



DECEMBER 2025

Chesapeake Land Bank Authority Strategic Plan

Building on a Strong Foundation for the Next Stage of Growth

Executive Summary

Since its founding in 2018, the Chesapeake Land Bank Authority (CLBA) has built a strong foundation through diverse, flexible, and mutually beneficial partnerships with City departments and agencies. In January 2025, CLBA engaged the Center for Community Progress (Community Progress) to help build on this foundation through the creation of a new, five-year strategic plan. The plan includes:

- National and statewide overview of land banking
- Brief history of CLBA and its most substantive accomplishments
- Overview of CLBA's mission, vision, and values
- CLBA's goals and strategies for the next five years
- Implementation plan
- Conclusion with recommended next steps

Based on the above activities and our team's extensive knowledge of the land banking field, our team identified the following goals for CLBA to pursue in the next five years:

- **Support the development of a citywide comprehensive approach to vacant, abandoned, tax-delinquent, deteriorated, and/or nuisance (VAD) properties.** In Chesapeake, there is an inventory of tax-delinquent vacant lots (unimproved) and structures where the City's code enforcement agency has identified violations. We encourage CLBA to work closely with its local government partners to assess this inventory and identify a path forward to stabilize these properties. Strategies span from compelling transfer of properties to responsible ownership to providing "equitable off-ramps" for owners who wish to repair their properties but lack sufficient resources.
- **Expand geographic priority areas and programs to serve more Chesapeake residents impacted by vacancy and abandonment.** CLBA has built a strong foundation through its work in the South Norfolk Tax Increment Financing (TIF) district through the administration of the South Norfolk Residential Rehabilitation Grant Program (SNRRGP). The South Norfolk TIF district was one of six target areas identified in CLBA's 2019–2024 Strategic Plan, along with Great Bridge Village, South Military Highway, Camelot, Dunedin, and Ahoy Acres. Moving forward, CLBA should continue to build on its successes in South Norfolk, while also identifying ways to expand its reach to other areas of the city, including through a potential acquisition pipeline in other target areas.
- **Develop more comprehensive acquisition mechanisms and disposition strategies.** We recommend the land bank revisit and revise its Property Acquisition and Transfer Programs, Policies, and Procedures to clarify priorities for property acquisition, prospective buyers, and end uses. CLBA should also work with local government partners to identify opportunities for acquisition via tax and/or code lien foreclosure.
- **Increase funding, staff capacity, and partnerships.** Successful implementation of this strategic plan will require additional staff capacity, new and diverse funding sources, and expanded partnerships with mission-aligned nonprofits and peer organizations to

supplement current staff and financial capacity.

- **Strengthen relationships with residents in areas most affected by VAD properties.** Interviewed stakeholders identified barriers to stronger community engagement including a lack of active civic leagues and similar groups in some planning areas and worries about raising resident expectations when CLBA's funding is limited. We recommend that CLBA adopt a more expansive community engagement strategy with a focus on residents living in areas most affected by VAD properties and remain transparent about its limited resources.

This strategic plan offers an opportunity for CLBA to build on its strong foundation over the next five years and beyond by leveraging new tools to address VAD properties, growing its staff and organizational capacity, and deepening its engagement with community residents, especially those most affected by vacancy and abandonment. Community Progress remains a committed partner and resource to the City as it pursues the goals outlined above. We thank all those who contributed to the success of this engagement.

Draft plan delivered, September 2025

Revised plan adopted by Chesapeake Land Bank Authority Board, November 5, 2025

Final plan approved by Chesapeake City Council, January 13, 2026

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Introduction

The City of Chesapeake is a relatively new municipality that has grown steadily since its incorporation in 1963. It is now considered the second-largest city in Virginia, with a population of approximately 250,000 residents.¹ Comprising the formerly independent City of South Norfolk and Norfolk County, Chesapeake encompasses a diverse range of neighborhoods and a mix of urban, suburban, and rural areas. Chesapeake's history presents opportunities and also complexities: Resident priorities differ, ranging from preserving rural agricultural land to rethinking zoning to increase density in the more urban areas.

The City of Chesapeake uniquely borders all cities in the Southside Hampton Roads region of Virginia, as well as the state of North Carolina. To the north, Chesapeake neighbors the City of Norfolk—home to the world's largest naval complex—and the City of Virginia Beach, a popular tourist destination. The military is a significant economic force in the region. Chesapeake is home to a larger percentage of individuals employed in the armed forces and veterans than Virginia as a whole.² The combination of a strong labor force and proximity to desirable tourism has increasingly strained the availability of attainable workforce housing.

Chesapeake is still growing, and some neighborhoods, such as the South Norfolk area, have a sense of history that spans multiple generations predating the City's incorporation. South Norfolk includes Census tracts with higher proportions of Black residents and residents living in poverty compared to other parts of the city (see Figures 1 and 2). The area also has older homes and infrastructure, along with a higher number of vacant, abandoned, tax-delinquent, deteriorated, and/or nuisance (VAD) properties. The opportunity to transform these properties into valuable neighborhood assets led to the creation of the Chesapeake Land Bank Authority (CLBA) in 2018.

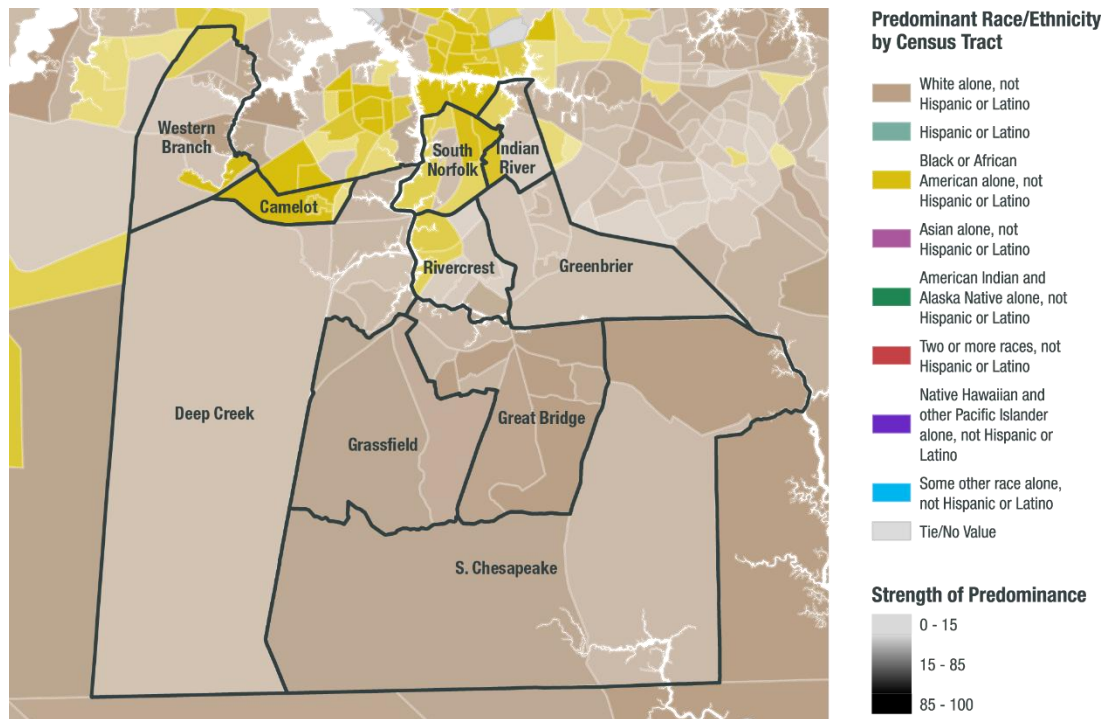
Vacant, Abandoned, and Deteriorated “VAD” Properties

The term “VAD” is used throughout this plan as a catchall phrase to describe vacant, abandoned, tax-delinquent, deteriorated, and/or nuisance properties. Certain strategies and approaches described in the plan are better suited to one or a subset of the property types encompassed by “VAD.”

¹ “2024 Chesapeake Community Profile,” Chesapeake Virginia Planning Department, (webpage), accessed June 18, 2025, <https://storymaps.arcgis.com/stories/7457272d0b5e4c8b8ff215294748385a>; The majority of Chesapeake residents identify as white (54 percent) or Black (29 percent). Most residents (62 percent) fall between the ages of 18 and 64, with a median age of 37.7. The median household income in the city is \$94,189 and the poverty rate is 8.7 percent, slightly lower than the rate for the state of Virginia.

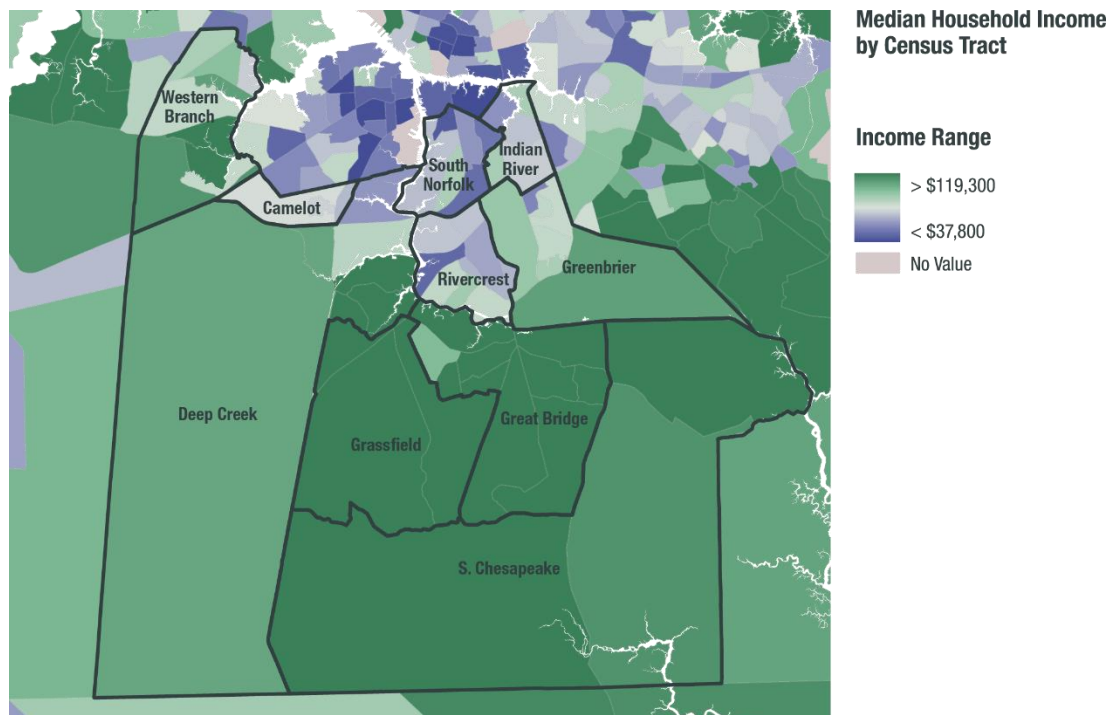
² “Demographics,” Chesapeake Virginia Economic Development Department, (webpage), accessed June 18, 2025, <https://chesapeakeva.biz/business-center/data/demographics/>.

Figure 1: Predominant Race/Ethnicity by Census Tract by Planning Area



Sources: City of Chesapeake (2025), American Community Survey 5-year estimates (2019 – 2023).

Figure 2: Median Household Income by Census Tract by Planning Area



Sources: City of Chesapeake (2025), American Community Survey 5-year estimates (2019 – 2023).

Under the current leadership, CLBA has established a solid foundation by successfully providing rehabilitation assistance to the historic housing stock in South Norfolk and forming active partnerships with City of Chesapeake (City) agencies. Despite limited capacity and funding, CLBA has gained recognition among city government officials as a valuable partner and is now well-positioned to expand and deepen its service to the residents of Chesapeake.

In January 2025, CLBA engaged the Center for Community Progress to assist with the next exciting stage of its development by creating a new, five-year strategic plan. This plan includes:

- National and statewide overview of land banking
- Brief history of CLBA and its most substantive accomplishments
- Overview of CLBA's mission, vision, and values
- CLBA's goals and strategies for the next five years
- Implementation plan
- Conclusion with recommended next steps

CLBA's staff, board, Citizen Advisory Committee, and other key stakeholders identified the following goals for the next five years:³

1. Support the development of a citywide comprehensive approach to VAD properties using a "Fix It Up, Pay It Up, Give It Up" strategy.⁴
2. Expand geographic priority areas and programs to serve more Chesapeake residents who are impacted by vacancy and abandonment.
3. Increase property inventory and positive community outcomes through more comprehensive acquisition mechanisms and strategic disposition strategies.
4. Increase capacity by adding staff, securing more funding, and building more partnerships.
5. Strengthen relationships with residents in areas most affected by vacancy and abandonment through community engagement.

The technical assistance team that developed this plan included Kim Graziani, Senior Technical Assistance Advisor; Nora Daly, Associate Director of Technical Assistance; Charles Linton, Communications Officer; and Matt Kreis, General Counsel.⁵ The assessment findings and information provided in this strategic plan are based on the following sources:

- Review of state-enabling land bank legislation and local ordinances
- CLBA's bylaws, policies, 2024 budget, and other relevant organizational documents
- Interviews with key stakeholders (listed in Appendix A), including:
 - Virtual interviews with CLBA's board members, Citizen Advisory Committee, and City staff; and
 - In-person individual and group interviews with City staff, community partners, and elected officials during a two-day site visit (June 2025)
- Our legal expertise and experience working with land banks across the country to identify locally appropriate best practices that align with City goals

³ Please see Appendix B for a summary of the key themes from the virtual and in-person interviews that include priorities, challenges, opportunities, and partnerships.

⁴ For more information on the "Fix It Up, Pay It Up, Give It Up" approach to code enforcement see: <https://communityprogress.org/resources/strategic-code-enforcement/>.

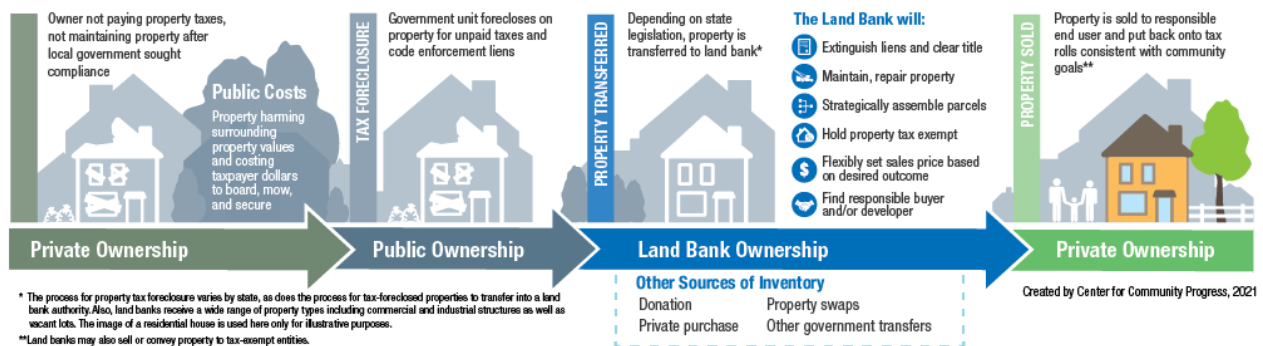
⁵ For more information on the project team, please visit <https://communityprogress.org/about/our-team/>.

The timing is right for CLBA to build on its solid foundation, adopt a new strategic plan, and pursue innovative, transformative strategies—making Community Progress thrilled to be part of this project.

Land Banks and Land Banking

For over 40 years, land banks have used their special powers as public entities to return VAD properties to productive uses that align with community goals (Figure 3). Land banks help ensure VAD properties are sold to responsible owners for purposes that yield public benefits and contribute to healthy, thriving neighborhoods for generations to come.⁶

Figure 3: How a Land Bank Works



National Landscape

Eighteen states and Puerto Rico have enacted land bank laws—what we refer to as “state-enabling land bank legislation”—and there are currently over 300 land banks and land banking programs operating across the US and Puerto Rico.⁷ These land banks have varying powers depending on state and local laws. Land banks stand apart from local governments and other organizations because most can acquire tax-foreclosed properties at low cost, clear delinquent taxes and public liens to obtain clear and marketable titles, hold properties tax-exempt, and sell them flexibly to achieve the best community outcomes.

Land Banking in Virginia

The Virginia Land Bank Entities Act passed in 2016. As shown in Table 1 on the following page, the Virginia Land Bank Entities Act includes many effective components of state land bank laws, but not all. **One important gap to address is dedicated funding for land banks.**

⁶ For more information on land banks and land banking, please visit: <https://communityprogress.org/resources/land-banks/>

⁷ View our map of land banks and land banking programs across the US: <https://communityprogress.org/resources/land-banks/national-land-bank-map/>

Table 1: How Does Virginia's Land Bank Law Compare to the Most Effective Land Bank Laws Nationwide?

	Virginia Land Bank Entities Act	What is included?	What is missing?
How are land banks established?	<p>One or more localities can create a land bank by holding a public hearing or passing an ordinance. Land banks may be formed as:</p> <ul style="list-style-type: none"> • A public authority • A new nonprofit established under Virginia law • An existing nonprofit established under Virginia law • A planning district commission 	<p>✓ Flexibility in creating single or multijurisdictional land banks</p> <p>✓ Approval and coordination with local government via local ordinance</p>	<p>✗ Existing nonprofits or commissions are not commonly appointed as land banks in other states outside of Virginia; this approach can create conflicts with mission creep for the existing nonprofit and make it challenging to maintain focus on properties that cause the most harm</p>
How are land banks governed?	<p>The board must have at least five members appointed by the governing body of the locality that formed it (for example, the city council). If multiple localities establish the land bank, each shall appoint at least two members, one of whom may be a member of the governing body.</p>	<p>✓ Creating locality has discretion in selecting board members</p>	<p>✗ No mention of ensuring residents or the community most impacted by VAD are involved</p> <p>✗ No mention of specific professional backgrounds that might assist land banks (such as real estate, law, etc.)</p>
How do land banks acquire properties?	<p>Through bidding at property tax foreclosure auctions,⁸ transfer, donation, purchase, or directly from the local government that created the land bank. Properties acquired by the land bank are held tax-exempt and must be maintained according to local laws.</p>	<p>✓ Offers multiple acquisition mechanisms</p>	
How do land banks sell properties?	<p>There are limited requirements for land banks sales, giving the land bank flexibility to consider a range of factors including future use, type of transferee, and cost.</p>	<p>✓ Offers flexibility in how properties are sold, including transferee, use, and cost</p>	
How are land banks funded?	<p>Land banks have access to the following funding mechanisms:</p> <ul style="list-style-type: none"> • 50 percent tax recapture for up to 10 years after selling a property (requires local ordinance) • Property sales • Foundation and government grants • In-kind support 	<p>✓ Offers a variety of funding mechanisms</p>	<p>✗ Does not provide a sufficient, dedicated stream of revenue</p>

⁸ In Virginia, state law allows for land banks to bypass bidding through a strict foreclosure process for lower value properties. However, before leveraging this power, CLBA should review the law with local counsel to determine if there are issues related to the recent US Supreme Court decision in *Tyler v. Hennepin County*. For more information on this ruling see: <https://communityprogress.org/publications/2024-tyler-hennepin-policy-brief/>

Currently, at least four land banks operate in Virginia in the cities of Chesapeake, Danville, Richmond, and Roanoke.⁹

Important Note About Land Bank Funding

Since land banks serve as temporary public stewards for VAD properties that harm neighbors and neighborhoods and impose costs to taxpayers, they rely on public and private subsidies and other financial support to supplement revenue from property sales. The most common sources of funding for land banks are government grants and appropriations. However, securing consistent, multi-year, and flexible funding remains a challenge for many land banks across the country.

The idea that land banks can become financially self-sufficient while continuing to prioritize community needs and address properties that harm neighbors and neighborhoods and impose costs to taxpayers is a misconception. However, their return on investment helps offset public costs. By restoring deteriorated properties, land banks reduce municipal dollars spent fixing code violations that threaten public health and safety. They also generate new revenue for municipalities by returning vacant and abandoned properties to the tax rolls and stabilizing nearby property values that might otherwise decline due to their proximity to problem properties.^{10,11}

Land Bank Funding: Weighing Public Costs Against Public Benefits

Land banks can show financial benefits to justify public funding by calculating the public cost savings from a few properties they have transformed. By comparing public costs before acquisition—such as lost tax revenue, expenses for police, fire, and code responses to complaints, and reduced equity of neighboring homeowners—to the investment in the property and the return on that investment—including increased tax revenue for the municipality, and stabilized or enhanced neighborhood property values—land banks can make a strong case for their value.

Overview of the Chesapeake Land Bank Authority

The following section details the purpose for which the City created CLBA, the organization's staffing and governance structure, and its special powers. It also includes CLBA's programming, partnerships, budget, community engagement strategy, and priorities as identified in its previous five-year strategic plan.

Purpose

Through local ordinance, the City created CLBA in 2018 as a new public authority. The ordinance grants CLBA the powers given to land banks under the Virginia Land Bank Entities Act. It also assigns CLBA the responsibility of managing the South Norfolk Residential

⁹ See Appendix C for a summary from a convening of Virginia Land Banks held in July 2025.

¹⁰ "Land Banks: 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>.

¹¹ "Systemic Vacancy: The Cost of Vacant, Abandoned, and Deteriorated Properties," (Center for Community Progress, 2022), <https://communityprogress.org/wp-content/uploads/2022/06/Progress-Points-Systemic-Vacancy-Cost-of-Vacancy-2022.pdf>.

Rehabilitation Grant Program (SNRRGP). Additionally, the ordinance states that tax-delinquent properties that are condemned or considered “a nuisance,” “derelict,” or “blighted” under state law can be subject to foreclosure one year after taxes go unpaid, compared to two years for other properties.¹² If such properties are transferred to CLBA, the City may consider all unpaid taxes and related charges paid in full, thus removing this obstacle to reuse.

Staff

CLBA has one full-time staff member, its Executive Director. As of fiscal year 2026, CLBA has been granted funding to hire one additional full-time staff member: a Grant Manager/Administrative Assistant.

Board

The board is made up of seven members. Although the Virginia Land Bank Entities Act does not specify certain stakeholders or professional backgrounds that must be represented on the board, the local ordinance creating CLBA does. The CLBA board must include:

- Three board positions with one member from each of the following fields:
 - Real estate broker
 - Class A contractor
 - Financial/banking professional
- Four board positions with one member from each of the following entities:
 - Chesapeake Economic Development Authority
 - Chesapeake Redevelopment and Housing Authority
 - CLBA’s Citizen Advisory Committee
 - Chesapeake City Council¹³

Citizen Advisory Committee

The Citizen Advisory Committee (CAC) consists of 10 members appointed by the City Council. Each member represents a different planning area of Chesapeake: Camelot, Deep Creek, Grassfield, Great Bridge, Greenbrier, Indian River, Rivercrest, Southern Chesapeake, South Norfolk, and Western Branch (see Figures 1 and 2). Committee members must be residents of the planning area they represent.

The CAC is responsible for collecting resident input for the CLBA board, recommending changes to CLBA laws, policies, and procedures, and providing feedback on potential future property acquisitions. The CAC meets four times a year: in February, May, August, and November.

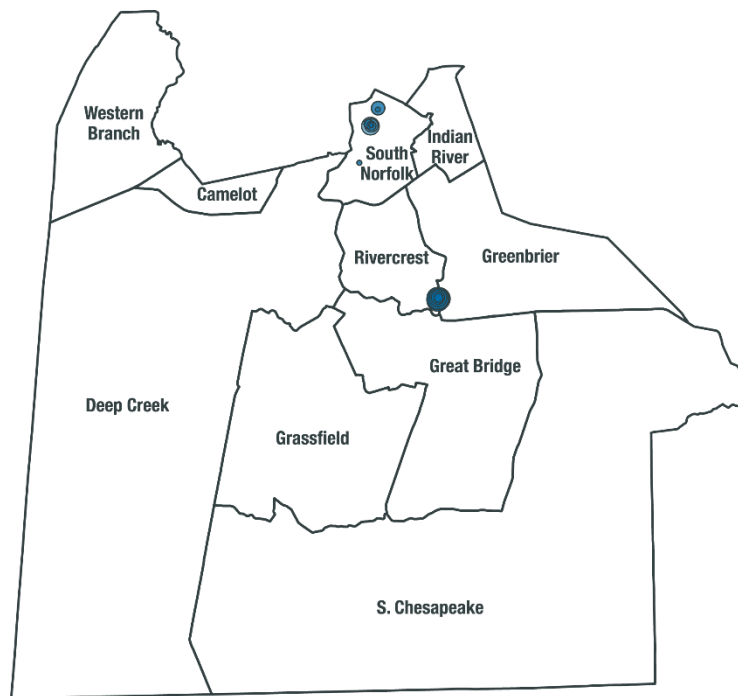
Inventory

Currently, CLBA has 17 properties in its inventory (Figure 4). To date, CLBA has sold six properties. Most of the land bank’s work takes place in South Norfolk.

¹² See VA Code Ann. §§ 15.2-900; 15.2-907.1; and 36-49.1:1.

¹³ Chesapeake Code of Ordinances, Sec. 2-732.

Figure 4: Chesapeake Land Bank Authority Inventory



Sources: City of Chesapeake (2025), Chesapeake Land Bank Authority (2025).

Note: Variation in symbol size corresponds to parcel area in square meters.

Acquisition and Disposition Powers

CLBA's core powers focus on acquisition and disposition. CLBA has more flexibility to acquire and dispose of properties than other City agencies, including the ability to:

- bid on properties at the tax foreclosure auction;
- clear back taxes and other fees if a property is conveyed to the land bank; and
- prioritize community benefit over profit in the disposition process.

As explained under Goal 3, there are opportunities for CLBA to use additional acquisition mechanisms and clarify disposition priorities to assist in meeting organizational and city-wide goals.

In contrast to other land banks, CLBA has not historically had a designated line item for acquisitions in its annual budget. Despite this, CLBA has been creative and responsive in strategically acquiring properties and facilitating their reuse. Some examples include:

- In three instances, CLBA has advocated for key amendments to the city zoning ordinance to unlock infill redevelopment potential; a fourth zoning ordinance amendment is pending.
- CLBA assisted in the transformation of long-time vacant properties at 1337 Commerce Avenue and 2106 and 2112 Liberty Street into attainable housing in partnership with Habitat for Humanity South Hampton Roads and Balance Builders, Inc.

- CLBA is leasing a vacant lot in South Norfolk to the Department of Agriculture for temporary use as a farmer's market.
- CLBA acquired and facilitated the demolition and redevelopment of a former car wash to create public parking at 1116 Poindexter Street in South Norfolk at the request of the City.
- CLBA holds multiple lots along Battlefield Boulevard North for future redevelopment to advance the revitalization of the Great Bridge Village area.

These examples demonstrate CLBA's flexibility to work with City agencies and other partners to make small but meaningful improvements to quality of life for Chesapeake residents. Fortunately, moving forward the land bank will receive designated funding for acquisition in target areas through the City's Capital Improvement Plan (CIP), subject to the appropriation by city council.

South Norfolk Residential Rehabilitation Grant Program

One of CLBA's core programs is the South Norfolk Residential Rehabilitation Grant Program (SNRRGP). The SNRRGP helps property owners in the South Norfolk National and Local Historic Districts. Its goal is to fix deteriorating homes, improve quality of life by encouraging investment, preserve the historic district, and assist with repairs to promote compliance with the Virginia Property Maintenance Code.¹⁴

The SNRRGP is available only for owner-occupied residential properties in the South Norfolk National or Local Historic Districts. To qualify for a grant, property owners must match CLBA funds up to 50 percent of the total grant award. For property owners with financial need, the matching funds requirement may be reduced or waived. Grants are awarded for short-term projects that can be finished within six months.

These rehabs are not cosmetic. In fact, they can be quite costly because repairs must conform to the South Norfolk Historic District Design Guidelines. Grant amounts range from \$2,000 to \$30,000. In fiscal year 2024, CLBA awarded 18 grants with an average award of \$10,683. In total, CLBA has awarded 72 grants through the SNRRGP and 37 percent of grant recipients qualified for a financial hardship determination. Details about grant distribution each year from FY23 through FY25 can be found in Table 2.

Table 2: SNRRGP Impact by Year

Fiscal Year	Number of Applications	Number of Awards	Total Funds Awarded	Total Investment (Including Matching Funds)
FY23	6	5	\$66,710	\$97,409
FY24	19	18	\$192,291	\$274,204
FY25	29	27	\$276,197	\$416,643

¹⁴ "South Norfolk Residential Rehabilitation Grant Guidelines," City of Chesapeake, (webpage), accessed June 23, 2025, <https://www.cityofchesapeake.net/3543/South-Norfolk-Residential-Rehabilitation>.

Nearly all interviewees identified the SNRRGP as one of the land bank's greatest successes; some saw the grant program as synonymous with the land bank. One interviewee even suggested bringing a similar program—the Great Bridge Village Façade Improvement Grant Program—under the jurisdiction of CLBA rather than the Chesapeake Economic Development Authority, where it is currently housed.

Partnerships

During discussions with various stakeholders, CLBA was praised for building and maintaining strong partnerships, especially within city government. City departments understand the land bank's role and potential as a partner to achieve shared goals. One department described the land bank's unique powers as “magic,” and several interviewees independent of the land bank supported increasing acquisition funding for the land bank. Due to the time and resources CLBA leadership invested in these partnerships, local departments and agencies are eager to work with CLBA and open to identifying new ways to collaborate.

Part of this can be attributed to a strong culture of interdepartmental communication in the City. The Deputy City Manager serves as the official liaison between the City and CLBA and attends board meetings. Additionally, four of the seven board seats are held by individuals representing entities that collaborate with the land bank.

CLBA also participates in two monthly interdepartmental meetings: the Community Development Functional Team meeting and the Property Evaluation Team (PET) meeting. The Community Development Functional Team meeting serves as a touchpoint for all departments involved in community development. The PET meeting, facilitated by the Planning Department, enables departments and agencies involved in the acquisition and disposition of City-owned and surplus parcels to coordinate their efforts.

This interdepartmental coordination is commendable and forms a solid base for more strategic coordination. However, there is still a need to improve understanding within city government and the community of CLBA's role and unique powers, and how it differs from other public agencies, particularly the Chesapeake Redevelopment and Housing Authority, the Economic Development Authority, and the Public Works Department's Right-of-Way Division. Table 3 outlines the differences between each of these entities.

Table 3: Comparison of City Authorities that Involve Real Estate¹⁵

	Chesapeake Land Bank Authority (CLBA)	Chesapeake Redevelopment & Housing Authority (CRHA)	Chesapeake Economic Development Authority (CEDA)
Legal Structure/Entity	Public Authority , governed by a diversified independent seven-member board appointed by City Council.	Public Authority , governed by an independent nine-member board appointed by City Council.	Public Authority , governed by an independent nine-member board appointed by City Council.
Mission/Purpose	The mission of the Chesapeake Land Bank Authority is to assist the City of Chesapeake in addressing vacant, abandoned, and tax-delinquent properties.	The Chesapeake Redevelopment and Housing Authority is committed to achieving excellence in providing affordable quality housing, revitalizing communities, and promoting upward mobility and self-sufficiency through alliances with public and private sector groups.	Formed in 1996, the Chesapeake Economic Development Authority acts as an independent entity to foster economic development through the expansion of existing businesses and the creation of new operations.
Core Services	Acquire, assemble, dispose of, and rezone vacant properties for a range of revitalization, redevelopment, and preservation purposes in support of community goals. Administer the South Norfolk Residential Rehabilitation Grant Program.	Manage and maintain affordable housing, administer housing choice vouchers, and operate resident services programs, including workforce development, family self-sufficiency, youth services, and homeownership preparation.	Acquire, develop, and sell property for new and expanded business opportunities.
Acquisition	Direct market purchase, exchange, gift, or lease. Via foreclosure of public liens and by bidding on properties at property tax sales, which clears title. Tax and other unpaid liens can be considered paid in full if a private owner transfers a property to land bank.	Direct market purchase, exchange, gift, or lease. Via foreclosure of public liens, but has no direct ties to tax foreclosure process (e.g., cannot clear title via tax foreclosure). Limited condemnation powers granted under Virginia Code, Title 36.	Direct market purchase, exchange, gift, or lease.
Tenure of Ownership	Temporary, but able to strategically hold properties long-term and property tax free.	Permanent	Temporary, with the goal to return properties to tax rolls as quickly as possible.

¹⁵ The City of Chesapeake—through its Department of Public Works, Right-of-Way Division—also acquires land to construct utility, transportation, and drainage systems. All transactions require city council approval, certain types of appraisals, and other state and local law restrictions.

Disposition

CLBA can flexibly dispose of land in exchange for monetary compensation or other considerations (e.g., transferee, end use, etc.).

CRHA has the authority to sell, assign, lease, encumber, mortgage, or otherwise dispose of property. Its flexibility is more limited than CLBA.

CEDA has the authority to sell, exchange, donate, and convey properties in service of its mission. Its flexibility is more limited than CLBA.

Funding

The City has provided funds to CLBA annually since its inception.

It can generate revenue through tax recapture by reclaiming up to 50 percent of property taxes on real property sold by the land bank for up to 10 years after the sale.

The CRHA does not receive funding from the City's General Fund.

Funding for Tenant Based Rental Assistance and improvements to facilities providing day care services is received from the US Department of Housing and Urban Development as a sub-grantee through the City.

The City provides funding to CEDA annually.

Budget

Addressing VAD properties is costly and yields limited returns, requiring ongoing investment. Like most land banks, CLBA depends on City funding to carry out its mission and make disposition decisions that align with the City's goals and residents' needs.

When established in 2018, CLBA received \$1.5 million from the South Norfolk Tax Increment Financing District (TIF) for program expenses and another \$1.5 million from the City's General Fund for both program and operational costs. Beginning in 2023, CLBA has been invited to and participates in the City's annual budget process with its Budget Review Committee and ongoing coordination with its Budget Department. This has resulted in additional funding.

In FY25, CLBA received \$186,900 from the General Fund for operating costs and was allocated \$75,000 annually from the South Norfolk TIF for the SNRRGP. In FY26, the land bank will receive an additional \$171,500 from the General Fund and the annual allocation for the SNRRGP was increased to \$150,000 per year through 2030. Additionally, through the adopted Capital Improvement Program for fiscal years 2026–2030,¹⁶ the following funding is available to CLBA:

- \$250,000 seed funding for Great Bridge Village Plan implementation in FY26
- \$150,000/year for strategic acquisition in Indian River in FY26–FY30
- \$150,000/year for strategic acquisition in Deep Creek in FY27–FY30
- \$150,000/year for strategic acquisition in Western Branch in FY28–FY30

Community Engagement

CAC members interviewed during the data collection phase of the strategic planning process highlighted community engagement as a major challenge for CLBA—both raising awareness among residents about the land bank, its role, powers, and achievements, and gathering input on future priorities.

Outcomes

The 2019–2024 strategic plan identified the following outcomes:

- Redevelop and revitalize properties in “target areas” of the city, including: the South Norfolk Tax Increment Financing (TIF) district, Great Bridge Village, South Military Highway, Camelot, Dunedin, and Ahoy Acres
- Return non-performing properties to the tax rolls
- Acquire property for the creation of public spaces and places
- Preserve or rehabilitate historic properties, particularly in the South Norfolk National Historic District
- Reduce code violations
- Acquire properties for transportation and infrastructure projects

¹⁶ “Adopted Capital Improvement Program FY 2026 – 2030,” (City of Chesapeake, Virginia, 2024), <https://www.cityofchesapeake.net/DocumentCenter/View/27597/FY26-to-2030-Adopted-Capital-Improvement-Program>.

Over the last five years, CLBA has made progress toward these outcomes, such as acquiring multiple properties in South Norfolk and, more recently, in South Hill and Great Bridge Village. The land bank has assisted in creating attainable housing on formerly vacant properties, successfully advocated for key amendments to the city zoning ordinance, and helped the City create public parking in South Norfolk. CLBA has also established strong working relationships with City staff and agencies and engaged its CAC to identify a neighborhood known as “the Lanes” as an additional target area and increased the number of SNRRGP grants awarded in fiscal year 2025 by more than four times the number of grants awarded in fiscal year 2023. As one board member stated after approving a SNRRGP grant that will help a community member remain stably housed during the board’s June 2025 meeting, “Wow, that decision feels good. That is a good reminder of what we are here for.”

“Wow, that decision feels good. That is a good reminder of what we are here for.”

Our goal through the recommendations in the following five-year strategic plan is that by 2030, every CLBA board member will leave every meeting with this same positive feeling, knowing they are taking action to improve quality of life for Chesapeake residents.

Strategic Plan

Methodology

As the leading national provider of land bank strategic planning, Community Progress approaches this work with a rich appreciation for local context and ensures that examples and best practices can be adapted to each unique jurisdiction. This requires a mixed-methods approach, starting with a review of relevant statutes, ordinances, policies, and plans—including the Chesapeake Land Bank Authority’s (CLBA)’s previous strategic plan, which outlined programmatic goals and priorities for 2019–2024.

In addition, our team examined relevant municipal, administrative, and socio-demographic data and completed 41 interviews both virtually and in person during a one-day site visit. The team also toured relevant sites throughout the city. For a full list of stakeholders interviewed as part of the strategic planning process, see Appendix A.

The observations and recommendations in the following sections are based on the above activities as well as our team’s extensive knowledge of the land banking field. When appropriate, we have included case studies and examples from other communities of programs and approaches that address the unique strengths, weaknesses, opportunities, and threats (SWOT) facing CLBA. Table I below provides a high-level SWOT analysis.

Table I: Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT)

Strengths	Weaknesses	Opportunities	Threats
<ul style="list-style-type: none"> • Strong partnerships and a positive perception of the land bank and its leadership within local government. • Ability to flexibly acquire and dispose of properties. • More flexibility to respond to emerging opportunities (e.g., assisting with rezoning and assemblage) than other City agencies and partners. • Growing community awareness and utilization of the SNRRGP. • Funding from the Council to continue SNRRGP and expand staff capacity. • Funding through City's Capital Improvement Program for strategic acquisition in multiple target areas. 	<ul style="list-style-type: none"> • Limited footprint outside of the South Norfolk and Great Bridge Village planning areas (including lack of inventory and other programmatic activity). • Limited capacity for engaging community and fostering partnerships outside local government. • Board and Citizen Advisory Committee could better represent South Norfolk and other target areas most impacted by vacancy and abandonment. • Insufficient external communications strategy (e.g., website, information sheets) to raise public awareness about the land bank and address confusion over how CLBA differs from other housing and redevelopment agencies. 	<ul style="list-style-type: none"> • Collaborate with the Treasurer's Office to identify and foreclose on vacant, chronically tax-delinquent properties. • Explore possibility of code lien foreclosure with the Department of Development and Permits and the Treasurer's Office. • Explore health and safety receivership as a tool to abate nuisance properties and potentially acquire title to such properties. • Collaborate with government and nonprofit partners to help address community needs like attainable workforce housing. • Expand repair grants and other programs to target areas outside of South Norfolk. • Expand community engagement efforts to increase awareness of CLBA's mission and accomplishments and improve responsiveness to community needs. • Expand network of partners to include state and local organizations with shared priorities and goals, such as other Virginia land banks. 	<ul style="list-style-type: none"> • Strong housing market with limited opportunities for acquisition through tax foreclosure process and growing competition from market forces. • Resistance to new development and increased density. • Precedent of investor-driven, substandard, and unattractive infill housing. • Prevalence of wetlands and floodplains limits the overall stock of developable land.

Mission, Vision, & Values

As part of the strategic planning process, CLBA’s Executive Director and board revisited the land bank’s mission statement. The objective was to ensure it aligned with the land bank’s current and planned activities and goals and included greater specificity regarding who the land bank serves, what types of properties it addresses, and why. During a meeting in June 2025, the board determined that, in addition to revising CLBA’s mission statement, it would be beneficial to adopt a vision statement and values to further clarify the land bank’s work for the public.

The revised mission, vision, and values reflect not only CLBA’s objective to address problem properties but also the immense potential CLBA has as a partner for the City and a positive force enhancing resident quality of life. CLBA’s previous and newly adopted mission, vision, and values are presented in Table II.

Table II: Mission, Vision, and Values

Previous	Adopted During 2025 Strategic Planning Process
Mission The mission of the Chesapeake Land Bank Authority is to assist the City of Chesapeake in preserving and revitalizing its communities by addressing vacant, abandoned and tax delinquent properties.	The Chesapeake Land Bank Authority serves the City of Chesapeake, its residents, and organizational partners to preserve and transform vacant, underutilized, deteriorated, and tax-delinquent properties into quality housing, neighborhood-serving businesses, and other community assets.
Vision	All Chesapeake neighborhoods are safe, vibrant places of opportunity.
Values	<p>Flexibility: CLBA recognizes and leverages its unique powers to turn properties back into community assets.</p> <p>Transparency: CLBA communicates clearly and openly about its programs and processes and includes residents in its decision-making.</p> <p>Partnership: CLBA works with City and other local organizations, playing to each of their strengths to meet shared goals.</p> <p>Stewardship: CLBA maintains the properties in its inventory and identifies new owners and uses that serve the City of Chesapeake and its residents.</p>

Goals and Strategies

Moving into 2025 and beyond, CLBA can build on its strong foundation by increasing collaboration with City departments, expanding its core programs and activities to pursue more ambitious goals, advocating for policy changes to support strategic priorities, growing its external partnerships, and deepening community engagement efforts. The following section details CLBA's short-term goals, long-term objectives, and action items for the next five years. Many of the goals and strategies outlined below should be piloted in partnership with other City departments and agencies in service of shared priorities and for mutual benefit. Continuing and expanding engagement with city government is critical to CLBA's successful implementation of the strategic plan.

Goal 1: Support the development of a citywide comprehensive approach to VAD properties using a “Fix It Up, Pay It Up, Give It Up” strategy.

Strategies

- 1A:** Foster new and existing collaborations within city government with a focus on vacant, abandoned, tax delinquent, deteriorated, and/or nuisance (VAD) properties.
- 1B:** Understand the City's inventory of VAD properties.
- 1C:** Identify “equitable off-ramps” for property owners in property tax and code lien foreclosure processes.

Tactics

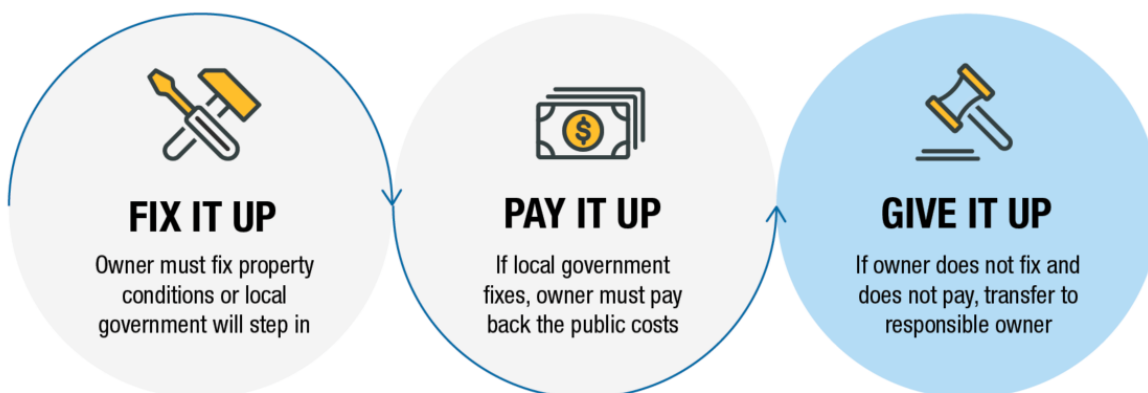
- i.** Work with the Planning Department to involve the Treasurer's Office and the Department of Development and Permits in PET meetings that focus on tax-delinquent parcels and parcels with code violations.
- ii.** Create separate recurring meetings between CLBA and the Treasurer's Office and the Department of Development and Permits on an annual or more frequent basis to monitor and strategically address VAD properties.
- iii.** Work with the Treasurer's Office and the external counsel who handles foreclosures on behalf of the Treasurer's Office to identify where the land bank could support the City in returning tax-delinquent properties and properties with code violations to productive use.
 - Explore health and safety receivership as a tool to abate nuisance properties and potentially acquire title to such properties.
- iv.** Update the current list of resources and supports for property owners who wish to make repairs or pay outstanding liens, including adding new resources and removing outdated resources.
- v.** Identify and create a plan to fill gaps in the current ecosystem of home repair resources.

Based on our experience working with communities across the country to create more efficient, effective, and equitable systems to address vacant, abandoned, tax-delinquent, deteriorated, and/or nuisance (VAD) properties, we recommend a “Fix it Up, Pay it Up, Give it Up” approach to code enforcement on privately owned deteriorated, “nuisance” properties (see Figure I).

Vacant, Abandoned, and Deteriorated “VAD” Properties

The term “VAD” is used throughout this plan as a catchall phrase to describe vacant, abandoned, tax-delinquent, deteriorated, and/or nuisance properties. Certain strategies and approaches described in the plan are better suited to one or a subset of the property types encompassed by “VAD.”

Figure I: Fix it Up, Pay it Up, Give it Up Framework



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In this process, the first step after a code violation is identified is to give the owner a chance to “**Fix it Up.**” Given the primary goal is compliance, this step involves providing the owner with the opportunity and, if appropriate, resources to remediate the violation on their own before the local government takes abatement action.

The next step, “**Pay it Up,**” occurs if the owner is unresponsive or unwilling to fix the property, despite having resources to do so. In these instances, the local government steps in to abate the violation in the interest of public health and safety, then charges the owner for the public costs incurred.

The final step, “**Give it Up,**” occurs as a last resort if an owner with the means to do so refuses either abate the violation or reimburse the local government for tax dollars spent remediating code violations on the property. In these instances, the local government may use the foreclosure process to compel transfer of the property to new, responsible ownership, which may include temporary public stewardship by an entity like a land bank.

In Chesapeake, there is an inventory of tax-delinquent vacant lots (unimproved) and structures where the Department of Development and Permits (the City’s code enforcement agency) has

identified violations. We encourage CLBA to work closely with the Treasurer's Office and the Department of Development and Permits to assess this inventory to identify a path forward to stabilize these properties using a "Fix it Up, Pay it Up, Give it Up" strategy.

Strategy 1A: Foster new and existing collaborations within city government with a focus on VAD properties

One of CLBA's core accomplishments in the last five years is the partnerships it has built with government agencies working at the intersection of land use, housing, and community and economic development. The Community Development Functional Team meeting and the Property Evaluation Team (PET) meeting are excellent examples of the fruits of these relationships.

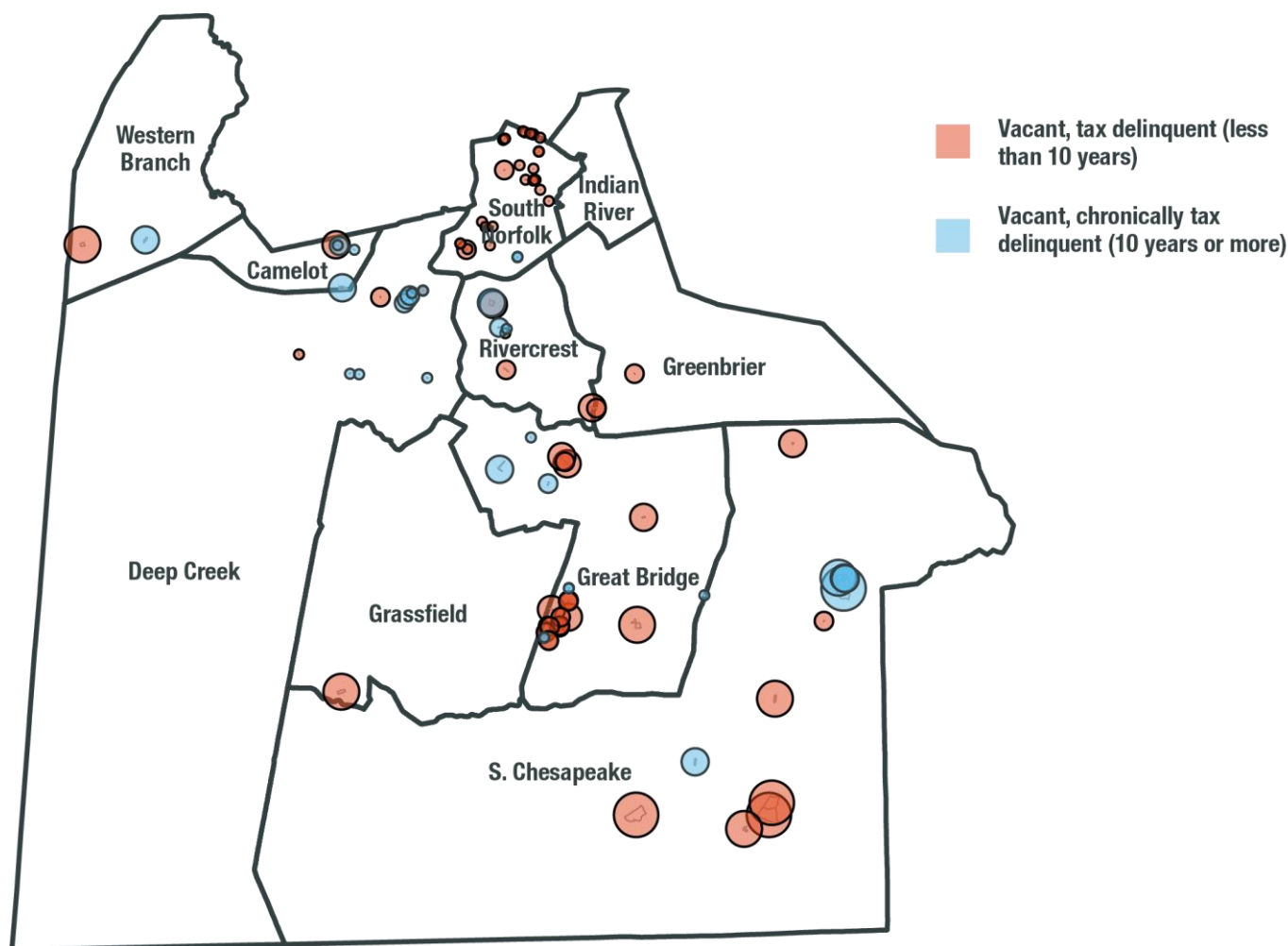
In the next five years, we encourage the land bank to continue its engagement in the Community Development Functional Team and PET meetings while deepening its relationship with the Treasurer's Office and the Department of Development and Permits. These entities are two essential partners for identifying and addressing VAD properties throughout the city.

CLBA already engages with the Department of Development and Permits through the Community Development Functional Team meetings. Moving forward, CLBA could work with the Planning Department to explore including the Department of Development and Permits and the Treasurer's Office in PET meetings that focus on properties with code liens or delinquent taxes. CLBA should also consider creating its own recurring meetings with each of these agencies to discuss opportunities for collaboration on an annual or more frequent basis.

Strategy 1B: Understand the City's inventory of VAD properties

As of the writing of this plan, there is an inventory of 93 vacant, unimproved lots that are eligible for tax foreclosure, having been delinquent two years or more. Twenty-eight of these properties have been delinquent for 10 years or more (Figure II).

CLBA should work with the Treasurer's Office and the external counsel who handles foreclosures on behalf of the Treasurer's Office to review the list of foreclosure-eligible properties on an annual or more frequent basis to identify where the land bank could support the City by returning the properties to productive use or providing temporary public stewardship. See Goal 3 for more information.

Figure II: Vacant, Tax-Delinquent Properties in the City of Chesapeake

Source: City of Chesapeake (2025).

Note: Variation in symbol size corresponds to parcel area in square meters. Map includes tax-delinquent, unimproved land only. Parcels with structures are not shown.

In addition to the 93 unimproved vacant properties that are eligible for tax foreclosure, there is an inventory of 198 vacant structures with code violations tracked by the Department of Development and Permits. Based on our analysis of local data, we estimate that about one third of these properties (32 percent) are also tax delinquent (see Figure III). (Please note, these totals and Figure III do not include occupied properties with code violations.)

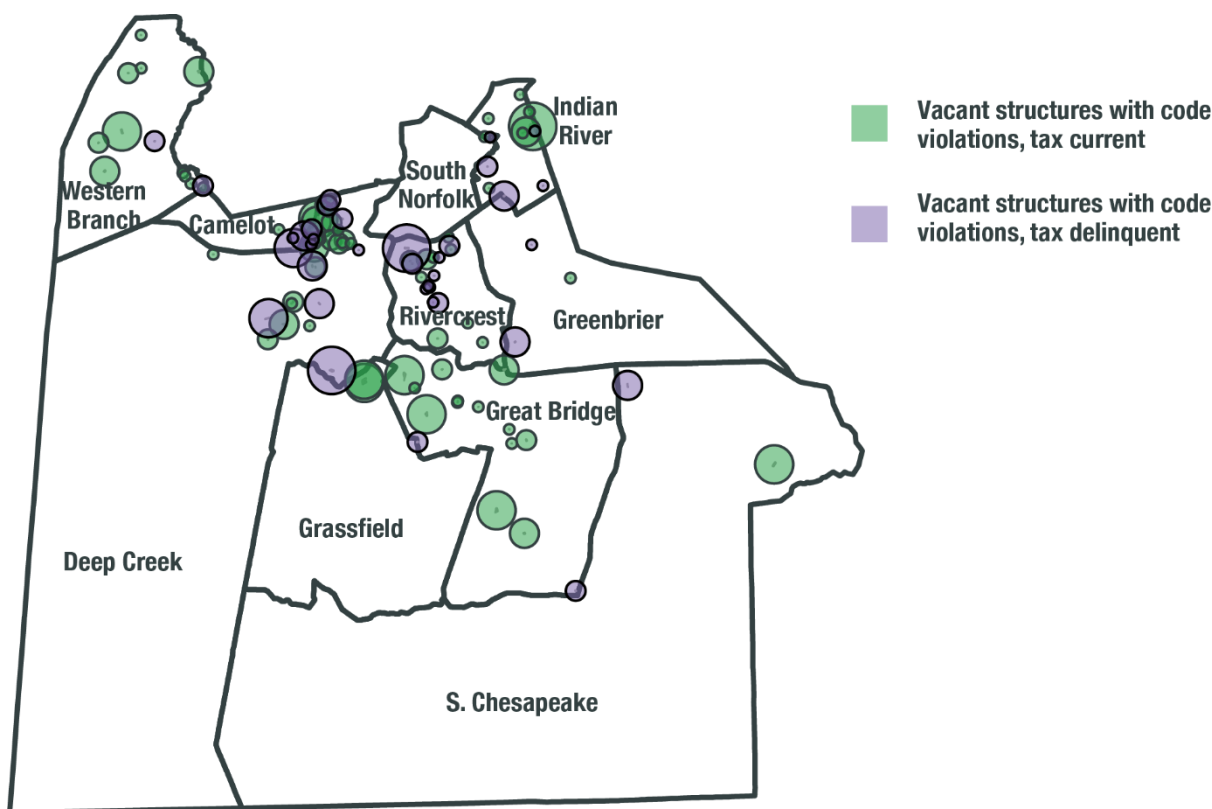
CLBA should work with the Department of Development and Permits to explore whether any of the vacant properties with code violations have outstanding liens for costs the City has incurred to abate or remove dangerous conditions on these properties. In these instances, particularly for properties located in CLBA's target areas, the Treasurer's Office should consider enforcement of unpaid liens via the delinquent tax enforcement process, putting the properties through a public sale and, if not sold, transferring those properties to the land bank as a temporary steward until a new, responsible owner is identified.

If the City has not yet taken steps to abate code violations at a property that was declared "derelict," "blighted," or found in violation of other nuisance-related statutes, it may be possible

to petition the court to appoint the land bank as a “receiver” for this property.¹⁷ As a receiver, the land bank could abate code violations posing a risk to public health and safety and place a lien on the property for abatement costs, which would carry a similar priority as a tax lien. If the owner fails to pay off the lien, the land bank could compel a court-approved public sale of the property, where the receivership lien would serve as the minimum bid.

While Virginia’s health and safety receivership tool appears strong on its face, there are several factors the land bank should consider before pursuing this tool. CLBA should also consult local legal counsel regarding the timeline within which a receiver can seek the sale of a property (some language in the statute suggests a potential redemption period of 2 years) and whether state notice requirements meet constitutional due process before pursuing health and safety receivership to address nuisance properties.

Figure III: Vacant Structures with Code Violations



Source: City of Chesapeake (2025).

Note: Variation in symbol size corresponds to parcel area in square meters. Map does not include occupied structures with code violations.

Strategy 1C: Identify “equitable off-ramps” in the code lien foreclosure process

Only pursue the “Give it Up” phase of the “Fix it Up, Pay it Up, Give it Up” approach if the current owner has the resources to abate code violations and/or pay code liens on the property but refuses to do so. Frequently, the owner may wish to make repairs and pay outstanding

¹⁷ Va. Code Ann. § 15.2-907.2(A)

liens but lacks necessary resources. In those cases, CLBA and the City should work with the owner to identify resources to help bring the property into compliance.

The first step is to enhance the list of resources available to South Norfolk residents with home repair and maintenance, which includes the SNRRGP and Habitat for Humanity of South Hampton Roads' home repair program.¹⁸ CLBA and partners can expand this list by clarifying what each organization does and how they can assist property owners in need. They can also distribute information about repair programs that offer services city-wide outside of South Norfolk and develop a plan to address any gaps in the current home repair assistance ecosystem, including identifying successful models from other parts of the country, like Pennsylvania's Whole-Home Repairs Program.¹⁹

Goal 2: Expand geographic priority areas and programs to serve more Chesapeake residents impacted by vacancy and abandonment.

Strategies: **2A:** Continue to expand programming outside of the South Norfolk Planning Area.

2B: Build on the success of the SNRRGP.

2C: Consider establishing a land depository program.

- Tactics:**
- i. Engage residents in target planning areas to identify community-specific priorities.
 - ii. Collaborate with local government partners to determine how to leverage unique powers in support of community-specific priorities.
 - iii. Consider strategic changes to SNRRGP guidelines to prioritize functional repairs and/or serving residents who meet income hardship criteria.
 - iv. Assess the need and appetite for a land depository program.
 - v. Establish policies and procedures for a land depository program (if moving forward).

CLBA has built a strong foundation through its work in the South Norfolk Tax Increment Financing (TIF) district – one of six target areas identified in its 2019–2024 Strategic Plan. It has also helped the City with land assembly in the Great Bridge Village area.

Moving forward, CLBA should continue to build on its successes in South Norfolk and Great Bridge Village. CLBA should also look for ways to expand its reach to other target areas, including those identified in the previous strategic plan and “the Lanes,” identified as an additional target area by the CAC in 2023.

¹⁸ “Home Repair Program,” Habitat for Humanity of South Hampton Roads, (webpage), accessed June 28, 2025, <https://www.shrhhabitat.org/homerepairs>.

¹⁹ In March 2022, Pennsylvania allocated a \$125-million appropriation in the state budget for the Whole-Home Repairs Program, which assists eligible low- to moderate-income homeowners in making critical repairs so their homes are habitable, safe, accessible, and healthy. Administered at the county level, grants of up to \$50,000 per unit are provided for repairs to support upkeep and weatherization for homeowners and small landlords. For more information, please visit <https://dced.pa.gov/programs/covid-19-arpa-whole-home-repairs-program/>.

Strategy 2A: Continue to Expand Programming Outside of the South Norfolk Planning Area

As CLBA works with government partners to understand the distribution of VAD properties (see Goal 1, Strategy 1B), it should prioritize current target areas and identify additional target areas as needed based on neighborhoods with the highest concentrations of VAD properties. In each area, CLBA should engage residents—with CAC support and in conjunction with reviewing the relevant small area plans—to identify local goals the land bank can support. Once goals are identified for each target area, CLBA should work with its local government partners to determine how best to leverage its powers in service of these goals, and where it will be necessary and appropriate to involve other partners (see Table III and Appendix E).

Strategy 2B: Build on the Success of the South Norfolk Residential Rehabilitation Grant Program

Stakeholders consistently praised CLBA for its work managing the SNRRGP. The program's success is demonstrated by the increase in grants awarded in recent years, rising from five grants in fiscal year 2023 to 27 in fiscal year 2025. The city council's decision to allocate additional funds to CLBA for a position dedicated to grants management further shows their confidence. CLBA should seek opportunities to build on the success of the SNRRGP. Serious consideration should be given to adjusting program guidelines to prioritize applications for functional repairs over aesthetic ones and to favor grants for owner-occupants who meet the program's income hardship criteria (earning 80 percent of the area median income or less). For example, many home repair programs across the country include an upper income limit for applicants to ensure funds reach homeowners who are most in need of financial support.

Strategy 2C: Consider Establishing a Depository Program

Land banks across the country have been using land depository programs to help communities create attainable workforce housing and achieve other local goals. In these programs, nonprofits and mission-driven developers seeking to redevelop properties for public benefit can temporarily transfer ownership to the land bank. The land bank then maintains, insures, and holds the property tax-free until the project is finished. The land bank leverages their tax-exempt status to encourage projects that serve the public good, allowing nonprofits and mission-driven developers to lower their overall project costs.

It is our understanding that establishing a land depository program would only require a change of land bank policy not state law, however, we encourage CLBA to consult with local counsel to confirm the feasibility of implementing such a program under Virginia's land bank law. CLBA should then evaluate whether there is a need and interest in a depository program in Chesapeake to support goals like creating attainable workforce housing. Before launching such a program, CLBA must develop a comprehensive set of policies and procedures. The Metro Atlanta Land Bank operates a depository program, and their policies and procedures provide a useful example for CLBA to follow.²⁰

²⁰ "Land Banking Depository Agreement Program", Metro Atlanta Land Bank, (webpage), accessed September 23, 2025, <https://www.metroatlantalandbank.org/wp-content/uploads/2020/11/Land-Banking-Depository-Agreement-Program-.pdf>.

Policies and procedures should specify criteria including:

- Entities that are qualified to serve as “grantors” (transferring land to the land bank)
- Allowable/priority end uses
- Land bank responsibilities during the holding period
- Grantor responsibilities (e.g., assuming the cost of transfer and reimbursing the land bank for holding costs)

Goal 3: Increase property inventory and positive community outcomes through more comprehensive acquisition mechanisms and disposition strategies.

Strategies: **3A:** Develop more prescriptive acquisition and disposition priorities.

3B: Explore opportunities for acquisition via tax lien foreclosure.

3C: Explore opportunities for acquisition via code lien foreclosure.

- Tactics:**
- Review and revise acquisition and disposition priorities to reflect current CLBA and City goals while maintaining alignment with priorities established in the Land Bank Ordinance.²¹
 - Work with the Treasurer’s Office to identify foreclosure-eligible properties CLBA may wish to bid on at auction.
 - Work with the Department of Development and Permits to develop a process whereby CLBA can help return vacant properties with code violations to responsible ownership.

CLBA’s current approach to property acquisition and disposition is described in the land bank’s Property Acquisition and Transfer Programs, Policies, and Procedures. We recommend the land bank revisit and revise these policies to clarify priorities for property acquisition, prospective buyers, and end uses that reflect current CLBA and City goals while remaining consistent with the priorities established in the Land Bank Ordinance.²² CLBA should also take this opportunity to ensure its policies fully reflect community needs and goals, including the creation of attainable workforce housing.

In addition to revising its acquisition and disposition policies and priorities, the land bank should work with the Department of Development and Permits, the Treasurer’s Office, and the external counsel who handles foreclosures on behalf of the Treasurer’s Office, to identify opportunities for acquisition via tax or code lien foreclosure.

Strategy 3A: Develop More Prescriptive Disposition Priorities

CLBA should revisit and revise its current disposition policies as outlined in its Property Acquisition and Transfer Programs, Policies, and Procedures. Specifically, the land bank should consider amending or adding priorities related to end use, buyers, and sale prices. These should reflect the needs and priorities of residents most affected by VAD and be consistent with the priorities established by city council in the Land Bank Ordinance.²³

²¹ Chesapeake Code of Ordinances, Secs. 2-730 through 2-744.

²² *Id.*

²³ *Id.*

To achieve this, CLBA should consider hosting public meetings in neighborhoods with the highest concentrations of VAD properties to solicit input to inform policy changes. The Omaha Municipal Land Bank community-informed policies outreach strategy is a useful example.²⁴

Our interviews during the strategic planning process identified preservation and creation of attainable workforce housing as a priority, but this goal is not currently reflected in the land bank's disposition policies. CLBA should explore incorporating this goal in a manner consistent with priorities established in the Land Bank Ordinance.²⁵

Another key issue was the problem with out-of-state absentee owners, which could be addressed by requiring a local property manager and explicitly stating that, in the case of multiple bids, preference will be given to local applicants. Finally, CLBA should consider whether sale prices will vary depending on the proposed project, possibly offering discounts for nonprofits and projects like attainable workforce housing that will need public subsidies to lower costs. See Table III for additional recommendations.

Table III: Examples of Potential Disposition Policy Changes²⁶

Current Priority	Recommendation	Priority Transferee	Vetting Transferee Capacity	Consideration
Revitalization and Redevelopment of Target Areas	Preservation and creation of attainable workforce housing	Local nonprofit or mission-driven developers	Transferee or any of its subsidiaries or agents should not have unpaid or outstanding code violation cases or liens, recently unpaid taxes, or other public or utility debts	First look at property for first 60 days, up to 20 percent discount in exchange for covenants or deed restrictions for up to 10 years protecting use for attainable workforce housing
	Preservation and creation of spaces for local neighborhood-serving businesses	Legacy and emerging local business owners	Similar to above	First look at property for first 60 days, support with the Chesapeake Economic Development Authority (CEDA), and up to 20 percent discount in exchange for covenants or deed restrictions protecting use and/or affordability for up to 10 years for neighborhood-serving business
Other Uses Not Listed that Serve a Legitimate Public Purpose	Other uses not identified that support local goals or identified in small-area action plans	Local residents	Similar	TBD

²⁴ "CIP Public Meeting + Outreach," Omaha Municipal Land Bank, (webpage), accessed July 10, 2025, <https://omahalandbank.org/cip/>. "Policies and Procedures Acquisition, Maintenance, and Disposition of Real Property," (Omaha Municipal Land Bank Board of Directors, 2024), <https://omahalandbank.org/wp-content/uploads/2024/05/3b.-Acquisition.Maintenance.Disposition-Policies-05.08.2024.pdf>.

²⁵ Chesapeake Code of Ordinances, Secs. 2-730 through 2-744.

²⁶ For additional examples of community-centered disposition policies see Lucas County Land Bank Policies and Procedures, Section 4.01: <https://assets.lucascountylanbank.org/uploads/documents/Policies-and-Procedures-APPROVED-12-9-2021.pdf>.

Strategy 3B: Explore Opportunities for Acquisition Through Tax Lien Foreclosure

It is our understanding that most of the properties the Treasurer's Office has foreclosed on in recent years were sold at auction, leaving little or no potential inventory for the land bank. However, this may reflect a practice of prioritizing more desirable properties for tax foreclosure, while leaving less desirable or undevelopable properties in limbo. As mentioned above, there is an inventory of 93 vacant properties eligible for tax foreclosure, 28 of which have been delinquent for 10 years or more (Figure II). In addition, there are 63 vacant structures with code violations that have outstanding property taxes (Figure III).

CLBA can serve as a valuable resource for the City in addressing these "problem" properties, helping return the properties to productive use or at least ensuring responsible long-term stewardship. As part of its increased collaboration with the Treasurer's Office (see Goal 1, Strategy 1A), CLBA should work with this office and the external counsel who manages foreclosures on behalf of this office to review the list of foreclosure-eligible properties annually and identify properties that CLBA may want to bid on at auction, which the Treasurer's Office could then prioritize for foreclosure.

Considerations for identifying these properties should include public expenditures and tax revenue loss due to vacancy; the impact on nearby neighbors and neighborhoods; and how the property aligns with the criteria outlined on page four of CLBA's Property Acquisition and Transfer Programs, Policies, and Procedures. Before engaging with the Treasurer's Office and their external counsel, however, CLBA should review the criteria on page four of its policies and procedures to clarify their prioritization order and to add or amend the list as necessary to reflect current CLBA and City priorities.

Strategy 3C: Explore Opportunities for Acquisition Through Code Lien Foreclosure

For properties that are not tax delinquent but have outstanding code liens, the City has the tools under state and local law to implement a "Fix it Up, Pay it Up, Give it Up" approach (described in Goal 1). The City may abate nuisances, secure and demolish vacant buildings, and enforce unpaid liens reflecting its costs via the delinquent property tax enforcement process.²⁷

CLBA should work with the Treasurer's Office and the external counsel responsible for foreclosures on behalf of the Treasurer's Office to discuss how to prioritize enforcement of properties with these types of unpaid code liens in the future. They should also consider how much CLBA might want to bid on these properties at the tax sale if the owner does not reimburse the City for its costs. Most importantly, CLBA should coordinate with the Department of Development and Permits to ensure the department *is placing liens* on VAD properties where it performs abatement activities to safeguard public health and safety, and that the total lien amount reflects the City's true costs (including administrative time and equipment use, when appropriate).

If conversations with the Treasurer's Office do not lead to a process that efficiently or effectively transfers these vacant properties with code violations to new ownership, it may be necessary to consider if state or local law changes are needed to enable a separate foreclosure process for enforcing unpaid code liens related to nuisance abatement.

²⁷ Chesapeake City Code Sec. 14-35; Virginia Code Sec. 15.2-901

Goal 4: Increase capacity by adding staff, securing and diversifying funding, and building more partnerships.

Strategies: **4A:** Grow staff to support strategic plan implementation.

4B: Secure increased funding and pursue diverse funding sources.

4C: Foster additional partnerships with mission-aligned nonprofits and peer organizations like other Virginia land banks.

- Tactics:**
- i. Hire a full-time staff member to manage the SNRRGP using funds allocated by the city council and to support an expanded community engagement strategy.
 - ii. Pursue funding opportunities through untapped sources like philanthropy and banking institutions.
 - iii. Explore partnerships with mission-aligned and complementary organizations.
 - iv. Work with the CLBA board and CAC to update the list of potential non-governmental partners and prioritize outreach to these partners (Appendix E).
 - v. Set up recurring calls with other Virginia land banks and municipalities interested in creating a land bank to discuss shared goals, priorities, and challenges.

Successful implementation of this strategic plan will require additional staff capacity to support an increase in both administrative and community engagement activities. CLBA is well-positioned to begin this growth in the coming year with funding from the City to hire a new staff member. CLBA should continue to pursue new and diverse funding sources to support future increases in staff size and programmatic offerings, while also leveraging community partnerships to supplement the organization's current capacity.

Strategy 4A: Grow Staff to Support Strategic Plan Implementation

The Chesapeake City Council has allocated funds for CLBA to hire a new staff member dedicated to managing the SNRRGP in the upcoming fiscal year. This presents both an exciting growth opportunity and a vote of confidence in CLBA's performance in managing the SNRRGP so far.

Given the need for increased community engagement to support the activities in the strategic plan, CLBA should consider structuring the responsibilities of this new staff member so they can dedicate part of their time to community engagement. Land banks nationwide use community engagement to drive neighborhood revitalization projects and ensure residents benefit financially from investments the land bank makes in their communities. For example, the Trumbull County Land Bank, managed by Trumbull Neighborhood Partnership (TNP) in Ohio's Mahoning Valley, links resident-led community revitalization with job creation through its Building a Better Warren program. The program provides residents with training and full-time, year-round jobs in renovation, deconstruction, landscape installation, and vacant property maintenance.²⁸

²⁸ "Building a Better Warren," Trumbull Neighborhood Partnership, (webpage), accessed July 10, 2025, <https://tnpwarren.org/building-a-better-warren>.

CLBA should work closely with its board and CAC to identify candidates from within the community with appropriate skills to both manage the successful grant program *and* lead community engagement efforts.

Strategy 4B: Secure increased funding and pursue diverse funding sources.

In addition to advocating for dedicated funding from the City, CLBA should leverage existing opportunities and seek new opportunities to generate revenue and recoup development costs through tax increment financing (TIF) districts. In addition to the South Norfolk TIF district where the land bank is already active, there are a limited number of vacant, tax-delinquent properties in the Greenbrier TIF district that the land bank could potentially acquire (see Figures II and III). CLBA should also advocate for the creation of new TIF districts in the planning areas most impacted by VAD.

Beyond local government funding and tools like TIF districts, CLBA should actively seek to diversify its funding sources. The land bank should work with its board to identify untapped financial resources, including philanthropic organizations (such as the Beazley Foundation and the Southeast Virginia Community Foundation), state agencies like Virginia Housing, and financial institutions interested in investing in community and economic development within the City of Chesapeake and the Hampton Roads region. Collaborations also open the door to new, non-traditional funding sources. For example, partnering with wetland preservation groups can bring in funds to help repurpose vacant land as environmental assets. See Table IV for a financial assessment of anticipated and prospective revenue in fiscal years 2026–2030.

Table IV: Financial Assessment

	FY26	FY27	FY28	FY29	FY30
General Fund	\$171,500				
CIP					
SNRRGP	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Acquisition and redevelopment of properties in the Indian River Planning Area	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
Acquisition of property to support the Deep Creek Village Plan		\$150,000	\$150,000	\$150,000	\$150,000
Acquisition of property to support the Western Branch Small Area Plan			\$150,000	\$150,000	\$150,000
Total	\$481,400	\$450,000	\$600,000	\$600,000	\$600,000
Prospective Additional Funding Sources:					
<ul style="list-style-type: none"> • Dedicated line item in the General Fund for programmatic and operating support in recognition of the return on investment that the land bank provides • Philanthropic funding (e.g., the Beazley Foundation, Southeast Virginia Community Foundation) • Financial institutions (e.g., Towne Bank, Navy Federal Credit Union) • State funding secured in collaboration with other Virginia land banks 					

CLBA has not historically had a designated line item for acquisition in its annual budget. Along with diversifying its funding sources, we recommend that the land bank adopt a more robust budget template that fully reflects its operations and activities. See Appendix D for a sample land bank budget template.

Strategy 4C: Foster partnerships with mission-aligned nonprofits and peer organizations, like other Virginia land banks.

CLBA should explore opportunities to partner with entities outside of city government, including local, regional, and statewide nonprofit organizations that share CLBA's mission, vision, and goals. These could include mission-driven housing developers interested in creating attainable workforce housing, conservation organizations interested in serving as long-term stewards of undevelopable land due to environmental factors, and community development financial institutions (CDFIs), to name a few. A list of potential community partners identified during our site visit is included in Appendix E. CLBA could start by discussing this list with its board and CAC, exploring where connections exist, identifying organizations missing from the list, and prioritizing organizations for initial outreach. As the CAC grows and diversifies (see Goal 5, Strategy 5A), this will generate additional connections and new recommendations for potential partnerships.

Beyond the nonprofit sector, CLBA should seek land bank partners across the state and nationwide. Currently, at least four land banks are established in Virginia outside of the City of Chesapeake, (Richmond, Danville, Roanoke, and Martinsville) with a potential fourth starting in Charlottesville. CLBA should regularly connect with other Virginia land banks to learn from their successes, share its own achievements and best practices, and identify common challenges and priorities. Ongoing involvement with the National Land Bank Network is also recommended.²⁹

In several states land banking is thriving due to strong statewide land bank associations that advocate for new legal authority and funding in local and state laws, helping member land banks better address emerging challenges. While some federal funding proposals aim to support land banks, partisan gridlock has slowed progress. Fortunately, many states have stepped in to fill the void by creating new programs designed to support land bank efforts. For example, the Ohio Land Bank Association has advocated for grant funding to support land banks in meeting the diverse needs of the state's rural, urban, and suburban communities.

²⁹ "National Land Bank Network," Center for Community Progress, (webpage), accessed July 10, 2025, <https://communityprogress.org/nlbn/>.

Goal 5: Strengthen relationships with residents in areas most affected by vacancy and abandonment through community engagement.

Strategies: **5A:** Expand the CAC to include greater representation from South Norfolk and other areas most impacted by VAD properties.

5B: Engage more members of the public outside the CAC to educate them about the land bank and support CLBA's efforts.

5C: Increase staff capacity to execute a robust community engagement strategy.

- Tactics:**
- i.** Recruit more CAC members until their representation matches the distribution of CLBA's inventory and reflects the demographics of the planning areas where VAD inventory is concentrated.
 - ii.** Improve external communications by creating a standalone website and developing concise written materials to share with the community explaining what the land bank is and its functions (e.g., door hangers on properties next to land bank properties).
 - iii.** Hold CAC meetings in target planning areas and promote public involvement by offering food and potential childcare.
 - iv.** Hire a staff person focused exclusively on community engagement.

As previously noted, the CAC is the main way CLBA engages the community, and CAC members identified insufficient community involvement as one of the main challenges facing the land bank. Barriers to stronger community engagement include a lack of active civic leagues and similar groups in some planning areas, as well as worries about raising resident expectations when CLBA's funding is limited. The best approach is for CLBA to adopt a more comprehensive and expansive community engagement strategy while being transparent about its limited financial and staff resources.

Strategy 5A: Expand the CAC to include greater representation from South Norfolk and other areas most impacted by VAD properties and increase CAC engagement.

Since most of CLBA's inventory and work to date has focused on the South Norfolk Planning Area, we recommend increasing the number of South Norfolk residents who serve on the CAC. Additionally, as CLBA works with its partners in city government to better understand the distribution of VAD properties throughout the city (see Goal 1, Strategy 1B), the land bank should identify and increase representation from other planning areas most impacted by VAD, including refining its list of target areas as needed to include areas with large inventories of VAD properties (see Appendix F for a list of CLBA's current target areas).

There are multiple approaches CLBA could take to increase representation of residents from South Norfolk and other planning areas most affected by VAD, including increasing the total number of CAC members to include additional at-large members from these planning areas, or keeping the same number of members, but changing the geographic distribution of members to reflect where VAD properties are located throughout the city. As the land bank recruits new members to serve on the CAC, it should also take steps to ensure these members reflect the

demographics of the planning areas they represent, considering factors such as race/ethnicity, age, and socio-economic status.

Alongside recruiting new CAC members, CLBA should take steps to increase engagement of the CAC through more frequent meetings (e.g., transitioning from quarterly to monthly meetings) and greater collaboration between meetings. For example, CAC members could assist with prioritization of properties for acquisition via tax or code lien foreclosure (see Goal 3, Strategies 3B and 3C), by engaging residents who live adjacent to VAD properties in their planning areas to better understand the impact on the local community. In recognition of the additional time and energy more frequent meetings and between meeting engagement will require from CAC members, CLBA should seek philanthropic support to provide stipends to CAC participants.

Strategy 5B: Engage more members of the public outside of the CAC to educate them about the land bank and support CLBA's efforts.

CLBA should provide CAC members with clear written materials explaining what the land bank is, what it does, and its major accomplishments to share with residents in their planning areas. CLBA should also explore additional means of disseminating these materials, such as creating door hangers with information about the land bank to hang on properties adjacent to land bank-owned properties. The land bank should also develop a standalone website that articulates its mission and role in the community to the public.

The land bank should also consider holding public meetings outside of its quarterly CAC meetings in target planning areas. These meetings could provide a further opportunity for residents to learn about the land bank and give input on its priorities and activities moving forward. CLBA should take steps to ensure these meetings are accessible to members of the public and encourage participation by providing food and childcare.

Strategy 5C: Increase staff capacity to execute a robust community engagement strategy.

CLBA recognizes the need to expand staff to build on its strong foundation. Several city council members we spoke with agree with this need. In the upcoming fiscal year, the council allocated funds to the land bank to hire an additional staff member to support the administration of the SNRRGP. CLBA should consider dividing the duties of this staff member between SNRRGP and community engagement. In future years, CLBA should seek funding for a third, part-time staff member dedicated exclusively to community engagement. This role could oversee the CAC, increase CLBA's community presence, and make the land bank more agile and responsive to community needs and priorities.

Implementation Plan

	Key Performance Indicator(s)	Year 1	Year 2	Year 3	Year 4	Year 5	Implementation Partners
Goal 1: Support the development of a citywide comprehensive approach to VAD properties using a “Fix It Up, Pay It Up, Give It Up” strategy.							
<i>Strategy 1A: Foster existing and new collaborations within city government with a sharp focus on VAD properties.</i>	<ul style="list-style-type: none"> Ongoing participation in Community Development Functional Team meeting and PET meeting 						<ul style="list-style-type: none"> City departments and agencies including City Manager's Office, Planning Department, Public Works Department, Economic Development Authority, the Chesapeake Redevelopment and Housing Authority, and the Department of Development and Permits The Treasurer's Office and External Counsel to the Treasurer's Office
	<ul style="list-style-type: none"> Regular meetings established with the Treasurer's Office and the Department of Development and Permits on an annual or more frequent basis 						
<i>Strategy 1B: Understand the City's inventory of VAD properties.</i>	<ul style="list-style-type: none"> Establish process to compile and review tax foreclosure-eligible properties and properties with outstanding code liens on an annual or more frequent basis 						<ul style="list-style-type: none"> City departments and agencies including City Manager's Office, Planning Department, Public Works Department, Economic Development Authority, the Chesapeake Redevelopment and Housing Authority, and the Department of Development and Permits The Treasurer's Office and External Counsel to the Treasurer's Office Local legal counsel
	<ul style="list-style-type: none"> Determine whether health and safety receivership is a useful strategy to abate nuisance properties and potentially acquire title to such properties 						
<i>Strategy 1C: Identify “equitable off-ramps” for property owners in property tax and code lien foreclosure processes.</i>	<ul style="list-style-type: none"> Enhance the current list of resources and supports for property owners who wish to make repairs or pay outstanding liens but are unable to do so 						<ul style="list-style-type: none"> City departments and agencies including City Manager's Office, Planning Department, Public Works Department, Economic Development Authority, Chesapeake Redevelopment and Housing Authority, the Treasurer's Office, and the Department of Development and Permits Local nonprofit partners CAC Neighborhood associations, school districts/PTA, faith communities, and other community-based organizations Community residents
	<ul style="list-style-type: none"> Assess gaps in city-wide home repair resources and develop a plan to fill gaps as needed 						

	Key Performance Indicator(s)	Year 1	Year 2	Year 3	Year 4	Year 5	Implementation Partners
Goal 2: Expand geographic priority areas and programs to better serve more Chesapeake residents impacted by vacancy and abandonment.							
<i>Strategy 2A: Continue to expand programming outside of the South Norfolk Planning Area.</i>	<ul style="list-style-type: none"> Prioritize existing target areas and identify new target areas using data on the distribution of VAD properties throughout the city 						<ul style="list-style-type: none"> CLBA Board of Directors CAC City departments and agencies including City Manager's Office, Planning Department, Public Works Department, Economic Development Authority, Chesapeake Redevelopment and Housing Authority, the Treasurer's Office, and the Department of Development and Permits Neighborhood associations, school districts/PTA, faith communities, and other community-based organizations Community residents
	<ul style="list-style-type: none"> Establish list of community priorities CLBA can help support in each target area 						
<i>Strategy 2B: Build on the success of the SNRRGP.</i>	<ul style="list-style-type: none"> Update SNRRGP guidelines to prioritize functional repairs and residents who meet income hardship criteria 						<ul style="list-style-type: none"> City Council CLBA Board of Directors CAC City departments and agencies Local nonprofit organizations, including Habitat for Humanity of South Hampton Roads Neighborhood associations, school districts/PTA, faith communities, and other community-based organizations Community residents
	<ul style="list-style-type: none"> Identify referral resources for residents who do not qualify for SNRRGP 						
<i>Strategy 2C: Consider establishing a land depository program.</i>	<ul style="list-style-type: none"> Consult with local counsel to determine whether such a program is feasible under Virginia's land bank law, and assess the need and appetite for a land depository program in Chesapeake 						<ul style="list-style-type: none"> CLBA Board of Directors CAC Mission-driven developers, local nonprofit organizations, and other potential end-users for the program
	<ul style="list-style-type: none"> Establish policies and procedures for a land depository program (if moving forward) 						

	Key Performance Indicator(s)	Year 1	Year 2	Year 3	Year 4	Year 5	Implementation Partners
Goal 3: Increase property inventory and positive community outcomes through more comprehensive acquisition mechanisms and strategic disposition strategies.							
<i>Strategy 3A: Develop more prescriptive acquisition and disposition policies.</i>	<ul style="list-style-type: none"> Review and revise acquisition and disposition priorities to reflect current CLBA and City goals while maintaining alignment with priorities established in the Land Bank Ordinance. 						<ul style="list-style-type: none"> City Council CLBA Board of Directors CAC City departments and agencies including City Manager's Office, Planning Department, Public Works Department, Economic Development Authority, Chesapeake Redevelopment and Housing Authority, the Treasurer's Office, and the Department of Development and Permits Neighborhood associations, school districts/PTA, faith communities, and other community-based organization Community residents
<i>Strategy 3B: Explore opportunities for acquisition via tax lien foreclosure.</i>	<ul style="list-style-type: none"> Establish process and prioritization criteria for acquiring properties via tax foreclosure 						<ul style="list-style-type: none"> The Treasurer's Office External Counsel to the Treasurer's Office
<i>Strategy 3C: Explore opportunities for acquisition via code lien foreclosure.</i>	<ul style="list-style-type: none"> Establish a process and prioritization criteria for acquiring properties via code lien foreclosure 						<ul style="list-style-type: none"> The Department of Development and Permits The Treasurer's Office External Counsel to the Treasurer's Office
Goal 4: Increase capacity by adding staff, securing and diversifying funding, and fostering new partnerships.							
<i>Strategy 4A: Grow staff to support strategic plan implementation.</i>	<ul style="list-style-type: none"> Hire a full-time staff member to manage the SNRRGP using funds allocated by the City Council and to support an expanded community engagement strategy. 						<ul style="list-style-type: none"> City Council Philanthropic partners, financial institutions, or other funders CLBA Board of Directors CAC
	<ul style="list-style-type: none"> Hire a full-time staff member focused on community engagement 						
<i>Strategy 4B: Secure increased funding and pursue diverse funding sources.</i>	<ul style="list-style-type: none"> Leverage existing and advocate for the creation of new TIF districts 						<ul style="list-style-type: none"> City Council Philanthropic partners, financial institutions, or other funders CLBA Board of Directors CAC
	<ul style="list-style-type: none"> Identify untapped funding sources, such as philanthropy and financial institutions 						
	<ul style="list-style-type: none"> Begin outreach to untapped funding sources 						
	<ul style="list-style-type: none"> Secure at least one new funding stream 						
<i>Strategy 4C: Foster additional partnerships with mission-aligned nonprofits and peer organizations like other Virginia land banks.</i>	<ul style="list-style-type: none"> Work with the CLBA board and CAC to update the list of potential non-governmental partners 						<ul style="list-style-type: none"> CLBA Board CAC Local nonprofit partners Other Virginia land banks Community Progress/the National Land Bank Network
	<ul style="list-style-type: none"> Conduct outreach to potential nongovernmental partners using prioritization criteria developed with the CLBA board and CAC 						
	<ul style="list-style-type: none"> Set up recurring calls with other Virginia land banks and municipalities interested in creating a land bank 						
	<ul style="list-style-type: none"> Ongoing engagement with the National Land Bank Network 						

	Key Performance Indicator(s)	Year 1	Year 2	Year 3	Year 4	Year 5	Implementation Partners
Goal 5: Strengthen relationships with residents in areas most affected by vacancy and abandonment through community engagement.							
<i>Strategy 5A: Expand the CAC to include greater representation from South Norfolk and other areas most impacted by VAD properties and increase CAC engagement.</i>	<ul style="list-style-type: none"> Increase number of CAC members who represent planning areas where the majority of CLBA's inventory is located 		In Progress	In Progress	In Progress	Completed	<ul style="list-style-type: none"> CLBA Board of Directors CAC Neighborhood associations, school districts/PTA, faith communities, and other community-based organizations
	<ul style="list-style-type: none"> Increase racial and economic diversity of CAC to reflect the demographics of planning areas where the majority of VAD inventory is concentrated 		In Progress	In Progress	In Progress	Completed	
	<ul style="list-style-type: none"> Increase frequency of CAC meetings from quarterly to monthly 		Completed				
	<ul style="list-style-type: none"> Increase between meeting engagement of CAC members 		In Progress	In Progress	In Progress	Completed	
<i>Strategy 5B: Engage more members of the public outside the CAC to educate them about the land bank and support CLBA's efforts.</i>	<ul style="list-style-type: none"> Create a standalone website to articulate the land bank's mission and role in the community to the public. 		In Progress	In Progress	Completed		<ul style="list-style-type: none"> CLBA Board of Directors CAC Neighborhood associations, school districts/PTA, faith communities, and other community-based organization
	<ul style="list-style-type: none"> Develop concise, written materials to share with the community explaining what the land bank is and its functions 	In Progress	Completed				
	<ul style="list-style-type: none"> Hold CAC meetings in target planning areas and promote public involvement by offering food and potential childcare. 		In Progress	Completed			
<i>Strategy 5C: Increase staff capacity to execute a robust community engagement strategy.</i>	<ul style="list-style-type: none"> Hire a staff member to split time between SNRRGP administration and community engagement 	In Progress	Completed				<ul style="list-style-type: none"> City Council Philanthropic partners, financial institutions, or other funders CLBA Board of Directors CAC
	<ul style="list-style-type: none"> Hire a full-time staff member focused on community engagement 				In Progress	Completed	

Planned completion progress:



In Progress



Completed

Conclusion

Under the current Executive Director's leadership, CLBA has built a strong foundation through diverse, flexible, and mutually beneficial partnerships with City departments and agencies. CLBA is recognized for its responsiveness to community needs, use of its flexible powers and abilities, and successful administration of the South Norfolk Residential Rehabilitation Grant Program, which has helped to stabilize residents and preserve the city's historic district.

This strategic plan offers an opportunity for CLBA to build on that progress by expanding the scope of its work and deepening its community engagement over the next five years. While working with existing and new City partners to expand its programmatic offerings and leverage its powers even more effectively, CLBA must invest in staff capacity, strengthen partnerships with local nonprofits, and engage residents in each target area. Additionally, we encourage the land bank to build relationships with other Virginia land banks through regular convenings to celebrate and learn from one another's successes and identify and address shared challenges through collective action.

We applaud CLBA for all it has achieved in the last five years and look forward to seeing the growth and progress the next five years will bring. Community Progress remains a committed partner and resource to the City as it explores these recommendations, and we thank all those who contributed to the success of this engagement.

Appendix A: Interview Participants

Prior to, during, and after the site visit to the City of Chesapeake, Community Progress interviewed a wide range of stakeholders. A list of these interviewees can be found below:

Board Members

Name

Amy Doll Dudash *(Chair)*

Joseph D. Miles IV *(Vice Chair)*

Alfredo “Joe” C. Josue

John A. Kish

Michael J. Kos

Dawn Matheson

Daniel W. Whittaker

Citizen Advisory Committee

Name

Mark F. Heckler *(Chair)*

Jaleh Shea *(Vice Chair)*

Shane Roddy
(Secretary)

Earlston V. Teal

Lori Williams

Adam Arbogast

Anthony S. Kelly

Alfredo “Joe” C. Josue

Other Interviewees

Name	Title	Organization
Andrew Meyer	Assistant City Attorney	City Attorney's Office, City of Chesapeake
Ben Titter	Assistant City Attorney IV	City Attorney's Office, City of Chesapeake
Ben White Jr.	City Treasurer	Treasurer's Office, City of Chesapeake
Brian Solis	Deputy City Manager	Community Development, City of Chesapeake
C. Jeff Bunn	Council Member	Chesapeake City Council
Carol Ottofaro	Planning Administrator	Planning, City of Chesapeake
David Jurgens	Director	Public Utilities, City of Chesapeake
Earl Sorey	Director	Public Works, City of Chesapeake
Ella P. Ward	Council Member	Chesapeake City Council
Frank Hruska	Chief Financial Officer	Habitat for Humanity of South Hampton Roads
Jay Tate	Director	Department of Development and Permits, City of Chesapeake
Jessica Hadley	Assistant City Attorney II	City Attorney's Office, City of Chesapeake
Jimmy McNamara II	Planning Director	Planning, City of Chesapeake
Jocelyn Pearson	Unit Coordinator	Agriculture Department, City of Chesapeake
John Harbin	Executive Director	Chesapeake Land Bank Authority
John Kownack	Executive Director	Chesapeake Redevelopment and Housing Authority
Karen Ellis	Right of Way Agent	Public Works, City of Chesapeake
Michael Barber	Director	Parks, Recreation and Tourism, City of Chesapeake
Michelle Throckmorton	Code Enforcement Administrator	Department of Development and Permits, City of Chesapeake
Rebecca Benz	Deputy Director of Planning	Planning, City of Chesapeake
Robert R. Kinser, Esq.	In-House Council	Chesapeake Land Bank Authority
S. Z. "Debbie" Ritter	Council Member	Chesapeake City Council
Steven Bradley	Assistant Fire Marshal/PIO	Fire Department, City of Chesapeake
Steven C. Wright	Director	Chesapeake Economic Development Authority
Timothy Howlett	Development Services Coordinator	Chesapeake Economic Development Authority
Wendy Roenker	Legal Counsel, FOIA Officer	Treasurer's Office, City of Chesapeake

Appendix B: Summary of Key Themes from Interviews

Community Progress interviewed three groups of stakeholders in a mix of individual and group conversations: board members, CAC members, and organizational partners. Key takeaways from these interviews are summarized below.

Successes

- Executive Director has increased visibility, understanding, and appreciation for the land bank among key partners including city council and local government departments and agencies
 - Most partners recognize that the land bank has unique powers (e.g., land assemblage, holding property tax free)
 - City council support for CLBA is evidenced by the increase in funding for FY26
- Increase in awareness of and the number of households served by the South Norfolk Residential Rehabilitation Grant Program (SNRRGP)
- Key amendments to the city zoning ordinance to unlock infill redevelopment potential
- Flexibility to address properties highlighted as priorities by CAC and City partners

Challenges and Opportunities

- Most partnerships are with City departments and agencies
 - Opportunity to increase and deepen partnerships with nonprofit and community partners
- Lack of awareness about the land bank among residents outside of South Norfolk
- Scope of mission and diversity of needs within Chesapeake neighborhoods exceeds the resources and capacity allocated to the land bank
 - Historically, the land bank has had limited funding for work outside of South Norfolk (This will change in coming years with new CIP allocations)
 - Limited staff capacity
- Limited opportunities to acquire properties using land bank powers, most acquisitions have been direct market purchases

Priorities Moving Forward

- Explore opportunities for acquisition via tax and/or code lien foreclosure
- Exercise land bank powers to support development partners (e.g., temporarily holding property tax free to lower development costs)
- Exercise land bank powers to achieve community goals, including economic development and creation of quality, attainable housing for entry-level workers
- Expand access to funding from diverse sources (e.g., philanthropy, financial institutions)

Appendix C: Virginia Land Bank Convening Summary

To help CLBA foster partnerships with peer organizations, Community Progress facilitated an initial convening of the four operational Virginia land banks and a municipality considering forming a land bank. Below is a summary of attendees and key themes from this convening.

Attendees

Center for Community Progress	Maggie Walker Community Land Trust (Richmond)	Danville Neighborhood Development Corporation	Total Action for Progress (Roanoke)	City of Charlottesville City Manager's Office	Chesapeake Land Bank Authority
<ul style="list-style-type: none"> • Kim Graziani • Nora Daly • Charles Linton • Brian Larkin 	<ul style="list-style-type: none"> • Dylan Wheeler, Real Estate Project Manager • Dr. Mae Worthey-Thomas, CEO 	<ul style="list-style-type: none"> • Earl B. Reynolds, Board Secretary • Wendi Everson, Executive Director 	<ul style="list-style-type: none"> • Angela Penn, President & CEO 	<ul style="list-style-type: none"> • Stephen Kelly, Summer Graduate Research Intern • Alan Peura, Management Analyst 	<ul style="list-style-type: none"> • John Harbin, Executive Director

Key Takeaways

- All land banks demonstrated a responsiveness to their local contexts and curiosity about using their unique powers more effectively
 - Interest in a recent change to Virginia Land Bank Entities Act that allows the appointment of a special commissioner to convey properties with an assessed value of \$75,000 or less to a land bank or designated non-profit entity without a public auction
 - Interest in tax recapture as a revenue stream
 - Interest in the benefits of land bank-community land trust partnerships
- Scope of work, programs, and area of service within the municipalities varied
 - CLBA was the only land bank in attendance established as a new entity, rather than under an existing organization
- All land banks identified inadequate housing stock as a challenge and a priority in their communities and their land bank's work
 - Needs for different housing typologies varied, but all municipalities cited a lack of attainable single-family housing
- All land banks identified funding as a continuing challenge and stated scope of need outsized available funding
- All land banks identified an interest in learning from the national field and identifying places where enabling legislation can be improved

Next Steps

We recommend this convening serves as the first of regular convenings between the Virginia land banks so that they can continue to exchange best practices and pursue shared priorities.

Appendix D: Sample Land Bank Budget Template

Sample Land Bank Budget³⁰

Income

Municipal Financial Commitment	
Property Sales Proceeds	
Grant Funds	
Tax Recapture Funds	
Miscellaneous Income	
Income Total	

Expenses

Salaries

Executive Director	
Grant Manager/Administrative Assistant	
Fringe Benefits	
Board of Directors Stipend	
Salaries Subtotal	

Administrative Expenses

Office Space Rent	
Payroll Services	
Bank Fees	
Telephone/Internet	
Computer Equipment and Software	
Office Supplies	
Insurance (Liability, Directors and Officers, Bond, WC)	
Postage	
Marketing/Promotion/Website	

³⁰ This sample budget template has been modified from the example provided by Sara J. Toering and Allie Jett, *Resource Guide for Georgia Land Banks*, (Center for Community Progress, 2022), <https://communityprogress.org/publications/resource-guide-for-georgia-land-banks/>.

Printing/Reproduction	
Annual Registrations/Dues	
Furniture/Office Sundry	
Mileage/Travel	
Training and Education	
Administrative Expenses Subtotal	
<u>Professional Fees</u>	
Accounting Services	
Financial Audit	
Title Examination	
Realtor/Broker Commissions	
Appraisal Services	
Legal Services	
Professional Fees Subtotal	
<u>Property Expenses</u>	
Property Acquisition	
Property Maintenance	
Property Insurance	
Property Title Clearance	
Property Expenses Subtotal	
Expenses Total	
Less Income	
Balance	

Appendix E: List of Potential Community Partners

CLBA has strong partnerships with city government and is well-positioned to deepen and expand its partnerships with other entities.

Below is a list of existing and potential future community partners identified during interviews and the site visit:

- Agena Foundation
- Balance Builders
- Beazley Foundation
- Camelot Civic League
- Campostella Square/Plymouth Park Civic League
- Chesapeake Alliance
- Chesapeake HOME
- Chesapeake Master Gardeners
- Coastal Virginia Building Industry Association (previously Tidewater Builders Association and the Peninsula Housing & Builders Association)
- Coastal Virginia Conservancy
- Eggleston Services
- Elizabeth River Project
- Elizabeth River Properties
- ForKids, Inc.
- Habitat for Humanity of South Hampton Roads
- Hampton Roads Real Producers
- Hampton Roads REALTORS® Association
- South Norfolk Civic League
- Southeast Virginia Community Foundation
- The New Chesapeake Men for Progress, Inc.
- TowneBank
- Virginia Housing
- Wetlands Watch

Appendix F: List of Target Areas

- South Norfolk Tax Increment Financing (TIF) District
- Great Bridge Village
- South Military Highway
- Camelot
- Dunedin
- Ahoy Acres
- “The Lanes” (Flower Lane, Plow Lane, Timber Lane, and Pond Lane)