

Tackling Vacancy and Abandonment: Strategies and Impacts after the Great Recession











This article is excerpted from <i>Tackling Vacancy and Abandonment: Strategies and Impacts after the Great Recession</i> , a new edited volume from the Center for Community Progress and the Federal Reserve Banks of Atlanta and Cleveland .
The views expressed here are those of the editors and individual authors and are not necessarily those of the Center for Community Progress, Federal Reserve Banks, the Federal Reserve System, or the authors' affiliated organizations.
© 2021, Center for Community Progress, the Federal Reserve Bank of Cleveland, and the Federal Reserve Bank of Atlanta. All rights reserved.

Developing and Implementing Property Remediation Strategies in Urban and Rural Communities in the Lehigh Valley:

A Case Study of Bethlehem and Northampton County, Pennsylvania

Emily Dowdall Ira Goldstein

Introduction

Pennsylvania's Lehigh Valley stretches across two counties in eastern Pennsylvania and is remarkably varied in terms of community characteristics and the built environment. The cities of Bethlehem, Easton, and Allentown share a heritage of industrial production, but they also have institutions of higher education that are major employers. Some rural communities in the Lehigh Valley developed around agriculture and are low density, while small towns centered on slate production or other industries are relatively high density. There are growing suburban townships and a robust logistics and warehousing sector. The Lehigh Valley sits approximately 50 miles north of Philadelphia and 80 miles west of New York City. Although the region has made a generally successful transition to a more diversified economy over time, seeing population growth and sustaining a higher median income than the Commonwealth in recent years, there are pockets of decline and disinvestment and instances of highly visible properties in acute disrepair—which state and local laws define as "blighted"—that municipalities have struggled to address.¹

Reinvestment Fund conducted Market Value Analyses for Bethlehem (2018) and Northampton County (2019) to support data-driven blight prevention and remediation plans (Reinvestment Fund, May 8 Consulting, and Atria Planning, 2018; Reinvestment Fund and May 8 Consulting, 2019). The plan for Bethlehem, which straddles both Northampton and Lehigh Counties, won the 2018 Lehigh Valley Award for Plan or Policy. The plan focused on action steps and funding approaches that could be taken by local government entities and partners. Although implementing the recommendations has not been without difficulty, the city had the organizational infrastructure, data collection expectations, and working relationships in place to do so.

Northampton's countywide plan, in contrast, brought together 38 municipalities (2 cities, 19 boroughs, 7 suburban townships, and 10 rural townships) ranging from boroughs with only part-time staff, to Bethlehem and Easton, which each have their own Redevelopment Authority with the power to obtain and condemn properties through eminent domain. County officials were particularly concerned with small boroughs (with populations of approximately 500 to 5,000) located in rural areas, where the administrative and financial capacity to address blight and to invest in data collection and analysis has been more limited. The resulting plan thus included tools and strategies that could be applied in very different local circumstances and considerations for how the county could support small municipalities' efforts.

The process of overhauling approaches to blight management in the Lehigh Valley highlights that data analysis is a means rather than an end. Both the city and the countywide plans and efforts to implement them to date illustrate how data can bring stakeholders together around a shared understanding of current conditions and goals, transform difficult conversations into productive working sessions, help municipal staff get the results they want, and keep the momentum for blight management going over time. Public-sector champions of data use and a deep commitment to ongoing blight management in Bethlehem and Northampton County are essential to making data-driven blight management a success.

This case study uses data, stakeholder interviews, and our team's experience working with these communities—and other communities across the United States—to contrast the development and implementation of data-driven blight remediation in Bethlehem with that in the rural portions of Northampton County. The case study details the unique challenges associated with small-town blight and effective tools and approaches to employ in that context by focusing on a set of communities known as the Slate Belt that developed around slate

production in the 19th and early 20th centuries in the rural northeastern corner of the county.

Bethlehem blight in context

Bethlehem has a population of approximately 75,000, making it the seventh largest city in Pennsylvania.² The city has a rich history of industry and production; throughout the 20th century, the Bethlehem Steel Corporation provided the material for iconic American structures, including the Golden Gate Bridge, much of the Manhattan skyline, and the Hoover Dam. When Bethlehem Steel shut down in 1998, there were concerns that the city would decline like so many other postindustrial communities. However, other bright spots in the city and regional employment bases contributed to Bethlehem's resilience.³ The presence of two institutions of higher learning (Lehigh University and Moravian College) and a strong tourism sector helped steady local economic activity and sustain a vibrant downtown.

Blight has not been an overwhelming issue. Based on field surveys conducted by Redevelopment Authority staff, less than 1 percent of properties qualified as meeting one or more of the five conditions delineated in the city ordinance that defines blight (Article 1732⁴), which was adapted from Pennsylvania law:⁵

- Properties that have broken or severely damaged windows, doors, walls, or roofs which create hazardous conditions and encourage trespassing; or
- Whose maintenance is not in conformance with the maintenance of other neighboring properties causing a decrease in value of the neighboring properties; or
- Are cited for a public nuisance pursuant to the City Codes: or
- That endanger the public's health, safety, or welfare because the properties or improvements thereon are dilapidated, deteriorated; or
- Violate minimum health and safety standards or lack maintenance as required by the applicable codes.

Twenty-nine properties were officially designated as blighted through the Blighted Property Review Committee process⁶ at the time of the plan. Another 18 were queued for certification. Although not pervasive, the presence of large, vacant commercial and industrial properties, along with pockets of distressed residential properties, had become major concerns as stakeholders recognized the potential for deferred maintenance to spread, adversely affecting the quality of life and leading to costly interventions in the future. In 2017, the City of Bethlehem enlisted Reinvestment Fund and its partners May 8 Consulting and Atria Planning in the creation of a

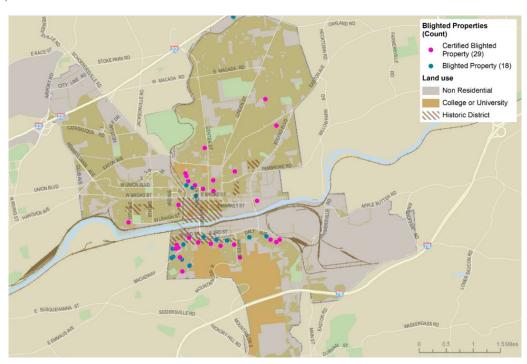


Figure 1. Certified Blighted Properties and Surveyed Properties Meeting Legal Blight Criteria in Bethlehem (as of April 2018)

data-driven plan, dubbed the Bethlehem Blight Betterment Infinitive, or B3. The city had many assets going into the initiative, including the federal funding sources of Community Development Block Grants (CDBG) and the U.S. Department of Housing and Urban Development's HOME program, professional code enforcement staff, and powers of eminent domain through its Redevelopment Authority. The city did not have electronic data collection systems or procedures in place to comprehensively review property records to guide enforcement and investment.⁷

The effort began with a review of the city's data on blighted properties. As seen in Figure 1, about three-quarters of certified blighted properties were located around Lehigh University in Bethlehem's South Side, across the river from the downtown historic district. A number of distressed commercial properties on the edges of the downtown were either certified blighted or found to meet the legal standard to be considered blighted, and stakeholders saw them as negatively affecting adjacent residential areas.

In contrast to the clustering of blight, the city's investment activities had been more dispersed, largely determined by the legal and community development tools available and opportunities or pressing concerns related to specific properties. According to local stakehold-

ers, prior to B3 the notable impediments to addressing blight, although by no means all of the challenges, were:

- A cumbersome and time-consuming process for certifying a property as blighted, requiring proceedings before the Blighted Property Review Committee (BPRC), the Planning Commission, and the Redevelopment Authority;
- Obsolete data management systems to record and track code inspections;
- The reluctance of county magistrates to support code enforcement through guilty findings or penalty amounts sufficient to motivate compliance—even when an owner was believed to have sufficient financial resources to remediate a property's condition;
- Market conditions that are not supportive of investment in some locations for reasons including:

 (a) expected revenue or rents would not justify the cost of the improvement;
 (b) there is a lack of demand for the particular building type and feasible use within a submarket;
 and (c) gaps between a property's appraised value and the price of repair or renovation (that is, an "appraisal gap").

A countywide assessment of blight challenges

Northampton County undertook a blight planning effort for a larger geography that includes small com-

Table 1. 2018 Northampton Municipality Survey, Types of Blight

What is the most significant type of blight o	or problem property in	your community?		
	City/Borough (21)	Suburban (7)	Rural (10)	All
Vacant land	0%	22%	10%	8%
Vacant commercial properties	35%	11%	20%	25%
Brownfield sites	0%	0%	0%	0%
Vacant buildings	12%	0%	30%	14%
Deteriorated homes	6%	33%	10%	14%
Foreclosed properties	18%	33%	10%	19%
Substandard rental properties	6%	0%	10%	6%
Illegal rooming houses	6%	0%	0%	3%
Other	11%	1%	10%	11%

munities called boroughs that share some key characteristics with the urban municipalities of Bethlehem and Easton but also have important distinctions. The county is home to approximately 305,000 residents,8 up from 298,000 as of the 2010 census's American Community Survey (ACS). The Bureau of Labor Statistics showed a decline in the unemployment rate from 7.4 percent in 2013 to 4.5 percent in 2019. Northampton County has 2 cities (Bethlehem and Easton), 19 boroughs, 7 suburban townships, and 10 rural townships. Residential real estate markets are generally strong; although there are distressed properties in every community, they are not overwhelmingly pervasive in any part of the county. The form and prevalence of properties meeting the formal definition of blight vary and, just as important, so do local government staffing, financial resources, and residents' expectations for public services.

County officials had a particular interest in enhancing blight management in the Slate Belt. Slate Belt boroughs, including Bangor, Pen Argyl, and Wind Gap, are in some ways similar to the county's two cities: they have dense, older housing stock, concentrations of renters, and lower household incomes than other parts of the county. They have struggled with a mix of blighted residential, commercial, and industrial properties. But with populations ranging from under 500 to just over 5,000, boroughs have little capacity to address the blighted properties. The county had been in conversation with the Slate Belt boroughs about broader revitalization efforts when the issue of abandoned or distressed properties emerged as a top concern.

Mark Hartney, deputy director of Community and Economic Development for Northampton County, reported that prior to the blight plan, they did not know "how high, how wide, how deep" the problem of blight was—all information was anecdotal. Without knowing the extent of blight, and without a plan for how to invest limited resources, the county felt ill-equipped to solve the problem. Outside of Bethlehem and Easton, data on property condition and blight in Northampton County were hard to come by. Smaller jurisdictions have not pursued official blight certification, and code enforcement records have not been consistent. To collect the information necessary to develop a data-driven blight plan, the blight plan team surveyed officials from each municipality in

Table 2. Locally Identified Problem Properties, 2019

Land Use	# of Properties
2-4 Family, Residential	10
Bar or Taproom	2
Boarding House	1
Bowling Alley	2
Church	1
Mobile Home	3
Motel/Hotel, with Restaurant	1
Warehousing/Manufacturing	8
Public Utility	1
Repair Shop or Garage	3
Restaurant	1
Retail, Conversion	2
Retail, General	2
Retail, Mixed: Retail/Apt. or Office	7
Single-Family Residential	52
Theater	1
Truck Terminal/Distribution	1
Vacant Land	2
Unknown/Unclassified	12
Total	112

the county, solicited lists of top problem properties, and analyzed parcels in the county's tax sale repository.

Municipality survey results

Survey results by community type revealed substantial variation in how municipalities experience blight (Table 1). All 38 municipalities responded; the results combine city and borough responses because they face similar challenges despite their different sizes. Vacant land was a bigger problem for suburban areas as were deteriorated homes and foreclosed properties, while cities and boroughs were most concerned about vacant commer-

cial properties. Rural townships were worried about vacant buildings in general.

When survey respondents were asked about the biggest challenges standing in the way of fixing blight, the top issue all three types of municipalities faced was getting property owners to cooperate by addressing any identified compliance issues. Other common barriers cited by responding municipalities outside of Bethlehem and Easton included owners' inability to pay for repairs, difficulty identifying or contacting property owners, and a lack of local funding for enforcement and demolition. The survey also found that more than half of municipalities were still using paper citations and keeping paper records. About 8 percent did not keep any records at all on blighted properties.

Locally identified problem properties

Few Northampton municipalities have a process to officially designate properties as blighted. The team asked boroughs, suburban townships, and rural townships to submit lists of what they considered to be their most troubled properties-those that fit the plan's definition of blighted and presented a particular challenge (such as contamination or an uncooperative owner) and/or were a priority for development (such as a highly visible location). Stakeholders referred to these as "problem properties." The list of submissions totaled 112 parcels (Table 2). Almost half (46 percent) were single-family residential properties and about 10 percent were small multifamily buildings (two to four units). The rest were a mix of commercial and industrial properties; just two properties were vacant land. Problem properties appeared in strong, middle, and weak real estate markets.

Tax sale repository

At the time of our evaluation, the county had 153 parcels in its tax sale repository, which consists of tax foreclosed properties that did not sell at sheriff's sale as well as some easements and other essentially "undevelopable" parcels. Only four of the parcels included structures. In most cases, problem properties were not in the tax sale repository.

Blight challenges in the boroughs

The county's smallest municipalities point to limited staffing, budget constraints, and a lack of enforcement power as impediments to addressing blight. Robin Zmoda, manager of the Slate Belt borough of Pen Argyl, said the municipality has long handled blighted properties on a case-by-case basis. Although there are only a few pockets of problem properties, she observed that just one property can have a big impact given the density of the local housing stock in this town of 3,500. She noted that Pen Argyl has a relatively affordable housing stock, but it is aging, and many residents have low incomes,

which means, for example, they might not have the resources to fix broken shingles and exterior maintenance might not be a priority expense.

Borough managers typically have a wide variety of responsibilities and limited support from other employees. One person can be responsible for code enforcement and a number of other governmental functions; there are always competing priorities. It is difficult to implement a forward-looking plan and new strategies when the resources to perform routine functions are already stretched thin.

Nate Dysard, manager of Bangor Borough, about three miles to the east of Pen Argyl, said, "It comes down to money and resources." Bangor generates approximately \$20,000 a year on rental registration fees on about 1,000 rental units, and building code inspections just about break even. However, the borough spends more on permitting and enforcement than it brings in. This means supplementing with additional funds from a very small general fund budget. An inspector for one of the third-party code enforcement and zoning services contractors pointed out that it would be inefficient as well as prohibitively expensive for a borough of 5,200 residents to have a full-time code inspector or attorney tasked with pressing code enforcement and blight cases in the legal system. While Dysard believes it would be easier to stay on top of deteriorated properties with in-house staff, the local budget just can't support additional hiring.

Budget concerns extend to how municipalities think about county services. Dysard also said that he is generally supportive of the county launching a redevelopment authority or land bank that would help municipalities claim and repurpose derelict properties, but he would be concerned that it could mean "something else is taken away." If the county were to focus money and attention on such an entity, there could be a reduction in or elimination of other valued services, since, Dysard added, "we recognize that the county has limited financial resources." Local officials from several municipalities had expressed skepticism during the planning process regarding the ability of code enforcement and remediation/redevelopment activities to "pay for themselves" through increased revenue, which several studies have found to be possible (see, for example, Dynamo Metrics and Cuyahoga County Land Reutilization Corporation, 2019; William Penn Data Collaborative, 2014; Delta Development Group, 2013). Given limited resources, Dysard says that Bangor has determined that a proactive approach is the best way to deal with blight, and for about five years, the borough has focused on putting processes in place to track blight and enforcement of local codes.

In regard to both budget and staffing, Northampton County's Hartney noted that capacity issues are, to some degree, attributable to the presence of so many small municipalities. He noted that this is an issue that other counties across the Commonwealth of Pennsylvania also face. Historically, state law allowed for the proliferation of local government jurisdictions. As a result, revenue generation and service provision can be fractured, inhibiting efficiencies of scale. Boroughs in the Slate Belt and elsewhere in Northampton County expressed interest in sharing code enforcement services, but coordinating such an effort across municipalities itself requires time and effort.

Measuring Markets

The Market Value Analysis (MVA) is an objective tool built on local administrative data (for example, property transactions, tax lien sales) to help stakeholders understand their real estate markets. The MVA creates a set of categories that describe the different residential real estate submarkets (also known as a typology) to help stakeholders identify where different types of investment or intervention strategies will be most effective. For any geographic area there is a unique spectrum of markets ranging from the strongest (high sale prices, little vacancy, few foreclosures or tax sales) to the most distressed (low sale prices, high vacancy, many tax foreclosures or sales), with a range of market types in between.

The MVA is conducted at the census block group level. Block groups represent relatively stable geographic areas and provide an opportunity to understand market differences within and between traditional neighborhood boundaries. A cluster analysis is used to create clusters of block groups that are similar within each MVA descriptor. The goal is to form distinct clusters with similar characteristics within each group, but differences between clusters that are notable and meaningful. Since 2001, Reinvestment Fund has created over 40 MVAs for municipal, county, and state geographies across the country, including Allegheny County, Philadelphia, and Pittsburgh in Pennsylvania, as well as Baltimore, New Orleans, Houston, and Monticello, NY.9

Reinvestment Fund works with an MVA task force throughout the study process so that local experts and practitioners can review the underlying data and preliminary results. Applying this approach in developing MVAs jointly with the Bethlehem and Northampton County blight plans allowed MVA/blight task force members to think about existing regulations and tools in the context of data and the potential to match tools more precisely to market conditions in the future. Beyond input gathered from the task force, the Reinvestment

Table 3. Definitions of Market Value Analysis Indicators

	Variable	Source			
	Percent of households that own their home	5-year ACS			
Housing Characteristics	Number of rental units with subsidy as a share of rental units	City of Bethlehem, HUD, 5-year ACS			
	Residential housing unit density	RF Calculation			
	Median price of sale transactions.	Counties			
Value and	Variance of median sales price	Counties			
Investment	Two- to four-family properties sold in 2015-2017 as a share of total sales	Counties			
	Condos sold as a share of total number of sales.	Counties			
	Properties bought by investors as a share of total number of sales	Counties			
Investment	Properties with at least two permits as a share of total residential parcels	City of Bethlehem, Counties			
	Properties with new construction permits as a share of total residential parcels	City of Bethlehem, Counties			
	Properties registered in PROCHAMPS ¹¹ or that received an Act 91 Notice as a share of total residential parcels	PROCHAMPS Registry (City of Bethlehem), Pennsylvania Housing Finance Agency, Counties			
Distress	Properties with at least five violations as a share of total properties with violations.	City of Bethlehem			
	Residential properties with a water shutoff and/ or identified in the blight survey as a share of total residential parcels	City of Bethlehem			

Fund team validated the data and the MVA categories by driving throughout the city and county to confirm that the analysis matched actual conditions on the ground.

Bethlehem MVA

To create an MVA, Reinvestment Fund collects and analyzes data that uniquely define local real estate submarkets. Data indicators are selected to measure general housing characteristics, value and investment, and distress. Three jurisdictions (the City of Bethlehem, Northampton County, and Lehigh County, collectively referred to below as "counties") supplied data, much of which was supplied at the parcel/address level (for

example, home sales). Table 3 presents the final set of indicators. 10

The MVA identified seven market categories in Bethlehem. The defining characteristics of the overall real estate market were the prevalence of historic neighborhoods with mostly well-maintained, single-family homes and two- to four-unit multifamily buildings dating to the early 20th century, little new construction activity, and relatively affordable housing choices. With the exception of "A" markets, Bethlehem households with incomes near the area median could afford a home virtually anywhere in the city. Figure 2 presents the results of the Bethlehem

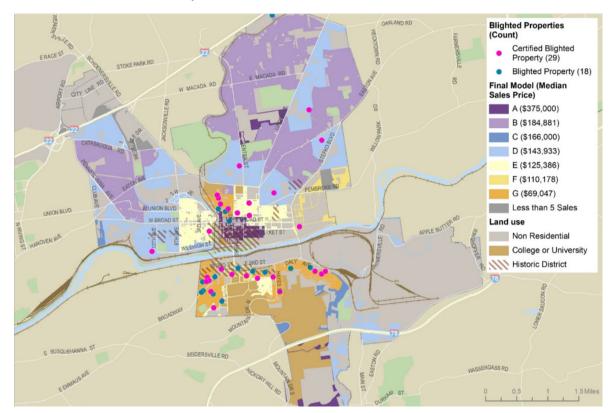


Figure 2. Bethlehem Market Value Analysis

MVA and Table 4 shows the average values for all MVA data inputs for each market category.

While there were observable signs of stress in "G" markets, these areas do not exhibit the pervasive vacancy, disrepair, and low sale prices compared to the most distressed markets in other cities using the MVA for locations such as Philadelphia, Pittsburgh, or Akron. However, as in many other cities, purchasing activity in the weaker markets is increasingly dominated by investors, and many of these transactions are in cash. ¹² Bethlehem's "G" markets are clustered around the two college campuses and have mostly rental properties, which are occupied by a mix of students and lower-income families.

Northampton County

Sources for the Northampton County MVA data include the county, the Lehigh Valley Planning Commission (LVPC), local housing authorities, and the two electricity utility companies serving the area. Several data elements used for the Bethlehem MVA were not available consistently across the county, so proxies were used. The single biggest challenge was the lack of consistent record keeping related to blight. The indicators for Northampton County are listed in Table 5.

Northampton County's market types

The MVA identified nine distinct market types in Northampton County (Figure 3). Markets were notably clustered at the strong end of the spectrum, with a quarter of the block groups in the highest value "A" category and only 13 percent of block groups in the two most distressed categories.

Although median sales price was an important factor in clustering the block groups, across the county, owner occupancy, housing unit density, and the presence or absence of new parcels (that is, new construction) were also critical market differences. See Table 6 for the average values for each category.

Northampton County's "B," "C," and "D" markets have median sale prices similar to one another (and to the county median) but are differentiated by density, land use, and the presence of construction activity. The "E" and "G" markets are only found in or adjacent to the cities of Bethlehem and Easton and are distinct in their low share of land use that is residential, their high housing density, and the concentration of renters. More specifically, "E" markets are located in close proximity to colleges and universities; investor activity accounts

Table 4. Average Block Group Characteristics in Bethlehem by Market Type, 2017

		Housing Value and Sales-Related Characteristics					Housing Characteristics			Investments			Distress		
Clus- ter	Block Group (#)	Me- dian Sales Price	Vari- ance of Sales Price	2-4 Family Sales	Condo Sales	Own Occ.	Rent- als with Subsi- dy	Hous- ing Den- sity	Invest. Purch	Multi. Per- mits	New Const. Permit	Dis- tress	Multi. Viol.	Blight	
A	4	\$375, 000	0.44	8%	24%	26%	18%	12.53	24%	10%	1%	2%	9%	1%	
В	22	\$184, 481	0.30	0%	1%	90%	3%	5.19	8%	6%	0%	3%	12%	0%	
С	2	\$166, 000	0.23	0%	36%	64%	0%	3.72	4%	21%	44%	1%	0%	0%	
D	22	\$143, 933	0.40	1%	7%	51%	9%	8.31	16%	4%	0%	4%	17%	0%	
Е	11	\$125, 386	0.49	13%	0%	47%	8%	14.78	31%	5%	0%	4%	21%	1%	
F	4	\$110, 178	0.53	4%	25%	11%	99%	30.70	54%	6%	0%	7%	4%	2%	
G	9	\$69, 047	0.84	8%	2%	36%	17%	18.02	46%	4%	0%	6%	28%	2%	
City	74	\$155, 385	0.44	4%	6%	55%	10%	13.52	22%	6%	1%	4%	16%	1%	

for a majority of home sales in areas catering to student rentals. "G" markets are notable for their concentrations of renters with subsidies.

The 19 "H" markets are the most distressed areas in the county and comprise almost 10 percent of all block groups. The investor activity in these markets is significant, making up more than a quarter of all home purchases. "H" market block groups have the highest rate of distressed residential properties (18 percent) in the county along with estimated vacancy rates about twice the county average. The "F" and "H" markets are preva-

lent in the cities of Bethlehem and Easton and also in the Slate Belt (see Figure 4).

Problem properties identified by Northampton County municipalities are located in all of the MVA market types, although they are concentrated in the "F" and "H" markets—the two market types that are common to both cities and boroughs, including the Slate Belt communities. These markets had above average investor activity and tax sale activity. Municipal staffs in the Slate Belt have observed an increase in flipping activity, in part, they believe, because of the relatively low sale prices compared to

Table 5. Northampton County MVA Data Sources

	Variable	Source
	Owner Occupancy Rate	5-year ACS
	Percent of area that is residential	RF Calculation
Housing Characteristics	Density of housing units in residential land area	RF Calculation
	Percent subsidized: multifamily rental units and housing choice vouchers	HUD, county, and local housing authorities
	Median price of sale transactions	Lehigh Valley Planning Commission (LVPC)
Value and	Variance of sales price	LVPC
Investment	Area of new parcels since 2015 as a new construction proxy.	LVPC
	Investor sales	RF Calculation
Distance	Sheriff's sale or tax lien sale listing	Northampton County
Distress	Low electricity usage (vacancy proxy)	PPL Electric Utilities, Met-Ed FirstEnergy Corp.

other parts of the county. There are also speculators who purchase properties and fail to maintain them properly or who buy properties at tax sale intending to flip them but without sufficient resources to invest. These areas also have below average sale prices, which can make it more difficult to obtain financing for renovation. See Table 7.

Data as the Foundation for Stakeholder Action on Blight

Bethlehem Blight Betterment Initiative

Bethlehem officials have already implemented several recommendations from the B3 initiative, and they credit

the plan process as well as the data and strategies that resulted for their early successes. B3 convened stakeholders from city and county governments, nonprofits, educational institutions, and the private sector as a task force to review the data collected during the MVA process and develop an actionable plan to prevent decline and eradicate blight. The task force articulated four overarching goals: (1) stabilize deteriorating neighborhoods; (2) improve housing conditions; (3) provide consistent and transparent code enforcement and incentives for repairing and/or stabilizing properties; and (4) effectively use limited resources. These goals framed the recommendation of 17 action items drawing on best practices, existing legal tools, and a robust analysis of demographic and market data. The plan organized actions by the responsible party or parties. See Table 8. The action steps reflect a balanced approach to code enforcement, including both increasing resources to help property owners make repairs—particularly low-income homeowners and imposing stricter enforcement for violators.

Because the task force "brought people to the table," officials could defuse potential opposition to specific proposals. For example, when the city introduced rental licensing legislation to the City Council in the summer of 2018, the members of the Realtors' association did not oppose the effort outright, even if they quibbled with certain aspects of it, because they had been part of the effort to find solutions to documented problems. Officials also described a ripple effect of buy-in at the local and county levels that created reinforcing support for changes in formal policy as well as practice. Alicia Miller Karner, director of Bethlehem's Department of Community and Economic Development (DCED), said, "We had minds to change as well as laws to change." Following the plan's completion, the DCED worked for six months to convince City Council and the mayor of the importance of the licensing ordinance.

City officials describe their approach to dealing with legally blighted and other problem properties before the B3 plan as working in the dark. The data-driven approach helped them realize they needed to focus on their housing stock, not just the high-profile vacant commercial and industrial sites that had drawn the most attention. In addition to the 17 action steps, the B3 plan also provided guidance on matching tools to the types of markets where they would have the most impact. The task force reviewed suggestions for targeting each program to arrive at a final tool/market matrix (Table 9). The DCED has used the MVA to phase in implementation of the new rental inspection program, beginning with middle markets to stabilize them, moving to distressed markets the following year, and then targeting strong markets in the third year to establish a

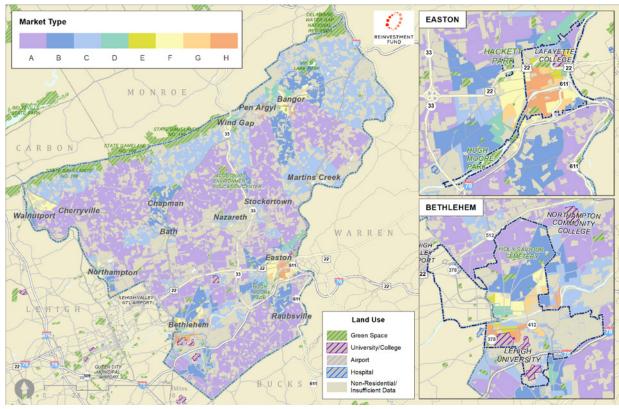


Figure 3. Northampton Market Value Analysis, 2019

rotation in which every neighborhood and every rental property are inspected every three years.

B3 also influenced partners outside of city government to use data in their work. The Community Action Committee of the Lehigh Valley had been using a "block by block" revitalization strategy in Bethlehem's South Side, buying and fixing up five or six properties on a block to get it over a tipping point for stability and investment. The MVA showed them where similar markets were located throughout the city, which made the organization realize it could apply the same strategy with likely success in other Bethlehem neighborhoods.

Bethlehem has successfully shifted to entirely electronic tracking of inspections as part of the B3 Initiative, replacing a legacy paper system that had not allowed searching by address or owner name and had no ability to allow a comprehensive review. Inspectors are now using iPads to enter data in the field; office staff then review the data to ensure that records are stored correctly and to flag clusters of problem properties. Although the city still feels limited by the amount of staff time and financial resources it can commit to fighting blight, time and money are being deployed more strategically.

Northampton County Blight Prevention and Remediation Plan

The goal of the Northampton County Blight Prevention and Remediation Plan (Blight Plan) was to "create a plan and a set of tools that will reduce blight, improve quality of life, and promote sustainable economic activity." The Blight Plan recommended three sets of approaches: systemic tools that are promising for all types of municipalities and market conditions; market-specific tools using the MVA; and tools for municipalities with limited administrative capacity. Northampton County's Hartney said that the plan helped his department to clearly delineate what they, as agents of the county government, actually had control over and could do, and what they could not implement on their own but could educate municipalities about and encourage them to do.

Systemic tools (Table 10) increase predictability and fairness, create stronger enforcement leverage, raise revenue to maintain vacant properties, and generally promote a culture of compliance on a larger scale. Market-specific tools are most effective under a specific set of conditions. For example, there was interest in using the conservatorship tool. This program works well

Table 6. Northampton MVA Market Characteristics, 2019

		Sales-R	g Value elated teristics		Housii	Housing Characteristics			Investi	ments	Distress		
Cluster	Block Group (#)	Median Sales Price	Vari- ance of Sales Price	2-4 Family Homes	Own Occ.	Rentals with Subsidy	Hous- ing Density	Resi- dential Area	Invest. Purch.	New Parcel Area	Percent New Parcel	Dis- tressed Resi- dential Proper- ties	Low Elec- tricity Usage
A	52 (25%)	\$278, 981	0.45	0.8%	80%	0%	1.22	56%	5%	15.92	1.6%	3%	3%
В	45 (22%)	\$174, 583	0.35	0.8%	74%	1%	5.28	72%	6%	0.54	0.1%	4%	3%
С	39 (19%)	\$173, 897	0.5	2.1%	67%	1%	3.48	36%	7%	5.69	0.2%	4%	3%
D	11(5%)	\$189, 609	0.63	9.5%	42%	41%	15.23	48%	12%	0.48	0.5%	6%	6%
Е	6 (3%)	\$120, 967	0.68	14.8%	21%	3%	23.47	23%	53%	0,01	1.1%	14%	20%
F	26 (13%)	\$113, 040	0.51	6.5%	56%	4%	11.24	51%	16%	0.14	0.4%	8%	4%
G	9 (4%)	\$91,768	0.52	4.7%	37%	81%	27.78	36%	20%	0.13	0.0%	13%	8%
Н	19 (9%)	\$73,778	0.77	10.7%	40%	9%	19.06	57%	27%	0.01	0.0%	18%	7%
County	208	\$180, 195	0.49	4%	64%	8%	7.96	53%	11%	5.21	0.6%	6%	4%

in markets where a property has sufficient value that neighbors could fix up the problem property and recover their investment through rental or sale; it does not work well in areas with low values and depressed demand. As in Bethlehem, the blight task force reviewed market characteristics and tools in an effort to validate the team's recommendations. Table 11 indicates the most appropriate market for each tool, along with additional considerations for implementation.

From the task force discussions, the survey, and the interviews, it is clear that rural areas, including the Slate

Belt boroughs, will need ongoing county support because of limited staff capacity, reliance on the decisions of individual magistrates, lack of in-house legal counsel, insufficient funding for demolition, and no power to condemn even if they raise the money. Just as the Blight Plan helped the county understand what it could and could not do, it also helped municipalities articulate their limitations and identify areas where they could use county support, as well as what they could reasonably take on and get desired results. Nate Dysard, of Bangor Borough, said it was good to know, as a result of the Blight Plan process, that all municipalities are "in the same boat."

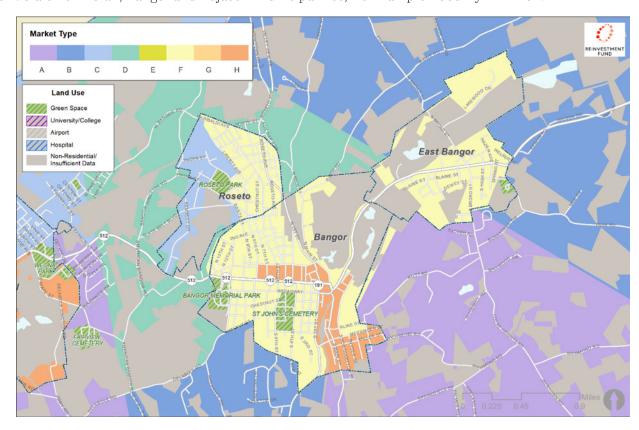


Figure 4. Slate Belt Detail, Bangor and Adjacent Municipalities, Northampton County MVA 2019

Data have helped those working with larger county-wide or regional geographies to better support officials working in small municipalities and have improved the ability of those municipalities to ask for targeted help. Robin Zmoda, borough manager of Pen Argyl, said the Blight Plan process, spearheaded by the county and the Lehigh Valley Planning Commission, was "eye opening" and she learned about tools that were missing from her toolbox, such as a vacant property registry.

Stakeholders in Easton also found value in the process, even though the city already has a Redevelopment Authority and a professional staff. Stephen Nowroski, director of Easton's Department of Planning and Codes, said that "the more evidence and data that is available to create a countywide discussion about what's necessary improves our ability to combat blight."

County support for transitioning the municipalities still reliant on paper files to electronic records would also improve blight management. Electronic records of code violations, blight designation, and steps taken to remediate issues associated with a blighted property can make efforts to address blight more effective and promote more consistent record keeping in general. Good record

keeping in turn can create a culture of compliance and maintain momentum for blight remediation over time.

Two tools (Table 12) emerged as particularly relevant for small municipalities. Several boroughs and townships expressed interest in shared code enforcement. although a high level of coordination and cooperation is required. Task force members observed that the Blight Plan process did bring the municipalities together and reinforce the sense that they share common challenges. After historically feeling frustrated that the available tools don't work for them, and that blight management is something that only bigger or wealthier local governments can do, several of the municipal leaders from the task force are continuing to participate in convenings hosted by the county to encourage ongoing peer-to-peer learning and encouragement. The other relevant tool developed as part of the blight planning process was a legal manual designed to help municipal staff navigate the process of taking blight cases to court and determine if and when hiring an attorney would be a wise use of resources.13

The Blight Plan process also included the development of several information and outreach strategies to

Table 7. Problem Properties and Blight by MVA Market, 2019

Market Type	Problem Properties (Total)	Certified Blight (Bethlehem & Easton)				
A	8 (7%)	0 (0%)				
В	7 (6%)	1 (3%)				
С	10 (9%)	0 (0%)				
D	4 (4%)	0 (0%)				
Е	10 (9%)	3 (9%)				
F	22 (20%)	5 (14%)				
G	6 (5%)	2 (6%)				
н	44 (39%)	24 (69%)				
Insufficient Data	1 (1%)	0 (0%)				
County	112 (100%)	35 (100%)				

address gaps in knowledge about the negative impact of blight, the importance of enforcement, and the tools available. The Blight Plan team worked closely with the DCED and the LVPC to develop a curriculum to educate municipalities about the Blight Plan. The two-hour course will help local leaders in Northampton County to use the plan and online tool kit to reduce blight, improve the quality of life, and promote sustainable economic activity across the county.¹⁴ The curriculum addresses what blight is, where it is located, what legal authority municipalities have to address blight, how to match the right tool to the right neighborhood market or property type, and a few ideas about how Pennsylvania communities have funded blight-fighting tools. Northampton County's DCED will oversee the municipal education effort.

Another educational objective arose from the Blight Plan process. A nearly universal challenge, noted in Bethlehem and Easton as well as in the Slate Belt boroughs and communities of every size in between, was the role of magistrates who oversee code proceedings but who do not always take as stringent a view of code enforcement.

Table 8. Bethlehem Blight Betterment Action Steps, 2018

	Action Steps
	Adopt Data-Driven Strategic Code Enforcement
	Require Licensing for all Rental Properties
City-led	Stop Allowing Accessory Rental Signs That Deter Homeowner Purchase/Nonstudents
	Expand Home Repair Grant and Loan Programs
	Regulate Single-Family Home Conversions and Reconversions
	Deny Permits to Noncompliant Property Owners
City/City Council	Establish Registration for Vacant Properties
	Issue Quality-of-Life Tickets
	Attach Other Assets of Problem Property Owners
Interjurisdictional	Create a Housing Court/Blight Court with Specialized Judges Assigned
Collaboration	Establish Tax Sale Eligibility Standards
	Use a Fee for Each Deed and Mortgage Re- corded to Demolish Blighted Properties
	Develop Neighborhood Improvement Plans in Select Areas
	Establish Nonprofit/City Partnerships to Repair and Rehabilitate Properties
Community-led	Implement Community Volunteer Programs in Select Areas
	Encourage Conservatorship by Nonprofits, Businesses, or Individuals
	Build Out Employer-Assisted Homeowner- ship Programs

Source: Bethlehem Blight Betterment Initiative Action Plan, 2018

Every municipality had a story of what it described as egregious cases of irresponsible property ownership and stubborn noncompliance with the law in which a magistrate would reduce a fine to a nominal fee or just keep giving a property owner more time to address an issue, leaving a troubled property in endless limbo. Task force members attributed the practice to a strong property rights culture and did not see it as a response to any demonstrable hardship on the part of property owners. Interviewees also noted that there is a general lack of understanding of the critical importance of code enforcement as a local government function and of the negative impact blighted properties have on neighboring property owners (and members of the public). An education session designed for the magistrates was held in February

Table 9. Matching Tools to Bethlehem MVA Markets, 2018

Market-Specific Tools	A	В	С	D	Е	F	G	Other Considerations
A quality-of-life ticketing program piloted in middle markets to assess impact and refine implementation before adopting citywide.			X	X	X			Use in single- family or commercial areas where a ticket can alert owner early to violations and allow for a quick repair. Use with home repair grants/ loans.
Allocate points for CDBG and LIHTC project proposals.					X	X	X	Points for locations in "E,", "F,", or "G" market adjacent to strength in a neighboring "A" or "B" market.
Neighborhood Revitalization Strategy Area (NRSA)						X	X	Designate area in targeted "F" and "G" areas near stronger markets.
Prioritize the revitalization of blighted properties.					X	X		Locations within lightly stressed "F" markets and in "E" neighborhoods at risk of becoming distressed.

2020. The county saw this as a promising start to a stronger relationship between the magistrates and the municipalities, but the COVID-19 pandemic inhibited efforts to keep raising the pressure on enforcement decisions.

Looking Forward

In Bethlehem and Northampton County, officials could point to several successes already achieved and were optimistic about realizing additional goals. Rental inspections became law in Bethlehem, and the Borough of Bangor partnered with Northampton County to redevelop a set of properties from the tax repository into affordable housing. However, many of the same challenges faced prior to adopting data-driven plans persisted. Limited funds and staff capacity, particularly in the boroughs, continue to be a pinch point. Conducting needed demolition activity in Bethlehem is still a slow process. And all municipalities have to face unpredictable outcomes with their local magistrates. As one interviewee noted, local magistrates do not believe they have any role in enforcing their own orders, a situation that, in many instances, renders those orders without consequence.

Looking forward, Bethlehem and Northampton County both want to establish a loan fund for property repair for owners in need of financial assistance to complete required work, a need that may contribute to blight in Bethlehem and Easton, as well as in the rural areas that identified this as a key challenge. The city and county both saw such a fund as beyond their own administrative capacity, and stakeholders said that it would probably need to be operated by a local community development financial institution. A cultural shift

Table 10. Bethlehem Blight Betterment Action Steps, 2018

Systemic Tools
Adopt International Property Maintenance Code or Local Property Maintenance Code
Rental Licensing/Registration
Vacant Property Registration
Registration of Foreclosed Properties
Maintain Countywide List of Blighted Properties
Permit Denial
Strategic Demolition of Unsafe Properties
Tax Sale Reform
Presale Inspections
Educate Magistrates to Adjudicate Blight-Related Cases

Source: Bethlehem Blight Betterment Initiative Action Plan, 2018

Table 11. Matching Tools to Northampton MVA Markets

Market-Specific Tools	A	В	С	D	Е	F	G	Н	Other Considerations
Quality of Life Violation Ticketing Ordinance		X	X			Х			Use in single-family or commercial areas where a ticket can alert the owner early to violations and allow for a quick repair. Use along with home repair grants and loans
Municipal Code and Ordinance Compliance Act					X		X	X	Reserve for "worst of the worst" investors who own multiple blighted properties, in areas with both elevated investor activity and property distress.
Doors and Windows Ordinance	X	X	X	X					Focus on "board ups" in otherwise stable areas.
Asset Attachment					X	X	X	X	Target investor owners of blighted property in all weaker markets who have significant assets potentially at risk as a consequence for noncompliance.
Conservatorship		X	X	X	X	X			Encourage repair of vacant properties with nonresponsive owners where market value allows conservator to eventually recoup costs.
Vacant Lot Remediation (side lots, community gardens)							X	X	Green lots where size, dimensions, or lack of market demand make development improbable in short or long term.
Targeted Land Bank or Redevelopment Authority Activities (if formed)		X	X	X	X	X			A mix of more and less valuable properties is key to making a land bank budget financially sustainable.
Home Repair Loans		X	X	X	X	X	X	x	Aimed at seniors on fixed incomes and homeowners who cannot obtain private-market home improvement loans; equity in the "A" markets should eliminate need.
Open and Administer Estate of Deceased Property Owner	X	X	X	X	X	X	X	X	In Pennsylvania, Redevelopment Authorities are able to administer the estate of deceased property owners who have no heirs, currently only available to Bethlehem and Easton.
Target Tools to Commercial Corridors	X	X	X	X	X	X			Focus ticketing and repair grants to commercial Corridors with a core set of viable businesses.

Table 12. Tools for Small Northampton County Municipalities

Tools for Municipalities with Limited Administrative Capacity

Shared Code Enforcement

Technical Assistance in Form of Legal Manual

Source: Northampton County Blight Reversal & Remediation Plan, 2019

is already under way in Bethlehem in getting elected officials and the private and nonprofit sectors on board with prioritizing blight management. The county wants to replicate and expand on its success in Bangor and a similar site in Glendon Borough to maximize its use of repository properties and the limited powers of its General Purpose Authority. Further in the future, a county land bank or redevelopment authority could be considered, but establishing either entity would entail expending a significant amount of political capital, as each municipality and taxing district (primarily school districts) would have to sign off. Interviewees said that maintaining regular convenings of the municipalities' staff is one of the most critical factors in the long-term success of blight management for the boroughs of the Slate Belt

Additionally, the task force recognized that maintaining current data on blight is instrumental to sustained blight management. An annual survey can ask municipalities to submit an updated list of blighted properties and the number of blighted properties remediated. Ideally, the county would work with localities to conduct a regular structured property survey to identify blighted properties for several reasons: to flag properties in need of attention that may not be high profile enough to make the priority properties list; to track successful remediation of individual properties; and to track the level of blight over time at the local and county levels. The county should be prepared to see a spike in reported blight for a period of time as reporting improves before seeing a decrease resulting from new remediation activities. Bethlehem and Easton already have a process in place to certify blight; the challenge is to support the smaller municipalities to track blight using a standard definition and at regular intervals (every one to three years).

An important outcome of the Bethlehem and Northampton County blight planning processes was helping officials to understand and articulate that it takes a set of investments—not a set of expenses—to accomplish

their blight management goals. This includes investment in data systems, in education for magistrates and other decision makers, and in staff hiring and training. Establishing shared code enforcement for multiple boroughs and establishing a redevelopment authority or land bank would also require a significant investment. Over time, these efforts and allocations of resources can create a more effective and fiscally efficient system for addressing and preventing blight in both cities and rural boroughs in the Lehigh Valley.

Emily Dowdall is policy director for Reinvestment Fund's Policy Solutions group. She helps civic leaders and government officials use data to make programming and investment decisions that support vibrant and equitable communities. Recent projects include the Northampton County Blight Reversal and Remediation Plan and a multiyear study of evictions that guided reforms and the pandemic response in Philadelphia. Prior to Reinvestment Fund, she researched critical issues facing Philadelphia and other cities for the Pew Charitable Trusts, producing major reports on gentrification and the role of public libraries in big cities, among other topics, and property taxes. She has a BA in metropolitan studies from New York University and a master of city planning degree from the University of Pennsylvania, where she is also a lecturer in housing policy and urban redevelopment.

Ira Goldstein is the president of Policy Solutions at Reinvestment Fund, where he conducts detailed spatial and statistical analyses of the real estate markets in many cities and regions across the U.S. Those studies are used by government, philanthropy, and other investors to craft policy responses and allocate typically scarce resources based on the assessment of local market conditions. He has also conducted studies of evictions, mortgage foreclosures, and abusive lending practices and developed a novel approach to measuring actionable gaps in a community's childcare environment. Goldstein's work has supported civil rights and consumer protection cases brought by federal, state, and local governments. Previously, Goldstein served as mid-Atlantic director of Fair Housing and Equal Opportunity for the U.S. Department of Housing and Urban Development. For more than 30 years, Goldstein has been a lecturer in the University of Pennsylvania's Urban Studies program. He instructs undergraduates and graduate students in research methods, statistics, and housing policy. Goldstein is a fellow with Penn's Institute for Urban Research (Penn IUR). Goldstein holds BA, MA, and PhD degrees in sociology from Temple University.

Endnotes

¹ The term "blight" is used in Pennsylvania law and has been defined by statute in Bethlehem and other municipalities across the Commonwealth as properties that have specific physical conditions; it is frequently used in formal processes related to property condemnation and redevelopment. The term has also been connected with discriminatory policies and attitudes that historically have had a negative impact on people of color. In the course of our work for the City of Bethlehem and Northampton County, we discussed alternative terms such as "problem properties," but in both cases, stakeholders preferred the term blight because of its use in the law and common usage. Northampton County adopted Bethlehem's statutory definition of blight for its plan.

- ² 2019 One-Year American Community Survey Population Estimates
- ³ According to the Lehigh Valley Economic Development Corporation, the Lehigh Valley MSA had GDP of \$39.1B in 2016, placing it in the top 20th percentile of all major metro areas in the United States.
- ⁴ https://archive.bethlehem-pa.gov/ordinance/articles/ARTICLE1732.html
- ⁵ 35 P.S. Health and Safety § 1712.1 Act No. 1978 94.
- ⁶ https://archive.bethlehem-pa.gov/ordinance/articles/ ARTICLE0149.html
- ⁷ Rebecca Rothenberg of Atria Planning and Karen Black of May 8 Consulting conducted research and collaborated with Reinvestment Fund on producing the B3 document that is the foundation of this case study. May 8 Consulting also co-produced the Northampton County Blight Plan.
- ⁸ 2019 Census American Community Survey One-Year Population Estimates
- ⁹ https://www.reinvestment.com/policy-solutions/mar-ket-value-analysis/
- ¹⁰ The 2011-2015 American Community Survey identified 62 block groups in Bethlehem. After discussions with the city, 12 block groups were split and a total of 74 "block groups" were classified by the 2017 Market Value Analysis. Factors taken into consideration were the size of the block groups and evidence of diverging market trends within a block group.
- ¹¹ PROCHAMPS is a company that contracts with local governments to operate registries of rental, vacant, and/ or foreclosed properties.
- ¹² Among those sales made to investors, more than half in Bethlehem (56 percent) were made by LLCs, and 62 percent of investor purchases were bulk sales (purchas-

ing multiple properties in one transaction) by LLCs or other investors. For Northampton County as a whole, 62 percent of investor purchases were made by LLCs and 83 percent were bulk sales.

- ¹³ As of January 2021, the legal manual is not yet complete.
- ¹⁴ https://www.northamptoncounty.org/CMTYECDV/Pages/NorCo-Online-Blight-Toolkit.aspx

References

Delta Development Group. 2013. Financial Impact of Blight on the Tri-COG Communities. Steel Valley Council of Governments (SVCOG), the Turtle Creek Valley Council of Governments (TCVCOG), and the Twin Rivers Council of Governments (TRCOG).

Dynamo Metrics and Cuyahoga County Land Reutilization Corporation. 2019. "Cuyahoga Land Bank: 10-Year Economic Impact Analysis." Dynamo Metrics (June). http://cuyahogalandbank.org/documents/CuyahogaImpactReport20190626.pdf

Reinvestment Fund, May 8 Consulting, and Atria Planning. 2018. *Bethlehem Blight Betterment Initiative*. City of Bethlehem. https://dev.bethlehem-pa.gov/CityOfBethlehem/media/COBfiles/oldbeth/econdev/pdf/2018/Bethlehem Action Plan Final.pdf

Reinvestment Fund and May 8 Consulting. 2019. *Northampton County Blight Reversal & Remediation Plan.*Northampton County. https://www.northamptoncounty.org/CMTYECDV/Documents/Blight/Northampton%20 County%20Blight%20Reversal%20and%20Remediation%20Plan.pdf

William Penn Data Collaborative. 2014. City of Philadelphia Licenses and Inspections: Act 90 Enforcement Analysis.

Appendix 1: Interviews

Alicia Miller Karner, Director, Department of Community & Economic Development, City of Bethlehem

Amy S. Burkhart, Deputy Director, Department of Community and Economic Development, City of Bethlehem

Mark Hartney, Deputy Director Community & Economic Development, Northampton County

Stephen T. Nowroski, Director, Department of Planning and Codes, City of Easton

Lisa Borick, Housing Program Manager, Redevelopment Authority of Easton

Nate Dysard, Manager, Bangor Borough

Robin Zmoda, Manager, Pen Argyl Borough

Shannon Calluori, Barry Isett and Associates (formerly CodeMaster Inspection Services)

Ellen Larmer, Past Associate Executive Director, Community Action Committee of the Lehigh Valley

Appendix 2: Investor Activity by Market Value Analysis Properties Bethlehem

Market Type	Investor Sale	Purchase by LLC		Purchase by Other Investors	
		Bulk Sale	Non-Bulk Sale	Bulk Sale	Non-Bulk Sale
A	22	9%	36%	32%	23%
В	75	19%	32%	27%	23%
С	2	0%	0%	100%	0%
D	117	29%	30%	28%	13%
Е	160	28%	28%	39%	6%
F	64	20%	16%	59%	5%
G	215	32%	31%	32%	6%
City	655	27%	29%	35%	9%

Northampton

Market Type	Investor Sale	Pu	Purchase by LLC		Purchase by Other Investors	
		Bulk Sale	Non-Bulk Sale	Bulk Sale	Non-Bulk Sale	
A	156	38%	12%	37%	13%	
В	107	46%	7%	28%	19%	
С	122	43%	7%	40%	11%	
D	37	62%	14%	16%	8%	
Е	75	59%	7%	32%	3%	
F	155	70%	4%	21%	5%	
G	42	79%	2%	12%	7%	
Н	237	62%	7%	24%	8%	
City	931	55%	7%	28%	9%	

Publication Team

Editors

Robert E. Finn, Center for Community Progress Lisa Nelson, Federal Reserve Bank of Cleveland Sarah Stein, Federal Reserve Bank of Atlanta

Project Manager

Sherilyn Narker

Designer

Peter Hamilton

Copy Editors

Sally Burke Jim Greene

Managing Editor

Nancy Condon

Managing Designer

Odie Swanegan

Communications Liaison

Jennifer Leak

Acknowledgments

The publication team would like to acknowledge the following individuals, whose expertise, support, and insight were critical to the development and completion of this volume: Ann Carpenter of the Atlanta Fed's Community and Economic Development Department; the Atlanta Fed's Public Affairs Department; and Justin Godard, Kathy J. Guillaume-Delemar, Nia Bolden, Danielle Lewinski, Payton A. Heins, and Janell O'Keefe of the Center for Community Progress.

About the 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.

About the Federal Reserve System

The Federal Reserve System (the Fed) is made up of 12 Reserve Banks that, together with the Board of Governors in Washington, DC, serves as the central bank of the United States. As the US central bank, the Federal Reserve conducts monetary policy, promotes financial stability, provides payment services to financial institutions, supervises banks, and promotes community and economic development.

About the Federal Reserve Bank of Atlanta

The Federal Reserve Bank of Atlanta sits in the Federal Reserve's Sixth District and covers all of Georgia, Florida, and Alabama and portions of Louisiana, Mississippi, and Tennessee. The Atlanta Fed's Community and Economic Development Department supports the Federal Reserve's mandate of stable prices and maximum employment by working to improve the economic mobility and resilience of people and places for a healthy economy. To do this, we conduct research and create data tools to uncover the barriers to and opportunities for improved economic mobility as well as to make the data easily accessible for community and organization planning and decision-making. We engage stakeholders to help organizations and communities understand relevant issues and undertake cross-sector solutions. And we track and elevate issues facing the lower-income resident of the Southeast.

About the Federal Reserve Bank of Cleveland

The Federal Reserve Bank of Cleveland, the Federal Reserve's Fourth District, covers all of Ohio, western Pennsylvania, eastern Kentucky, and the northern panhandle of West Virginia. The Cleveland Fed's community development team promotes the economic resilience and mobility of low- and moderate-income people and communities throughout the Fourth District. We conduct research and engage with stakeholders on issues affecting access to credit, quality jobs, education, small business, and housing with the goal of increasing economic opportunity and helping people and communities thrive.



Center for Community Progress communityprogress.org

Federal Reserve Bank of Cleveland clevelandfed.org

Federal Reserve Bank of Atlanta atlantafed.org

