Cuyahoga County is a major partner regarding decisions about the future of Land Bank-owned properties within its borders. For example, the Land Bank's partnership with the City of Cleveland, which has its own land bank, includes handing over title to all vacant land after completing demolition. The goal of the Cuyahoga Land Bank's partnerships with local municipalities is to promote collaboration, spread risk and to make joint code enforcement and nuisance abatement operations possible.

Image 6.7 – Website with property acquisition information.

Source: <http://cuyahogalandbank.org/aboutUs.php>

Some work is being conducted by individual land banks to quantify their impact on their community. One excellent example (see Image 6.8) is from the City of Columbus/Central Ohio Community Improvement Corporation report titled “\$180 Million and Growing: The Beneficial Impacts of the Land Banks of COCIC and the City of Columbus.” Providing this type of report, and summarizing the highlights on the land bank website would provide important context for residents, helping them to quantify the benefits of land bank operations in their community. This data also provides critical context and potential comparison data for future research efforts. Finally, in order for residents to understand the options that are available in their interactions with land banks, a clear description of the services provided is critical (see Image 6.9). While many land bank websites provided some of this information via link to their operating policies⁴³, a clear, concise description is ideal.

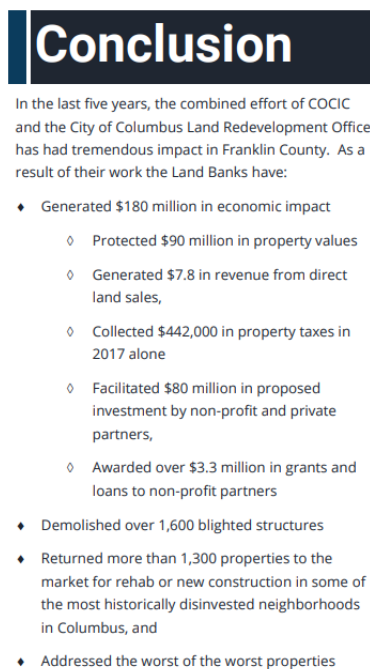


Image 6.8 – Portion of City of Columbus Redevelopment Division Report on land banks
Source: https://cocic.org/COCIC-website/media/Documents/Land-Bank-Impact-Study-3-19-2018_1.pdf

⁴³ I absolutely support land banks making these policies available, and would advocate that they continue to do so. I just think that the language and structure of the policies is not the most effective way to convey this information to the general public.

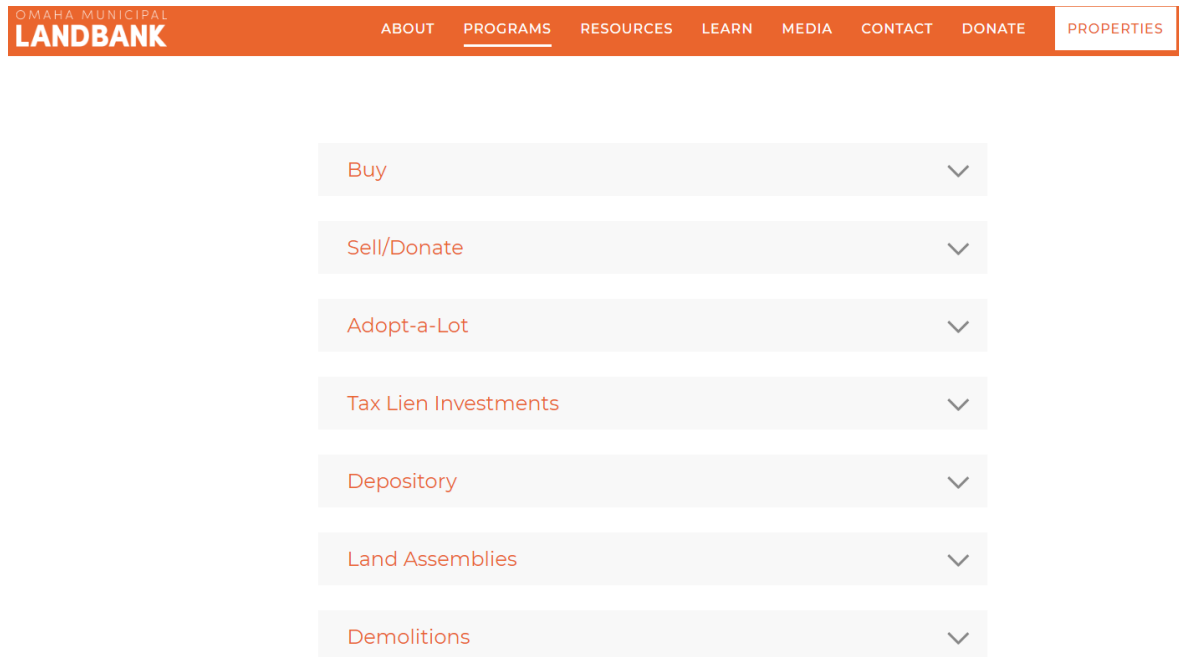


Image 6.9 – Website information on available land bank programs
 Source: <https://omahalandbank.org/programs/>

The Center for Community Progress provides states that are interested in implementing land banking programs a template for land bank legislation. The addition of a website template with suggestions for content and standard descriptions for common programs may make land banks more accessible to a greater number of residents, potentially increasing the impact of land banks on their community by adding to the pool of potential buyers, donors, volunteers, and participants in community oriented programs (such as community gardens, mowing/lawn care initiatives, etc.).

Future Research

Given the wide variety of available information, the varying regulatory frameworks, and the inconsistency between land banks even within the same state, future studies attempting to assess land bank effectiveness may wish to focus on a single land bank or small number of

similar land banks within the same state. Proximity to the chosen land bank(s) and the ability to directly assess the occupancy and condition of properties returned by land banks to productive use may be more reliable measures than relying on information publicly provided by land banks.

A standard measure or panel of “effectiveness” should also be established. Studies to date have used multiple measures such as property value increases in proximity to properties sold, transferred, or rented by a land bank, reductions in crime, increase in physical/mental health of neighborhood residents, and increases in property taxes received by the city when properties are returned to productive, tax-paying status. The specific measures of effectiveness may depend on the programs and the structure of the land bank in question, but best practices for each type of measure should be established⁴⁴.

Summary

Studies on land bank effectiveness are needed to determine their impact on the return of vacant and abandoned properties to productive use. Such studies are made more difficult by the varying laws, regulations, and procedures governing the operation of each land bank. The information available on most land bank websites is not sufficient to provide a foundation for comparison between entities, and the improvement of publicly available data from land banks would likely benefit scholars and potential customers.

⁴⁴ For example, studies assessing crime rates in proximity to vacant/abandoned vs. demolished home sites have used Geographic Information Systems (GIS) to look at data in a specific radius around such sites. I have seen variations of this technique, using multiple different distance requirements. The distance used will have an impact on the results, so a standard measure would assist in comparison of data.

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