ST. LOUIS
LAND BANK ASSESSMENT
PREPARED FOR THE U.S. ENVIRONMENTAL PROTECTION AGENCY
INTRODUCTION

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WHAT IS A LAND BANK?

- Public entities
- Established to acquire and manage vacant, abandoned and tax-delinquent properties; and
- Bring these properties back into productive use and onto the tax rolls.
- Center for Community Progress estimates over 120 land banks currently in the U.S.

SOURCE: KENT KANO/USE FRONT STEPS TO NOWHERE, FLICKR
THE PROPERTY LIFECYCLE

• **Before a Land Bank Acts:**
  Property becomes vacant and tax-delinquent

• **Step 1: Acquisition**

• **Step 2: Maintenance**
  » Including demolition or stabilization for structures where needed
  » Including mowing and possible leasing of vacant lots for greening uses

• **Step 3: Disposition** for redevelopment, greening, or other permanent productive use
Cuyahoga Land Bank in Cleveland is able to strategically acquire properties rather than accept all properties at a certain tax delinquency level. Benefits are:

- **Smaller inventory** = lower maintenance costs
- Facilitate **immediate redevelopment** projects
- Able to focus on the **most dangerous** and high-impact demolitions
Genesee County Land Bank in Flint publishes a maintenance plan outlining their resources and their approach to maintenance each year, as well as outlining how the community can participate.

- Acknowledging limited resources = community understanding
- Facilitating partnerships with community for maintenance = leveraging additional resources
The City of Pittsburgh has created a Vacant Lot Toolkit to educate community organizations and residents about greening programs on public land.

- **Different requirements for different programs** such as farming, community gardening, commercial uses
- **Option to purchase** after a number of successful years of maintenance
DEMOLITION: KANSAS CITY, MO

- The Land Bank of Kansas City, MO has authorized demolition policies that prioritize properties for demolition based on an inspection checklist that gives each property a score.

  » The checklist includes multiple types of input including community organizations’ opinion; historic districts; market strength; and block condition.

<table>
<thead>
<tr>
<th>Field</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessory structure only</td>
<td></td>
</tr>
<tr>
<td>Apartment building</td>
<td></td>
</tr>
<tr>
<td>Duplex</td>
<td></td>
</tr>
<tr>
<td>Single family</td>
<td></td>
</tr>
<tr>
<td>Structure information</td>
<td></td>
</tr>
<tr>
<td>)# bedrooms/unit</td>
<td></td>
</tr>
<tr>
<td>)# bathrooms/unit</td>
<td></td>
</tr>
<tr>
<td>Has been declared a dangerous building</td>
<td></td>
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<tr>
<td>Significant damage due to fire, water, and/or deterioration</td>
<td></td>
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<tr>
<td>Block condition</td>
<td></td>
</tr>
<tr>
<td>Good - Demolition will remove primary blighting factor</td>
<td></td>
</tr>
<tr>
<td>Fair - Some blight would remain after demolition</td>
<td></td>
</tr>
<tr>
<td>Distressed - Significant blight will still remain after demolition</td>
<td></td>
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<tr>
<td>Located in a historic district</td>
<td></td>
</tr>
<tr>
<td>Is a contributing structure in a historic district</td>
<td></td>
</tr>
<tr>
<td>Registered neighborhood association prefers</td>
<td></td>
</tr>
<tr>
<td>Demolition</td>
<td></td>
</tr>
<tr>
<td>Repair</td>
<td></td>
</tr>
<tr>
<td>A neighbor will purchase vacant lot after demolition</td>
<td></td>
</tr>
<tr>
<td>The structure impedes the sale of other properties</td>
<td></td>
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<tr>
<td>Vacant lot can be combined with adjoining Land Bank property</td>
<td></td>
</tr>
<tr>
<td>Repair cost to value ratio (repair/value)</td>
<td></td>
</tr>
<tr>
<td>Under 100%</td>
<td></td>
</tr>
<tr>
<td>100% to 150%</td>
<td></td>
</tr>
<tr>
<td>Over 150%</td>
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TOTAL SCORE: (max = 50) 0
The Land Bank of Kansas City, MO allows purchasers to use “sweat equity” by discounting purchase prices for structures based on the cost of work needed to rehab these properties.

- **Creating opportunities** for community members and small developers
- **Checking back in after one year** ensures that the work has been completed and title is fully transferred
WORKING WITH COMMUNITY: DETROIT, MI

- **The Detroit Land Bank Authority** maintains a Community Partnership Program for qualifying non-profits, faith-based organizations, and community development organizations
  - **Encourages** community organizations to redevelop and green vacant properties
  - **Community can recommend a 20% discount** on winning property bids for partners
COMMUNICATIONS:
KCMO / PHILADELPHIA

• The Land Bank of Kansas City, MO maintains a website with a detailed interactive map showing property information and pictures, as well as corresponding information on zoning, land use, historic districts, and more.

• The Philadelphia Land Bank has clear descriptions of programs that describe how the public can utilize their properties.
ST. LOUIS LAND BANK ASSESSMENT
• Develop a deep understanding of current LRA operations

• Research national best practices of land banks, including the Land Bank of Kansas City, MO

• Make recommendations for operational and process improvements
• Initial research on best practices
• 3 site visits
• Over 80 total stakeholders consulted through interviews and focus groups
• Multiple interviews with LRA leadership and key City agency partners
• Draft recommendations vetted and improved
• Final recommendations issued (February 2017)
FINDINGS: EXISTING EFFORTS

- Mow to Own program
- Center for Community Progress technical assistance
- Americorps mapping of a percentage of vacant properties
- Metropolitan Sewer District partnership - land disposition for stormwater management
- Vacancy Task Force
FINDINGS: KEY THEMES

• Adopt National Best Practices
  » Inclusive mission & vision
  » Adoption of additional policies & procedures
  » Managing the full “property lifecycle” from acquisition, to maintenance, to disposition
  » Communications & transparency to build partnerships
  » Leveraging new resources and partnerships
FINDINGS: KEY THEMES

- Recognize & Address Resource Constraints
  - Few staff per property compared to land banks nationally
  - A smaller budget & fewer sources of revenue than other land banks - reliant entirely on property sales for funding

<table>
<thead>
<tr>
<th></th>
<th>Flint, MI (Genesee County Land Bank Auth.)</th>
<th>Cuyahoga County, OH (Cuyahoga Cty. Land Reutilization Corp.)</th>
<th>New Orleans, LA (New Orleans Redevelopment Authority)</th>
<th>Detroit, MI (Detroit Land Bank Authority)</th>
<th>Kansas City, MO (The Land Bank of Kansas City, Missouri)</th>
<th>St. Louis, MO LRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Staff Members</td>
<td>26</td>
<td>28</td>
<td>38</td>
<td>41</td>
<td>4</td>
<td>8.5</td>
</tr>
<tr>
<td>Properties in Land Bank Inventory</td>
<td>13,120 (as of 2015)</td>
<td>1,156 (as of 2013)</td>
<td>2,200 (as of 2016)</td>
<td>95,387 (as of 2016)</td>
<td>5,000 (approx., as of 2016)</td>
<td>12,000 (approx., as of 2016)</td>
</tr>
<tr>
<td>Properties per Staff Member</td>
<td>504</td>
<td>41</td>
<td>58</td>
<td>2,327</td>
<td>1,250</td>
<td>1,412</td>
</tr>
</tbody>
</table>
Findings: Key Themes

- Manage the Full Lifecycle of a Vacant Property
  - Acquisition: Strategically target properties for tax enforcement
  - Maintenance, Stabilization, Demolition: Create plans that further strategic use of existing resources, while also stating long-term goals
  - Disposition: Define strategic areas for redevelopment, stormwater management, greening & adopt disposition policies

One of 26 properties targeted for demolition in 2014 near Ranken Technical College. Source: NextSTL.com
• **Build on Work Completed by the Center for Community Progress**

  » Partner with the KCMO Land Bank to address insurable title issues at the state level

  » Define plans that address overall goals of CCP report while refining benchmarks
GOAL 1: Define a forward-looking, inclusive LRA mission and vision.
• Produce a study defining the **costs of vacancy**, as CCP’s study recommends.

• Partner with stakeholders to analyze the **economic and social benefits of greening projects** such as community gardens, urban farms, habitat enhancement, beautification, etc.
GOAL 2: Formalize LRA policies and procedures.
EXAMPLE RECOMMENDATIONS

- Create an LRA **policies and procedures** manual.
- Adopt an LRA **Annual Operating Plan** and release an **LRA Annual Report** each year.

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**Putting Property Back on the Tax Rolls**

Revenue from the sale of tax-foreclosed properties is the primary source of funding for the operation of the Genesee County Land Bank (GCLB) and the maintenance of vacant properties. Fiscal year 2014/2015 has turned out to be the second best year for sales at the GCLB with 943 properties sold generating a total of $4.2 million in gross revenue. Approximately half (425) of these sales were houses sold on land contracts, primarily to first time home owners. 269 of these properties were vacant lots sold to adjacent homeowners or businesses. The remainder were commercial and cash sales of structures.

The GCLB currently has 1,495 active land contracts with a balance of $7,826,230.00. In addition to generating funds for Land Bank operations and property maintenance, these properties generate tax revenue for local, regional and state government. During the 2014/2015 fiscal year, 186 land contracts were paid off and deeded to the purchasers.

*By Phil Stair*
GOAL 3: Manage vacant properties comprehensively.
EXAMPLE RECOMMENDATIONS

• **Work with the KCMO Land Bank** to implement CCP recommendations related to insurable title and waiting periods.

• Define a **comprehensive maintenance plan** that includes target standards for maintenance and stabilization for all properties in the LRA inventory.

• Promote and facilitate **alternative land uses and greening**.

<table>
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<tr>
<th>Maintenance Program Element</th>
<th>Current Annual Target</th>
<th>Long-Term Goal</th>
</tr>
</thead>
</table>
| Mow all vacant lots on a regular basis to preserve community quality of life and safety. | Mow all vacant lots seven times per year.  
*Resources Required:* Existing resources of $225,000 per year, plus additional financial resources contributed by the Forestry Department. | Mow all vacant lots twelve times per year to reduce overgrowth.  
*Resources Required:* An increase in budget of $200,000 per year for the LRA, plus additional resources of $400,000 per year and potential maintenance partnerships for the Forestry Department. |
GOAL 4: Foster clear communication and transparency to build trust.
EXAMPLE RECOMMENDATIONS

• Develop a new, stand-alone **website** for the LRA based on national best practices.

• Develop tailored **materials, seminars, and learning sessions** for groups at varying levels of capacity.

**EXAMPLE WEBSITE BEST PRACTICE: KANSAS CITY, MISSOURI**

![Kansas City Land Bank](image-url)
GOAL 5: Grow the LRA’s staffing and financial resources.
EXAMPLE RECOMMENDATIONS

• Hire at least **four new staff** in the next 1-3 years. Potential focus areas:
  » Strategy & partnerships
  » Communications
  » Community engagement
  » Greening

• Develop a comprehensive strategy to **increase LRA revenue**.
GOAL 6: Build and solidify partnerships to further the LRA’s mission.
• Work with the IT department and other agencies to ensure that **all sources of data related to vacancy** can be reliably accessed and utilized within a single database.
THANKS to the EPA, LRA, City, and stakeholders who contributed time & energy.