



Progress in Community, Excellence in Diversity

A Georgia
Association of Land
Bank Authorities
Publication



The Center for Community Progress prepared this report on behalf of, and in partnership with, the Georgia Association of Land Bank Authorities.

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ABOUT CENTER FOR COMMUNITY PROGRESS

The mission of Center for Community Progress is to foster strong, equitable communities where vacant, abandoned, and deteriorated properties are transformed into assets for neighbors and neighborhoods. Founded in 2010, Community Progress is the leading national, nonprofit resource for urban, suburban, and rural communities seeking to address the full cycle of property revitalization. The organization fulfills its mission by nurturing strong leadership and supporting systemic reforms. Community Progress works to ensure that public, private, and community leaders have the knowledge and capacity to create and sustain change. It also works to ensure that all communities have the policies, tools, and resources they need to support the effective, equitable reuse of vacant, abandoned, and deteriorated properties.

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FOREWORD

Georgia Land Banks Are an Emerging Tool for Equitable Development and Neighborhood Stabilization



The land banking movement in Georgia continues to gain momentum and deliver results. This publication represents another milestone in this history and showcases the efforts of many dedicated staff, leaders, governments, and stakeholders across Georgia. Georgia has the distinction of being home to the fourth land bank in the United States, established in 1991. Since that time, the state's land bank presence has grown to twenty-three and ranks amongst the top five highest concentrations in the US. The growth has occurred across a wide variety of communities that range from urban to suburban to rural, small to large population centers, and all geographic regions of Georgia. This diversity is a direct reflection of the intentional operational flexibility of land banks that allows them to be custom fitted to meet the unique needs of local communities.

I have had the honor and privilege of serving as the President of the Georgia Association of Land Bank Authorities, Inc. (GALBA) since its inception in August 2011. Since its formation, GALBA has proven to be a valuable forum and resource for the members and stakeholders. GALBA successfully worked with the Georgia legislature in 2012 to pass the refined and updated Georgia Land Bank Act with tremendous bipartisan support. The 2012 Act further increased the utility, flexibility, and effectiveness of land banks. Land banks in Georgia were originally keenly focused on issues of vacancy, abandonment, deterioration, and revitalization. They are now emerging as new tools to assist with equitable development and neighborhood stabilization. The next chapter for land banks is filled with tremendous potential. The key will be the receipt of adequate support and resources to realize that potential and serve as leading examples for Georgia and the country.

On behalf of GALBA, I would like to acknowledge and thank several partners that were critical to the publication of this report. Attorney Sara Toering, Senior Fellow at the Center for Community Progress, was the primary author and consultant for this publication and GALBA is deeply appreciative. The Center for Community Progress, led by Dr. Akilah Watkins-Butler, President and CEO, continues to be a tremendous partner. Lastly, the financial support provided by the Wells Fargo Housing Foundation, NeighborWorks America, and Georgia Power were essential for producing this publication. We hope that you enjoy this review of Georgia land banks and find it informative and inspiring.

Christopher Norman

Christopher Norman
President, Georgia Association of Land Bank Authorities, Inc.



Introduction

Vacant, abandoned, and deteriorated properties plague counties, cities, towns, and neighborhoods from coast to coast. Just one such property can wreak havoc on not just a block but an entire neighborhood. That property poses a threat to the children who walk past it on the way to school, to the neighboring homeowner watching her property value plummet, to the first responders who may be called to put out a fire within its walls, and to the surrounding residents' sense of safety and community pride.

Over the last several generations, various land use and housing policies, economic shifts, and natural disasters have exacerbated property vacancy and disinvestment—in urban, suburban, and rural places alike. Racist federal, state, and local land use and housing policies entrenched generational segregation and limited access to opportunity for Black families. Urban renewal destroyed thriving Black business districts and residential neighborhoods. Globalization and the rapid move of factory-based labor overseas turned thriving towns into hollowed-out landscapes. The Great Recession of 2008 shattered homes, dreams, and generational wealth in the space of just a few years—leaving a wake of vacant and foreclosed homes that is just beginning to subside more than ten years later. And in recent years, with increasing frequency, natural disasters have destroyed communities—both physical spaces and their social fabric—in an instant.

Georgia communities are all too familiar with the vacancy, abandonment, and deterioration that results from each of these dynamics. Three out of the ten most redlined cities in the country are located in Georgia¹ and deep-rooted racial segregation persists throughout the state. Abandoned factories, hospitals, farms, and schools are scattered throughout Georgia's 159 counties. Atlanta alone experienced thousands of home foreclosures between the onset of the Great Recession and 2012.² In recent years, southwest Georgia communities like Albany and Cordele have weathered one literal storm after another, devastating homes and businesses. Every county, city, and town in Georgia is home to vacant, abandoned, and deteriorated properties, and every Georgia community needs tools and support to meet these challenges head on.

In the face of these profound challenges, Georgia communities have quietly utilized a powerful, nimble tool to fight back one property at a time: land banks. **Land banks, which acquire vacant, abandoned, tax-delinquent, and deteriorated properties and return them to productive uses, are Georgia's most underutilized, and under-resourced community stabilization tool.** Georgia's 23 land banks, representing 23 counties and 30 cities and towns, have been turning vacant spaces into vibrant places since the creation of the first land bank in the state in 1991.

According to the Center for Community Progress, there are at least 170 land banks in operation throughout the country, including 23 in Georgia. Georgia is one of the five states with the most land banks, along with Michigan, Ohio, Pennsylvania, and New York.



Between 1991 and 2011, several Georgia cities in partnership with their respective counties formed land banks, including Fulton-Atlanta, Macon-Bibb, Valdosta-Lowndes, Savannah-Chatham, and others. By 2011, land bank leaders around the state were sharing best practices and supporting one another—ultimately forming the Georgia Association of Land Bank Authorities (GALBA) and organizing around the 2012 Georgia Land Bank Act, which the Georgia legislature passed with near-unanimous support. The 2012 Act granted increased statutory authority and flexibility to land banks, authorized and encouraged regionalism and self-financing mechanisms, and set the stage for the next generation in Georgia land banking. Since its passage, some previously dormant land banks have ramped up operations and at least nine new Georgia land banks have formed, many in rural spaces like Laurens, Macon, Glynn, and Sumter counties.

The vast majority of Georgia land banks have minimal staffing: less than one full-time local government employee. This limited capacity means that, while the 2012 Act combined with land bank real estate transactions offers some means for self-financing, by and large land banks are extremely limited in the number of properties they can address, and they struggle to fund basic operations. In 2019, federal resources that arose and supported some land banks during the mortgage foreclosure crisis are largely depleted. Local communities are left with diminishing public budgets to address needed demolitions, rehabilitations, housing and building code enforcement, and affordable housing development. **Georgia land banks are utilizing their powers effectively. However, their cumulative impact could be much greater if Georgia land banks were adequately resourced.**

This report is designed to **introduce** stakeholders to the wide diversity of land banks throughout the state, and to **celebrate** successes achieved despite limited resources and capacity. This report is also designed to lift up the **potential** of Georgia land banks to achieve larger scale outcomes across the state, including data tracking and analysis—the impact of which could benefit the work of housing authorities, community development organizations, neighborhood associations, and more.

With adequate support, Georgia land banks are poised to take center stage in locally driven neighborhood stabilization, equitable community development, and natural disaster preparation and recovery. **The story of Georgia land banks is one of progress in community, and excellence in diversity.**

Four Transformative Goals for Georgia Land Banks

1

Fund GALBA to lead the land banking movement in Georgia.

Resources Needed: Catalytic \$150,000 over 3 years

2

Ensure at least a single dedicated staff person for every Georgia land bank.

Resources Needed: Catalytic \$5,000,000 over 3 years

3

Obtain regular, sustainable funding authorized at the state level, tied and scaled directly to the scale of the challenges land banks are designed to address.

Resources Needed: Robust statewide data collection and land bank impact analysis, leading to update to the 2012 Georgia Land Bank Act

4

Explore authorization, upon emergency declaration by the Governor, to serve a leading role in holding property in the wake of disaster.

Resources Needed: Study commission on the use of Georgia land banks to acquire, hold, and maintain property and related emergency funds in the wake of natural disaster, and pilot grant programs to communities that utilize land banks in post-disaster resilience plans.

What is a Land Bank?

Land banks are governmental entities designed to return vacant, abandoned, tax-delinquent, and deteriorated properties to productive use in order to eliminate vacancy and abandonment, stabilize neighborhoods, and support equitable community development outcomes.

Land banks are charged with acquiring these properties, eliminating the liabilities, and transferring the properties to responsible owners in alignment with community goals and priorities. Land banks are typically created in part because property tax delinquency tends to go hand-in-hand with property vacancy and abandonment.³ More often than not, a vacant, abandoned, and deteriorated property is also tax-delinquent. That is why most land banks have special, state-enabled powers to acquire property through the property tax enforcement system and eliminate back taxes to help return those properties to the tax rolls.

Most land banks are created through state enabling legislation, though state statutes vary widely in their application and authorized land banking powers. At least 15 states, including Georgia, have passed some form of enabling land bank legislation to date.⁴

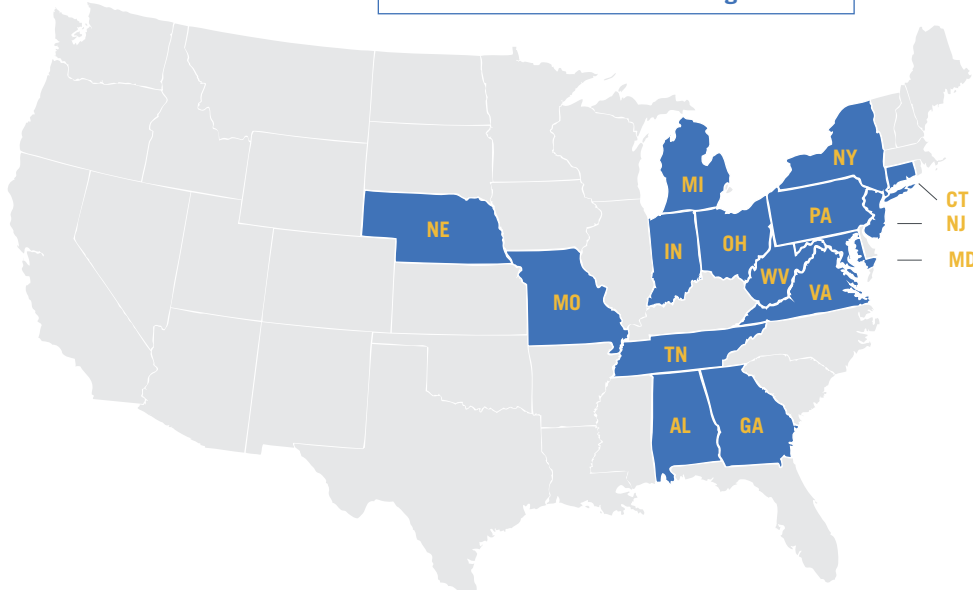
One recent 10-year economic impact analysis of the Cuyahoga Land Bank found that for every \$1 spent by the Land Bank, Cuyahoga County experienced \$8 in economic impact; for every \$72,152 spent by the Land Bank, one job was created.⁸

The impressive economic impacts of land banks in New York and Ohio, however, are a **direct result** of sustained, significant public funding streams. New York land banks are largely funded through multi-year, multi-million dollar grant funds from the New York Office of the Attorney General (deriving from national mortgage foreclosure crisis settlements).⁹ Ohio land banks are funded primarily through fees and penalties on delinquent property taxes that are directed to County land banks—a resource that provides millions of dollars in reliable annual operating revenue.¹⁰

LAND BANKS NATIONWIDE

As of 2019, approximately 170 land banks are in operation around the country,⁵ with the majority formed in the last decade. Land banks have achieved impressive economic results. For example, New York State's first ten land banks, in their first five years of existence, acquired 1,989 properties, leveraging \$77 million in private investment and returning \$28.4 million in assessed value to the tax rolls.⁶ A study of 22 land banks operating in Ohio as of 2015 found that, in five years, they demolished 15,000 deteriorated properties and revitalized hundreds more.⁷

States with Land Bank-Enabling Statutes



Georgia Land Banks: At a Glance



COUNTIES WITH LAND BANKS

23



CITIES AND TOWNS SERVED BY LAND BANKS

30



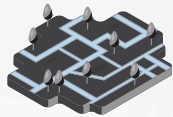
NEIGHBORHOODS SERVED BY LAND BANKS SINCE 2012

80+



PROPERTIES RETURNED TO PRODUCTIVE USE SINCE 2012

500+
AND COUNTING



CURRENT INVENTORY OF GEORGIA LAND BANKS

1,230+



UNITS OF AFFORDABLE HOUSING DEVELOPED SINCE 2012

200+



VOLUNTEER LAND BANK BOARD MEMBERS

116+



GEORGIA LAND BANKS

Since the 1991 passage of Georgia's first state law authorizing land banks, and the resulting creation of the Fulton-Atlanta Land Bank, Georgia land banks have been tackling vacancy and abandonment in an increasing number of urban, suburban, and rural communities.

Georgia land banks are created locally, by at least one county and one or more participating cities or towns located in that county. A publicly appointed board of directors governs land banks, which are public entities subject to all open records laws. Georgia land banks have special powers that help them achieve positive impacts, including the ability to acquire tax-delinquent properties, to extinguish back taxes, to hold properties tax exempt, and to transfer properties directly to nonprofit and other community partners for community benefit. Funding sources for Georgia land banks include local government support, some grants and donations, limited revenue from the sale of land bank properties, and locally authorized tax recapture whereby a land bank may collect up to 75% for five years of any newly generated taxes on properties returned to the tax rolls by the land bank.

According to the Center for Community Progress, there are at least 170 land banks in operation throughout the country, including 23 in Georgia. Georgia is one of the five states with the most land banks, along with Michigan, Ohio, Pennsylvania, and New York.¹¹

KEY GEORGIA LAND BANK POWERS



Acquire vacant, abandoned, deteriorated, and tax delinquent properties by donation, local government transfer, tax sale acquisition, or market acquisition.



Acquire vacant, abandoned, deteriorated, and tax-delinquent properties at tax sale utilizing credit bids in the absence of private bidders.



Extinguish delinquent taxes on properties in a land bank's inventory, including when delinquent taxes outweigh the fair market value of the property.



Stabilize and hold properties tax-exempt for nonprofit organizations until a suitable use is determined and needed financing is achieved.



Return properties to productive use in alignment with local community and neighborhood goals, rather than solely based on highest potential sale price.

Fulton-Atlanta Land Bank
Columbus Land Bank
Chatham-Savannah Land Bank

Establishment of Georgia Land Banks: 1991-2019

1991-
1993

1997-
1999

Macon-Bibb Land Bank
Augusta-Richmond Land Bank
Valdosta-Lowndes Land Bank

2002-
2009

Bulloch-Statesboro Land Bank
Thomasville-Thomas Land Bank
Rome-Floyd Land Bank
Dalton-Whitfield Land Bank
Athens-Clarke Land Bank

2010-
2012

Griffin-Spalding Land Bank
Moultrie-Colquitt Land Bank
DeKalb Regional Land Bank

2014-
2016

Clayton County Land Bank
Americus-Sumter Land Bank
Dublin-Laurens Land Bank
Douglas-Coffee Land Bank

2017

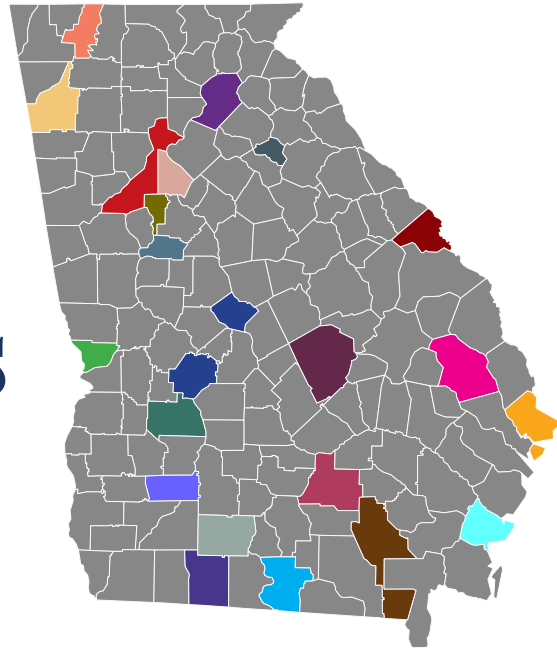
Albany-Dougherty Land Bank
Glynn-Brunswick Land Bank
Waycross-Ware Land Bank

2018-
2019

Gainesville-Hall Land Bank
Macon County Land Bank



Georgia Land Banks



	Fulton-Atlanta Land Bank		Moultrie-Colquitt Land Bank
	Columbus Land Bank		DeKalb Regional Land Bank
	Chatham-Savannah Land Bank		Clayton County Land Bank
	Macon-Bibb Land Bank		Americus-Sumter Land Bank
	Augusta-Richmond Land Bank		Dublin-Laurens Land Bank
	Valdosta-Lowndes Land Bank		Douglas-Coffee Land Bank
	Bulloch-Statesboro Land Bank		Albany-Dougherty Land Bank
	Thomasville-Thomas Land Bank		Glynn-Brunswick Land Bank
	Rome-Floyd Land Bank		Waycross-Ware Land Bank
	Dalton-Whitfield Land Bank		Gainesville-Hall Land Bank
	Athens-Clarke Land Bank		Macon County Land Bank
	Griffin-Spalding Land Bank		

Georgia Land Banks: Progress in Community

THE 2012 GEORGIA LAND BANK ACT

The need to address property vacancy, abandonment, and deterioration through land banking is nonpartisan in nature, and land banking earns bipartisan support. In late 2010, two decades after the passage of the first Georgia land bank statute and in the wake of a foreclosure crisis, land bank directors from nearly all of the Georgia land banks joined community development, nonprofit housing advocates, and local government officials to develop a legislative agenda to update and improve the 1991 Georgia land bank statute. Advocates, led by the Valdosta-Lowndes, Macon-Bibb, Fulton-Atlanta, and Augusta-Richmond Land Banks, drafted and refined Senate Bill 284, which became the 2012 Georgia Land Bank Act.

The Georgia legislature passed the 2012 Georgia Land Bank Act with nearly unanimous support, and the Governor signed it into law. Since then, several other states have adopted state-enabling land bank legislation on a bipartisan basis.

The 2012 Georgia Land Bank Act authorizes multiple local governments to come together and create regional land banks, and authorizes Georgia land banks to collect up to 75% of newly generated tax revenue on properties a land bank returns to productive use for up to five years. With the passage of the 2012 Act, land banks' powers and flexibility increased, and the number of land banks has significantly increased from 14 at the end of 2011 to 23 in the fall of 2019.

GEORGIA LAND BANKS: WORKING TOGETHER TO ACHIEVE RESULTS

- There are multi-city land banks in Georgia, including the Clayton County Land Bank and the Macon County Land Bank. The Macon County Land Bank was launched in 2019 in partnership between Macon County and the cities of Ideal, Marshallville, Montezuma, and Oglethorpe. In

Georgia's rural communities, regionalism and multi-city/town partnerships enable capacity and resource sharing across large, sparsely populated geographies.

- **Land banks' ability to acquire vacant, abandoned, tax-delinquent property is critical to their ability to transform communities.** In its first 24 months of operations after becoming re-established under the 2012 Georgia Land Bank Act, the Rome-Floyd Land Bank acquired 90 vacant, tax-foreclosed properties and sold 83 to responsible private and nonprofit partners—returning all to the tax rolls and generating operating revenue for the Land Bank.
- **Successful partnerships with Georgia tax commissioners often result in the use of judicial, rather than non-judicial, tax sales which provide faster and less risky outcomes for land banks and private tax sale purchasers.** In conjunction with a massive community engagement process, the Columbus Land Bank partnered with the Muscogee County Tax Commissioner to bring an initial batch of 10 vacant, abandoned, and tax-delinquent properties through a judicial tax sale in the spring of 2019. Of the 10 properties, three saw the taxes paid before the tax sale, the Land Bank (which, in the absence of private bids, may acquire properties at tax sale for the cost of the sale) acquired six properties, and a private bidder purchased one. The Land Bank will offer properties for sale to qualified local affordable housing developers and other partners, and one property is slated for a local micro-farm enterprise.

GALBA: LAND BANK LEADERS BUILD A FIELD OF PRACTICE

GALBA leaders representing land banks of every size, geography, and mission regularly crisscross Georgia, sharing resources, expertise, time, and encouragement with one another. In the years since passage of the 2012 Georgia Land Bank Act, GALBA leaders have volunteered their time to offer education on land banking to communities seeking to establish a land bank. Existing land banks have welcomed neighboring communities to tour projects and meet local leaders. New land banks have hosted community education and outreach events to seek input from neighborhoods they hope to serve. Thanks to this special brand of Georgia hospitality, collaboration, and generous sharing of expertise, nine additional land banks (and counting) have formed in GA since 2011.



Newly formed Douglas-Coffee County Land Bank board visits Thomasville-Thomas Land Bank¹³

LAND BANK INNOVATION AND COMMUNITY ENGAGEMENT

The GALBA network in Georgia is a means of sharing knowledge and experience, and both veteran and newly active Georgia land banks have taken key lessons to heart. For example, **land banks must innovate and be responsive to changing local needs**. Some land banks are seeking to provide support for first-time homebuyers and others in their local communities as affordable housing is an acute need throughout the state. And as gentrification and displacement rise to the top of community development concerns, Georgia land banks can draw upon their unique expertise and powers to advance equitable community development.

INNOVATION: LAND BANKING AND AFFORDABLE HOUSING

In one innovative program, the Albany-Dougherty Land Bank established a City and County Employee Incentive Program which allows employees of the City of Albany and Dougherty County to acquire Land Bank properties. The program's purpose is to help employees become property owners and invested in the community.



Former State Representative Johnny Floyd (right) talks with Christopher Norman, President of GALBA and the Fulton-Atlanta Land Bank, at a Crisp County Town Hall where Norman presented on Georgia land banks' role in community revitalization and redevelopment¹⁴



First-time homebuyer Ms. Clark (pictured above left with closing paralegal Stacie Mote) purchased her new home through the Albany-Dougherty Land Bank City Employee Incentive Program (r). Keep America Beautiful and local volunteers worked alongside the Land Bank and Ms. Clark to clean-up and renovate her new home (c).¹⁵

Land banking in Georgia is not a partisan exercise. The Georgia legislature passed the 2012 Georgia Land Bank Act, championed by Valdosta-Lowndes County leadership, with nearly unanimous support, and the Governor signed it into law. Since then, several other states have adopted state-enabling land bank legislation on a bipartisan basis.



CONNECTING LAND BANKING AND AFFORDABLE HOUSING IN GEORGIA



Land banks are critical partners in ambitious affordability goals.

Identified as one of five key public partners for housing affordability in Atlanta, the Fulton-Atlanta Land Bank plans to lead the conversion of 1,700 non-productive properties to productive uses over the next five years, in alignment with the City of Atlanta's affordable housing goals.



Safe, affordable housing for the "missing middle" is at the heart of more and more land bank missions.

The Chatham-Savannah Land Bank is poised to work with the City of Savannah to acquire and transform 1,000 vacant, abandoned, deteriorated properties over the next ten years into affordable workforce housing that also helps stabilize neighborhoods for existing residents.



Land banks are also working to provide affordable housing for Georgia's most vulnerable residents.

The Macon-Bibb Land Bank's long partnership with the Macon Housing Authority and local nonprofits has resulted in the development of hundreds of units of housing for Macon residents at or below 60% of area median income over the last 20 years.



Columbus Land Bank partners play the roles of “bank,” “tax collector,” “local government,” and others who might have interest in a property when the owner passes away.¹⁶

BEST PRACTICE: LAND BANKING AND COMMUNITY ENGAGEMENT

Authentic community engagement is as important to successful land banking as property acquisition. **Georgia land banks serve an important community education role—the strongest land banks are a direct reflection of the strength of their community engagement and organizational partnerships.** Land banks are, at their core, government entities that act on property. They cannot be effective without earning the trust of residents who have been most harmed by racist federal, state, and local policy, by government and corporate policy that shuttered factories and hollowed out towns, and by anemic and delayed responses to catastrophic storms.

Although the Columbus Land Bank was established in 1992, it did not have any dedicated staff until a part-time director took the helm in mid-2018. Given its mostly dormant status, most Columbus residents weren’t aware of the land bank, so the new leader embarked on an extensive community outreach campaign. The land bank led or participated in more than

40 events in nine months, collaborating with partners including the Center for Community Progress, Georgia Heirs Property Law Center, and judicial tax foreclosure experts. The goal was to engage the Columbus community around the complexity of property vacancy and abandonment, and to explore the question, “Why is it so hard to deal with problem properties?”

The Albany-Dougherty Land Bank utilizes social media to build and deepen its relationships throughout the community, to lift up the critical challenges the Land Bank is designed to serve, and to celebrate success. One June 2019 LinkedIn message illustrates the community engagement and relationships that animate the Albany-Dougherty Land

Bank: **“Being a part of a Land Bank has not been a thankless job. The people we are able to reach, are awesome! This memento of thanks came from a property owner who thought there was no help for her after the storms of 2017. The Albany/**

Flowers sent to Albany-Dougherty Land Bank from a community member

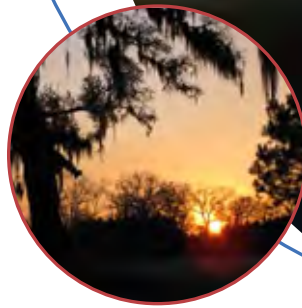
Dougherty Land Bank has committed to revive areas that would have otherwise been lost to despair.”



Georgia Land Banks: Excellence in Diversity

Georgia land banks are diverse in leadership, size, geography, programming, and key priorities. Their leaders are multi-racial, multi-generational, and are serving urban, suburban, and rural places. Some Georgia land banks regularly manage hundreds of parcels in their inventories, while others address a handful of problem properties each year. Some play major revitalization and economic development roles in their communities, while others lay dormant for years only to be brought out of the toolbox when needed.

The diversity of Georgia land banks is due in part to the fact that the 2012 Georgia Land Bank Act incentivizes a focus on local priorities, and in part to the creativity of land bank leaders. Despite their limited staffing and operational resources, Georgia land banks are changing the lives of residents and the trajectories of neighborhoods—one property and one person at a time.



LOCAL SNAPSHOTS: IMPACTS ON GEORGIA COMMUNITIES¹⁷



FULTON-ATLANTA LAND BANK

The Fulton-Atlanta Land Bank, one of the oldest in the country, has been an innovator over the last decade. It was the first land bank in the United States to launch a Land Banking Depository Agreement Program in 2010, in the wake of the foreclosure crisis, to support the efforts of nonprofit and public partners to deliver affordable housing. The program allows nonprofits to “bank” properties, tax-exempt, until the nonprofit has resources and capacity to appropriately develop the land. The program has banked over 262 housing units for local nonprofit affordable housing developers and delivered over 116 housing units since 2010.

The Fulton-Atlanta Land Bank has also been a pioneer in the national effort to strengthen land bank-community land trust partnerships. The Land Bank exercised critical support of the newly launched Atlanta Community Land Trust—forging a partnership in which the Land Bank will acquire properties and then transfer those properties to the Community Land Trust for long-term, financially sustainable, affordable housing.



Fulton-Atlanta Land Bank by the Numbers

\$7.6
MILLION

Assessed property value returned to the tax rolls since 2012

\$7.59
MILLION

Federal Neighborhood Stabilization Program Funds expended in service of neighborhoods and preservation of affordable housing in Fulton County

\$1.6
MILLION

Private investment leveraged since 2012

\$500
THOUSAND PLUS

Newly generated annual tax revenue through return of tax-delinquent, abandoned properties to productive, private ownership since 2012



[Top 3 photos] Dedication of a home acquired by the Fulton-Atlanta Land Bank and transferred to the Atlanta Police Foundation to renovate for an Atlanta police officer through the Secure Neighborhoods Initiative. This program creates opportunities for Atlanta police officers to purchase affordable homes inside the city limits, with a commitment to live in and serve the surrounding community for at least five years.¹⁸

[Page 20 & Bottom 4 photos] Successful public-private partnership with National Church Residences for acquisition of a tax-foreclosed deteriorated 28 unit property, and redevelopment into a 48-unit affordable housing complex for seniors.¹⁹

CHATHAM-SAVANNAH LAND BANK

A Chatham-Savannah Land Bank program to encourage homeownership for modest income buyers is a model land bank program. The Land Bank acquired 1.5 acres of vacant land in the Summerside Neighborhood and subdivided it to create 13 building sites for new single-family homes. These lots were sold to small developers who built and sold 13 homes to low- to moderate-income homebuyers. In order to reduce development costs, the Land Bank financed 90% of the developers' cost of acquiring the lots during the construction period. Financing took the form of a 0% interest, deferred payment loan that was repaid to the Land Bank when the newly constructed house was sold.



Map, aerial view, and new City street and housing development in the Summerside neighborhood²⁰

Central to success was the Land Bank's partnership with the City of Savannah. The City provided the Land Bank with grant funds to acquire the property. The City used local funds to install approximately one thousand linear feet of new public streets, utilities and street lighting in the unopened right-of-way that bounded the property—providing eventual homeowners with utilities and unencumbered access to their property. The City also provided qualified homebuyers with down payment and gap financing necessary to complete the purchase of their homes.

The Land Bank will continue to acquire deteriorated, abandoned property to help create affordable ownership and rental opportunities, in concert with a variety of local partners.

The Chatham-Savannah Land Bank aims to play a lead role in bringing new housing and investments to disadvantaged neighborhoods in this coastal Georgia community—and ensuring that existing residents are not displaced by new development.



[Above] Augusta Land Bank Executive Director Shawn Edwards and Augusta Housing and Community Development Director Hawthorne Welcher, Jr. discuss the federal Opportunity Zones layered within the Laney Walker and Bethlehem neighborhoods.²¹

[Below] Before and after photos from Augusta's Laney Walker/Bethlehem Revitalization Initiative²²

AUGUSTA LAND BANK

The Laney Walker/Bethlehem Revitalization Initiative, beginning in 2008 and involving two historic African American neighborhoods in Augusta, Georgia, is a pioneering effort to reverse decades of disinvestment and regenerate nearly 1,100 acres of Augusta's urban center. This long-term project is the largest collaboration in history between the Augusta Land Bank, Augusta-Richmond County local government, the Augusta Housing Authority, every Augusta Community Housing Development Organization, and private industry. It draws upon local bond financing supplemented with federal funds as seed capital to catalyze mixed-income housing and mixed-use, sustainable development. The project addresses a number of needs and community objectives outlined in the Augusta-Richmond County Comprehensive Plan, including affordable housing, access to jobs and services, open space, deteriorated property abatement, infill development, and preservation of local heritage.



LOCAL SNAPSHOTS: IMPACTS ON GEORGIA PROPERTIES²³

GLYNN-BRUNSWICK LAND BANK

The Glynn-Brunswick Land Bank is a relatively new land bank, created in 2017, and it has slowly begun acquiring properties. One of its first acquisitions is a historic home on Union Street in Brunswick, constructed circa 1900 and designed by noted architect George Barber. This project exemplifies the variety of partnerships that make land bank work possible. First, the local government donated the abandoned property to the Land Bank. Through a partnership with the Georgia Trust for Historic Preservation, the property will be available for sale through the Trust's Revolving Fund acquisition program.²⁴ To help clean out the property and prepare it for market, the Land Bank partnered with a visiting youth group from Christ United Methodist Church in Knoxville, Tennessee. Building on this experience, the Land Bank is excited about future opportunities in Brunswick and Glynn County.



Visiting youth group volunteers with the Glynn-Brunswick Land Bank.²⁵



Before and after the Dublin-Laurens Land Bank's partnership with a local developer.²⁶

DUBLIN-LAURENS LAND BANK

The Dublin-Laurens Land Bank recently worked with a local Dublin, Georgia, developer to acquire and rehabilitate two properties. Over a year's time, both properties were completely rehabilitated including extensive repairs such as painting, landscaping, roof repair, and a complete remodel of the bathrooms. Both formerly vacant and deteriorating properties have become beautiful, vibrant homes that are available for members of the community to rent or purchase.

LOCAL SNAPSHOTS: IMPACTS ON GEORGIA RESIDENTS²⁷

ALBANY-DOUGHERTY LAND BANK

In just 18 months of operation, with limited part-time staff, the Albany-Dougherty County Land Bank has amassed an impressive list of accomplishments: new affordable housing in a low-wealth neighborhood, a community garden, green space in a historic district, demolition of storm-damaged structures, development of market rate homes near Radium Springs, and home sales to public employees. Driven by excellence and elbow-grease, this Land Bank operating in the heart of storm-ravaged southwest Georgia is making an impact, inspiring hope, and building community in a place that has been knocked down too many times by natural disasters over the last 20 years.



This vacant property [pictured above] in the City of Albany was the Albany-Dougherty Land Bank's first property acquisition. The new owner, Mr. Pollock, heard about the Land Bank and applied to purchase this property—the only vacant, tax-delinquent house on his block. Mr. Pollock is on track to completely rehabilitate the structure by the end of 2019, stabilizing and beautifying his community along the way. Mr. Pollock is pictured here with Land Bank Board Chair Ms. Thelma Adams.²⁸



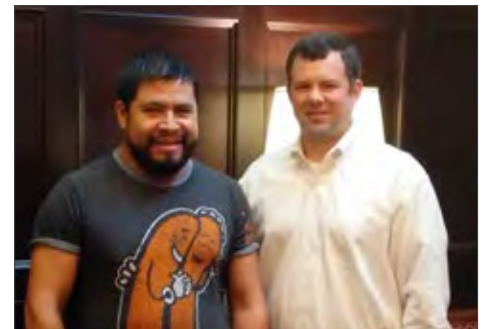
The Smith family home in Valdosta, Georgia³⁰

VALDOSTA-LOWNDES LAND BANK

In 2015, a ministry group approached the Valdosta-Lowndes Land Bank to request the donation of a parcel of land to build a home for a local disabled veteran and his two children. Mr. Smith²⁹ was disabled, attending school for an advanced degree, and raising a teenage son and daughter in a substandard, 460-square-foot home the size of a two-car garage. The Smiths' original home was on a parcel that was too small to infill with a new home based on current city regulations. The Valdosta-Lowndes Land Bank agreed to donate a parcel to Mr. Smith, and the ribbon was cut on his new home in January 2016. Upon his passing, Mr. Smith was able to leave a legacy of a family home to both his children and his grandchild.

ROME-FLOYD LAND BANK

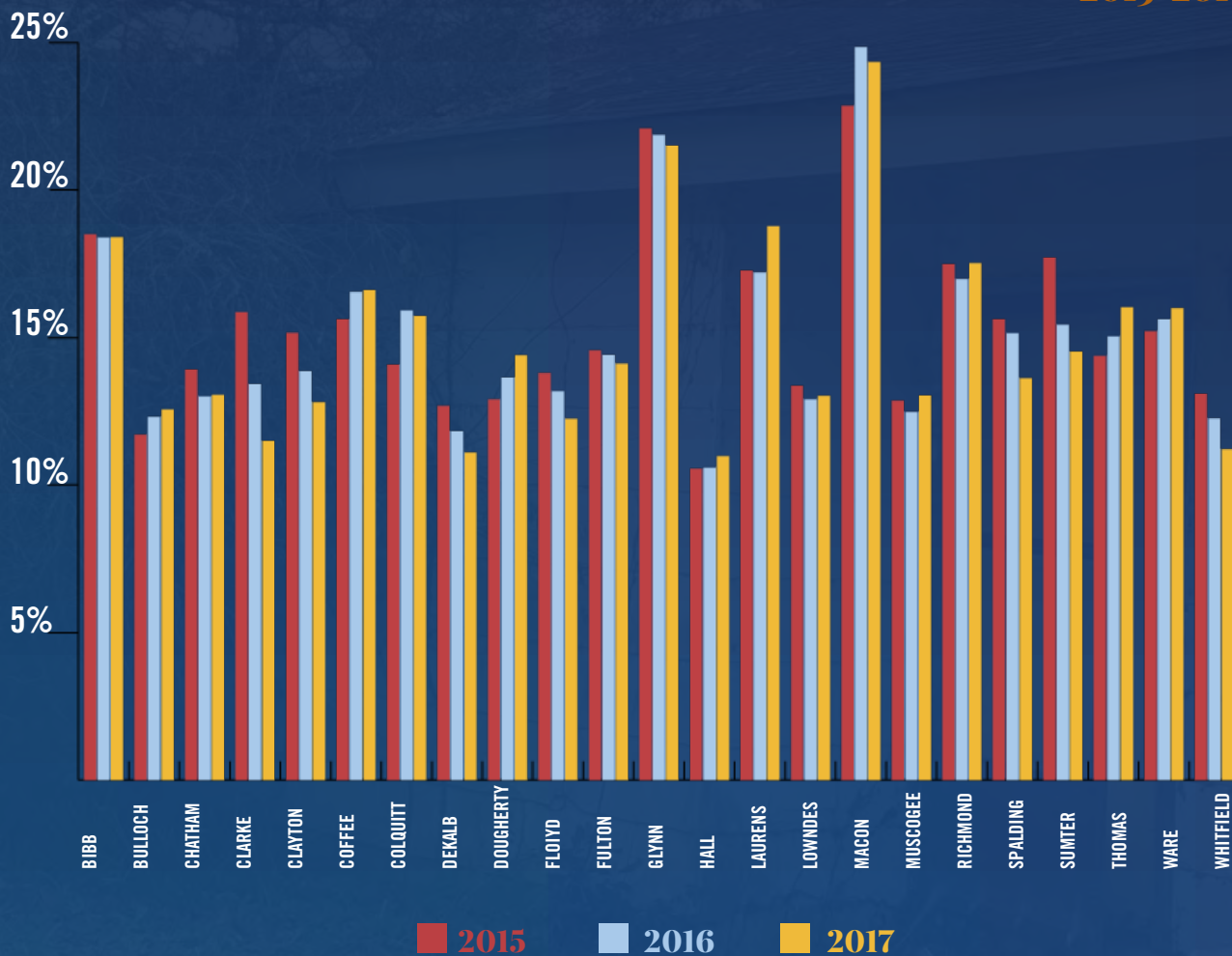
Mr. Naftali Chavez (pictured right with Rome City Attorney William Richardson)³¹ came to the Rome-Floyd Land Bank to acquire a large, tax-delinquent vacant lot, owned by Floyd County, located next door to his home. The Land Bank acquired the overgrown lot from Floyd County and Mr. Chavez was then able to purchase it from the Land Bank. He plans to enlarge his yard, fence it in, and keep it clean and in good condition. This is a huge win for the neighborhood, putting the property back into a favorable use and back on the tax rolls for Rome and Floyd County. Mr. Chavez and his family were thrilled to acquire this property and look forward to increasing their property's value.



Making the Case: Statewide Data Collection, Tracking, and Analysis

The vacant, abandoned, and deteriorated properties that are the focus of land banks impose significant costs on Georgia communities, properties, and residents—in urban, suburban, and rural communities alike.

**Percentage Residential Vacancy
Georgia Counties with Land Banks
2015-2017³²**



Vacancy rates above 12% are generally considered high and unhealthy for communities, and rates above 20% reflect what scholar Alan Mallach has coined “hypervacancy.”³³ “Hypervacancy is not merely the existence of large numbers of vacant properties; it is a condition in which vacant properties—either buildings or vacant lots or both—are so extensive and so concentrated that they define the character of the surrounding area.”³⁴ In 2015, virtually all Georgia counties with land banks had residential vacancy rates above the 12% high-vacancy threshold. Among these counties, Clarke, Clayton, Spalding, and Sumter improved between 2015 and 2017. Vacancy rates in Colquitt and Thomas Counties, which were less than 15% in 2015, increased by 2017. In 2017, Glynn and Macon Counties each had hypervacancy rates above 20%.³⁵

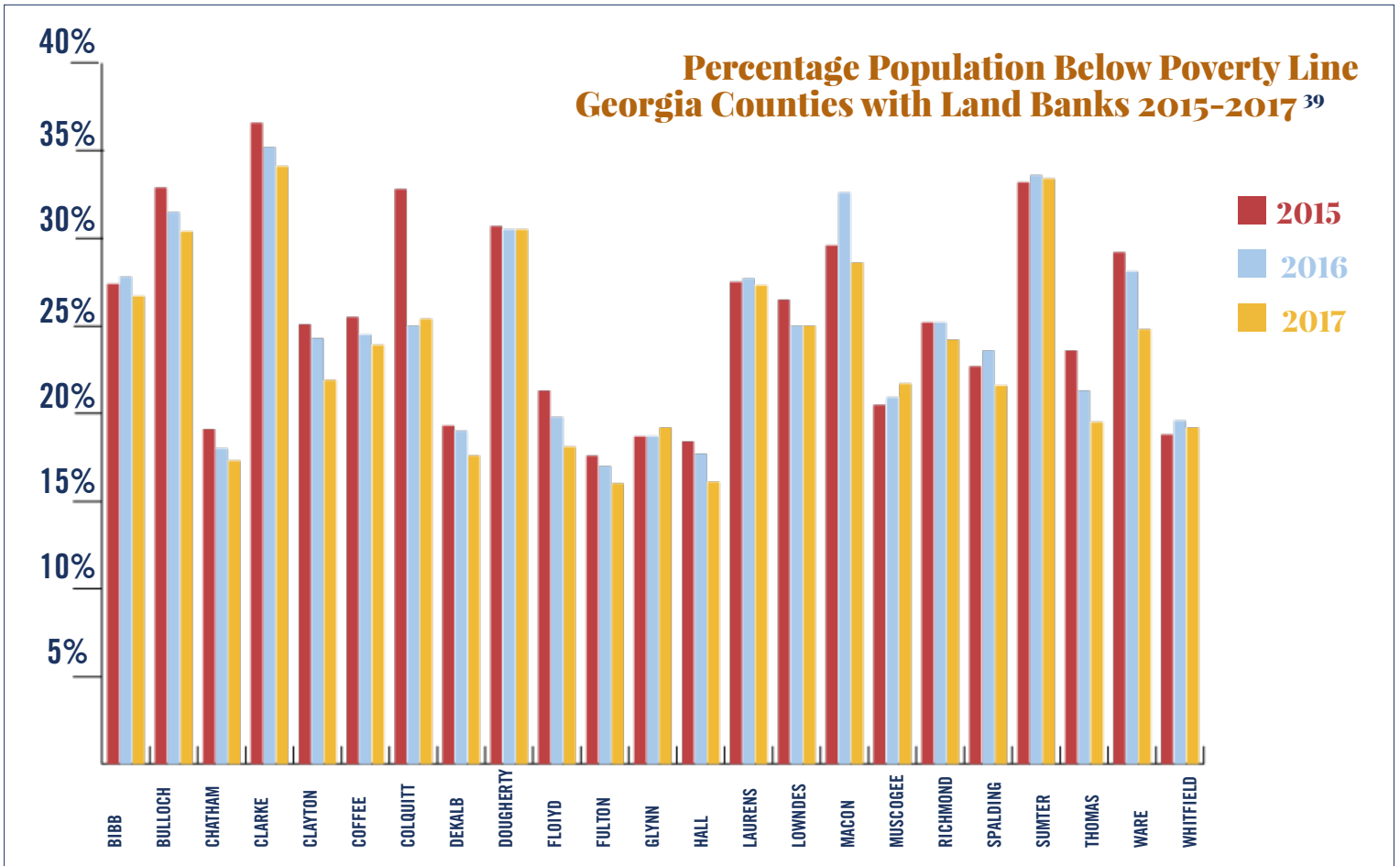
A 2015 analysis conservatively estimated that vacant and distressed properties cost Atlanta taxpayers at least \$1.65 million annually in code enforcement, clean-up, police and fire costs, and nearly \$1 million dollars per year in lost property tax revenue.³⁶ Similarly, the Georgia House of Representatives Rural Development Council recognized in their 2018 recommendations that “[b]lighted properties affect a community’s economic, safety, health, and environmental well-being [and] . . . contribute to lower property values, higher crime rates, increased local government spending,

and greater public health impacts.”³⁷ Natural disasters, like recent storms that ravaged southwest Georgia, do not discriminate among neighborhoods. The storm that swept through Albany in 2018 destroyed at least 400 homes, ravaged four mobile home parks, and caused more than \$26 million in uninsured losses to government and infrastructure facilities.³⁸

Land banks are designed to address these vacant, abandoned, and deteriorated properties. Over time land bank leaders and their partners develop the specific expertise needed to return such properties to productive use, and to coordinate with local government and community partners to reduce vacancy levels. Land banks can reduce the costs imposed by vacancy, abandonment, and deterioration in the wake of local and national crisis and shifts, and in the wake of disaster. As more Georgia land banks are created, and more local leaders and community members learn about land banks and land banking, the potential for Georgia land banks to serve the state in a coordinated, wide-scale, and more impactful fashion increases. Land banks’ potential for a wider reach and larger-scale coordinated activities must be nurtured, and should be guided by data so that land bank and related community development interventions achieve the most equitable and impactful outcomes possible.

Statewide data collection, tracking, and analysis at the neighborhood level is needed to determine the impacts of land banking and other community development interventions on vulnerable Georgia communities.





Limited data points and the lived experience of Georgia residents and leaders underscores the connections between vacant, abandoned, deteriorated properties and community distress. But there is not sufficient Georgia-specific data to do the necessary, important work of teasing out how vacancy impacts some communities more than others, and how that affects life outcomes for those residents. While some limited data on vacancy and poverty is available through various national databases, there is little aggregated data available throughout Georgia that places vacancy, abandonment, and deterioration in context and conversation with poverty rates, community health impacts, and other important factors. Similarly, vacancy data at the neighborhood level in communities throughout Georgia, disaggregated by homeownership rates, rental rates, race, income level, and other sociodemographic factors is not readily available. This lack of sufficient data has major ramifications on the ability of Georgia's land banks to ensure that their work is supporting equitable outcomes.

Statewide data collection, tracking, and analysis at the neighborhood level is needed to determine the impacts of land banking and other community development interventions on vulnerable Georgia communities.

Georgia land banks are positioned to gather, track, and analyze critically needed, aggregated, statewide data to measure impact. As demonstrated through the snapshots in this report, Georgia land banks are reducing vacancy, abandonment, and deterioration and serving vulnerable Georgia residents through affordable housing development, vacant lot remediation, disaster recovery, and more. But large-scale, aggregated, data tracking in uniform fashion across the state is needed to determine land bank impacts, make the case for additional resources, and to track progress and adjust tactics as needed.

With a modest amount of support and GALBA leadership, Georgia land banks could take advantage of their presence in so many

Georgia counties, along with their relationships in communities, to gather and track this kind of critical data around the state. **The following data points, aggregated statewide and also disaggregated by race, income level, and geography down to the neighborhood level, are examples of data to be collected:**

ECONOMIC COSTS OF VACANT, ABANDONED, DETERIORATED PROPERTIES

- Lost property value in surrounding community
- Lost tax revenue
- Increased police dispatch costs
- Increased fire dispatch costs
- Housing and building code enforcement costs

HUMAN COSTS OF VACANT, ABANDONMENT, DETERIORATED PROPERTIES

- Safety risks around schools and to children
- Safety risks to first responders
- Safety risks to neighbors from dangerous property conditions
- Relationship to poor public health outcomes
- Decrease in community wellbeing, social fabric, and pride

LAND BANK IMPACTS ON VACANT PROPERTIES, NEIGHBORHOOD STABILIZATION, AND VULNERABLE COMMUNITIES

- Total vacant, abandoned, deteriorated structures acquired
- Total vacant, abandoned, deteriorated lots acquired
- Total properties returned to productive use
- Total assessed value returned to the tax rolls
- Total increase in property values and local property taxes generated in blocks/neighborhoods around land bank properties
- Total tax-recapture generated to fund land bank operations
- Private investment leveraged by land banks
- Public investment leveraged by land banks
- Number of for-profit and nonprofit partners
- Neighborhoods served
- Residents served
- First-time homebuyers served
- Community education events provided
- Affordable units developed
- Development projects completed



Moving Forward: The Next Generation of Georgia Land Banking

Georgia land banks have been garnering success in their diverse projects, one parcel at a time, but with minimal staffing and resources the scale of their work does not yet match the scale of need in the state. With adequate capacity and resources, Georgia land banks could lead not only the Southeast, but the nation, in equitable neighborhood stabilization and community development impacts across urban, suburban, and rural communities.

Georgia land banks have identified four transformative goals for the next generation in Georgia land banking—some of which require only resources, and some of which may require legislative change.

FOUR TRANSFORMATIVE GOALS FOR GEORGIA LAND BANKS

1 **GALBA needs to be fully resourced to lead the land banking movement in Georgia**, to provide support and technical assistance to the new land banks that are forming throughout the state, and to methodically track, analyze, and reform in real time a wide variety of land bank activities and outcomes. Impacts need to be tracked, researched, and analyzed (and incentivized) to ensure land banks are serving all Georgians, and in particular to determine whether those most harmed by inequitable policies, globalization, home foreclosures, and natural disasters are also those served by Georgia land banks.

POSSIBLE FUNDER

- Statewide/Regional Georgia Catalytic Funder for 3 Years
- Land bank member-funded through dues thereafter⁴⁰

RESOURCES NEEDED

- \$150K total for first three years (to cover initial operationalization,

design/communications, data software design and licensing)

- \$25K annually thereafter covered by \$500-\$1000 annual Land Bank member dues, and annual conference sponsorships

2 **Georgia land banks need full-time staff dedicated to land bank operations.** Only four land banks out of 23—Fulton-Atlanta, Chatham-Savannah, Macon-Bibb, and Augusta-Richmond—have dedicated full-time staff.

The majority of Georgia land banks are operated by a single part-time staff person whose time is covered by local governments on an in-kind basis. In almost all cases, the local government employee running the land bank is simultaneously leading many other critical local government programs. While the achievements with limited staff are impressive, so much more could be accomplished if Georgia land banks simply had dedicated staff. For example, there are an estimated 200 surplus public properties held by Lowndes County and the City of Valdosta—at least 40 of which have no immediate public use and could be sold or transferred to neighboring property owners or local for-profit and nonprofit organizations. If the Valdosta-Lowndes Land Bank had a single dedicated staff person, city employees estimate that all 40 properties could be transferred or sold in a single year, placing properties back on the tax rolls, reducing local government maintenance costs, and generating enough sales revenue to at least partially support a Land Bank staff person.

POSSIBLE FUNDER

- National or Southeast Regional Catalytic Funder for 3 years
- Full local government and local philanthropic support thereafter

RESOURCES NEEDED

- **\$5 million could fund one full-time land bank staff member for approximately three years at every land bank in Georgia—23 full-time employees in total.** Consider a \$5,000,000 competitive challenge grant to incentivize the hiring of full-time land bank directors. The few land banks with existing full-time staff could

GALBA's Operational Needs



WEBSITE/DESIGN
AND BRANDING



ANNUAL
STATEWIDE
CONFERENCE



RESOURCES
FOR POLICY
DEVELOPMENT



STANDARD PROPERTY
SOFTWARE SYSTEM
AVAILABLE TO ALL
GEORGIA LAND BANKS



TRAINING AND
TECHNICAL
ASSISTANCE
AVAILABLE TO ALL
GEORGIA LAND BANKS



STATEWIDE DATA
AND IMPACT
TRACKING AND
ANALYSIS

hire additional staff to increase activities and impact, and the majority of land banks with no dedicated staff could hire staff and radically increase impacts. With a three-year landing pad, these land bank staff would have adequate time to strengthen operations, generate local government revenues and savings, and set the stage for local government and philanthropic funding of positions moving forward. Linking receipt of grant funds to specific, uniform requirements to track and record land bank activity and impact data, disaggregated by race, poverty levels, neighborhoods served, and economic impacts realized, could establish meaningful impact information across Georgia, and prime the Georgia land bank community to undergo a deep-dive economic, social, and racial equity impact analysis.



Georgia land banks need regular, sustainable funding authorized at the state level, tied and scaled directly to the challenges that land banks are positioned to address.

State-authorized and supported funding streams are critical for every land bank in the state of Georgia, but are perhaps most critical for rural land banks that

simply cannot generate adequate local tax or other funding to address the devastating property vacancy and abandonment that plagues rural communities. Various options should be explored, including the addition of a small fee to all property tax bills to fund land bank operations in the counties, or groups of counties, that create land banks. Alternatives that have demonstrated success in other states include directing fees, penalties, and interest from collected delinquent property taxes to fund land bank operations, and increasing funding levels to existing appropriations for property-related services and authorizing land banks as a fund recipient.

RESOURCES NEEDED

- Robust statewide data collection and land bank impact analysis
- Development of public funding options, authorized at the state level, to enable land banks to scale up operations in relationship to local challenges, and to ensure land bank operations are sustained
- Update to the 2012 Georgia Land Bank Act authorizing new and sustainable land bank public funding streams



If the Valdosta–Lowndes Land Bank had a single dedicated staff person, city employees estimate that all 40 properties could be transferred or sold in a single year, placing properties back on the tax rolls, reducing local government maintenance costs, and generating enough sales revenue to at least partially support a Land Bank staff person.

4

Georgia land banks should be legislatively authorized, upon emergency declaration by the Governor, to serve a leading role in holding and managing property and accompanying funds in the wake of disaster. Land

banks are positioned to serve neighbors and neighborhoods grappling with an overnight increase in vacancy in the wake of disaster. In addition to Georgia land banks' expertise in community development and vacant, deteriorated property management within their unique local contexts, they maintain deep partnerships with local private and nonprofit community development entities. Land banks like the Albany-Dougherty Land Bank, run out of the Albany Planning Department, operate in sync with the local community and neighborhood needs, values, and priorities. Ensuring land banks have a leading role in the wake of disaster could improve efficacy, efficiency, and equity in disaster responses. Authorizing land banks to manage, in partnership with

local governments, disaster recovery funds and operations could provide the State with readymade property holding organizations that can quickly step in and acquire and manage distressed property in the wake of disaster.⁴¹

RESOURCES NEEDED

- Study commission on the use of Georgia land banks to acquire, hold, and maintain property and related emergency funds in the wake of natural disaster
- Case studies on Georgia land banks serving in wake of natural disaster
- Pilot grant programs to communities that utilize land banks in post-disaster resilience plans
- Update to 2012 Georgia Land Bank Act authorizing appropriate emergency powers for Georgia land banks operating in the wake of disaster

Conclusion

The story of Georgia land banks is one of local leaders stepping up and, in community and partnership with one another, seeking to stabilize and strengthen communities one property at a time. With minimal funding and capacity, and ample creativity, elbow grease, and partnerships, Georgia land banks have achieved a remarkably diverse array of successes—demolition of storm-ravaged structures, creation of affordable housing and community gardens, small- and large-scale development with private, public, for-profit, and nonprofit partners, historic preservation, and so much more.

As more and more land banks are created in Georgia, the institutionalization of these nimble community development entities presents a significant opportunity for wider-scale, equitable community stabilization and development. The land banking community is primed to rise to the opportunity. Their ability to do so, however, depends on the willingness of key leaders to invest in that vision and expertise.

The time is now to invest in the next generation of Georgia land banking across rural, suburban, and urban communities—an

era in which GALBA is fully operationalized and empowered to achieve, and measure, statewide impacts, and Georgia land banks have dedicated full-time staff driving on-the-ground revitalization. Building this capacity at GALBA and within the state's existing and newly forming land banks will demonstrate near-term results and help make the legislative case for sustainable, reliable, land bank funding such as that enjoyed by land banks in New York and Ohio. It will also build support for appropriate legislative authority that empowers land banks to take a leading role in the wake of natural disasters.

For nearly 30 years, Georgia land banks have been innovating, developing, and stabilizing communities in every corner of the state. With adequate resources and capacity, and in continued partnership with one another, they could help ensure transformative, equitable community development in urban, suburban, and rural Georgia communities for the next 30 years and beyond.



DR. AKILAH WATKINS-BUTLER
PRESIDENT & CEO
CENTER FOR COMMUNITY
PROGRESS

AFTERWORD

Land banks are one of the unsung heroes in the work to catalyze neighborhood revitalization and stabilization in communities across the nation and across Georgia. It is remarkable to reflect on the diverse contributions made by Georgia's 23 unique land banks since the establishment of the first Georgia land bank—the Fulton-Atlanta Land Bank—in 1991.

In 2014, the Center for Community Progress released *Take it to the Bank: How Land Banks are Strengthening America's Neighborhoods*, which discussed the important steps leaders in Georgia took to establish bipartisan support for the 2012 Georgia Land Bank Act and its early outcomes. In a portrait of the Fulton-Atlanta Land Bank, *Take it to the Bank* reads: "The bank's evolution highlights the importance of reflection and refinement, of always turning back to existing practices and systems to identify reforms that will better equip local stakeholders to reclaim problem properties."

These words ring true today and are made real through the work of land banks to confront the most pressing issues of the day – racial and socioeconomic inequities, displacement and gentrification, aging and population loss, and the need for redevelopment and revitalization in the wake of natural disasters (to name a few). As these issues demand more of our attention, they demand that we meet them head-on in ways that work for all communities, no matter the size, location, or who occupies them.

Land banks are working for all Georgia communities – from historic towns like Brunswick and Rome to larger cities like Augusta and Savannah. They work to preserve the long-term affordability of housing and access to homeownership, such as in Atlanta where the Land Bank and its partners are strategically acquiring properties near the abundance of investment tied to the Beltline development. Land banks work to surgically address problematic properties

that cause harm to neighbors and neighborhoods, partnering with community members to identify the most impactful steps to address vacant, abandoned, and deteriorated properties. Land banks in Dublin, Thomasville, and Brunswick are engaging in their cities' overall revitalization efforts by strategically acquiring properties and repurposing and rehabilitating them according to community priorities. And Georgia land banks work to exemplify and advance powerful, sensible public policies, across political divides, evidenced by the fact that land banks are coming on-line in urban, suburban, and rural communities alike across the state.

I commend GALBA and its members for their leadership in serving as champions for equitable community development, and for working together to innovate and serve Georgia residents despite scarce capacity and resources. Because of their vision and collective efforts, Georgia has a powerful community revitalization framework. Land banks offer a range of supportive services to communities that, with the right partners and support, will continue to grow in scale and impact. Sooner than later, I aspire to see this diverse and talented "best kept community development secret" in Georgia gain more influence as we continue our shared mission for a truly just and equitable state and country.

Congratulations again on your success. Community Progress looks forward to supporting GALBA as the next generation of Georgia land banking is launched.

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16. Photo courtesy of the Columbus Land Bank.
17. All data provided throughout snapshot sections provided by referenced Georgia Land Bank.
18. Photos courtesy of the Fulton-Atlanta Land Bank.
19. Photos courtesy of the Fulton-Atlanta Land Bank.
20. Photos courtesy of the Chatham-Savannah Land Bank.
21. Photo courtesy of the Augusta Land Bank.
22. Photos courtesy of the Augusta Land Bank.
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25. Photo courtesy of the Glynn-Brunswick Land Bank.
26. Photo courtesy of the Dublin-Laurens Land Bank.
27. All data provided throughout snapshot sections provided by referenced Georgia Land Bank.
28. Photos courtesy of the Albany-Dougherty Land Bank.
29. Name changed to protect privacy of program recipient and his family.
30. Photo courtesy of the Valdosta-Lowndes Land Bank.
31. Photo courtesy of the Rome-Floyd Land Bank.

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