



CUYAHOGA LAND BANK 2018 COMMUNITY IMPACT REPORT



PARTNERING TOGETHER

RIISING TO THE CHALLENGE

TRANSFORMING NEIGHBORHOODS



The mission of the cuyahoga land bank is to strategically acquire properties, return them to productive use, reduce blight, increase property values, support community goals and improve the quality of life for County residents.





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A Message from our Chairman and President



Anthony Brancatelli
Chairman

It's hard to believe that nine years have passed since we began this journey. The real estate crisis brought widespread abandonment, neighborhood blight, and plummeting housing prices. We set out to overcome some enormous obstacles when the Cuyahoga Land Bank was formed in 2009.

Following the passage of Senate Bill 353, which authorized the creation of the Cuyahoga Land Bank, there have been many transformative developments, wonderful collaborations, and creative success stories to applaud. The Cuyahoga Land Bank has positively capitalized on its resources, partnerships, initiatives and programs to help re-shape the housing landscape, strengthen our communities and stabilize the County tax base.

The underlying theme of our efforts is that of impact. We are results-driven. Our state-of-the-art Property Profile System lets us dissect neighborhood housing data on many levels to provide for strategic planning and development, and promote thoughtful decision-making, careful planning and execution. This work is positively transforming neighborhoods in real time.

The Cuyahoga Land Bank has demolished thousands of abandoned, blighted properties and is the largest facilitator of home renovations throughout the county. Blighted commercial structures have been repurposed into economic development triumphs, public nuisance properties have been turned into community green spaces, and vacant lots turned into side yards for homeowners and community gardens.

Our efforts have placed more than 1,700 formerly abandoned homes back onto the

“The underlying theme of our efforts is that of impact.”

tax roll and into the hands of proud new homeowners. And we designed programs geared to help veterans, low and moderate income citizens, refugees and other disadvantaged populations achieve the dream of owning safe, affordable housing. As of September 2018, we have demolished more than 7000 abandoned blighted properties to improve neighborhood safety, appearance, and property values, and clear a path for redevelopment.

We understand there is power in partnerships. We work closely with our County agencies, the Cuyahoga County Council and its president Dan Brady, Cuyahoga County Executive Armond Budish, Cleveland Mayor Frank Jackson and the Cleveland City Council, public officials countywide, a thriving network of Community Development Corporations, and faith-based and social service organizations to transform our neighborhoods. Indeed, our motto is, “All hands on deck!”

Moving forward, we will continue to concentrate on our six core competencies – strategically acquire properties, return them to productive use, reduce blight, increase property values, support community goals, and improve the quality of life for county residents. And we will do so in innovative, collaborative ways.

During the foreclosure crisis of 2008, it was easy to be overwhelmed by the bad news; but hard-earned progress has been made. In the pages ahead, you’ll see highlights of our achievements. We owe thanks to our talented and professional board leadership, countless community partners, business partners, supporters and staff who continue to reshape the destiny of our region.

We learn from the past but always look forward.



Gus Frangos
President and
General Counsel



“ Since its inception, the Cuyahoga Land Bank has been essential to redevelopment and revitalization throughout our county. The Cuyahoga Land Bank’s ability to acquire and repurpose troubled properties for economic and community impact is crucial to strengthening our neighborhoods.”

Armond Budish
Cuyahoga County Executive

“ As part of my Healthy Neighborhoods Initiative, we are building partnerships that increase investment in people, properties and businesses in our neighborhoods. These partnerships are designed to stop any decline and stabilize neighborhoods, preparing them for future growth. My Administration’s partnership with the Cuyahoga Land Bank is part of this neighborhood investment. By working together to remove blighted structures and assemble land, we are creating equitable health, wealth and prosperity for all people in every neighborhood.”

Frank G. Jackson, Mayor
City of Cleveland

“ The Cuyahoga Land Bank is a national leader in strategic blight removal and community development. It is an essential partner in administering the Cuyahoga County Property Demolition Program, which has eliminated over 2,000 blighted structures in under two years. The Cuyahoga Land Bank has played an integral role in stabilizing the housing market following the 2008 foreclosure crisis.”

Dan Brady, President
Cuyahoga County Council

“ The Cuyahoga Land Bank has earned a reputation for professional excellence under the leadership of Gus Frangos, President and General Counsel. From robust data systems and efficient workflow operations to innovative housing programs and partnerships, the Cuyahoga Land Bank is making valuable contributions to the national dialogue on a land bank’s role in neighborhood stabilization and revitalization efforts.”

Take it to the Bank: How Land Banks Are Strengthening America’s Neighborhoods, Center for Community Progress 2014

The Cuyahoga Land Bank: The Fundamentals

Our Governance and Funding

The Cuyahoga Land Bank is governed by a nine-member board of directors, consisting of the Cuyahoga County Executive, Cuyahoga County Treasurer, an appointee of the Cuyahoga County Council (statutory directors); one member selected each by the mayor and council of the largest city within the county (Cleveland), and four members unanimously selected by the statutory directors.

The powers of the Cuyahoga Land Bank are similar to those of private corporations. They are nimble and transaction-oriented, yet have governmental capabilities as well. The Cuyahoga Land Bank's primary funding consists of interest and penalties on collected delinquent real property taxes. The County itself does not provide direct tax dollars, neither is the County liable for the Cuyahoga Land Bank's operations and obligations.

Our History

The Cuyahoga Land Bank is the nation's first land bank of its kind, and it is a national model for other land banks.

The Cuyahoga Land Bank is a private, non-profit, government-purposed entity formed in 2009 following passage of Ohio Senate Bill 353 which granted county land banks the special community development powers needed to improve neighborhoods. Municipal "passive land banks" existed in Ohio since the 1970s, but these were not intended to address the torrent of mortgage and tax foreclosures post-2007. Conversely, county land banks were given robust legal and transactional powers that allow for a more aggressive response to the surge of vacant, abandoned and tax-foreclosed properties.

Our Mission

The mission of the Cuyahoga Land Bank is to strategically acquire properties, return them to productive use, reduce blight, increase property values, support community goals and improve the quality of life for County residents.



Working with County Agencies on Strategic Tax Foreclosure

The Cuyahoga Land Bank acquires approximately 100 vacant and abandoned blighted properties per month. Most properties come from tax foreclosure. One might think that tax foreclosing on abandoned, blighted properties is a simple task. In reality, it requires careful interaction and cooperation between six County agencies. Recognizing how important strategic tax foreclosure is to neighborhood stabilization, coordination and data-sharing amongst these agencies is essential.

The process for each abandoned property tax foreclosure is described below:

1

The **County Fiscal Office** “certifies” and advertises the delinquency.

2

The **Treasurer** pursues tax collection through its taxpayer services department.

3

If taxes remain unpaid, the Treasurer refers these properties to the **County Prosecutor** for foreclosure. Prosecutors carefully research title information, all parties having an interest in the property, whether an owner is in the military, or if there is a bankruptcy, probate or another impediment to filing the case.

4

The case is filed with the **Clerk of Court** which docket and keeps procedural track of the case and serves all parties to the lawsuit.

5

The case is assigned either to the **Board of Revision (BOR)** or the **Court of Common Pleas**. Delinquent abandoned, blighted properties are usually filed in the BOR, while occupied or commercial properties are filed with the courts. If taxes remain unpaid, the court or BOR issues a decree of foreclosure.

6

Thereafter, the **Sheriff's Office** either exposes the property for sale for the amount of the taxes or, if requested by a land bank, the property is directly transferred to the municipal or Cuyahoga Land Bank without a sale.

This process protects both the due process rights of taxpayer-owners while protecting citizens from blighted properties and tax delinquencies. The skillful and dedicated work of these County agencies is integral to the community development efforts amongst cities, the County, housing organizations and other non-profits.



“The Cuyahoga Land Bank has been a very important part of the revitalization of Cuyahoga County. Its work in improving the most vulnerable neighborhoods in the region has lifted the entire region.”

Kevin M. Kennedy
Mayor, City of North Olmsted



“We cannot say enough about the Cuyahoga Land Bank. As Mayor, I have been devoted to working with the Cuyahoga Land Bank on key projects which are improving the community, creating economic development sites and continuing the City of Bedford Heights’ progress. Whether targeted demolitions, research, stabilization or environmental technical assistance, the expertise of the Cuyahoga Land Bank is a crucial partner in the city’s redevelopment.”

Fletcher Berger
Mayor, City of Bedford Heights



“The Cuyahoga Land Bank’s diligence in working to rid our city of vacant and abandoned properties and its expertise in acquiring vacant lots for future land assembly has been a significant part of a measurable and attainable recovery plan, making our city a more desirable place to live and stabilizing our economy.”

Annette Blackwell
Mayor, City of Maple Heights

“The Cuyahoga Land Bank is the most important ally our communities have as they continue to recover from the housing crisis. It has made great strides in eliminating the backlog of vacant and abandoned properties in hard-hit communities and is an invaluable advocate for needed demolition resources.”

Jennifer Kuzma, Director, First Suburbs Consortium of Northeast Ohio



PARTNERING TOGETHER

“Because of the work being done in my community by the Cuyahoga Land Bank, it is now a possibility to visualize a thriving and stable community.”

Anita Gardner, Founder and Executive Director, Concerned Citizens Community Council



Housing Solutions Through Community Collaboration

Beyond demolition and renovation of blighted properties, the Cuyahoga Land Bank helps many special needs and at-risk populations in our community. Since 2014, the Cuyahoga Land Bank has partnered with dozens of social service, faith-based and non-profit organizations that offer affordable housing, community stabilization, and skilled training opportunities, not otherwise supportable by the market.

The goal is to match worthy non-profits with suitable distressed homes that can be renovated for the group's clients through their networks of philanthropy.

This happens through property donations to these mission-based organizations and churches. This has resulted in affordable housing solutions that address housing needs for veterans, recovery housing, single mothers, those aging out of foster care, and individuals re-entering the community after incarceration.

To promote this work, in 2017 the Cuyahoga Land Bank initiated a Community Collaboration Grant Program which selected worthy home renovation projects having the greatest opportunity of successfully impacting neighborhoods and underserved individuals.



COLLABORATION 101

Over 150 leaders of faith-based and non-profit organizations in Cuyahoga County attended the first-ever Cuyahoga Land Bank Community Collaboration Workshop at the City Mission in Cleveland. Participants learned how to work with the Cuyahoga Land Bank to repurpose vacant and abandoned land, expand affordable housing options for our county's citizens, and assist under-served clients.



A mother and her two children move into their new home thanks to the New Horizons Housing Collaborative and the Cuyahoga Land Bank.

The Cuyahoga Land Bank partners with the City Mission Support Foundation's New Horizons Housing Collaborative. Area non-profits and faith-based organizations join to find housing solutions for the women and families served by Laura's Home, a women's crisis center on Cleveland's west side.

The Cuyahoga Land Bank donates houses to a sponsoring church or private benefactor for families transitioning from Laura's Home. With the help of volunteer contractors, tradesmen, materials suppliers and church parishioners, houses are turned into beautiful homes for the mothers and their families.

Single mothers who have completed the City Mission's program at Laura's Home eventually become homeowners, providing a permanent, stable family environment. Program participants receive food, shelter, counseling and training, and confidence-building life skills. They must also find employment or an appropriate source of income so that families can save money and create a working budget.

To date, five Cuyahoga Land Bank homes have been renovated for single mothers and their families who are now thriving in their new homes. And, these renovated homes are back on the tax role and stabilizing the streets where they are located.

New Horizons Housing Collaborative

Jordan Community Resource Center

Jordan Community Resource Center offers holistic services to women and female youths, creating a stable environment for women transitioning from incarceration. The Cuyahoga Land Bank deeded a duplex in Cleveland's Fairfax neighborhood for Jordan House Supportive Living, a 90-day transitional housing support facility that offers a clean and sober living environment. Social and supportive services help residents build strong foundations, self-confidence and self-sufficiency.

Renovations to the two three-bedroom homes were completed by professional volunteer tradespeople and in-kind donations and services.



“ The Cuyahoga Land Bank’s mission is demonstrated through its ability to strategically create partnerships with agencies assisting challenged populations. Collaboration with the Cuyahoga Land Bank has given Jordan Community Resource & Residential Center the opportunity to provide additional housing and uplift so many lives.”

**Tenisha Gant-Watson, Founder and Executive Director,
Jordan Community Resource & Residential Center**



Purple Heart Homes



The mission of Purple Heart Homes, a national non-profit organization, is simple: Provide quality and functional housing to welcome home service-connected disabled U.S. veterans. The organization accepts donations of houses in need of renovation and transforms them into beautifully renovated accessible homes for our returning fighting men and women and their families. Since 2012, the Cuyahoga Land Bank has donated homes to the Greater Cleveland Chapter of Purple Heart Homes. Supplies and services are donated by area contractors and local volunteers, materials suppliers and union laborers work to complete the full home renovations. The Cuyahoga Land Bank has collaborated on four Purple Heart Home renovation projects in the local community through 2017.



Mustard Seed Development

Mustard Seed Development is a community-based business that specializes in the renovation of homes for renters on Cleveland's near west side. Working closely with the Refugee Services Collaborative of Greater Cleveland, Mustard Seed provides affordable housing for legally resettled refugees from war-torn and oppressive regions of the world, including Syria, Rwanda and the Democratic Republic of Congo. Throughout renovation of the properties, Mustard Seed also trains these newcomers in marketable construction trade skills that lead to fair-wage employment opportunities. Since 2017, the Cuyahoga Land Bank has worked with Mustard Seed to identify five vacant and abandoned properties in its inventory, consisting of 11 rental housing units for the growing legally resettled refugee population in Cuyahoga County.

Greater Cleveland Fisher House

Nearly six years in the making, the Greater Cleveland Fisher House broke ground in March 2018 thanks to the passionate leadership of the Greater Cleveland Fisher House's president Thomas Sweeney, strategic land assembly by the Cuyahoga Land Bank, and a successful \$3 million fundraising campaign.

A Fisher House is a comfort home for the families of veterans built on the grounds of major military hospitals and Veterans Administration (VA) medical centers. The Greater Cleveland Fisher House will offer free lodging for families of veterans hospitalized and being treated at the Louis B. Stokes Cleveland VA Medical Center and other area hospitals. There are currently 64 existing Fisher Houses operating across the U.S. (and three overseas). The Cleveland VA Medical Center is the largest VA medical facility without a Fisher House – that is, until now!

The Cuyahoga Land Bank assembled the 2.5 acres of land needed for the project. Located on East 105 Street and Lee Avenue, the site is made up of several parcels that were owned by the City of Cleveland, the Cuyahoga Land Bank, Famicos Foundation, and two financial institutions. Once assembled, the Cuyahoga Land Bank donated the lots to the VA.

A groundbreaking ceremony, attended by many neighborhood dignitaries including Cleveland Mayor Frank Jackson, County Councilman Jack Schron, local Councilman Kevin Conwell, and VA Director Susan Fuehrer was held in March 2018. Schron, a 28-year Navy veteran who introduced the Cuyahoga Land Bank to the Fisher House Foundation, commended the Cuyahoga Land Bank for its work on behalf of veterans and their families.





The Cuyahoga Land Bank partners with social service, faith-based and non-profit organizations seeking to offer affordable housing opportunities.

A Growing Alliance of Community Partners

Another Chance of Ohio
Baka Neem Karoli Satsang (Baba's Yard)
Bessie's Angels
Bridge Foundation
Building Hope in the City
CAMHP/ Siggy's Village
Center for Families and Children
Children's Museum of Cleveland
Church of the Living God
City Life
City Mission of Cleveland
Clark Methodist Church
Cleveland Public Theatre
Cleveland Urban Design Collaborative
Cliquepoint Data Foundation
Concerned Citizens
Derrick Owens Memorial Park
Cleveland Police Foundation
Elizabeth Baptist Church
Envision Cleveland
Evangel Temple Holiness Church

Faith Cumberland Presbyterian Church
Glory Foundation
Greater Cleveland Fisher House
Greater Cleveland Habitat for Humanity
Humans2Nature Inc.
InFocus of Cleveland
Jordan Community Resource Center
Julie Adams House
King's Sons 820
Lake Galilee Baptist Church
Lutheran Metropolitan Ministry
Meeting Place Learning Center
Ministry of Reconciliation
Mount Pleasant Baptist Church
Mustard Seed Development
Nehemiah Collaborative
NEON Veterans Housing & Support Services
New Beginnings Church
Original Glorious Church of God in Christ

Passages, Inc.
Pneuma Chapel
Project LIFT
Purple Heart Homes
Rooms-to-Let, Slavic Village
Sagrada Familia Church
St. Francis Catholic School
St. John's African Methodist Episcopal Church
St. Martin de Porres
St. Matthew United Methodist Church
Southeast Baptist Church
Twan Billings
Village Family Farms
Vino Veritas Cellars
West Creek Conservancy
Women of Hope
Women's Wellness Foundation
The Woodrow Project
Zion Hill Missionary Baptist Church

“The Cuyahoga Land Bank has been an instrumental partner in our work, building bridges to reconnect marginalized people with the resources that individuals and communities need to thrive. In partnering with the Cuyahoga Land Bank, we are able to provide rehabilitated properties and usable spaces in neighborhoods across Cleveland.”

Paul Huneycutt, Site Coordinator, Envision Cleveland



RISING TO THE CHALLENGE

“The Cuyahoga Land Bank is widely recognized as the very best in the country. Having been involved at the onset of the land bank movement, I am proud to witness the growth of the county land bank network throughout Ohio and nationally. It’s hard to imagine how certain neighborhoods within the City of Cleveland would look today without the Cuyahoga Land Bank. There is very little question that the Cuyahoga Land Bank has performed beyond anyone’s expectations.”

Jim Rokakis, Vice President, Western Reserve Land Conservancy;
Director, Thriving Communities Institute



Neighborhood Development Spurs Community Progress

Community Development Corporations (CDCs) are on the frontlines of the daily work of housing and neighborhood stabilization in Cleveland. They carry a large burden of revitalizing the neighborhoods which they serve.

Since 2009, the Cuyahoga Land Bank has provided hundreds of properties to local CDCs, which have renovated and restored these blighted properties into attractive, affordable housing opportunities.

The Cuyahoga Land Bank also partners with the region's most creative and productive CDCs on strategic land assembly, demolition and transformative small- and large-scale new housing development projects.

The following case studies underscore some of the most outstanding affordable housing successes in the City of Cleveland, such as this renovation in the Old Brooklyn neighborhood.



“Behind the construction walls and the often-stripped siding and boarded windows, there is a story and history of each property that makes up the neighborhood. Thanks to the Cuyahoga Land Bank, the story continues for many of these houses and lots. The Cuyahoga Land Bank is at the helm of almost every real estate transaction in our neighborhood; offering their support and continued dedication to combatting the lingering effects of the foreclosure crisis one property at a time. From strategic demolition to partnering with St. Clair Superior on innovative ways to rehab properties, our neighborhood would not be as prepared for the next stages of redevelopment without the Cuyahoga Land Bank's staff and mission.”

Andrea Bruno, Housing Manager, St. Clair Superior Development Corporation





More than \$80 million has been invested in the Kinsman neighborhood over the last decade, including several affordable housing, commercial and retail developments.

Where some see unproductive land, others see latent value and opportunity. Such is the case with Burten, Bell, Carr Development, Inc. (BBC). “We see it as our opportunity to build and restore,” says Tim Tramble, BBC’s Executive Director. This CDC serves Cleveland’s Central and lower Kinsman neighborhoods and is behind some of the largest completed affordable and market-rate housing projects in the region.

BBC is now spearheading Colfax Family Homes, a development of 36 single-family lease-purchase green homes in Cleveland’s lower Kinsman neighborhood. BBC was granted Low Income Housing Tax Credits (LIHTC) to finance the project. Colfax Family Homes will complement the more than \$80 million invested in the revitalization of the Kinsman neighborhood over the last decade.

“The competition for available low-income housing tax credits is extremely competitive statewide,” says Tramble. “Without the savings afforded by having the Cuyahoga Land Bank acquire and demolish the properties needed for the development, we would not have been able to score so high on our LIHTC proposal.”

“We are also currently planning redevelopment of eight acres of contiguous land at the doorstep of the Opportunity Corridor infrastructure project, which will spur large-scale economic development within our community,” says Tramble. “That would not have been possible without the Cuyahoga Land Bank.”

Burten, Bell, Carr Development, Inc.

Kamm's Corners Development Corporation

Cleveland's attractive, family-friendly West Park neighborhood continues to experience increases in home sale prices. However, West Park is not immune to tax delinquent blighted houses.

"In West Park, a vacant or abandoned house on a street sticks out," says Steve Lorenz, Executive Director of the Kamm's Corners Development Corporation (KCDC). "It is not only an eyesore, but greatly deflates neighboring housing values."

Since 2012, KCDC has acquired 18 properties from the Cuyahoga Land Bank. KCDC serves as the developer and oversees the renovations of these properties – from interior design to project estimating – and then bids out the work to qualified contractors. All renovated homes have modern amenities like granite countertops and restored hardwood floors, updated kitchens and baths, and updated major systems. Once renovations are complete, the property is sold on the open market. "Our market primarily consists of owner-occupants," says Lorenz.

"The Cuyahoga Land Bank is a powerful tool for community development corporations," says Lorenz. "Because we acquire homes from the Cuyahoga Land Bank inexpensively, we can invest the necessary amount into the home renovation and still sell it at a market price. Before the Cuyahoga Land Bank, these houses would languish."



Since 2012, KCDC has purchased and overseen renovation of 18 Cuyahoga Land Bank properties.

Slavic Village Development



Cleveland's Slavic Village neighborhood was once labeled the epicenter of the national foreclosure crisis, leaving in its wake hundreds of blighted houses. But neighborhood and local government leaders rolled up their sleeves and strategically planned ways to renew the housing stock through new construction, renovation and targeted demolition of blighted, abandoned properties.

Fast forward nearly 10 years: In partnership with the Cuyahoga Land Bank, over 700 blighted homes were demolished, and 48 more homes were renovated and sold to new homeowners through the Slavic Village Development (SVD) Recovery Project. Now, an exciting new housing development project called Slavic Village Green Homes is bringing 37 new, affordable homes to the heart of the neighborhood.

Cleveland Housing Network (CHN) and SVD are partnering on the Ohio Housing Financing Agency-funded project using Low Income Housing Tax Credits (LIHTC). The energy-efficient homes will be concentrated on targeted vacant lots assembled by the Cuyahoga Land Bank after it demolished abandoned and blighted houses in the area. Slavic Village Green homes is the first LIHTC project that successfully utilizes a large volume of strategically demolished properties using U.S. Treasury Hardest Hit Funds earmarked for blight removal.

"After all of the demolition in recent years, we are now building on that investment with new housing development," says Chris Alvarado, Executive Director of SVD. "The Cuyahoga Land Bank played a central role in acquiring and demolishing the volume of abandoned homes to make this project successful," says Alvarado. "It is a tremendously useful community development tool, and we highly value our partnership."





“As a board member of the Cuyahoga Land Bank, I have been extremely impressed with the Cuyahoga Land Bank’s professional staff and ability to work with the County Treasurer’s office. Our partnership promotes the strategic repurposing of tax delinquent, vacant and abandoned land into productive tax generating property. Together, we are helping to expand the County’s tax base.”

W. Christopher Murray II, Cuyahoga County Treasurer



“Residents of Cuyahoga County have been trapped for too long by a devastated housing market that has diminished quality of life and inhibited efforts to build wealth. The Cuyahoga Land Bank has been a crucial player in turning the local housing market around and working with cities and the County to build up community assets.”

**Anthony Hairston, Councilman, Cleveland City Council Ward 10
and former Councilman, Cuyahoga County Council District 10**

Making Way for Economic Development

Vacant and abandoned properties negatively impact neighborhoods and the local economy. They depress property values, discourage business investment and property ownership, and attract criminal activity. Yet these abandoned properties can offer considerable opportunity for meaningful economic and community development projects.

The Cuyahoga Land Bank works closely with local governments, business stake-

holders and developers to assemble and return vacant, tax-delinquent properties into productive parcels. These collaborations fuel job retention and creation, attract and retain residents and businesses, and raise the region's competitive position.

The following case studies emphasize the considerable opportunity for economic growth as a result of meaningful redevelopment activities, such as this project which will serve as the new Amazon Fulfillment Center in the Village of North Randall.



“The Cuyahoga Land Bank is responsible for so many community and economic development projects in our County. It is an entrepreneurial organization that has helped shape community and economic development in so many ways. The Cuyahoga Land Bank was an essential partner with my administration in expanding the Heinen's facilities, eliminating blighted buildings and promoting the growth of our community. The Cuyahoga Land Bank is an indispensable development catalyst throughout the County.”

Brad Sellers, Mayor, City of Warrensville Heights

A New Beginning for World War II Era Building

In 2014, the Cuyahoga Land Bank and the City of Euclid worked together to successfully preserve the history of 20001 Euclid Avenue in Euclid, Ohio. Once home to a General Motors aircraft plant during World War II, the building fell into disrepair and its landlord abandoned the building. The Cuyahoga Land Bank and the City of Euclid found a responsible owner and saved the building.

A building tenant, HGR Industrial Supplies, which buys and sells manufacturing and industrial equipment, wanted to acquire the building to save HGR's employment base and avoid the upheaval of a large-scale move. After three unsuccessful public tax sales, the property was obtained from state tax forfeiture by the Cuyahoga Land Bank. The Cuyahoga Land Bank and the City of Euclid conveyed it to HGR on the condition HGR would retain its employees in Euclid, make necessary improvements and market the space for additional future development and tenants.

HGR spent between \$10-12 million in improvements and expanded operations. And, HGR recently welcomed two new tenants to the building. DriveTime, a national retailer of previously owned vehicles now occupies 100,000 sq. ft. of the building and is using the space as its midwest regional distribution facility. In addition, NEO Sports Plant, a multi-sports complex and sports bar which made a significant investment in renovating the space, is leasing nearly 70,000 sq. ft. HGR received renovation assistance from Jobs-Ohio to attract DriveTime as a tenant. DriveTime brought in 80 employees with room to grow, and the Sports Plant has a total of four full and part-time employees.

HGR Industrial Supplies



BEFORE



AFTER



State-of-the-Art Facility Retains, Adds Jobs

When Heinen's began looking elsewhere for land in 2013 to build its new food production facility, the City of Warrensville Heights partnered with the Cuyahoga Land Bank to help keep Heinen's in its city. The family-owned and operated supermarket chain, headquartered in Warrensville Heights since 1961, along with its sizable grocery and refrigerated warehouses and distribution center, needed to expand.

At the time, Heinen's owned a warehouse next to a 77,000 square-foot vacant business complex full of code violations, functionally obsolete, structurally unsound and crippled with uncollectible tax delinquencies of more than \$200,000. When no one stepped up to pay the taxes, the Cuyahoga County Treasurer tax foreclosed the building. The Cuyahoga Land Bank acquired the property from tax foreclosure and worked with Heinen's and Warrensville Heights Mayor Brad Sellers to redevelop the foreclosed property.

The Cuyahoga Land Bank spent the next year overseeing asbestos removal, environmental clean-up and, finally, demolition of the building. The land was then sold to Heinen's in 2015.

More than 50 Heinen's associate's jobs were retained and 25 new jobs added. The new 55,000 square-foot facility, which enhances the supermarket chain's distribution and overall operational efficiency, was put into production in June 2017.

Swingos On The Lake

New Life for Foreclosed Restaurant

Abandoned nearly eight years, the former Swingos on the Lake – the popular restaurant with attractive lake and downtown views – will soon be home to a new lakefront eatery thanks to the vision of local developer and restaurateur Tony George.

Located on the ground floor of the Carlyle on the Lake condominium complex in Lakewood, the building sat vacant and stripped since the iconic restaurant closed its doors in 2009. With more than \$400,000 in uncollectible back taxes and significant unpaid condo association fees, there were no prospects for redevelopment. When the property fell into tax forfeiture after no bids were offered at the tax sale auction, the Cuyahoga Land Bank stepped in and proactively searched for likely local developers. After much discussion, George, who owns a portfolio of local up-scale restaurants and casual eateries, agreed to acquire and redevelop the property by investing more than \$1.5 million in demolition and renovation, furniture, fixtures and equipment. The new lakefront eatery is slated to open in late 2018 or early 2019.

Restaurateur Tony George is investing more than \$1.5 million in his new lakefront eatery.



Neighborhood Institutions Serve as Catalysts for Change



There are many community, faith-based and social service-focused organizations making a real difference every day, offering shelter, training, mentoring, counseling, food programs, community rooms and health facilities to neighborhood residents. Regrettably, they often reside amidst abandoned properties.

The Cuyahoga Land Bank has assembled and demolished such surrounding properties for land reuse opportunities by these same groups to further their reach and programming into their neighborhoods.

The following case studies highlight neighborhood stabilization efforts that provided a second life for properties previously overlooked as too challenging by developers. Our work enables the true transformation of entire city blocks, such as we have seen around Elizabeth Baptist Church.



“The Cuyahoga Land Bank serves as one of the most critical catalysts for the continued revitalization of the Greater Cleveland area. The Cuyahoga Land Bank rebuilds communities through blight elimination and collaborative planning with neighborhood residents and stakeholders. Proactive decisions taken by the Cuyahoga Land Bank are helping transform the streets surrounding our very active campus. The Cuyahoga Land Bank continues to be an invaluable resource.”

Pastor Richard M. Gibson, Elizabeth Baptist Church

Elizabeth Baptist Church, a pillar of the Hyacinth neighborhood on Cleveland's east side, has ministered to the spiritual and physical needs of its congregation for nearly a century. Under the steadfast leadership of Pastor Richard Gibson, the church provides amazing outreach and restorative work in the community it serves. The Church offers a wide range of ministries at its large campus, including a family shelter, food pantry, prison ministry, free clothing store, and a variety of youth programs.

In 2015, Church leaders approached the Cuyahoga Land Bank seeking assistance in dealing with numerous blighted vacant and abandoned properties surrounding the church campus. Through persistent collaborative work with church leaders, the Cuyahoga Land Bank helped stabilize the Church's environment through strategic acquisition and demolition of several surrounding vacant structures, relieving the neighborhood of criminal hide-outs and unsightly dangerous buildings. The Church is now transforming these lots into landscaped green-space, community gardens, and recreation and public space for congregational needs, giving a fresh new look to their beloved block.



The Cuyahoga Land Bank helped stabilize the church's block through strategic acquisition and demolition.

Elizabeth Baptist Church



St. Francis School, a vibrant educational institution on Cleveland's near east side, serves as a beacon of hope and a source of quality education for neighborhood families and children.

In 2016, St. Francis's Principal Scott Embacher contacted the Cuyahoga Land Bank for help in assembling four abandoned and blighted houses directly across the street from its campus. These houses were eyesores and a haven for criminal activity. School leadership aspired to create a permanent school garden and recreational space for the school's urban campus and even had a generous benefactor to make it a reality.

Cuyahoga Land Bank staff worked for nearly a year to unravel the complicated legal and title issues that made it impossible up to that point for the school to acquire and demolish the properties. Researching chain of title, tax records and court rulings, Cuyahoga Land Bank staff developed and implemented a plan of acquisition and demolition for each property.

Nearly a year later, all four blighted properties were demolished, making way for a working garden and safe play space. The Cuyahoga Land Bank continues to work with the school to bring abandoned neighborhood properties into productive use and stabilize the school's surroundings.

Evangel Temple Holiness Church

Evangel Temple Church's pastor Bishop Ron Ferebee and his wife, Gloria, know all too well the vandalism and abandoned and blighted homes that dot the streets surrounding their place of worship on East 105th Street and Elk Avenue in Cleveland's Glenville neighborhood.

A chance meeting in 2014 with Cuyahoga Land Bank President Gus Frangos at a community meeting with Councilman Kevin Conwell led to an in-depth discussion about the neighborhood and the Ferebee's concerns about the building conditions surrounding the church.

Since that meeting, the Cuyahoga Land Bank has demolished four of the most deteriorated houses adjacent to the church and its parking lot, making the area more appealing and safer for residents and churchgoers. "The staff at the Cuyahoga Land Bank have been a tremendous blessing for us. They embraced our concerns and were very proactive and communicative in their efforts to make this neighborhood safe," says Gloria.

The Ferebees are currently developing plans to take over four of the properties for land re-use opportunities that include a community center and programs to support resident needs.

"We want our neighbors and our congregation to feel welcome and comfortable, and working with the Cuyahoga Land Bank, we feel we are helping to make that change - building the neighborhood up, from the inside out."



TRANSFORMING NEIGHBORHOODS

“ I don’t know what we would do without the Cuyahoga Land Bank. It has been instrumental in securing critical pieces of property for neighborhood development and ridding our neighborhoods of others that are condemned and derelict eyesores.”

Mike Polensek, Councilman, Cleveland City Council Ward 8



Acquisition, Assessment, Demolition

Abandoned and blighted properties continue to negatively impact our neighborhoods. The Cuyahoga Land Bank eliminates housing blight, increases property values and eventually stabilizes neighborhoods through revitalization efforts.

We are often asked why we can't save a house that is slated for demolition. People often remember the house in better days, before neglect took its toll. Most of the properties the Cuyahoga Land Bank acquires each month have developed major system deteriorations. The Cuyahoga Land Bank receives these properties primarily from HUD, Fannie Mae, tax foreclosure, and tax forfeiture. The cost of needed repairs often exceeds the value of the house in the private market.

When the Cuyahoga Land Bank acquires a property, its team of experts comprehensively evaluates each property and determines what to do with the property based on physical condition, market criteria and end-users. Properties are demolished only when they are beyond the point of cost-effective rehabilitation.

On average, the Cuyahoga Land Bank demolishes 80 to 100 blighted properties per month as of December 31, 2017, clearing a path for repurposing. Post-demolition, vacant lots are transformed into community gardens, purchased by a neighboring homeowner through our Side Yard Program, or held until a new purpose can be determined.



BEFORE



AFTER



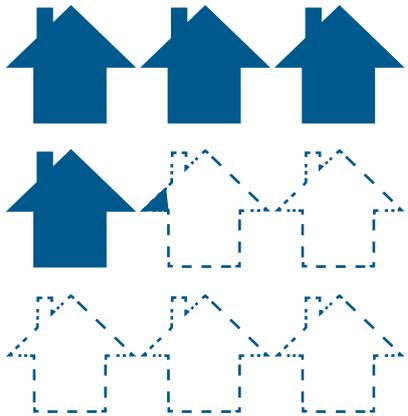
From Public Nuisance to Community Greenspace

Through careful planning and cooperation with our conservation partners, 3.6 acres of land surrounding Bear Creek in Bedford, Ohio are now a beautifully landscaped flood plain habitat protected by the West Creek Conservancy.

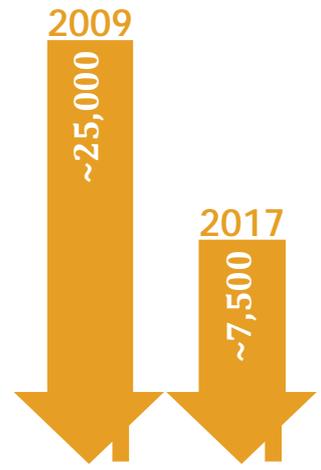
Bear Creek flows into Tinker's Creek, the largest tributary of the Cuyahoga River. In 2014, the Ohio Environmental Protection Agency determined that three abandoned homes and a large garage structure on the property impaired the flood-plain. In response, the owners, the Gries family, donated the land to the Cuyahoga Land Bank in 2015 for demolition and repurposing.

Through that generous donation, and working with the West Creek Conservancy, the City of Bedford, the Ohio Department of Transportation (ODOT) and others, the Cuyahoga Land Bank used Cuyahoga County Demolition Program funds to demolish the dilapidated buildings, making way for the flood plain habitat. The transformation of the land into "Lorry's Woods," named in memory of the Gries family matriarch, is now a protected greenspace, owned and maintained by the West Creek Conservancy for public enjoyment.

West Creek Conservancy



63% Demolition 
 37% Renovation 



BLIGHTED STRUCTURES
 REMAINING IN
 CUYAHOGA COUNTY

COLLABORATING WITH LAW ENFORCEMENT

In most cases, intentionally setting a home on fire would be considered arson. However, the Cleveland Fire Academy sets Cuyahoga Land Bank properties scheduled for demolition on fire several times a year as part of its training. Live-burn urban research and rescue training exercises simulate real house fires, enabling firefighters to practice skills and tactics to rescue people safely out of a damaged building. The opportunity for first responders to simulate a life-like situation is invaluable.



Our work does not end after the demolition of a blighted property. The Cuyahoga Land Bank works diligently to find new land reuses for the vacant land. One of its most successful and popular programs includes the sale of those vacant properties as “side yards.” Hundreds of Cuyahoga County home and business owners who live or do business next to a vacant lot owned by the Cuyahoga Land Bank have taken advantage of the Side Yard Program. Side Yard purchasers have utilized vacant land in resourceful and imaginative ways, including planting gardens, adding home additions, building a new driveway or garage, business expansion, or simple yard expansion for children and pets. Vacant lots are offered at a significant discount to eligible home or business owners.

TOP

Zanita Drake-Rogers purchased the vacant lot next to her home in Garfield Heights through the Cuyahoga Land Bank’s Side Yard Program and transformed it into a beautifully landscaped space. “I feel like I have the best looking house on the street now,” says Drake-Rogers.

BOTTOM

Marilyn Polivka purchased the vacant lot next to her home on Cleveland’s west side to increase the value of her home. Polivka now tends to a beautiful array of wild flowers, shrubs and a raised vegetable garden. “The Cuyahoga Land Bank was wonderful to work with,” says Polivka.

Renovation and Home Ownership Programs



BEFORE



AFTER

The Cuyahoga Land Bank's innovative renovation programs provide affordable housing opportunities and encourage responsible home ownership. Whether through in-house renovations, sales to responsible homeowners and rehabbers, or collaborations with Community Development Corporations (CDCs), hundreds of distressed properties in Cuyahoga County are renovated and restored to the tax rolls each year.

Deed-In-Escrow Program

The Cuyahoga Land Bank has facilitated the renovation of over 1,700 homes it acquired through its popular Deed-in-Escrow Program, which allows qualified buyers – whether owner-occupants or investors – to purchase and renovate Cuyahoga Land Bank properties. Nearly 30% - 40% of all sales through the Deed-in-Escrow Program are to qualified owner-occupants.

The Cuyahoga Land Bank's Programs and Property Management team prepares professional renovation specifications which all buyers must adhere to prior to title transfer. The deed to the property is held "in escrow" by the Cuyahoga Land Bank until all renovations are complete.

In-House Renovation and Resale

The Cuyahoga Land Bank also acts as developer itself, completing dynamic in-house renovations throughout Cuyahoga County. When a property has the potential for renovation and resale on the open market, the Cuyahoga Land Bank will develop a rehabilitation plan, undertake a bid process to qualified contractors, and oversee the rehabilitation through to completion. Since 2009, the Cuyahoga Land Bank has renovated 68 properties in-house, returning hundreds of thousands of dollars to the county tax roll annually.

Deed-in-Escrow Program

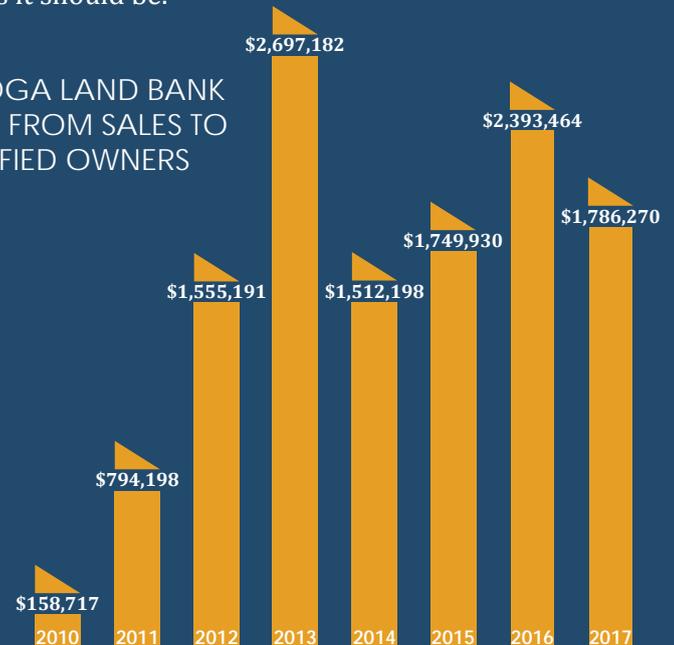
Father And Son Team Up To Renovate Vacant House

Michael Rubin Jr, a 27-year-old Information Specialist, and his father Michael, Sr., purchased a home in Cleveland's Lee-Seville neighborhood through the Cuyahoga Land Bank's Deed-in-Escrow Program. The Rubins completed extensive home renovations, including installing new windows, replacing the roof and siding, and updating the plumbing, electrical, and heating and cooling systems.

"I like the Cuyahoga Land Bank's policy that you have to live in the house for a few years after the renovation in exchange for a great price," says Michael Sr. "People who do that will have a vested interest in the neighborhood - as it should be."



CUYAHOGA LAND BANK
REVENUE FROM SALES TO
QUALIFIED OWNERS



BRAIN Program

The BRAIN Program offers discounts of up to 20 percent on renovated homes in select communities. Buyers must be currently enrolled in a college or post-graduate degree program, or submit an application within two years following graduation. Homes are completely renovated and move-in ready with modern amenities.

Featured BRAIN Program communities include Cleveland, Cleveland Heights, Euclid, South Euclid, Garfield Heights, and Bedford. Immediate purchase, and in some cases, select lease purchase options can be considered. Qualifying individuals must submit employment history, credit score, down payment and must also agree to live in the home for a minimum of three years.

The Cuyahoga Land Bank HomeFront Veterans Program helps veterans achieve the dream of home ownership. The HomeFront Program offers affordable homeownership options for those currently serving or those having served in the United States Armed Forces. Veterans are eligible for a purchase price discount of up to 15% for a move-in ready home from the Cuyahoga Land Bank's inventory. The Cuyahoga Land Bank also pays a portion of the closing costs. Veterans who may not yet be bankable but have maintained steady employment may qualify as lease-to-own buyers.

"I love the fact that this once-vacant house has been reused thanks to the Cuyahoga Land Bank."

April Waltonen, BRAIN Program home buyer



HomeFront Veterans Program

Property Profile System (PPS) Allows for One-Stop Strategic Planning



The Cuyahoga Land Bank uses a sophisticated cloud-based software application to manage and analyze properties that are either to be acquired, disposed of, or currently in inventory. The software, known as The Property Profile System (PPS), was developed in-house by the Cuyahoga Land Bank IT staff. It streamlines and integrates the often-nuanced and complex aspects of Cuyahoga Land Bank operations and property management. PPS software lets users explore end-to-end property, neighborhood and regional analysis of land bank data on any computer, tablet or mobile device.

Major features of PPS include the integration of local data, geographies and

geographic target areas; data validation and visualization using maps and charts; elimination of repetitive tasks; automated document generation; web-based reports; and financial accountability.

The sophistication and enhancements of PPS since its creation has been significant. It has also been customized, marketed and licensed to other land banks throughout the state and nation. With PPS's established standing as the premier tool for land banks – developed by the leading land bank in the U.S. – six additional land banks now subscribe to the Cuyahoga Land Bank's PPS service to help manage their strategic operations.



“From the research it conducts, to the land it assembles, the Cuyahoga Land Bank is a proven connector between public, private, and non-profit community development partners. I've worked with the Cuyahoga Land Bank on projects ranging from guest housing for medical patients to parking facilities for a community library. In each case, the talented team at the Cuyahoga Land Bank has been a tremendous resource and a bridge to community progress.”

Chris Ronayne, President, University Circle Inc.



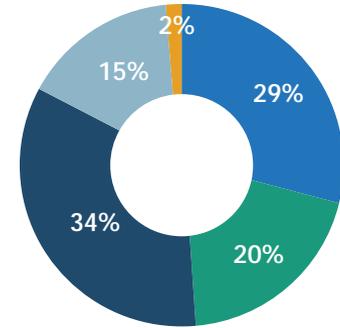
AUDITOR OF STATE AWARD

At the Cuyahoga Land Bank, we take the quality and integrity of our accounting, auditing and financial reporting practices very seriously. Because of the complexity of our work, it is imperative that we properly manage internal controls to maintain the trust of our stakeholders, partners and the residents of Cuyahoga County.

For each of its nine years in existence, the Cuyahoga Land Bank has received a perfect audit from the Ohio State Auditor's Office. The five-week annual state audit is required of all county land banks. The audit examines all operations of the Cuyahoga Land Bank, its financial systems, accounting procedures and outcomes, as well as its personnel and financial obligations.

2017 Revenues

- Hardest Hit Fund (HHF)
- Land Reutilization Fund
- County Demolition Program
- Demolition Reimbursement/Property Sales
- Miscellaneous



Hardest Hit Fund (HHF) // \$8,300,000
Federal program administered by the Ohio Housing Finance Agency (OHFA) targeting blight removal.

Land Reutilization Fund // \$7,000,000
Penalties and interest on current late and delinquent taxes and assessments upon their collection by the Cuyahoga County Treasurer.

County Demolition Program // \$4,800,000
Funds designated by Cuyahoga County to target blighted vacant buildings for demolition.

Demolition Reimbursement and Property Sales // \$3,700,000

Funds received from the acquisition, renovation and sale of properties by the Cuyahoga Land Bank, and reimbursement for demolitions performed on request.

Miscellaneous // \$400,000

Funds received from investment income, acquisition reimbursements and Property Profile System consulting.

“The Cuyahoga Land Bank continues to be an impactful partner of the Ohio Housing Finance Agency through its work with the Neighborhood Initiative Program (NIP). The Cuyahoga Land Bank’s dedication to eradicating blight across Cuyahoga County has resulted in positive sociological outcomes in the many communities where NIP funds have been used.”

Jim Durham, Director of Homeownership, Ohio Housing Finance Agency



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812 Huron Road E, Suite 800
Cleveland, OH 44115

(216) 698-8853
www.cuyahogalandbank.org