



Reclaiming the Neighborhood: Addressing Vacant Homes in Mott Park

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Reclaiming the Neighborhood:
Addressing vacant homes in Mott Park

*A Plan for the Genesee County Land Bank & the Mott Park
Neighborhood Association*

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TABLE OF CONTENTS

Acknowledgments..... i

Summary xi

**Chapter 1: The Need for a Mott Park
Neighborhood Plan 1**

1.2 Organization Backgrounds 2

1.3 A Snapshot of Mott Park 4

1.4 The Plan 9

**Chapter 2: The Mott Park Neighborhood
Today 11**

2.1 Introduction to Flint & the Residents of Mott Park 11

2.2 Housing, 2000 15

2.3 Vacant Houses in Mott Park 16

2.4 Conclusion..... 21

Chapter 3: Overview of Goals 23

**Chapter 4: Build Community Participation &
Connections 25**

4.1 Land Bank Strategies..... 25

4.2 MPNA Strategies 26

4.3 Conclusion..... 32

**Chapter 5: Prevent, Monitor & Report
Vacancies33**

5.1 Land Bank Strategies..... 33

5.2 MPNA Strategies 39

5.3 Conclusion..... 40

Chapter 6: Maintain Vacant Houses 41

6.1 Land Bank Strategies..... 41

6.2 MPNA Strategies 43

6.3 Conclusion..... 46

Chapter 7: Get Control of Vacant Homes47

7.1 Land Bank Strategies..... 51

7.2 Conclusion..... 62

**Chapter 8: Retrofit & Reoccupy Homes or
Remove Homes & Reinvent Vacant Lots65**

8.1 Land Bank Strategies..... 65

8.2 MPNA Strategies 71

8.3 Conclusion..... 73

Chapter 9: Implementation of Strategies 75

9.1 Early & Long-Term Support Mechanisms for
Implementation 75

9.2 Implementation Strategies 75

9.3 A Vision of Mott Park’s Future..... 81

Appendix A: Survey Forms 83

Appendix B: Monitoring Houses Checklist 87

Appendix C: Ingham County Resolution 88

LIST OF FIGURES

Chapter 1: The Need for a Plan

1.1 Mott Park Sign, Summer 2008..... 1
1.2 Neighborhood Recycling, 2009..... 3
1.3 The Mott Park Neighborhood..... 5
1.4 Ad for Home on Nolen Drive..... 6
1.5 Neighborhood Picnic, Mott Park, 2008..... 7
1.6 The Mott Park Neighborhood & Surrounding Land Uses 8
1.7 Houses in Mott Park, Summer 2008 9

Chapter 2: The Mott Park Neighborhood Today

2.1 Race, 1990,2000..... 12
2.2 Age, 2000 13
2.3 Neighborhood Census Areas..... 14
2.4 Neighborhood Zones 16
2.5 Vacant Home in Good Condition, Summer 2008..... 17
2.6 Overall Condition of Vacant Homes in Mott Park..... 17
2.7 Overall Conditions and Locations of Vacant Homes, June-
August 2008 18
2.8 Overall Block Conditions, September 2008 19
2.9 Ownership of Vacant Homes, Summer 2008..... 20
2.10 Location of Investor Owners, Summer 2008 20

Chapter 4: Build Community Participation & Connections

4.1 Images from the Belair-Edison Neighborhoods, Inc. Web
page 27

4.2 Neighborhood Signs from Grandmont Rosedale Communities
in Northwest Detroit, MI 29
4.3 Flow of Information 31

Chapter 5: Prevent, Monitor & Report Vacancies

5.1 Counseling Services in Flint..... 34
5.2 Tools for Informing Residents and Monitoring Properties 40

Chapter 6: Maintain Vacant Houses

6.1 A Vacant, Unsecured House, Summer 2008 42
6.2 Overview of Flint City Codes 42
6.3 Making Vacant Homes Look Occupied 43
6.4 Example of Clean & Green Program Project..... 44
6.5 Photos of Code Violations, Summer 2008 45
6.6 Examples of City Code Violations..... 46

Chapter 7: Get Control of Vacant Homes

7.1 Ownership of Mortgage and Tax-Foreclosed Vacant
Homes, March, April, 2009..... 48
7.2 Vacant Homes, Summer 2008 49
7.3 Tools for Acquiring Vacant Homes..... 50
7.4 Clusters of Vacant Homes, April 2009 53
7.5 Tax-Foreclosed Vacant Homes, April 2009 54
7.6 Examples of Vacant Homes Owned by HUD Eligible for the
NSP Bulk Sales Program 56
7.7 Vacant Home Owned by HUD Eligible for the NSP Bulk Sales
Program..... 57

7.8 Vacant HUD Houses, April 2009..... 58
7.9 Vacant REO Houses, March 2009 60
7.10 House Listing Websites 62

**Chapter 8: Retrofit & Reoccupy Homes or
Remove Homes & Reinvent Vacant Lots**

8.1 House for Sale 67
8.2 Potential Uses for Vacant Lots..... 70
8.3 Approaches to Marketing the Mott Park Neighborhood 72
8.4 Mott Park Garden 73

LIST OF TABLES

Chapter 2: The Mott Park Neighborhood Today

2.1 Population,1960, 1990, 2000..... 12
2.2 Household Income, Poverty, 1999..... 14
2.3 Housing, Occupancy Status, Vacancy, 2000 15

Chapter 7: Get Control of Vacant Homes

7.1 Vacant Homes in Clusters 52
7.2 Houses in Tax Foreclosure, April 2009..... 54
7.3 Vacant HUD Homes, April 2009 57

**Chapter 8: Retrofit & Reoccupy Homes or
Remove Homes & Reinvent Vacant Lots**

8.1 Homes for Sale in Mott Park, August 2008..... 67

Chapter 9: Implementation

9.1 Implementation of Strategies 77

LIST OF CASE STUDIES

Chapter 4: Build Community Participation & Connections

4.1 Belair-Edison Neighborhood, Baltimore, MD 28

Chapter 5: Prevent, Monitor & Report Vacancies

5.1 Neighborhood Information System, Minneapolis, MN 38

Chapter 6: Maintain Vacant Houses

6.1 CNTF’s Accomplishments..... 46

Chapter 7: Get Control of Vacant Homes

7.1 Wayne County Nuisance Abatement Program, Detroit, MI .. 63

Chapter 8: Retrofit & Reoccupy Homes or Remove Homes & Reinvent Vacant Lots

8.1 Chesapeake Habitat for Humanity..... 66

8.2 The City of Grand Rapids Pledge to Sustainability..... 66

8.3 The City of Milwaukee’s Success with Deconstruction as a
Neighborhood Revitalization Tool..... 70

8.4 St. Paul Lapeer Community Garden..... 73

SUMMARY

Reclaiming the Neighborhood is a plan for the Genesee County Land Bank and the Mott Park Neighborhood Association (MPNA) to address the increasing numbers of vacant neighborhood homes. Mott Park has 1176 well-constructed homes and curvilinear, tree-lined streets and is located in southwest Flint. Recently, mortgage foreclosures combined with a lagging economy have threatened neighborhood stability. This plan supplies the Land Bank and the MPNA with several strategies for addressing this new reality.

Background

Mott Park was built in the 1920s and has been a popular choice for homebuyers because of its many amenities and well-built homes. Surrounding land uses include Kettering University (formerly GMI), multi-family homes, and commercial nodes; the neighborhood is also a short distance from downtown Flint. Mott Park has always housed students attending the adjacent university and has struggled somewhat with rental homes. Recently, the neighborhood's population has declined, the housing market has weakened, and more homes have become vacant.

The Land Bank and MPNA want to be proactive in addressing vacant homes. The Land Bank would like to support the neighborhood association's efforts and also acquire vacant homes. The MPNA is interested in grassroots initiatives for residents willing to volunteer as well as ideas to help increase the neighborhood

association's membership. Together, these two groups can work to stabilize the area.

Assets

Mott Park's many assets make it a good candidate for stabilization. The neighborhood has a large central park, two churches, and is close to centers of employment. Mott Park's housing stock is sturdy, attractive, and affordable. The majority of the area's vacant homes are in good or fair condition, and timely intervention could preserve this quality. The neighborhood also enjoys high rates of homeownership.

The Land Bank is invested in this neighborhood and is willing to support the neighborhood association's efforts. This partnership with the Land Bank provides the MPNA with a significant ally in efforts to stabilize the neighborhood.

Goals & Strategies

The goals and strategies presented in this plan are based on input from the Land Bank and members of the MPNA. This plan seeks to encourage resident participation within the neighborhood association, to identify community partners, to empower residents to monitor potential vacant homes and maintain known vacancies, to help the Land Bank acquire vacant homes, and to assist both groups to reoccupy houses and reinvent the neighborhood.

Build Community Participation & Connections

The Land Bank and members of the MPNA expressed interest in increasing resident participation and

community partnerships. Recommendations to accomplish this are:

Land Bank Strategies

1. Encourage resident participation.
2. Connect the MPNA with community partners.
3. Facilitate projects.

Mott Park Strategies

1. Use the existing newsletter and web pages to network.
2. Create and express identity.
3. Create block clubs.
4. Create a recruitment committee.
5. Identify and foster partnerships with other organizations.
6. Create a community space in a neighborhood institution.

Prevent, Monitor & Report Vacancies

Both the Land Bank and the MPNA are interested in preventing further vacancies and keeping track of potential vacancies. Recommendations to accomplish this are:

Land Bank Strategies

1. Establish counseling partnerships.
2. Create a neighborhood tracking system.

Mott Park Strategies

1. Provide information to residents.
2. Monitor and report potential vacancies.

Maintain Vacant Houses

Maintaining the condition of vacant homes is important to the neighborhood's long-term health because many of the vacant homes are in good or fair condition. Recommendations to accomplish this are:

Land Bank Strategies

1. Use the Clean & Green Program.
2. Use maintenance subcontracts.

Mott Park Strategies

1. Use neighborhood volunteers.
2. Record and report code violations.

Get Control of Vacant Homes

The Land Bank is interested in acquiring homes to reduce the length of time homes are vacant and to curb the negative impacts of vacancy. Recommendations to accomplish this are:

Land Bank Strategies

1. Get control of clusters of vacant homes.
2. Get control of tax-foreclosed houses.
3. Get control of HUD homes.
4. Get control of other REO homes.
5. Get control of nuisance properties through code enforcement.

Retrofit & Reoccupy Homes or Remove Homes & Reinvent Vacant Lots

Members of the association and Land Bank expressed interest in marketing the neighborhood to potential homebuyers and using vacant lots as community assets by creating community gardens. Recommendations to accomplish this goal are:

Land Bank Strategies

1. Repair and retrofit homes.
2. Work with preferred realtors to promote homeownership.
3. Use the rental program.
4. Pursue deconstruction or demolition.

Mott Park Strategies

1. Organize a marketing campaign.
2. Create a community garden.

**CHAPTER ONE: THE NEED FOR A MOTT
PARK NEIGHBORHOOD PLAN**

Mott Park has been a strong neighborhood with an active neighborhood association. The neighborhood's many amenities and sturdy, well-built homes have attracted homebuyers and renters for years; and today Mott Park residents continue to enjoy the characteristic tree-lined streets, parks, and friendly neighbors that make the neighborhood an enjoyable place to live.

Recently, however, the number of vacant homes throughout the neighborhood has increased. The increase in vacant single-family homes is primarily due to two factors, mortgage foreclosures due to unfavorable terms that homeowners could not afford and a lagging housing market due to loss of employment. There also has been an increase in vacant rental houses because of the weakening market for rental properties. The competition between Mott Park's student rental properties and Kettering University's new dorm is one contributor to the weak rental market. In the past, student rentals have frustrated residents and this issue continues; however, the new truth is that the weak demand for housing and increasing disinvestment threatens the neighborhood's homes. A challenge for the neighborhood is to address this new reality.

While Mott Park now has a higher percentage of vacant residential properties than it has had in the recent years, lower rents and homeownership costs combined with Mott Park's many amenities have encouraged new residents to move into the neighborhood. This has resulted in more

Figure 1.1. Mott Park Sign, Summer 2008



racial and economic diversity but has created tension between old and new residents. Many of the neighborhood's new residents have not joined the MPNA's activities and initiatives.

The Land Bank and the Mott Park Neighborhood Association (MPNA) are seeking a plan to strengthen Mott Park by addressing the increasing numbers and concentrations of vacant homes. The Land Bank planners seek a more active role in this neighborhood because they recognize that vacant homes and their associated problems will likely increase and spread if left unattended. Likewise, the MPNA seeks strategies to reduce the numbers and concentrations of vacant homes

to preserve Mott Park as a safe and desirable place to live. The MPNA also seeks to increase resident participation in MPNA events and initiatives.

The primary purpose of this plan is to present strategies for the Land Bank and the MPNA to address vacant properties in Mott Park that will help leverage resources to strengthen the neighborhood. A secondary purpose of this plan is to offer strategies for the MPNA to broaden resident participation in neighborhood activities and initiatives, thereby improving communication and relations between old and new Mott Park residents.

This plan presents strategies to achieve five goals that address vacancy in the Mott Park neighborhood. These goals are: build community, prevent vacancies, get control of vacant properties, maintain vacant properties, and repair and reoccupy or remove and reinvent vacant houses (see Chapter 3). Chapters 4 through 8 discuss strategies, and each chapter features two sections: one for the Land Bank and one for the MPNA. The strategies are tailored to the strengths of each organization.

1.2 Organization Backgrounds

The Genesee County Land Bank

Genesee County created the Land Bank in 2004 to acquire tax-reverted properties and put them back into productive use. The mission of the Land Bank is “to manage land obtained through foreclosure, gift, or purchase in such a way as to return those properties to the tax roll, when appropriate, to a higher and better condition than when

received.”¹ Since its inception, the Land Bank has received over 4000 tax-foreclosed properties and, with the help of public-private partnerships, transformed many of them into community assets.²

The Land Bank would like to become active in Mott Park because planners have noticed symptoms of neighborhood decline tied to the increase in numbers and concentrations of vacant houses. The Land Bank does not have a strong presence in Mott Park; the organization only owns two residential structures and five vacant lots in the neighborhood.³ The Land Bank views Mott Park as an important asset to the City of Flint and seeks to prevent further deterioration of the neighborhood’s physical condition while supporting the MPNA’s efforts.⁴

Mott Park has many more mortgage-foreclosed than tax-foreclosed properties, which makes it different from many of the neighborhoods where the Land Bank usually intervenes. Michigan legislation created land banks to handle tax-foreclosed properties. With the recent increase in mortgage foreclosures, vacant properties that are not tax foreclosed have become a significant challenge for neighborhoods like Mott Park. Most land banks,

1. Genesee County Land Bank, “About Us,” Genesee County Land Bank, 2004, <http://www.thelandbank.org/aboutus.asp> (accessed January 24, 2009).

2. Ibid.

3. Jeff Burdick (Genesee County Land Bank Neighborhood Planner), personal communication, May 20, 2008.

4. Christina Kelly (Genesee County Land Bank Lead Planner), personal communication, April 23, 2009.

Reclaiming the Neighborhood

including the Genesee County Land Bank, do not yet have policies to deal with mortgage foreclosures.

The Land Bank faces challenges in crafting policies for addressing mortgage-foreclosed properties in Genesee County. First, Genesee County has no system to track imminent mortgage foreclosure, because banks and investors hold mortgages rather than the local government. Second, the Land Bank often has difficulty discerning who holds a mortgage-foreclosed property, because the initial mortgage holder has often sold the mortgage to another financial institution, making the current mortgage holder difficult to trace. Finally, the Land Bank does not have a method to deal with speculative investors, who often purchase properties directly from mortgage holders and often are more interested in profiting from rents than in long-term neighborhood health.

The Land Bank recognizes the urgency of addressing mortgage foreclosures and their implications for the residents and the properties in Mott Park. The Land Bank planners have asked for recommendations from the University of Michigan Urban and Regional Planning Program faculty and graduate students as to how they might prioritize and obtain mortgage-foreclosed and other vacant properties in Mott Park. The Land Bank also seeks recommendations concerning specific resources and

partnerships that may strengthen the Mott Park neighborhood.

The Mott Park Neighborhood Association

The MPNA began in 1980 in reaction to the city's request that local neighborhoods begin maintaining their own parks after the city laid-off many of its workers.⁵ At first, the MPNA solely focused on cleaning and maintaining the park, but the organization leaders expanded their efforts in the mid 1980s when they began holding large neighborhood events like "Art in the Park" and the summer concert. Neighborhood leaders worked closely with residents, churches, local businesses, and politicians to build connections among residents and with other organizations. In the late 1980s and early 1990s, residents regularly attended the organization's quarterly meetings (see Figure 1.2).

Figure 1.2. Neighborhood Recycling, 2009



Source: Joe Lawlor, "Mott Park Residents Start Recycling Program" *The Flint Journal*. Jan. 24, 2009, photo taken by Ryan Garza (Courtesy of the *Flint Journal*).

The MPNA has many resources that allow the organization to connect with neighborhood residents, including a quarterly newsletter, a website,⁶ MySpace⁷ and Facebook⁸ pages,

5. Bob Giles (former MPNA President), personal communication, March 21, 2009.

6. Mott Park Neighborhood Association, *Flint Mott Park Neighborhood*, <http://mottpark.blogspot.com/> (accessed April 27, 2009).

7. *Mott Park*, <http://www.myspace.com/mottpark> (accessed April 27, 2009).

services, and neighborhood events throughout the year. The newsletter keeps residents informed about happenings in Mott Park and the city. The MPNA uses the web pages to communicate with residents who have Internet access; the website highlights neighborhood issues and upcoming events, and the MySpace and Facebook pages allow residents to chat with each other about neighborhood happenings and concerns. The MPNA facilitates several services, including the Welcome Committee for new residents and a monthly recycling service. Finally, the MPNA hosts several popular neighborhood events that include the annual “Art in the Park” festival and community picnics. Despite efforts to involve residents, turnout at neighborhood association meetings has been low, and new residents rarely attend.

The members of the MPNA are interested in finding solutions to the challenges of the recent increase in vacant homes. The members are also interested in partnering with the Land Bank to implement strategies to broaden resident participation in MPNA initiatives and events. Most importantly, the MPNA and Mott Park’s residents want to influence the neighborhood’s future. Mott Park has many assets to effect positive community change.

8. Residents must register with Facebook to access the Mott Park Facebook page at <http://www.facebook.com>.

1.3 A Snapshot of Mott Park

History

In February 1919, General Motors created the Modern Housing Corporation to build housing for its workers in Flint, Pontiac, and Detroit.⁹ Modern Housing Corporation is best known for its ambitious Civic Park housing project. In under a year, Modern Housing Corporation built nearly 1,000 homes on undeveloped farmland in southwestern Flint, a monumental feat in that day. The corporation designed and built Mott Park in the early 1920s as an addition to the larger the Civic Park development; later the city renamed the neighborhood to honor C.S. Mott.¹⁰

Mott Park was among the first planned neighborhoods in Flint that featured a variety of housing styles, curvilinear streets, public parks, and lots of trees. The homes were sturdy, affordable, and spacious and furnished with modern amenities, including water and gas lines, sewers, electric lights, and hot air heat.¹¹ The average lot size was 50x100 feet.¹² These developments alleviated a serious housing shortage triggered by the sharp growth in population due to the increase in automobile manufacturing jobs in the city of Flint. Between 1900 and

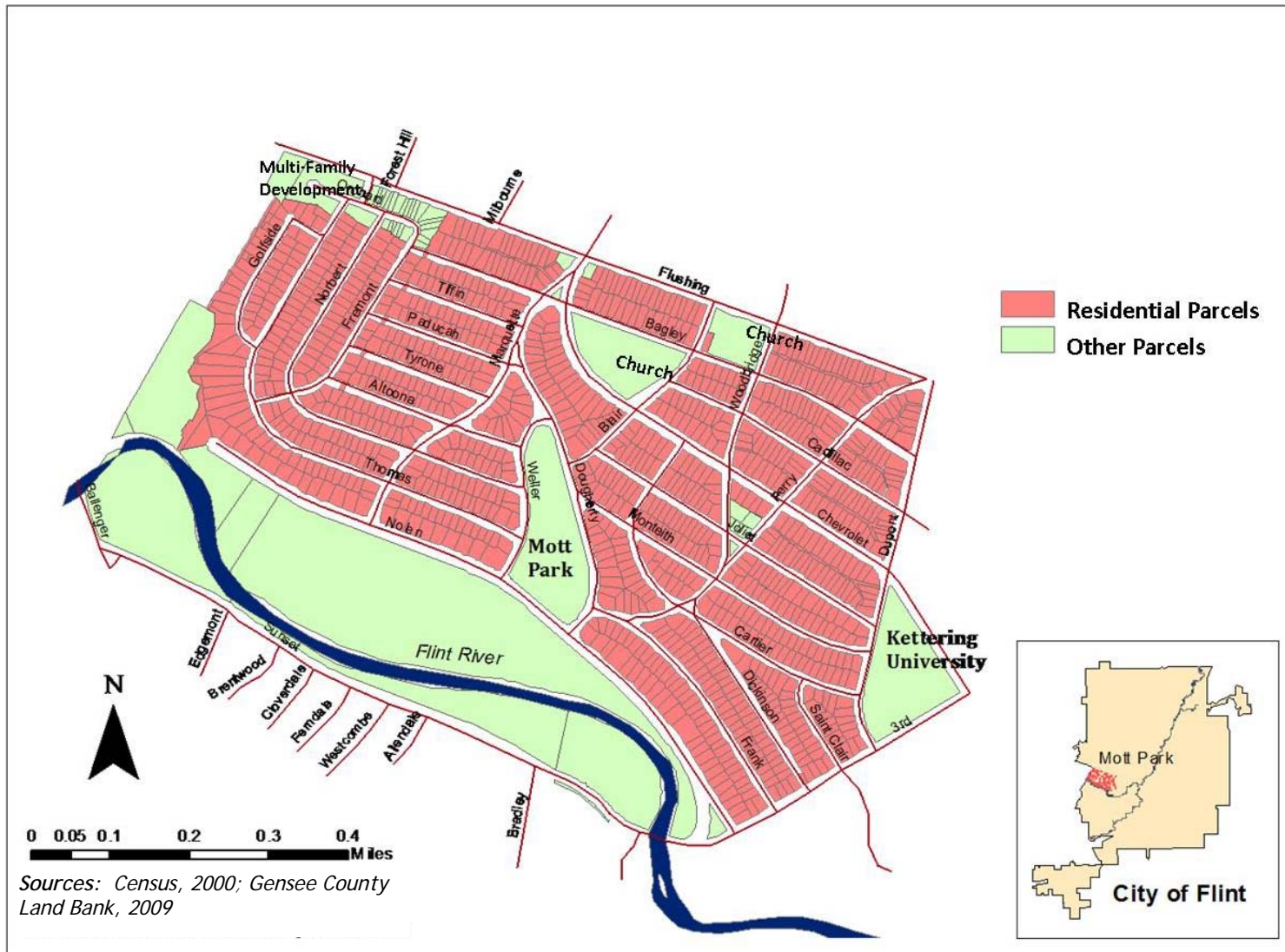
9. Joan Meister, “Civic Park: A study in city planning in Flint, Michigan” (student paper, University of Michigan, Flint, Bentley Historical Library, n. d.), 3.

10. Cathy Snyder (Mott Park resident), “Meet Norbert Francis Dougherty” (unpublished research, 2008), 1.

11. Meister, 9.

12. Ibid.

Figure 1.3. The Mott Park Neighborhood



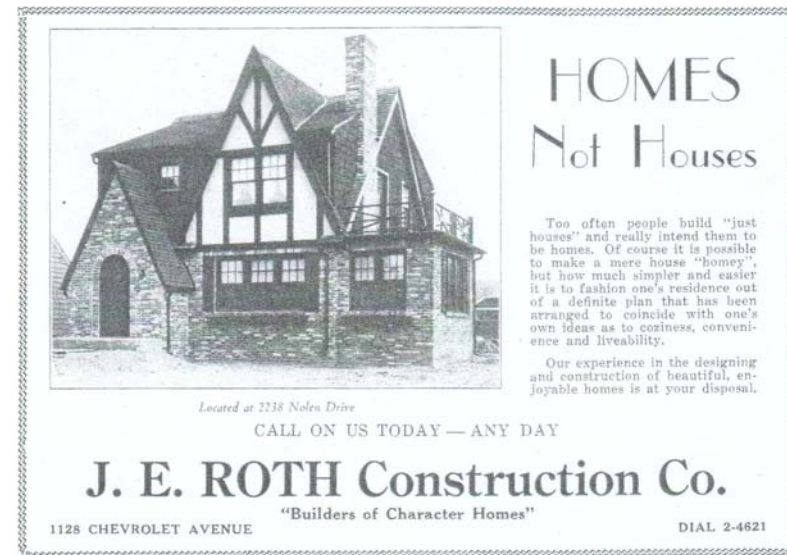
Reclaiming the Neighborhood

1920 the city's population grew from 13,000 to 91,000 as people arrived searching for jobs in the booming automobile industry.¹³

Mott Park's first homes were built in 1921 in the neighborhood's northeast corner along Flushing and Bagley (see Figure 1.3).¹⁴ By 1927, houses existed along Frank, Dickinson, and Monteith.¹⁵ As of 1930, a significant number of houses existed on the neighborhood's west side along Altoona, Nolen, and Thomas. After Modern Housing Corporation liquidated its holdings in 1933,¹⁶ private developers built Mott Park's remaining homes, including the homes along Nolen and Golfside. The homes along Nolen are larger and more architecturally complex than homes throughout the rest of the neighborhood and are situated on picturesque sites along the Flint River across from the Mott Park golf course; developers marketed these homes to the city's elite in the 1930s by placing ads in society magazines (see Figure 1.4). The homes along Golfside were built last; this area was not included on the original plat, so the city may have annexed additional land to accommodate these homes. The neighborhood thrived for many years as a result of its close connection to the automobile industry and its proximity to Kettering University.¹⁷ Students have been part of this community

since the start of Kettering University,¹⁸ but in the neighborhood's early days they lived with families and older residents as boarders instead of living in the all-student rental homes that they live in today.¹⁹ Over the years residents enjoyed not only Mott Park's homes and amenities, but also the sense of community that developed in this well-planned neighborhood.

Figure 1.4. Ad for Home on Nolen Drive



Source: *Flint Saturday Night*, Vol. 3, No. 39, 8.

13. Ibid., 4.

14. *Polk's Flint City Directory*, (Taylor, MI: R. L. Polk & Co., 1921).

15. *Polk's Flint City Directory*, (Taylor, MI: R. L. Polk & Co, 1927).

16. Meister, 15.

17. Cathy Snyder, personal communication, June 27, 2008.

18. Kettering University was originally known as General Motors Institute (GMI).

19. Bob Giles, personal communication, March 21, 2009.

Reclaiming the Neighborhood

Physical characteristics

Mott Park is a neighborhood of 1176 well-constructed homes and curvilinear, tree-lined streets located in southwest Flint. The neighborhood is bounded by Flushing Road to the north; DuPont Road,²⁰ Third Avenue and Kettering University to the east; the Flint River to the south; and Ballinger Highway to the west (see Figure 1.6). Distinctive features include a small commercial building in the southeast part of the neighborhood, a multi-family development in the northwest corner, and a large park in the center.

The neighborhood has many assets that attract people of all ages and backgrounds. Neighborhood amenities include ample park land, playgrounds, two churches, and a golf course along the Flint River. Mott Park features a variety of home sizes and architectural styles, from the large stately homes along the Flint River to the smaller houses and rental properties along the northern streets. The neighborhood's architectural styles include bungalows, New England colonials, Dutch colonials and the less known saltboxes. Many of Mott Park's two story homes have large front porches, garages, and fenced-in yards. The neighborhood's large centrally located park provides a convenient area for sports, recreation, festivals, and other neighborhood gatherings. Other community meeting places include the two churches and nearby Kettering University.

Residents also enjoy close proximity to resources and places of employment, including the nearby downtown,

20. Third Avenue soon will be renamed as University Avenue.

Kettering University and the University of Michigan Flint, and Hurley and McLaren Medical Centers. The universities provide opportunities for employment and education. The medical centers serve as sources of both employment and health care. Also, shops along Corunna Road provide essential products and services.

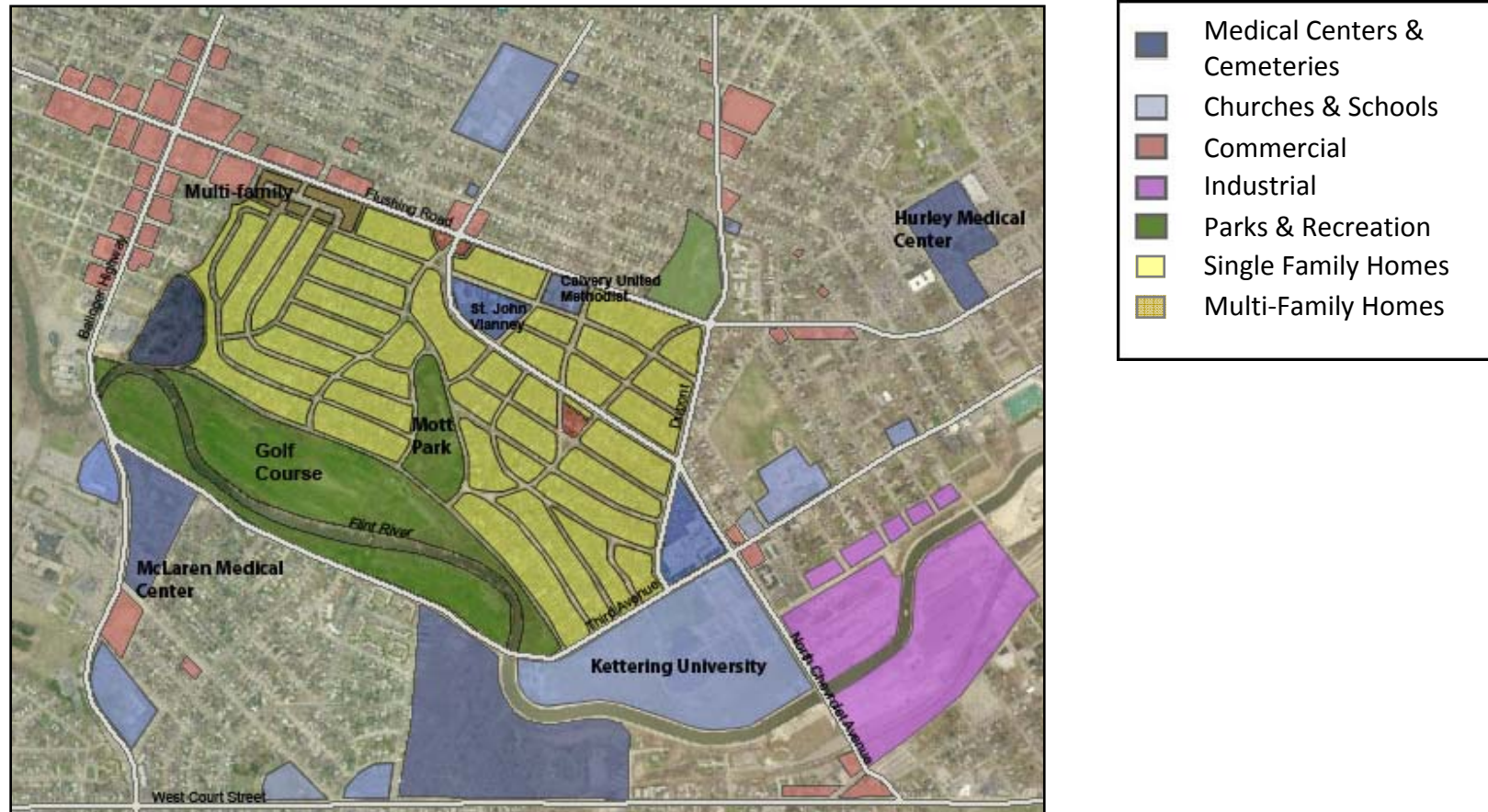
The MPNA tries to connect residents with neighborhood and city resources through updates on its websites and newsletter. However, despite these efforts, many of Mott Park's residents recently have reported challenges that include increased crime and vacancy, falling property values, and difficulty in selling or renting houses.²¹

Figure 1.5. Neighborhood Picnic, Mott Park, 2008

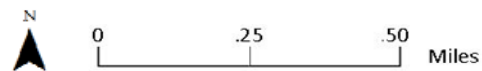


21. Marta Wyngaard-Tauakoli (MPNA President), personal communication, May 1, 2008.

Figure 1.6. The Mott Park Neighborhood & Surrounding Land Uses



Source: Google Maps, April 2009; Genesee County Land Bank, May 2008.



Furthermore, the decline in Flint's population, the rise in mortgage foreclosures, and the continued loss of jobs in the city are putting further strain on the neighborhood. The MPNA wants to address these challenges and strengthen the neighborhood with help from the Land Bank and graduate students in urban planning.

1.4 The Plan

This plan provides the Land Bank and the MPNA with the neighborhood's current condition, locations and conditions of vacant houses, goals for addressing vacancy, and detailed strategies for each organization. The plan relies on data collected in the neighborhood, Land Bank and resident input, and research based on successful strategies in similar neighborhoods. The strategies consider the neighborhood's needs and desires, available resources, and potential partners. Chapter Two covers the challenges associated with the increase in vacant properties in more detail. Chapter Three discusses the five goals of the plan and highlights their respective strategies. Chapters Four through Eight detail the strategies for the five goals. Finally, Chapter Nine provides an implementation timeline and a summary of the goals and strategies for each organization.

Figure 1.7. Houses in Mott Park, Summer 2008



CHAPTER TWO: THE MOTT PARK NEIGHBORHOOD TODAY

Mott Park has changed in recent years in both its population and its houses. In the past, Mott Park was a predominantly white, middle-class neighborhood with high rates of home ownership. Recently, the neighborhood's overall population has decreased while the proportion of African American residents has increased. Also, demand for housing has fallen as many homeowners have left the neighborhood due to financial difficulties, including mortgage foreclosure. Section 2.1 discusses Mott Park's current residents and housing characteristics.

In the past few years, the Land Bank and neighborhood residents have noted an increase in vacant homes in Mott Park. In the summer of 2008, 15% of homes were vacant, 51 of which appeared to be in mortgage foreclosure. To compare, a 2006 neighborhood survey suggested that only 20 homes were in mortgage foreclosure.²² Land Bank staff suspected that the increasing number of vacant homes was tied to the mortgage foreclosure crisis affecting homeowners nationwide. Section 2.2 discusses current numbers and concentrations of vacant homes in Mott Park.

22. Lynette Boswell, "Building Upon Neighborhood Markets and Strengthening Middle Market Neighborhoods: Exploring the Healthy Neighborhood Initiative as a Strategy to Forestall Decline in Mott Park," Genesee Institute (unpublished research, December 2007), 8.

2.1 Introduction to Flint & the Residents of Mott Park

The City of Flint is one of many industrial cities grappling with the effects of population loss, resulting in concentrations of vacant properties. Once known as the "Vehicle City," Flint has lost many manufacturing jobs as a result of General Motors (GM) plant closings and job outsourcing. The number of GM jobs fell from a high of 80,000 in 1978 to 17,000 in 2005;²³ over the past few years that number has dropped by more than half with only 6000 GM jobs left as of January 2009.²⁴ The city's population has decreased from nearly 200,000 in 1960 to 117,000 people in 2006.²⁵ The county's population grew rapidly as city residents and newcomers moved to the suburbs. Mott Park also has lost population; the neighborhood's population peaked in 1960 with 3932 people and fell by nearly a thousand to 3091 in 2000 (see Table 2.1).

23. Nigel G. Griswold and Patricia E. Norris, *Economic Impacts of Residential Property Abandonment and the Genesee County Land Bank in Flint, Michigan*, Land Policy Institute Report #2007-05, Michigan State University, 2007.

24. Barry Yeoman and Pat Winters, "A Tale of Two Cities," *AARP Magazine Online*, January 2009, http://www.aarpmagazine.org/money/laid_off_tale_of_two_cities.html (accessed January 30, 2009).

25. US Census Bureau. *Population Estimates Program, 2006* (the 2006 population estimates start with a base population for April 1, 2000 and calculate population estimates for July 1 for years 2000 to 2006. The population estimates use a variety of administrative records data to measure the population change including data on births, deaths, migration, and housing units) <http://factfinder.census.gov> (accessed April 28, 2009).

Reclaiming the Neighborhood

Table 2.1. Population, 1960, 1990, 2000

	1960	1990	2000	% Change in Population from 1960 - 2000
Mott Park Neighborhood	3,932	3,350	3,091	-21%
Flint	196,640	140,761	124,943	-37%
Genesee County (outside Flint)	177,353	289,698	311,202	75%

Since 1960, the populations of Mott Park and Flint have noticeably declined, while the population of Genesee County has grown.
 Source: 1960, 1990, 2000 Decennial Census, US Census Bureau.

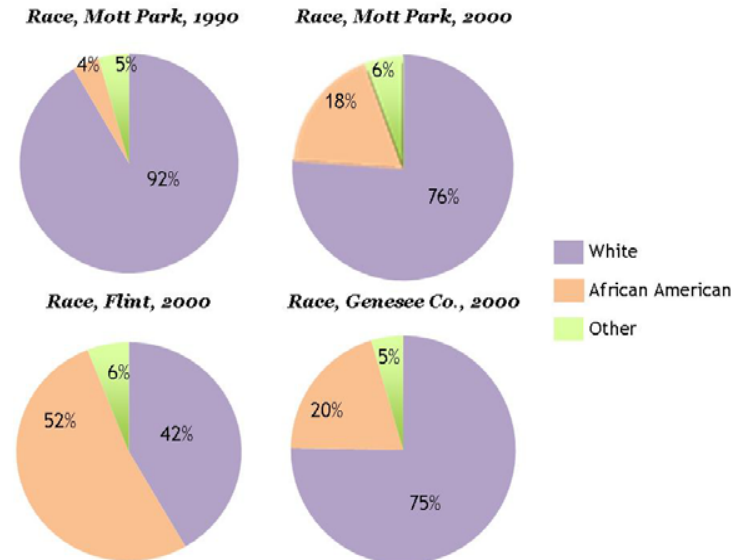
Race

Mott Park’s residents remained almost exclusively white until the 1990s; and although recently the percentage of African Americans in the neighborhood has increased, it is still much lower than the percentage of African Americans in the city of Flint. Figure 2.1 describes the change in race of Mott Park residents from 1990 to 2000. While Mott Park resembles the county more than the city in terms of its proportions of whites and blacks, it is nevertheless becoming a more diverse place to live.

This change in racial diversity, however, has not translated into an equal change within the MPNA. The core of the MPNA consists of longstanding white residents and membership currently under represents the neighborhood’s African American population. African American presence in MPNA events and initiatives is also

noticeably low.²⁶ Strategies that promote inclusion could strengthen the MPNA and increase African American participation in MPNA initiatives and events.

Figure 2.1. Race, 1990, 2000



The percentage of African Americans living in Mott Park increased between 1990 and 2000. Mott Park still has a lower percentage of African Americans than either the city or the county.

Source: 2000 Decennial Census, US Census Bureau.

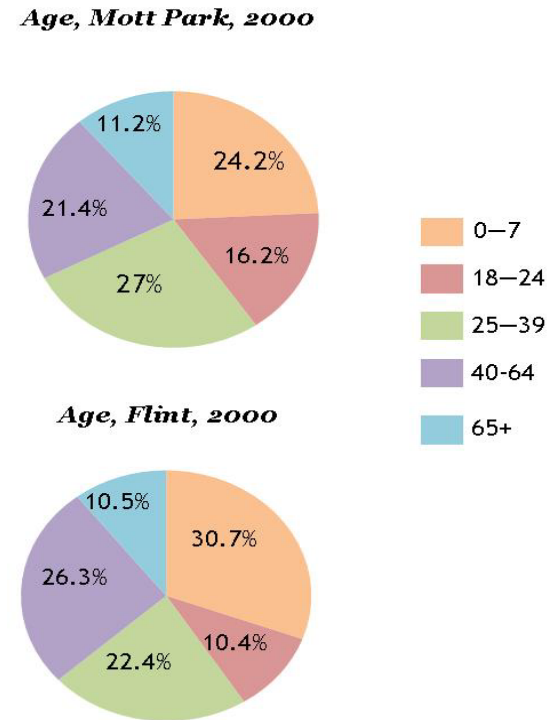
26. Marta Wyngaard-Tauakoli (MPNA president), personal communication, February 16, 2009.

Age

Mott Park has a high percentage of college-aged residents (18-24) and young adults (25-39) and a low percentage of middle-aged residents (40-64) and children (0-17) compared with the city of Flint. The percentage of elderly residents in Mott Park is comparable to the city's (see Figure 2.2). Kettering students who rent homes in the neighborhood have contributed to the high percentage of college-age residents. Neighborhood residents report that young families often purchase starter homes but frequently move to areas with better schools; this has contributed to the low percentage of middle-aged residents and children.²⁷

A marketing approach to get vacant homes reoccupied could target college-aged persons, young adults, and possibly elderly persons, as a market already exists for these age groups in Mott Park. College-age residents are attracted to the proximity to Kettering University and the downtown. Young adults are attracted to Mott Park's well-built, affordable housing and proximity to amenities and places of employment. Elderly residents are attracted to Mott Park's quiet setting and proximity to basic necessities and health care. Finally, the neighborhood's winding, tree-lined streets and large park create a sense of community that is attractive to many people.

Figure 2.2. Age, 2000



Mott Park has a higher percentage of residents ages 18-39 and elderly residents than the city of Flint. Mott Park has a lower percentage of residents ages 0-7 and children than the city of Flint.
Source: 2000 Decennial Census, US Census Bureau.

27. Marta Wyngaard-Tauakoli, personal communication, June 21, 2008.

Income

Mott Park features a range of incomes. Figure 2.3 shows three census areas in the neighborhood, the western area, the northeast corner, and the southeast corner.²⁸ In 1999, Mott Park’s median household income ranged from \$33,333 in the northeast corner to \$44,750 in the western area. Mott Park’s northeast corner was the poorest area with a lower median income (\$33,333) than the southeastern and western areas of the neighborhood and also Genesee county.²⁹ The western area was the most affluent area in the neighborhood with a higher median income (\$44,750) than either the city of Flint or Genesee County (see Table 2.2).

Poverty rates followed a similar trend. More residents are living in poverty in the northeast corner than in the southeast corner and western area. The neighborhood’s poverty rate was highest in the northeast (17.6%) and lowest in the west (2.5%). Poverty rates in the three sections of the neighborhood were lower than the rate in the city (26%) and closer to Genesee County’s poverty rate (13%).

Figure 2.3. Neighborhood Census Areas

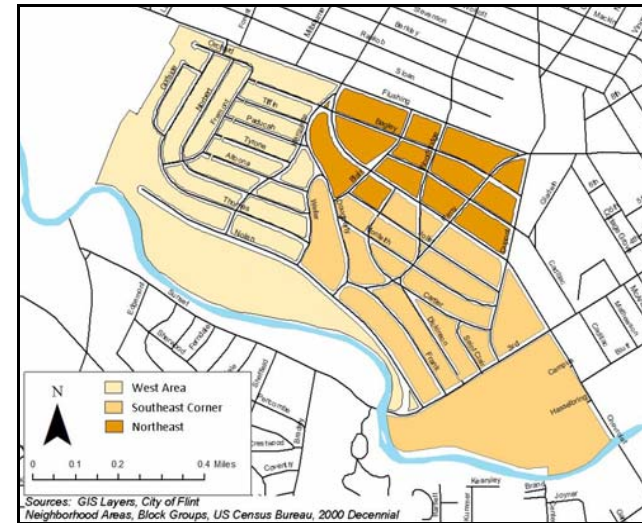


Table 2.2. Household Income, Poverty, 1999

	Neighborhood Section			Flint	Genesee Co.
	West	Northeast	Southeast		
Median Household Income	\$44,750	\$33,333	\$41,250	\$28,015	\$41,951
Percentage of Population in Poverty	2.5%	17.6%	6.4%	26%	13%

Table 2.2. In 1999 the median household income in Mott Park was higher and the poverty rate was lower than in Flint as a whole. The neighborhood was more similar to the county in both characteristics.

Source: 2000 Decennial Census, US Census Bureau.

28. The western area refers to Census Block Group 1, the northeast corner refers to Census Block Group 2, and the southeast corner refers to Census Block Group 3.

29. US Census Bureau, 2000 Decennial Census.

2.2 Housing, 2000

Mott Park residents have enjoyed good housing, high rates of owner-occupied homes, and access to mortgages. The style, size, and quality of homes in Mott Park are some of the neighborhood’s greatest assets. Many of them were built in the 1920s and on average contain 6 rooms, making them both older and larger than other homes in Flint.³⁰ In 2000, home ownership rates in Mott Park were also higher than in the city as a whole, and many residents had access to financing; 73% of neighborhood homes had some type of financing compared to 48% of homes in Flint.³¹ Mott Park traditionally has been a popular choice for new homebuyers, but the current housing market is weak.

In 2000, Mott Park’s housing market was stronger than the city of Flint’s housing market. Mott Park had a significantly higher rate of owner-occupied homes and a lower rate of vacancy than the rest of Flint (See Table 2.3). The neighborhood’s owner-occupancy rate was a healthy 81% compared to the city’s rate of 60%.³² Mott Park’s vacancy rate of 6% was half that of the city of Flint.

Table 2.3. Housing, Occupancy Status, Vacancy, 2000

	Neighborhood Section			Mott Park Total	Flint
	West	Northeast	Southeast		
Total Housing Units	540	268	432	1240	55464
Occupied	100%	100%	83%	94%	88%
Owner-Occupied	82.6%	69%	87%	80.9%	58.9%
Renter	17.4%	31%	13%	19%	41%
Vacant	0	0	17%	6%	12%

Mott Park had a higher rate of occupancy and owner occupancy than the city of Flint in 2000. The neighborhood’s southeast corner had the neighborhood’s highest vacancy rate while the neighborhood’s northeast corner had the highest number of rentals. Source: 2000 Decennial Census, US Census Bureau.

Mott Park has always been home to renters, due in part to the student population at Kettering University. The percentage of rental homes varies across the neighborhood, but the highest percentage is in the northeast corner where 31% of the houses were renter-occupied in 2000. This section of the neighborhood is closest to Kettering University.

30. US Census Bureau, *2000 Decennial Census*.

31. Ibid.

32. Ibid.

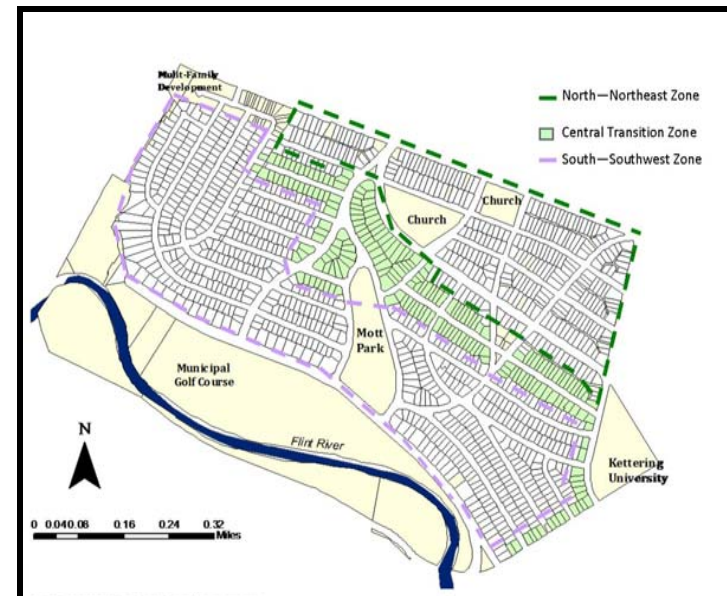
2.3 Vacant Houses in Mott Park

This section discusses the distribution and conditions of vacant houses in Mott Park, the overall conditions of neighborhood blocks, and the ownership of the vacant houses. The northern and northeastern areas contain houses with the worst physical conditions while the southern and southwestern areas of the neighborhood contain houses with the best conditions. The overall conditions of neighborhood blocks mirror those of the vacant houses. The neighborhood can be divided into three zones of focus: the weak *North-Northeast Zone*, the vulnerable *Central Transition Zone*, and the stable *South-Southwest Zone*. These zones are described as follows (see Figure 2.4):

- The *North-Northeast Zone*: This zone represents the most vulnerable portion of Mott Park. The boundaries include the multifamily area to the northwest, the *Central Transition Zone* to the south, and the neighborhood's edges along Flushing, DuPont, and Third Avenue to the north and east. It has the highest concentration of vacant houses, the poorest overall block conditions, and the largest number of rental houses.
- The *Central Transition Zone*: This zone marks the neighborhood's transition from vulnerable to stable. It lies between the other two zones and partially borders the neighborhood's large park (Mott Park). It has several vacancies with overall block conditions ranging from good to fair; however, most blocks have an overall condition of fair.

- The *South-Southwest Zone*: This zone represents the part of the neighborhood with the fewest vacant houses and the best housing conditions. The boundaries include the *Central Transition Zone* to the north, Golfside to the west, Nolen to the south, and Third Avenue and Dupont Road to the east. The neighborhood's largest homes are found in this zone across from the municipal golf course. The majority of vacant houses are in good or fair condition, and most blocks are very well kept.

Figure 2.4. Neighborhood Zones



Sources: Census, 2000; Vacant Properties Survey, June-August 2008; Genesee County Land Bank, 2008.

Vacant property & block surveys

In the summer of 2008 Mott Park had a total of 180 vacant homes; these vary in overall condition and in their locations (see Figure 2.5).³³ Seventy-seven percent of the vacant properties are in good or fair condition (see Figure 2.6). Only 19% are in poor condition, and 4% are in very poor condition. The *North-Northeast Zone* contains the highest number and concentration of vacant houses in the poorest condition; the *South-Southwest Zone* contains the highest number and concentration of vacant houses in the best condition (see Figure 2.8).

The character of blocks reveals a similar trend. The highest concentration of very well kept blocks is in the *South-Southwest Zone*, and the highest concentration of fair and poor condition blocks are in *North-Northeast Zone* (See Figure 2.9).³⁴

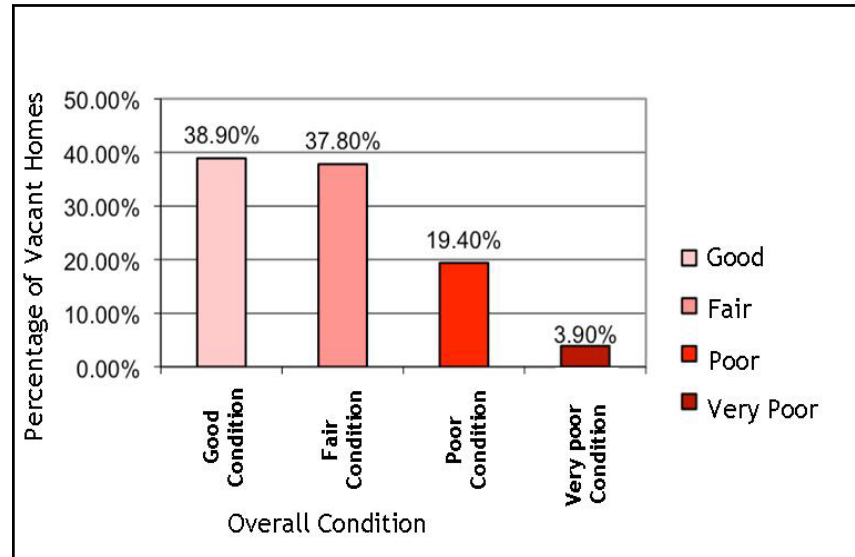
Figure 2.5. Vacant Home in Good Condition, Summer 2008



33. See data form in Appendix A.

34. See data form in Appendix A.

Figure 2.6. Overall Condition of Vacant Homes in Mott Park



Source: Vacant Properties Survey, June-August, 2008.

Figure 2.7. Overall Conditions and Locations of Vacant Homes, June-August 2008

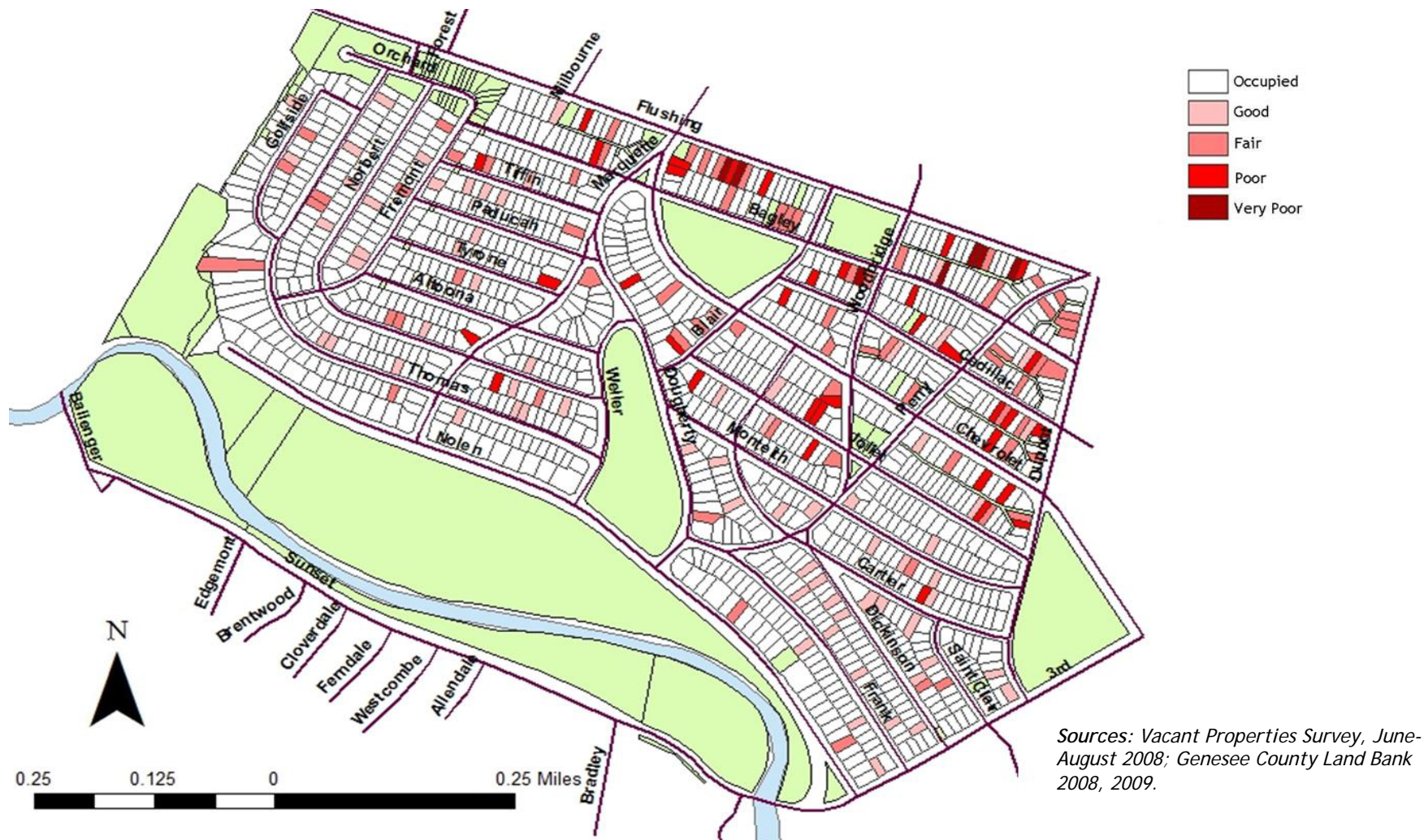
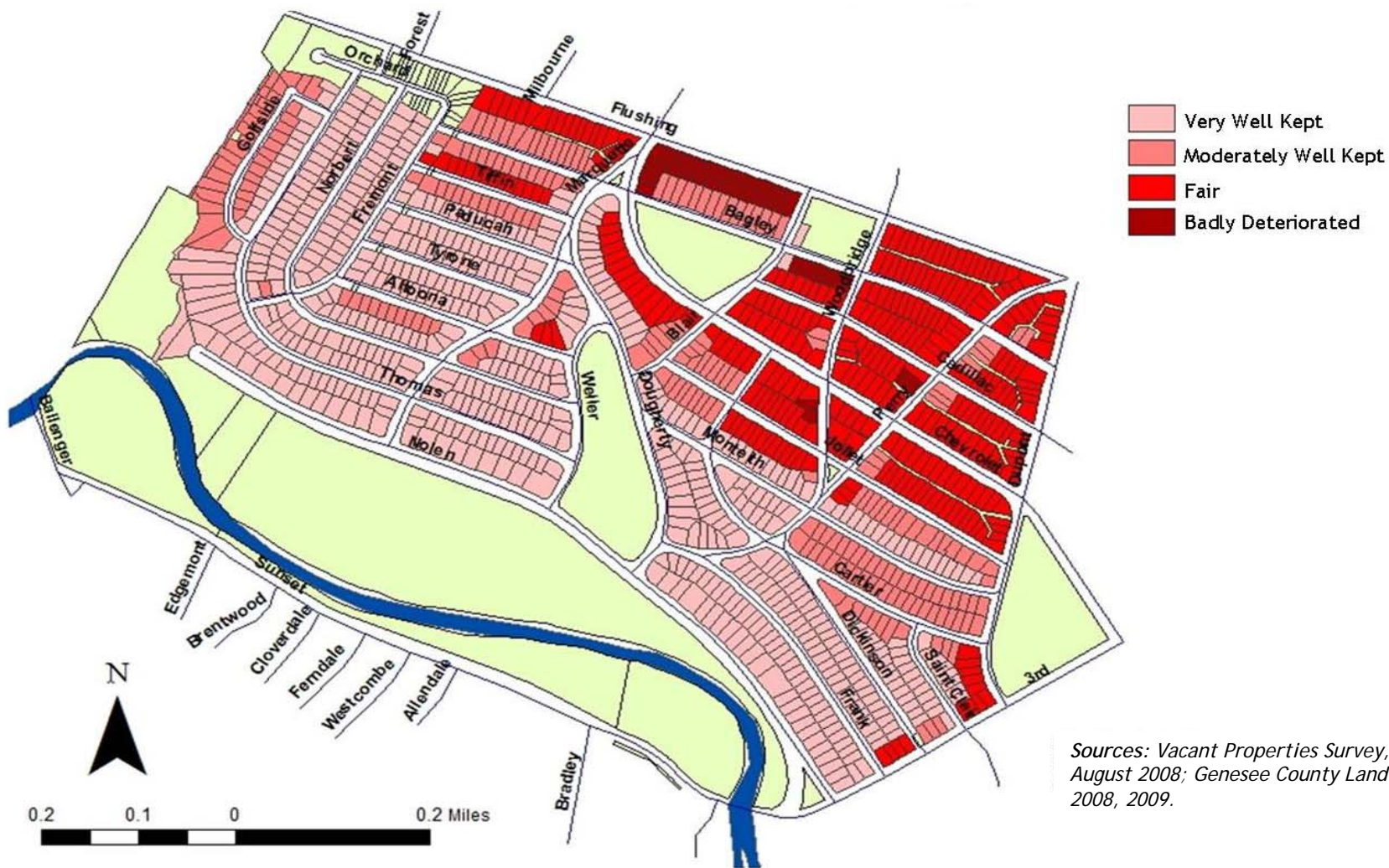


Figure 2.8. Overall Block Conditions, September 2008



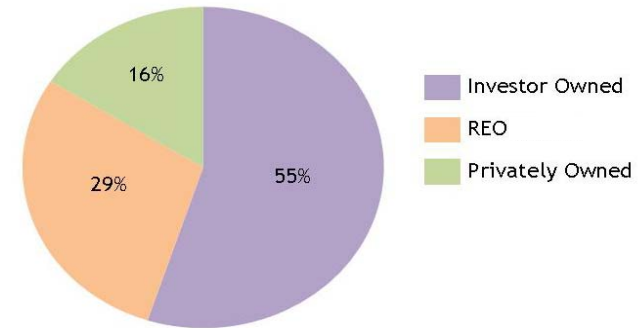
Ownership & house conditions

Vacant properties fall into three ownership categories:

- **Investor-owned:** vacant houses whose owners are individuals or organizations with an interest in the property as an investment such as a landlord or “house flipper;”
- **Privately-owned:** vacant houses whose owners are individuals or a group of individuals whose tax address matches the property address (this may be interpreted as an owner-occupant now absent); and
- **Real estate-owned (REO):** vacant houses whose owner is a financial institution such as a bank, mortgage lender, or the U. S. Department of Housing and Urban Development (HUD).

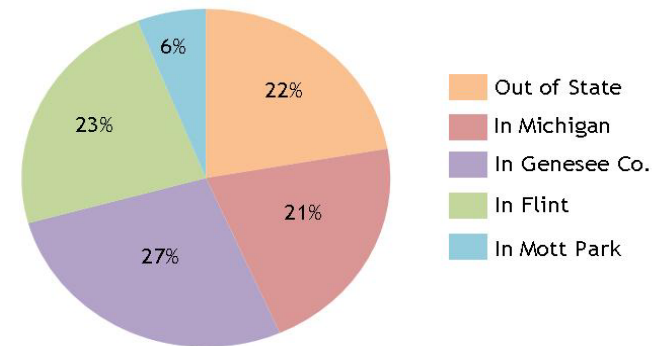
In the summer of 2008, 55% of the houses were investor-owned (or 99 of 180); 29% were real estate-owned, and 16% were privately owned (See Figure 2.10). While the majority of owners lived in Michigan, a substantial number lived out of the state (22 total). Figure 2.11 illustrates the percentages of investors who lived in the neighborhood, city, county, state, and out-of-state.

Figure 2.9. Ownership of Vacant Homes, Summer 2008



Source: Vacant Properties Survey June-August, 2008; City of Flint Assessor’s Web site (accessed, August 31, 2008).

Figure 2.10. Location of Investor Owners, Summer 2008



Source: Vacant Properties Survey June-August, 2008; City of Flint Assessor’s Web site (accessed, August 31, 2008).

2.4 Conclusion

Mott Park residents have identified challenges and opportunities associated with the increase in vacant houses, including:

- Neighbors do not come together over differences in race or occupancy status, e.g. homeowners and renters;
- Many residents live in Mott Park for only a short period of time;
- Outsiders and some residents believe that the neighborhood is unsafe;
- Residents, especially young ones, do not participate in the MPNA or neighborhood events;
- City officials do not pursue code enforcement; and
- Potential homebuyers are unfamiliar with the neighborhood's assets.

The following chapters will address these challenges. Chapter three will outline five goals to strengthen the neighborhood, and subsequent chapters will discuss strategies for achieving these goals. The goals were created based on input from Mott Park residents and the Land Bank, analysis of articles and case studies that address neighborhood vacancy, and the condition of the neighborhood and the vacant houses.

CHAPTER 3: OVERVIEW OF GOALS

Mott Park residents expressed a desire for strategies aimed at encouraging resident participation, creating community partnerships, and addressing the rising number of vacant homes in the neighborhood. Likewise, the Land Bank is interested in stabilizing the neighborhood through similar initiatives. These desires are reflected in the goals and strategies outlined in this plan. A brief overview of each goal follows.

Build Community Participation & Connections

Neighborhood residents expressed interest in encouraging participation from more residents and finding community partners to assist with projects, services, and funding. The Land Bank would like a more active role in the neighborhood. By providing strategies aimed at building connections inside and outside the neighborhood, this plan aims to help the MPNA foster its relationship with the Land Bank and ultimately become a more active neighborhood association.

Prevent, Monitor, & Report Future Housing Vacancies

The long-term health of Mott Park depends in part on reducing the number of vacant houses. Both the Land Bank and the MPNA are interested in preventing future vacancies. This plan seeks roles for both the Land Bank and the MPNA that will reduce vacancies through education, counseling, and tracking neighborhood trends.

Maintain Vacant Houses

Both the Land Bank and the MPNA see the value in maintaining vacant houses in the neighborhood. Many residents already mow lawns and pick up trash at vacant homes. Initiatives to maintain vacant houses could involve efforts of neighborhood residents and partnerships with various groups like the city of Flint. Maintaining vacant homes would preserve the neighborhood's housing stock and reduce the effects of vacancy.

Get Control of Vacant Houses

The Land Bank is interested in gaining control of vacant houses in Mott Park. These strategies entail working with the U. S. Department of Housing and Urban Development (HUD) and financial institutions to get control of REO houses. Furthermore, the Land Bank could work with city government to address vacant nuisance properties. By obtaining control of vacant homes, the Land Bank could prevent their deterioration.

Retrofit & Reoccupy Homes or Remove Homes & Reinvent Vacant Lots

Mott Park residents expressed interest in marketing the neighborhood more effectively as well as encouraging "green techniques" like the deconstruction of homes. By integrating new ideas to make homes more energy efficient, utilizing existing Land Bank programs, and creating new programs, Mott Park can reinvent itself and become more attractive to current residents and potential homebuyers.

CHAPTER 4: BUILD COMMUNITY PARTICIPATION & CONNECTIONS

This chapter introduces the first goal of this plan, which is to encourage connections between the MPNA and other organizations in the city and help the neighborhood association motivate neighborhood residents to become more involved. The MPNA is a small organization and does not have enough volunteers to address the challenges facing the neighborhood. Working with the Land Bank and other organizations could provide the neighborhood association with additional resources to reach out to residents.

...nothing replaces human contact, newsletters, fliers, or signs will not do it if the relationship is not established first...

*Marta Wyngaard-Tauakoli,
MPNA President³⁵*

The next sections introduce several strategies for encouraging and sustaining resident participation. The first strategies detail how the Land Bank could help the MPNA, and subsequent strategies address the neighborhood association. Strategies range from connecting people both inside and outside the neighborhood to creating block clubs to recruiting new MPNA members. Building relationships among residents to accomplish small goals may empower residents to take on larger projects. Although community building depends heavily on the neighborhood association's ability to generate and sustain

long-term participation, the Land Bank can help residents with the early stages of this process.

4.1 Land Bank Strategies

The Land Bank's role is to help the MPNA encourage resident participation, connect with community partners, and facilitate projects. In the early stages of plan implementation the MPNA will benefit from help encouraging participation and establishing working relationships with community partners. Community partners can take many forms—such as local officials who lobby for the neighborhood's needs and foundations that grant financial assistance—and can be important resources for both the neighborhood association and individual residents. The Land Bank could begin by concentrating on strategies one and two below, but focus almost exclusively on strategy three in the future.

Strategy 1: Encourage resident participation

Neighborhood leaders identified apathy as an obstacle to widespread neighborhood participation.³⁶ Land Bank staff could assist the MPNA by notifying residents of upcoming neighborhood meetings through mailings or fliers to help connect residents with the neighborhood association. Although available resources and time will limit the Land Bank's ability to fill this role, an early commitment to encourage participation and create momentum could improve long-term success.

35. Marta Wyngaard-Tavakoli, personal communication, February, 16, 2009.

36. Community meeting with the MPNA and the Land Bank, November 21, 2008.

Strategy 2: Connect the MPNA with community partners

Community partners can help the neighborhood association obtain services for its residents, fund neighborhood projects, and market the neighborhood. A first step in creating partnerships is identifying organizations whose services would benefit the association. For example, the Land Bank staff could help form relationships between the MPNA and students from UM-Flint interested in performing survey work. Such a partnership would allow the neighborhood association to gauge the opinions of residents and gather other valuable input; it would also help connect the organization with residents who are unable to attend regular meetings by providing another means of participation.

Strategy 3: Facilitate projects

The Land Bank can facilitate neighborhood projects, such as creating spaces for community gardens (see Chapter 8) through the purchase and demolition houses in poor condition. A new community garden could serve as a symbol of neighborhood achievement and connect residents who participate in the project. Land Bank staff also could work with the neighborhood association to apply for grants to fund projects.

4.2 MPNA Strategies

The MPNA currently has three elected officers, the MPNA committee, a steering committee, and a small pool of volunteers. Members of the neighborhood elect the president, secretary, and treasurer; the president then

appoints a vice president and people to serve on the committees. While many residents pay yearly association dues, only about thirty regularly participate in meetings. Low participation levels hinder the impact of the MPNA and the success of neighborhood events.³⁷ For instance, only two members actively recruit new members, one of whom doubles as the sole member of the welcoming committee. The MPNA would like to find ways to increase membership.³⁸ These strategies could help the MPNA connect with more residents, increase participation, and divide the work among more people.

Strategy 1: Use the existing newsletter and website to network

The MPNA currently produces a quarterly neighborhood newsletter that provides information and tips, and a website that includes an interactive blog. However, at a recent neighborhood meeting, some residents expressed interest in adding a networking component to the newsletter and website that advertises local services and additional community information.³⁹

37. Marta Wyngaard-Tauakoli (MPNA President), personal communication, February, 2008.

38. Community meeting with the MPNA and the Land Bank, November 21, 2008.

39. Community meeting with the MPNA and the Land Bank, November 21, 2008.

Reclaiming the Neighborhood

The association might encourage interest and connection among residents and, thereby, more participation by including regular sections in its newsletter such as:

- A current events section covering efforts to strengthen the neighborhood and special events;
- A housing section listing neighborhood houses for sale or rent and home renovation tips;
- A connections section providing information about local services, such as homeowner counseling;
- A business section covering resident owned or local establishments; and
- A spotlight section recognizing the achievements of residents, such as volunteers or contest winners, or simply providing fun neighborhood facts.

The MPNA staff could use the newsletter and website blog to gather input from residents and improve their services. For instance, volunteers delivering the newsletters could pass along information and gather valuable input through informal surveys. The MPNA could use the website and Facebook page similarly because both are interactive and allow Internet users free access. Case Study 4.1 provides an example of an informative neighborhood web page in the Belair-Edison Neighborhood in Baltimore, Maryland. Reinventing the way the association uses the newsletter and website to communicate with residents is one inexpensive way to improve the use of existing resources to build unity among neighborhood residents.

Figure 4.1. Images from the Belair-Edison Neighborhoods, Inc. Web page

Live Here



Belair-Edison

This neighborhood has it all! Conveniently located in Baltimore City, a 15-minute drive to almost anywhere and just minutes from I-95, Belair-Edison boasts the most green space of most any neighborhood in Baltimore City, with 300-acre Herring Run Park running through the neighborhood to the north, Lake Montebello on the west, and Clifton Park to the southwest. Here you can enjoy city life and escape it in your own backyard.

Siting on the front porches of our 1920s-1950s era townhomes, you will discover a friendly neighborhood where children play, homeowners take pride in their houses, and neighbors get together for family-friendly events organized by the community association and Belair-Edison Neighborhoods, Inc. Take some time out of your day to stroll the tree-lined streets and walking trails, and explore all that Belair-Edison has to offer – the convenience of the City, the beauty of the Park, and so much more.

BENI Spotlight



Good Neighbor Walks are back!

Every Wednesday at 6pm
Meet at the Herring Run Branch Library on Erdman Avenue

Good Neighbor Walks are an easy way residents to get together for exercise and fellowship. These walks are great opportunities to walk through the community, socialize with other residents, sight-see, exercise, get to know neighborhood leaders, and maybe even clean up at the same time. They are open to the whole community; dogs are welcome. Each week, we will be touring a different part of the neighborhood. We really had a GREAT time last year making new friends and creating new partnership throughout the community and city. On behalf of BECA, BENI, BEHCC, and the Northeast PD, we hope to see you there!

Source: Belair-Edison Website, <http://www.belair-edison.org/> (accessed April 30, 2009).

Case Study 4.1. Belair-Edison Neighborhood, Baltimore, MD

The Belair-Edison neighborhood in Baltimore was built in the 1920s. It is rich with amenities, such as green space and adjacent golf courses, and has an interesting, sturdy housing stock. This neighborhood and many other Baltimore neighborhoods faced challenges triggered by the lagging economy and population loss. The City of Baltimore partnered with the Healthy Neighborhoods program to help stabilize these ailing areas.

The Healthy Neighborhoods program works to increase home values through marketing, making property improvements, and connecting neighborhood residents in undervalued city neighborhoods. The program also provides financial backing to acquire and rehabilitate homes and market neighborhoods; the City of Baltimore also commits financial resources as matching grants. The city designated Belair-Edison as a Healthy Neighborhood, and it has flourished under the guidance of this program.

The neighborhood is home to Belair-Edison Inc., a non-profit community-based organization that works to help residents and preserve homes. The non-profit offers free services, such as counseling, and acts as a clearinghouse for loans. The partnership between the neighborhood and non-profit benefits the neighborhood by providing financial and other resources. Below is a brief description of the information included on the organization's website.

Belair-Edison Inc.'s Website

The community organization's website offers a range of information, including neighborhood assets, community partners, available services, funding opportunities, and volunteer opportunities.

Housing Information includes featured neighborhood homes that are eligible for low-interest purchase/renovation loans, a list of preferred realtors, and home improvement ideas.

Community Partners includes a list of participating organizations and resources: the City of Baltimore, Baltimore Homeownership Preservation Coalition, Baltimore Main Streets (affiliated with the national program), Belair-Edison Neighborhood Association, Belair-Edison Healthy Community Coalition, St. Ambrose Housing Aid Center, and the Healthy Neighborhoods initiative.

Counseling Services includes pre-purchase homeownership counseling, homeowner workshops, post-purchase counseling, and miscellaneous handouts about purchasing a home.

Block Projects are encouraged to enhance appearance, increase safety, or demonstrate community pride. Belair-Edison Neighborhoods, Inc. (BENI) supplies the materials, but requires volunteers to perform the work. Volunteers must consist of at least 2 adults and 3 children and the adults must teach the youth specific skills.

Source: Belair-Edison Website, <http://www.belair-edison.org/> (accessed December 28, 2008).

Strategy 2: Create & express identity

The neighborhood is transitioning into a new phase with a new identity. The residents of Mott Park are becoming more racially and economically diverse. The MPNA could define a new identity for the neighborhood that includes all residents. To help establish a new identity, the association could hold a series of competitions for local residents, artists, and craftspeople, such as:

- Take neighborhood photos to show community assets & life;
- Create neighborhood entrance signs; and
- Design a new neighborhood logo.⁴⁰

The neighborhood association could use the newsletter delivery volunteers and the website to promote contests and collect votes. The new identity could help market the neighborhood and new signs could give the neighborhood's gateways curb appeal.

Figure 4.2. Neighborhood Signs from Grandmont Rosedale Communities in Northwest Detroit, MI



Source: Grandmont Rosedale Communities Web site, http://www.imdesign.net/GRC/about_us.htm (accessed, May 1, 2009).

40. The Healthy Neighborhoods Initiative in Baltimore uses these tactics to promote neighborhood identity.

Strategy 3: Create block clubs

Block clubs consist of residents along both sides of a neighborhood block that work together to accomplish goals and initiatives in the immediate area. Often, a block captain organizes the block club and its projects. Block clubs often work on crime prevention through organized neighborhood watches⁴¹ but can serve many roles. Because block clubs work in small neighborhood niches, they can deal with local events and foster relationships among immediate neighbors. This could be helpful for Mott Park, which has had a high turnover of residents in recent years.⁴² Existing MPNA members could help form these groups by establishing block clubs on their blocks and working to attract new participants. Additionally, block clubs could help the MPNA keep in touch with residents by providing a number of neighborhood services,⁴³ such as:

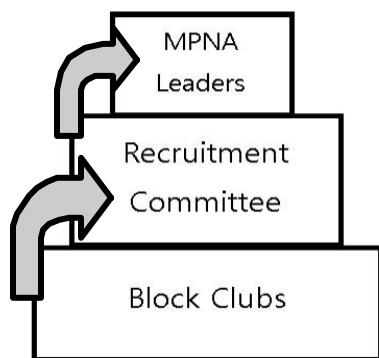
- Operate a welcome committee. Block clubs could prepare welcoming packets containing neighborhood newsletters, contact information for neighborhood groups, flyers from local businesses and restaurants, handy phone numbers, and area maps. Delivering these packages on a block-by-block basis would help welcome new residents and could provide an immediate connection among neighbors.
- Encourage local participation. Block clubs could hold localized picnics or match residents with volunteer services. For instance, a member might help elderly residents find assistance with yard maintenance or snow removal. Members could also go door to door on their blocks to talk with neighbors.
- Organize volunteer teams. Block club members could recruit volunteers for various projects, such as neighborhood clean ups or repair days. A network of volunteers increases the likelihood of success and helps ensure that residents share the work.

41. Residents have discussed focusing efforts, including neighborhood watches and night patrols, to prevent crime on the Mott Park Facebook Discussion Board, February-April 2009.

42. Chris Monk (former MPNA President), personal communication, March 25, 2009.

43. Patricia Watkins-Murphy and James V. Cunningham, *Organizing Community Controlled Development: Renewing Civil Society* (Thousand Oaks, CA: Sage Publications, 2003), 16.

Figure 4.3. Flow of Information



The creation of block clubs and a recruitment committee could increase the flow of information between residents and the MPNA.

Strategy 4: Create a recruitment committee

The MPNA could create a specialized committee to recruit new members. The neighborhood’s existing steering committee could serve in this capacity or the MPNA could create a new committee. Such a committee could function as a connection between the block clubs and the neighborhood association (See Figure 4.3). For instance, the block club captains could report to the committee who in turn could work on solutions and confer with the MPNA’s steering committee. By combining the efforts of the block clubs, recruitment committee, and the existing neighborhood association, the MPNA could establish a stronger connection with its residents while increasing efficiency.

Strategy 5: Identify & foster partnerships with other organizations

The MPNA members could develop community partnerships. Neighborhood residents have worked with Keep Genesee County Beautiful on neighborhood beautification projects, and members could seek partnerships with other groups such as counseling agencies and the local government to accomplish neighborhood goals. For instance, the MPNA could promote Metro Housing Partnership’s It’s Our Neighborhood Too (ION2) program that fosters community development skills in youth (age 14-19) living in the Mott Park, Grand Traverse, and Carriage Town neighborhoods.⁴⁴ Furthermore, the MPNA leaders could connect with community development corporations (CDCs)⁴⁵ and other neighborhood associations to learn and share ideas about successful stabilization efforts. Establishing allies and partners often gives organizations more power and resources and improves long-term success.

Strategy 6: Create a community space in a neighborhood institution

The MPNA meets outside the neighborhood boundaries at Kettering University for most of its meetings and has no home base inside the neighborhood. The MPNA might increase visibility and improve meeting attendance by acquiring a dedicated space from a local institution such

44. Metro Housing Partnership Web site, *It’s Our Neighborhood Too*, <http://www.metrohousing.org/ION.html> (accessed March 23, 2009).

45. There are three local CDCs in Flint: Court Street Village, Salem Housing, and Flint Neighborhood Improvement & Preservation Project Inc.

as one of the neighborhood churches. Space in one of the churches or at the small commercial center might increase attendance because of the central location. Alternatively, the association might find a permanent space at Kettering University or the Children’s Museum. However, fewer residents might attend because of distance or unfamiliarity with the area. In any case, a designated community space could provide a convenient location for the MPNA to store documents and strengthen the relationship between the association and a neighborhood institution.

4.3 Conclusion

The strategies presented here could help the MPNA embrace neighborhood changes by establishing connections among the residents themselves and organizations in Flint. Building community participation and connections with others will help the MPNA and the Land Bank as they work to stabilize the neighborhood. The next chapter continues the theme of participation and partnerships and presents strategies to prevent, monitor, and record potential vacancies.

CHAPTER 5: PREVENT, MONITOR, & REPORT VACANCIES

To minimize the number of vacant houses, the Land Bank and the MPNA need to act quickly to keep people in their homes and avoid further neighborhood deterioration. This chapter offers strategies that range from simple and low-cost ones, such as counseling homeowners, to more complex ones, such as developing a property tracking system as an early warning system to identify properties that show signs of becoming vacant or abandoned. Community organizations in Flint have increased their financial counseling services to prevent foreclosures,⁴⁶ and connecting Mott Park residents with these services is a way of helping many who are at risk of losing their homes. A tracking system requires cooperation among many municipal departments and often a partnership with a local university or organization that helps maintain the system. This chapter will analyze both of these options and suggest ways to implement them in Mott Park.

46. Andrew Heller, "One option for foreclosure help: Mission of Peace in Flint," *The Flint Journal*, Andy's Journal Columns, March 25, 2009, http://blog.mlive.com/flintjournal/aheller/2009/03/one_option_for_foreclosure_hel.html; Ann Richards, "Foreclosure prevention program stresses early intervention," Charles Stewart Mott Foundation Web site, February 24, 2009, <http://www.mott.org/recentnews/news/2009/flintforeclosure.aspx>.

5.1 Land Bank Strategies

The Land Bank can help connect Mott Park residents with financial and housing counseling organizations and could develop a neighborhood tracking system to monitor properties. In the first case, Land Bank staff can connect residents with difficulties making mortgage payments to HUD-approved mortgage financial counselors in Flint (see Figure 5.1). The Land Bank staff also could educate Mott Park residents about the services these organizations offer for those with other financial difficulties or those in need of other services such as housing counseling. In the second case, the Land Bank could create a neighborhood tracking system to identify properties in Mott Park at risk of foreclosure and develop targeted interventions. The strategies that follow discuss the Land Bank's role in vacancy prevention.

Strategy 1: Establish counseling partnerships

The Land Bank already provides counseling services for residents facing tax foreclosure, and it could expand its role in preventing mortgage foreclosures by directing Mott Park residents to organizations that offer mortgage foreclosure counseling. Three non-profit HUD-approved organizations in Flint provide mortgage foreclosure counseling: Metro Housing Partnership, Mission of Peace Counseling Agency, and GreenPath.⁴⁷ Each offers free debt management and mortgage forbearance assistance.

47. HUD, *HUD Approved Counseling Agencies*, HUD, <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MI> (accessed March 6, 2009).

Figure 5.1. Counseling Services in Flint

Metro Housing Partnership works with community-based non-profit organizations, families, and individuals to expand and enhance affordable housing initiatives in the area. The organization annually serves 1200 to 1500 individuals through all of its programs, and from July to December 2008 assisted 166 homeowners who were facing imminent mortgage foreclosure. Half were able to avoid foreclosure by working with lenders to refinance, sell their homes, or declare bankruptcy. In addition to its counseling services, Metro Housing Partnership participates in several other community development programs:

Community Development Programs

Housing Programs - Educates families about homeownership and housing affordability

Community Development Programs - Partners with communities to implement community development plans

Partnership Programs - Partners with communities to plan and fund community development initiatives

Workshops and Classes - Offers a SmartBuyer workshop, Reverse Mortgage counseling sessions, a SmartMONEY workshop, and a SmartOWNER HOME MAINTENANCE workshop

Mission of Peace is a faith-based agency that assists families through counseling and homeownership programs. In addition to counseling (see below), the organization develops new homes and acquires and rehabilitates existing homes to provide affordable housing to Flint residents.

Counseling Programs

Down payment assistance

Home Buyer's Club

Property management

Pre and post purchase

GreenPath (also known as Consumer Credit Counseling Services of Michigan) has existed since 1961 and specializes in consumer credit counseling and debt management programs. Since December of 2008 GreenPath has set up debt management programs for over 200,000 people and has assisted over 130,000 people with bankruptcy services. Counselors work with individuals facing all kinds of debt (such as mortgage bills, car payments, and medical bills) to create personalized action plans. GreenPath counselors also negotiate directly with creditors on behalf of their clients to lower interest rates and prepare alternative payment arrangements. GreenPath offers four types of services to help individuals get out of debt:

Services

Debt management plans

Housing counseling

Credit reports

Financial education

Sources: Metro Housing Partnership, History of the organization, Metro Housing Partnership, <http://www.metrohousing.org/aboutmetro.html> (accessed December 28, 2008); Amanda Crews, Director of Housing Programs, personal communication, April 9, 2009; Mission of Peace, How it all Began, Mission of Peace, <http://www.missionofpeace.com/> (accessed December 2008); Mike Asaro (GreenPath representative), personal communication, April 6, 2009.

How could the Land Bank facilitate connections between counseling centers and the MPNA?

The Land Bank advertises counseling for property owners facing tax foreclosure on its website. Staff could also advertise the HUD-approved counseling centers that have programs for property owners facing mortgage foreclosure and other financial difficulties.⁴⁸ In addition, the Land Bank could meet with the MPNA, educate its members about the counseling programs, and encourage the MPNA to publicize programs in the neighborhood association newsletter and website.

Strategy 2: Create a Neighborhood Tracking System

A handful of cities across the country have developed tracking systems, also called Neighborhood Information Systems (NIS), to monitor neighborhood conditions and properties at risk of abandonment. A NIS helps a local government understand neighborhood conditions by providing current, reliable, and accessible information from a variety of sources in one location. NIS systems can be accessed online by a variety of users, including government agencies, neighborhood associations, CDCs, and universities.⁴⁹ Some systems were created through university partnerships because universities often have the technological capacity as well as researchers and graduate

48. Richards, "Foreclosure prevention program stresses early intervention."

49. Sara Treuhaft and G. Thomas Kingsley, *Transforming Land Development with Land Information Systems*, Lincoln Institute of Land Policy, March 2004, <http://www.knowledgeplex.org/showdoc.html?id=39186> (accessed April 2009).

students who can help maintain and analyze the information. Minneapolis, Minnesota created a NIS to monitor neighborhood conditions and track signs of deterioration (see Case Study 5.1).

What information would the Land Bank need to create a Neighborhood Information System?

A NIS relies heavily on data collected from city offices and combines them into one system that can be accessed by all. Some systems also include neighborhood association surveys of building conditions or other data that is digitally converted and entered into the system. NIS systems track signs of disinvestment, such as code violations and property liens that often precede vacancies and neighborhood deterioration. A Mott Park tracking system could contain the following data on individual properties:

- Delinquent property taxes & liens from the city of Flint Assessor's Office;
- Tax forfeitures & foreclosures from the Genesee County Treasurer's Office;
- Property characteristics & conditions from neighborhood association surveys of homes;
- Code violations from the City of Flint Development Division Department of Transportation;
- Gas and electricity shut-offs from Consumers Energy;
- Property improvements from the City of Flint Development Division Department of Transportation;
- Residential and sheriff's sales from the Genesee County Register of Deeds;

- New residential building permits from the City of Flint Development Division Department of Transportation;
- Mortgage foreclosure first insertions from the Flint *Legal News*;
- Rent levels from Rate my Student Rental.com; and
- Crime reports from the Flint Police Department (at the level that gives an idea of where the crime occurred without giving an address).

How could a NIS aid neighborhood stabilization?

The Land Bank could use a NIS to identify problem properties or areas prior to developing an intervention plan. The system could be updated regularly, and the Land Bank could monitor the NIS to identify factors that indicate houses at risk of becoming vacant or abandoned. These factors might include criminal complaints, code violations, or tax/mortgage delinquent properties.⁵⁰ The Land Bank then could develop a strategic response plan that directly addresses these factors.

For example, if Land Bank planners query the NIS and discover a block that contains a large number of homes with code violations and unpaid bills, staff may decide to contact homeowners about program options, such as:

- **Mortgage foreclosure counseling.** HUD-approved counselors can help many individuals who struggle with mortgage payments find solutions (see Figure 5.1).

50. Alan Mallach, *Bringing Buildings Back: From Abandoned Properties to Community Assets* (Montclair, N.J.: Rutgers University Press, 2006), 22.

- **HOPE for Homeowners (H4H) Program.** Congress approved this national program in October of 2008 to help homeowners at risk of default and foreclosure refinance into more affordable, sustainable loans.⁵¹
- **Home repair assistance programs.** Genesee County Community Action Resource Department (GCCARD) offers home improvement help for elderly and low-income residents in the city of Flint.⁵²
- **Utility payment assistance.** The Michigan Department of Human Services (DHS), GCCARD, Genesee County Salvation Army, and Consumers Energy have utility payment assistance programs to help low-income and elderly residents.⁵³

51. Federal Housing Administration, *HOPE for Homeowners*, Federal Housing Administration, http://portal.hud.gov/portal/page?_pageid=73,7601299&_dad=portal&_sc_hema=PORTAL (accessed April 6, 2009).

52. Genesee County Community Action Resource Department, *Home Maintenance Program*, Genesee County, <http://www.co.genesee.mi.us/genccard/services/WX.htm> (accessed April 6, 2009).

53. Melissa Burden, "More in Genesee County struggle to keep heat on, electricity on—here is how to get help," *The Flint Journal*, Housing section, November 18, 2008, *MLive News*, http://www.mlive.com/news/flint/index.ssf/2008/11/more_in_genesee_county_struggl.html.

How might the Land Bank design a Neighborhood Information System?

The Land Bank staff could partner with a local university or a private GIS consultant to create a NIS. Many systems, such as the Minneapolis NIS (see Case Study 5.1), are developed and maintained through partnerships among local governments, non-profits, GIS consultants, and universities.⁵⁵ While a citywide NIS could be useful to the Land Bank staff, they may want to begin with a pilot system that focuses on the Mott Park neighborhood to demonstrate its value. Initially, data management can be time consuming and difficult; therefore, a small-scale system would be more manageable than a city-wide system and would allow the Land Bank to demonstrate its value to leverage funds to expand the system. However, even a NIS for a single neighborhood would require the Land Bank to ask important questions about how the system will be designed, maintained, and accessed, including:

- What is the overall purpose of the system?
- Who will use the system?
- What are the goals of the users?
- What data are necessary for the system to be useful?
- How accessible is the desired information?

54. Christopher W. Snow, Kathryn L.S. Pettit, and Margery Austin Turner, *Neighborhood early warning systems: Four cities' experience and implications for the District of Columbia*, Fannie Mae Foundation, March 2004, <http://www.knowledgeplex.org/showdoc.html?id=39186&p=1> (accessed December 2008).

55. *Ibid.*, 4.

- What is the most efficient way to build the system?
- Who will be responsible for updating the data?
- Who will be responsible for hosting the overall system?
- How will the system be accessed by outside users?
- Will users need special training to use the NIS?
- How will the system be funded?

Answering these questions will help the Land Bank identify potential partnerships for the creation and maintenance of a NIS. Potential partners for a Mott Park Neighborhood NIS could include the University of Michigan, a local GIS consulting firm (such as North Arrow Technologies in Fenton⁵⁶), the city of Flint, and government agencies that hold data for the system. If successful, the NIS could expand to include other neighborhoods in the city. The system eventually could be accessible by authorized users, such as the MPNA, via the Internet. Sharing of this information among the Land Bank, neighborhood, and city organizations could improve the success of local planning initiatives.

56. North Arrow Technologies is a company in Fenton, Michigan that specializes in local government GIS; staff are GIS Certified Professionals with over 25 years of experience, and the company has provided GIS solutions for several local governments in Genesee County and southeast Michigan (North Arrow Technologies, 2008, <http://www.northarrowtech.com/> [accessed April 7, 2009]).

Case Study 5.1. Neighborhood Information System, Minneapolis, MN

The Minneapolis Neighborhood Information Systems (MNIS) was created after a study on abandoned housing recommended an early warning system as a way to address neighborhood health. Representatives from the city of Minneapolis, the University of Minnesota, the Neighborhood Revitalization Program (a group in which local neighborhoods participate to improve neighborhood health), and housing practitioners formed a committee that resulted in the creation of the MNIS. Small foundation grants and neighborhood organization fees originally funded the project, but additional grant money was received from the U.S. Department of Commerce Technology Opportunities Program. The University of Minnesota's Center for Urban and Regional Affairs (CURA) now houses the program and provides technical training and analytical assistance to users.

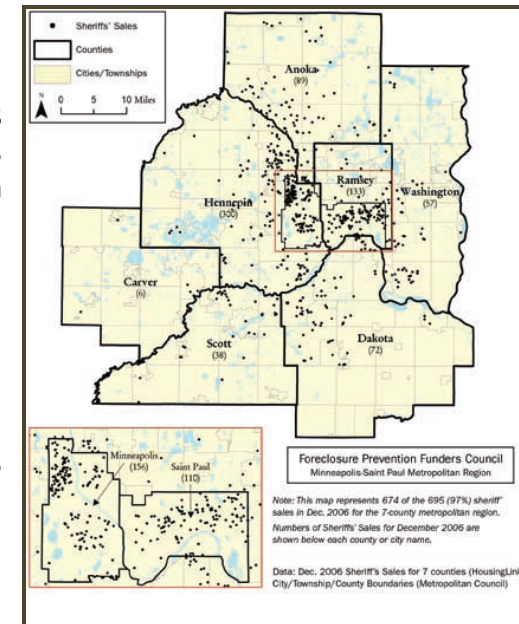
How it works...

In addition to tracking troubled properties, MNIS helps train neighborhood associations to use GIS and interpret data to improve their efforts. The MNIS staff and neighborhood partners are currently working to expand the use of GIS in neighborhood revitalization. This high level of neighborhood participation helps the MNIS remain useful.

What makes it successful...

Each partner provides resources and receives benefits from the collaboration:

- CURA provides technical assistance, organization, and a student staff; it receives data and research opportunities;
- The city of Minneapolis provides data that are downloaded to the MNIS weekly; staff receive feedback on projects and quality of data, and agencies can access data from other offices; and
- Neighborhood groups provide insights into local needs and test data quality; they receive training and analytical help.



Source: Sara Treuhaft and G. Thomas Kingsley, *Transforming Land Development with Land Information Systems*, Lincoln Institute of Land Policy, March 2004, <http://www.knowledgeplex.org/showdoc.html?id=39186> (accessed April 2009).

5.2 MPNA Strategies

The MPNA can take a proactive role in preventing, monitoring, and reporting vacancies by pursuing neighborhood-based strategies such as educating residents and monitoring the neighborhood. The MPNA could disseminate information regarding HUD-approved counseling services, the importance of monitoring blocks for vacancies, signs of impending vacancies, and proper reporting procedures. These strategies rely on the MPNA's websites, newsletter, and strong volunteer base. Implementation requires activities such as posting counseling services on the website and surveying blocks to identify homes that are or that may become vacant.

Strategy 1: Provide information to residents

MPNA members can inform residents about the facts of mortgage and tax foreclosure and available counseling services through the newsletter and web pages. The MPNA can create an atmosphere of openness about foreclosure that could facilitate discussions between residents and neighbors who may be struggling to keep their homes and create opportunities for intervention. Some homeowners would benefit from counseling and others may benefit from simply knowing that they can stay in their homes longer than they think. The MPNA is well situated for this task because the association already has volunteers and outreach tools to pass along information about counseling services and about the importance of preventing vacancies.

Counseling

The MPNA could include HUD-approved financial counselors and services in the newsletter and on the websites. To ensure accuracy, the MPNA could periodically contact the counseling agencies to inquire about services to ensure the posted information is current. In addition, through regular communication MPNA members might gain other information about foreclosure prevention and financial management that they could provide to residents.

Potential vacancies

The MPNA also could include information about the signs of potential vacancies in the newsletter and on the websites. Knowing the signs of potential vacancies could help residents identify neighbors who may be struggling with financial difficulties. Residents could connect these neighbors with the counseling services.

Strategy 2: Monitor and report potential vacancies

Neighbors could look for signs of vacancy and imminent vacancy (see Figure 5.2) and report them to the MPNA, who, in turn, could inform the Land Bank. This would facilitate a grassroots monitoring system and demonstrate residents' commitment to proactively addressing vacancies and vacancy prevention. Such a commitment could help accomplish the long-term goal of establishing a

more formal Neighborhood Information System (Land Bank Strategy 2). Furthermore, self-monitoring is an inexpensive way to track what is going on around the neighborhood. The MPNA could create a checklist for volunteers to use while monitoring potential vacant homes (see Appendix B) and use completed checklists to organize and prioritize maintenance tasks.⁵⁷

5.3 Conclusion

This chapter presents a range of strategies to prevent an increase in vacant homes in Mott Park. The Land Bank and MPNA could work together to ensure that counseling information is available to neighborhood residents in need. Monitoring and reporting vacancies will help the Land Bank and the neighborhood association accomplish subsequent goals in this plan. The next chapter addresses maintaining vacant homes.

57. Prince William County of Virginia, "Citizens help with vacant homes," Prince William County of Virginia, 2003-2009, <http://www.pwcgov.com/docLibrary/PDF/008268.pdf> (accessed April 30, 2009).

Figure 5.2. Tools for Informing Residents and Monitoring Properties	
<p>Educating Residents...</p> <ul style="list-style-type: none"> • Direct residents to foreclosure counseling services; • Inform residents about the signs of potential vacancies; • Tell people how to report a potential vacancy; and • Convey the importance of monitoring potential vacancies. <p>Signs of Vacancy...</p> <ul style="list-style-type: none"> • Uncollected Mail • Neglected Yard Maintenance • Open doors or Windows • Notice of Tax or Mortgage Foreclosure • For Sale Signs 	<p>To prevent additional vacancies in Mott Park, Individual block clubs or MPNA members could do the following:</p> <p>Be a watchful and engaged neighbor who notices changes in nearby properties that might indicate impending vacancy.</p> <p>Be an informed and compassionate neighbor who is ready to help others in need by passing along information about counseling or directing them to someone who can help.</p> <p>Be an active and open neighborhood association recording impending vacancies and sharing the information with the Land Bank, mortgage counseling services, and others who are in a position to assist.</p>
<p><i>Source: Danielle Bober, Peter Bratt, Khalilah Burt, Syeda Naqvi, Beth Rothman, Dave VanderZee, Putting Back the Welcome Mat: A Neighborhood Guide for Turning Vacant Houses into Homes, University of Michigan, Urban & Regional Planning, 2007, 10.</i></p>	

CHAPTER 6: MAINTAIN VACANT HOUSES

The focus of this goal is to preserve the conditions of vacant homes that are in good or fair condition (over 75% of vacant homes). Maintaining these properties and reporting code violations provide the neighborhood association with two important tools to reduce the harmful impacts of vacancy. Vacant properties can become havens for stray animals, squatters, and criminals and vandalism targets. In Flint, such houses are often stripped for high-value metals found in aluminum siding

...I'm the guy who's been mowing the point at Bagley, Dougherty, & Chevrolet, for the past 8 years or so...

Mott Park Resident⁵⁹

and copper piping, which reduces the resale value of these homes.⁵⁸ This chapter introduces Flint's current code enforcement program (see Figure 6.2); discusses the Land Bank's role and presents strategies for maintaining Land Bank properties in Mott Park; and suggests several neighborhood-based strategies to maintain vacant homes.

6.1 Land Bank Strategies

The Land Bank hopes to gain control of some of the vacant homes in Mott Park and will become responsible for

58. Vacant properties survey, June-August 2008.

59. Facebook, *Mott Park, Flint's MI Wall*, April 16, 2009, <http://www.facebook.com/> (accessed April 2009).

maintaining these houses until they can be sold. The Land Bank and the MPNA could partner to perform maintenance; the Land Bank could provide funds or equipment, and the MPNA members could perform the work. Alternatively, the Land Bank staff could contract for maintenance with lawn care companies and property managers.

Strategy 1: Use the Clean & Green Program

The Land Bank administers a Clean & Green program in many Flint neighborhoods. This program involves a contract between the Land Bank and a community partner to maintain Land Bank-owned lots, which may or may not contain homes. While the majority of contracts involve vacant lots, the Land Bank has approved others for basic maintenance of lots with homes; therefore, the MPNA could include improved and unimproved lots in an application.⁶⁰ The Land Bank pays the community partner in return for the maintenance services identified in the contract. Expanding the Clean & Green Program in Mott Park could relieve some of the property maintenance burden for the Land Bank while increasing MPNA involvement in maintaining vacant properties.

Strategy 2: Use maintenance subcontracts

The Land Bank could alternatively contract with local maintenance crews, job training programs, or property managers to maintain its houses in Mott Park. While this

60. Jeff Burdick (Genesee County Land Bank Neighborhood Planner), personal communication, April 1, 2009.

method could be more costly for the Land Bank and would result in less resident control over the appearance of vacant houses in the neighborhood, Land Bank staff could use this method in the interim as the association begins an organized effort to maintain homes the Land Bank does not own.

Figure 6.1. A Vacant, Unsecured House, Summer 2008



This house has since been demolished.

Figure 6.2. Overview of Flint City Codes

Flint's City Codes – Vacant or Abandoned Buildings

The City of Flint Development Division Department of Transportation (formerly Building & Safety Inspection Division) is responsible for code enforcement, which includes addressing vacant and abandoned buildings. The city's codes tackle dangerous buildings by defining them and detailing how they should be handled. Dangerous buildings include buildings that have been damaged by fire and those with open windows and doors. The city's process for handling such buildings begins when the City of Flint Development Division Department of Transportation sends the owner a certified letter regarding the problem, solution, and deadline for compliance. If the owner fails to secure the vacant structure, the city will do so and will then place a lien on the property. The city also has the power to bring a judgment against the owner, which can be assessed against the owner's assets. The city may also condemn a building and slate it for demolition.

Flint's New Neighborhood Revitalization and Improvement Program

The City of Flint Development Division Department of Transportation recently initiated the **Neighborhood Revitalization and Improvement Program** that will include a **Comprehensive Rental Inspection Program**. This program will address code violations in targeted areas through neighborhood and community partnerships. Partners will conduct neighborhood surveys to identify properties with noticeable code violations, report the violations to the Development Division, and participate in neighborhood cleanups. The Development Division will provide training for survey volunteers and track code violations.

6.2 MPNA Strategies

MPNA strategies to maintain vacant houses and lots focus on preserving the quality of the structures and lots and reporting code violations. The following strategies center on volunteer efforts to perform maintenance and report code violations to city officials. By making vacant homes look occupied, MPNA members could reduce the negative effects associated with vacancy. Criminals and squatters are less likely to target homes that look occupied. Code enforcement is another important tool used by cities to address building safety concerns. Although Flint lacks resources for effective code enforcement,⁶¹ the City of Flint Development Division Department of Transportation has created a new program to encourage more resident and neighborhood organization participation. The strategies in this section provide the MPNA with several options and partnership opportunities to achieve this goal.

Strategy 1: Use neighborhood volunteers

Maintaining the exterior of vacant homes is essential to reduce the appearance of vacancy and to curb further decline of block conditions. An informal neighborhood survey indicated that many Mott Park residents take care of nearby vacant homes by mowing yards, removing trash, and keeping an eye on properties.⁶² However, a few individuals perform much of the work.⁶³ For instance, one

resident regularly mows two adjacent lawns in addition to her own.⁶⁴ Recruiting more volunteers could help the MPNA accomplish this goal. The first step is to make a vacant home look occupied (see Figure 6.3). Then, the MPNA can focus efforts on organizing and prioritizing maintenance tasks. As the MPNA becomes more efficient, organized maintenance teams could participate in the Land Bank's Clean & Green Program by maintaining Land Bank owned properties in the neighborhood.

Figure 6.3. Making Vacant Homes Look Occupied

Residents, block clubs, or MPNA members can:

- Perform yard maintenance tasks like mowing and shoveling snow;
- Remove flyers and garbage from the property;
- Place plants or other decorations on porches;
- Install solar-powered motion detector lights to ward off trespassers; and
- Paint over graffiti.

Source: Danielle Bober, Peter Bratt, Khalilah Burt, Syeda Naqvi, Beth Rothman, Dave VanderZee, Putting Back the Welcome Mat: A Neighborhood Guide for Turning Vacant Houses into Homes, University of Michigan, Urban & Regional Planning, 2007, 13.

61. Community meeting with the MPNA, Land Bank, Mott Park residents, and city of Flint representatives, April 23, 2009.

62. Vacant Properties Survey, June-August 2008.

63. Ibid.

64. Mott Park Resident, personal communication, July 2008.

Reclaiming the Neighborhood

Organize

Mott Park residents may benefit from an organized maintenance task force that identifies potential projects and recruits volunteers. This could result in a more coordinated effort by assigning specific groups to different areas. While the neighborhood has fewer problems with graffiti and boarded homes than other areas in Flint, yard maintenance, debris removal, and general upkeep and maintenance remain key priorities.

MPNA members could begin by soliciting volunteers in each section of the neighborhood and creating an inventory of residents' skills and availabilities. For instance, some residents may prefer doing yard work while others may be more inclined to remove trash or place decorations on porches. Volunteers then could be organized by pairing complementary skill sets or residents with similar availabilities. If necessary, the MPNA could seek outside partners such as Kettering students or church members for larger tasks and to create connections between the neighborhood and nearby institutions.⁶⁵

Prioritize

An organized effort with checklists (see Appendix B) to address maintenance needs of vacant houses could help prioritize associated maintenance tasks. This would allow the MPNA

to schedule work based on the severity of the maintenance needs. It would also allow the organization to efficiently locate and allocate supplies as well as volunteers.

The Land Bank's Clean & Green Program

The Land Bank offers a competitive program for local groups and organizations interested in maintaining Land Bank-owned properties. This could provide funding to the MPNA for general maintenance and help motivate members to maintain vacant neighborhood homes and

lots. This program rewards maintenance and gardening initiatives with up to \$10,000 towards beautification projects.⁶⁶

The organization must demonstrate organizational skills, access to equipment, capacity for outreach and maintenance, and success with existing projects. The program also requires that participants maintain at least 20 Land Bank-owned properties.⁶⁷ The Land Bank currently owns fewer houses in Mott Park than in other Flint neighborhoods, and the neighborhood association is in the process of organizing itself. Therefore, MPNA participation in this program may be a long-term goal. The Land Bank eventually may acquire more properties in Mott Park.

Figure 6.4. Example of Clean & Green Program Project



Source: Genesee County Land Bank, <http://www.thelandbank.org/programs.asp>, (accessed May 1, 2009).

65. Kettering students already assist the MPNA with park clean ups.

66. Jeff Burdick (Neighborhood Planner, Genesee County Land Bank), personal communication, April 1, 2009.

67. Ibid.

Reclaiming the Neighborhood

However, if the Land Bank does not acquire the twenty necessary for this program, the MPNA could expand its geographic area for the grant by allying with another neighborhood association so that properties from both areas are included.

Strategy 2: Record & report code violations

Two programs offer potential opportunities for the MPNA to partner with other community organizations to address maintenance, code violations, and clean up efforts. The city's Neighborhood Revitalization and Improvement Program and Comprehensive Rental Program is in its first phase and eventually will seek community partners to identify code violations and participate in neighborhood clean ups in targeted areas.⁶⁸ The Citizen's Nuisance Task Force (CNTF) is a citizen-driven effort focused on removing graffiti and illegal signs.

Neighborhood Revitalization and Improvement Program

This new city program addresses code violations in targeted areas, but because of funding restrictions, this program is not immediately available in Mott Park.⁶⁹ However, it could become available in the future. Once offered, the program could help the MPNA address three significant issues while facilitating a relationship between the neighborhood and code enforcement office. First, the program trains residents to identify code violations (see

Figures 6.5 & 6.6). Second, it gives residents an active role in addressing code violations by encouraging them to record and report the violations. Third, the program provides a vehicle to address the neighborhood's many rental properties. Many neighbors have expressed concern about the condition of rental properties⁷⁰ and may welcome the chance to work with the city's Development Division to bring rentals into compliance with codes. This program could help stabilize the neighborhood's *North-Northeast Zone*, which has the highest number of rental properties.

Figure 6.5. Photos of Code Violations, Summer 2008



68. Kay Muhammad (Administration Accounting Supervisor, City of Flint Transportation Department), personal communication, April 27, 2009.

69. *ibid.*

70. Community meeting with the MPNA, Land Bank, Mott Park residents, and city of Flint representatives, April 23, 2009.

Reclaiming the Neighborhood

Figure 6.6. Examples of City Code Violations

- Grass and weeds taller than 8”;
- Unsecured vacant/abandoned buildings;
- Excessive yard sales and sales without a permit;
- Graffiti not removed within seven days;
- Litter or trash on properties;
- Sidewalks not cleared of snow, ice, and slush within 24 hours of a storm; and
- Signs placed illegally between the sidewalk and curb or on power poles.

To Report Code Violations & Get Additional Information

Contact the City of Flint Development Division by phone at (810) 766-7284 or visit the office Monday-Friday from 8am to 5pm. Inspectors are available from 8 am-9 am.

Source: City of Flint, Development Division Department of Transportation, “New Municipal Civil Infractions Ordinances,” City of Flint, <http://www.cityofflint.com/CommunityNeighborhood/Development/bsi.asp> (accessed April 1, 2009).

Citizen’s Nuisance Task Force

In 2002, several Flint neighborhoods came together, with help from the Court Street Village Non-Profit Housing Corp., to form the Citizen’s Nuisance Task Force (CNTF). Originally, this task force focused on cleaning up city neighborhoods, but it also worked to develop a new civil infraction program (See Case Study 6.1). Today the CNTF

mostly focuses on removing graffiti and illegal signs.⁷¹ The CNTF has no maintenance fee and is open to anyone in Genesee County. Joining forces with this organization could give MPNA additional support and resources.

Case Study 6.1. CNTF’s Accomplishments

The Clean Flint Initiative cleared 3,454 tons of trash between 2003 and 2005.

The Code Enforcement Revisions in 2006 were a collaborative process among CNTF, the city, and the Community Challenge Visual Change group that resulted in a new civil infraction system to handle code violations.

The Graffiti Hurts Flint campaign focuses on education and eradication of graffiti vandalism. To date, volunteers have removed graffiti from over 640 locations.

Source: Court Street Village Non-profit Housing Corporation, Citizen’s Nuisance Task Force, Court Street Village, <http://www.courtstreetvillage.org/CitizensNuisanceTaskForce.asp> (accessed March 4, 2009).

6.3 Conclusion

The strategies in this chapter provide the Land Bank and the MPNA with ideas for maintaining vacant homes and information about code enforcement. Achieving this goal may help the Land Bank and neighborhood association preserve the quality of the neighborhood’s homes. The next chapter deals with getting control of vacant homes.

71. Dale Scanlon (CNTF Volunteer), personal communication, April 24, 2009.

CHAPTER 7: GET CONTROL OF VACANT HOUSES

Getting control of houses in good condition and reducing the time they remain unoccupied aids the housing market by increasing surrounding property values.⁷² Getting control of blighted properties and demolishing them eliminates havens for criminal activities and also improves surrounding property values.⁷³ Since purchasing homes can be both time-consuming and expensive, the strategies in this chapter focus on opportunities for the Land Bank to acquire vacant houses at reduced costs or to pursue changes at the municipal level to get control of vacant nuisance houses. The chapter begins with an overview of tax-foreclosed and mortgage-foreclosed (REO) houses in Mott Park, continues with a discussion of HUD's Neighborhood Stabilization Program (NSP) and guidelines for obtaining vacant houses, and concludes with a final strategy for acquiring vacant nuisance houses.

72. George Galster, Peter Tatian, and John Accordino, "Targeting Investments for Neighborhood Revitalization," *Journal of the American Planning Association* 2006, 72, no. 4 (2006): 459-468.

73. Nigel G. Griswold and Patricia E. Norris, *Economic Impacts of Residential Property Abandonment and the Genesee County Land Bank in Flint, Michigan*, Land Policy Institute Report #2007-05, Michigan State University, 2007.

Overview of tax and mortgage-foreclosed houses

Mott Park currently has 7 tax-foreclosed houses,⁷⁴ and most of these are in poor condition. There are 60 REO houses in Mott Park; 33 have been vacant since August 2008 (see Figure 7.1). The U. S. Department of Housing and Urban Development (HUD) owns 15 of the REO houses, and financial institutions own 45.⁷⁵ Most of the REO homes are in good or fair condition.

HUD's Neighborhood Stabilization Program (NSP)

The NSP is a federal program administered through HUD that provides assistance to state and local governments to mitigate the effects of mortgage foreclosures. The program allows local governments to acquire and rehabilitate foreclosed houses that could become abandoned and blight communities.⁷⁶ The overall goal of the NSP is to "rehabilitate, resell, or redevelop" homes to stabilize home values and neighborhoods.⁷⁷

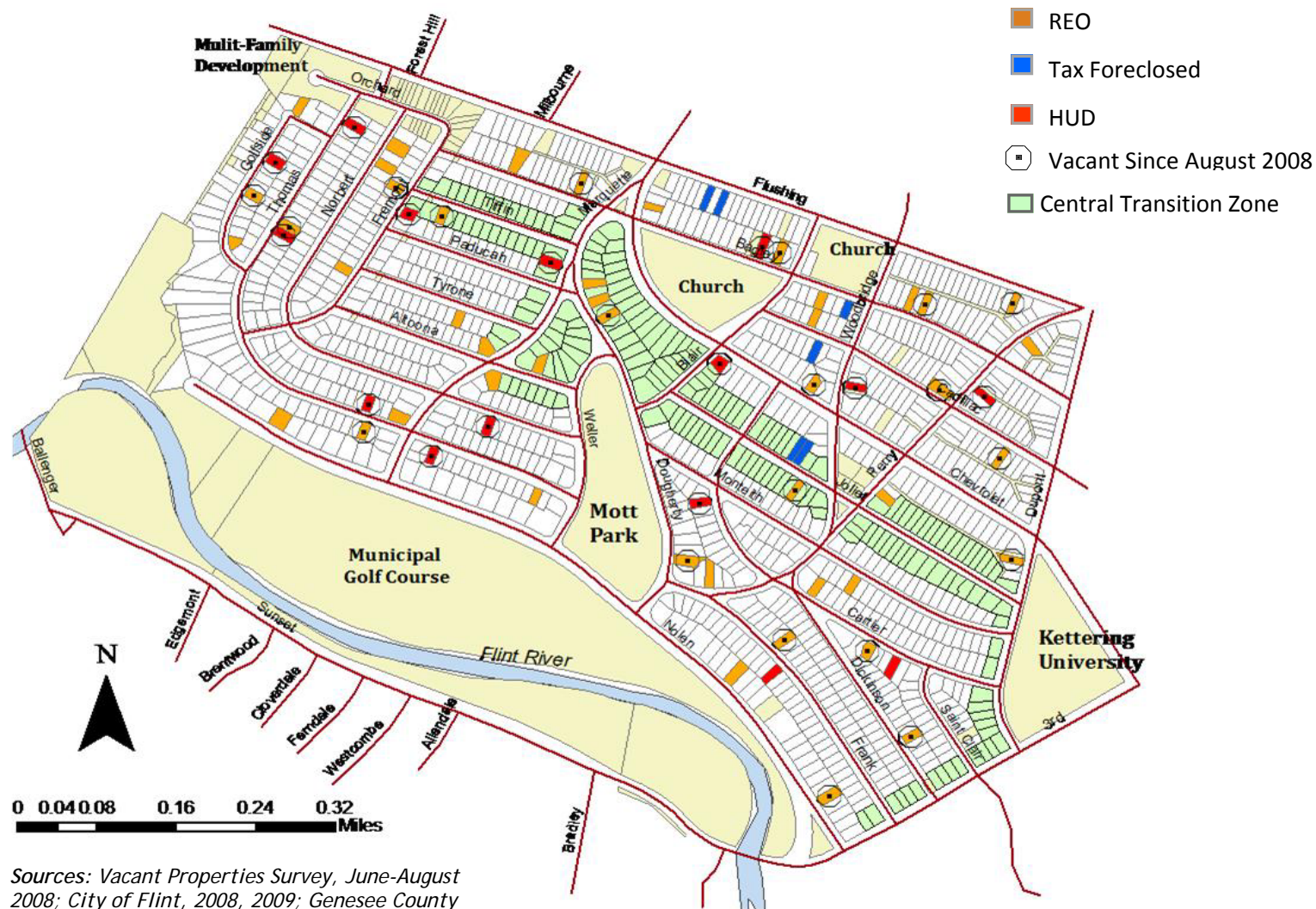
74. Jeff Burdick (Neighborhood Planner), personal communication, April 23, 2009.

75. City of Flint, *Parcel/Real Property Lookup*, <http://taxes.cityofflint.com/search.asp> (accessed March 22, 2009).

76. HUD, "Neighborhood Stabilization Program Grants," <http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/> (accessed March 14, 2009).

77. Ibid.

Figure 7.1. Ownership of Mortgage and Tax-Foreclosed Vacant Homes, March, April 2009



NSP grant money can be used for the following purposes:

- Establish financing mechanisms for the purchase and redevelopment of foreclosed homes and residential properties;
- Purchase and rehabilitate homes and residential properties abandoned or foreclosed;
- Establish land banks for foreclosed homes;
- Demolish blighted structures; and
- Redevelop demolished or vacant properties.⁷⁸

A brief overview of markets in Mott Park

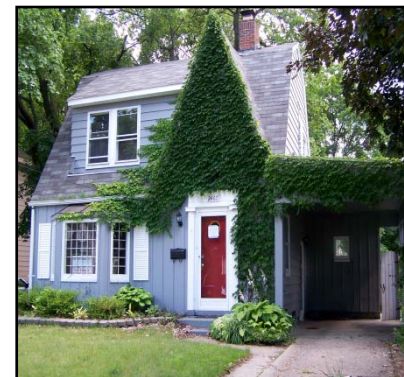
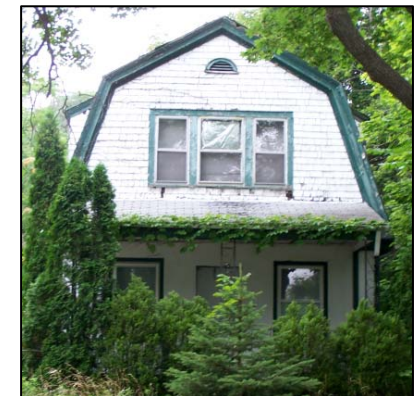
NSP funds should be used in areas where the housing market is weak, where “neighborhood stabilization can foster market activity or eliminate the impediments to market recovery.”⁷⁹ Mott Park’s housing market is weak, and even houses in good condition are having trouble attracting buyers. Market conditions vary in the three neighborhood zones: the *North-Northeast Zone* is a cold market area, while the *Central Transition* and *South-Southwest Zones* are warm market areas.⁸⁰

78. Ibid.

79. National Vacant Properties Campaign, *Realtors and Neighborhood Recovery: How Realtors can Help Make the New Neighborhood Stabilization Program a Success* (National Association of Realtors, December, 2008), 3.

80. For a description of cold and warm markets, see Figure 7.3.

Figure 7.2. Vacant Homes, Summer 2008



Top: North-Northeast Zone, fair condition
Center: Central Transition Zone, poor condition
Bottom: South-Southwest Zone, good condition

Figure 7.3. Tools for Acquiring Vacant Homes

Principles to Guide the Use of NSP Money	Understanding Market Conditions
<ol style="list-style-type: none">1. Understand the local housing market.2. Think strategically about how to use NSP funds.3. Target property acquisition to maximize neighborhood impact while reflecting realistic resource and capacity constraints.4. Develop multiple acquisition strategies to reflect different property ownerships and conditions.5. Develop ground rules to determine when to demolish and when to rehabilitate foreclosed or abandoned properties.6. Design financing strategies for property reuse to reflect program and policy goals.7. Build the capacity to hold and maintain properties until reuse.8. Establish sound ground rules for disposing of properties.9. Integrate acquisition and rehabilitation strategies with other neighborhood stabilization strategies.10. Create a coordinated, effective local government management structure for neighborhood stabilization.11. Form partnerships with other public, private, and nonprofit entities to maximize capacity and resources	<p>Neighborhood housing markets can be described as hot, cold, and warm; the characteristics are described as follows:</p> <p>Hot markets. Vacant properties typically do not present a threat to neighborhood vitality because homeowners and speculative investors usually purchase them. Non-profit developers cannot afford to purchase properties in a hot neighborhood market due to high market prices.</p> <p>Cold markets. Vacant properties present a threat to neighborhood vitality, because they are often found in areas characterized by high levels of vacancy, deteriorating structures, and low demand for owner and renter-occupied housing. Non-profit developers may not want to purchase these properties due to their undesirable locations and low resale values. Purchase and redevelopment of REO properties is not recommended in this market, however, land banking or purchasing significantly deteriorating properties for demolition aids neighborhood stabilization by removing blight and improving neighboring property values.</p> <p>Warm markets. This market offers non-profit developers the best potential to purchase and redevelop REO-owned properties because they often are characterized by a high demand for affordable rental housing and low homeownership rates. These neighborhoods also tend to be close to centers of employment, have historic housing stock, and have desirable neighborhood densities that are attractive to potential homebuyers.</p>
<p><i>Source: Alan Mallach, How to Spend \$3.92 Billion: Stabilizing Neighborhoods by Addressing Foreclosed and Abandoned Properties (Philadelphia, PA: Federal Reserve Bank of Philadelphia, 2008), 5.</i></p>	<p><i>Source: Daniel Fleischman, Nonprofit strategies for 1 to 4 unit REO properties: An analytical framework, Joint Center for Urban Studies of Harvard University, February 2009, http://www.jchs.harvard.edu/publications/communitydevelopment/w09-2_fleischman/pdf (accessed March 2009) 6-7.</i></p>

7.1 Land Bank Strategies

The strategies in this chapter have different implications for each of the three neighborhood zones. Vacant homes in the *North-Northeast Zone* are generally in the poorest conditions; obtaining these properties and demolishing them could improve the North-Northeast zone by removing blight, removing havens for criminal activities, and improving surrounding property values.⁸¹ Vacant homes in the *South-Southwest Zone* are generally in the best conditions; obtaining these properties and repairing and selling them could improve the *South-Southwest Zone* by getting vacant homes reoccupied and preserving surrounding property values. Vacant homes in the *Central Transition Zone* vary in their conditions; a combination of demolishing blighted houses and repairing and selling good/fair condition houses could improve the *Central Transition Zone*. A brief description of the vacant tax-foreclosed and REO houses and the market conditions in each zone follows:

1. The *North-Northeast Zone*—Weakest Area

Of the 33 vacant REO houses that have been vacant since August 2008, 11 fall within this zone (33%). Of the 7 tax-foreclosed homes, 4 fall within this zone (57%). This zone has the highest number of vacant homes in poor condition (4 properties in poor/2 properties in very poor condition) and the poorest overall block conditions. Homes acquired in this section may be more difficult to sell than homes purchased in other areas due to the cold

market. However, demolition of the most blighted homes in this area could help stabilize housing values.

2. The *Central Transition Zone*—Vulnerable Area

Of the 33 REO homes that have been vacant since August, 5 fall within this zone (15%). Of the 7 tax-foreclosed homes, 3 fall within this zone (43%). This zone has the second highest number of vacant homes in poor condition (4 homes in poor condition) and overall block conditions ranging from good to fair; most blocks are in fair condition. Acquiring houses in this zone to rehabilitate or demolish could stabilize surrounding property values and improve the weak housing market.

3. The *South-Southwest Zone*—Most Stable Area

Of the 33 REO houses that have been vacant since August, 17 fall within this zone (52%). This zone has no tax-foreclosed homes. This zone has no homes in poor condition; all 17 REO houses are in good or fair condition, and most blocks are very well kept. Homes acquired in this zone have the best resell potential, and getting them reoccupied would help protect surrounding property values and aid market recovery.

81. *Ibid.*, 10-11.

The Land Bank could pursue homes in each of the three zones to demolish or rehabilitate, but how should houses be prioritized for acquisition? The Land Bank could consider the following strategies: get control of clusters of vacant houses, tax-foreclosed homes, HUD homes, and other REO houses owned by banks and other financial institutions; and use code enforcement to get control of vacant nuisance houses. These approaches could enable the Land Bank to strengthen each zone.

Strategy 1: Get control of clusters of vacant houses

Focusing revitalization efforts in target areas where vacant properties are concentrated often accomplishes more than scattered site strategies.⁸² In Mott Park these are areas where prompt attention may provide the greatest and most immediately visible benefits to the neighborhood. Several clusters of vacant houses exist in the *South-Southwest* and *Central Transition Zones*, and the revitalization of these areas could stabilize surrounding housing values and improve market demand. The Land Bank could consider acquiring properties in the two clusters featured in Table 7.1 and Figure 7.4.

Table 7.1. Vacant Homes in Clusters

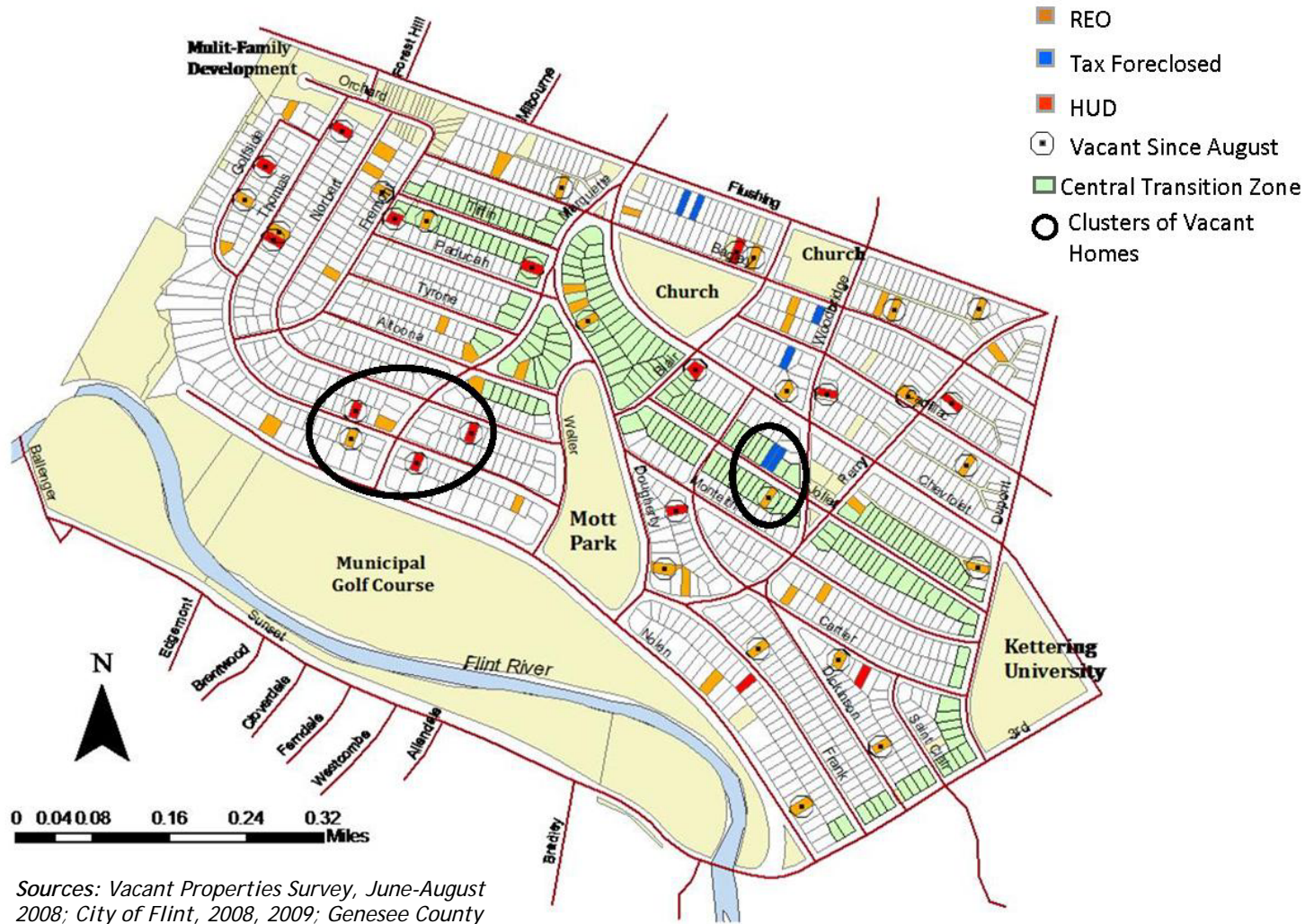
Property Address	Zone	Condition	Vacant since	NSP Bulk	Owner
2210 JOLIET	CT	Poor	August-08		Tax-foreclosed
2213 JOLIET	CT	Poor	August-08		Amerihome
2214 JOLIET	CT	Poor	August-08		Tax-foreclosed
401 MARQUETTE	SSW	Unknown*	March-09		Deutsche Bank
2517 THOMAS	SSW	Fair	August-08		Wells Fargo
2467 THOMAS	SSW	Good	August-08		HUD
2520 THOMAS	SSW	Good	August-08	YES	HUD
2453 NORBERT	SSW	Good	August-08	YES	HUD

*The condition of these houses is currently unknown, because they were not accounted for in the Vacant Properties Survey, June-August, 2008.

Sources: Michaelson, Connor, and Boul, Inc., "Special Programs: NSP Bulk Listings," Michigan State Page, http://www.mcbreo.com/st_mimain.htm (accessed April 26, 2009); City of Flint, Parcel/Real Property Lookup, <http://taxes.cityofflint.com/search.asp> (accessed August, January, and March, 2009); City of Flint Shapefiles (Flint parcels), Flint, MI: Genesee County Land Bank, 2008; Vacant Properties Survey, June-August, 2008.

82. Galster, Tatian, and Accordino, "Targeting Investments for Neighborhood Revitalization," 459-468.

Figure 7.4. Clusters of Vacant Homes, April 2009



Sources: Vacant Properties Survey, June-August 2008; City of Flint, 2008, 2009; Genesee County Land Bank, 2008, 2009.

Strategy 2: Get control of tax-foreclosed houses

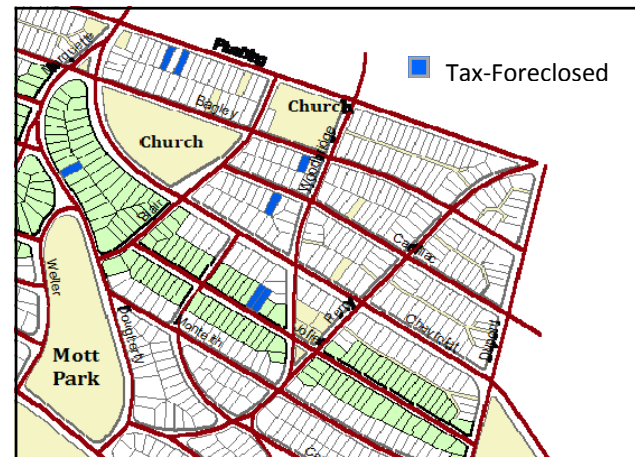
Tax-foreclosed houses in Mott Park have increased.⁸³ The majority of them are in poor or very poor condition, and the Land Bank could acquire and demolish them to remove blight. All 7 houses are in the neighborhood's two most vulnerable zones, the *North-Northeast* and *Central Transition Zones*. The Land Bank will receive the deeds to the tax-foreclosed houses that do not sell at the County Treasurer's auctions. In addition, the Land Bank could recommend that the 6 houses in poor or very poor condition be included in the Land Bank Brownfield Plan to improve the chance of getting these houses demolished promptly.⁸⁴ Table 7.2 lists the 7 houses that are in tax foreclosure, as well as their conditions and locations. Figure 7.5 shows their locations in Mott Park.

Table 7.2. Houses in Tax Foreclosure, April 2009

Property Address	Zone	Condition
2111 CADILLAC	NNE	Fair
2105 BAGLEY	NNE	Very Poor
2413 FLUSHING	NNE	Very Poor
2405 FLUSHING	NNE	Very Poor
720 DOUGHERTY	CT	Poor
2214 JOLIET	CT	Poor
2210 JOLIET	CT	Poor

Sources: Jeff Burdick (Neighborhood Planner), personal communication, April 23, 2009; Flint, MI: Genesee County Land Bank, 2008; Vacant Properties Survey, June-August, 2008.

Figure 7.5. Tax-Foreclosed Vacant Homes, April 2009



83. There are 7 tax-foreclosed houses in Mott Park as of April 2009 contrasted with 1 tax-foreclosed house in 2008 (Jeff Burdick Neighborhood Planner), personal communication, April 30, 2009.

84. Genesee County Land Bank, *Genesee County Land Bank Property Acquisition Process*, http://www.thelandbank.org/prop_acquisition.asp (accessed April 2009).

Strategy 3: Get control of HUD homes

The Land Bank can use NSP or other funds to purchase HUD-owned homes. HUD allows community and faith-based non-profits and “non-profit instrumentalities of government,”⁸⁵ to purchase HUD homes at a discount of up to 30% off the appraised property value.⁸⁶ HUD also has two programs—the HUD Dollar Homes Program and the NSP Bulk Sales Program—that enable state and local governments to purchase HUD homes at reduced costs. Table 7.3 lists the 15 HUD homes in Mott Park, as of March 22, 2009, along with their conditions and locations. Figure 7.8 shows the distribution of these homes in the neighborhood.

HUD’s Dollar Home Program

This program is designed to help local governments purchase qualified HUD homes for a dollar and use them to foster housing opportunities for low to moderate-income families.⁸⁷ “Dollar homes” are single-family homes that the Federal Housing Administration (FHA) has acquired through mortgage foreclosure and that HUD has marketed

and been unable to sell for more than 180 days.⁸⁸ This program allows approved local governments to get control of and rehabilitate vacant homes.⁸⁹ HUD intends for these homes to catalyze neighborhood revitalization.⁹⁰ Although the Land Bank cannot purchase Dollar homes,⁹¹ planners could partner with Genesee County to purchase qualified HUD homes in Mott Park for a dollar.⁹² Ingham County has done something similar by passing a resolution that allows the Ingham County Treasurer to purchase HUD Dollar Homes and transfer them to the Ingham County Land Bank.⁹³

85. The FHA does not provide a definition, so check with a representative to verify the conditions that make an entity a “non-profit instrumentality of government.”

86. FHA Resource Center Response 480646-220928189, “FAQ: How can a non-profit organization purchase a HUD Home at a discount?” (author received email clarification on April 29, 2009).

87. HUD, *About Dollar Homes* (2007), <http://www.hud.gov/offices/hsg/sfh/reo/goodn/dhmbout.cfm> (accessed 14 March 2009).

88. Joe Iovine (Philadelphia HUD office), personal communication, May 6, 2009. Note: HUD homes that are eligible through the Dollar Homes Program must have been listed for at least 180 days on the Michaelson, Connor, and Boul (MCB) “\$1 Government Agencies Listings” Web page.

89. HUD, *Common Questions* (2009), <http://www.hud.gov/local/mi/library/commonquestions.cfm> (accessed April 10, 2009).

90. HUD, *About Dollar Homes* (2007), <http://www.hud.gov/offices/hsg/sfh/reo/goodn/dhmbout.cfm> (accessed 14 March 2009).

91. Dawn Van Halst (Ingham County Land Bank Brownfield Coordinator), personal communication, April 29, 2009.

92. To participate in the HUD Dollar Homes Program, a representative from Genesee County must fill out a NAID application from the Michaelson, Connor, and Boul (MCB) Michigan State Page: http://www.mcbreo.com/st_mimain.htm. Once Genesee County receives a NAID number, the staff can bid on Dollar Homes listed on the MCB Michigan State Page by clicking on the “\$1 Government Agencies Listings” link (accessed April 30, 2009).

93. Eric Schertzing (Ingham County Treasurer), personal communication, May 1, 2009 (see Appendix C for a copy of the resolution).

HUD's NSP Bulk Sales Program

This program enables eligible NSP grantees with a Name and Address Identifier (NAID) number⁹⁴ to acquire 10 or more HUD houses at a discounted price. Homes become eligible through this program if HUD has marketed and been unable to sell them for at least 60 days.⁹⁵ Houses with an appraised value greater than \$100,000 receive a 10% discount; houses \$100,000 and less receive a 50% discount. Houses \$20,000 and less are considered "demolition" properties and are sold for \$100.⁹⁶ The Land Bank could partner with MSHDA⁹⁷ to get control of NSP Bulk Sales Houses in Mott Park. As of April 2009, MSHDA could purchase five houses through this program and transfer them to the Land Bank.⁹⁸

94. Joe Iovine, personal communication, May 6, 2009. Note: A NAID number is required to purchase HUD Dollar Homes or NSP Bulk Sales Homes. A local government may apply for a NAID number online at http://www.mcbreo.com/st_mimain.htm.

95. Joe Iovine, personal communication, May 6, 2009. Note: Homes must have been listed for at least 60 days on the Michaelson, Connor, and Boul (MCB) "NSP Bulk Listings" Web page.

96. Michaelson, Connor, and Boul, Inc., "HUD's Neighborhood Stabilization Program Bulk Sale Initiative Information for NSP Participants," <http://www.mcbreo.com/> (accessed April 2009).

97. MSHDA is the eligible NSP grantee and that is working with the Land Bank as of April 29, 2009 (Christina Kelly, personal communication).

98. MSHDA would have to purchase a total of 10 properties from the NSP Bulk Sales List to qualify for the discounts. The NSP Bulk Sales List can be accessed by clicking on the "NSP Bulk Listings" link on the Michaelson, Connor, and Boul Michigan State Page: http://www.mcbreo.com/st_mimain.htm (accessed April 30, 2009).

Figure 7.6. Examples of Vacant Homes Owned by HUD Eligible for the NSP Bulk Sales Program



Top: 2520 Thomas; Bottom: 2810 Thomas

Table 7.3. Vacant HUD Homes, April 2009

Property Address	Zone	Condition	HUD-owned since	NSP Bulk
2312 BAGLEY ST	NNE	Fair	August-09	
958 PERRY ST	NNE	Fair	January-09	YES
1012 WOODBRIDGE ST	NNE	Fair	August-08	
971 CHEVROLET AVE	CT	Fair	August-08	
809 MARQUETTE ST	CT	Fair	August-08	YES
2750 GOLFSIDE LN	SSW	Fair	January-09	
2718 THOMAS ST	SSW	Fair	August-08	
2467 THOMAS ST	SSW	Good	August-08	
2520 THOMAS ST	SSW	Good	August-08	YES
2810 THOMAS ST	SSW	Good	August-08	YES
2211 CARTIER ST	SSW	Unknown*	March-09	
2213 CARTIER ST	SSW	Good	January-09	
808 FREMONT ST	SSW	Good	August-08	
2453 NORBERT ST	SSW	Good	August-08	YES
817 FRANK	SSW	Unknown*	March-09	

*The condition of these houses is unknown, because they were not accounted for in the Vacant Properties Survey, June-August, 2008.

Sources: Michaelson, Connor, and Boul, Inc., "Special Programs: NSP Bulk Listings," Michigan State Page, http://www.mcbreo.com/st_mimain.htm (accessed April 26, 2009); City of Flint, Parcel/Real Property Lookup, <http://taxes.cityofflint.com/search.asp> (accessed August, January, and March, 2009); City of Flint Shapefiles (Flint parcels), Flint, MI: Genesee County Land Bank, 2008; Vacant Properties Survey, June-August, 2008.

Figure 7.7. Vacant Home Owned by HUD Eligible for the NSP Bulk Sales Program



809 Marquette

Strategy 4: Get control of other REO houses

In addition to pursuing HUD homes, the Land Bank could consider purchasing REO houses owned by banks and mortgage lenders. REO vacant properties are generally more difficult to acquire than HUD homes for three reasons. First, mortgage lenders and servicers are often difficult to reach; second, they may not be willing to lower sales prices; and third, REO houses may have undisclosed liens with the title.⁹⁹ Nevertheless, the Land Bank may want to acquire selected REO-owned properties in areas where acquiring them to redevelop or demolish could have a significant positive influence on surrounding property values or could reduce crime.

How might the Land Bank prioritize REO vacant properties?

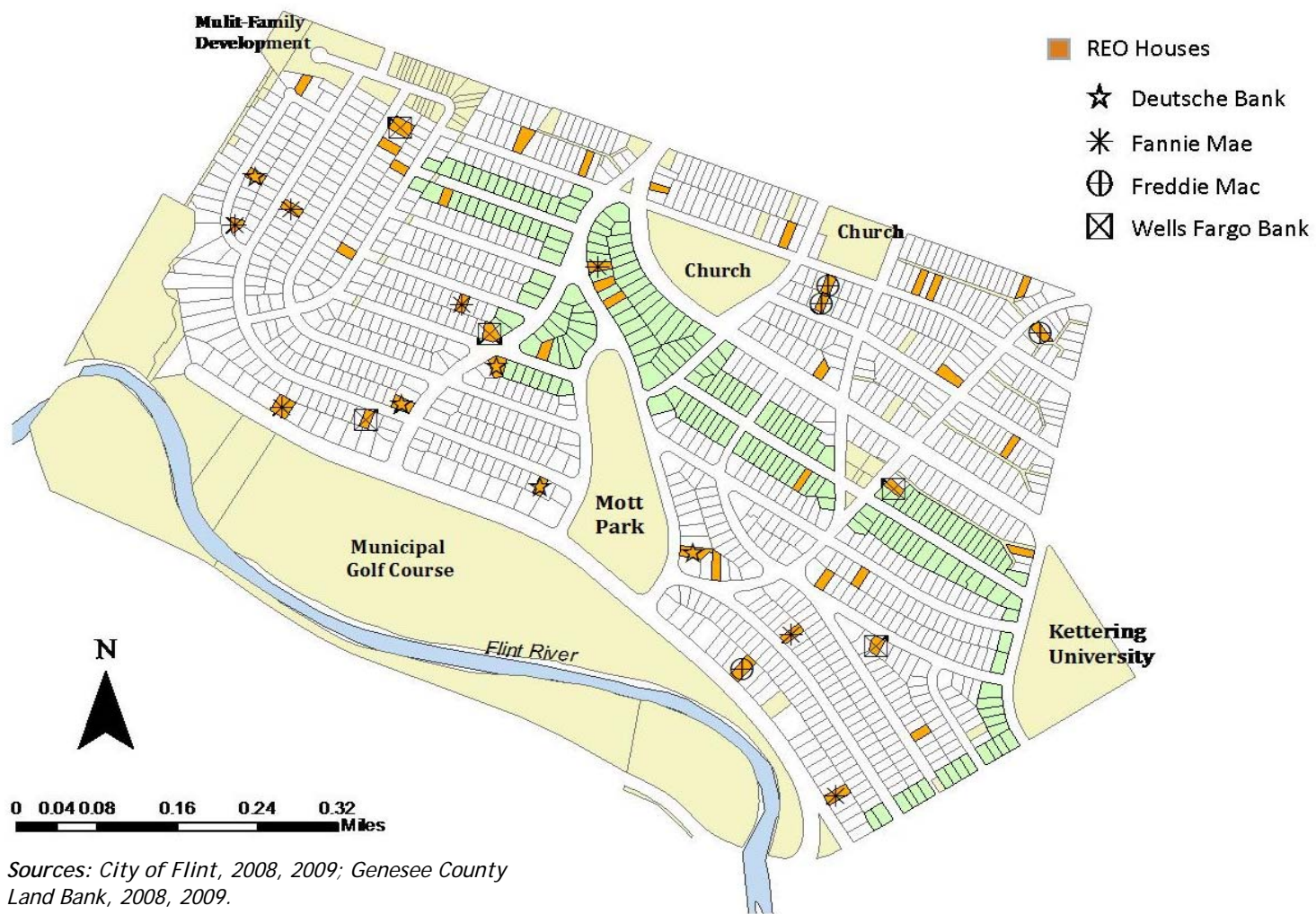
The Land Bank could set priorities for purchase of the remaining vacant REO houses based on their locations and conditions. Ownership may be another factor to consider because some banks may be more willing to negotiate sales than others or may have existing programs to sell their properties at reduced costs. The Land Bank could prioritize the 45 REO houses, as of March 22, 2009, in the following manner:

1. Purchase REO houses in the *South-Southwest* and *Central Transition Zones* zone because the market is stronger, and the majority of vacant homes are in

- good or fair condition. These homes have the greatest resell potential;
2. Consider the geographical distribution of REO homes to identify cluster areas where acquisition of multiple homes could strengthen the surrounding area;
3. Identify owners of REO houses to determine if one REO owns multiple properties and approach the owner to make an offer to purchase a bundle of houses. For example, the Land Bank might pursue Deutsche Bank and Wells Fargo who each own 5 houses in Mott Park, as of March 22, 2009 (see Figure 7.9).

⁹⁹. Daniel Fleischman, University, *Nonprofit strategies for 1 to 4 unit REO properties: An analytical framework*, Joint Center for Urban Studies of Harvard University, February 2009, 18.

Figure 7.9. Vacant REO Houses, March 2009



Sources: City of Flint, 2008, 2009; Genesee County Land Bank, 2008, 2009.

Methods for getting control of REO Homes

Once the Land Bank has identified a REO house that is a good candidate for acquisition, the next step is to identify the best method for gaining control of that property. Besides purchasing the house at a public auction, three methods exist to obtain REO-owned properties: gifting, bulk purchasing, and short sales. "Gifting" is the process by which a lender gives a property to a new owner, often a non-profit, such as a CDC, or land bank.¹⁰⁰ Some banks, including Wells Fargo¹⁰¹ and Chase,¹⁰² have programs that donate properties to non-profits. Bulk purchasing involves the purchase of a group of properties through negotiations with a single lender. HANDS, a CDC in New Jersey has succeeded in getting control of REO houses through bulk purchasing.¹⁰³ Finally, if gifting and bulk purchasing are not feasible, the Land Bank could consider initiating a short sale with a lender. A short sale involves negotiating with a lender to acquire a property prior to foreclosure or following a public auction for a price less than the value of the mortgage.

100. Robert Klein, "Mortgage banking: Are we there yet?" *Mortgage Banking Magazine*, February 2009, <http://www.safeguardproperties.com/content/view/2291/106/> (accessed 10 April 2009).

101. Fleischman, 19.

102. Marguerite Sheehan, *Testimony of Marguerite Sheehan JPMorgan Chase & Co. Before the Committee on Financial Services United States House of Representatives*, September 17, 2008, www.house.gov/apps/list/hearing/financialsvcs_dem/jpmc_-_sheehan022409.pdf (accessed April 29, 2009).

103. Fleischman, 20.

In addition to speaking directly with these institutions to negotiate REO transfers, the Land Bank might consider talking with the local Realtors Association, CDCs, and Community Housing Development Organizations (CHDOs)¹⁰⁴ in Flint to determine which lenders have established policies or programs relating to gifting, bulk sales, and short sales. A partnership with a local realtor could be especially helpful:

...realtors can contribute their expertise and professional relationships to help make the property acquisition process a success. They can help make contact with lenders and servicers, creating lines of communication between the communities where they work and national firms. They can then use their expertise to help their local officials or CDC staff to negotiate mutually acceptable terms to acquire the properties they need to carry out their stabilization strategies...

-National Vacant Properties Campaign¹⁰⁵

Figure 7.10 gives a few examples of websites the Land Bank can visit to get recent updates about REO houses in Mott Park.

104. Flint Neighborhood Improvement and Preservation Project (Flint NIPP) is a CHDO that the Land Bank could partner with to redevelop vacant houses in Mott Park.

105. National Vacant Properties Campaign, *Realtors and Neighborhood Recovery: How Realtors can Help Make the New Neighborhood Stabilization Program a Success*, 3.

Figure 7.10. House Listing Websites

HUD Homes: <http://www.mcbreo.com/>
Fannie Mae: <http://reosearch.fanniemae.com/reosearch/>
Freddie Mac: http://www.homesteps.com/hm01_1findahome.htm
Zillow (Flags foreclosed properties): <http://www.zillow.com/>
Tulia (Flags foreclosed properties): <http://www.trulia.com/>

Strategy 5: Get control of nuisance properties through code enforcement

The Land Bank could consider pursuing code enforcement to get control of vacant nuisance houses and demolish them. About 23% of the vacant houses in Mott Park are in poor or very poor condition, as of August 2008, and the majority is located in the neighborhood's *North-Northeast Zone* along Flushing, Bagley, and Dupont (See Figure 7.9). Private investors own many of these homes; therefore, the Land Bank would not acquire them using the first four strategies. These houses are especially visible along the neighborhood's defining roads and in the *North-Northeast Zone*. Removing these properties could reduce havens for criminal activities and improve the main entrances into the neighborhood.

The Land Bank already works with city officials to demolish blighted tax-foreclosed homes and could expand this role by recommending changes at the city or county level to demolish privately owned vacant nuisance properties. Currently, the city has the power to bring suit

against owners who fail to comply with city regulations and in some cases may condemn and demolish homes; it also has emergency demolition procedures. However, the city does not have a policy for gaining control of or expediting demolition of blighted homes that do not qualify as an emergency.

The Land Bank could partner with the city to develop and implement a new program that would expedite the demolition of nuisance houses on private property. Case Study 7.1 discusses the Wayne County Nuisance Abatement Program that works to gain control of nuisance properties and demolish or sell them to third parties who agree to repair them.

7.2 Conclusion

This chapter presents strategies to prioritize and get control of vacant houses in Mott Park. Getting control of good and fair condition houses will enable the Land Bank to repair and sell them. Getting control of vacant houses in poor condition will allow the Land Bank to demolish them and improve surrounding property values. The next chapter provides strategies to get homes reoccupied, remove blighted houses, and reinvent vacant lots.

Case Study 7.1. Wayne County Nuisance Abatement Program, Detroit, MI

The Wayne County Nuisance Abatement Program (NAP) was established in 1999 to obtain control of nuisance properties through legal action. The program's staff works in partnership with neighborhood groups, block clubs, and CDCs to identify nuisance homes. Once identified, staff document structure and property conditions by completing a visual property inspection. They then conduct a title search and review public records to establish ownership and file a lawsuit against the last owner on record. The lawsuit requires the owner to bring the structure into compliance with codes.

If the owner agrees to participate, NAP creates a contract that establishes the required work and sets a timeline for completion. However, some owners fail to respond and others unsuccessfully challenge the county's decision. In such cases, Wayne County asks the court to transfer the title of the property to "abate the nuisance." The county then sells the property; a contract agreement requires new owners to renovate the property within a certain period and settle outstanding taxes and water bills.

The program boasts many accomplishments. One benefit is that citizen involvement has increased because of targeted outreach efforts. The NAP has filed over 300 lawsuits in Detroit's Brightmoor neighborhood alone. Other benefits that help improve the program's efficiency include better investigation techniques and more efficient property transfers. The staff also is involved in educating children about the risks of vacant buildings. The NAP has demolished several, but because of budget constraints now works to sell each property to a third party who agrees to renovate it. The program's close relationship with neighborhood organizations and ability to seize property undoubtedly increase its success.



Source: Wayne County Nuisance Abatement Program Web Site, www.waynecounty.com/nap/ (accessed March 7, 2009).

CHAPTER EIGHT: RETROFIT & REOCCUPY HOMES OR REMOVE HOMES & REINVENT VACANT LOTS

Strategies in this chapter support making energy-efficient modifications to homes, marketing the neighborhood to get vacant houses reoccupied, removing unwanted structures, and reusing vacant land. The Land Bank could make energy efficient renovations to the houses to make them more marketable and affordable. Similarly, the Land Bank could pursue the demolition or deconstruction of homes in poor condition; removing blighted homes could make the area more attractive to homebuyers. The MPNA could create a marketing campaign that advertises existing assets and new accomplishments to homebuyers. MPNA members can reinvent vacant lots by creating community gardens or encouraging adjacent owners to purchase sidelots. This chapter first presents Land Bank strategies that promote “green” choices for retrofitting and deconstructing homes as well as strategies for getting houses reoccupied. The chapter concludes with strategies for the MPNA to market the neighborhood and reuse land.

8.1 Land Bank Strategies

The Land Bank can pursue several strategies to get homes reoccupied. The Land Bank could repair and retrofit homes with energy-efficient features to attract homebuyers. Land Bank planners could work with local realtors and use the Land Bank rental program to get homes reoccupied. Finally, Land Bank staff could pursue deconstruction and demolition for houses in poor condition; neighbors could convert these properties into sidelots or community gardens.

Strategy 1: Repair or retrofit homes

The Land Bank can make vacant houses more attractive to homebuyers by repairing and retrofitting them. Most vacant houses in Mott Park are in good or fair condition. These houses can become occupied quickly, as many may require only minor repairs. Retrofitting homes with energy efficient appliances and materials may make homes more affordable for homebuyers through cost savings, such as lower heating bills. Case Study 8.1 summarizes the efforts of Chesapeake Habitat for Humanity (CHH) to retrofit two homes to provide

...affordable housing is only truly affordable if the homeowner can afford the utility bills...

-Partnership for Advancing Technology in Housing¹⁰⁶

affordable housing. Case Study 8.2 highlights how the City of Grand Rapids, MI, uses energy efficient renovations to provide housing for low-income families. The Land Bank could install ENERGY STAR appliances and do other modest renovations to increase energy efficiency; this may encourage more home purchases in Mott Park and decrease the number of vacant houses.

106. Partnership for Advanced Technology in Housing (PATH), “New Technologies Upgrade Older Homes: Chesapeake Habitat for Humanity Rehabilitation Projects,” 2005, <http://www.pathnet.org/sp.asp?id=1335> (accessed November 20, 2008).

Case Study 8.1. Chesapeake Habitat for Humanity

The Chesapeake Habitat for Humanity (CHH) partnered with the Partnership for Advanced Technology in Housing (PATH) to renovate two row houses in the Pen Lucy section of Baltimore, Maryland, to provide safe, affordable homes. The homes were retrofitted to include energy-efficient features:

- **ENERGY STAR appliances**—these appliances use 10-20% less water and energy than standard models;
- a **compact HVAC system**—an energy efficient heating and cooling system;
- **low-e windows**—these windows contain a coating that reflects infrared light, keeping a home cool in the summer and warm in the winter. The coating also blocks UV light that fades wood and furniture; and
- an **Optimum Valued Engineered (OVE) design**—OVE is a framing technique that uses a reduced amount of labor and materials to produce a structurally sound and well-insulated home.

Sources: Partnership for Advanced Technology in Housing (PATH), "New Technologies Upgrade Older Homes: Chesapeake Habitat for Humanity Rehabilitation Projects," 2005, <http://www.pathnet.org/sp.asp?id=1335> (accessed November 20, 2008); Energy Star, About Energy Star, http://www.energystar.gov/index.cfm?c=about.ab_index (accessed November 20, 2008).

Case Study 8.2. The City of Grand Rapids Pledge to Sustainability

Upon taking office in 2003, Grand Rapids Mayor George Hartwell vowed to implement a 20% renewable energy goal. Following Hartwell's initiatives, Grand Rapids has become a model sustainable city for the State of Michigan. All new city-owned projects are now built to Leadership in Energy and Environmental Design (LEED) standards, and many private developers are following suit. Habitat for Humanity of Kent County (HHKC) builds nothing but LEED-certified homes, and more than half of Michigan's LEED-certified homes are in Grand Rapids.

HHKC provides affordable, energy-efficient homes to families that make between 30-50% of area median income. An approved family purchases a LEED-certified Habitat Home through a 25-year zero-interest mortgage. Typical features of a HHKC home include nontoxic paint, super-efficient Energy Star appliances, compact fluorescent light bulbs, an insulated foundation, water-efficient toilets, an air exchange system, energy-efficient windows and insulation made of ground newspapers. In addition, most of the construction materials are recycled. Although LEED requirements add \$6,000 to \$8,000 to the cost of a \$100,000 home, the cost is recouped by families through energy savings of up to \$2,000 a year.

Sources: Tina Lam, "Grand Rapids is Ahead of the Game in Eco-Friendly Living," Detroit Free Press, 2008, <http://www.freep.com/article/20081019/NEWS05/810190390> (accessed November 20, 2008); Habitat for Humanity Kent County, About Us: Facts, 2008, <http://www.habitakent.org/about/facts.htm> (accessed November 20, 2008).

Strategy 2: Work with preferred realtors to promote homeownership

The Land Bank promotes homeownership through home sales and land contracts. Planners could partner with local realtors who know Mott Park to market the houses. Other neighborhood organizations and CDCs have used similar partnerships to market homes in older neighborhoods because knowledgeable realtors can help homebuyers navigate the market and can help neighborhoods by marketing homes.¹⁰⁷ Table 8.1 lists the realtors selling homes in Mott Park in August of 2008. Some realtors regularly work in the area, and establishing a preferred realtor program could help the Land Bank market newly acquired homes and promote energy efficient renovations. Such a partnership might result in more knowledge about the neighborhood’s market because the Land Bank and preferred realtors could track home sales more closely.

Company	Realtor	# of Homes	Total # of Homes
Prudential	Ginny Braun	3	4
	Unknown	1	
Realty Executives	Raymond Megie	3	3
ReMax	Ryan Eashoo	2	6
	Different realtors	4	
Century 21	Unknown	3	3

Source: Vacant Properties Survey, June-August, 2008.

Figure 8.1. House for Sale



107. Belair-Edison Web Page, <http://www.belair-edison.org/realtors.html> (accessed April 4, 2009).

Strategy 3: Use the rental program

Mott Park has many rental properties in the *North-Northeast Zone* and eastern half of the *Central Transition Zone*, due in part to Kettering students' demand for housing. Most of the neighborhood's vacant homes in poor and very poor condition are in the *North-Northeast* and *Central Transitions Zones*; investors own more than half of these.¹⁰⁸ This suggests two things: first, landlords may be unable to attract renters due to competition with Kettering's new dormitory, and, second, some landlords are not maintaining their properties. Thus, the Land Bank could use the rental program to target young professionals and students as well as maintain rental houses to strengthen the rental market.

Young professional rentals

Because of the poor regional economy and the neighborhood's weakened housing market, the Land Bank could use the existing rental program to attract young professionals and families who work in the area. These individuals may like the neighborhood's amenities and appreciate a contract with a responsible landlord. People who rent houses for a time may decide to make a long-term investment in the area by buying a home.

Student rentals

The Land Bank could partner with Kettering University to market and monitor rental properties in the *North-Northeast* and *Central Transition Zones*. This could provide better living conditions for students while

108. Vacant Properties Survey, June-August, 2008.

increasing the presence of the Land Bank and Kettering University in Mott Park. The Land Bank and Kettering might also consider involving students who rate student rentals on a student run website called RateMyStudentRental.com. By increasing their presence, the Land Bank and Kettering could improve student rental housing.

Strategy 4: Pursue deconstruction or demolition

For the remaining vacant houses in poor or very poor condition, the Land Bank could use deconstruction and demolition to reduce blight. All of the vacant houses in very poor condition, and most of those in poor condition are in the *North-Northeast Zone*. Demolition and deconstruction could strengthen this area by removing blight and havens for criminal activities. Land Bank staff also may find that removing homes in poor condition on well-kept blocks strengthens the *Central Transition* and *South-Southwest Zones*.

Deconstruction

Deconstruction is the "selective dismantlement or removal of materials from buildings for reuse or recycling."¹⁰⁹ Michigan's Cities of Promise initiative, in which Flint participates, promotes deconstruction as a way of

109. National Association of Home Builders Research Council, *Report on the Feasibility of Deconstruction: An Investigation of Deconstruction Activity in Four Cities*, 2001, <http://www.nahbc.org/bookstore/cw0303w.aspx> (accessed November 20, 2008).

reducing blight.¹¹⁰ Buildings constructed before 1950 are good candidates for the process¹¹¹ because they contain valuable lumber and historic features. Most of the vacant houses in Mott Park were built before 1950.¹¹² Deconstruction falls into two categories:

- “Non-structural” deconstruction, also referred to as “soft stripping,” involves the removal of doors, windows, and appliances for reuse.
- “Structural” deconstruction usually requires more time and skill and involves the dismantling of a structure to recapture building materials such as wood beams or bricks.¹¹³

The benefits of deconstruction include materials recycling, job training and employment, and decreased negative environmental impacts.¹¹⁴ In Flint, deconstruction could

employ unskilled workers. Because Mott Park and the city of Flint have many vacant, deteriorated buildings that were constructed prior to 1950, potential exists for reusing the materials of these buildings. The Land Bank in conjunction with the city could pursue deconstruction as a contract option for demolition bids. If the Land Bank pursues deconstruction as a complement to demolition, it could reduce the amount of building materials that take up space in landfills while providing employment and eliminating blight. The Land Bank could partner with the Genesee County Habitat for Humanity Re\$store, which accepts and resells salvaged non-structural items.¹¹⁵ Case Study 8.2 discusses the City of Milwaukee’s success using deconstruction as a neighborhood revitalization tool.

110. Rick Steele, “Blight Elimination: A Critical First Step in Revitalization Efforts Across Michigan,” *Cities of Promise Michigan*, 2007, <http://citiesofpromise.org/> (accessed April 4, 2009).

111. National Association of Home Builders Research Council, *Report on the Feasibility of Deconstruction: An Investigation of Deconstruction Activity in Four Cities*.

112. Vacant Properties Survey, June-August, 2008; City of Flint, *Parcel/Real Property Lookup*, <http://taxes.cityofflint.com/search.asp> (accessed August 2008).

113. National Association of Home Builders Research Council, *Report on the Feasibility of Deconstruction: An Investigation of Deconstruction Activity in Four Cities*.

114. United States Department of Housing and Urban Development, *Deconstruction: A Community Development Tool at work in Milwaukee*,

2000, <http://www.huduser.org/publications/destech/decon.html> (accessed November 20, 2008).

115. Genesee County Habitat for Humanity, *The Re\$store*, http://www.geneseehabitat.org/index.php?option=com_content&view=section&layout=blog&id=12&Itemid=63 (accessed April 9, 2009).

Demolition

In contrast to deconstruction, demolition is the process of tearing down a structure without recycling any building materials or fixtures. Demolition may be the best choice for the houses in very poor condition located in the *North-Northeast Zone*; many of these houses have sustained damage from rain or fire.¹¹⁶ Demolishing these houses and reinventing uses for the vacant lots could significantly improve this area.

Figure 8.2. Potential Uses for Vacant Lots

- **Side Lots:** The Land Bank could sell vacant lots to adjacent homeowners through the Land Bank’s Side Lot Transfer program. The program allows neighbors to sign up using the “Adopt-a-Lot” form even before a home has been removed.
- **Community Garden:** Neighbors can convert vacant lots into vegetable or flower gardens depending on the preferences of surrounding neighbors (See Section 8.2, Strategy 2).

Source: Jeff Burdick (*Genesee County Land Bank Neighborhood Planner*), personal communication, April 2, 2009.

Case Study 8.3. The city of Milwaukee’s Success with Deconstruction as a Neighborhood Revitalization Tool

According to the results of a 2001 feasibility study on deconstruction by the National Association of Home Builders Research Center NAHBRC, “The best candidates for structural deconstruction initiatives were metropolitan areas with a surplus of vacant, deteriorated properties, many of which were constructed prior to 1950.” Of the four cities evaluated, Milwaukee had the largest inventory of vacant, deteriorated properties and the strongest market for both structural and non-structural deconstruction. Milwaukee’s success using deconstruction as an economic development and neighborhood revitalization tool is due to the following:

- Strong public-private sector partnerships and support;
- Local housing policies that support deconstruction;
- Use of HUD and Community Development Block Grants to fund deconstruction; and
- The presence of Used Building Material Retail Operations (UMBROs) and private deconstruction contractors that created a strong regional market for both structural and non-structural demolition.

REEHouse, a small deconstruction contractor in Milwaukee, serves as a good example of what deconstruction can accomplish. REEHouse used recycled materials to construct an energy-efficient home in the Harambee neighborhood in northeast Milwaukee using youth from *FastTrack*, a community job-training program.

Sources: National Association of Home Builders Research Council, *Report on the Feasibility of Deconstruction: An Investigation of Deconstruction Activity in Four Cities, 2001*, <http://www.nahbc.org/bookstore/cw0303w.aspx> (accessed November 20, 2008); United States Department of Housing and Urban Development, *Deconstruction: A Community Development Tool at Work in Milwaukee*, <http://www.huduser.org/periodicals/fieldworks/0801/fworks4.html> (accessed November 20, 2008).

116. Vacant Properties Survey, June-August, 2008.

8.2 MPNA Strategies

The MPNA could reinforce and complement the efforts of the Land Bank to get key homes reoccupied and to create new uses for vacant parcels. The MPNA could increase demand for housing and homeownership through a neighborhood marketing campaign. Where homes are removed, the MPNA could consider implementing alternative uses, such as community gardens.

Strategy 1: Organize a Marketing Campaign

To get vacant homes reoccupied, the MPNA will need to attract new residents; one way to accomplish this is through neighborhood marketing. The MPNA can identify the area's target population and advertise neighborhood assets to potential homebuyers. The MPNA could target renters in the neighborhood and those working nearby.¹¹⁷ Meeting with local realtors to discuss the area's marketability could assist the MPNA in designing an effective campaign. The MPNA could improve demand for housing by pursuing the following three steps:

Create a marketing campaign

The first step in developing the marketing campaign is to discover whom to focus on. Families with children often purchase starter homes in the neighborhood but

117. Alan Mallach, "Fostering Sustainable Reuse of Abandoned Properties," National Housing Institute, www.nemw.org/FosteringReuseAbandonedProperties.pdf (accessed February 2009), 1.

move out within a couple of years.¹¹⁸ Mott Park has a larger percentage of college-age (18-25) and young adults (25-39) than the city as a whole. Also, several older adults have lived in the neighborhood for a long time. Concentrating on young professionals and older adults may be a starting point for a marketing campaign.

The second step is to identify neighborhood assets¹¹⁹ that make the neighborhood attractive to college-age, young, and older adults. Proximity to Kettering University and quality, affordable rental properties are assets for college-age students. Young and older adults with limited funds may be attracted to Mott Park's affordable housing. All three groups will likely appreciate other neighborhood amenities, including the central park, variety in housing styles, proximity to major centers of employment (including the hospitals and universities), and the strong cultural institutions in the city.

The third step¹²⁰ is to entice these target groups to live in Mott Park. The MPNA could develop strategies to help potential residents learn about neighborhood assets. For instance, concentrating on bringing student rental properties up to specific standards is one way of making that asset more attractive to potential student renters. To accomplish this, the neighborhood association could

118. Marta-Wyngaard Tauakoli (MPNA President), personal communication, June 21, 2008.

119. Alan Mallach, "Fostering Sustainable Reuse of Abandoned Properties," 2.

120. Ibid.

work with the city of Flint Development Division Department of Transportation to establish the new rental improvement program in Mott Park. Another strategy is to market the neighborhood's location as an affordable housing choice that is conveniently located nearby employers. Figure 8.3 summarizes marketing approaches for the neighborhood association.

Figure 8.3. Approaches to Marketing the Mott Park Neighborhood

- Partner with local realtors to create an effective campaign;
- Create promotional materials, such as a brochure, with a neighborhood profile highlighting the area's assets;
- Post information about homes for sale on the neighborhood association's websites;
- Work with local churches, universities, and other employers to promote Mott Park as a conveniently located and affordable housing choice;
- Organize neighborhood tours to showcase properties for sale; and
- Publicize neighborhood events and accomplishments in the local media.

Source: Danielle Bober, Peter Bratt, Khalilah Burt, Syeda Naqvi, Beth Rothman, Dave VanderZee, Putting Back the Welcome Mat: A Neighborhood Guide for Turning Vacant Houses into Homes, University of Michigan, Urban & Regional Planning, 2007, 30.

Strategy 2: Create a community garden

One way to reinvent vacant lots is through the creation of a community garden. Gardens have always been popular in Mott Park, and the MPNA once had an adopt-a-garden program; at one point, there were thirteen raised beds in the park.¹²¹ Community gardens come in many forms, often determined by the neighbors' desires. Some groups focus solely on flowers, while others grow vegetables. Some gardens feature a single communal plot, while others provide individual plots for a number of residents. Community gardens often connect residents with each other through regular gardening sessions and help establish relationships among residents. Case Study 8.4 explores how one Michigan church created a community garden that had a positive influence on surrounding residents. The MPNA could partner with St. John Vianney Church, Calvary United Methodist Church, or Kettering University to do something similar.

Mott Park has several potential spots for gardens. A portion of the large central park could be converted into a single garden or the neighborhood association could create gardens on existing vacant lots throughout the neighborhood. Clusters of houses in poor condition exist in the North-Northeast Zone; the Land Bank could assist the MPNA by gaining control and demolishing them, and transferring the vacant lots to the neighborhood association. The MPNA could then work with interested neighbors, neighborhood churches, and Kettering students

121. Mary Hearst, "Mott Park Neighborhood Association" in *From seeds to stories: The Community Garden Storytelling Project of Flint* ed. Katherine Alaimo, Ph. D. and David Hassler, (Flint, MI: PrintComm, 2003) 73-74.

to develop garden plots on the vacant lots.¹²²

Case Study 8.4. St. Paul Lapeer Community Garden

The St. Paul, Lapeer, church owned 40 acres of vacant land near a handful of low-income housing apartment complexes. The church created a task force to study the feasibility of creating a community garden. In addition to congregation members, the task force included representatives from the Michigan State Extension Service as well as certified master gardeners. The task force originally agreed to create six individual gardens measuring 10' X 20' and the number of plots has since expanded to 20. The gardens were created through volunteer work, donations, and grants. Church members and master gardeners volunteered time, and local businesses donated supplies like seeds and equipment. A manager of a nearby apartment complex reported that the gardens have helped the neighborhood by encouraging conversations and interactions between church members and residents. Additionally, the gardens' success has allowed the gardeners to share the food with local residents and soup kitchens.

Source: Judy Eick, "Sharing Food, Sharing Faith," Michigan In Touch, Vol. 7(5) October/November 2008.

122. Salem Housing has a community tool shed with garden equipment that can be used for community projects.

8.3 Conclusion

Many of the strategies in this chapter involve retrofitting houses and marketing the neighborhood to help get houses reoccupied. The Land Bank could help the neighborhood by improving vacant houses and removing the most blighted properties. The Land Bank and neighborhood association could work with local realtors with intimate knowledge of the neighborhood to sell homes and learn about the local market. An effective marketing campaign could increase homeownership in Mott Park. The Land Bank and the MPNA could work together to create community gardens to beautify vacant lots. The next chapter gives an implementation schedule of all of the strategies in the plan.

Figure 8.4. Mott Park Garden



Source: Mary Hearst, "Mott Park Neighborhood Association" in From seeds to stories: The Community Garden Storytelling Project of Flint ed. Katherine Alaimo, Ph. D. and David Hassler, (Flint, MI: PrintComm, 2003), 74.

CHAPTER 9: IMPLEMENTATION OF STRATEGIES

This plan outlines several strategies for the Land Bank and the Mott Park Neighborhood Association to address the increasing number of vacant homes in the neighborhood. It also provides strategies for the MPNA to increase resident participation. Encouraging and sustaining resident participation is an important first step in strengthening the neighborhood; therefore, this chapter includes two ways to support this. The chapter then discusses how the strategies presented in this plan can be implemented over time.

9.1 Early & Long-Term Support Mechanisms for Implementation

Major themes in this plan include combining the endeavors of the Land Bank and the MPNA to stabilize the neighborhood; this includes many activities that the MPNA could accomplish through volunteer work. The volunteer-based MPNA could benefit from assistance to secure participation in the early stages of implementation. The Land Bank could help the MPNA accomplish this by partnering with a community organizer through a program like AmeriCorps; other organizations in Flint such as Salem Housing and Court Street Village already employ AmeriCorps members in community outreach positions. In the future, the neighborhood organization could consider a partnership with a community development corporation (CDC).

Partner with a community organizer

A community organizer could help the MPNA connect with residents from all three neighborhood zones. An organizer focused on connecting residents with each other could help bring together homeowners and renters, new residents and old. Working with an organizer in this early stage could result in a more cohesive neighborhood and a diverse volunteer base.

Partner or create a CDC or non-profit

Of the three existing Flint CDCs, none currently work with the Mott Park neighborhood. However, residents are eligible for some programs provided by Flint Neighborhood Improvement & Preservation Project (Flint NIPP).¹²³ Working with a CDC could provide the MPNA with additional resources, including funding, to address neighborhood issues.

9.2 Implementation Strategies

Each strategy falls into short, intermediate, or long term priorities for implementation. Persistent attention to most of the strategies will be needed for successful implementation, and the table reflects this. This is especially true for strategies that build on another. Table 9.1 outlines each planning strategy with a timeline for implementation; it also includes a list of potential partners.

123. Janelle Jackson (Flint NIPP), personal communication, April 22, 2009.

Short Term activities are those that can be implemented within the first year using few resources and without assistance from other organizations. For instance, the Land Bank and the MPNA could immediately provide residents with information about mortgage foreclosure counseling services.

Intermediate activities require additional resources and organization. These activities can be implemented within 1 to 5 years with additional support. Examples of intermediate activities could include the Land Bank's demolishing homes in very poor condition and the MPNA's pursuing resources to turn the new vacant lots into gardens.

Long Term activities require significant resources and sustained coordination between organizations. These activities also require considerable commitment from both the Land Bank and neighborhood residents. Such activities include the creation of a computerized neighborhood tracking system and an effective nuisance abatement program.

Table 9.1. Implementation of Strategies

OBJECTIVE	RESPONSIBLE PARTY	STRATEGY	ACTIVITY	SHORT TERM	INTERMEDIATE	LONG TERM	EXAMPLES OF PARTNERS
Building Community Participation	Land Bank	Encourage Participation	Notify Residents About Meetings	X	X		MPNA
			Facilitate Meetings	X	X		MPNA
		Connect MPNA with Partners	Identify Partners	X	X		UM Flint, Mission of Peace, Metro Housing, Green Path
		Facilitate Projects	Demolish Homes		X	X	Keep Genesee Co. Beautiful, churches, Salem Housing
	MPNA	Use Newsletter & Web for Networking	Add houses for sale or business contacts	X	X	X	Local realtors, neighborhood residents, local businesses
			Have delivery people solicit information	X	X	X	Volunteers
		Create & Express Neighborhood Identity	Hold a photo contest			X	Metro Housing (ION2)
			Make entrance signs			X	Local businesses and artists
			Design a logo			X	Local artists
		Create Block Clubs	Operate a welcoming committee	X	X	X	Volunteers (or Block Club Captains)
			Organize volunteer teams	X	X	X	Volunteers (or Block Club Captains)

Reclaiming the Neighborhood

OBJECTIVE	RESPONSIBLE PARTY	STRATEGY	ACTIVITY	SHORT TERM	INTERMEDIATE	LONG TERM	EXAMPLES OF PARTNERS
(Continued) Building Community Participation	MPNA	Create Involvement Committee	Recruit new MPNA members	X	X	X	Volunteers
		Identify & Foster Partnerships	Find organizations that can help the MPNA accomplish goals	X	X	X	Mortgage foreclosure counselors, Keep Genesee Co. Beautiful, ION2
		Create a Community Space	Find a permanent space where the MPNA can meet and store records		X		Local churches, neighborhood's commercial space, Kettering, Children's Museum
Prevent, Monitor, & Report Vacancies	Land Bank	Establish Mortgage Foreclosure Counseling Partnerships	Mail educational materials to residents	X	X		Metro Housing, Green Path, Mission of Peace
			Place material on web	X	X	X	
		Create a Neighborhood Tracking System	Develop a GIS system to track homes at risk of vacancy			X	University of Michigan, North Arrow Technologies, city of Flint, neighborhoods
	MPNA	Provide Information to Residents	Place counseling material & signs of vacancy on web	X	X	X	Metro Housing, Green Path, Mission of Peace
		Monitor & Report potential vacancies	Monitor neighborhood		X	X	Land Bank, volunteers, Kettering, churches
			Report findings to MPNA & the Land Bank	X	X	X	

Reclaiming the Neighborhood

OBJECTIVE	RESPONSIBLE PARTY	STRATEGY	ACTIVITY	SHORT TERM	INTERMEDIATE	LONG TERM	EXAMPLES OF PARTNERS
Maintain Vacant Homes	Land Bank	Perform Minor Maintenance	Use subcontracts	X	X		Local companies
			Use Clean & Green		X		MPNA or other neighborhood residents
	MPNA	Create a Neighborhood Maintenance Group	Organize Work	X	X	X	Volunteers, Citizens Nuisance Task Force
			Prioritize Work	X	X	X	
			Apply for Clean & Green		X		Land Bank, adjacent neighborhood assoc.
		Record & Report Code Violations	Organize volunteers to monitor potential vacancies	X	X	X	Citizen's Nuisance Task Force
			Participate in city's code enforcement program			X	X
Get Control of Vacant Homes	Land Bank	Acquire Vacant Homes	Pursue clusters of vacant homes	X	X	X	U.S. Department of Housing and Urban Development (HUD)
			Use tax-foreclosure laws	X	X	X	Genesee Co. Treasurer's Office
			Use HUD programs	X	X	X	HUD, Genesee County, MSHDA
			Pursue other REO homes	X	X	X	Banks, preferred realtors
		Use code enforcement to acquire nuisance vacant properties	Create a city-wide nuisance abatement program			X	X

Reclaiming the Neighborhood

OBJECTIVE	RESPONSIBLE PARTY	STRATEGY	ACTIVITY	SHORT TERM	INTERMEDIATE	LONG TERM	EXAMPLES OF PARTNERS
Retrofit & Reoccupy Homes or Remove Homes & Reinvent Vacant Lots	Land Bank	Repair or Retrofit Homes	Use energy efficient renovations		X	X	Habitat for Humanity, LISC, MSHDA, LEED for Homes
		Promote Home-ownership	Work with Preferred Realtors	X	X	X	Local realtors
			Create a Marketing Strategy	X	X		Local realtors, MPNA, local employers, colleges, churches
			Use Rental Program		X		Local employers, churches, colleges
		Deconstruction or Demolition	Remove homes in poor condition		X	X	Habitat for Humanity, Local companies
			Reuse Vacant Land		X	X	MPNA, churches, Keep Genesee Co. Beautiful
	MPNA	Organize a Marketing Campaign	Work with realtors to understand the market	X	X		Local realtors currently working in Mott Park
			Identify potential purchasers	X	X		Local realtors currently working in Mott Park
			Identify neighborhood assets	X	X		UM-Flint to survey residents
			Market the neighborhood		X	X	Local realtors, MPNA, local employers, colleges, churches
		Create a Community Garden	Build garden(s) around neighborhood	X	X	X	Keep Genesee Co. Beautiful, churches, students, local businesses

9.3 A Vision of Mott Park's Future

This plan outlines strategies for the Land Bank and the MPNA to create a new future for the neighborhood. Community gardens and community events are ways residents can connect with one another and invest in their neighborhood. Working together with the Land Bank and other community partners, the association can strengthen the organization and neighborhood by building upon community assets and creating new opportunities for resident involvement.

APPENDIX A: SURVEY FORMS

Housing Conditions Checklist

Housing Conditions Checklist

Building Frame/Structure

Minor: Building is not leaning, but foundation is in need of minor repairs or is missing materials

Major: The building is not straight - leans or tilts

No problems

Roof/Chimney/Gutters:

Minor: Minor deterioration, improper roof repair; Some mortar missing from chimney; gutters in need of repair

Major: A lot of deterioration, missing material, holes in roof, or sagging roof
A lot of mortar missing from chimney or chimney is leaning.

No problems

Windows/Doors:

Minor: Window frames need replacing or paint is peeling

Major: Windows missing, doors missing or rotted

No problems

Siding/Paint:

Minor: Some peeling or cracking paint

Major: (brick building) Building missing many bricks
(frame building) Wood siding is rotted

No problems

Porch:

Minor: Separation of the porch from the building, paint needed

Major: Significant deterioration; steps missing, porch sagging, supports holding up porch are rotted

No problems

Select Appropriate "Definition of Housing Condition:"

Good (A): Building looks structurally sound and well maintained. It needs no more than two minor repairs. It is not leaning or tilted and the foundation is in good shape. The building may need some general maintenance, such as the replacement of window frames or painting.

Fair (B): House is structurally sound, and may need three or more minor repairs, but no more than one major repair. The building could be rehabilitated fairly inexpensively to improve its rating.

Poor (C): The house may not be structurally sound, and needs two or more major repairs. The building may have broken windows or the porch may look like it is falling off the structure. Major repairs need to be made for this building to be safe, adequate housing.

Should be Demolished (D): This house is not structurally sound and should not be lived in. It may have fire damage or it may be leaning. If the building has not been secured and boarded up, make sure to indicate that the house is "open and dangerous."

Vacant (E): No structure stands in the lot although there may be debris

Unoccupied: The structure appears to be unoccupied. Place in one of the following three categories:
Unoccupied (U) - Appears unoccupied, but it is not for sale or boarded
Unoccupied for Sale (US) - Unoccupied and for sale
Unoccupied/Boarded (UB) - Unoccupied and boarded up (could also be for sale and is only used if boarded)

Building Survey Sheet

1. Street Name and Address: _____

2. Unit Type/Use:
 Single - Family (Represented on map by a letter on the map): _____
 Duplex (Represented by a 2 plus a letter): _____
 Multi - Family (Represented by the number of units plus a letter): _____
 Comments: _____

3. Occupancy: _____ Occupied _____ Unoccupied Status

4. Building Condition (based on assessment): _____

5. Lot Condition:
 _____ Good - well maintained
 _____ Fair - minor yard work or clean up needed
 _____ Poor - overgrown weeds, trash or debris present
 _____ Vacant Lot

6. Photo Taken _____

7. Survey Completed by: _____ Date: _____ 2008

Online Information on Building

1. Ward and Item Number (Property ID Number): _____

2. Owner - Occupied: _____ Renter Occupied: _____

3. Taxpayer of Record (Name and Address): _____
 Title Holder: _____

4. Current Zoning: _____

5. Age of Building: _____

6. Assessed Value: _____

7. Sources _____

Block Conditions Rating Form

BLOCK CONDITION CODING SHEETS

These coding sheets were adapted from The Project on Human Development in Chicago Neighborhoods Systematic Social Observation coding sheets that were developed by Felton J Earls, Stephen W. Raudenbush, Albert J. Reiss Jr., and Robert J. Sampson.

Date: _____ Start Time: _____ am pm End Time: _____ am pm

Partner Name: _____ Partner Name: _____

VERY IMPORTANT!!!
On the diagram below, please write the street names to indicate the starting point of your observations. Please include the range of addresses present on that block face. For example, 4700- 4900.

1 B

Street Name: _____

Address Range: _____

2 B

3 B

Street Name: _____

Address Range: _____

4 B

QUESTIONS ABOUT ENTIRE STREET				
QUESTION	BLOCK FACE			
	1B	3B	2B	4B
1. Volume of Traffic (CHECK ONE)				
1) No Traffic				
2) Light (occasional cars)				
3) Moderate				
4) Heavy (steady stream of cars)				
	1B	3B	2B	4B
2. Condition of the Street (CHECK ONE)				
1) Under Construction				
2) Very Poor (many sizeable cracks, potholes, or broken curbs)...				
3) Fair				
4) Moderately Good (no sizeable cracks, potholes, or broken curbs)				
5) Very Good				
	1B	3B	2B	4B
3. How noisy is the street? (CHECK ONE)				
1) Very Quiet – easy to hear almost anything				
2) Fairly Quiet – can hear people walking by talking, though you may not understand them				
3) Somewhat Noisy – voices are not audible unless very near				
4) Very noisy - difficult to hear a person talking near to you.				
	1B	3B	2B	4B
4. Are there any people visible on the street? (CHECK ONE)				
1) Yes				
2) No (Skip to Question 6)				
	1B	3B	2B	4B
5. How were you regarded by the people on the street? (CHECK ALL THAT APPLY)				
1) No people around				
2) Paid Little or No Attention by Those Around				
3) Treated with Suspicion				
4) Friendly Responses/Greetings/Helpful				
5) Polite Responses to Own Questions				
6) Queried About what One was Doing in Area				

QUESTIONS ABOUT INDIVIDUAL BLOCK FACES				
QUESTION	BLOCK FACE			
	1B	3B	2B	4B
6. Which of the following are present on the block face? (CHECK ALL THAT APPLY)				
1) Abandoned cars				
2) Empty beer or liquor bottles in streets, yards, or alleys				
3) Condoms on the sidewalk, in gutters, or street				
4) Needles, syringes, or drug-related paraphernalia on the sidewalk, in gutters, or street				
	1B	3B	2B	4B
7. Are there cigarette or cigar butts or discarded cigarette packages on the sidewalk or in gutters? (CHECK ONE)				
1) Yes				
2) No				
	1B	3B	2B	4B
8. Is there garbage, litter, or broken glass in the street or on the sidewalks? (CHECK ONE)				
1) None				
2) Light (some is visible)				
3) Moderate				
4) Heavy (visible along most or all of the street)				
	1B	3B	2B	4B
9. Are there trees lining the street of the block face? (CHECK ONE)				
1) Most or all of the block face				
2) Some				
3) None				
	1B	3B	2B	4B
10. Is there graffiti on buildings, signs, or walls? (CHECK ONE)				
1) Graffiti visible				
2) No visible graffiti				
	1B	3B	2B	4B
11. Is there evidence of graffiti that has been painted over? (CHECK ONE)				
1) Yes				
2) No				
	1B	3B	2B	4B
12. Are there any murals/paintings on sides of buildings/walls? (CHECK ONE)				
3) Yes				
4) No				



QUESTIONS ABOUT INDIVIDUAL BLOCK FACES (Continued)				
	1B	3B	2B	4B
13. Are the following signs visible? (CHECK ALL THAT APPLY)				
1) Neighborhood or Crime Watch				
2) Block Home or Safe Haven				
3) Security Warning Signs				
4) Signs advertising tobacco products				
5) Signs advertising beer, whiskey, or other alcohol				
6) Houses with FOR SALE signs				
7) Traffic signs (stop, yield, children playing)				
	1B	3B	2B	4B
14. Are sidewalks cracked, broken, uneven or damaged? (CHECK ONE)				
5) None				
6) Light (some is visible)				
7) Moderate				
8) Heavy (visible along most or all of the street)				
	1B	3B	2B	4B
15. Is there any residential housing on the block face? (CHECK ONE)				
1) Yes				
2) No				
	1B	3B	2B	4B
16. What type of residential housing is in the block face? (CHECK ALL THAT APPLY)				
1) Detached single family houses				
2) Two family house/duplex				
	1B	3B	2B	4B
17. What type of residential housing occupies the <i>most</i> space on the block face? (CHECK ONE)				
1) Detached single family houses				
2) Two family house/duplex				
	1B	3B	2B	4B
18. In general, how would you rate the condition of <i>most</i> of the residential units in the block face? (CHECK ONE)				
1) Very well kept/good condition – attractive for its type				
2) Moderately well kept condition				
3) Fair condition (peeling paint, needs repair)				
4) Poor/Badly deteriorated condition				
	1B	3B	2B	4B
19. In general, how would you rate the condition of <i>most</i> of the lawns in the block face? (CHECK ONE)				
1) Very well kept/good condition – attractive for its type				
2) Moderately well kept condition				
3) Fair condition				
4) Poor/Badly deteriorated condition (overgrown, neglected)				

QUESTIONS ABOUT INDIVIDUAL BLOCK FACES (Continued)				
	1B	3B	2B	4B
20. Are there window bars/gratings on residential doors or windows? (CHECK ONE.)				
1) On almost all houses/apartments				
2) On about half of the houses/apartments				
3) On a few of the houses/apartments				
4) On none of the houses/apartments				
	1B	3B	2B	4B
21. What type of building materials are used in the majority of residential housing on the block face? (CHECK ONE)				
1) Brick				
2) Aluminum siding				
3) Wood				
4) One or more materials				
	1B	3B	2B	4B
22. Are fences present around residential housing? (CHECK ONE)				
1) On almost all houses/apartments				
2) On about half of the houses/apartments				
3) On a few of the houses/apartments				
4) On none of the houses/apartments (Skip to Notes Section)				
	1B	3B	2B	4B
23. What types of fences are present around the residential units of the block face? (CHECK ALL THAT APPLY)				
1) Chain link				
2) Picket Fence				
3) Barbed wire				
4) Natural fencing				
5) Privacy Fence				

Notes

Source: Danielle Bober, Peter Bratt, Khalilah Burt, Syeda Naqvi, Beth Rothman, Dave VanderZee, Putting Back the Welcome Mat: A Neighborhood Guide for Turning Vacant Houses into Homes, University of Michigan, Urban & Regional Planning, 2007, 75-79.

APPENDIX B: MONITORING HOUSES CHECKLIST

 Prince William County - Neighborhood Services 5 County Complex Court, Suite 280, Woodbridge VA 22192 703-792-7018 or nsd@pwcgov.org 	
<p>Neighborhood "Eyes and Ears" Checklist for Vacant Houses</p> <p>By completing this form you are volunteering to monitor the vacant house until it is inhabited. We ask that if you observe criminal activity in progress, that you immediately call 9-1-1. If you need to report tall grass, please call Neighborhood Services at 703-792-7018. Your assistance is invaluable in preventing deterioration in your neighborhood. Thank you!</p>	
Name of volunteer monitor	Date
Volunteer contact phone/email	
Address of vacant house	
Pool completely fenced?	Yes/No
Running water or lights left on? (Circle one or the other if "yes")	
Trash, debris and items left outside	List items
Open doors or windows broken	Number and location on house
Height of tall grass/weeds	
(Please call 703-792-7018 to report tall grass if this is the only condition at this address.)	
Graffiti and location (house, fence, shed)	
(Please report this to PW Police at 703-792-6500 for documentation of the crime.)	
Signs of theft; appliances, copper pipe	Describe
Signs of other criminal activity	Describe
Structural damage (siding, shutters, paint)	Describe
<p>Thank you for being attentive to your neighborhood. Please phone Neighborhood Services with this information (703-792-7018) or fax the form to 703-792-5969.</p> <p><i>Partnering with Communities to create a better Prince William County</i></p>	

Source: Prince William County of Virginia, "Citizens help with vacant homes," Prince William County of Virginia, 2003-2009, <http://www.pwcgov.com/docLibrary/PDF/008268.pdf> (accessed April 30, 2009)

APPENDIX C: INGHAM COUNTY RESOLUTION

SUBSTITUTE ADOPTED - JANUARY 22, 2008	Page 1 of 1
SUBSTITUTE	ADOPTED - JANUARY 22, 2008 Agenda Item No. 9
Introduced by the County Services and Finance Committees of the: INGHAM COUNTY BOARD OF COMMISSIONERS	
RESOLUTION TO AUTHORIZE TREASURER TO PURCHASE HUD FORECLOSED PROPERTY IN THE NAME OF THE COUNTY FOR DEPOSIT INTO THE INGHAM COUNTY LAND BANK FAST TRACK AUTHORITY INVENTORY	
RESOLUTION #08-002	
WHEREAS, there exists in Ingham County a need to provide high quality affordable housing; and	
WHEREAS, in an effort to expand its partnership with local governments in helping to foster housing opportunities for low to moderate income families and address specific community needs, HUD has introduced a Good Neighbor Program; and	
WHEREAS, this program facilitates the sale of aged HUD inventory of single family homes to local governments for one dollar (\$1.00); and	
WHEREAS, all profits of sales of HUD homes will go to support local housing/community development initiatives; and	
WHEREAS, improvement to the quality of the housing stock in Ingham County is a primary purpose of the Ingham County Land Bank Fast Track Authority (Land Bank) which was created under the guidance of the County Treasurer, with the concurrence of the County Board of Commissioners, and an Intergovernmental Agreement with the Michigan Land Bank Fast Track Authority; and	
WHEREAS, the acquisition of certain HUD properties is in the public interest of the citizens of Ingham County.	
THEREFORE BE IT RESOLVED, that the County Treasurer is authorized to acquire in the name of Ingham County and on behalf of the Land Bank, those properties that fit the goals of the Land Bank Authority and transfer said properties to the Land Bank for disposition.	
BE IT FURTHER RESOLVED, that all cost of participation in this acquisition program shall be covered by the Land Bank.	
BE IT FURTHER RESOLVED, that the Board Chairperson and County Clerk are authorized to sign any necessary documents as approved to form by the County Attorney.	
COUNTY SERVICES: Yeas: Nolan, De Leon, Copedge, Soule, Grebner, Severino Nays: None Absent: None Approved 1/15/08	
FINANCE: Yeas: Grebner, Hertel, Weatherwax-Grant, Celentino, Schor Nays: None Absent: Dougan Approved 1/16/08	
http://ingham.org/BC/BC/INDEX/2008/08-02.htm	4/18/2008

Source: Eric Schertzing (Ingham County Treasurer), received via email, May 1, 2009.

