

Detroit Land Bank Authority Occupied Buy Back Program



Alysse Miller – Occupied & Grants Program Manager

August 25, 2022



Occupied Buy Back Program- Stats

Buy Back provides a pathway to gain or regain homeownership for individuals living in DLBA owned properties.

- 2015 Pilot policy approved
- 2016 Property closings began
- 1,100+ Property closings
- 960 Properties that have successfully exited the program
- 18 Properties that did not successfully exit the program
- 7 Non-Profit Counseling partner agencies


As of 8/22/2022





Occupied Buy Back Program- Process

1. Occupancy Reported
2. Eligibility
 - Former Owner
 - Recent Tenant
 - Immediate Family Member
 - Utilities
 - Fraud
 - State/Federal Documents
 - Significant Improvement
3. Inspection
4. Counseling
5. Pre-Closing
6. Workshop & Savings
7. Exit


1 Contact Us 
Call (313) 974-6869 to identify yourself as an occupant of a DLBA-owned property. The Buy Back Team will follow-up with you to start the vetting process.

3 Inspection 
If you qualify, the DLBA will contact you to schedule a home inspection within one week of receiving your eligibility documents. The home inspection will determine if the house is structurally sound and safe for occupancy. The property must pass inspection to move forward in the Buy Back program.

5 Pre-Closing 
The purchase price is \$1,000 for all Buy Back properties. The Buy Back team will reach out to you by mail or phone with an invitation to pre-close. You will pay your \$1,000 via cashier's check or money order made payable to the Detroit Land Bank Authority and then schedule your pre-closing. Be sure to respond to the invitation or you will not move forward in the process!

7 Exit 
Once you've met all the requirements, the DLBA will invite you to complete the program and attend an exit event. You'll use the year's escrow savings to pay your first property tax bill, and you'll leave the event a homeowner with the deed to your property. You must pay property taxes in full to receive the deed.

2 Eligibility 
Attend Buy Back Office Hours to find out which eligibility documents you will need to submit. Due to COVID-19, Buy Back Office Hours are via phone. Documents may be submitted electronically or in-person by scheduling an appointment.

4 Counseling 
You will attend a free Home Preservation course and take a financial assessment with a DLBA non-profit partner. The class will outline the basics of the Buy Back process, budgeting, creating a bank account, and more.

6 Workshops & Savings 
You will save monthly in a tax escrow account and attend four free workshops of your choice during the year-long compliance period. Topics include money management, home improvement, foreclosure prevention, debt reduction, and more.

8 Follow-Up 
The DLBA will release its legal interest in the property and end monitoring. You may receive a follow-up phone call after the first winter tax season.



Occupied Buy Back Program- Lessons Learned & Program Expansion

- Expansion of eligibility entry points & individualized vetting
- COVID adjustments
- Method of outreach
- Tax escrow “savings” accounts
- Inter-agency partnerships

