

ROCHESTER LAND BANK FIVE-YEAR STRATEGIC PLAN 2026 — 2030



**This plan was developed by Center for Community
Progress in strong partnership with the Rochester
Land Bank and its stakeholders**

*Rochester Land Bank: Five-Year Strategic Plan, 2026-2030,
Rochester Land Bank Corporation, (September 2025).*



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EXECUTIVE SUMMARY

Since its founding in 2013, the Rochester Land Bank Corporation (RLBC) has served a critical role in acquiring vacant, tax-foreclosed properties across the city of Rochester. Changing market and legal realities and an increased need for affordable housing necessitate RLBC evolve to continue serving Rochester residents to its fullest capability.

These changes in legal and market dynamics have undermined the land bank's primary decade-long strategy. The May 2023 U.S. Supreme Court decision *Tyler v. Hennepin County* and the city's skyrocketing residential market have severely limited RLBC's ability to predictably and cost-effectively acquire tax-foreclosed, vacant homes. This inflection point is an opportunity to reassess RLBC's role and the extent of its impact in addressing vacant, abandoned, and deteriorated (VAD) properties.

The central objective of the strategic planning process was to help RLBC assess its practices and strategies considering these new dynamics. During this process, a significant neighborhood challenge (and opportunity) was uncovered: the City's vast inventory of vacant lots.

Over the next five years, RLBC should evolve its practices to address this portfolio of 2,500 publicly owned vacant lots. Focusing on acquiring these lots provides RLBC a cost-effective and strategic opportunity to accomplish its mission of revitalizing VAD properties and creating more vibrant neighborhoods for Rochester's residents.

This strategic plan ambitiously reimagines RLBC. It emphasizes a place-based approach in the City's Northwest Quadrant, with RLBC playing a central role coordinating resident-driven neighborhood revitalization while still allowing the land bank flexibility to seize strategic opportunities citywide. At the core of this plan is a call to implement a focused investment approach within a newly defined Land Bank Reinvestment District.

This shift will require RLBC to refine its acquisition strategy and rethink its programs and policies. It also demands a nimble operational model that embraces the land bank's flexible powers, reimagines board representation to reflect neighborhood voices, and enhances organizational capacity for deeper community engagement and new partnerships. The plan also encourages a "Whole Blocks Approach," which requires RLBC to gain a deeper understanding of current conditions and opportunities for redevelopment by leveraging



At the core of this plan is a call to implement a focused investment approach within a newly defined Land Bank Reinvestment District.

parcel data, mapping neighborhood trends, engaging and centering residents, and coordinating partners pursuant to a shared vision and long-term goals.

This strategic plan sets the stage for RLBC to play a central role in expanding homeownership and building generational wealth for Rochester residents—priorities for the current administration, city council, board, staff, and stakeholders. The Pillars and Goals guiding this approach are as follows:

Pillar 1: Target RLBC resources and capacity to stabilize neighborhoods, and advance homeownership, affordability, and wealth generation options in the Northwest Quadrant

- Goal 1: Identify a geographical focus within the Northwest Quadrant to serve as the Reinvestment District
- Goal 2: Pursue all available strategies to acquire vacant, harmful properties in the Reinvestment District
- Goal 3: Engage partners to identify, commit, and coordinate investments consistent with resident priorities and a whole blocks approach

Pillar 2: Engage Reinvestment District residents to understand neighborhood needs and priorities

- Goal 1: Hire a dedicated staff member to support community engagement and build capacity with partners
- Goal 2: Embed the land bank and this initiative in the Northwest Neighborhood Service Center to build trust and ensure accessibility
- Goal 3: Establish new partnerships with citywide organizations that can support place-based neighborhood engagement tactics
- Goal 4: Conduct a parcel conditions survey in the Reinvestment District and identify up to three areas primed for a Whole Blocks approach



Pillar 3: Expand and reform organizational capacity and structure

Goal 1: Expand capacity for long range planning

Goal 2: Expand board representation to increase public awareness and trust

Goal 3: Enhance operational flexibility by engaging external legal services and managing all procurement processes internally and independently

Pillar 4: Aggressively pursue and coordinate funding to maximize resources strategically flowing into Reinvestment District

Goal 1: Aggressively pursue New York State grant opportunities to address internal capacity needs and neighborhood revitalization goals

Goal 2: Secure annual operating grant from the City of Rochester

Goal 3: Prioritize private funding requests from philanthropy to support elements of this plan

Pillar 5: Increase transparency and awareness with public and track impact

Goal 1: Increase transparency and awareness surrounding land bank activities

Goal 2: Track and report RLBC's outcomes and impact

Pillar 6: Improve efficiency of high impact acquisitions across the city

Goal 1: Pursue limited, targeted acquisition for high impact, tax-foreclosed properties

Goal 2: Explore acquisition of brownfields through environmental tax sale



SECTION 1:

INTRODUCTION

Since its founding in 2013, the Rochester Land Bank Corporation (RLBC) has served a critical role in acquiring vacant, tax-foreclosed properties across the city of Rochester. Changing market and legal realities and an acute need for affordable housing necessitate RLBC evolve to continue its impactful legacy.

Once the world's largest flour producer and the birthplace of iconic corporations like Kodak and Xerox, Rochester boasts a remarkable history. Despite this legacy of innovation and wealth, Rochester today faces stark challenges, including deep racial disparities in income, health outcomes, homeownership, and other quality of life indicators.

Since the 1950s, Rochester has experienced a nearly 40 percent decline in population. As residents moved to wealthier suburbs—the population of Monroe County increased by 55 percent during this same period—the City has struggled with a host of issues, including a sizeable inventory of vacant, abandoned, and deteriorated (VAD) properties. These properties negatively impact public safety, neighborhood well-being, property values, individual wealth, and local government revenues. Left unchecked, they contribute to a cycle of decline that can be difficult to reverse.

Land banks are powerful tools designed to break this cycle. By acquiring, holding, and maintaining VAD properties, land banks help stabilize neighborhoods and reposition properties for productive reuses that align with community goals. The Rochester Land Bank Corporation (RLBC) was established in 2013 to do exactly that.

RLBC leverages the unique powers authorized under the 2011 New York Land Bank Act⁴ to address VAD properties. Since passage of the Land Bank Act, New York State has consistently allocated dedicated funding for land banks. To date, there are 32 land banks across the state. For over 10 years, RLBC's predominant activity was to use its unique legal powers and more than \$11.4 million in state grant funding to acquire and transfer tax-foreclosed residential structures to local housing partners to produce affordable housing.



- **64 percent** residents in the City of Rochester are people of color and they face significant disparities in incomes and wealth¹
- Black residents are earning **64 percent** of what white residents earn²
- **28 percent** of residents live in poverty, **more than double** the national average³

¹ U.S. Census Bureau, American Community Survey (ACS) 5-year estimates, 2020

² U.S. Census Bureau, American Community Survey (ACS) 1-year estimate, 2022

³ U.S. Census Bureau, American Community Survey (ACS) 5-year estimates, 2020

⁴ New York Land Bank Act (Article 16 of the Not-for-Profit Corporation Law) <https://esd.ny.gov/sites/default/files/ARTICLE-16-January-2019.pdf>.

The Road Ahead

Like many land banks, RLBC is at an inflection point. This is due to significant changes in the legal and market realities that directly impact its operations and primary strategy.

The New York Land Bank Act originally authorized land banks to use a special power called the “priority” bid. The priority bid allowed land banks to “get in front” of other bidders at the tax sale auction and acquire the property for the minimum bid. RLBC used this power to acquire tax-foreclosed properties predictably and cost-effectively. The May 2023 U.S. Supreme Court decision *Tyler v. Hennepin County*⁵ halted the ability of any land bank in New York to use the priority bid. The *Tyler* decision determined local governments can recover only what they are owed in a tax foreclosure. This resulted in the requirement that local governments give property owners a mechanism to recover any value in the property that exceeds the amount owed.

In addition to this new acquisition procedures at tax sale, the rapidly appreciating real estate market has led to increasing competition at the tax sale auction. The land bank and its affordable housing development partners reported that they are being outbid by cash-rich private investors. Virtually all properties offered at the tax sale—including vacant and deteriorated properties—are now receiving bids in excess of the debt owed. This means the land bank and community-focused developers are acquiring few properties, if any. While this is not necessarily a bad thing at face value, the inability to acquire vacant and deteriorated properties at the tax sale limits RLBC, the City, and their partners’ ability to ensure tax-foreclosed properties are reused in alignment with community goals, like affordable housing production.

Both the *Tyler* decision and the area’s skyrocketing residential market have severely limited RLBC’s ability to predictably and cost-effectively acquire tax-foreclosed, vacant homes, undermining its primary decade-long strategy. To continue best-serving Rochester residents, RLBC must examine new opportunities for future work and the role it can play in addressing VAD properties.

⁵ “Policy Brief: *Tyler v. Hennepin County* in 2024, Updated Analysis and Policy Reform Options,” (Center for Community Progress, 2024), <https://communityprogress.org/publications/2024-tyler-hennepin-policy-brief/>.



Planning Process

In January 2025, RLBC engaged the Center for Community Progress to assist in the creation of a strategic plan to guide RLBC over the next five years. Community Progress is the foremost national expert on land banks and land banking programs and has a long-standing relationship and deep familiarity with Rochester, RLBC, and the New York Land Bank Association (NYLBA).

The project team from Community Progress developed this Strategic Plan with consideration of:

- A review of available City reports and other data, programs, policies, and relevant state laws
- A survey of the RLBC Board of Directors
- Two days of on-site facilitated conversations with a wide range of stakeholders including RLBC staff and board, elected leaders, City staff, and representatives from local nonprofit organizations and affordable housing developers (see [Appendix A](#) for a list of interviewees)
- Virtual interviews with additional stakeholders
- Community Progress' experience working with hundreds of communities across the country to reform and improve policies and practices for VAD properties, including past work in Rochester and communities across New York State

The Primary Challenge and Opportunity: City-Owned Vacant Lots

The central objective of the strategic planning process was to help RLBC assess its practices and strategies given the shifting legal and market conditions that significantly undercut its primary acquisition model and role. This process uncovered a noteworthy neighborhood challenge: the City's vast inventory of vacant lots.

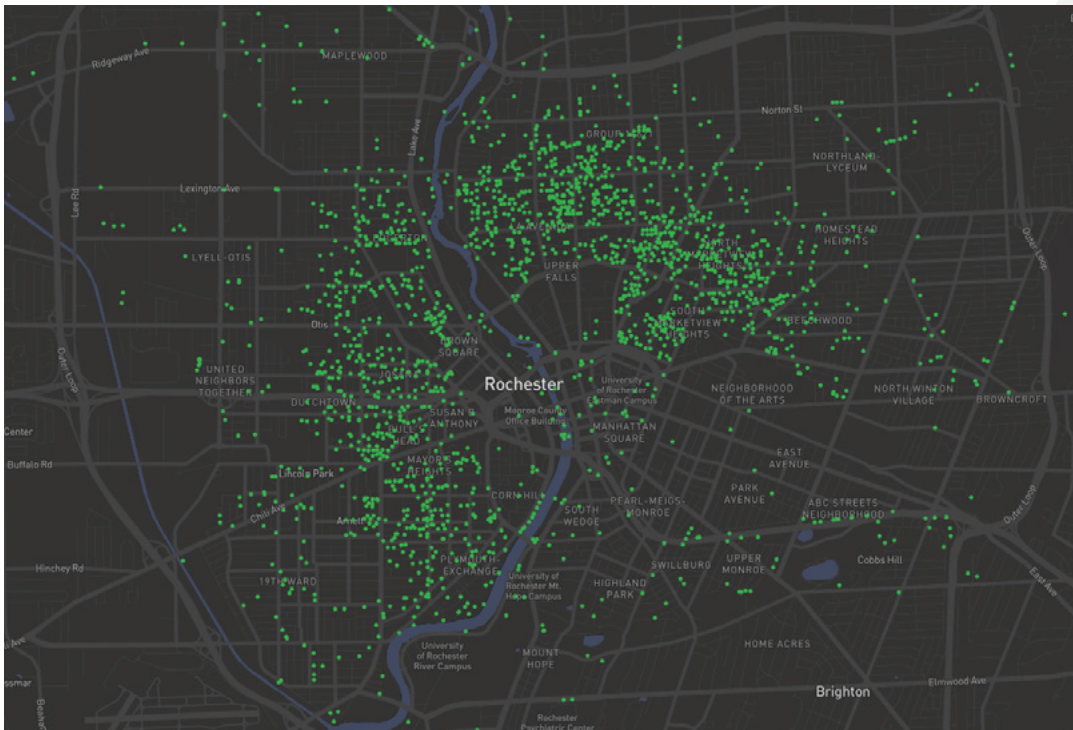
The City owns approximately 2,500 vacant lots. While a small portion serve public uses such as parks, the overwhelming majority are legacy properties that defaulted to the City after failing to attract private bids at a tax sale. These properties underwent demolition either during or prior to City control. These scattered, underutilized lots pose challenges to the surrounding neighborhoods—contributing to disinvestment, safety concerns, and diminished property values—and inflict financial burdens on the City due to ongoing required maintenance.

However, this challenge is also RLBC's most immediate opportunity.

Over the next five years, these vacant lots should serve as the foundation on which RLBC builds to evolve its practices and achieve its mission. Acquiring these lots is a cost-effective and strategic opportunity for RLBC to address VAD properties and put back into production use in alignment with community goals and creates more vibrant neighborhoods for Rochester's residents.

FIGURE 1:
Map of City-
owned lots in
Rochester

Source: [City of Rochester's Building Blocks platform](#)



Overview of Plan

This strategic plan offers an ambitious reimagining of RLBC. It emphasizes a place-based approach in the City's Northwest Quadrant by positioning the land bank to play a central role coordinating resident-driven equitable neighborhood revitalization, while also allowing flexibility to seize strategic opportunities citywide.

The Pillars guiding this approach are as follows:

- Pillar 1:** Target RLBC resources and capacity to stabilize neighborhoods, and advance homeownership, affordability, and wealth generation options in the Northwest Quadrant
- Pillar 2:** Engage Reinvestment District residents to understand neighborhood needs and priorities
- Pillar 3:** Expand and reform organizational capacity and structure
- Pillar 4:** Aggressively pursue and coordinate funding to maximize resources strategically flowing into a Reinvestment District
- Pillar 5:** Increase transparency and awareness with public and track impact
- Pillar 6:** Improve efficiency of high impact acquisitions across the city

While we strongly encourage RLBC to embrace this expanded role to deepen its impact, it can look to the goals and activities for process and policies improvements in Pillar 6 if it chooses to maintain its traditional “transactional” approach.

SECTION 2: ABOUT THE ROCHESTER LAND BANK CORPORATION



What is a Land Bank?

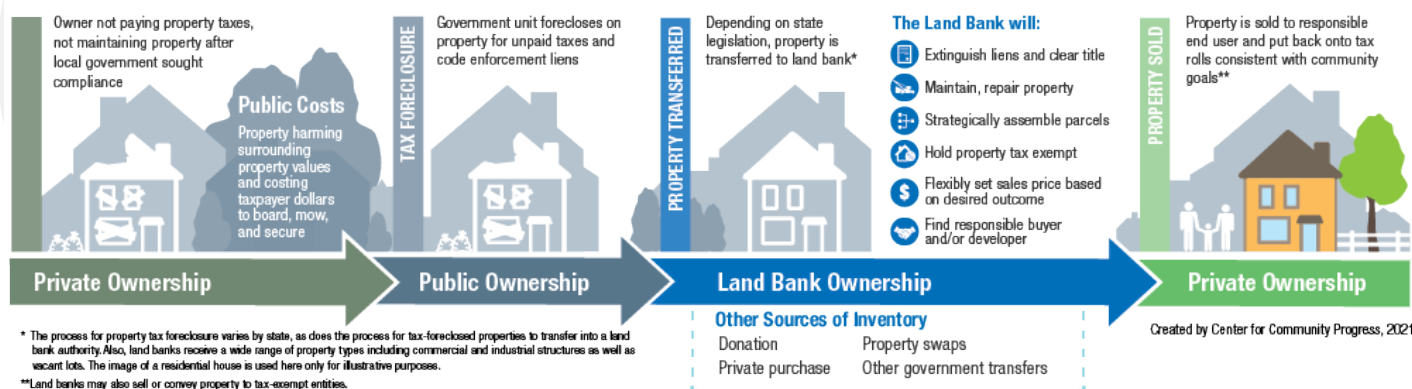
Land banks are one of the most effective tools to halt and reverse vacancy and disinvestment, stabilize and strengthen neighborhoods, advance local priorities, and support economic recovery.⁶

A land bank is a public entity with unique powers to acquire VAD properties and return them to productive use according to community goals. A land bank's primary purpose is to acquire vacant properties that harm the community and temporarily hold and steward them until they can be transferred to new, responsible owners. In the last twenty years, more than 300 land banks and land banking programs have been created across the country.

FIGURE 2:

How Land Banks Work

Source: Center for Community Progress



⁶ "Progress Points: Demonstrating the Positive Impacts of Land Banks," (Center for Community Progress, 2022), <https://communityprogress.org/publications/progress-points-land-bank-impact/>.

Land Banking in New York

There are 32 land banks operating in New York State. While land bank powers vary from state-to-state, New York land banks enjoy a great deal of flexibility and the authority to:

- Obtain properties through the tax-foreclosure process,⁷
- Hold properties tax exempt,
- Design flexible board appointments and create community advisory boards, and
- Sell properties based on the best outcome for the community, rather than the highest price.

From 2012 to 2022, land banks in New York leveraged recurring state funding to drive transformative neighborhood reinvestment. During their first 10 years, these land banks:

- Acquired over 5,000 harmful, vacant properties,
- Secured \$180 million in local, state, and federal funding,
- Attracted \$300 million in private investment, primarily through expanding the inventory of safe, affordable housing, and
- Returned \$135 million in land value to the tax rolls.⁸

Across the country, land banks are helping build equitable, inclusive neighborhoods and resilient communities. They are strengthening municipal finances, protecting and building household wealth, increasing community safety, and improving the health, well-being, and quality of life of the residents they serve.⁹

After Tyler, How Can New York Land Banks Acquire Tax-Foreclosed Properties?

The City of Syracuse continues to use an administrative foreclosure process. As part of the reforms compelled by the *Tyler* decision, the City adopted a process by which owners of properties being foreclosed upon must declare their property has value above the debts owed and therefore make a claim for the surplus proceeds. Post-foreclosure, the land bank, acting as the City's agent, engages a licensed appraiser to appraise properties on which claims were filed. They calculate whether there is a

surplus, based on that appraised value and the debt owed to the City. If there is a surplus, the land bank transfers those funds into an escrow account and a retired judge hired by the land bank reviews title, notices the appropriate parties, holds a hearing, and distributes surplus proceeds based on lien position. At the end of the year, the City reimburses the land bank for the money the land bank paid into the escrow accounts that were not distributed.

⁷ Since the 2023 *Tyler* ruling, the acquisition powers originally authorized under the 2011 Land Bank Act have been curtailed. See Appendix C that outlines the Rochester Land Bank's current process and potential policy reforms.

⁸ To learn more about Land Bank's impacts in New York State, read: *A Decade of Progress: Celebrating 10 Years of Land Banking in New York* (Center for Community Progress, 2023), <https://communityprogress.org/publications/a-decade-of-progress-new-york-land-banks/>.

⁹ To learn more about the impacts of land banks read: *Demonstrating the Positive Impacts on Communities* (Center for Community Progress, 2023), <https://communityprogress.org/wp-content/uploads/2022/01/Progress-Points-Land-Banks-Land-Bank-Impacts-2023.pdf>.

RLBC ORGANIZATION OVERVIEW

Mission

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.

Board

The RLBC board comprises seven directors: five ex officio members and two appointed members. The composition of the board is as follows:

Ex Officio Members

Officers and appointees of the City of Rochester

Term: Tenure in which they hold the position within the City

- City Treasurer
- Director of Development Services
- Manager of Housing
- Director of Inspection and Compliance Services
- Chief of Staff, City Council

Appointed Members

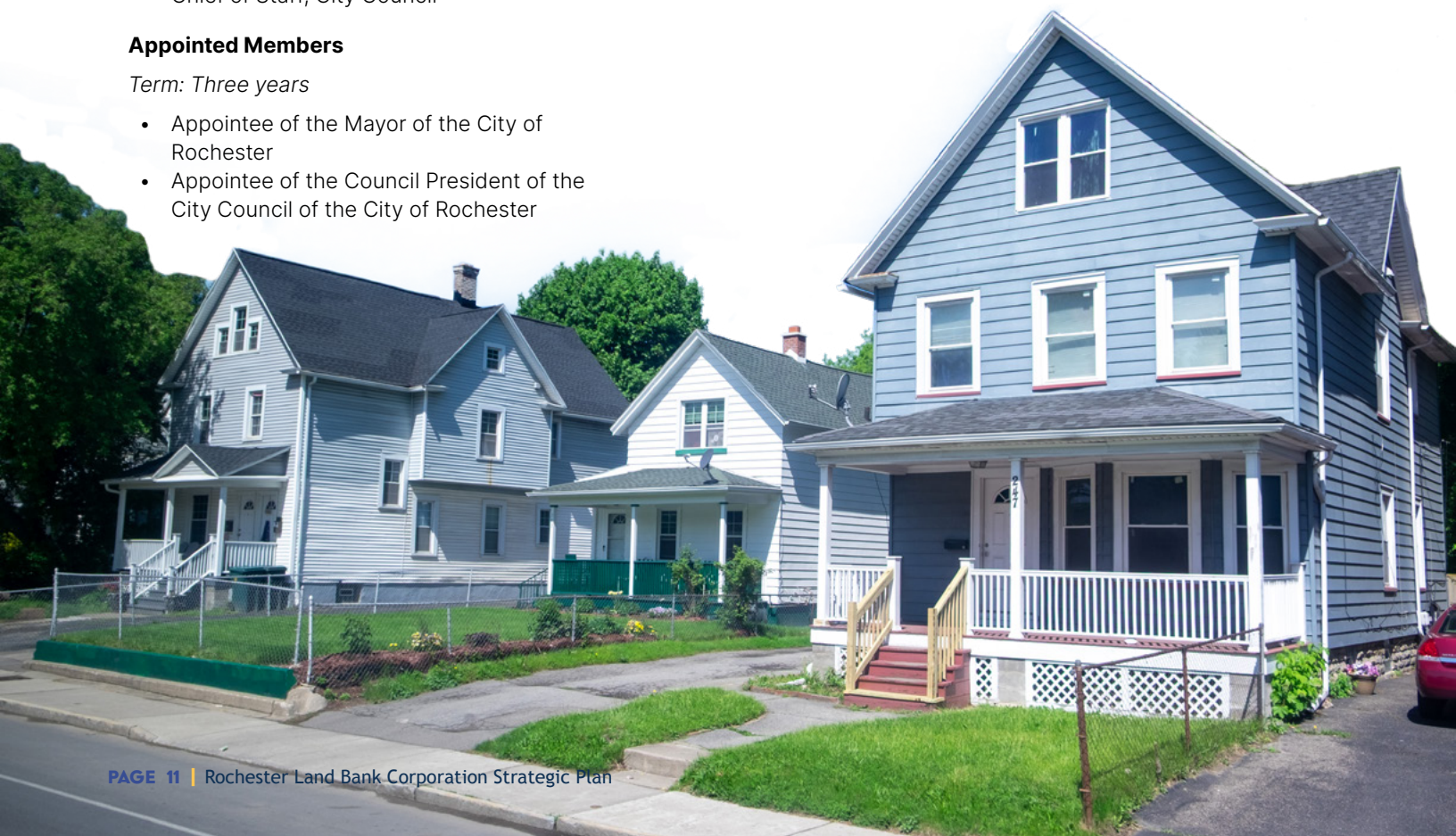
Term: Three years

- Appointee of the Mayor of the City of Rochester
- Appointee of the Council President of the City Council of the City of Rochester

Staff

City leadership leverages the expertise and capacity of existing staff in the City's Division of Real Estate and the Law Department to manage and run the land bank. For example, the Director of the Real Estate Division also serves as the Executive Director of the RLBC.

While the staff in the Real Estate Division spend some of their time supporting land bank activities, their collective time amounts to approximately 2.5 full-time employees. An attorney in the City's Law Department also commits a portion of their time to provide in-kind legal support to the RLBC and its Board of Directors.

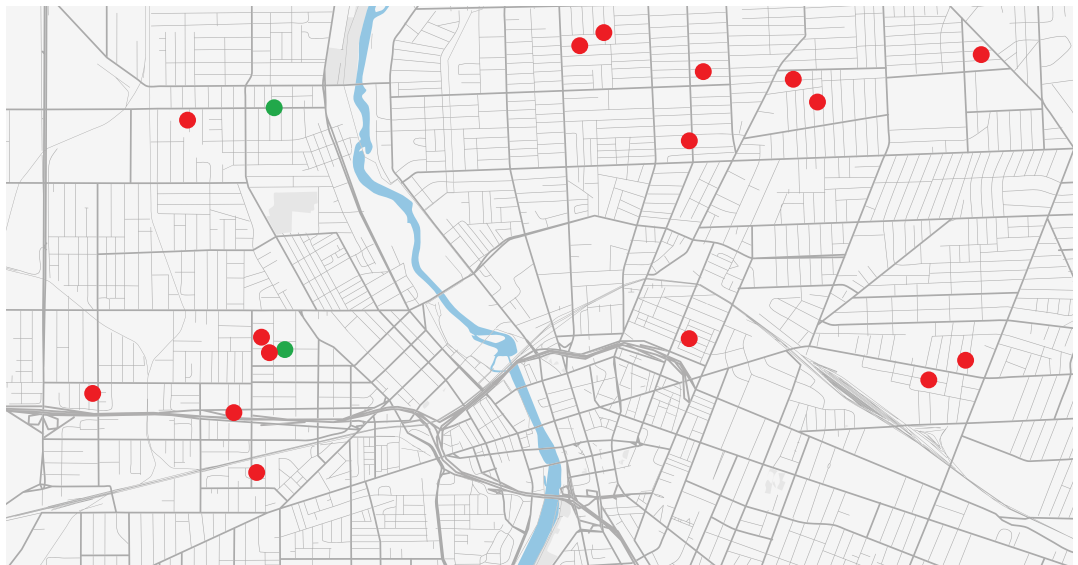


Current Inventory

RLBC has 26 properties in its inventory across the city, and the vast majority are single-family residential structures.

[Map of City-owned lots in Rochester](#) Source: [City of Rochester's Building Blocks platform](#)

Structures ●
Lots ●



RLBC'S KEY ACCOMPLISHMENTS



224 properties acquired

- 196 structures
- 28 vacant lots



245 Interventions

- 62 demolitions
- 3 stabilizations
- 150 renovations
- 30 new constructions



197 properties returned to productive use

- 176 structures
- 21 Lots

\$33+ million public and private investment

\$2.5 million in assessed value returned to the tax roll



The land bank's interventions through 2024 will generate \$1.75 million in local taxes over the next five years

SECTION 3:

PILLARS, GOALS, AND ACTIVITIES

This strategic plan offers an ambitious evolution for RLBC: elevating it from a *transactional* real estate entity to a community-anchored organization positioned to deliver *transformational* neighborhood change. With clearly defined pillars, goals, and activities, the strategic plan sets the stage for RLBC to play a central role in expanding homeownership and building generational wealth for Rochester residents—priorities for the current administration, city council, board, staff, and stakeholders.

At the core of this plan is a call to implement a focused investment approach within a newly defined **Land Bank Reinvestment District**. This shift, along with evolving legal and real estate conditions, will require RLBC to refine its acquisition strategy and rethink its programs and policies. It also demands a nimble operational model that embraces the land bank's flexible powers, reimagines board representation to reflect neighborhood voices, and enhances organizational capacity for deeper community engagement and new partnerships.

The strategic plan also encourages a “Whole Blocks Approach.” This approach will require RLBC to possess a deeper understanding of current conditions and opportunities for redevelopment by leveraging parcel data, mapping neighborhood trends, engaging and centering residents, and coordinating partners to pursue a shared vision. The trust RLBC has already established with both City departments and community-based housing development partners is a strong foundation for this work. By leveraging these relationships through a place-based strategy, RLBC can coordinate various investments to increase neighborhood stability.

This plan envisions deploying RLBC's expertise, capacity, and resources where racial and economic disparities are most severe to drive community-centered, equitable revitalization by leveraging vacant properties.

Terminology

Reinvestment District is the identified area in the northwest where RLBC will play a more central role facilitating inclusive development. RLBC will hold and leverage land as much as possible, centering resident needs and coordinating partners and resources.

Whole Blocks Approach is an effective framework for neighborhood revitalization, particularly where vacancy rates are high. Whole Blocks is an effort to coordinate *interventions* on all, or most, of the VAD properties on a specific block and *investments* in public infrastructure and assets (e.g., parks, tree canopy, bike lanes) to maximize impact for neighbors and repair the underlying real estate market.

This plan envisions RLBC working with residents and partners to identify a **Reinvestment District** in the NW quadrant (20–40 blocks) and carrying out a few pilots (2–3 blocks) of a **Whole Blocks Approach** to neighborhood revitalization over the next five years.



Pillar 1: Target RLBC resources and capacity to stabilize neighborhoods, and advance homeownership, affordability, and wealth generation options in the Northwest Quadrant

Following national trends, the City of Rochester is experiencing a rapid appreciation of residential market values. Rochester and Monroe County are one of the hottest real estate markets in the country.¹⁰ However, this increase in real estate values throughout the City is not equal.

The City has developed an impressive suite of programs and policies that focus on transitional markets—neighborhoods that experience vacancy but are in proximity to stronger markets—to spur investment and development. RLBC can play a critical role in developing expertise and services to ensure Rochester’s most distressed neighborhoods do not get left behind.

The neighborhoods in the Northwest (NW) and Northeast (NE) quadrants both have concentrations of vacant properties. This includes both City-owned lots and vacant structures in private ownership. These neighborhoods have the lowest homeownership rates and these properties have the lowest assessed values in Rochester.

While these quadrants face similar challenges, there are disparities in the civic infrastructure that set their current paths towards revitalization on different trajectories.

The NE Quadrant has established, trusted neighborhood partners, like Connected Communities, with the capacity and expertise to lead revitalization work. The NW Quadrant contains many enthusiastic residents who are engaged in neighborhood progress, however driving bottom-up change requires a significant amount of capacity and infrastructure that currently does not exist. While the NE Quadrant can harness the revitalization momentum that is taking place, the NW Quadrant will likely continue to be left further behind.

There is an opportunity for RLBC to serve as a public steward of land in the NW Quadrant and bring with it a long-term commitment, and responsibility as a public entity, to coordinate reinvestment in the neighborhood. For these reasons, the NW Quadrant was identified as a critical geography for targeted land bank investments based on stakeholder interviews, board feedback, and market and neighborhood analysis.

Working in closer partnership with residents and neighborhood groups, RLBC can fill the capacity gaps and lead community-driven stabilization and revitalization efforts. To achieve this new role, identifying a clearly defined geographic focus for investment within the quadrant, which could be known as the Land Bank Reinvestment District (Reinvestment District), will be essential.



Property challenges in the Northwest Quadrant

- 600+ City-owned properties
- 350+ privately owned, vacant properties
- 1,500+ code enforcement cases open for more than one year
- 300+ properties that are tax-delinquent for more than two years

Source: [City of Rochester's Building Blocks platform](#)

¹⁰ "This New York county is one of the hottest places to move to in the US, says new study," *Time Out*, (website), https://www.timeout.com/newyork/news/this-new-york-county-is-one-of-the-hottest-places-to-move-to-in-the-us-says-new-study-052025#google_vignette; "Upstate NY county is among top 5 in US for hottest real estate markets," *Syracuse.com*, (website), <https://www.syracuse.com/data/2025/05/upstate-ny-county-is-among-top-5-in-us-for-hottest-real-estate-markets.html>.

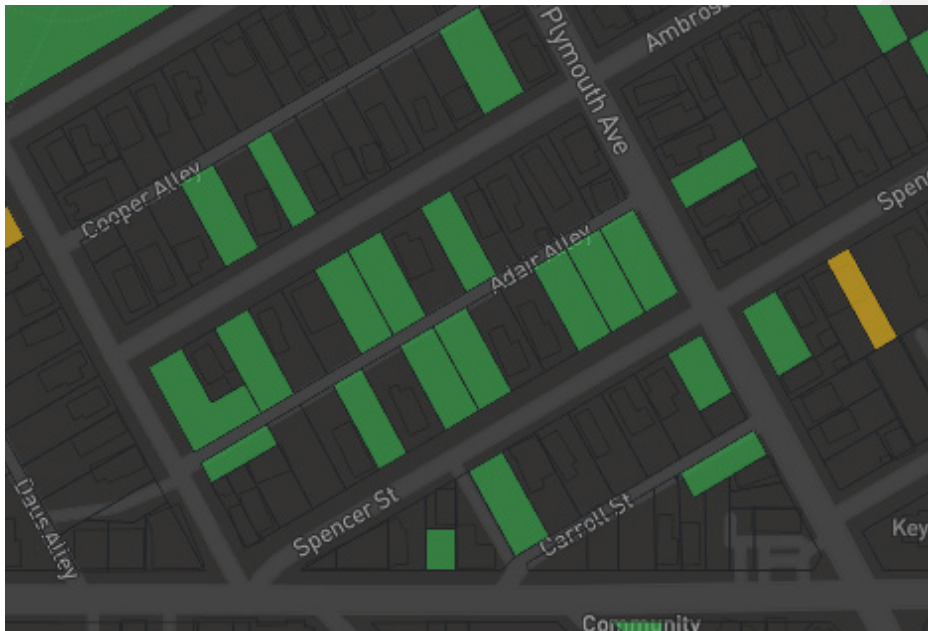


FIGURE 3:

Example of the concentration of City-owned lots on a neighborhood block in the NW Quadrant

Source: [City of Rochester's Building Blocks platform](#)

The primary strategy for RLBC will be to work in coordination with the City to transfer City-owned vacant lots in the Reinvestment District to RLBC. The City and RLBC have intentionally and successfully focused their efforts on identifying reuse opportunities and new ownership for the vacant structures that had defaulted to the City through prior tax sales over the years. The vacant lots that remain in public ownership require thoughtful partnerships and intentional programming in order to be put back into productive use.

To a lesser extent, RLBC could also acquire vacant properties through coordination of other legal tools like NYS Article 19A (Abandonment Proceedings Act)¹¹ and the tax sale process.

Goal 1: Identify a geographical focus within the Northwest Quadrant to serve as the Reinvestment District

Activities

1. Establish a working group whose primary objective is to set the appropriate sequencing and delegation of tasks to reach consensus around District boundaries. Members of the working group should consist of land bank staff, the NW Neighborhood Service Center Coordinator, a Planner from the Mayor's Office, the Code Enforcement Manager for NW Quadrant, and other appropriate stakeholders.
2. Create a parcel-level Reinvestment District map combining existing data sources, including market conditions, property ownership (public or private), occupancy status (occupied or vacant), and improvements (vacant lots or structures). The primary data sources for this map will be 2025 Housing Market Analysis and data accessible through Tolemi's Building Blocks.

¹¹ See Appendix D for an overview of Article 19A, current enforcement process, and recommended policy and practice changes.

3. Host a community meeting, in coordination with the working group, to announce the proposed Reinvestment District and share preliminary next steps and opportunities for resident involvement. One opportunity to engage residents in the initial planning of land bank investments is through a parcel-condition survey (See [Pillar 3](#) for additional details).
4. Pass a resolution at the board level identifying the boundaries of the Reinvestment District and RLBC's five-year commitment to developing and implementing a community-driven vision. Review the boundaries annually to accommodate resident-identified priorities and assess reinvestment opportunities and successes.

Implementation Idea

RLBC could host, in coordination with the working group, a community meeting to share the strategic plan and its intention to commit to a minimum of five years working in the Reinvestment District. At the meeting, RLBC can leverage the map developed from activities described in Pillar 1 to solicit input on priority intervention areas and provide a visual for property reuse ideas. RLBC could end the meeting outlining next steps and opportunities to be involved moving forward.



Goal 2: Pursue all available strategies to acquire vacant, harmful properties in the Reinvestment District to advance a long-term vision that centers residents and prioritizes equity

Activities

1. Work with the City to transfer all City-owned vacant lots in the Reinvestment District to RLBC at no cost.¹²
 - a. There are over 600 City-owned properties in the NW Quadrant. RLBC should review data in Building Blocks to determine the number and location of City-owned lots in the designated Reinvestment District.¹³
 - b. [Pillar 4](#) expands on opportunities for the City to support this expanded responsibility for the land bank, given the City's anticipated cost savings.
2. Scan annual tax sale list and actively bid on vacant, tax-foreclosed properties for sale in the Reinvestment District.¹⁴
 - a. Continue the partnership with the City in which it will waive local tax debt, up to \$500,000 a year, on properties acquired by RLBC at the tax auction.
3. Identify and pursue opportunities to acquire abandoned, harmful, privately-owned properties through NYS Article 19A, in coordination with the City's Division of Code Enforcement and Housing Attorney.
4. Monitor market listings, Real Estate Owned sales, and U.S. Department of Housing and Urban Development (HUD) offerings to identify any strategic and/or low-cost acquisitions of vacant properties in the Reinvestment District.

¹² See Appendix B for an overview of the current practice of transferring City-owned property and recommended policy and practice changes.

¹³ The City and RLBC could consider transferring the lots in batches to the RLBC based on a strategy developed in the implementation stage of this strategic plan. However, it is critical that RLBC and the City agree to transfer all City-owned parcels in the Reinvestment District—now and in the future—to RLBC for stewardship.

¹⁴ See Appendix C for an overview of the current tax sales process and recommended policy and practice changes.

PROOF IN PRACTICE

Albany County Land Bank Priority Areas

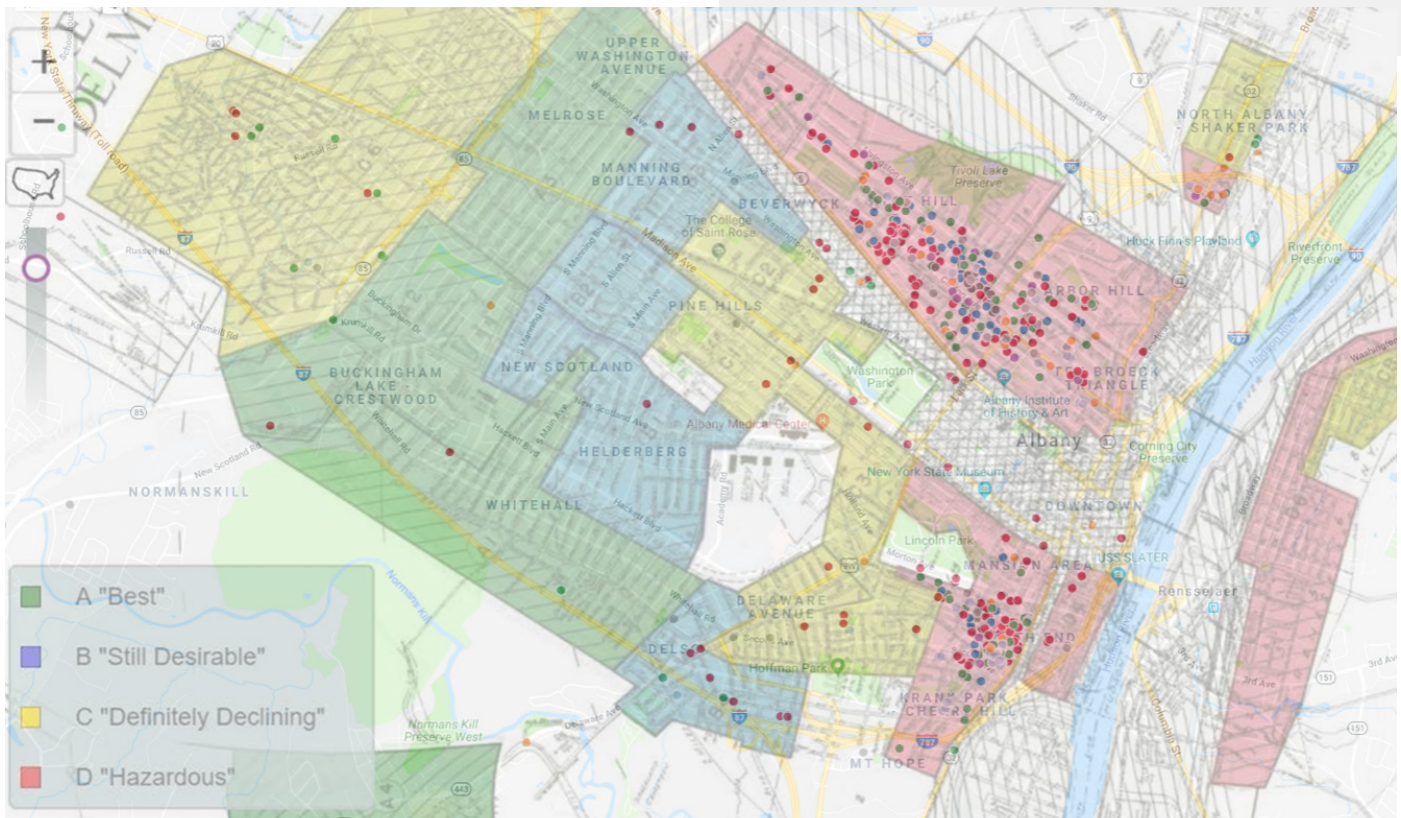
When the Albany County Land Bank (ACLB) was first created, it identified priority areas in which to focus the land bank's impact and investments. Priority areas were selected with consideration for which geographies had highest levels disinvestment and achieving equitable outcomes. A preliminary data analysis revealed a striking correlation between neighborhoods currently facing high concentrations of vacant properties and those historically impacted by decades of concentrated housing deterioration and systemic disinvestment dating back to at least the 1930s. ACLB formally named the five census tracts suffering from the legacy impacts of racist and unjust historical policies and decisions as its priority areas.

Over the years, this place-based focus in neighborhoods of the highest need informed new programs and policies—and ACLB began to shift from transactional toward transformational work. This shift required humility and a willingness to experiment.

One example of this shift is ACLB's [Equitable Ownership Program](#). The program draws on the land bank's flexible

disposition powers, partnerships, and available resources to eliminate many of the barriers first-time homebuyers experience when purchasing real estate in disinvested neighborhoods. ACLB identified properties in their portfolio that needed minimal repairs and made them available at a discounted purchase price to eligible participants through this program. ACLB also made the rehabilitation more manageable by providing a scope of work and access to a building specialist for the duration of the project. Finally, buyers could access capital through Home Headquarters (Home HQ), a regional CDFI that has been a critical partner to the land bank over the years. Home HQ prequalifies buyers and serves as the lender for the purchase and rehabilitation financing and can also provide closing cost assistance.

Albany County Land Bank's Inventory of Vacant, Abandoned Properties (EOY2018) mapped over the 1938 Home Owners' Loan Corporation Residential Security Map.



Goal 3: Engage partners to identify, commit, and coordinate investments consistent with resident priorities and a Whole Blocks approach

Activities

1. Work with public and nonprofit partners to identify and map current and planned investments in the Reinvestment District (e.g., home repair funding, neighborhood park improvements, infill development, streetlight improvements).
2. Work with City partners to coordinate existing housing grants and other grant programs.
 - a. A coordinated strategy could include earmarking a percentage of City grants or developing a scoring criterion for City grants that provides extra points for applications from property owners or projects located in the Reinvestment District.¹⁵
3. Work with external partners to coordinate existing programs in the Reinvestment District, such as Greater Rochester Habitat for Humanity's home repair resources and the Rochester Housing Authority's Section 32 property disposition program.
4. Amplify the City's nationally recognized culture of property compliance by working closely with code enforcement to support existing owners in maintaining properties in accordance with local health and safety standards.

¹⁵ There is precedence for the City targeting its limited resources in define geographic areas. Between 2009-2014 the City committed 20 percent of its federal Community Development Block Grant (CDBG) allocation to target in four Focused Investment Strategy districts. The city was able to leverage City Cash Capital, Development Funds, and Bonds for the FIS strategy as well, bringing to total program investment of \$17.1 million. Focused Investment for Maximum Impact: An Evaluation of the Focused Investment Strategy (FIS) Neighborhood Revitalization Program (Interface Studios, LLC, 2016)

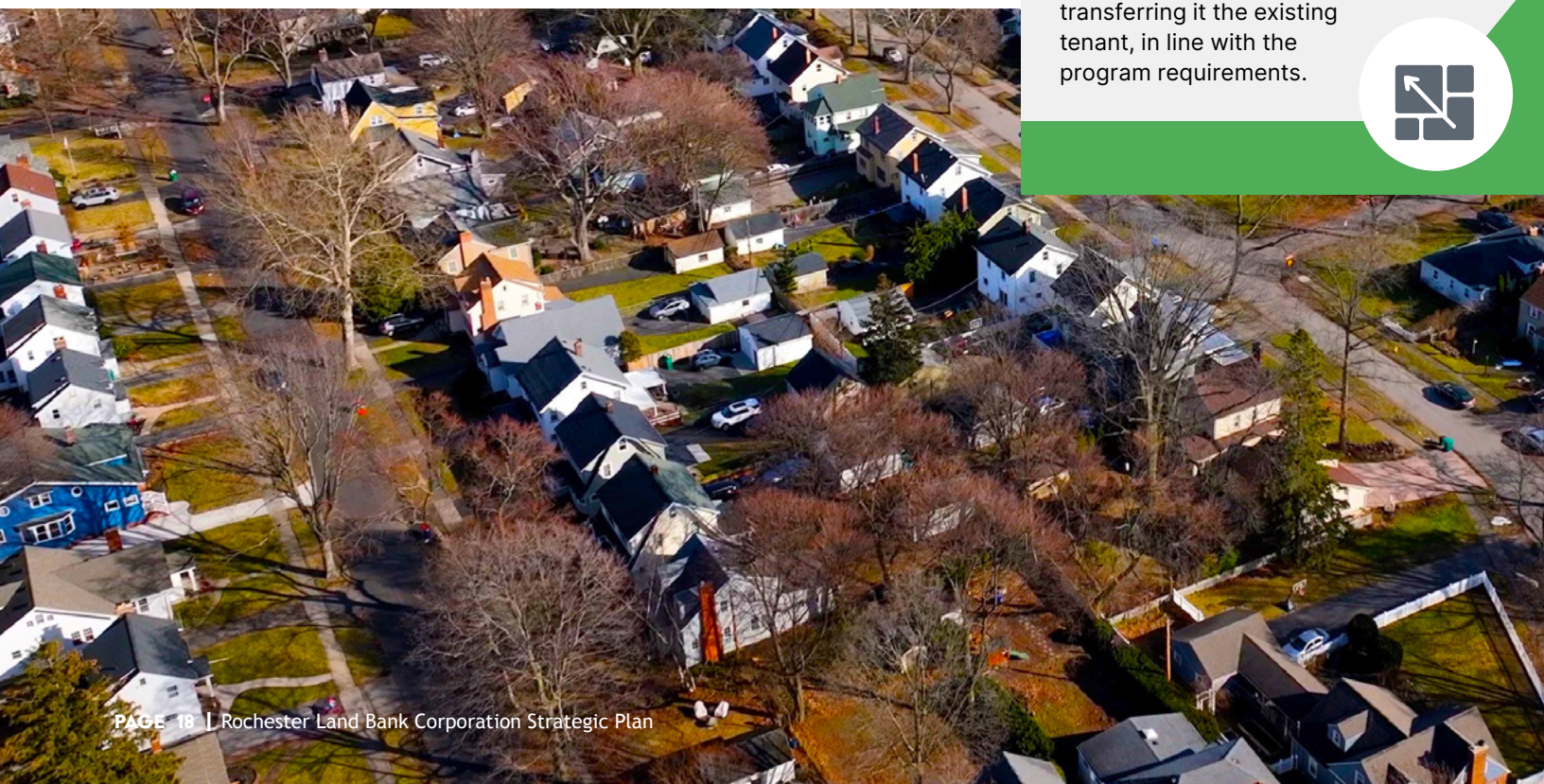
Implementation Idea

The Reinvestment District Map should serve as the foundation for all new data visualization needs, including identifying and planning around partner investments and the parcel conditions survey (described in [Pillar 2](#)).



Implementation Idea

The Section 32 Homeownership Program allows housing authorities to sell properties in their ownership to individuals for homeownership opportunities. The Rochester Housing Authority (RHA) has 132 scattered site single family rentals, some of which they have interest in converting to homeownership. RHA should work with RLBC to identify which, if any, of these properties are located within the Reinvestment District, and prioritize a pilot transfer for Section 32 homes. In this program, RLBC could serve as the conduit agency by taking title to the property and subsequently transferring it the existing tenant, in line with the program requirements.



PROOF IN PRACTICE

Land Bank and Housing Authority Partnerships

In 2021, the Newark Land Bank, Newark Housing Authority, City of Newark, and various lending and philanthropy partners united around a vision to provide homeownership opportunities for residents by leveraging the HUD Housing Choice Voucher (HCV) homeownership program.

The HCV homeownership program allows public housing authorities (PHAs) to create first-time homeownership opportunities for low-income renters with vouchers. The voucher can be used by the household to pay part of the mortgage payment instead of monthly rent. The program is an excellent opportunity to build generational wealth and improve housing security for low-income households. However, it is vastly underutilized by PHAs across the country.

The Newark Land Bank appears to be the first land bank in the country to partner with its local PHA to implement

this program. The land bank received distressed, vacant residential properties from the City, rehabilitated the properties, and held them for sale to qualified voucher holders that were identified and supported by the Newark Housing Authority and lending partners. The program involves strong, sustained coordination between the housing authority, the land bank, lenders, housing counselors, philanthropy, and City agencies. To learn more, read [Creating Homeownership Opportunities in Newark through Housing Choice Vouchers: A Newark Land Bank Case Study](#).

RHA has previously created homeownership opportunities through this program, and there may be an opportunity to expand this past practice in partnership with RLBC.

Pillar 2: Engage Reinvestment District residents to understand neighborhood needs and priorities

Serving as a public steward of land through a place-based strategy requires RLBC to be an embedded community stakeholder. RLBC must deepen its understanding of neighborhood-level needs, expand its relationships with community-based organizations in the NW Quadrant, and increase its capacity to carry out this work with intention.

The Neighborhood Service Centers (NSCs) have a long history in Rochester, represent an innovative approach to constituent services, and should be looked to as a resource to build a community engagement strategy. Existing organizations, like the Edgerton Area Neighborhood Association, Rotary Group of NW Rochester, Charles Settlement House, and others can be leveraged to understand resident needs and vision for their community.

This plan assumes the NSC can be embraced and trusted by residents as a hub of collaboration and a space to collectively dream and pursue a long-term vision that prioritizes equity. However, understanding how residents in the NW Quadrant truly perceive the NSC will be essential. Residents in neighborhoods with the highest rates of vacancy can harbor a deep mistrust or frustration with entities they perceive as government (and understandably so). RLBC and partners should pursue its expanded role of embedded community-based entity with humility and grace and proceed at the pace of trust with residents in the Reinvestment District. All engagement activities and events should be conducted with resident input, and consistent with inclusive grassroots organizing strategies.¹⁶

¹⁶ Effective grassroots organizing strategies include offering childcare and food at events and valuing civic contributions with gift cards or small stipends.

Goal 1: Hire a dedicated staff member to support community engagement and build capacity with partners

Activities

1. Increase RLBC staff capacity by hiring one full-time Community Engagement Specialist with an expressed commitment to community engagement and outreach.
 - a. Consider committing 50 percent of this position's time to work out of the Northwest NSC.

Goal 2: Embed the land bank and this initiative in the Northwest Neighborhood Service Center to build trust and ensure accessibility

Activities

1. In partnership with the NSC, host recurring community meetings with the goals of educating neighbors on land bank processes and programs, gathering critical resident input to prioritize activities and investments, and fostering fellowship and trust. These meetings should begin as monthly touchpoints but may change in frequency over time.
2. Develop and display educational information about the land bank and its investment in public places in the NSC.
 - a. Create interactive exhibits, like posting the Reinvestment District Map. Use these exhibits to educate residents on past, ongoing, and future investments and invite them to add aspirations and provide input.
3. With residents and partners, identify opportunities for short-term activation of vacant lots, some of which could be supported through the Neighborhoods in Action (NIA) grants.

Goal 3: Establish new partnerships with citywide organizations that can support place-based neighborhood engagement tactics

Activities

1. Build relationships with at least three citywide organizations to serve as potential partners for inclusive, community engagement efforts (e.g., Community Design Center, academic institutions).

PROOF IN PRACTICE

Syracuse Land Bank Community Engagement Practices

For many Black families and business owners, the history of “government” coming in to “solve blight” under the banner of “urban renewal” garners mistrust and comes with associations of trauma and loss. This painful history lives on in generational households across America. It is vital that land bank leaders charged with “resolving blighted properties” understand and acknowledge this history—and proceed accordingly. That means investing in intentional, thoughtful community engagement: listening to residents’ fears and hopes, and centering the perspective of those most impacted by vacancy and disinvestment in the design and implementation of programs and policies. Land bank leaders must show up consistently to build enduring relationships. This is the first step in partnering meaningfully with residents building more inclusive neighborhoods.

Even the most well-intentioned land bank practitioners can unintentionally sow misunderstanding and frustration by moving too fast. The Syracuse Land Bank is a leader not only in the state, but in the national field of practice. In its first five years, however, it moved so swiftly and effectively that residents started to question its intent. Some residents thought the land bank was leading foreclosure decisions and actions—indiscriminately foreclosing on properties

and setting the stage for gentrification and displacement. This was not the case, as the City still maintained authority over the foreclosure process. Nevertheless, this perception started to erode resident trust.

To address this misconception, Community Progress encouraged the land bank to invest in intentional community education and engagement to rebuild trust with the residents in areas where the land bank had vast holdings. The land bank created a full-time dedicated position, the Community Engagement Specialist, and hired a long-time resident advocate and trusted neighborhood leader to serve in this role. She is now in her sixth year at the land bank and has proven to be an invaluable asset. This staff member sustains a deep, long-term relationship with residents in the city’s most impacted neighborhoods and advocates for their needs.



PROOF IN PRACTICE

Lucas County Land Bank and Toledo Design Center Inspire Change on Vacant Lots

In 2023, the Lucas County Land Bank engaged the Toledo Design Center (TDC) to produce a collection of conceptual designs for the reuse of a vacant site in the Junction. The Junction is a formerly redlined and disinvested neighborhood in the City of Toledo. The project created a highly visible neighborhood gateway that was reflective of the Junction's identity, required little maintenance, and created safe seating for pedestrians and public transit commuters.

A year later, the land bank and Junction-based community organizations secured a grant to implement the vision for the neighborhood gateway. The land bank's partnership with the TDC demonstrates that reimagining vacant spaces around resident priorities can serve as a compelling engagement tactic that builds trust, momentum, and support for revitalization efforts.¹⁷

Goal 4: Conduct a parcel conditions survey in the Reinvestment District and identify up to three areas primed for a Whole Blocks approach

Activities

1. Secure funds (which may include NYS Land Bank Initiative (LBI) Operating Funds) to provide stipends to Reinvestment District residents to complete a parcel conditions survey.
 - a. Alternatively, launch the parcel conditions survey as a summer youth program managed by a reputable youth or community-based organization and utilize Community Development Block Grant (CDBG) funds.
 - b. Consider working with a local academic institution to develop survey collection tools and identify individuals to conduct the surveys.
2. Capture or add survey findings into the City's Building Blocks platform and the Reinvestment District Map.
3. Identify up to three areas in which to pilot a Whole Blocks approach with parcel-by-parcel interventions and complementary investments from City and identified partners.

Implementation Idea

RLBC and the Planner designated to support the Reinvestment District could develop succinct Whole Block Action Plans (no longer than three pages) to share with partners, facilitating the coordination of investments over the next few years. These Whole Blocks Action Plans can also be used for fundraising and community education.



¹⁷ More information about this partnership and project can be found at: <https://lucascountylandbank.org/news/planting-seeds>.

PROOF IN PRACTICE

Rebuild Metro Whole Blocks Toolkit

Deeply entrenched vacancy has long been a major challenge for leaders and residents in Baltimore. Despite some gains in the last decade, a 2023 report noted there are still 15,000 vacant houses in the City. Nine out of 10 are in areas of high concentration of vacancy and poverty.

For nearly 20 years, Rebuild Metro (Rebuild), a nonprofit community change organization and affordable housing developer, has posted some of the most impressive results in tackling Baltimore's vacancy. They do not rehab properties—they rehab entire blocks.

Rebuild combines community organizing and advocacy with real estate development expertise. They start with community engagement, listening sessions, and resident organizing. Then, Rebuild helps residents complete parcel conditions surveys, maps vacancy comprehensively, and hires planning firms to create a resident-centered neighborhood plan. On behalf of the residents, Rebuild enters into a special agreement with the City that

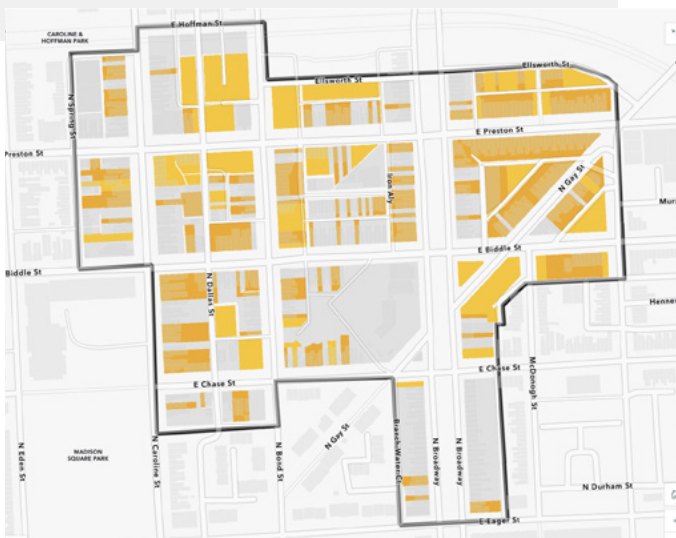
grants the organization first right of refusal to acquire all vacant properties in the planning area the City either owns currently or will own in the future. In some sense, it acts like a neighborhood land bank for the residents and then leverages its real estate development team to secure financing and rebuild affordable housing units (ownership + rentals).

In the Broadway East reinvestment area, Rebuild acquired and rehabilitated every single vacant property across multiple blocks. A significant achievement given the entire stretch was one vacant property after another.

Across all reinvestment areas, Rebuild has restored 273 abandoned houses, converted 120 vacant lots to greenspace, and reduced residential vacancy by 91 percent. In these same areas, the neighborhood population has increased 54 percent and local median income has jumped 125 percent.

For more information visit Rebuild Metro's work and Whole Blocks approach, visit: rebuildmetro.com/programs/whole-blocks-toolkit

The maps below show the impact of investment between 2009 and 2024. Yellow parcels signify vacant building or lots, while purple parcels mark redevelopment or lots planned for redevelopment.



Pillar 3: Expand and reform organizational capacity and structure

To maximize its impact in the Reinvestment District, RLBC needs a nimble operational model—one that leverages the land bank’s flexible legal powers and stays attuned to neighborhood-level needs. To carry out its new role effectively and efficiently, the organization will need to make adjustments.

No land bank succeeds without a strong municipal partnership. RLBC’s success has stemmed in large part from being deeply embedded within local government. This allows the land bank team to leverage City Hall’s resources and deep institutional knowledge. Whatever operational adjustments are made pursuant to this strategic plan, this collaborative spirit will and must be sustained. For example, RLBC and the City could explore how existing organizational assets—such as Planning in the Mayor’s Office and the Policy and Strategic Initiatives team in Neighborhood and Business Development—can support shared goals. These new partnerships will be key to maintain, expand, or add new capacity that the land bank will need to carry out a lead role in the Reinvestment District.

While the close relationship with the City has been instrumental in the land bank’s success, it has also imposed limitations. The New York Land Bank Act grants land banks greater flexibility than local governments. These flexible powers have not been fully realized by RLBC because it has been required to operate within the constraints of the of the City’s policies and procedures.

That is not the case with other land banks. Land banks in New York and across the country have taken advantage of their unique, flexible powers by building independent capacity to meet legal and procurement needs. This allows those land banks to act quickly and optimize the best outcome for the community. Moreover, since RLBC will be less reliant on acquisition through the tax sale process and more reliant on vacant land transfers from the City, distinct legal counsel may be advantageous for both parties. Leveraging LBI funding to pay for outside counsel is a common practice among New York land banks.

Before and after of properties with RLBC interventions (2019).



A successful place-based strategy also demands transparency and trust with residents. Finding opportunities to share power with those living and working in the Reinvestment District is critical. Reforming the composition of the board of directors is an easy first step. Centering residents in programs and policies and respecting their civic contributions must be a core priority, not an afterthought. Progress moves at the pace of trust, and these operational reforms will help build trust and yield results.

Finally, building a distinct and more visible identity independent of City Hall could inoculate the land bank from the unpredictable nature of politics and partisanship. For more than ten years, the land bank has been relatively unknown to the broader community and used primarily as a transactional tool within City Hall than a community development entity. RLBC should prioritize opportunities to cultivate partnerships that drive its neighborhood revitalization efforts where it can present itself as an entity distinct from the City.

Goal 1: Expand capacity for long-range planning

Activities

1. Engage the Office of City Planning to develop long-range housing strategies and vacant land reuses in the Reinvestment District consistent with the Whole Blocks approach.
 - a. Secure commitment of one planner from the Mayor's Office to be a member of the NW Working Group and dedicated liaison to provide critical support over the next five years, such as leading block-level planning, hosting resident design charettes, and helping coordinate capital investments from City Departments.
 - b. Consider inviting this designated planner to RLBC board meetings and create a recurring agenda item, "Reinvestment District: Planner Updates."

Goal 2: Expand board representation to increase public awareness and trust

Activities

1. Ensure the board reflects a balance of local government and community representatives by adding four additional community representative seats, with one being an "ex-officio" appointment of the NW NSC Coordinator or their designee. This board composition will support organizational and programmatic evolution.
 - a. New board members must be residents of the Reinvestment District, reflective of the neighborhood's demographics, and demonstrate a commitment to equity, justice, and inclusion.
2. Seek educational opportunities for board and staff to better understand how racist housing policies and lending practices impacted current conditions of the Reinvestment District. This group learning will help build a shared organizational commitment to equity as a foundational principle and a desired outcome.
3. Amend RLBC bylaws pending final decisions about board size and representation.

Implementation Idea

The plan calls for building capacity through community engagement and by leveraging staff expertise in the Office of City Planning. RLBC and the City could consider a staffing agreement whereby LBI funding or other funding is used to offset the planner's time to support the development of housing strategies, community engagement efforts, and other activities required for the implementation of this plan.



Goal 3: Enhance operational flexibility by engaging external legal services and managing all procurement processes internally and independently

Activities

1. Allocate necessary funds to procure and retain a local law firm to provide legal services in future LBI Operational Funding applications.
 - a. Consider canvassing other land banks in western New York about the law firms they use and explore retaining the same firm to ensure experience with land banks.
2. Utilize New York Land Bank Association's General Counsel to support the onboarding and training of new legal advisor, if needed.
3. Utilize the flexibility allowed under New York Land Bank Act to manage all procurement needs and processes, separate from the City.

PROOF IN PRACTICE

Omaha Land Bank

The Omaha Municipal Land Bank (OMLB) is a model in developing flexible, disposition policies that prioritize residents and transparency.

OMLB developed and implemented interactive engagement tactics that led to residents shaping land bank operational policies. OMLB hosted mock committee meetings where members of their Ambassador Program and the public roleplayed as land bank board members. Participants were charged with making acquisition and disposition decisions based on hypothetical yet largely representative purchase offers. From these discussions, OMLB developed an [Applicant Eligibility Scorecard](#) for evaluating property applications, which includes community-identified criteria (such as when to consider providing discounts on the

property sale price). Additionally, applications are required to include a social impact statement as well as an intent to use local contractors.

This thoughtful, innovative process achieved more than the development of community-informed disposition policies. It also helped demystify the disposition decisions, educated community members about the property sale process and legal considerations, and increased trust and buy-in among the residents most impacted by vacancy and the land bank's work to address it.

Pillar 4: Aggressively pursue and coordinate funding to maximize resources strategically flowing into the Reinvestment District

RLBC's interventions have led to clear economic impacts: \$2.5 million in assessed value has been returned to the tax roll, which generates about \$341,000 annually in local property taxes. RLBC has leveraged over \$33 million in public and private investment, which has enabled the production of new affordable homes and rental units. This economic impact should be uplifted as RLBC pursues additional funding from public, private, and philanthropic sources to implement the activities of this plan.

In the face of federal funding cuts and retrenchment, New York State will continue to be a significant source of funding. New York State maintains a strong commitment to providing land bank operating and programmatic support and offers various funding opportunities to advance homeownership, affordability, and wealth generation for New York residents.

As it assumes a new, more robust role in neighborhood revitalization, RLBC should also explore new funding from the City. Ideally, the City should commit to include an annual appropriation from the general fund to support RLBC for five years. A request for funding may be more tenable now given RLBC's expanded role may reduce municipal costs by removing properties from the City's maintenance portfolio and freeing up capacity in the Law Department to direct to other priorities and needs in City Hall. In addition to the annual appropriation, support from the City could come from: (a) transferring City-owned properties at no cost, (b) matching state's operational investment in the land bank, (c) agreeing to maintain land bank properties until they are back into productive use, and (d) continuing the practice of waiving annually up to \$500,000 in tax debt on tax-foreclosed properties successfully acquired by the land bank.

As RLBC adopts a more entrepreneurial approach to fundraising, the City must also proactively seek funding for investments in the infrastructure and people of the Reinvestment District. A key function of the Planner designated to support the Reinvestment District should be to explore opportunities in the annual Capital Improvement Program and other grant applications to state funds from various department and agencies, such as parks improvements and urban forestry, complete street enhancements, and workforce development and youth programming. Additionally, the annual Action Plan that stipulates the use of HUD funds—CDBG, HOME, and Emergency Solutions Grant (ESG)—should advance the interests of Reinvestment District residents and partners. Even in the absence of new funding, more proactive and coordinated investment of *existing* funds can yield tremendous impacts within the Reinvestment District.

Goal 1: Aggressively pursue New York State grant opportunities to address internal capacity needs and neighborhood revitalization goals

Activities

1. In the next application for the annual LBI Operational Grant, prioritize funds for enhancing capacity via external legal counsel and community engagement.
2. Convene partners around grant opportunities and coordinate funding requests to drive significant investment into the Reinvestment District and in alignment with a Whole Blocks approach. Funding programs to prioritize include:
 - a. [Affordable Homeownership Opportunity Program](#). Concentrated single-family infill developments.
 - b. [Block-by-Block Homeownership Program](#). Concentrated single-family or 2-family infill developments.
 - c. [Vacant Rental Improvement Program](#): Request that the City prioritize V-RIP applications from responsible owners of vacant properties in the NW Quadrant by granting additional points if the rental property is located on a block with planned or ongoing investments into other vacant properties (including lots).
 - d. The New York State budget included reference to other funding opportunities to achieve the state's housing affordability goals. Any new programs that come from the passed budget should be monitored and leveraged if appropriate.

Goal 2: Secure annual operating grant from the City of Rochester

Activities

1. Determine per unit cost of mowing services on vacant lots (previously city-owned) to make a case for operating grant for lots acquired in Reinvestment District.

Goal 3: Prioritize private funding requests from philanthropy to support elements of this plan.

Activities

1. Identify and meet with mission-aligned philanthropic organizations that focus on equitable neighborhoods, community stabilization, and greening and health to consider providing programmatic support to reactivate vacant lots, and/or match NIA grants¹⁸ for projects in the Reinvestment District.
2. Determine the costs of implementing a resident-led parcel conditions survey and include costs in funding requests to philanthropy.¹⁹
3. Prioritize funds for enhancing community engagement in all philanthropic funding proposals.

¹⁸ The City's investments in resident driven projects through NIA and other small-grant opportunities, are important sustain and will be complimentary to RLBC's focused approach.

¹⁹ The costs of these activities could include be included in a future LBI grant request.

Goal 4: In coordination with the Planning Department, proactively seek new funding sources and better coordination from various City departments investing in infrastructure

Activities

1. Engage residents to develop a prioritized list of District Residents Top 10 Infrastructure Investments to be completed in the next five years.
2. Discuss with the Mayor the requirement that a minimum percentage of all capital infrastructure dollars be directed to support the Reinvestment District.
3. Proactively work with other departments and agencies to explore grant opportunities that are informed by the Top 10 List.

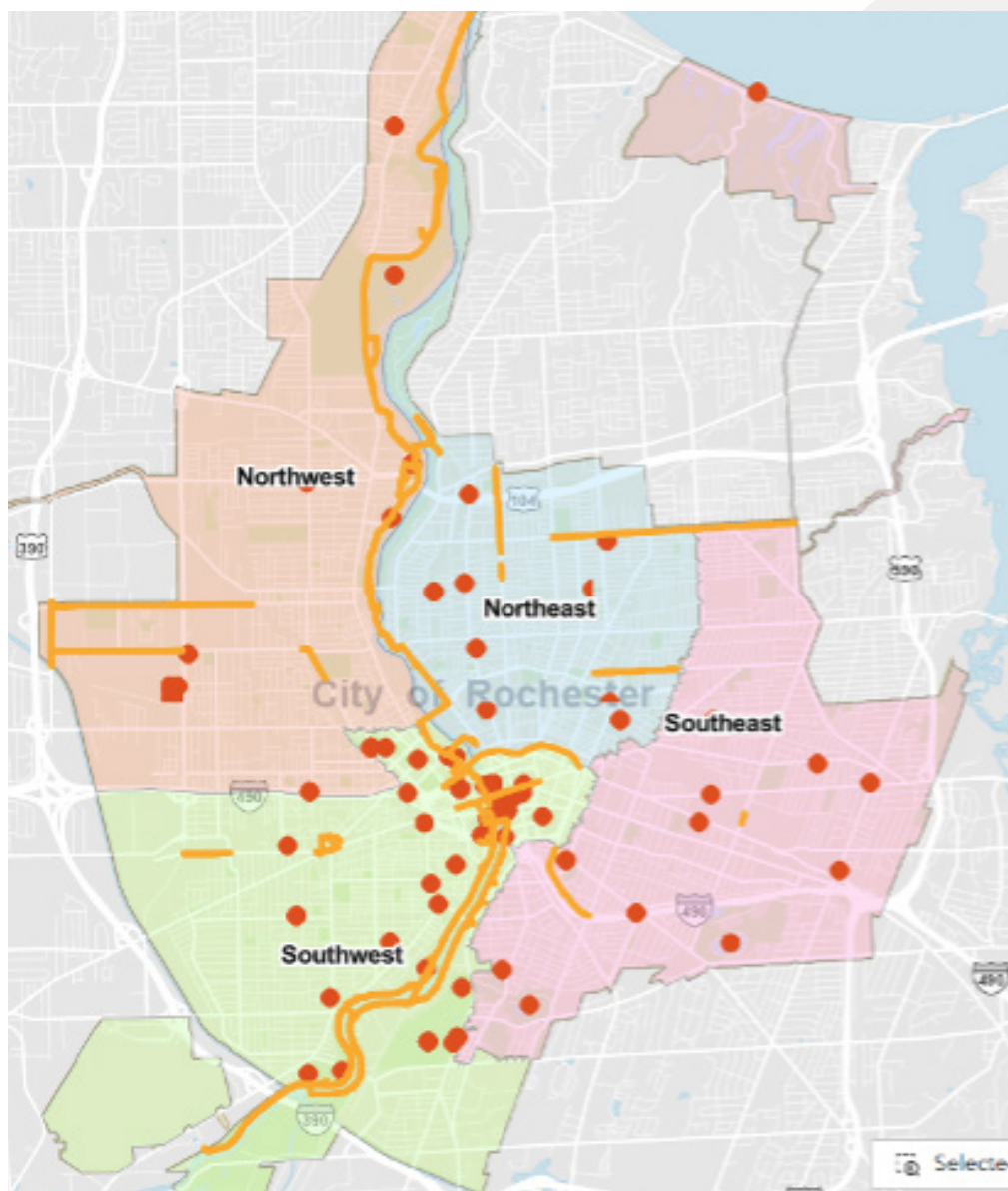


FIGURE 4:

City of Rochester 2025-2029 Capital Improvement Program, which has the fewest infrastructure investments planned for the NW Quadrant, especially in the neighborhoods with the highest indicators of vacancy and disinvestment.

Source: [City of Rochester](#)

PROOF IN PRACTICE

The Diversity of Funding Sought by New York Land Banks

Land banks in New York have successfully advocated for dedicated funding from New York State through the Land Bank Initiative (LBI) and its predecessors. This funding is critical to land bank operations. However, LBI is not the only funding source that fuels New York land banks. Across the state, land banks have proactively secured additional funding from federal agencies, philanthropic organizations, and other sources:

- Broome County Land Bank secured \$1 million grant through NYS's new Vacant Rental Improvement Program to support repairs and rehabilitation of vacant rental units to increase the supply of apartments for low- and moderate-income renters.²⁰
- Essex County Land Bank received \$1.5 million from NYS Housing and Community Renewal and Housing Trust Fund Corporation to support homeowners with the construction of affordable accessory dwelling units on their properties, up to \$125,000 per unit.²¹
- Suffolk County Land Bank and Sullivan County Land Bank secured brownfield grants from NYS DEC and US EPA to support areawide planning and remediation (lead and asbestos removal) of large properties.
- Syracuse Land Bank was partner to a community-wide collaboration that secured \$1 million grant from USDA in 2023 to support a robust urban forestry program that employs youth and others to plant trees in coordination with affordable housing initiatives and other neighborhood investments.
- Some New York land banks are exploring funds from NYS Office of Temporary and Disability Assistance to support permanent supportive housing in partnership with local affordable housing providers.

Pillar 5: Increase transparency and awareness with public and track impact

RLBC has played a significant role in creating homeownership opportunities. To date, through work with its partners like the Greater Rochester Housing Partnership, and Greater Rochester Habitat for Humanity, RLBC has helped create 162 new homeownership opportunities and 31 affordable rentals. These opportunities were made possible through RLBC's role in acquiring properties and transferring them to a partner or securing grant funding to make the project a reality. Unfortunately, while the land bank's role is essential in these housing development projects, these results and impacts are not broadly known or shared.²²

As the land bank builds awareness of its work, it should also work to build an identifiable brand independent of City Hall. As part of expanding its visibility, RLBC will need to develop program descriptions, processes, and goals related to its five-year commitment in the Reinvestment District. Information about RLBC must be easy for residents to understand and access. Communication tools to elevate the land bank as a community-based entity

²⁰ "Broome County Land Bank Announces New Vacant Rental Program," Broome County Land Bank, March 4, 2025, <https://broomelandbank.org/press-release/broome-county-land-bank-announces-new-vacant-rental-program/>.

²¹ NRDC and Essex County Land Bank Awarded \$1.5M: Funding to Launch Plus One ADU Program in North Country," *The Sun*, April 12, 2025, <https://suncommunitynews.com/news/117240/nrdc-and-essex-county-land-bank-awarded-15m/>.

²² In the City's 2024 Key Performance Indicator the land bank's "homeowner opportunities created" was listed as zero. This figure is not correct because it does not account for the critical role RLBC has played in acquiring and transferring properties to its partners, or its ability to secure funding to ensure project completion.

outside of City Hall should include a dedicated website independent of the City, educational materials, social media, and printed flyers to distribute during community events.

Goal 1: Increase transparency and awareness surrounding land bank activities

Activities

1. Articulate a clear suite of programs that include single-family infill, acquisition for partner organizations, and vacant lot activation.
2. Create acquisition and disposition priorities and amend policies to reflect RLBC's expanded role in neighborhood stabilization.
3. Create an independent website that provides visitors a clear understanding of RLBC's priorities, programs, and that it is a distinct entity from the City.
4. Develop a short, compelling slide deck to use in community meetings and conversations with potential partners that outlines RLBC's five-year commitment.

Goal 2: Track and report outcomes and impact

Activities

1. Explore, identify, and confirm a partner committed to help with evaluation and analysis, including the development of metrics and outcomes and measuring the overall impacts of the Whole Blocks Approach in the Reinvestment District.
 - a. Consider how Neighborhood and Business Development's Policy and Strategic Initiatives or a research partner in a local academic institution could support the evaluation analysis.
2. With the evaluation partner, draft metrics and desired outcomes²³ to track and monitor over the five-year period.
3. Solicit feedback on draft metrics and desired outcomes from residents and implement adjustments before finalizing metrics.
4. Evaluate impacts of land bank programs against metrics and outcome goals. Revise and revamp programming and internal processes based on outcomes as necessary.
5. At the strategic plan's conclusion, evaluate the impacts of the place-based strategy in the Reinvestment District and the Whole Blocks approach. Adjust activities as needed.

Implementation Idea

Academics and researchers at the University of Rochester Medical Center were involved in designing and advocating for the City's Lead Law specific to rental housing. After it was passed, they committed to ongoing evaluation, which proved invaluable in documenting the positive impacts of the program and drawing national praise for the City's efforts. RLBC and City partners should explore whether a research partner in a local academic institution could similarly support evaluation and analysis of the five-year commitment to the Reinvestment District.



Implementation Idea

Celebrating progress, partnerships, and small wins will be critical to sustain trust, excitement, and commitment to a common vision. RLBC could consider creating a poster at the NSC that allows for monthly updates towards its desired outcomes to demonstrate commitment to transparency and accountability.

RLBC could also host an annual community meeting celebrating the achievements, providing awards to partners and resident leaders, and building fellowship.



²³ Some examples of outcomes could include, "Residents in Reinvestment District report increased confidence in trajectory of neighborhoods," "More than 50 percent of all first-time affordable homes were sold to legacy residents of Rochester," or "Understanding of and trust in the RLBC improved significantly among residents in the Reinvestment District." RLBC should review the outcomes tracked in the Focused Investment Strategy Evaluation, which included indicators such as market strength, vacancy rates, community empowerment, and others, and determine which, if any, could be incorporated or amended to fit current community context and goals. Focused Investment for Maximum Impact: An Evaluation of the Focused Investment Strategy (FIS) Neighborhood Revitalization Program (Interface Studios, LLC, 2016)



Pillar 6: Improve efficiency of high impact acquisitions across the city

While this plan repositions RLBC's primary role as an entity leading and coordinating a focused reinvestment strategy in the NW Quadrant, RLBC can still serve as a transactional tool to acquire and transfer tax-foreclosed properties to partners in alignment with administrative priorities in other parts of the city. The land bank has provided other City departments and partner organizations this service since its incorporation. While the number of acquisitions will be far fewer than in prior years, this remains a critical service that supports citywide revitalization. However, RLBC should look to implement minor reforms to practices and policies that will increase efficiency and achieve cost-savings.

In addition to maintaining this transactional role for tax-foreclosed residential properties, however limited, RLBC might explore a role helping to resolve a more challenging subset of problem properties: brownfields. Over the last few years, more land banks across the county have enhanced their knowledge and capacity to address brownfields. Rochester has a small portfolio of brownfields that have proven difficult to resolve.

The City has already instituted a unique and forward-thinking process to identify properties with potential environmental issues coming through the delinquent tax enforcement process. It conducts a Limited Due Diligence (LDD) on properties up for tax sale and removes from the tax sale auction any property that is flagged with potential contamination. Then, the City holds a separate "Environmental Auction"²⁴ annually for these brownfield properties. First, they offer the properties for a minimum bid that equals all the public debt owed. If there are no bids, the City offers them a second time with a starting bid of \$1,000. While a dozen properties may end up sold through this environmental auction, local administrators of the program acknowledged that approximately 50 of these brownfield properties have remained in limbo for years.

While RLBC created a separate LLC subsidiary in the past to acquire one of these brownfield properties,²⁵ this was a one-off activity with unique circumstances. Leveraging the City's "Environmental Auction" as a potential pipeline of properties is an opportunity RLBC has yet to fully explore. RLBC should explore piloting a process, in partnership with the City, that emulates successful brownfield work of other New York land banks, such as those operating in Niagara County, Suffolk County, Sullivan County, and Syracuse.

²⁴ The information from the LDD is shared with prospective bidders. Approximately 60 to 70 properties are brought to the first environmental auction tax sale, with a minimum bid set at the lien amount. Only 1 to 2 properties are sold. For properties that did not sell, a section auction is held, with a starting bid set at \$1,000. Stakeholders report approximately 15 properties are sold. The remaining properties, approximately 50, remain stuck in a cycle of tax delinquency for years.

²⁵ RLBC acquired lots on East Main Street that were on a prominent high traffic corner and adjacent to an existing Rochester business that wanted to expand. The Pike Company worked with the Department of Environmental Conservation to develop a reuse plan and the necessary funds to test and remediate the site. The project resulted in the retention of an employer in the city of Rochester.

From Brownfield to Home

Every day, students walking to Ishpeming High School had to pass two long-abandoned, adjoining brownfield properties: a house contaminated by lead-based paint and asbestos, and a former auto repair and paint shop that was now a vacant lot. The Marquette County Land Bank Authority (MCLBA) acquired these properties from a private party. They then completed Phase I and II ESAs and site remediation that included removing an underground storage tank from the vacant lot. They led the vacant structure's rehabilitation through a partnership with the high school's Geometry in Construction program, providing

students with hands-on construction experience. The total project cost approximately \$114,400, of which MCLBA covered \$36,000. After the rehabilitation, MCLBA sold the home and lot for \$90,000 and put those funds toward other community revitalization projects.²⁶

—Excerpt from [*Land Banks and Brownfields: Case Studies*](#), a report from Community Progress highlighting examples of three land banks leading the field in brownfield redevelopment approaches

Goal 1: Pursue limited, targeted acquisition of high-impact, tax-foreclosed properties

Activities

1. Develop intake process for other departments and external partners to communicate acquisition requests of tax-foreclosed properties scheduled for auction.²⁷
2. Eliminate the costly practice of paying for curbside appraisals on tax-foreclosed properties that are offered at a public auction, *so long as the City establishes a minimum bid that equals and accurately reflects all the public debt owed by the former property owner*. In this scenario:
 - a. If a property receives no bid equal to the minimum bid, then one can reasonably conclude there is no *Tyler* liability.
 - b. If RLBC chooses to competitively bid for the property in excess of the minimum bid and wins, the City will need to provide a mechanism for the former property owner to claim the surplus proceeds (difference between the public debt owed and the winning bid), which should resolve the *Tyler* liability.
3. If the City amends its local tax foreclosure statute to allow direct transfers of tax-foreclosed properties to RLBC without an auction, RLBC should complete a comprehensive appraisal immediately upon acquisition from the City and carry out the necessary steps to comply with the *Tyler* ruling and state law.
 - a. In lieu of amending statutes, the City could consider working with the County to convey vacant, tax-delinquent properties to the City where no response from the interest party(ies) was received in accordance with the historical U-Deed Process.²⁸

²⁶ Christina Carter Grant, Rob Finn, *Land Banks and Brownfields: Case Studies* (Center for Community Progress, 2025), 15, <https://communityprogress.org/publications/land-banks-and-brownfields-case-studies/>.

²⁷ See Appendix X for better understanding of current practice and practice change needed from City.

²⁸ Article IX Part E: Enforcement of Collection of Delinquent Taxes on Real Property § 9-141

Goal 2: Explore the acquisition of brownfields through the City's environmental auction

Activities

1. Coordinate with the Department of Environmental Services to identify and map "A" designated properties—properties that have potential environmental contamination based on the City's Limited Due Diligence review.
2. Identify "A" properties cycling through the environmental tax sale process that could benefit from RLBC intervention, with a focus on parcels that could support large-scale affordable housing development.
3. Leverage expertise of City's Department of Environmental Services staff to assess challenges and opportunities to pilot acquisition of an opportune parcel(s).
 - a. Ensure capacity to serve as steward and coordinator in the Reinvestment District is not diminished if a pilot brownfield acquisition process is pursued.
4. Before taking ownership of a brownfield as a pilot, execute the multi-party agreement with NYS Comptroller and DEC pioneered by Suffolk County Land Bank and utilized by at least three other NY land banks.²⁹

²⁹ "DEC Announces Agreement with State and Local Partners to Redevelop Former Industrial Sites in Niagara and Orleans Counties," New York Department of Environmental Conservation, (website), <https://dec.ny.gov/news/press-releases/2021/2/dec-announces-agreement-with-state-and-local-partners-to-redevelop-former-industrial-sites-in-niagara-and-orleans-counties>.



SECTION 4:

CONCLUSION

For nearly 15 years, the Rochester Land Bank Corporation has played a critical role in advancing safe, stable, and affordable housing opportunities for residents of Rochester. With its strong track record, RLBC has built deep partnerships within City Hall and across community-based organizations. This is a powerful foundation for future impact.

Now, RLBC stands at an inflection point. While RLBC's past role has been powerful, evolving legal and market dynamics and the urgent need for safe affordable housing demand a bold approach to further its legacy. The next five years present a transformative opportunity for RLBC to reimagine its role by implementing a comprehensive, place-based strategy in Rochester's NW Quadrant.

The greatest opportunity for impact lies in coordinating investment to address City-owned lots in the designated Reinvestment District. RLBC is uniquely positioned to lead this effort by aligning its work with the unprecedented funding for affordable housing and community revitalization available at the state level. Aggressively pursuing these resources will allow RLBC to address disparities among Rochester's residents and neighborhoods and help meet community-wide goals. To achieve these goals, RLBC must fully leverage its flexible legal authority and deepen its neighborhood engagement, remaining grounded in the needs and aspirations of the communities it serves.

With sustained support from the City and strong collaboration with partners, RLBC is well positioned to deliver on the goals outlined in this plan and drive measurable, lasting change in Rochester's most disinvested neighborhoods.



APPENDICES

Appendix A: List of Stakeholders

NAME	TITLE	ORGANIZATION
Rianne Mitchell	Senior Community Housing Planner, Neighborhood and Business Development Director of Capacity & Compliance	City of Rochester, Real Estate Division Rochester Land Bank Corporation
Paul J. Scuderi	Director of Real Estate Executive Director	City of Rochester, Real Estate Division Rochester Land Bank Corporation
Andrew Creary	Municipal Attorney	City of Rochester Law Department Rochester Land Bank Corporation, Counsel
Maritza Mejias	Project Director	City of Rochester, Real Estate Division Rochester Land Bank Corporation
Cindy Castillo	Supervising Paralegal Administrative Coordinator	City of Rochester, Real Estate Division Rochester Land Bank Corporation
Isaura Valdivia	Real Estate Specialist	City of Rochester, Real Estate Division Rochester Land Bank Corporation
John Fornof	Treasurer Board Treasurer	City of Rochester Rochester Land Bank Corporation
Erik Frisch	Deputy Commissioner, Department of Neighborhood & Business Board Chair	City of Rochester Rochester Land Bank Corporation
Carol Wheeler	Manager of Housing Board Vice-Chair	City of Rochester Rochester Land Bank Corporation
Casmic Reid	Director of Buildings and Zoning: Board Member	City of Rochester Rochester Land Bank Corporation
LaShay Harris	Council Vice-President, Member for South District Board Member, Treasurer	City of Rochester Rochester Land Bank Corporation

Eric Van Dusen	Manager for Community Impact Board Member	ESL Federal Credit Union Rochester Land Bank Corporation
James Smith	Manager for Community Impact Board Member	City of Rochester Rochester Land Bank Corporation
Bridget Monroe	Councilmember, Northwest District	City of Rochester
Mitch Rowe	Legislative Aide for Councilmember Monroe	City of Rochester
Theodora Finn	President	Greater Rochester Housing Partnership
Tim Guillemette	Chief Operating Officer	Greater Rochester Habitat for Humanity
Ryan Brandt	Vice President of Development	Rochester's Cornerstone Group
Devon Corbin	Development Project Manager	Rochester's Cornerstone Group
Melissa Berrien	Director of Resident Services.	Rochester Housing Authority
Barbara Pierce	Communications Director	City of Rochester
Laura Grey	Senior Communications Specialist	City of Rochester
Yarinet Jusino	Assistant Administrator, NW Neighborhood Service Center	City of Rochester
Elizabeth Murphy	Director of Policy & Strategic Initiatives Department of Neighborhood and Business Development (NBD)	City of Rochester
Heather Anderson	Associate City Planner	City of Rochester
Michael Furlano	Municipal Attorney	City of Rochester
Jane Forbes	Associate Environmental Specialist, Division of Environmental Quality	City of Rochester
Harold Thurston	Associate Environmental Specialist, Environmental Services, Division of Environmental Quality	City of Rochester

Appendix B:

Transferring City-owned lots to RLBC

The City has over 2,500 vacant lots within its inventory. While some of those lots are used for community spaces, like parks, the vast majority are vacant lots that defaulted to the City due to the lack of interested purchasers at the tax sale.

Historically, the City and RLBC have worked in coordination to identify City-owned properties that could be viable for new housing. These efforts are primarily supported through state funding dedicated to land banks. The City has transferred identified properties to RLBC for their appraised value. RLBC's inability to acquire properties cost effectively is a barrier to stewarding properties in line with community goals, including affordable housing.

While the City's desire to maximize revenue through the sale of the lots is understandable, it should weigh this against the social, economic, and fiscal benefits of successfully producing affordable housing and stabilizing neighborhoods. **The City should strongly consider transferring all City-owned vacant lots in the Reinvestment District to the land bank at no cost.** This is a standard practice across the state and the country. These City-owned lots have sat unused for years—some for over a decade—and cost taxpayers between \$325,000 and \$375,000 every year just to maintain. RLBC's stewardship of these properties will reduce the City's maintenance costs, and these lots can then be leveraged as the foundation for RLBC to coordinate targeted neighborhood investments. This will allow RLBC to invest its limited resources in developing the properties, returning them to the tax rolls and, most importantly, open the door for new affordable housing opportunities, including homeownership, for Rochester residents.

Proof in Practice: The City of Buffalo and BENLIC team up for whole block affordable housing production.

In Buffalo, the Buffalo-Erie-Niagara Land Improvement Corporation (BENLIC) is constructing 12 single-family homes on a block in Buffalo's East Side. The East Side of Buffalo has experienced decades of disinvestment, and the Broadway Fillmore neighborhood, where the block is located, has 1,500 vacant publicly owned lots. The selected block was a critical asset for the neighborhood because of its high rate of homeownership and proximity to downtown Buffalo.

BENLIC received an Affordable Homes Opportunity Program (AHOP) grant from the State of New York for the construction of the homes. The funding requires that BENLIC sell the new homes to households that earn 100 percent or less of the Area Median Income. The City of Buffalo transferred these lots at no cost to BENLIC, which was critical to reduce costs for the project.



Appendix C:

Tax Sales Current Practices and Opportunities to Improve

The tax enforcement and sale process in the City of Rochester is as follows:

- When a property owner is delinquent on their taxes for one year, the Treasury Bureau initiates the foreclosure process.
- The property owner is required to pay the delinquent taxes and fees owed to the City. The owner must pay the amount owed at least 30 days prior to the City requesting a motion for judgement in the foreclosure action. If delinquent taxes are still unpaid and upon receiving a judgement from the court, the Treasury Bureau will subsequently bring the property to a public auction.
- The annual public auction is overseen by a multi-departmental team including the Law Department and the Treasury Bureau. The Manager of Real Estate serves as the auctioneer.
- The minimum bid is set at all the taxes owed to the City (which may include fees, code enforcement liens, and other costs incurred), a best practice that seeks to ensure the public is reimbursed for all outstanding public debt.
- If no bids are received for at least the minimum bid, the property defaults to the City.
- If the winning bid is in excess of the minimum bid, and there is a surplus, the City will seek to distribute surplus proceeds to all interested parties. If there are no claims against the surplus and the claim period expires, the City can retain the surplus amount.

RLBC has the right to actively bid at the tax sale. Before the *Tyler* decision, RLBC was able to use its priority bid to step in front of other private bidders at the tax sale and assume ownership of the property for the minimum bid (paid to the City). Since the *Tyler* decision, the City has agreed to waive local tax debt up to \$500,000 (cumulative) on properties successfully acquired by RLBC at the tax sale as an active, competitive bidder. If RLBC's winning bid is in excess of the minimum bid, then it is responsible for paying to the City the amount of surplus proceeds. This reformed process complies with the *Tyler* ruling and limits the City's future liability from any "takings" claims by owners who lost their property through tax foreclosure. However, as is the case for all land banks in New York and in other states impacted by the *Tyler* decision, RLBC no longer has predictable, cost-effective access to tax-foreclosed properties.

Instead, the City could consider withholding properties in the Reinvestment District from the auction and transferring them directly to the land bank to achieve those desired and predictable outcomes. The City may need to amend its local tax foreclosure statute to allow direct transfers of tax-foreclosed properties to RLBC without an auction, or look to previous practice of a U-Deed agreement with the County. Should it choose this option, the City would also need to stipulate, in local law, that RLBC complete a full and comprehensive appraisal immediately upon acquisition from the City and carry out the necessary steps related to surplus proceeds, if any, to comply with the *Tyler* decision and NYS law.

Overview of RLBC’s Role in the Tax Sale Process and Recommendations for Optimal Approaches

Current Practice	Reduce costs by conducting appraisals later in the process	Removing property from auction *
	IMPROVEMENT	OPTIMAL
Land Bank reviews tax sale list	Land Bank reviews tax sale list	Land Bank reviews tax sale list and requests that properties in the Reinvestment District be removed from the auction
Conducts appraisals on all potential properties	Bid at tax sale as a competitive bidder	The City pursues a judgement of foreclosure on identified properties
Participates in tax sale as a competitive bidder, and if it submits the winning bid:	City waives liens, up to \$500,000 total in a fiscal year	City transfers properties to the land bank at no cost
<ul style="list-style-type: none"> - The City waives local taxes up to \$500,000 (cumulative total), and - The land bank pays the City the surplus proceeds, which is the difference between the minimum bid and the winning bid 	Land Bank responsible for paying to City any amount in excess of minimum bid	As soon as possible, and no more than 30 days, the land bank conducts an appraisal on every property
	Land bank immediately conducts appraisals on properties it successfully bid on at auction, establishes amount of surplus proceeds (if any), and sets aside in escrow	The land bank establishes amount of surplus proceeds, if any, for each property and sets aside in escrow
	City notifies the prior owner of the “surplus proceeds” and provides a mechanism for the owner to claim these surplus proceeds	City notifies the prior owner of the “surplus proceeds” and provides a mechanism for the owner to claim these surplus proceeds

The City may need to amend its local tax foreclosure statute to allow direct transfers of tax-foreclosed properties to RLBC without an auction. *If the City pursues amendments to its local tax foreclosure statute, it should also consider adding a provision that if a property fails to receive a bid at tax sale, it shall be assumed the land bank enters the minimum bid as a credit bid, with no cash payment required, up to an agreed aggregate amount, to be reviewed annually by the City and Land Bank.*

Appendix D: New York State Article 19A

In New York State, municipalities have the authority to acquire an abandoned property that has significant code violations and is causing harm to the community under the Abandonment Proceedings Act, also referred to as Article 19A.³⁰ The City of Rochester has carved out a unique expertise in leveraging this tool over the last decade and serves as a leader for other communities across the state. The City used grants provided by the Attorney General's Office ("Zombie grants") to carry out dozens of Article 19A cases, and has smartly invested in a City Attorney dedicated to prosecuting housing code violations to increase its capacity to address these problem properties.

As part of the enforcement process under Article 19A on eligible, abandoned property, the City needs to prove:

- A vacate order by the code department or other governmental agency currently prohibits occupancy of the dwelling; or
- The property tax on such premises has been due and unpaid for a period of at least one year.

According to data in Building Blocks, there are approximately 80 privately owned vacant properties in the city that have been identified as "Abandonment candidates." According to local officials, however, there are no vacate orders on file for most of these candidate properties. It is likely that many of these candidates are not habitable with significant health and safety hazards. Such conditions are exactly why a vacate order would be issued. Local officials need to explore what changes to local code might be needed to issue a vacate order on already unoccupied, abandoned properties to allow for the use of Article 19A.

³⁰ NY Real Prop Actions L § 1971 (2024).



ROCHESTER LAND BANK FIVE-YEAR STRATEGIC PLAN 2026 — 2030

