



**A GUIDE FOR REALTORS®**  
looking to strengthen relationships  
with local government partners to  
find equitable solutions to vacancy  
and abandonment

# PATHWAYS TO PARTNERSHIP





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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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# INTRODUCTION



## Understanding Vacancy and Abandonment

Vacant and abandoned properties pose significant problems in many communities across the country and negatively impact the health, wealth, wellbeing, and quality of life for people who live near them. Vacant properties and abandoned properties have unique challenges, but they are not always synonymous. “Vacant” properties are simply unoccupied.<sup>1</sup> There are many legitimate reasons why properties have no current occupant including houses listed for sale, rental properties awaiting a tenant, and seasonal properties. An “abandoned” property however is one where the owner has ceased to invest any resources in the property. In these cases, owners are often no longer doing routine maintenance and neglecting financial obligations such as mortgages or property taxes.<sup>2</sup> This neglect creates problems for the individual property and can also contribute to broader neighborhood decline.

When properties are both vacant and abandoned, they create significant legal and financial barriers for local governments. These properties also often fall into tax delinquency, creating more work for local government while also draining public resources. As the 2015 edition of *Land Banks and Land Banking* explains:

“Tax-delinquent properties are problematic for local governments not only because of the likelihood that they are vacant and abandoned, but also because of their negative impact on tax revenues. While some property owners may

fail to pay property taxes due to a lack of financial resources, others choose to ‘milk’ the equity from the property and then abandon it. The lengthy periods of time required by antiquated property tax foreclosure systems only encourage a property owner’s decision to neglect further investments.”<sup>3</sup>

Once tax foreclosure does occur many of these properties have accumulated years of back taxes and require repairs that far exceed the market value of the property. This brings a level of uncertainty and liability that few responsible investors, if any, are willing to assume, making it hard for cities and municipalities to get properties back into productive use.

## Systemic Factors That Contribute to Vacancy and Abandonment

Historic land ownership policies and legal systems caused and often perpetuate vacant, abandoned, and deteriorated (VAD) properties. Public policies often fail to prevent systemic discrimination against people of color, businesses, and entire communities, and contribute to ongoing disparities in property values, household wealth, health, and safety (see Appendix A). For communities already working to overcome historic inequities, further devastation from natural disasters or industry loss can widen the equity gaps exponentially and create a major obstacle to realizing the vision of an equitable neighborhood.

<sup>1</sup> Alexander, Frank. (2015). *Land Banks and Land Banking*, 2<sup>nd</sup> Edition. Center for Community Progress. Available at <https://communityprogress.org/publications/land-banks-and-land-banking-2nd-ed/>.

<sup>2</sup> *Ibid*

<sup>3</sup> *Ibid*

## Ways Vacant, Abandoned, and Deteriorated Properties Negatively Impact Communities



### PUBLIC HEALTH

**Creates unsafe environment for occupants** (e.g. lead, asbestos)

**Creates unsafe environment for neighbors** (e.g. attracts crime, rodent harborage, physical threat)

**Harms mental health**



### INDIVIDUAL WEALTH

**Lowers surrounding property values, threatening homeowners' investment**

**Property deterioration exceeds cost-effective repair**

**Higher insurance premiums**



### COMMUNITY FISCAL STABILITY

**Lowers property values, reducing tax base**

**Contributes to future property vacancy**

**Increases municipal service costs**



Photo credit: Genesee County Land Bank

Today's struggling neighborhoods—challenged by systemic vacancy and disinvestment, concentrated poverty, weak housing markets, and racially disparate outcomes—are the lasting legacy of our unjust past. VAD properties have negative impacts on the people who live near them, including impacts on economic, social, psychological, physical, and environmental outcomes.

Now, more than ever, it is incumbent upon leaders who support equitable neighborhood revitalization to unite policy, practice, and process to make sure every community is safe, affordable, and well-resourced. Programs, policies, and decision-making processes must have a stronger and more pronounced commitment to equity. Remedying past injustices must be at the center of equitable neighborhood revitalization work along with the people who are most impacted by the harms of VAD properties.

Equitable neighborhood revitalization is the process of improving disinvested neighborhoods through intentional and community-based reinvestment.

## Transforming Neighborhoods: The Role of REALTORS®

Developing a comprehensive, community-driven approach to address the negative impacts of VAD properties requires coordinated efforts of a wide range of public, private, and community stakeholders. Local governments, REALTORS®, nonprofits, philanthropy, residents, anchor institutions, private companies, and others all have roles to play in developing more equitable and effective strategies to revitalize communities. It is critical for stakeholders to come together with community members and develop an understanding of the problems facing their community, and begin to cultivate shared priorities and goals.

REALTORS® play an important role in this work. As of July 2021, the REALTOR® community was 1.5 million members strong, with 1,200 REALTORS® associations supporting those members in education, advocacy, and program development.<sup>4</sup> REALTORS® can strongly influence neighborhood markets through their on-the-ground knowledge about neighborhood trends, both in terms of decline and investment, and use of that knowledge to help clients with the sale or purchase of residential and commercial properties. Market and sales data aggregated by their associations and national networks can be a powerful tool to help communities understand the scope of the challenges of VAD properties and set strategic priorities for interventions. REALTORS® also have

<sup>4</sup> National Association of REALTORS® <https://www.nar.realtor/>



robust advocacy practices at the local, state, and federal levels. When working in partnership with other community members, REALTORS® can help shape public policy, process, and investment decisions both locally and nationally.

The National Association of REALTORS® developed the Transforming Neighborhoods program to equip REALTORS® with the knowledge and tools necessary to be valuable partners in efforts to address vacancy across the country. Through the Transforming Neighborhoods program, REALTOR® associations and their local partners have engaged in shared education and technical assessments that provide observations and recommendations on reforms to address vacancy and abandonment in their local jurisdictions.<sup>5</sup>

This resource provides an overview of lessons learned during the Transforming Neighborhoods engagements, and is meant to serve as a guide for REALTORS® looking to build or strengthen relationships with local government partners to find equitable solutions to VAD properties. Outlined are four key steps to strengthening partnership opportunities that can set the foundation for equitable neighborhood revitalization:

- ✓ **Form relationships with key stakeholders**
- ✓ **Engage in shared education**
- ✓ **Be a critical partner for gathering data**
- ✓ **Champion reform**

These four steps are intended to help REALTORS® and their partners chart a pathway forward to equitably addressing VAD properties in their communities.



<sup>5</sup> National Association of REALTORS® "Transforming Neighborhoods." Available at <https://realtorparty.realtor/community-outreach/housing-opportunity/resources/transforming-neighborhoods>.

# PATHWAYS TO PARTNERSHIPS



Photo credit: HomeWorks: Bronzeville (Sara Daleiden, Thurman Grant and Wes Tank)

**Four key steps can help REALTORS® strengthen community partnerships and set the foundation for equitable neighborhood revitalization. Here is a closer look at each of them.**

## 1. Form Relationships with Key Stakeholders

Addressing vacant and abandoned properties requires a comprehensive approach by a team of multi-sector stakeholders with diverse expertise, relationships within the community, ability to influence or create policy, and funding sources or investment potential. Understanding who is doing this work, how they are impacted by vacancy and abandonment, and their level of engagement is critical to working with the team it takes to address vacancy and abandonment. Also important is to determine who is working in this space tangentially or who may have a vested interest but is not yet engaged in the work. Identifying where strong relationships exist or where new relationships need to be formed is an important first step in addressing VAD properties. REALTORS® should consider building or strengthening relationships with the following key stakeholders:

### LOCAL GOVERNMENT

Local governments are compelled to address VAD properties because of the harms they pose to residents and the considerable financial strains they place on public budgets. VAD properties often require direct public investments through code enforcement actions, remediation and abatement of immediate safety concerns, or demolitions and mowing. Other direct costs, such as

property tax delinquencies, and indirect costs, such as a decrease in surrounding properties taxable values, create fiscal challenges for local governments and impacts their ability to carry out other public services.

REALTORS® partnerships with local government leaders is critical to addressing vacancy and abandonment. This includes not just the elected officials but the administrative staff that carry out the policies, programs, and priorities of the legislators. Municipal staff have deep understandings of what data is available (and what is not), how operations are implemented, and where challenges exist. They understand the legal boundaries at both local and state levels that enable them to do their job effectively, and those that cause roadblocks. While much of the work of addressing of vacant and abandoned properties rests at the local government level, municipal staff cannot implement a comprehensive approach without other partners.

"It's fantastic to have a good relationship with your mayors. But in many cases you might not be working with them on the details. Having relationships with the staff that do this work on a day-to-day basis is just as important."

**Jamie McMillen**  
**Vice President of Government Affairs**  
**Akron Cleveland Association of REALTORS®**

REALTORS® and local governments both have vested interests in addressing VAD properties, but are likely to approach the solutions with different perspectives and practices. There is often a shared end goal of getting abandoned properties back into productive use and in a tax-paying status. These efforts can decrease community harms, and positively increase property



values in the surrounding neighborhoods. It is important to acknowledge these similarities and potential differences, such as stances on regulatory measures, at the onset of forming relationships. REALTORS® and local governments can find common ground by nurturing their partnerships and ensuring shared understanding of challenges through education and data.

At the city level, efforts to address VAD properties — like passing stronger ordinances or providing more funding for code enforcement — might shift with changes in leadership, administration, budgets, or community need. Similarly, leadership at local organizations, including REALTORS®, can change and shift priorities away from VAD properties and onto other pressing topics. In order to address the legal and financial challenges of properties in a way that is equitable and in line with community goals, a considerable amount of time and commitment is required from both REALTORS® and local governments.

## RESIDENTS

Nobody understands the damaging effects of vacant and abandoned properties better than the people who live nearby. Neighbors can play a significant and critical role on the team working to transform VAD properties. However, decades of neighborhood disinvestment and transactional exploitation may make many people skeptical of or hostile toward city agencies and real estate professionals.

Building trust with community members can and should take time. A first step in this work is to recognize how groups like REALTORS® are perceived by the community, and to understand the historical context informing those perceptions. REALTORS® should be willing to listen first, go to residents without an agenda, and consider engaging a trusted community leader that can facilitate honest conversations.

## OTHER PARTNERS

Aside from residents and local government, communities often possess several other stakeholders working to address VAD properties either directly or tangentially. Nonprofit housing organizations have a mission to support neighborhood revitalization, small local businesses want the neighborhood to thrive to increase or sustain their customer base, and landlords benefit from greater equity in their properties. Community organizations working on issues like safety, unemployment, food access, and more can also make strategic partners.

In addition, REALTORS® can invite current professional connections to become part of this work, including landlords, developers, academic institutions, local businesses, major employers, contractors, suppliers, and others in the home building industry.

A robust team working to address VAD properties usually includes people across the following groups:

Stakeholders	Skills and Roles
Elected Officials	Able to change policy and set public budget priorities.
Municipal staff including housing and building code enforcement, planning and economic development departments, tax assessors, law departments, and public works	Has data and information on scope, location, and condition of VAD. Understands and implements programs and policies to address VAD properties.
Community development focused nonprofits <i>i.e. community development corporations, nonprofit developers, and affordable housing developers</i>	Can provide services like home repairs, new construction, and complementary amenities such as bike trails and community centers.
Land banks	These organizations convert vacant, abandoned, and/or tax delinquent properties into productive use in line with community goals.
Resident-serving groups and informal leaders <i>i.e., block clubs, church groups, artists</i>	These groups have an intimate knowledge of communities' needs and hold significant trust and social capital with their neighbors. They can help address parcel-level challenges.
Academics	Can assist with data gathering and analysis around vacancy, including engaging interns to work on discrete projects.
Local business owners and employers	Shared concern over conditions in proximity to business, and potential for future investments.
Homebuilders, general contractors, and home appraisers	Knowledgeable on market conditions, pricing for repairs, and housing conditions.
Media	Can bring attention to the problem and help build public support for solutions.
Philanthropy	Can provide funding for pilot projects or catalytic interventions that ignite private investment.

## How the Richmond Association of REALTORS® helped create two organizations and regional policy frameworks for more affordable housing in Richmond, Virginia

The Richmond Association of REALTORS® (RAR) operates under the ethos that people will not buy a home in the City of Richmond, Virginia, unless they also buy into the community's quality of life. That quality of life includes being a community where everyone can own a home. Over the past two decades RAR has worked to deepen their commitment to equity, closing the racial homeownership gap, and making housing more affordable.

"The path to closing the racial wealth gap has to move through homeownership" says Laura Lafayette, RAR's Executive. "RAR is dedicated to creating inclusive opportunities for homeownership." Partnerships with other organizations that center racial equity fosters many opportunities to improve Richmond's quality of life for everyone.

As part of this work RAR established two organizations focused on housing affordability and closing the racial wealth gap in homeownership. In response to the need for more affordable housing, the leadership at RAR formed the Partnership for Housing Affordability, a nonprofit that works to "preserve and strengthen the area's economic vitality, attractiveness, and competitiveness by helping the communities of the Richmond region to develop affordable housing opportunities."<sup>6</sup> At its inception the organization was funded and staffed by RAR. Today, RAR still dedicates a portion of its budget and staff time to the Partnership for Housing Affordability's operations.

In 2016, the Partnership for Housing Affordability worked to create a second organization in Richmond: the Maggie Walker Community Land Trust. The Land Trust was created to develop and steward permanently affordable housing opportunities and foster racially equitable communities.<sup>7</sup> Its model is unique in that it also works as a regional land bank and acquires tax delinquent and abandoned properties for the purpose of reuse. Through the



Land Trust private developers are engaged in the development of the affordable housing units. RAR also provides staff time to the Land Trust's ongoing work.

In addition to helping to grow the ecosystem of organizations working on affordable housing in Richmond, RAR works with local government, philanthropic organizations, and other stakeholders to develop regional policy frameworks for affordable housing. RAR's commitment to affordable housing, justice, and inclusion has led to greater trust among all the groups involved in Richmond's affordable housing work. These relationships are an important part of how Richmond is creating more affordable housing. This work is also a source of pride for REALTORS® who are members of RAR. The association's culture has been built over time, and it remains important to RAR that the individuals serving in leadership roles demonstrate a commitment to the Richmond community beyond real estate.

Staying committed to the work, and at the table, with local partners even when disagreements occur is critical to addressing community challenges. "Sometimes we need to agree to disagree on policies, but we have to keep coming back to the table. When we demonstrate respect and trust each other to stay at the table, we can focus on areas we make progress on. This also means showing each other grace when mistakes are made" says Lafayette.

This commitment to working across differences is part of what has helped RAR become a trusted leader in the effort for more affordable housing in Richmond. Through its work creating the Partnership for Housing Affordability, Maggie Walker Community Land Trust, and ongoing policy frameworks, RAR is helping make Richmond a place that more and more people can call home.

<sup>6</sup> <https://pharva.com/>

<sup>7</sup> <https://maggiewalkerclt.org/>



## 2. Engage in Shared Education

Addressing the challenges of entrenched vacancy and abandonment is difficult and can require a very technical understanding of the long-standing or recent policies at the local, state, and federal levels. Whether you are just getting started on your journey to address VAD properties or you've been at this work for many years, it's important to assess your level of understanding of the challenges facing your community and the proven solutions to address those challenges.

Shared education ensures there is a common understanding of these challenges and can create an opportunity to broaden a community's collective knowledge, build relationships, and start action planning. REALTORS® working to address vacancy and abandonment should understand national trends and proven practices from across the country, as well as experiences at the local level. This includes, for instance, becoming informed on:

- The ways public policy has shaped discriminatory investment policies and practices across the county, as well as how those policies and practices have impacted vacancy and abandonment in local communities;
- What data is needed to determine the scope of vacancy and abandonment challenges, and the entities that might have it or could help gather it; and
- Equitable code enforcement practices and whether they are currently being implemented locally.

The National Association of REALTORS® provides educational opportunities for REALTORS® to develop the knowledge and skills necessary to partner with local government decision makers to address VAD properties, through their webinar series, *Policy, Practice, Process: Transforming Neighborhoods through Equitable Revitalization*.<sup>8</sup> REALTOR® members are encouraged to use these resources to learn from a faculty of national experts on the systems that exacerbate vacancy and solutions to break the cycle of decline. The webinar series also highlights proven partnerships between REALTORS® and local governments to address local challenges.

The relationships REALTORS® build with local partners, who are also committed to addressing VAD properties, can help REALTORS® better understand local context and champion solutions. REALTORS® can host conversations between their members and key partners to share knowledge and workshop possible solutions. This can include inviting key administrative



staff, like code officials or economic development leaders, to talk about current practices and challenges. It can also include creating opportunities for REALTORS® to learn from residents who live near VAD properties, including inviting community leaders to share their experiences with the property, or joining community groups' existing efforts to improve the neighborhood.

Solving the challenges of vacancy and abandonment cannot come from a single event or series of educational offerings. In order to be successful, it is important to be transparent with what you plan to accomplish with the educational offerings and how you think the knowledge gained will be helpful for future revitalization efforts. To sustain the momentum after the educational offerings, be sure to gauge participants' interest and create real opportunities to for participation and co-creation. Surveys are a great way of assessing the knowledge your members currently have, and what skills and knowledge they are looking to learn. Your next steps might include other educational offerings geared towards those responses, or creating a working group where participants can explore a particular topic in more depth, or participate in a discrete project.

"Sometimes we need to agree to disagree on policies, but we have to keep coming back to the table. When we demonstrate respect and trust each other to stay at the table, we can focus on areas we make progress on."

**Laura Lafayette**  
**Chief Executive Officer**  
**Richmond Association of REALTORS®**

<sup>8</sup> The National Association of REALTORS® "Policy, Practice, Process: Transforming Neighborhoods through Equitable Revitalization" webinar series is available at <https://realtorparty.realtor/community-outreach/housing-opportunity/resources/transforming-neighborhoods>

## How the REALTORS® Association of Westmoreland, Indiana, and Mon Valley, Pennsylvania, leveraged an educational event about regional vacancy challenges to strengthen relationships and build a foundation for action

In 2019, the REALTORS® Association of Westmoreland, Indiana, and Mon Valley (WIM) in Pennsylvania convened community stakeholders for an educational event focused on addressing vacant, abandoned, and deteriorated (VAD) properties in the region. The event was planned by WIM, the Westmoreland and Indiana County, PA, planning departments as well as the Center for Community Progress, and was made possible thanks to the support of NAR's Transforming Neighborhoods program. A total of 60 attendees participated in the event including REALTORS®, local government staff, nonprofit leaders, land banks, and community members.

WIM's goal for the program was to build and strengthen relationships between REALTORS® and other people involved in VAD work. In particular, WIM wanted to use the event as an opportunity to build or rebuild relationships with local government officials.

WIM developed the training to address key priorities of the REALTORS® as well as partners working in county government. The sessions touched on national best practices and statewide tools to address vacancy and abandonment. Country leaders presented on data collection efforts, illuminated the challenges their municipalities face, and discussed opportunities for data and information sharing.

As a follow-up to the training, WIM met with local stakeholders to develop a strategic plan to guide commitments and priorities in addressing vacancy and abandonment. Those conversations identified three priority areas: 1. Community Engagement and Education; 2. Investment in Opportunity Zones; and 3. Blight Conversion and Beautification. WIM also shared their data and analytics on market conditions and property sales with the local municipalities, which helped to change the tone of the conversation for partnering on a strategy to address VAD properties.



WIM's plan overlapped with existing initiatives at the county level, demonstrating there was a lot of alignment and the possibility for partnerships. The local strategic plan prioritized more collaboration between REALTORS®, elected officials, and community members, as well as a strong focus on continued education.

It wasn't long before these groups had another chance to work together. Later in 2019, the City of Greensburg formed a blight task force consisting of 20 organizations including the REALTORS® to help shape a Vacant Property Ordinance for the city. The task force allowed for an exchange of ideas, and members gained a better understanding of the expertise and priorities of the other organizations at the table. Working together, organizations on the task force were able to leverage each other and create an ordinance that the Greensburg City Council passed that August. Task force members also applied for a variety of funding to foster home ownership in an area identified by the city as having a large concentration of VAD properties.

"It takes more than one organization to pool together your resources to reach your desired results," said Veronica Cardello, former Political Field Representative – Southwest Pennsylvania Association of REALTORS®.

Consistent relationship building between the REALTORS® Association of Westmoreland, Indiana, and Mon Valley and their local government partners has helped to lay a foundational plan to address VAD properties by leveraging each other's strengths.



### 3. Be a Critical Partner for Gathering Data

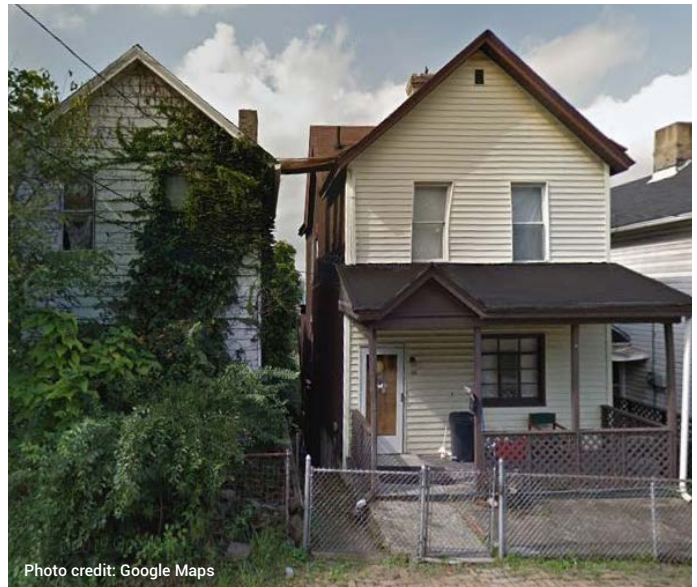
Data is crucial for understanding the scope of vacancy and abandonment, and for developing a revitalization strategy. Whether communities are working to address emerging challenges, stabilize a neighborhood, fulfill community goals, draw responsible investment, or foster equitable revitalization, quality data matters.

REALTORS® bring insights on home sale volumes, price trends, housing market demands, and investment opportunities to discussions on revitalization. And REALTORS® can often see trends like declines in housing conditions or home prices before others in the community.

REALTORS® can be important advocates for efforts to gather parcel level data that can be used by local governments and other partners to better understand the scope of the problem. Data collection efforts, such as parcel surveys (see Appendix C), can provide insights about specific properties, as well as illuminate the scope of the problem including how many vacant and abandoned properties exist, where they are located, and what condition they are in.

In addition to understanding amount, location, and condition of vacant properties, local governments need to understand the reasons why properties are deteriorated and stuck in a condition of decline. REALTORS® knowledge of market conditions and trends are critical to understanding the implications of vacancy and why properties remain vacant. Sharing this information with the local government can provide legislators and administrative staff with valuable information. As illustration, a property might be vacant because:

- The market conditions are weak, and making repairs to the property does not make financial sense;
- Buyers are no longer interested in homes with only one bathroom; or
- There is speculation that the neighborhood market will rebound and so investors are holding onto vacant properties.



Possible strategies to combat each of these challenges are different, which is why it is so important to understand the problem before taking action.

Combining REALTORS® knowledge with property data and data from local government, including tax delinquencies, code violations, building permits, and a series of other key indicators from national and institutional data sources, can create a complete understanding of the problem. This information can also strengthen REALTORS® understanding of possible solutions and how to advocate to make them happen.

Parcel surveys are exterior surveys that document the vacancy status and conditions of parcels.

## How the Akron Cleveland Association of REALTORS® helped the City of Akron create a commercial property registration ordinance and revitalize vacant lots

Building strong relationships with elected leaders and city officials is one of the Akron Cleveland Association of REALTORS® (ACAR) highest priorities in the three-county region they represent. Whether it is advising on policy, providing grants, or sharing local housing data, ACAR works to ensure their association is seen as a steady community partner.

Over the past few years, the City of Akron has been working to address the challenges of vacancy and abandonment in their community. From a commercial property registration ordinance to vacant lot revitalization projects, the City of Akron and ACAR have leveraged opportunities to work together even in times of disagreement.

In 2018, the Akron City Council requested ACAR's advisement on a commercial property registration ordinance. The ordinance was intended to help the city deal with its large inventory of vacant commercial properties. While ACAR usually focuses on residential properties, association leadership felt it was important to also get involved in addressing commercial vacancy. ACAR initially met with the chair of the City Council committee considering the legislation as well as the mayor, members of the mayoral administration and legal department, and department leaders that would be responsible for implementing the proposed program. During those meetings, ACAR encouraged the city to clarify the definitions of vacancy and ownership, ensure fees assessed would be reasonable, and institute professional background requirements for members of the appeals board that would be responsible for hearing cases of those in violation of the ordinance.

"The devil is in the details" said Jamie McMillen, Vice President of Government Affairs for ACAR, about developing public policies like the ordinance. "It's fantastic to have a good relationship with your

mayors, but in many cases you might not be working with them on the details. Having relationships with the staff that do this work on a day-to-day basis is just as important."

ACAR and the City of Akron don't agree on everything. Recently they took different views on residential rental property reform — but this did not prevent them from working together in other ways. ACAR and the City collaborated on a vacant lot reactivation project made possible in part by a National Association of REALTORS® Placemaking Grant.<sup>9</sup> The success of that project, along with other placemaking projects supported by ACAR led them to create a placemaking grant fund to support future community revitalization projects in partnership with local governments and key stakeholders.<sup>10</sup>

The success of ACAR and the city's partnership is made possible, in part, to ongoing communication and relationship building. In 2019, ACAR, with support from the National Association of REALTORS® Transforming Neighborhoods program, hosted an educational event to strengthen relationships with existing partners and build new relationships with other stakeholders working to address vacancy and abandonment in the community. The event brought nationally renowned faculty to the region to talk about strategies for revitalization and highlighted local efforts to address vacancy and abandonment. In addition to hosting these types of workshops, ACAR also provides monthly market reports to legislators across their jurisdictions and members of regional coalitions. The reports condense and summarize data from the REALTOR® Party Resource. More recently, ACAR has been providing block level data on property market conditions to nonprofits working to addressing community stabilization and support their applications for federal funding.

"The biggest game changer for us is making sure we are consistent in our relationships with mayors and city councilmembers," says McMillen. "We are there in good times, too, and not just when we have a problem with a policy. We are committed to being a true community partner."

Through their supportive working relationship with city leaders and their commitment to community, the Akron Cleveland Association of REALTORS® has helped to create a commercial property registration ordinance and revitalize vacant lots — both of which will benefit Akron for years to come.

<sup>9</sup> <https://www.nar.realtor/grants/placemaking-grant>

<sup>10</sup> <https://www.akronclevelandrealtors.com/blogs/jamie-mcmillen1/2021/09/09/placemaking-grant-applications-accepted-for-fall-2>



## 4. Champion Reform

The best solutions to vacancy and abandonment come from intentional processes among many partners working collaboratively. This includes building relationships between stakeholders, engaging in a shared understanding of the problem through education and data, and creating a process where every participant is a valued partner.

REALTORS® can serve as a partner to local government and other allies in the work by championing reform and providing critical resources on discrete projects. Reform can require changes to existing state statutes or the passage of local ordinances. Reform might also mean dedicating funding for a new program, or changing existing practices to be more equitable. The lever of change might sit within a particular city department, or with a coalition of active stakeholders. Undoubtedly reform will take commitment, time, and money for it to be successful.

REALTORS® can bring awareness and build public support for efforts to address VAD properties by convening networks of professionals in the property management or homebuilding industries. REALTORS® can advise local governments on new strategies that will hold negligent property owners accountable while minimizing undue burdens on responsible property owners. REALTORS® can also help implement proposed solutions — here are some examples of what that might look like:



Photo credit: Akron Cleveland Association of REALTORS®

"You can't always go to the city in opposition to legislation. You have to find opportunities to form positive relationships and communicate that the REALTORS® are also there to help."

**Michelle Pointer**  
Association Executive  
Central Missouri Board of REALTORS®

<b>PARTNER ON NEW PROGRAMS</b>	Local government staff and REALTORS® see a need for community education on code compliance. REALTORS® can routinely provide educational materials, developed by the city, to homebuyers and investor clients (See Appendix E, an example from the Central Missouri Board of REALTORS®).
<b>SUPPORT PUBLIC ENTITIES HOLDING PROPERTIES</b>	There are widespread vacant lots in a particular neighborhood that are owned by a land bank. The land bank is interested in providing a lease agreement to a community nonprofit, which REALTORS® have started building a relationship with. The REALTORS® can sponsor a vacant lot activation project <sup>11</sup> and engage with residents during clean up days.
<b>CHAMPION POLICY REFORM AT THE LOCAL OR STATE LEVEL</b>	A local government identifies widespread vacancy and abandonment of residential properties as a significant challenge in the community. The city is interested in holding property owners accountable for their neglect and encouraging putting properties back into productive use or transferring them to new responsible ownership. REALTORS® can advise local (or state) governments on tenable policies based on feedback from their network of property owners and investors. REALTORS® can then advocate for policy reform in these groups.

<sup>11</sup> For more ideas about vacant lot activations, see the Center for Community Progress' Vacant Land catalog at <https://communityprogress.org/resources/vacant-land/projects/> and Creative Placemaking catalog at <https://communityprogress.org/resources/creative-placemaking/projects/>

## How the Central Missouri Board of REALTORS® championed legislation to create a vacant and abandoned property registration ordinance in the City of Marshall

Marshall, Missouri is a small city in the center of the state with a population of just under 13,000 people. Visibly vacant properties were negatively impacting property values, undermining the quality of life for neighbors, and negatively impacting community safety and health. REALTORS® working in Marshall struggled to find buyers for both residential and commercial properties, and the local government experienced both a decline in tax revenue and an increase in property related expenses. While neighboring communities were experiencing growth, Marshall was stymied.

Some kind of public intervention was needed. The city had older housing stock that needed to be preserved, commercial areas that needed to be revitalized, and both occupied and vacant properties that were out of code compliance. City leaders knew they needed to take stronger action on vacancies, but at the time did not have laws in place to discourage or regulate visibly vacant properties.

The Central Missouri Board of REALTORS® (CMBR) agreed with city leaders that vacancy was a significant problem. Initially the city considered creating a residential permitting process, but it received opposition from many groups in the community and the city ultimately decided this was not the solution they needed. CMBR stepped up to partner with city leadership to find a better solution. The existing strong relationship between CMBR and the mayor of Marshall allowed for the two entities to continue working together to find an equitable way forward.

To help with this work in 2020, CMBR and the City of Marshall jointly applied to the National Association of REALTORS® Transforming Neighborhoods program, with the goal of better understanding the city's challenges with vacant, abandoned, and deteriorated properties and identify possible solutions.

"You can't always go to the city in opposition," says Michelle Pointer CMBR Association Executive. "You have to find opportunities to form positive relationships and communicate that the REALTORS® are also there to help."

Their application was successful. Through the Transforming Neighborhood program, the Center for Community Progress created a series of recommendations to help Marshall take action on vacant properties.<sup>12</sup> Marshall's mayor assembled a task force to review the recommendations. Members included a city councilmember, REALTOR®, housing contractor, nonprofit leader, and CMBR Association Executive. The task force met monthly to prioritize recommendations and set an action plan.

The Marshall task force chose to prioritize the passing a Vacant and Abandoned Property Registration Ordinance and CMBR agreed to spearhead the effort. As REALTORS® have experienced the harms caused by vacant and abandoned commercial properties in the city, CMBR advocated to include these properties in the legislation in order to truly address the problem. CMBR worked with the Marshall City Council in writing ordinance language. The ordinance requires property owners to register vacant properties with the City and pay a \$200 administration fee for residential properties and a fee assessed at \$0.15 a square foot for commercial properties semi-annually. The ordinance also requires that all abandoned or vacant properties be secured; be free of trash, junk, debris, weeds, and other visual indicators of vacancy; and be in compliance with all housing, building and related city codes. Marshall City Council passed the ordinance into law in July 2021.

In addition to this new policy, CMBR also worked with their local government partners to develop an educational brochure that advises homeowners of property code and maintenance requirements in the city (see Appendix E). CMBR assisted in the printing of this resource and will be supplying them to homebuyer and investor clients. The resource will also be provided by the city to homeowners that are not compliant with local codes.

Strong relationships between CMBR, the City Council, and the mayor all helped the City of Marshall take steps to address vacancy through the passage of the vacant and abandoned property registration ordinance. REALTORS® support brought energy to the work that made this step possible, and plan to offer continued support to Marshall's vacant property work in years to come.

<sup>12</sup> Preliminary Assessment of the Challenges Related to Vacancy and Abandonment in Marshall Missouri [https://realtorparty.realtor/wp-content/uploads/2020/12/Central-Missouri-BOR-City-of-Marshall\\_Memo.pdf](https://realtorparty.realtor/wp-content/uploads/2020/12/Central-Missouri-BOR-City-of-Marshall_Memo.pdf)



# CONCLUSION



Photo credit: Detroit Land Bank as part of their Rehabbed and Ready program

There is strength in a collective approach to addressing complex problems like vacancy and abandonment. These partnerships can be challenging due to different perspectives, approaches, and a need to build trust. But successful reform cannot take place without intentional efforts to overcome those barriers for a shared goal. Big goals like addressing vacancy and abandonment require an appropriately sized time frame to realize success, as well as champions who are dedicated to this work for the long-term.

REALTORS® are positioned to be a strong partner in the fight against vacancy and abandonment and to champion reforms that lead to more equitable communities. By continuing to foster and deepen relationships within community members, including learning about existing challenges and possible solutions, REALTORS® can share their insights, knowledge, and market data with local governments and remain committed to championing the work forward.

**To learn more about how REALTORS® can be effective partners in efforts to address vacancy and abandonment in pursuit of equitable communities visit:**

**<https://realtorparty.realtor/community-outreach/housing-opportunity/resources/transforming-neighborhoods>**



"Now, more than ever, it is incumbent upon leaders who support equitable neighborhood revitalization to unite policy, practice, and process to make sure every community is safe, affordable, and well-resourced."

# APPENDICES

## Appendix A: A Legacy of Disinvestment

Historically and continuing into the present day, discriminatory land use, lending, and investment policies have actively and intentionally harmed Black, Indigenous, and people of color as well as minority-owned businesses and entire communities. These harms range from sanctioned public policies like redlining and exclusionary zoning, to racial steering and block busting.

Public services such as police, fire, demolition, and maintenance, are strained in an attempt to respond to these properties and the community impacts they have. These properties have even been connected to decreased social capital in neighborhoods, meaning the sense that neighbors know and look out for each other. Economic crises, biased government decisions, and natural disasters exacerbate these issues in communities that are already more vulnerable to and less able to recover from disruptions.

### Historic (and Continuing) Discriminatory Housing Policies and Practices

<b>Redlining</b>	Denying specific communities access to financial services such as banking, credit, and lending due to the community's racial makeup. Redlining was developed by the federal Home Owners' Loan Corporation and was legal from the 1930s until passage of the Fair Housing Act of 1968. Investigations and lawsuits against lenders for redlining practices continue today. <sup>13</sup>
<b>Racial Exclusion from Federal Home Loan Programs</b>	These post-WWII lending programs, such as those enabled under the G.I. Bill, made living in new suburban developments possible for working class white Americans. Black families seeking similar mortgages were explicitly denied and ultimately relegated to divested urban communities.
<b>Exclusionary Zoning</b>	Using public zoning and building code requirements to ensure that the housing built in suburban (or sometimes neighborhoods within urban) communities are less affordable to working class, disproportionately Black home seekers. For example: prohibiting multifamily housing or mandating large lot sizes to drive up housing costs. This is still a common tactic today.
<b>Blockbusting</b>	A tactic used by real estate agents to convince white homeowners to sell their properties below market value, out of fear that the presence of Black households was about to cause their property values to plummet. The homes would then be sold at inflated prices to Black families who had been shut out from purchasing elsewhere as a result of the tactics described above.
<b>Racial Steering</b>	A tactic in which real estate agents steer their clients toward particular communities and away from others based on the client's race. Evidence suggests that this practice persists today. <sup>14</sup>
<b>Urban Renewal</b>	Urban renewal was a large federal investment effort in the 1950s and 1960s that demolished and displaced communities of color deemed "blighted" in favor of building new housing and commercial properties. <sup>15</sup>
<b>Racially Restrictive Covenants</b>	Developers used racial covenants attached to property deeds to prevent the sale of property to people on the basis of race. The use of covenants was common and legal from the early 1900s until the passage of the 1968 Fair Housing Act. <sup>16</sup>

<sup>13</sup> For an example of present-day redlining, see the 2021 New York State Department of Financial Services investigation of Hunt Mortgage Corp. at [https://buffalonews.com/news/local/state-accuses-lenders-of-redlining-in-buffalo-settles-with-hunt-mortgage/article\\_075d4e3e-671a-11eb-9864-b72cf4e5c086.html](https://buffalonews.com/news/local/state-accuses-lenders-of-redlining-in-buffalo-settles-with-hunt-mortgage/article_075d4e3e-671a-11eb-9864-b72cf4e5c086.html)

<sup>14</sup> For an example of modern racial steering, see the 2019 Newsday examination of the Long Island real estate market at <https://projects.newsday.com/long-island/real-estate-agents-investigation/>

<sup>15</sup> To better understand the displacement caused by urban renewal projects in the 1950s and 1960s, see the University of Richmond's "Renewing Inequality" project at: <https://dsl.richmond.edu/panorama/renewal/#view=0/0/1&viz=cartogram>

<sup>16</sup> For an in-depth case study of racial covenants in Hennepin County, MN, see the University of Minnesota's "Mapping Prejudice" project at <https://mappingprejudice.umn.edu>



## Appendix B: Training Agenda

On June 25, 2019, the REALTORS® Association of Westmoreland, Indiana, and Mon Valley held a daylong training session called "Transforming Neighborhoods: Developing Strategies and Tools for Addressing Vacant, Abandoned and Deteriorated Properties in Westmoreland and Indiana Counties." The training included lessons on VAD properties that many communities could find useful and the agenda is included here as reference. Find more training resources at [nar.realtor/education/courses](http://nar.realtor/education/courses).

### TRANSFORMING NEIGHBORHOODS

Developing Strategies and Tools for Addressing Vacant, Abandoned and Deteriorated Properties in Westmoreland and Indiana Counties

June 25, 2019  
University of Pittsburgh at Greensburg  
150 Finoli Drive  
Greensburg, PA 15601

### AGENDA

**8:00 - 8:30 AM Registration**

**8:30 - 9:00 AM Welcome and Introductions**

**9:00 - 9:30 AM Fundamentals of Property Market Dynamics**

How real estate markets work, and the flow of demand and supply for a neighborhood's land and buildings, determines many aspects of a neighborhood's trajectory. When trying to address issues of vacancy and abandonment, it is crucial to understand the role markets and demand play in creating and perpetuating problem properties, including abandonment, tax delinquency, and the activities of predatory landlords. This session explores how markets work, the relationship between markets, vacant properties, and owner behavior, and how those three factors combined impact neighborhood outcomes.

*Speaker: Liz Kozub, Center for Community Progress*

**9:30 - 10:15 AM Analyzing Data to Understand Neighborhood Conditions**

Revitalization strategies are not one-size-fits-all. An intervention that works well in one neighborhood may be ineffective or even harmful in another. In some cases, neighborhood conditions can vary dramatically even block by block. Data, therefore – at the most granular, parcel-based level, and at the neighborhood and city levels – should inform any interventions. This session examines how to tailor, and evaluate, revitalization strategies to meet

community goals based on the nuances uncovered through data analysis. Participants will explore how to use a neighborhood market assessment as a tool for strategy development.

*Speaker: Karen Black, May 8 Consulting*

**10:15 - 10:30 AM Break**

**10:30 - 11:30 AM Exploring Local Data Sets**

Both Indiana and Westmoreland County have embarked on systematic approaches to understand their jurisdiction's inventory of blighted properties. Indiana County piloted a Blighted Property Inventory program in 13 municipalities. The county engaged in outreach and field work to identify properties that are abandoned, unmaintained, or present other public nuisances. Westmoreland County conducted a countywide data assessment and analysis to better understand demographics, market conditions, and opportunities for interventions. Westmoreland also has taken a more targeted approach in the City of Monessen by gathering parcel-level blighted property data. This session will provide participants with an understanding of the process each county used for collecting data, what they are learning, and how they plan to use this data to inform future blight related planning and policies.

*Speakers: Brian Lawrence Deputy Director, Westmoreland County Department of Planning and Development*

*Josh Krug, Chief Planner, Indiana County Office of Planning & Development*

**11:30 - 12:15 PM Strategic Code Enforcement 101**

A successful strategic code enforcement program moves beyond inspections and notices. It thoughtfully weaves together regulation, policy, cost recovery, and "carrots and sticks" into a comprehensive strategy to benefit community residents. Using real-world examples from around the country, this module will equip participants with an overview of the pros and cons of various code enforcement strategies and how to implement a more strategic approach.

*Speaker: Liz Kozub, Center for Community Progress*

**12:15 - 1:00 PM Perspectives on Revitalization from the Commonwealth of Pennsylvania (Working Lunch)**

In order to develop a comprehensive revitalization strategy, partnerships at all levels of governments are critical. Deputy Secretary Vilello will provide an overview of the resources at the state as well as an update on existing opportunities available to communities to assist and expand their revitalization efforts.

*Speaker: Richard Vilello, Deputy Secretary for Community Affairs and Development, Pennsylvania Department of Community and Economic Development*

**1:00 - 2:15 PM The Pennsylvania Problem Properties Toolkit**

Pennsylvania law provides local governments with powerful tools to address problem properties, including conservatorship, quality of life ticketing and vacant property registration. Through this interactive session, participants will explore these and other

state authorized tools, including when and how they can be best utilized to address vacant, abandoned, and tax-delinquent properties.

**Speaker:** Karen Black, May 8 Consulting

**2:15 - 2:30 PM Break**

**2:30 - 4:00 PM Understanding Opportunity Zones**

Opportunity Zones are a new federal tax incentive designed to incentivize investment of private capital into real estate projects and businesses located in low income census tracts designated as Opportunity Zones. This session will provide participants with an understanding of Opportunity Zone regulations, how they are intended to incentivize investments, and the roles of the public and private sectors in encouraging the private investment activity. Using Erie, Pennsylvania, and the Flagship Opportunity Zone as a case study, participants will learn how to prepare the Opportunity Zones in their own communities for investment.

**Speaker:** Timothy S. Wachter, Knox Law

**4:00 - 4:15 PM Training Wrap-Up**

*This training is made possible thanks to the support of:*



## Appendix C: About Parcel Surveys

Parcel surveys are exterior surveys that document the vacancy status and conditions of individual parcels. New technology makes collecting this information efficient, and user friendly, allowing for many people and organizations to be involved in the gathering of this data.

Ideally communities will gather and update parcel survey data at regular intervals, such as every three years. Surveys should collect, at a minimum, the following information:

- Parcel vacancy: Structure/no structure
- Parcel condition: Maintained lot/unmaintained lot/dumping
- Structure vacancy: Occupied/not occupied
- General structure condition: On a scale from 1-5 or from "hazardous" to "excellent"
- Specific structure conditions: Arson, open point of entry, peeling paint, unsound porch/garage, roof issue, etc.

Parcel survey data can provide answers to the questions:

- How many vacant structures, vacant lots, or deteriorated structures currently exist?
- Where are located? Are they scattered or concentrated?
- Are they increasing or decreasing?
- What condition are they in?

Collecting this data can help everyone involved in addressing VAD properties understand the full scope of the problem and to be aligned on appropriate solutions.

Learn about parcel surveys, and how to conduct one in your own community, using an example from the Memphis, Tennessee by visiting <https://realtorparty.realtor/community-outreach/housing-opportunity/resources/transforming-neighborhoods>.



## Appendix D: Housing Market Data Sharing Example

The Akron Cleveland Association of REALTORS® provides monthly market reports to legislators across their jurisdictions developed from data they condense from the REALTORS® Party Resource. Learn more at <https://www.akronclevelandrealtors.com/>



# ACAR HOUSING MARKET STATISTICS

SEPTEMBER 2021 | CUYAHOGA COUNTY



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## Appendix E: Educational Resource Example

This educational brochure was developed by a partnership between the Central Missouri Board of REALTORS® and the City of Marshall for the purpose of educating new homeowners and existing owners of the property maintenance requirements in the city.

### City Codes

City Codes and Zoning Ordinances are local laws adopted by the City of Marshall to maintain the quality of life in neighborhoods by protecting the public's health, safety & welfare, while ensuring every citizen the right to a clean, enjoyable neighborhood. This brochure gives you some of the most commonly reported violations and a handy checklist to help keep your property in great shape and maintain its value.

### Code Enforcement Office

660-886-2653

Yard Waste Pick Up for excess amount: 660-886-3945

Animal Control: 660-886-7411

Household & Hazardous Waste, Large Items: 660-886-3945

Missouri Valley Community Action Agency, need help paying bills? 660-886-7476

Habitat for Humanity – Susan Hunter – 660-886-0186

Saline County Health & Senior Services – 660-886-3383

Recycle Drop-off Hours – 24 hours a day, 7 days a week. 660-886-6966 on North Street

Thegivingbranch.org – Flat Branch Home Loans – Tina Howard





### A Quality Neighborhood starts with You!

**City of Marshall, Missouri**  
**660-886-2226**  
214 N. Lafayette, Marshall, MO 65340





## Appendix E: Educational Resource Example



### **Weeds/Grass/Dead Vegetation: Section Article 2 Section 215.040, 215.050**

Property owners are responsible for maintaining their properties and shall not allow any weeds or overgrown vegetation and grass in excess of 8" and dry/dead vegetation. (weeds, tall grass, shrubs, trees, etc.) on any lot or parcel of land.



**Litter & Debris: Article 2 Section 215.010, (A)(8) & (9).** Litter and debris must be disposed of properly and may not be stored in public view. This includes, but is not limited to, automotive parts, household fixtures, abandoned equipment, appliances, indoor furniture, boxes, mattresses, lumber, scrap iron, tin or other metals.

**Use this handy Checklist to keep  
your property in great shape &  
increase the value.**

### **TOP PREVENTATIVE MAINTENANCE SOLUTIONS**

- ☐ Is the exterior's condition clean, safe & sanitary?
- ☐ Clean gutters regularly & remove tree limbs & debris from Gutters.
- ☐ Divert water runoff away from houses
- ☐ Periodically check foundation for cracks
- ☐ Look for openings in electric service panel
- ☐ Correct peeling paint
- ☐ Check caulk & grout around shower
- ☐ Clear area around exhaust ducts
- ☐ Maintain alley/sidewalk as an extension of your property
- ☐ Ensure that windows are not sealed shut and can stay open without being propped open.
- ☐ Replace broken windows
- ☐ Have Smoke Detectors and Carbon Monoxide Detectors and change batteries each year when the "time changes"
- ☐ Examine plumbing fixtures for leaks.
- ☐ Change furnace filters every 3 months.
- ☐ Inspect Furnace & AC annually
- ☐ Make sure your house numbers are legible on the outside of your house & visible from the street.

City Wide Clean-up held  
every Spring & Fall, but you  
can call Marshall Municipal  
Services 660-886-3945  
anytime for Pickup!



### **Abandoned Property Section 217.010**

Any unattended or unlicensed Motor vehicle, trailer, all-terrain vehicle, outboard motor or vessel removed or subject to removal from public or private property as provided in the code, whether or not operational. Inoperable vehicle means any vehicle that by reason of dismantling, disrepair, expired tags, deflated tires, missing tires or other.



# PATHWAYS TO PARTNERSHIP

## A GUIDE FOR REALTORS®

looking to strengthen relationships  
with local government partners to  
find equitable solutions to vacancy  
and abandonment

### Center for Community Progress

#### HEADQUARTERS

111 E. Court St, Suite 2C-1 Flint, MI 48502

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