



# Recommendations for the Hopkinsville and Christian County Landbank Authority

Addressing Vacant and Abandoned  
Properties through Code Lien  
Foreclosure

# Memorandum

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**DATE:** February 10, 2025

**RE:** Recommendations for the Hopkinsville and Christian County Landbank Authority

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The Hopkinsville and Christian County Landbank Authority (LBA) seeks to define and communicate its role in helping the City of Hopkinsville, Kentucky transform vacant, abandoned, and deteriorated (VAD) properties in underinvested neighborhoods. The City and Community & Development Services (CDS) are particularly interested in how the LBA could leverage a new code lien foreclosure legal tool to facilitate faster transformation of the roughly 1,000 vacant lots and numerous vacant houses in Hopkinsville.<sup>1</sup> Through a multi-month engagement, the Center for Community Progress explored VAD property challenges and opportunities in Hopkinsville, reviewed state and local law related to the City’s and LBA’s ability to address VAD property, and examined how the LBA could play a more active role in reactivating VAD property to improve neighborhoods.

This memorandum summarizes our observations and offers recommendations for the LBA to consider as it seeks to expand its programming to transform VAD properties. We begin by providing our observations as to the state of vacancy in Hopkinsville, illustrating the need for the LBA’s services, an overview of the current structure and programming of the LBA, and a brief summary of the legal tools the LBA and City can leverage to address VAD properties.<sup>2</sup> Next, we present our recommendations in two primary sections: (1) foundational elements the LBA needs to achieve its goals, and (2) key areas for LBA activities and programming.

For the LBA to evolve into a more proactive land bank, it requires a community of partners who are aligned in the pursuit of common goals, committed to funding both operations and programming, dedicated to open and routine communication, and willing to play their own roles in achieving shared goals. Therefore, we offer these recommendations to the LBA, CDS, the City, and to the residents, community leaders, business owners, and others—all of whom are committed to making “Hoptown” a place everyone is proud to call home.

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<sup>1</sup> Community & Development Services serves all of Christian County and is an independent entity from the City of Hopkinsville. CDS is governed by commissioners and is contracted by the City of Hopkinsville to provide a variety of services. CDS provides a range of planning and development services, including providing staff support to most of Hopkinsville’s boards and commissions, including the LBA, Local Development Corporation, and Community Housing Development Organization. For more detail, visit <https://comdev-services.com/>.

<sup>2</sup> Our memorandum primarily focuses on how the LBA operates in Hopkinsville given that its current mission statement restricts activity to the city and the city appears to have the greatest need for its services. The LBA could serve all of Christian County, if it chose. Our focus on the city should not imply the LBA should only operate in Hopkinsville. Many of our recommendations will build the LBA’s capacity and ability to serve communities throughout the county.

## Background and Key Observations

Hopkinsville is a charming community of just over 30,000 people located about an hour outside of Nashville. While it has its challenges, summarized below, it is also a town of hardiness and opportunity. Unique neighborhoods, historic charm, dedicated residents, growing entertainment and retail options downtown, and access to jobs and industry, help mix city amenities with a small-town pace of life.

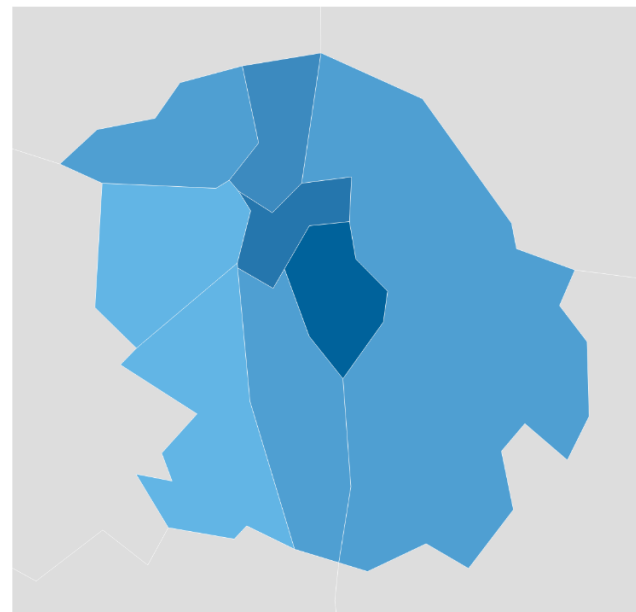
### Understanding Vacancy in Hopkinsville

When VAD properties become widespread in a community, they change the character of neighborhoods. The overabundance of VAD properties begins to harm neighbors, depress the housing market, and drain municipal resources.<sup>3</sup> These changes perpetuate a negative cycle, which intensifies poor living conditions, impacting the economy, community, housing stock, and residents, which in turn fuels more vacancy and abandonment. This is called systemic vacancy: the community experience of widespread vacancy caused by the combined actions of people, policies, and practices.<sup>4</sup>

Like many cities, Hopkinsville's vacancy challenges are not ubiquitous across every neighborhood.

Residential vacancy is most evident in Hopkinsville's "inner city" neighborhoods, particularly the three census tracts in the center of the city which have "other vacant" rates ranging from 11 to 17 percent.<sup>5</sup> "Other vacant" is a term used by the Census to categorize housing units that are neither being held for future occupancy nor used only seasonally. When the focus is narrowed to Census block groups, some neighborhoods have vacancy rates as high as 37 percent.<sup>6</sup> Meanwhile, the citywide residential vacancy rate is 6.6 percent, slightly above a "healthy" vacancy rate.<sup>7</sup> These rates would be even higher if vacant residential lots were included, as one in 10 residential parcels (over 1,000 properties) is a vacant lot. According to the City, most of these lots have substantial amounts of unpaid code liens or delinquent property taxes. In a city of about 30,000 people, one in five residents, and the majority of Black residents, live in a neighborhood significantly challenged by vacant properties.<sup>8</sup> Notably, this level of vacancy is a problem that land banks are specifically designed to address.

**Hopkinsville Residential Vacancy Rate, by Census Tract 2019-2023**



Percent 'Other' Vacant Housing Units, 2019-2023

< 4%	4%-8%	8%-12%	12%-20%	> 20%
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\*'Other' vacant is a term used by the Census to categorize housing units that are neither being held for future occupancy nor used only seasonally. Rates over 12 percent are considered high vacancy.

Map: Center for Community Progress • Source: American Community Survey, 2019-2023.

It is worth noting that we heard, from many people, additional challenges with property conditions in *occupied* properties, most notably substandard rental properties.<sup>9</sup> Staff and residents alike shared

<sup>3</sup> For more information on the negative impacts of VAD property, see <https://communityprogress.org/wp-content/uploads/2022/06/Progress-Points-Systemic-Vacancy-Cost-of-Vacancy-2022.pdf>.

<sup>4</sup> For more information on systemic vacancy, visit <https://communityprogress.org/resources/vacancy/>.

<sup>5</sup> US Census Bureau, "Other Vacant," American Community Survey 5-Year Estimates 2018-2022, accessed via [www.policymap.com](http://www.policymap.com).

<sup>6</sup> US Census Bureau, "Other Vacant."

<sup>7</sup> US Census Bureau, "Population," 2020 Census, accessed via [www.policymap.com](http://www.policymap.com).

<sup>8</sup> US Census Bureau, "Race," American Community Survey 5-Year Estimates 2018-2022, accessed via [www.policymap.com](http://www.policymap.com).

<sup>9</sup> A list of interviewees can be found in Appendix A.

stories of renters living in properties with dirt floors, mold, and other dangerous conditions. With over 27 percent of households making less than \$25,000, these substandard properties are all many can afford.<sup>10</sup> While the City is the appropriate entity to address substandard rentals, these properties are located alongside many of the vacant lots the LBA might acquire. Local developers shared during the site visit the presence of these substandard occupied homes deters some from investing in those neighborhoods. Developers and residents expressed the need for strategies to compel property owners to improve these conditions.

City and other leaders also expressed frustration about how VAD properties seem to contribute to people moving out of Hopkinsville to other nearby communities or not considering Hopkinsville when moving to the area. One interviewee noted there are more than 800 open jobs in Hopkinsville and local employers have trouble finding Hopkinsville residents to fill them. Fort Campbell, a US Army installation, just 20 miles from Hopkinsville, supports over 240,000 people and 66 percent of them live off post.<sup>11</sup> Hopkinsville leaders shared only a small amount of Fort Campbell personnel are choosing to live in Hopkinsville. Addressing VAD property issues may help shift long-standing perceptions that Hopkinsville is “less desirable” than other Christian County communities and Clarksville, Tennessee.<sup>12</sup>

Despite these challenges, there is a need for more housing units and options in Hopkinsville and Christian County. Many developers expressed that they see plenty of opportunity in Hopkinsville. A recent Kentucky Housing Corporation study identified a need for at least 3,400 more housing units in Christian County.<sup>13</sup> As one developer shared, “we’ve got the lumber, we just need the land,” implying much of the vacant lot inventory is inaccessible to the private market. When developers have been able to acquire property from the LBA or from a private party, they have achieved some excellent outcomes.<sup>14</sup>

Finally, resident leaders and others expressed a strong desire to support City and LBA efforts to address VAD properties but could not find enough information about initiatives and how they get involved.

## Hopkinsville and Christian County Landbank Authority: A Tool to Address Systemic Vacancy

The creation of the Hopkinsville and Christian County Landbank Authority in 2007 has been one of the more beneficial moves to address Hopkinsville’s challenges with VAD properties. Per state statute, the LBA was created via an interlocal cooperation agreement (ICA) between the Commonwealth of Kentucky, the City of Hopkinsville, Christian County, and the Board of Education of Christian County.<sup>15</sup> The LBA’s purpose is to “acquire, manage, maintain, protect, rent, lease, repair, insure, alter, sale, trade, exchange, or otherwise dispose of property acquire through tax-foreclosure or other method as provided in KRS 65.350-65.375 for the public purpose of returning such properties to a useful and contributing status.”<sup>16</sup>

The Kentucky statutes that allow local governments and counties to form an “interlocal agency” to serve as a “land bank authority” provide several effective powers to acquire and dispose of vacant properties.<sup>17</sup> Key powers and responsibilities include:

<sup>10</sup> US Census Bureau, “Other Vacant.”

<sup>11</sup> “Fort Campbell Installation Details,” Military OneSource, <https://installations.militaryonesource.mil/in-depth-overview/fort-campbell>.

<sup>12</sup> Fort Campbell is located almost equidistant between Hopkinsville and Clarksville.

<sup>13</sup> Lily Burris, “Hopkinsville, Christian County Facing Down Multiple Factors in Housing Shortage,” Louisville Public Media, December 17, 2024, <https://www.lpm.org/news/2024-12-17/hopkinsville-christian-county-facing-down-multiple-factors-in-housing-shortage>.

<sup>14</sup> “Land Bank Successes,” City of Hopkinsville, [https://www.hopkinsvilleky.us/services/codes/landbank\\_authority/past\\_success.php](https://www.hopkinsvilleky.us/services/codes/landbank_authority/past_success.php).

<sup>15</sup> Land banks in Kentucky are essentially “special purpose governmental entities” and must comply with KRS § 65A.010 in addition to the state land bank statute.

<sup>16</sup> City of Hopkinsville, Kentucky, Municipal Order 50-2006, “Interlocal Cooperation Agreement Authorizing the Establishment of the Hopkinsville and Christian County Landbank Authority, Inc.” (2006)

<sup>17</sup> See KRS § 65.350(1); see also KRS § 65.210 to 300. Interestingly, Louisville appears to be the only other Kentucky city to have established a land bank. The Louisville Landbank Authority has been in existence since 1988, and it may be worthwhile for the LBA to connect with Louisville to learn more about operations, lessons learned, and opportunities. See: <https://louisvilleky.gov/government/community-development/landbank-authority>.

- The ability to exercise any powers available to a Kentucky interlocal agency that, unless otherwise restricted by law or the terms of the ICA, “are not in conflict with local, state, or federal law or in conflict with the interlocal agreement that are necessary and convenient to accomplish the purposes for which the interlocal agency was created.”<sup>18</sup>
- The ability to hire its own staff or utilize staff of the parties to the ICA.<sup>19</sup>
- The ability to hold land in the land bank’s own name “for the benefit of the parties to the ICA.”<sup>20</sup>
- The ability to acquire, hold, and dispose of property that are transferred to it by the County or City or properties “otherwise acquired by any means.”<sup>21</sup>
- The ability to acquire tax-delinquent properties in the absence of other bidders at a property tax sale held pursuant to KRS 91.504 for no cash.<sup>22</sup>
- When property is acquired by the land bank, all “[s]tate, county, city, and school district taxes shall be extinguished.”<sup>23</sup>
- Establish the appropriate sales price for property it disposes of and retain any sales proceeds (less any property taxes due to the appropriate public parties for property acquired via tax foreclosure sale under KRS 65.375).<sup>24</sup>
- The ability to collect 50 percent of property taxes collected from properties sold by the land bank (with the exception of school district taxes) for up to five years.<sup>25</sup>
- Be transparent with its activities (e.g., open board meetings),<sup>26</sup> publicly post its inventory,<sup>27</sup> and communicate with state, city, county, and regional housing authorities about its sales activities if requested.<sup>28</sup>
- Kentucky land banks are required, however, to sell property only for monetary gain,<sup>29</sup> as opposed to other land banks which can accept any form of consideration (e.g., promise to build affordable housing).<sup>30</sup>

Overall, the Kentucky law and the ICA give the LBA broad flexibility to address vacant property and it has put these powers to good use over the last 17 years. To date the LBA has disposed of 48 properties, including seven vacant lots through the Lot Next Door program.<sup>31</sup>

The LBA is managed as a program of CDS, with a variety of staff providing support as needed, though none provide full-time dedicated support. The suite of other development services provided by CDS, the land bank expertise among existing CDS staff, and the LBA’s charge to serve the entire county make CDS the logical ongoing home for the LBA. Operating within CDS also helps insulate the LBA from City politics, which can be challenging given frequent turnover of city council.

Currently, the LBA primarily acquires property via code lien or property tax foreclosure (more on these tools in the next section), but only when a developer or other party expresses interest in acquiring the property to the LBA. Interest is expressed through the Lot Next Door program or by inquiring about property availability or sharing a project idea with CDS or City staff.<sup>32</sup> The process for disposition from the LBA to a new owner varies between the Lot Next Door program and other properties.

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<sup>18</sup> KRS § 65.243(3).

<sup>19</sup> KRS § 65.360(3). Note that the current ICA does not allow the LBA to have its own staff.

<sup>20</sup> KRS § 65.370(1). Note that the LBA appears to be able to hold land tax exempt as an interlocal agency under state law, but it is unclear where the explicit authority lies.

<sup>21</sup> KRS § 65.370(1).

<sup>22</sup> KRS § 65.375(1).

<sup>23</sup> KRS § 65.370(6).

<sup>24</sup> KRS § 65.370(3) and § 65.375(2).

<sup>25</sup> KRS § 65.370(8).

<sup>26</sup> KRS § 65.360(2).

<sup>27</sup> KRS § 65.370(2).

<sup>28</sup> KRS § 65.365.

<sup>29</sup> KRS § 65.370(5).

<sup>30</sup> For more land bank general powers, see: <https://communityprogress.org/publications/progress-points-land-banks/>.

<sup>31</sup> CDS staff in discussion with authors, January 2025.

<sup>32</sup> CDS staff in discussion with authors, October 2024.



**Lot Next Door:** Homeowners adjacent to properties with delinquent taxes or code liens can submit an interest form. The LBA then sends a letter to the delinquent property owner with information on how to donate the property to the LBA. If the owner does not respond or donate the property, the LBA can request the City to pursue foreclosure. If a sale is ordered through the foreclosure, the LBA bids at the public sale. If successful, the LBA contracts with the initial applicant for a 12-month compliance period.<sup>33</sup>

**Existing Inventory:** The LBA has a few properties in its inventory, mostly acquired via foreclosure of the City’s demolition lien and then transferred from the City to the LBA. When the LBA had vacant structures (it recently sold the last one), there was great interest in them and they sold quickly to local developers. The LBA can also follow a process like Lot Next Door when someone expresses interest (and has capacity to rehab or develop the property) in a property with delinquent property taxes or unpaid code liens (see summary below). For either situation, once the property is in the LBA’s inventory, they establish a minimum asking price and suitable use(s). The LBA then publishes a request for proposals (RFP) in the Kentucky New Era and notifies its “interested parties” list. The RFP must be open for at least seven days, according to state law.<sup>34</sup> After that, the LBA reviews all proposals during a regularly scheduled board meeting and makes a decision.

These processes have helped the LBA ensure there is a suitable owner before committing to bringing property into its inventory (and making it the LBA’s responsibility). However, by *only* being reactive in its interventions, as opposed to proactively marketing and acquiring vacant properties, the most deteriorated and neglected properties continue to harm residents and neighborhoods.

## Other Key Tools to Address VAD Properties

### *Property Tax Foreclosure*

While the LBA has access to effective legal powers and tools to acquire vacant property, some of those tools are limited. Acquiring property via property tax foreclosure is a complicated process compounded by the fact that the City and County bill, collect, and enforce unpaid property taxes separately and with different methods.<sup>35</sup> Thus, the process for the LBA to acquire properties via property tax foreclosure is incredibly complex. This is unusual, because land banks generally acquire most of their inventory through the property tax foreclosure process. A deeper analysis of this process is needed to develop potential reforms that could reduce inefficiencies and provide the LBA a more predictable source of inventory.

### *Code Lien Foreclosure*

Luckily, the City—not the LBA directly—can also acquire property via code lien foreclosure. Many of the City’s costs for code enforcement- and abatement-related activities (like demolition, boarding, and mowing grass) can be placed as “code liens” on the property when the owner fails to pay. Code liens are granted special priority over all other liens except for state and local taxes, meaning the City can foreclose and compel the transfer of the property.<sup>36</sup> When an owner fails to pay the full amount due in the time allotted, the City can foreclose. A judge enters an order of foreclosure and the property is sold via public auction by the Master Commissioner of the Circuit Court.<sup>37</sup> If no private party bids, the City

<sup>33</sup> See [https://www.hopkinsvilleky.us/services/codes/ld/nd/how\\_it\\_works.php](https://www.hopkinsvilleky.us/services/codes/ld/nd/how_it_works.php) for Lot Next Door process flowchart. It is important to note the Lot Next Door program recently moved within City government and is no longer run by CDS staff. This may be worth revisiting alongside other recommendations.

<sup>34</sup> KRS § 65.370(4).

<sup>35</sup> A deeper analysis of the state and local laws around delinquent property tax enforcement and foreclosure is merited but was not within the scope of this engagement. One quick observation the City might explore is to assess the inefficiencies in consolidating the City’s and County’s separate tax collection and enforcement processes.

<sup>36</sup> See, for example, KRS § 65.8835(1)(c); 65.8840.

<sup>37</sup> See, for example, KRS § 65.8835(1)(e).

takes title (and could transfer it to the LBA). The City currently uses code lien foreclosure for limited circumstances, primarily for properties where the code lien debt does not exceed the property's market value (i.e., the property will sell at auction and the City will recoup its costs) or through the Lot Next Door process described above.

Recent changes to Kentucky law allow for a single code lien foreclosure action on multiple parcels at once.<sup>38</sup> These changes provide a new opportunity for Hopkinsville to strategically and more efficiently enforce code liens and move property to the LBA. Allowing these bulk foreclosure actions (referred to locally as “mass foreclosure actions”) provides efficiencies for the City and the courts; the same amount of work it took to foreclose on one property can now address dozens. At the conclusion of the foreclosure, the Master Commissioner of the Circuit Court offers the property for sale. The City takes title to any properties that receive no bid at the sale, which, given the underwater nature of these properties, will likely be most of them. The City may then transfer title to the LBA. The LBA's acquisition of the property is free and clear of all prior state, county, city, and school district tax liens.<sup>39</sup> Ultimately, this tool appears to provide an opportunity for the City “cut its losses” on vacant lots with liens that far surpass market value and move those properties to the LBA for strategic reuse.<sup>40</sup>

It is critical to note, however, the potential power of such a tool and to ensure proper guidelines are established for its use to avoid abuse. In the context of vacant lots where the public debt far outweighs the market value, this tool makes sense. For vacant properties with higher value, or where a legacy owner has demonstrated their desire to hold and maintain the property, the risk of unintentional harm and stripping of wealth from a Hopkinsville resident increases.

The City has not used the mass code lien foreclosure at this point, but is interested in pursuing it. As the City navigates this new tool, it has identified potential challenges to its use, such as:

- Expanded or increased costs for title work, advertising, appraisals, and court and other fees, may outweigh the amount the LBA recovers when it sells the property;
- Need for additional attorney and staff capacity to undertake increased foreclosures; and
- Difficulty locating and providing notice to owners or interested parties, a critical step to securing title that is ultimately insurable.

Even with those challenges, using mass code lien foreclosure to address vacant lots would likely have significant impact on Hopkinsville's neighborhoods. The cost of the status quo is not zero.

### *City Initiatives*

The City and CDS also have several other effective programs and activities to address VAD property challenges and support neighborhood investment:

- The “Inner City Residential Enterprise Zones” initiatives invest annual funding into neighborhood projects, improving property maintenance compliance, and matching grants for restoration of properties on main corridors.<sup>41</sup>
- The mayor's Growing Home initiative has increased police and fire department staffing, including code enforcement staff; provided additional funding to the City's Beautification Program; and provided support to small businesses.<sup>42</sup>

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<sup>38</sup> See KRS §§ 91.570; 92.810, and 91.484 to 452.

<sup>39</sup> See KRS § 65.370(6). It is generally understood by stakeholders we asked that title to the property should be insurable after this process but confirmation from the City's attorneys is wise.

<sup>40</sup> City staff and officials in discussion with authors, October 2024.

<sup>41</sup> Community Development Division, Community & Development Services, <https://comdev-services.com/community-development-and-inner-city-rez/>.

<sup>42</sup> “News,” City of Hopkinsville, [https://www.hopkinsvilleky.us/news\\_detail\\_T39\\_R1420.php](https://www.hopkinsvilleky.us/news_detail_T39_R1420.php).

- A move towards focusing code enforcement on ensuring compliance, working with property owners who need support, abating issues (e.g., demolition and mowing), and enforcing unpaid costs on absentee and negligent property owners, lays an important foundation for expanded and elevated community development activity throughout the city.

## Recommendations for 2025–27

Based on its legal tools and opportunities to acquire and dispose of VAD property, the Hopkinsville and Christian County Landbank Authority is well-positioned to build on its past success and evolve into a more proactive entity championing equitable community development, quality housing, partnership, and resident leadership. In its evolution, the LBA must be mindful and informed about the tender history and context in which it seeks to acquire and dispose of property in its vibrant and diverse neighborhoods. Critically, the LBA (and its local government partners) cannot do this work alone—and should prioritize building and strengthening relationships with residents and community partners who have a track record of trust and success in addressing Hopkinsville’s community development challenges.<sup>43</sup>

During this engagement, we clearly heard three shared priorities for how the LBA could leverage its powers and authority to support the stabilization and growth of Hopkinsville’s neighborhoods:

- Address VAD properties by acquiring and maintaining vacant lots.
- Create housing options that are attractive and attainable for most working households in Hopkinsville.<sup>44</sup>
- Grow the real estate and community development ecosystem to meet increased need and opportunity.

Our recommendations are designed to help the LBA (1) build a stronger foundation to achieve the three priorities above, and (2) adopt specific policies, programs, and practices to help achieve each of the priorities. While we acknowledge that the LBA may choose to modify the above priorities, we are confident our recommendations can be easily adapted to fit the LBA’s adopted priorities.

Recommendations are presented as a series of options for the LBA and its City partners to consider, and many of them should be undertaken simultaneously. An estimated timeline is included to visualize concurrent and sequential activities.

With a well-suited home in CDS, a foundation of successful past projects, supportive City staff and leadership, and growing mission-oriented partnerships, the LBA is primed to evolve its approach to property acquisition and disposition and poised to strategically grow its activities and impact.

Observations and recommendations in this memo are based upon Community Progress’ own experience and research. The City and LBA should consult local counsel before relying upon or adopting any recommendations.

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<sup>43</sup> For example, the Hopkinsville-Christian County Human Rights Commission, Hopkinsville Salvation Army, and Western State Hospital.

<sup>44</sup> While commercial property interventions were discussed, it was clear from our conversations that the opportunities presented by the wealth of vacant lots in the city are largely opportunities to develop housing. That is not to say the LBA should not be positioned to intervene in commercial or industrial opportunities when opportunities arise, but CDS staff have access to other tools and programs where commercial acquisition and development may be better housed. Moreover, we were asked throughout this engagement to help identify how the City could prioritize the many things it wants to do, and we clearly heard a need for the three things above more than anything else.



## Establish Foundational Elements

Future success requires the LBA to update and establish its foundational elements: priorities, communication, and staffing. Before the LBA can expand programing to address priority needs, it must revisit—with partners and residents—some foundational elements:

- Update mission and adopt formal priorities
- Establish a brand identity and consistent communication
- Secure proper staff capacity and funding

These activities will help the LBA to build the trust, partnerships, and capacity necessary to evolve and should be the **first** focus. Community Progress anticipates most of these could be accomplished in three to six months, with staffing changes and initial fund development taking up to 12 months.

### Mission and Priorities

With a foundation of successful past projects, knowledgeable partners, and a city eager for new development and revitalization, the LBA must update its mission and adopt formal priorities to match the current needs of Hopkinsville. The LBA cannot meet those needs without an engaging mission and clear, data-based priorities informed by residents, particularly those most impacted by vacancy. This engagement started the conversation, but the LBA must take the intentional step of identifying and naming priorities.

- a) **Update mission statement.** The LBA’s mission statement should reflect the *outcome* it seeks to achieve. It is clear through this engagement that outcome should involve playing a proactive role in improving the quality of life and housing in Hopkinsville and growing the community development field. It is also clear that piecemeal redevelopment of vacant lots is not the “end goal.”<sup>45</sup> The LBA’s current mission statement also restricts activity to the “Inner City.”<sup>46</sup> While the majority of VAD properties are located in those neighborhoods, the challenges with VAD properties and quality housing are not exclusive to the Inner City. Examples of land banks that communicate a clear identity through their mission statements include:
  - > **Macon-Bibb Land Bank:** “The mission of the Macon-Bibb County Land Bank Authority, Inc. is to create vibrant communities through the elimination of blighted properties, creation of affordable housing opportunities and enhancing economic activities in a manner consistent with local government plans and priorities.”<sup>47</sup>
  - > **Tri-COG Land Bank:** “Our mission is to equitably transition abandoned properties to beneficial reuse that promotes community stability and resiliency alongside our members, partners, and residents in the communities we serve.”<sup>48</sup>
  - > **Rochester Land Bank Corporation:** “The Rochester Land Bank Corporation will return underutilized property to productive use, preserve and create quality housing, enhance the quality of life within neighborhoods, and encourage economic opportunities.”<sup>49</sup>

<sup>45</sup> According to the LBA’s website, “Turning vacant lots into places for economic development, residential or recreational purposes is the end goal of the landbank authority.” See: [https://www.hopkinsvilleky.us/services/codes/landbank\\_authority/index.php](https://www.hopkinsvilleky.us/services/codes/landbank_authority/index.php)

<sup>46</sup> According to the LBA’s website, its current mission statement can be inferred as “The goal of the Hopkinsville and Christian County Landbank Authority is to assist with the revitalization of Hopkinsville’s Inner City.” See: [https://www.hopkinsvilleky.us/services/codes/landbank\\_authority/index.php](https://www.hopkinsvilleky.us/services/codes/landbank_authority/index.php)[https://www.hopkinsvilleky.us/services/codes/landbank\\_authority/index.php](https://www.hopkinsvilleky.us/services/codes/landbank_authority/index.php)

<sup>47</sup> “Home,” Macon-Bibb County Land Bank Authority, <https://maconlandbank.org/>.

<sup>48</sup> “Our Purpose,” Tri-COG Land Bank, <https://tricoglandbank.org/our-purpose/>.

<sup>49</sup> “About the Land Bank,” City of Rochester, <https://www.cityofrochester.gov/departments/rochester-land-bank-corporation/rochester-land-bank-corporation>.

- b) **Map all vacant properties and lots in Hopkinsville.** The full scale of vacancy needs to be seen and understood to craft an equitable and effective acquisition strategy. This inventory of vacant properties should include and delineate publicly owned, LBA-owned, privately owned but subject to tax delinquency and/or code liens, and, if available, privately owned not subject to any public liens (e.g., subject to code notices but not liens; vacancy identified by United States Postal Service data, water shut offs). These maps should delineate between lots and structures, and help clearly identify areas of concentrated vacancy. CDS has a capable GIS department that can serve as an excellent partner to achieve this mission.
- c) **Identify areas with opportunities for VAD property transformation.** Using the vacant properties map and other important data (like neighborhoods with existing initiatives, housing market needs, community priorities, and discussions with City partners and the Legacy Hopkinsville Neighborhood Associations) identify potential priority areas and parcels. Initial focus areas could be blocks where parcel assemblage could occur, where multiple interventions on a block or in a neighborhood may spur additional redevelopment activities, and/or where opportunities may exist to achieve development of safe, quality, and affordable single-family housing in alignment with community goals and existing development partners.
- d) **Establish priorities for programming and activities.** Using available information, meet internally and with key partners to clarify and prioritize the LBA's specific goals and priorities. Those conversations should explore the priorities discussed in the next section, particularly refining the language to be more specific and establishing clear definitions for terms (e.g., "attainable"). All LBA programs and activities should ultimately align to the established priorities. Two key groups to engage are the Legacy Hopkinsville Neighborhood Associations and the attendees of the October developer roundtable.
  - **Legacy Hopkinsville Neighborhood Associations.** The LBA could leverage existing meetings to share the results of the mapping exercise and the analysis of potential priority areas. Through conversation and activities, attendees would help fine-tune the preliminary priorities (e.g., address VAD, create attainable housing, build a community development ecosystem), define terms like "attainable housing," and share additional thoughts on needs and opportunities in their neighborhoods.
  - **Developers Roundtable.** The LBA should reconvene the October attendees for a similar dialogue on findings, incorporating some housing market information (e.g., median sales prices and rental rates). Developers would share additional technical knowledge (e.g., the average cost of repairs and rehabs, changing market conditions). In this conversation or a follow-up, developers could share their priorities for projects and access to inventory in the target areas. The LBA would then use that information to consider further refinement to their priorities.

## Communication and Branding

Despite key CDS staff building strong relationships with many in the community, the LBA is not well known or understood in Hopkinsville, even by those who have interacted with it or with the development process. This is partly because the LBA has not clearly defined or communicated its own identity, though the City's public information officer's work has grown the LBA's social media presence and identity. Residents, partners, and potential future buyers and developers should easily understand who the LBA is and what it is doing, its impact, and the opportunities ahead. This is a challenge many land banks across the country face; when focused on "doing the work," the communication and storytelling sometimes gets left behind. Hopkinsville needs someone to be the leading voice of the community development ecosystem. With the clear, concise priorities developed through previous activities and the support of the City's public information officer, the LBA will be ready and able to step into that space.

- a) **Develop brand standards.** The LBA should update its brand standards (e.g., logo, colors, fonts) that are leveraged across all LBA communications (webpages, social media, email signatures, flyers, handouts, etc.) to be consistent and to develop recognition within the community. For example, the adjacent logo is on the City's Facebook page, but not its website.<sup>50</sup>



- b) **Develop a communication strategy.** Effective communication is a key component to mission fulfillment and vital to building strong community partnerships. The LBA needs to share information that builds enthusiasm and manages expectations. To do this, it will need to significantly ramp up communication, which requires a cohesive strategy. Working with the City's public information officer and other relevant communications staff, the LBA should develop a strategy that is inclusive of online and traditional (print, television, radio) media, community presence and engagement, educational events and presentations, and partnership development.
- i. **Consider a routine, simple email newsletter.** This could be sent regularly (e.g., once a month or every quarter) and include updates on activities from the LBA, CDS, City, and other partners, and help celebrate their successes.
  - ii. **Improve marketing materials.** Reaching and attracting a robust set of potential partners and buyers should be one of the primary goals of the strategy. Simple improvements, like professional photos on online listings, can increase interest in (and sales prices for) LBA properties. Marketing materials should also be sent out proactively and to targeted groups to grow the interest in LBA properties.
  - iii. **Develop, or utilize from others, educational materials on land banks.** Having some standard materials on how land banks work, what the LBA does, and basic descriptions of LBA programs will be especially useful to quickly reference and share. Some examples the LBA could use or draw from include:
    - > Community Progress Resources:
      - > Land Bank FAQ: [communityprogress.org/resources/land-banks/lb-faq/](https://communityprogress.org/resources/land-banks/lb-faq/)
      - > Explainer Blog: "What is a Land Bank?" [communityprogress.org/blog/what-is-a-land-bank/](https://communityprogress.org/blog/what-is-a-land-bank/)
      - > Factsheet: *Land Banks: A Tool for Addressing Problem Properties to Serve Community Goals*: [communityprogress.org/wp-content/uploads/2022/01/Progress-Points-Land-Banks-2023.pdf](https://communityprogress.org/wp-content/uploads/2022/01/Progress-Points-Land-Banks-2023.pdf)
      - > Factsheet: *Land Banks: Demonstrating the Positive Impacts on Communities*: [communityprogress.org/wp-content/uploads/2022/01/Progress-Points-Land-Banks-Land-Bank-Impacts-2023.pdf](https://communityprogress.org/wp-content/uploads/2022/01/Progress-Points-Land-Banks-Land-Bank-Impacts-2023.pdf)
      - > Webinar: Land Banks and Land Banking 101: <https://youtu.be/2bmiT-FjUo?si=PJ2AFanJvRqsLm8R>
    - > Metro-Atlanta Land Bank's FAQ Page: [metroatlantalandbank.org/faq/](https://metroatlantalandbank.org/faq/)
    - > Wayne County Land Bank's FAQ Page: [waynecountylandbank.com/faq/](https://waynecountylandbank.com/faq/)
  - iv. **Improve availability and accessibility of information.** The LBA webpages lack important, basic information on the LBA making it difficult for anyone seeking to learn more to find relevant information. The webpages should include contact information;

<sup>50</sup> "City of Hopkinsville Local Government," Facebook, <https://www.facebook.com/CityofHopkinsville/posts/pfbid02CPM8Ndz2QTkq1wUzmRrtM3PBZkY1Ri9WugoScdiUG59hbaDqwJeamobQKjZYzGVI>.

mission, priorities, and programs; board members, meetings, agendas, and minutes (for at least two years); current available property; potential available property (ideally mapped); and success stories as examples of the LBA's priorities and impact (see below for more). It is also valuable to include staff names and photos. Pages should be regularly updated, at least following board meetings.

- c) **Incorporate LBA updates and education into existing programming.** CDS and the City already engage with neighborhood leaders and residents. Incorporating regular LBA content into those agendas and events will help build community-wide understanding of the LBA and land use issues generally. It may also help identify interested and capable residents to take on more community development leadership roles.
- d) **Use board meetings as communication and education opportunities.** LBA board meetings are important moments of transparency. With intentionality, they can also become places of learning and relationship building. The LBA should consider expanding the focus of board meeting agendas from simply business to board member and partner education, and provide opportunities for access. Some ways to do this include hosting board meetings at partner office locations (in neighborhoods with VAD challenges if possible) and including regular presentations and sharing from partners on the agenda.
- e) **Craft short, simple success stories and testimonials.** The LBA has done meaningful work and should celebrate its successes. Developing some short, simple success and impact stories is a great way to share about the LBA. Stories should highlight emblematic projects, including the Lincoln Group development, and possibly a Lot Next Door success or other development success with focus on photos and simple descriptions that can be displayed on website. At least some photos should include people, whether people actively working on a property to smiling homeowners in their renovated home. The LBA could also collect one- to two-sentence testimonials (written or video) from purchasers and partners to feature across its materials. Storytelling should also include sharing the success of the LBA's partners, whether project-based or more generally. This could include things like nominating partners for local honors and awards, such as from the Human Rights Commission.
  - > Broome County Land Bank "Our Impact": [broomelandbank.org/about-us/our-impact/](http://broomelandbank.org/about-us/our-impact/)
  - > Dublin-Laurens Land Bank "Before/After": [www.dublin-laurenslandbank.com/312](http://www.dublin-laurenslandbank.com/312)
  - > Detroit Land Bank Authority's "Transformations" and "Share Your Success" social media posts: [www.facebook.com/buildingdetroit/](http://www.facebook.com/buildingdetroit/)
  - > Kalamazoo County Land Bank Annual Reports: [kalamazoolandbank.org/impact/annual-reports/](http://kalamazoolandbank.org/impact/annual-reports/)

## Staffing and Funding

CDS and the City have a prime opportunity to better leverage the LBA to support improving quality of life in Hopkinsville. However, more staff time must be dedicated to the LBA for it to assume a more proactive and impactful role. *Note: These staffing recommendations do not include the staffing needed for the Lot Next Door program. Given the recommendations here and the LBA's role in acquisition, it may make sense to return that program to CDS. It may be that one person could serve as coordinator for Lot Next Door and as the community engagement director described above.*

- a) **Dedicate one full-time staff position to serve as the land bank director.** To achieve the desired expansion of LBA activities, and to handle the likely larger inventory of properties, CDS should dedicate one staff member to manage and oversee LBA activities full time. Transformative change takes dedication, and the LBA deserves the focused attention of *at least* one person. This role's primary focus would be on property acquisition, maintenance, and



disposition; board relations and development; and coordination with the City and County. This could be an existing CDS staff member or a new hire.

- b) **Dedicate at least .5 FTE to serve as community engagement coordinator.** Expanded LBA operations will require significant partnerships and community support. CDS has the foundations for some of these relationships, through the neighborhood leader meetings and its longtime role in supporting community and economic development generally. This position would work with the land bank director and lead community engagement, partner development, program development (such as an ambassador program, see 6c), and related activities. This position would also support communication improvements and board meetings. Ideally, LBA leaders, including staff, will be residents of the neighborhoods most impacted by VAD properties.
- c) **Leverage CDS for additional support.** CDS staff have significant expertise in the land bank and in shepherding real estate projects through the development process. That expertise should continue to be leveraged and the LBA (housed in CDS) can continue to benefit from CDS's resources, from administrative capacity (e.g., procurement, HR, and payroll) to technical expertise (e.g., GIS, legal, and zoning, property development).
- d) **Collect 5/50 tax recapture.** The LBA has not previously collected its 5/50 tax recapture, but will do so as of January 1, 2025. 5/50 is the only legislated direct revenue source for land banks in Kentucky; all other operational funding depends on local support, therefore it is imperative that the LBA collect its 5/50.
- e) **Develop budget ask to City.** Using the identified inventory pipeline, the pilot code lien foreclosure cost analysis, known costs of LBA activities (e.g., property costs) and CDS employment, and the positions described above, develop a three- to five-year budget for the LBA. The recommendations in this memo *will take time* and should not be rushed. It will take time to figure out the code lien foreclosure process, develop programming and partnerships, and provide adequate onboarding and learning for staff, even if they are already familiar with the systems and issues. The budget should also consider expanding inventory and increased activities year over year, launching new programs, evaluation needs, and a future strategic plan. See Appendix B for additional budget considerations.

## Create and Expand Programming to Pursue Priorities

With a solid foundation established, the LBA will be ready to evolve through new and expanded programming. Programming ideas are organized into the three goals identified during this engagement: (1) support the City in addressing VAD properties, (2) facilitate the creation of attainable and attractive housing options, and (3) grow the real estate and community development ecosystem. A fourth section is included to discuss evaluating and modifying programming.

### Address VAD Properties by Acquiring and Maintaining Vacant Lots

A comprehensive strategy for addressing (and preventing) VAD properties is needed in Hopkinsville but was outside the scope of this engagement.<sup>51</sup> Prevention activities primarily fall under municipal and county authority. Land banks are designed and intended to address existing vacant property. Therefore, the LBA is just one tool that can be leveraged, primarily through property acquisition and disposition, in a comprehensive strategy. Recognizing its important but limited role, the following recommendations are focused on how the LBA can *partner* with the City to address VAD properties.

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<sup>51</sup> A few additional observations and resources can be found in Appendix C.



- a) **Facilitate regular meetings with code enforcement.** With code lien foreclosure being a significant future inventory pipeline, regular connection and coordination with the City’s code enforcement team will be imperative. Additionally, to understand how substandard properties are impacting LBA efforts, it is important to understand the City’s efforts to improve conditions of substandard and rental property.
- b) **Improve coordination with other City departments and CDS.** While much of the potential and future LBA inventory will be returned to private ownership, there may be key parcels and opportunities to use property for other government functions (e.g., infrastructure, parks and recreation). Continued and expanded coordination with the relevant City departments and CDS staff will be crucial to ensuring opportunities for increased public benefit from land bank tools are not missed.
- c) **Explore having the City mow LBA-owned properties.** Given that the City already handles mowing vacant properties through its code violation abatement activities, there may be some cost savings and efficiencies in partnering with the City to mow LBA-owned property (which is currently contracted out to private companies).
- d) **Explore, with the City, utilizing Crime Prevention Through Environmental Design (CPTED).** CPTED is “based on a set of principles that encompass the idea that simple changes to a physical space, such as improvements in lighting, or putting up an open fence on an unused corner lot, can show others that this area is being watched and looked after, and in turn, can reduce the opportunity for crime to occur.”<sup>52</sup> With approximately 1,000 vacant lots in Hopkinsville, it will take time to return them to private ownership. CDS staff should work with the City to explore the many strategies and affordable interventions that could be done in the interim to improve safety and appearance.

> Flint, Michigan CPTED story map<sup>53</sup>

## Facilitate the Creation of Attainable and Attractive Housing Options

Hopkinsville needs expanded housing options for its current population and to attract new residents. Over 67 percent of the existing housing stock is single-family detached homes, with another 22 percent of the city’s units located in small apartment buildings.<sup>54</sup> Throughout our conversations, there was strong consensus that the majority of available housing is too small (two-bedroom, one bath) and the market needs more variety—especially three- or four-bedroom, two bath homes and apartments. With several new job centers coming to the area, Hopkinsville needs housing variety to attract new residents. Without expanded and improved housing stock, households will continue choosing other locations in the region.<sup>55</sup> This was true for both market and affordable rates. Developers we spoke with felt strongly that infill housing developments could “pencil out” if the land was available and affordable. The median home price in Hopkinsville is around \$130,000<sup>56</sup> but the median loan amount for a purchase mortgage in 2022 was \$185,000, suggesting there are buyers for homes above the median value.<sup>57</sup>

- a) **Maintain passive acquisition strategies.** An evolving LBA does not necessitate abandoning past programs and strategies. The LBA should continue its current work with existing LBA

<sup>52</sup> “Home, What is CPTED?,” International CPTED Association, <https://www.cpted.net/>.

<sup>53</sup> See: <https://www.arcgis.com/apps/MapJournal/index.html?appid=bc01aab1491542418477312a5fdaef68>.

<sup>54</sup> Community Profile Report by Pre-defined Location for Hopkinsville (City) (PolicyMap, 2025), <https://www.policymap.com/newmaps/e/www>.

<sup>55</sup> Nearly all interviewees noted Hopkinsville is losing out to Clarksville, Tennessee and places in between Clarksville and Hopkinsville. This is likely not due *exclusively* to housing, but housing options are a significant contributing factor.

<sup>56</sup> US Census Bureau, American Community Survey 5-Year Estimates 2018-2022, accessed via [www.policymap.com](http://www.policymap.com).

<sup>57</sup> Home Mortgage Report by Pre-defined Location for Hopkinsville (City) (PolicyMap, 2025), <https://www.policymap.com/newmaps/e/www>.

inventory and Lot Next Door and make appropriate acquisitions through single cases of code lien foreclosure or the property tax foreclosure system.<sup>58</sup>

- b) **Pilot mass code lien foreclosure.** As previously discussed, this new tool presents opportunities and potential challenges. The City should start with a pilot of no more than 20 eligible properties that align with the LBA's selected priorities and are in a single priority area (e.g., two to three square blocks) that could be foreclosed and then transferred to the LBA (if unsold at foreclosure sale). Selected properties should be suitable for single-family home development in alignment with other City plans and activities. Carefully track the staff time, expenses, and timeframe of the pilot to calculate a potential cost per parcel, and potential cost savings (compared to not foreclosing) to inform any expanded use of the tool.
- c) **Implement a proactive acquisition strategy.** Based upon the code lien foreclosure pilot, develop a multi-year acquisition strategy to proactively acquire vacant and abandoned property. Acquisition goals, or the number of properties moved through code lien foreclosure, should be paired with the staffing and budget capacity necessary to execute. It is likely not feasible to jump from a pilot of 10 properties in one year to the full 1,000+ eligible the next. The strategy should also include and be informed by the development of partnerships with local developers, especially those who attended the developer roundtable during the Community Progress site visit.
  - i. **Develop target properties.** Using the target areas and inventory pipeline, the LBA should identify target properties for acquisition. The LBA should prioritize acquisition, and then disposition, of strategic clusters to increase positive impacts and facilitate efficient use of resources by both the LBA and the developer. The City should regularly share their efforts to improve code compliance and their expectations for annual LBA acquisitions with the LBA.
  - ii. **Consider additional acquisitions through donation.** The LBA could also explore expanding donations beyond the Lot Next Door program to include properties that align with other strategies and priorities. For example, an owner of tax-delinquent parcels adjacent to other LBA acquisitions could donate their property to the LBA before tax foreclosure. Upon acquisition and in accordance with the LBA statute, state, county, city, and school district taxes would be extinguished, and it would become available through the LBA's new disposition programs.<sup>59</sup> Another example could be an out-of-town property owner who does not have the interest or capacity to maintain the property. Rather than letting code violations and tax bills rack up over years, the owner could simply donate the property to the LBA to facilitate a quicker transition from abandoned to reoccupied.
  - iii. **Explore bringing properties into the LBA before demolition.** In addition to using the code lien foreclosure process for salvageable properties, the City and LBA should explore using the process for demolition-condition properties. There may be efficiencies and cost savings for the City and the courts to foreclose and transfer *before* expending funds on demolition.
- d) **Develop clear criteria for making disposition decisions.** With a larger inventory that likely includes properties without an immediate buyer, the LBA will need to develop clear, explicit criteria for soliciting and scoring proposals and offers. Criteria should include considerations for priority property outcomes (e.g., three-bedroom, two bath homes at attainable price points; affordable, quality rental properties), along with standard requirements such as proof of funds,

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<sup>58</sup> See for example, KRS § 65.375.

<sup>59</sup> See KRS § 65.370(6).

no tax or code delinquency, and prior experience. The LBA could also explore “prequalifying” trusted, proven nonprofit and private developers. This could take many forms, such as having an “approved” developers list that allows for expedited applications and review.

- e) **Leverage CDS dealmaking experience.** LBA-serving staff should leverage their CDS colleagues’ deep experience with real estate development projects. CDS staff can support planning and zoning considerations in RFP development, feasibility analysis of applications, vetting of developers, and connections to the other development entities (e.g., CHDO, LDC). Strong connections amongst CDS staff ensure land bank tools and properties are getting the full benefit of CDS staff knowledge and providing multiple community benefits.
- f) **Update LBA policies to include new activities.** The LBA’s “Priorities, Polices, and Procedures” (policies)—including Policy 1.B.—must be updated to include, at a minimum, acquiring property via the code lien foreclosure process. Other policies that might also be of interest to amend include, for example:
  - i. Policy 1.B.9., noting the need to clarify whether the LBA can acquire property that does not have clear title so long as the LBA will work to clear any such title via its existing authority or a quiet title action.
  - ii. Policy 2.Factor One.4, which requires the disposition of property in a way that ensures no or minimal financial loss for the LBA.
  - iii. Whether the priorities listed in Policies 2.Factor Two and 2.Factor 3 remain in the correct order after clarifying goals and priorities per this memorandum.

As a matter of course, the LBA should review all policies and update as needed to incorporate adopted recommendations.

## Grow the Real Estate and Community Development Ecosystem

To transform VAD properties in Hopkinsville, residents, developers, funders and financiers, contractors, building trades, real estate agents, nonprofits, and government need to be actively engaged with each other. CDS staff already hold several of those relationships, particularly with developers, and some collaborative work has occurred. But there is not yet a strong enough ecosystem to tackle all of the VAD properties that exist. The LBA, supported by CDS, should dedicate time to growing the ecosystem, fostering new relationships and collaborations, and building new capacity in residents.

- a) **Inventory and connect with individuals and organizations doing community development.** Recognizing most of the people operating in the community development space are already known by CDS and City staff, it is still an important step to intentionally inventory all the actors and ensure the LBA has regular touchpoints with them. That may be as simple as annually reviewing email subscription lists or hosting a community development networking or roundtable session.
- b) **Convene an ongoing developer roundtable.** Participants in the October roundtable expressed a strong desire to continue meeting and to have opportunities to strategize, problem-solve, and build relationships. With the number of mission-oriented developers already in Hopkinsville, it is important to facilitate some collective goals and vision. A strong and connected local development community network can help attract additional investment and help hedge against outside developers taking advantage of market conditions to the detriment of local needs and goals. While we cannot point to a specific example of another land bank convening such a group, land banks in the Cleveland, the south suburbs of Chicago, and outside of Pittsburgh are exploring it.
- c) **Develop a “Hoptown Equitable Land Use Ambassadors” program.** Those most impacted by VAD properties often have the least means to address them—whether that is capital, capacity,

or knowledge—which leaves them especially vulnerable to the negative impacts. Hopkinsville has a responsibility to its residents to both address VAD and to build the capacity of residents to engage in solutions. Right now, residents’ connections to the LBA, and VAD solutions generally, appear limited. The LBA in particular holds a unique role as fellow property owner, and therefore physical neighbor, in many neighborhoods. The LBA be a leader in community-engaged programming. Leveraging the relationships that do exist, through the Legacy Hopkinsville Neighborhood Associations, the LBA should develop an “ambassadors program” focused on learning the history of land use in Hopkinsville, the constellation of public and private entities that impact ongoing development in Hopkinsville, and the powers and programming of each.<sup>60</sup> Over the course of a year, a cohort of six to 12 individuals would experience presentations and/or trainings from a variety of leaders including the mayor, local downtown development leaders, hospital and bank leaders, local journalists, museum leadership, etc. Graduates of this program would become ongoing “ambassadors,” and could help with outreach and education about the LBA, and land use generally. More importantly, this program could help “build a bench” of future board members for the LBA and other entities (LDC, CHDO, CDS, other City boards, etc.). See Appendix D for programming content suggestions.

- d) **Serve as partner, when appropriate, in ongoing commercial/downtown redevelopment efforts.** The LBA does not need to lead here but simply bring its powers to bear as appropriate and in coordination with other entities. There may be times when leveraging land bank tools can bring a project from idea to reality or from impossible to feasible, so the LBA should be open to using its tools discretely for commercial development. Longer term, the LBA can explore a more active role, to ensure larger developments are consistent with community priorities (e.g., attainable housing prices, preventing displacement of current residents). For example:
- > Cuyahoga County Land Bank Authority’s Deed-in-Escrow Program allows an owner-occupant or investor to buy a home for a modest price, based on an agreement to make certain renovations to the property. Land bank staff work collaboratively with the buyer to create a realistic written renovation plan. Once a purchaser enters into an agreement with the land bank, the title to the home is held in escrow until the renovations are completed. Renovations are deemed complete when the appropriate municipality issues an official Certificate of Occupancy or when all necessary permits are officially closed by the municipality. If renovations are not completed within the agreed time frame, the title is retained by the land bank, and the potential purchaser forfeits the money that they have invested into the renovation.<sup>61</sup>

## Evaluate and Modify Programming

With the number of new activities the LBA will be engaging in, a commitment to reflection, evaluation, and modification is critical. Incorporating these principles from the beginning will help the LBA be responsive to changing conditions and help build a culture of continuous improvement.

- a) **Design evaluation plan for new activities.** As the LBA launches programs, it should also establish clear metrics of success that track outputs and outcomes, methods for tracking and analyzing them, and a system for reviewing progress internally and with the board. These do not need to be overly complicated or lofty, just a few key measures. An evaluation plan should also include opportunities to collect input and feedback from partners and program participants. Given the scaling up of inventory, the LBA’s evaluation plan should especially include multiple

<sup>60</sup> This idea is modeled off the Omaha Land Bank’s Ambassador program, learn more at <https://omahalandbank.org/ambassador-program/>.

<sup>61</sup> For more information visit <https://cuyahogalandbank.org/land-bank-homes/buying-a-home-to-renoate/#:~:text=The%20Cuyahoga%20Land%20Bank's%20Deed.property%2C%20typically%20within%20four%20months>

moments of updating the “inventory pipeline” and all for that inventory to guide the development and solidification of the LBA’s mission and goals. Potential metrics could include an annual increase in properties sold, diversity of buyer types, property outcomes (e.g., new construction, affordability, etc.), and/or community member’s satisfaction with the LBA.

- b) **Modify programs based upon evaluation.** Based upon progress, results, and feedback, the LBA should be prepared to adjust course and modify programming when necessary. This may mean speeding up or slowing down particular activities, it may mean totally redesigning something that just did not work, and it may mean creating new processes and programs not considered in these recommendations. The goal should always be to best steward LBA properties and serve the community.
- c) **Prepare for strategic planning process.** This Action Plan is designed to provide next steps for the LBA as it evolves from passive to proactive. As staff learn their roles and more projects have been completed, the LBA should prepare for a more traditional/formal strategic planning process to launch in 2027, with a plan complete in time to inform 2028 budget and activities.



## Timeline for Implementation

	3 months	6 months	12 months	18 months	2 years	3 years
<b>FOUNDATIONAL ELEMENTS</b>						
<b>1. Mission and Priorities</b>						
a) Update mission statement.						
b) Map all vacant properties and lots in Hopkinsville.						
c) Identify areas with opportunities for VAD property transformation.						
d) Establish priorities for programming and activities.						
<b>2. Communication and Branding</b>						
a) Develop brand standards.						
b) Develop a communications strategy.						
c) Incorporate LBA updates and education into existing programming.						
d) Use board meetings as communication and education opportunities.						
e) Craft short, simple success stories and testimonials.						
<b>3. Staffing and Funding</b>						
a) Dedicate one full-time staff position to serve as the land bank director.						
b) Dedicate at least .5 FTE to serve as community engagement coordinator.						
c) Leverage CDS for additional support.						
d) Collect 5/50 tax recapture.						
e) Develop budget ask to City.						
<b>CREATE AND EXPAND PROGRAMMING TO PURSUE PRIORITIES</b>						
<b>1. Address and Prevent VAD Properties</b>						
a) Facilitate regular meetings with code enforcement.						
b) Improve coordination with other City departments and CDS.						
c) Explore having the City mow LBA-owned properties.						
d) Explore, with City, using Crime Prevention Through Environmental Design (CPTED).						
<b>2. Facilitate the Creation of Attainable and Attractive Housing Options</b>						
a) Maintain passive acquisition strategies.						
b) Pilot mass code lien foreclosure.						
c) Implement proactive acquisition strategy.						
d) Develop clear criteria for making disposition decisions.						
e) Leverage CDS dealmaking expertise.						
f) Update LBA policies to include new activities.						
<b>3. Grow the Real Estate and Community Development Ecosystem</b>						
a) Inventory and connect with individuals and organizations doing community development.						
b) Convene an ongoing developer roundtable.						
c) Develop a "Hoptown Equitable Land Use Ambassadors" program.						
d) Serve as partner, when appropriate in ongoing commercial/downtown redevelopment efforts.						
<b>4. Evaluate and Modify Programming</b>						
a) Design evaluation plan for new activities.						
b) Modify programs based upon evaluation.						
c) Prepare for strategic planning process.						

# Appendices

## A. Interview List

During our site visit to Hopkinsville, we toured the city, saw some of the most challenging VAD properties, and met with a wide range of partners, including:

### Project Team

- Troy Body, City Administrator
- Holly Boggess, Assistant Director & Downtown Renaissance Director
- Diane Turner, Administrative Coordinator
- Emalee Hudson, Planner I

### CDS, City, and County Staff and Elected Officials

- Ashley Calhoun, Christian County Sheriff's Office
- Chief Steve Futrell, Fire Department
- Councilmembers Francis, Bell, Martin, Crabtree, and Marsh
- Darnell West, Code Enforcement
- Deputy Chief Chad Sivills, Fire Department
- Laura Faulkner, Housing Authority of Hopkinsville
- Mark DeArmond, Code Enforcement
- Mayor Knight
- Tom Britton, Executive Director CDS

### LBA Board Members and Support

- Melanie Barrett, Christian County Public School System
- Rich Maddux, Maddux & Associates (state appointee)
- Tyler Young, local developer (county appointee)
- David Cotthoff, Cotthoff & Wilen (LBA counsel)
- Doug Willen, Cotthoff & Wilen (City counsel)

### Local Developers

- Adam Smith, independent developer
- Blake Ladson, Legacy Construction & Roofing
- Carlos Duran, Fuentes Construction
- Derrick Watson, Hopkinsville Inner-City Community Housing Development Organization
- Eric Coleman, WB Properties SE, LLC
- Heath Duncan and Brian Keith, Habitat for Humanity Pennyryle Region
- Michael Goss and Frederick Taylor, Lincoln Real Estate Development Group

### Other local stakeholders

- Jennife Brown, Hoptown Chronicle
- Jeff Littlefield, Challenge House Ambassadors
- [Neighborhood Leaders Group]

## B. Budget Considerations

This is a simple brainstorm of activities and expenses to consider when developing a budget for the LBA. This is not meant to be an exhaustive list, but rather a starting point. Where possible, we shared rough estimates for potential costs. CDS and the City should research and refine these categories based upon their local knowledge and known costs (e.g., LBA closing costs).

### Staff

- Director (\$60,000–75,000 annual salary for three years plus fringe benefits)
- Community Engagement Coordinator (\$30,000–37,500 annual salary for three years)

### LBA Operations

- Legal support (e.g., general counsel services)
- Communications
  - Website improvements (\$10,000–20,000 one time)
  - Marketing and education materials (\$10,000–15,000 one time; \$3,000–6,000 annually thereafter)
- Software to support evaluation activities
- Three-year strategic plan in advance of 2027 (\$50,000–75,000, if external consultant)

### LBA Real Estate Activities

- Acquisition (e.g., code lien foreclosure)
- Property maintenance (e.g., securing, mowing)
- Disposition (e.g., listings, closing costs)

### LBA Community Engagement Activities

- Events (e.g., room rental, refreshments)
- Flyers and other materials
- Ambassador program materials (e.g., curriculum, certificates, guest speakers)

## C. Additional Observations

The scope of this engagement was limited to recommendations for the LBA. However, there are a few additional observations we would like to share related to VAD properties generally. Should the City be interested in exploring these further, please reach out.

- **Continue developing strategic code enforcement processes.** The recent changes to code enforcement, both in where it is housed and the approach, are important steps towards strategic code enforcement. A strategy focused on achieving compliance, rather than just punishment, will yield better outcomes. Focusing on compliance and providing support for residents and property owners to improve their properties can improve neighborhoods and may also stem the need for significant amounts of demolition. There are likely additional steps the City could take to ensure an equitable, effective, and efficient code enforcement strategy. We would

recommend exploring our code enforcement resources, including our recent publication “Reevaluating Code Enforcement: A New Approach to Addressing Problem Properties.”<sup>62</sup>

- **Elevate the standard of rental housing and address substandard rental.** As part of expanded and improved code enforcement practices, the City should explore a strategy for addressing the condition of rental property in Hopkinsville.<sup>63</sup> Many of our conversations noted the substandard conditions of rental property and the number of property owners who intentionally keep property in poor condition.<sup>64</sup> Several people mentioned discussions about whether rental regulations, including requiring registration or regular inspections, occurred but there was some significant push back. The City may want to explore the use of some of the tools listed in *State Policy and Problem Property Regulation*.<sup>65</sup> There are also some incredibly useful materials around landlord-tenant rights from the Hopkinsville Christian County Human Rights Commission that may be helpful in developing materials to educate tenants on their rights to have the landlord address unsafe conditions.<sup>66</sup>
- **Expand the length of city council terms.** Throughout this engagement, it was clear the current city council election cycle is prohibitive to long-term planning and strategy. Hopkinsville should explore lengthening terms to four years (to align with mayoral terms) and, potentially, explore adding “at-large” seats so some councilmembers are dedicated to serving the whole of the city.

## D. “Hoptown Equitable Land Use Ambassador Program”

### Potential Program Topics

Below are some ideas for a 12-month curriculum. The LBA should also explore the Omaha Land Bank’s Ambassador program in depth.<sup>67</sup>

- **Kickoff Session:** Facilitated introductions and sharing; brainstorm the key topics areas about which they would like to learn more and to which they might be willing to share/offer teaching as well. Build the program year grounded in the suggestions and ideas of the group convened. Possible topics and partnerships may include monthly sessions focused on the following topics.
- **History of Land Use in Hopkinsville:** Systemic vacancy does not just “happen.” It is the result of decades, if not centuries, of policy decisions. Systemic vacancy traces back to a complex and painful history grounded in the legacy of slavery, the race-based segregation of people and resources, and deeply entrenched poverty. This history is coupled with years of policy decisions that harmed small, regional economies, like Hopkinsville, and left them struggling with fewer resources. Partner with the Pennyroyal Area Museum for presentations and discussion focused on this history, including indigenous and Black history related to the land that is now Hopkinsville and Christian County.
  - **Local Government Authority and Land:** Presentations from local government staff and board members on the range of ways that local government impacts regulation of land and property in Hopkinsville, and the constellation of entities and programs and laws in this space including, for example, planning and zoning, housing and building code

<sup>62</sup> *Reevaluating Code Enforcement: A New Approach to Addressing Problem Properties* (Center for Community Progress, 2024), <https://communityprogress.org/publications/code-enforcement-report/>.

<sup>63</sup> For more information on addressing rental properties, see *Reevaluating Code Enforcement*, 36.

<sup>64</sup> The City does offer a Rental Rehabilitation Incentives Program, which offers up to \$10,000 in repairs, but it does not appear directly connected to an overall code compliance strategy. For details, see [https://comdev-services.com/wp-content/uploads/2024/08/LEGACY-Hopkinsville-Rental-Rehabilitation-Incentives-Program-Revisions\\_FINAL-DRAFT-4.8.2024.pdf](https://comdev-services.com/wp-content/uploads/2024/08/LEGACY-Hopkinsville-Rental-Rehabilitation-Incentives-Program-Revisions_FINAL-DRAFT-4.8.2024.pdf).

<sup>65</sup> Alan Mallach, *State Policy and Problem Property Regulation* (Center for Community Progress, 2022), 17-33, <https://communityprogress.org/wp-content/uploads/2022/02/State-Policy-Property-Regulation.pdf>.

<sup>66</sup> See: <https://hrchoptown.org/landlord-tenant-rights/>.

<sup>67</sup> <https://omahalandbank.org/ambassador-program/>.

enforcement, property taxation, and the authority of city council, county commission, and other elected bodies.

- **Local Government and Property Acquisition, Maintenance, and Development:** Multiple sessions with deep dives into the LBA and its purview, authority, programming; CDS and its range of programming, including downtown development partnership; and city government programming and policy, including code enforcement and Growing Home.
- **Housing Development Ecosystem:** One or more sessions focused on public community development, with primary focus on the housing authority, CHDO, CDS, and LBA; and one or more sessions on private housing development, including the development process and the variety of partners in space, with both private mission-oriented developers and nonprofit developers contributing to the sessions.
- **Links Between People and Places:** One or more sessions focused on needs identified by leaders in social services spaces, hospital leadership, and others; impacts of housing gaps on vulnerable Hopkinsville residents; and success stories and innovative responses to such needs.