Center for COMMUNITY PROGRESS
Vacant Spaces into Vibrant Places

November 2017

PILOTING NEW PARTNERSHIP OPPORTUNITIES BETWEEN A LAND BANK AND A COMMUNITY LAND TRUST IN ALBANY, NEW YORK

Center for Community Progress Report to Albany County Land Bank
and Albany Community Land Trust
2017 Technical Assistance Scholarship Program (TASP) Recipients

A Center for Community Progress TASP FINAL Report

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ABOUT CENTER FOR COMMUNITY PROGRESS

The mission of Center for Community Progress is to foster strong, equitable communities where vacant, abandoned, and deteriorated properties are transformed into assets for neighbors and neighborhoods. Founded in 2010, Community Progress is the leading national, nonprofit resource for urban, suburban, and rural communities seeking to address the full cycle of property revitalization. The organization fulfills its mission by nurturing strong leadership and supporting systemic reforms. Community Progress works to ensure that public, private, and community leaders have the knowledge and capacity to create and sustain change. It also works to ensure that all communities have the policies, tools, and resources they need to support the effective, equitable reuse of vacant, abandoned, and deteriorated properties. More information is available at www.communityprogress.net.

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I. INTRODUCTION

In the fall of 2016, the Center for Community Progress (Community Progress) issued a request for applications for the sixth round of the Technical Assistance Scholarship Program (TASP), a competitive merit-based scholarship program designed to support communities that are ready and willing to explore more innovative approaches to vacancy and abandonment.[1] Community Progress selected and visited five finalist communities in the first three months of 2017, provided each community with a memorandum describing observations and recommendations,[2] and in April, announced that the Albany County Land Bank (ACLB), in partnership with the Albany Community Land Trust (ACLT), was one of three finalists selected as a scholarship recipient.[3]

ACLB requested support to explore and pilot a more effective and sustainable partnership with ACLT to achieve shared goals: addressing vacancy and abandonment and preserving affordability. The request was compelling to Community Progress for two reasons:

1. For nearly two years, Community Progress and the National Community Land Trust Network, which merged with Cornerstone Partnership in 2016 to form Grounded Solutions Network, jointly carried out internal brainstorming sessions, a national scan, and roundtable discussions with practitioners to better understand the existing relationships between land banks and community land trusts.[4] The conclusion was that, nationally, there is virtually no community in which a land bank and a community land trust are coordinating *effectively and in a sustained manner* to ensure revitalization efforts result in economically integrated neighborhoods, featuring affordable housing choices for all. This technical assistance has the potential to model a partnership that not only benefits the City of Albany's neighborhoods and residents, but also informs the national field of practice.

[1] To learn more about TASP, including past recipients, please visit http://www.communityprogress.net/technical-assistance-scholarship-program--tasp--pages-494.php.

[2] A copy of the finalist site visit memorandum for the City of Albany is included as Resource A.

[3] The other two scholarship recipients were the Huntington Urban Renewal Authority (Huntington, West Virginia) and Blight Authority of Memphis (Memphis, Tennessee).

[4] For more information on Grounded Solutions Network, please visit: http://groundedsolutions.org.

2. A number of initiatives related to vacancy and abandonment were recently completed, underway, or pending in the City of Albany, presenting a timely opportunity to build upon this momentum and develop strong consensus among a network of diverse stakeholders on a more comprehensive, data-driven and systems-based approach to vacancy and abandonment.

One of the unexpected observations made during the finalist site visit in February to the City of Albany was how little focus there was by all stakeholders on the challenges (and opportunities) presented by residential vacant land. To stakeholders working in Albany, problem properties almost exclusively meant problem *buildings*,[5] which was surprising for two reasons:

1. Vacant lots account for approximately 70% of ACLB's inventory, and local stakeholders recognize this portfolio will continue to grow in the years ahead. Maintaining lots is not glamorous work but is critically important. Too few land banks dedicate sufficient resources to these ongoing stewardship costs, which can undercut their organization's reputation in the community. Albany Housing Authority and the City of Albany hold sizable inventories of vacant land as well. The cost of maintaining this inventory is significant and spread across multiple agencies. Improved coordination among these parties could realize not only cost savings, but also enable a more efficient, effective, and equitable approach to inform and guide locally appropriate reuse strategies. Additionally, the ability to engage community residents as vacant land stewards has been shown to support economic opportunity and boost neighborhood pride in communities across the country.

2. Nearly all stakeholders expressed the need for reaching broad consensus on a more coherent vision of equitable neighborhood development. However, any vision that does not fully recognize vacant land as a latent neighborhood asset will be neither coherent nor equitable. Too often, local practitioners view vacant lots exclusively as sites for future infill development—no matter if the time horizon is three years or 30 years. While there are definitely instances in which the methodical assembly of contiguous lots to support a catalytic project are important and wise, it is important for local officials to consider the many potential reuses of vacant lots that can *immediately* improve the safety and vibrancy of a neighborhood—and to develop policies and programs consistent with that view. Moreover, local officials shouldn't see these reuses as just interim solutions, but rather as long-term assets that can make a neighborhood more resilient and desirable.

For these reasons, Community Progress recommended that, in addition to prioritizing permanently affordable housing, vacant land itself should be a key component of this engagement. Vacant land could help inform a pilot maintenance program between ACLB and ACLT. Vacant land could serve as a vehicle to engage and educate residents, and provide a starting point to rethink block-wide revitalization

[5] Throughout this report, the term "problem properties" is used as a general descriptor of any structure (or land) that is vacant, abandoned, tax foreclosed, or deteriorated that is imposing negative impacts to the health, safety, and vitality of a neighborhood. Where appropriate and when needed, a more specific term will be used to describe the nature of the problem property, such as a "tax foreclosed property" when discussing those that are acquired by ACLB through Albany County's property tax enforcement process, or "vacant lots."

strategies. Vacant land could help shape the City of Albany's newly-formed Vacant Property Task Force, and its many reuses could help forge cross-sector partnerships that currently do not exist.[6]

With a sharpened focus on piloting a new partnership between a land bank and a community land trust, and an understanding that much of this work should be viewed through the lens of vacant land, Community Progress enlisted the support of Grounded Solutions Network and Butcher Consulting Services ("Community Progress Team") for their expertise in these respective areas.[7]

The compelling nature of this project required a focused attention on the collaborative aspects of a successful approach to vacancy and abandonment: education and engagement; a common vision and coordination; innovative partnerships; experimentation and evaluation; and community celebration. For these reasons, this report is intended to serve as a library of stories and resources that can be viewed independently or as a whole, depending on the needs and interests of the reader.

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The first section of this report answers the question, "Why a Land Bank and Community Land Trust partnership?" The second section of this report describes the local context in order to properly situate the TASP engagement (a corresponding timeline of activities is also included as Appendix B to help readers fully understand the many moving pieces and complementary initiatives). The third section of this report presents the pilots, partnerships, and efforts at systems change arising out of this TASP engagement:

1. Towards Inclusive Neighborhoods Pilot Program
2. Vacant Land Working Group and Resident Learning Exchange
3. Vacant Land Community Maintenance and Stewardship Pilot Program
4. Breathing Blocks: Concept, 3rd Street Corridor Pilot, and Community Event ("Lots to Do, Lots for You")

Focusing on the collaborative aspects that make for a successful approach to vacancy and abandonment meant a lot of time was demanded of key leaders at ACLB, ACLT, and the City ("Albany TASP Team") for weekly team calls, partnership building, and event organizing. Exploring pilots, partnerships, and systems changes necessitated that stakeholders be both imaginative and willing to take risks. The Albany TASP Team met these demands with grace, determination, and honesty. None of this work would have been possible were it not for their clear passion for serving the residents of Albany, and a genuine desire to eliminate vacancy and abandonment, create affordable housing, and build more inclusive neighborhoods that promise opportunity for all.

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6 City of Albany Mayor Kathy Sheehan informed Community Progress during the finalist site visit of her plans to use a grant award secured months before to hire a new Neighborhood Stabilization Coordinator, whose duties would include, among others, staffing, launching and overseeing the City's first Vacant Property Task Force. The grant award, the task force, and other relevant activities are discussed in more detail in Section II of this report.

7 Brief biographies of the Community Progress Team dedicated to the Albany TASP engagement are included as Appendix A.

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II. WHY A LAND BANK AND COMMUNITY LAND TRUST PARTNERSHIP?

Representatives from Grounded Solutions Network and Community Progress, with the support of Annie Stup, co-authored a blog post summarizing the findings of more than a year-long investigation into misunderstandings of the differences between land banks and community land trusts (CLTs) as well as opportunities for partnerships between the two. The blog post was published in November 2016 in Shelterforce, the nonprofit publication of the National Housing Institute.[8] *Much of this section borrows from that article.*

What are the key differences between a land bank and a community land trust, and how do they complement each other?

In order to explore what a partnership between a land bank and community land trust might look like, it's important to clarify the role each entity plays in community development.

Land banks are public entities, usually public nonprofit or governmental entities, which specialize in the conversion of vacant, abandoned, and foreclosed properties to productive use. Typically, land banks are granted special powers via state enabling legislation that allow them to efficiently and cost-effectively acquire tax-foreclosed properties, remove the legal and financial barriers that make these properties unmarketable, and return them to productive use consistent with community priorities and goals. While the first land banks were established approximately 40 years ago, the vast majority of land banks have come into existence since 2008. Currently, there are approximately 170 land banks in 20 states.

Community land trusts (CLTs) are traditionally private nonprofits that hold land in trust to provide affordable housing and other community assets *in perpetuity*. Regardless of the market shifts, homes in a CLT are forever a stock of affordable housing, which continues to help family after family

[8] Emily Thaden, K. Graziani, A. Stup, "Land banks and community land trusts: Not synonyms or antonyms. Complements." November 9, 2016, https://shelterforce.org/2016/11/09/land-banks-community-land-trusts-not-synonyms-or-antonyms-complements/.

with modest incomes. Established approximately 50 years ago, CLTs are an effective tool to gain community control of land in order to address community needs. To date, there are roughly 225 CLTs in 46 states.

	Albany Community Land Trust	Albany County Land Bank
YEAR FOUNDED	**1987**	**2014**
CURRENT INVENTORY	35 owner occupied homes 47 rental units in 32 buildings 6 homes under development	80 buildings for sale 174 Lots for sale 86 contiguous properties assembled as "development clusters" 67 banked for further evaluation 75 pending sales
# STAFF	2 part time	7 full time, 1 part time
2017 ANNUAL BUDGET (EST)	$427,000	$2,475,000

Table 1:
A snapshot, as of October 2017, of the two lead organizational partners for the Albany TASP engagement.

It is important to emphasize two key points when looking at land banks and CLTs:

1. **While both entities acquire and hold land, they do so for varying periods of time and for different purposes, acting at different times in the development process.** By exercising their special powers, land banks can efficiently and cost-effectively acquire tax foreclosed properties with a goal to return them to productive use. Disposition decisions are driven by any number of different community priorities, such as green space, affordable housing, or homeownership. CLTs, on the other hand, acquire properties with a goal to retain and steward in perpetuity, with a primary goal of ensuring permanent affordable housing choices through the use of shared equity homeownership models and other enforcement tools.

2. **It is a common misconception that land banks and CLTs operate exclusively at opposite ends of the housing market spectrum: land banks in weak markets where demand has dried up, and CLTs in strong markets where escalating property values threaten affordability.** However, the reality is that many cities are home to "dual markets," with neighborhoods characterized by both stagnation and revitalization. For instance, some areas with high rates of vacancy and foreclosure are blocks away from those where rapid development has led to skyrocketing rents and property values. As a land bank may focus primarily on driving investment in distressed neighborhoods, it could also ensure that vacant, abandoned, or tax-delinquent properties in strong neighborhoods are directed toward end uses that meet critical community needs, such as affordable housing. Similarly, in weak markets where there remains promise of unlocked potential, particularly where large-scale public and private investments are being proposed, CLTs could be involved to protect affordability for when the market heats up, preventing the all too familiar pattern of displacement, socioeconomic segregation, and unequal access to amenities.

In some sense, each of these entities is able to do very well what the other is not. CLTs generally have difficulties with acquiring properties, particularly in strong housing markets. A land bank, on the other hand, often has cost-effective and efficient access to property through the property tax foreclosure process. A land bank's primary challenge (notwithstanding the lack of reliable, recurring funding) can be finding responsible transferees that are committed to returning properties to productive use in a manner consistent with local priorities and goals. CLTs, on the other hand, hold and retain assets in perpetuity, and often are the only entity in a community that focuses on permanent affordable housing.

Land banks already work with a number of affordable housing providers, but there is virtually no sustained partnership in the national field of practice between land banks and CLTs. As more and more communities identify inclusion as a goal, and strive to create economically-integrated neighborhoods with housing choices for all, a land bank and CLT partnership could serve as an important component of a comprehensive approach to achieving these goals. Working together, a land bank and CLT could slowly seed permanent affordable housing choices in strong neighborhood markets, and ensure affordable housing choices will remain in perpetuity if strategic investments in weak markets succeed in attracting capital and unlocking a neighborhood's value and potential.

Why aren't there successful examples in the national field of practice?

A national scan of land banks and CLTs, which included interviewing 16 practitioners in jurisdictions where land banks and CLTs were co-located, was commissioned in 2016 by Community Progress and Grounded Solutions Network.[9] The research found that very few land banks and CLTs are optimizing their collaborations or collaborating at all. The following challenges and potential solutions were identified for these collaborations:

1. **Understand & Value Both Tools.** Land bank and CLT staff alike may not fully grasp the rationale for the goals of the other party. For instance, in these interviews, lank bank staff tended to doubt the utility of CLTs in weak markets or why affordability should be preserved in disinvested neighborhoods. Meanwhile, CLT staff tended to not fully grasp the magnitude of vacant and blighted properties with which the land banks had to contend, or why land banks seemed to minimize the need for permanent affordability just because a weak market might already have a surplus of low-cost housing. Explicitly discussing the relevant applications and limitations of both tools would benefit practitioners to shape and support collaborations.

   As a result, a land bank could modify its disposition policy, such as establishing permanent affordable housing as a priority or prioritizing the transfer of properties to a CLT through a negotiated sale. Meanwhile, CLTs may better align their development strategies and projects to the properties and goals of the land bank.

2. **Acknowledge Different Objectives & Focus on Overlapping Priorities.** Land banks have been understandably focused on addressing large inventories of vacant, abandoned, and tax-delinquent properties, which usually relegates land banks to weaker housing

[9] This national scan was done by Annie Stup who, at that time, was a graduate student from The New School.

markets and disinvested neighborhoods. CLTs, with a primary focus on preserving affordability, are typically found in moderate or strong housing markets. But as mentioned above, while the primary objectives may differ, there is clear overlap of priorities and opportunities to advance mutual goals.

Land banks and CLTs are encouraged to regularly convene to review and analyze tax-delinquent properties scheduled for auction, the primary acquisition pipeline for most land banks. A land bank could exercise its special powers to acquire, hold, and clear the title of tax-delinquent properties that are of strategic relevance to a CLT. Hence, each party must acknowledge the objectives and priorities of the other and proactively identify opportunities that may result in shared wins.

3. **Tend to the Constraints of Both Parties.** Undoubtedly, land banks and CLTs both tend to lack adequate capacity or resources. Due to resource limitations, land banks may have to work more with for-profit or nonprofit developers rather than hold properties for use by a CLT. Meanwhile, CLTs may be limited in their ability to cobble together in a timely manner the resources for acquisition, rehabilitation, and subsidization of land banked properties in order to convert them to quality, affordable properties for community use.

   If land banks and CLTs collaborate, they have the potential to more efficiently leverage the existing resources and strengths of each—and attract new funding—to overcome these barriers.

The Local Dynamic in Albany

There is strong interest among Albany stakeholders in building an inclusive community comprised of economically-integrated neighborhoods that offer affordable housing choices for all. The challenge is reaching agreement on the best strategies and most appropriate investments for achieving this shared vision. More importantly, while the creation of affordable housing elicits strong support from all partners, the need for *permanent* affordability lacks the same level of buy-in and support from all parties.

Apprehension from some key local stakeholders can be grouped into two categories. First, Albany is a city with underperforming markets where it is unlikely that these housing markets will rapidly heat up and price out low- to moderate-income individuals and families. Therefore, some feel there is little need to create permanent affordability. Second, if the markets do heat up, permanent affordability restrictions prevent low- to moderate-income residents from benefiting from the appreciation in values. Building up home equity is a key wealth creation strategy that some feel should be a priority in moving residents out of poverty, and resale restrictions associated with permanently affordable housing are counter to this goal, they argue.

However, any effort to intentionally drive investments into distressed neighborhoods should also consider preserving affordability as a goal from the onset for a number of reasons:

1. **Prevents Displacement.** Neighborhood investments are made for many number of reasons that benefit the common good, but one of the primary desired outcomes is an increase in property values. Whenever using public investments to revitalize communities, public policy should be concerned with the potential displacement of low-income families even if that possibility is decades in the future. The CLT model can be an insurance policy against future displacement and exclusion.

2. **Closes the Affordability Gap Early, when it's Minimal.** While it is hard to imagine an affordability crisis in Albany in the near future comparable to strong housing markets like New York City, there are neighborhoods that are experiencing a rise in property values and homes in those neighborhoods are already out of the reach of low-income households. Because property values typically rise faster than incomes, it is better to solve the affordability gap once, at the lowest cost, and create a stock of permanently affordable homes that will serve the community for generations.

3. **Strikes Balance between Individual Wealth Creation and Multi-Generational Community Benefit.** The CLT model is designed to strike a balance between wealth creation for existing homeowners and ongoing affordability for future homebuyers. The experience of ACLT homeowners echoes those of their peers across the country—those that sell their home can still earn a profit, but it is not as large as if they had sold on the open market. However, CLT homeowners do build transformational wealth compared to the opportunities available to them as renters (their most viable alternative to CLT homeownership). And, perhaps more importantly, CLT homeowners have greater access to quality housing, security of tenure, and control over their home environment when compared to renters.

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Local concerns in Albany are consistent with those Community Progress and Grounded Solutions Network have observed in other communities across the country. Partnering with two respected organizations in their fields of practice, ACLB and ACLT, offers an interesting opportunity to address some of these challenges head-on, and educate local partners and community stakeholders on the value of permanent affordability. In addition, exploring some pilot partnerships between a land bank and a CLT could not only contribute to and support equitable and inclusive development in the City of Albany, but also offer up lessons learned for the national field of practice.

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III. CURRENT CONDITIONS AND CONTEXT: A CITY IN TRANSITION

The City of Albany and its partners are a community in rapid transition in terms of their approach to vacancy and abandonment, with a number of new initiatives and conversations underway in just the last few years. This section captures those existing, increased efforts in Albany to provide context for the work undertaken through, and following, this TASP engagement. Given the level of activity, it is as an opportune time to ensure that these many reform efforts and creative initiatives are tied together neatly and purposefully, which will set the stage for sustained impact in the years to come.

A Knowledgeable Community of Engaged Stakeholders

Communities must have the vision, knowledge, and systems needed to transform vacant properties into assets supporting neighborhood vitality. There is already an impressive network of engaged and informed stakeholders working in the City of Albany, and the challenges presented by vacant buildings and a discussion about affordable housing have been front and center for multiple years.

1. The **Albany County Land Bank** (ACLB), which celebrated its third anniversary in 2017, has become one of the leading land banks in the state, with the second largest property inventory among the 20 New York land banks.[10] Local stakeholders hold ACLB in high regard, and acknowledge that it plays a central role in acquiring problem properties and offering stakeholders and partners a more predictable pathway

[10] The Center for Community Progress authored a report on behalf of the New York Land Bank Association that provides an overview of the first five years of land banking in New York, including a history and what's to come, performance metrics, and profiles on about half of the land banks. To review the 2017 report, visit http://syracuselandbank.org/wp-content/uploads/2017/05/NYLBA-publication-FINAL-05-04-2017.pdf.

to acquisition and redevelopment. ACLB receives operating support from Albany County, which makes it one of the few land banks in New York that can boast annual investments of this size from its primary governmental partner.[11]

2. The **Housing for All Coalition** is an informal network of community organizations, **including the Albany Community Land Trust**, that share a strong commitment to addressing the need for quality, affordable housing in the City of Albany. For the last few years, the coalition has zeroed in on inclusionary zoning, since the City was undergoing a major overhaul of its zoning code (ReZone Albany). The coalition's advocacy led Mayor Kathy Sheehan to create a **Housing Affordability Task Force** in April 2016 to better examine the issue, and provide overall guidance to the City's housing strategies.

3. Public awareness of the negative impacts of vacancy and abandonment was increased significantly in 2016 as a result of **Breathing Lights**, a nationally recognized public art project in the Capital Region that was funded with a $1 million grant from Bloomberg Philanthropies.[12] The art installation featured lights in the windows of approximately 300 vacant properties in Albany and the neighboring cities of Troy and Schenectady that faded in and out, rhythmically, like the human breath. The installation, which was 'live' in late 2016, relied heavily on vacant properties owned by ACLB, as well as the land banks in Troy and Schenectady. The provocative public art project concluded with a regional policy summit in April 2017, and there was strong consensus among local leaders to take more concrete and equitable actions in the face of widespread vacancy.

An Executive Commitment to Deepen Interdepartmental Coordination

A data-driven and coordinated approach to vacancy and abandonment is key, but often proves challenging, since most local governments feature departments operating in silos. The creation of an interdepartmental team, such as a Vacant Properties Task Force, can make a significant difference. Some of the more successful Vacant Properties Task Forces share common features, such as meeting regularly, assuming lead responsibility for coordinating the city's approach to problem properties, and being led by a senior city official that is both empowered by and accountable to the executive (mayor, city manager, etc.).

In October 2016, the New York Office of Attorney General (NY OAG) announced that 77 communities across New York were selected to receive grant awards under its competitive Zombie Properties Grant Program.[13] The City of Albany was awarded $250,000, and proposed to use a portion of the two-year grant award to hire a new Neighborhood Stabilization Coordinator whose primary task would be to launch and manage the City's Vacant Buildings Task Force. Mayor

[11] Albany County has appropriated approximately $1.75 million of general funds to the Land Bank over the last four years, and County officials anticipate a recurring, annual investment of $250,000 to support Land Bank operations and programs.

[12] To learn more, visit http://www.breathinglights.com/.

[13] To view the official press release (10/12/17) from the NY OAG on the zombie grant award winners, see https://ag.ny.gov/press-release/ag-schneiderman-announces-nearly-13-million-awards-cities-combat-vacant-and-zombie.

Sheehan's timeline for launching the Task Force lined up perfectly with the TASP engagement. She welcomed Community Progress' offer to assist the new neighborhood Stabilization Coordinator in this work, and designated him as the City's representative to the Albany TASP Team.

A New Approach to Data Management and Analysis

Both parcel data and neighborhood market data are key in identifying and predicting vacancy and abandonment, as well as informing which strategy or intervention will be most effective and most appropriate. Just as the operations of local governments are typically "siloed" among departments, so too are the many parcel datasets.

Fortunately, the NY OAG's newest competitive grant program, Cities RISE, creates the opportunity for Albany to address this challenge directly.[14] Through this program, a number of select communities, including Albany, receive, at no cost, a new cloud-based software solution that automatically integrates various local parcel datasets for the purposes of real-time mapping and analysis. The timeline of this grant program aligned with the TASP engagement timeline, which offered another potential resource that could be leveraged as part of this TASP engagement with ACLB and ACLT.

A Willingness to Commit Resources to Solutions

Routine interdepartmental coordination and improved sharing of data almost always opens the door to new ideas, reforms, and opportunities. At that point, communities need to either redirect existing resources (personnel, funds, and partners) or explore new resources if they hope to implement a more effective, efficient, and equitable approach to problem properties.

The City of Albany and its partners have exhibited a willingness to do so, and in a number of ways:

1. As mentioned previously, Albany County makes annual appropriations to support ACLB, and the City of Albany makes some programmatic funding available to support the rehabilitation of vacant buildings.

2. Motivated by Breathing Lights, Mayor Sheehan announced in April 2017 a new $1 million Vacant Building Rehabilitation Program to support the acquisition and/or renovation of vacant properties.

3. Again inspired by the regional cooperation and dialogue fostered by Breathing Lights, the Community Foundation for the Greater Capital Region invited Troy, Albany, and Schenectady to apply together to become the nation's first *regional* Green Healthy Home

[14] Cities RISE was announced in April 2017, and the City of Albany submitted an application. In June 2017, the NY OAG announced the 17 winning communities, of which the City of Albany was one. Cities RISE set an aggressive timeline, and the platform was launched by the end of September, providing an extremely useful new tool to guide the efforts of the Vacant Properties Task Force and its multiple working groups.

Initiative (GHHI) site.[15] GHHI announced in April 2017 that the Capital Region consortium was selected as a GHHI site, and would start the 6-month onboarding process in June.

4. ReZone Albany was formally approved by City Council in May 2017, and became effective June 1, 2017. The new zoning code includes inclusionary zoning with limited application, as well as incentives for developers to build more affordable units.

5. Community stakeholders had identified other existing grants or funding sources during the finalist site visit that could potentially be repurposed to support reforms and recommendations—and a willingness to do so.

The TASP finalist site visit revealed that nearly all the key systems related to vacancy and abandonment—data systems, code enforcement systems, property tax enforcement systems, land banking, and reuse systems—were either functioning well, under review, or scheduled for investment and improvement. Additionally, some of the most important attributes that are common across communities with successful approaches to vacancy and abandonment—a knowledgeable broad base of stakeholders, executive leadership, a commitment to systems reform, and the willingness to allocate resources to solutions—were evident in some form. It was an opportune time to invest in new partnerships between a land bank and a community land trust, and help a community in transition align many moving parts in support of a data-driven, systems-based, and coordinated approach to problem properties that could have lasting impact.

[15] The Green & Healthy Homes Initiative (GHHI) is dedicated to breaking the link between unhealthy housing and unhealthy children. GHHI replaces stand-alone housing intervention programs with an integrated, whole-house approach that produces sustainable green, healthy and safe homes. To learn more, visit http://www.greenandhealthyhomes.org/.

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IV. TYING IT ALL TOGETHER: PILOTS, PARTNERSHIPS, AND SYSTEMS CHANGE

Prior to the launch of the TASP engagement, the City of Albany was approaching problem properties from a number of different angles, with leadership at various levels and across key sectors committed to challenging the status quo. As a result, the goal of this engagement was to ensure that none of this work, including a new partnership between ACLB and ACLT, took place in a vacuum. This meant the project would maintain a unique focus on strengthening the collaborative aspects that contribute to successful approaches in the field: education and engagement; a common vision and coordination; innovative partnerships; experimentation and evaluation; and community celebration.

This section presents multiple pilots, partnerships, and efforts at systems change as a collection of stories. In an effort to make this report as instructive as possible for a wider audience, the resources referenced throughout these stories are included in a Resource Library, which follows the report's conclusion.

PILOT #1:

Inclusive Neighborhoods Program

THE PROBLEM

The ACLB is uniquely positioned to play a critical role in accessing tax foreclosed properties cost-effectively, and thoughtfully transferring these properties to responsible parties consistent with the shared vision of economically-integrated neighborhoods. However, current disposition practices and strategies of the ACLB, which mirror those that are common in the land bank movement, present an unintentional barrier to creating permanent affordable housing choices in more stable neighborhoods with stronger housing markets.

Most land banks operating across the country lack a recurring source of funding and rely on a strategy that has become commonly referred to as "cross-collateralization." That is, properties in stable and affluent neighborhoods are sold at the highest price possible to generate sale proceeds that can then be used to help fund rehabilitation or demolition of low-value properties in disinvested neighborhoods. While ACLB does benefit from annual contributions from the County, and programmatic support from the City, either is subject to the annual budget process and shifting priorities or needs. For that reason, cross-collateralization is still relied on by ACLB in an effort to guard against financial uncertainty, *and* to maximize revenue in order to cover ongoing maintenance costs of its growing inventory and fund interventions in the city's five most disinvested neighborhoods. Albany's five historically disinvested neighborhoods—West End, West Hill, Arbor Hill, Sheridan Hollow, and South End—are ACLB's "focus neighborhoods."

While this is a fiscally reasonable approach that benefits the land bank, an exclusive focus on the bottom line eliminates the land bank from contributing meaningfully toward inclusion—properties offered in more stable neighborhoods with stronger housing markets remain available to only those with resources and access to capital. And since many of the properties in the focus neighborhoods require multiple layers of public subsidy, which usually trigger affordability requirements, affordable housing becomes further concentrated in areas of high poverty.

ACLT also has challenges that limit its ability to building an inclusive community citywide. ACLT is the only organization in the City of Albany with a specific focus on ***permanent*** affordability. However, due to capital limitations and overall market conditions, ACLT has consistently had challenges acquiring residential properties outside of the five focus neighborhoods. ACLT is simply priced out of the more stable housing markets, unable to compete with private actors in the open market. This barrier inevitably confines ACLT's acquisition strategies to the same five focus neighborhoods that, comparatively speaking, already have a higher proportion of publicly subsidized housing units.

It is critically important to channel resources towards historically disinvested neighborhoods in order to revitalize communities and create opportunities where they are most needed. Both ACLB and ACLT are already experts in these kind of investments. However, it is equally as important to create pathways for low-income households to move into more stable neighborhoods with stronger housing markets if that is what they choose.

A POSSIBLE SOLUTION

Both parties began to see how they were uniquely positioned to partner together in advancing the goal of building a more inclusive community of economically-integrated neighborhoods. Of specific interest was exploring how to modify ACLB's disposition policies—in effect, to break from the traditional model of cross-collateralization—to accommodate ACLT's acquisition challenges.

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There are so many outstanding examples of land banks discounting sale prices of properties in order to advance social, economic, and environmental goals—recognizing the inherent value of supporting just and equitable outcomes. For example, the Greater Syracuse Land Bank (New York) has incorporated a number of unique programs into its disposition policy, including: (1) A Homebuyer's Choice Program, which means for a set period of time only homeownership applications will be considered on properties within the program; and (2) Public Employees Discount Program, which provides public employees (City, County, and School District) a 50% discount on the listed sales price. Similarly, Cuyahoga County Land Bank (Ohio) allows certain nonprofit providers first-look and discounted sales prices to purchase properties in order to house the individuals they serve, such as refugees, veterans, or domestic violence victims.

However, according to Community Progress' knowledge of the national field of practice, no land bank has adopted a property disposition program that prioritizes permanent affordability in stable neighborhoods with strong housing markets. ACLB and ACLT are stepping into this void, and offering the national field of practice a model partnership that further affirms a land bank's unique role—and tremendous potential—in balancing equitable outcomes with revenue goals to advance a community's long-term vision for its neighborhoods.

MAKING IT HAPPEN

The first priority was to understand the implications of any disposition program that prioritized ACLT as the preferred transferee of properties in stable neighborhoods. How many properties could this implicate, and at what cost to ACLB? A review of ACLB's transactions to date provided assurance that a pilot program would both be manageable and have minor impact to ACLB's finances. According to data provided by ACLB, the overwhelming number of tax foreclosed properties acquired from the County were located in ACLB's five focus neighborhoods. As of June 2017, ACLB had sold 153 properties from its inventory, and of the sales closed within the City of Albany, only 12 were located outside the ACLB's five focus neighborhoods.

Furthermore, when the Community Progress Team looked at the financial implications for both ACLB and ACLT a critical realization was that the housing purchase price differential between the five focus neighborhoods and most other neighborhoods in Albany was not drastically different. This

indicated that, from ACLB's perspective, the loss of potential revenue would not be overwhelming; and from ACLT's perspective, the resources needed to fill the affordability gap would still be manageable.

With support from both entities, the Community Progress Team prepared a policy brief for the ACLB to present to its Board of Directors. The proposal was met with strong support. The Community Progress Team then assisted both ACLT and ACLB in developing language for the Inclusive Neighborhoods Program, which was presented to the ACLB Board in September 2017 as an amendment to ACLB's Disposition Policy. The formal language for the policy is as follows:

> **Inclusive Neighborhoods Program.** In order to encourage the proliferation of permanent affordable housing and create more affordable housing opportunities for economically disadvantaged Albany County residents in the City of Albany, the Land Bank may make certain properties located outside the Land Bank's Focus Neighborhoods available for sale to the Albany Community Land Trust at a discount. Under this program, residential properties in eligible neighborhoods will be available for purchase by the Albany Community Land Trust for a limited time. The Albany Community Land Trust shall renovate the property, if needed, and sell to a low-income buyer who will occupy the land trust home as their Principal Residence and abide by the affordability restrictions outlined in their 99-year ground lease.

Finally, a Memorandum of Understanding (provided as Resource B) was drafted and signed by both ACLT and ACLB to clarify the program details, responsibilities, and expectations. Both the formal amendment to the Disposition Policy and the MOU were approved by the ACLB Board at their September meeting. Based on the collective knowledge and experience of the Community Progress Team, this appears to be the first formal partnership between a land bank and a community land trust that, in a meaningful and sustained manner, seeks to advance permanent affordable homeownership opportunities in more stable neighborhoods with stronger housing markets.

PILOT #2:

Vacant Land Working Group and Resident Learning Exchange

THE PROBLEM

As mentioned previously, the stakeholders in Albany had an almost exclusive focus on vacant buildings, despite a sizable (and growing) inventory of vacant lots that consistently present maintenance costs and challenges for a variety of public owners. In many of the communities supported by Community Progress, vacant land is often disproportionately located in the most disinvested neighborhoods and weakest housing markets. For these reasons, it is generally impractical to view vacant land exclusively as a site for future infill development, and better to actively explore reuse ideas that achieve social, economic, or environmental benefits; such as community gardens, passive recreational areas, pocket parks, and green stormwater infrastructure.

Additionally, until such reuses can be agreed upon and funded, there is always the opportunity to engage residents and community groups to serve as land stewards, who can assume responsibility for ongoing maintenance and interim beautification projects. Vacant land, in this sense, becomes an avenue to build social cohesion, as well as provide residents a stipend for work that creates a stronger sense of ownership in the block's future. In many ways, vacant land can serve as an ideal starting point for a comprehensive neighborhood scale reinvestment process, and the necessary resources to act are minimal. Indeed, the very act of doing *something* is what can compel more attention, resources, and coordination, catalyzing an upward spiral of community investment.

To date in Albany, vacant land has not been a priority—and likely because of this—there has been no sustained or systematic commitment of resources to support creative, resident-driven maintenance or re-activation strategies. This is not to suggest that such work is altogether absent, as there are a few neighborhood groups and community organizations that are engaged in urban agriculture and public art, and the City has supported such activities in the past. However, many local stakeholders acknowledged that there is the need for a deeper and sustained commitment to connecting residents to vacant land, and supporting both the creative planning and implementation phases to achieve multiple goals, all of which can strengthen a neighborhood and play a positive role in the City's comprehensive approach to problem properties.

A POSSIBLE SOLUTION

Vacant Land Working Group

During the finalist site visit, Albany Mayor Kathy Sheehan explained the City's plan to use the NY OAG's Zombie Property Grant award to hire a Neighborhood Stabilization Coordinator, whose key responsibility would be to launch a Vacant Buildings Task Force (Task Force). This inter-departmental body would meet regularly and take responsibility for exploring and implementing more effective approaches to problem properties. Embedding a workgroup within this institutional structure to focus exclusively on vacant land maintenance, reuse, and activation strategies seemed an ideal way to elevate vacant land as a priority.

With support from Mayor Sheehan, as well as ACLB and ACLT, the Community Progress Team decided to coincide the kickoff of the TASP engagement, a two-day site visit, with the City's first-ever Task Force meeting. At the inaugural meeting, held in May 2017, the Community Progress Team presented on findings from the TASP finalist site visit, shared success stories of other Vacant Properties Task Forces (such as in South Bend, IN, and New Orleans, LA), and gathered insights from Task Force members on initial priorities. During open discussion, the Community Progress Team recommended the Task Force consider creating a sub-committee structure and a Vacant Land Working Group (VLWG), jointly spearheaded by ACLB and ACLT, that would include key city officials, community groups, and resident leaders. The suggestion was met with support by Mayor Sheehan and other Task Force members, and the VLWG, with strong community involvement, was incorporated into the formal structure of the Task Force. The immediate task at hand was to implement.

Residential Learning Exchange

At the same time the Community Progress Team was in Albany to kick off the TASP engagement, Community Progress' National Leadership and Education (NLE) Program was beginning to plan for a Resident Learning Exchange (RLE) in Pittsburgh to learn more about GTECH Strategies, a nonprofit that has developed a number of innovative practices in resident-driven vacant land maintenance and activation programs.[16] The RLE was open to two communities, and there was internal discussion in Community Progress about which community would be invited to join a delegation from Flint, MI, for this educational opportunity. After some thoughtful internal discussions, it was agreed that the City of Albany made for an ideal candidate, as the RLE would be a great way to leverage and support the TASP engagement. As the focus of TASP is to work primarily with key leaders in the public, nonprofit, and private sectors, RLE was an opportunity to build knowledge and civic capacity at the grassroots level. RLE became another avenue to strengthen and stitch together the various components toward creating a well-coordinated, impactful approach to problem properties. The invite was extended to Mayor Kathy Sheehan, and she immediately accepted on behalf of the City.

MAKING IT HAPPEN

VLWG

Remotely, the Community Progress Team brainstormed with the Albany TASP Team on appropriate organizations to serve on the VLWG, and extended invites to gauge interest. The response was overwhelmingly positive.

First VLWG Meeting

The first meeting of the VLWG occurred on July 18, 2017 with 24 members in attendance representing public agencies, non-profit service providers, and community-based organizations. Some of the stakeholders were meeting for the first time. A member of the Community Progress Team facilitated the meeting, providing support to the City's Neighborhood Stabilization Coordinator. At this inaugural meeting, Community Progress conveyed observations gained to date—based on partner research, interviews, and programmatic analysis—and challenged the group to identify priorities for an ongoing agenda.

[16] Andrew Butcher, member of the Community Progress Team for this TASP engagement, was the founder and board emeritus of GTECH Strategies, and led the organization for ten years before founding his own independent consulting firm, Butcher Consulting Services. To learn more about the great work of GTECH Strategies, visit https://gtechstrategies.org/.

In just the first few months, VLWG has served as an ideal forum to address policy priorities, develop new resources, foster local capacity, and increase collaboration. Discussions have touched on a number of different topics; such as demolition practices, stormwater mitigation compliance, water line shutoffs, and urban agriculture. However, one early big win bears mentioning, which is the vacant land toolkit.

An immediate priority identified by both ACLB and ACLT, and brought to this first meeting of the VLWG, was the need to educate and inform residents about all aspects of reusing and reclaiming vacant land; such as access, environmental testing and conditions, reuse design considerations, and available financial resources. The Affordable Housing Partnership (AHP), the umbrella organization under which ACLT is organized and managed, was managing a state Brownfield Opportunity Area (BOA) grant for the Sheridan Hollow neighborhood. A nominal amount of grant dollars had already been committed to a limited vacant land design manual, but partners recognized the opportunity to build something more robust. The Community Progress Team and ACLT outlined a plan to develop a Vacant Land Toolkit (included as Resource C), including both print and online versions, and AHP secured approval from the State to dedicate more of the BOA grant dollars to this product. ACLB agreed to host the online version. The Vacant Land Toolkit remains a priority project for the VLWG, and the workgroup itself offers multi-sector partners a mechanism to generate and implement creative programs, recommend new policies, and sustain focus and impact on a type of problem property, vacant land, that had been given little consideration before the TASP engagement.

RLE

There was agreement among all parties that ACLB and ACLT would assemble a diverse and representative delegation of residents to participate in the RLE. A delegation of six Albany residents travelled to Pittsburgh in August for the RLE, and benefitted from field visits, roundtable discussions, and open networking sessions. The delegation returned inspired and motivated to emulate some of the creative resident-driven strategies that have proven successful in Pittsburgh.

In order to capitalize on the lessons learned from the trip to Pittsburgh, Community Progress provided support to organize and convene a roundtable in Albany, bringing together delegation members, VLWG members, and other key city officials to talk about next steps.

The roundtable, which was held in Albany in October, was intended to serve as a forum to share highlights from the learning exchange in Pittsburgh; increase understanding of local priorities

Albany Resident Delegation in Pittsburgh

regarding vacant land reuse; identify common priorities, goals, and challenges; and develop targeted action plans for how to work together. An agenda for the day long roundtable is included as Resource D.

Follow-up Roundtable

The day-long event began with Community Progress leading a first of its kind vacant land reuse training for members of the resident delegation as well as other neighbors and organizational stakeholders that share a passion and interest in activating vacant land in support of neighborhood vibrancy and vitality. A panel of eight public agencies (primarily city departments) then provided an overview of their function and relation to vacant land issues to enhance the residents' understanding of responsibilities, needs, limitations, and potential partnership opportunities.

The second half of the day involved breakout sessions, allowing for more intimate conversations between residents and public agencies about what's working, ongoing challenges, and mutual interests. A number of themes emerged from these thoughtful conversations, such as the application of smart growth principles, community engagement and empowerment, a more resilient built environment, micro-enterprise development, and multi-sector collaboration.

The breakout groups were also directed to outline how they see the VLWG serving as a vehicle to continue building momentum on shared goals. There was strong consensus that the VLWG, embedded in the City's Task Force, provided an ideal platform to continue the dialogue and start honing in on actionable items for both the short-term and long-term—and to do it in coordination with other neighborhood stabilization and revitalization efforts. Roundtable participants agreed that extending a formal invite to resident delegates to serve on the VLWG would be beneficial. Also, participants agreed that key stakeholders could each lead a VLWG meeting over the next 4-6 months to deepen partner knowledge. For instance, the Water Department will present at the November meeting on stormwater rules and regulations, long-term plans for installing green infrastructure, and potential pilot reuse projects.

PILOT #3:

Vacant Land Community Maintenance and Stewardship Pilot Program

THE PROBLEM

One of the biggest mistakes land banks make across the country, particularly going from start-up to a mature agency with an increased inventory, is not focusing enough on vacant lot maintenance and instead prioritizing transactional development and disposition processes. The quality and frequency of how properties are maintained has a direct correlation with neighborhood condition, reinvestment appeal, and quality of life for existing residents. A failure to take seriously the maintenance needs of a growing inventory of residential vacant land can ultimately undermine the same community and political buy-in a land bank is hoping to cultivate. However, smart stewardship of this inventory also presents an opportunity to strengthen relationships, support local economic development, diminish long-term costs, and create new avenues to transfer property to responsible ownership.

As of August 2017, ACLB had 353 vacant lots in its portfolio, which represented about 68% of its property inventory. ACLB estimates that it is currently spending about $500 a year on maintenance costs per vacant lot (depending on the condition, size, and age of the vacant lot), which amounts to approximately $200,000 per year (after including other holding costs, such as liability insurance). ACLB recognizes its inventory of vacant land will likely increase, as Albany County continues to foreclose on property tax delinquent properties.

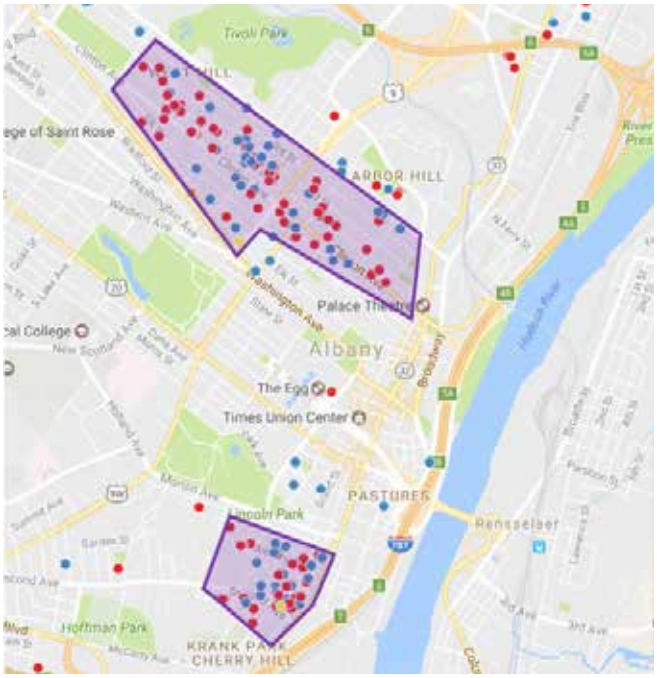

Figure 1:
A map depicting most of ACLB's property inventory, which is largely concentrated in the five focus neighborhoods (purple shaded areas). Red dots are residential vacant lots, and blue dots are residential buildings.

Since current maintenance contractors are nearing capacity, ACLB also recognizes it will need to ramp up its ability to hold and maintain an ever growing inventory of properties. Otherwise, pressure may mount to dispose of vacant lots as quickly as possible, which could compromise the key organizational goal to direct problem properties in a manner that benefits a neighborhood and advances a long-term vision.

A POSSIBLE SOLUTION

ACLT has a social enterprise, Community Realty, which specializes in rental management services. Community Realty, a small shop led by a dedicated team, is one of the reasons why ACLT has earned a national reputation for its well-managed rental portfolio, one of the largest in the country. An organizational assessment of ACLT (included as Resource E), conducted by a member of the Community Progress Team, identified the expansion of this line of business services as an opportunity for growth. Additionally, ACLT leadership had shared an interest in launching and building a more robust community engagement program, with the ultimate goal of bringing more economic opportunity to its residents and neighbors.

The Community Progress Team began to discuss with ACLB and ACLT the possibility of launching, in partnership, a community maintenance and stewardship pilot program. The initial response from both entities was cautious, and understandably so. ACLT struggles with its own capacity challenges, and has a number of large grants it is currently implementing. ACLB, as with almost all land banks, is understaffed and overworked, navigating political dynamics, striving to meet high expectations, and stewarding hundreds of properties, with limited resources, that the private market has largely rejected. For both organizations, the time commitment needed to design and manage a pilot program for maintenance of a small number of vacant lots seemed questionable.

However, the benefits of this pilot program eventually became clear to all parties involved for multiple reasons:

1. ACLB is already spending a substantial amount of money on annually maintenance costs, merely to keep lots clean and mowed. But are there other outcomes that could be realized by inviting and empowering residents nearby to claim ownership of the lot's future, and ultimately the block's future? By inviting other outcomes and objectives into the discussion about maintenance—having more eyes on the ground, hyperlocal ownership, and the possibility of engaged stewards becoming future purchasers—ACLB recognized that perhaps more value could be extracted from this significant annual investment.

2. The Albany Resident Delegation that participated in Community Progress' Learning Exchange in Pittsburgh came back energized and motivated to emulate some of the effective practices seen during the visit. With participants eager to explore stewardship as a model for both neighborhood revitalization and economic opportunity, ACLT and ACLB had an almost built-in audience willing to participate in a small pilot program designed around such goals.

3. ACLT's mission emphasizes the priority to "combat community deterioration by promoting economic opportunities for residents." Connecting residents to financial incentives and resources to improve their community is a win-win, and the pilot was seen as an opportunity to not only carry out mission-driven work, but also achieve an important goal of mobilizing and engaging residents beyond their own tenants and homeowners.

4. A focus on vacant land maintenance and activation was opening up a number of creative partnerships, and opening the door for new funding streams from local, state, and national partners. For example, the City's Water Department was excited to invest in green infrastructure and possibly fund a community maintenance program. Since ACLB owns the largest inventory of residential vacant lots in Albany, it only makes sense that it take a central and leading role in the creative maintenance and reuse of vacant land. ACLB came to understand this as a key mission-aligned responsibility that, if pursued with imagination and a range of partners, could complement and amplify other investments it and partners are making in strategic neighborhoods.

MAKING IT HAPPEN

Starting in August, the Community Progress Team worked closely with ACLB and ACLT to design the pilot community maintenance and stewardship program (CMSP). Assets of both organizations were mapped in order to find a four to five block area where ACLT properties and ACLB vacant lots overlapped. A target area was identified within the 3rd Street Corridor in the West Hill neighborhood. Capacity and liability concerns were addressed. A policy brief was developed and shared with the ACLB Board in September, which again received support.

Through multiple rounds of partner negotiations, the Community Progress Team brokered a multi-phased maintenance and stewardship program to optimize the impact, value, and co-benefits of maintaining select ACLB vacant land (an Implementation Plan is included as Resource F). Two complementary phases were designed:

1. Initiate an incentive program for residents affiliated with ACLT to conduct stewardship services on a vacant lot in proximity to their residence. Participation may create an additional pathway for property disposition for the resident and a potential "mow to own" policy at ACLB.

2. Contract with community based organizations, such as ACLT, to conduct stewardship and basic stabilization services in targeted areas to prevent decline and neglect, reduce ACLB's holding and maintenance costs of an expanding inventory of vacant land, and increase community participation in the property disposition process.

The announcement of this new program was made in conjunction with the October 13 follow-up roundtable to the Resident Learning Exchange, and the coordinated Breathing Blocks Community Event, "Lots to Do, Lots for You," which was held on October 14 and is described in more detail in the next section.

PILOT #4:

Breathing Blocks: Concept, 3rd Street Corridor Pilot, and Community Event, "Lots to Do, Lots for You"

THE PROBLEM

During the February finalist site visit, a range of stakeholders and partners were interviewed and asked to comment, among other things, on limitations or barriers to successfully turning around disinvested neighborhoods. One concern expressed by virtually all partners is that there is insufficient coordination of programs and investments in a targeted area, and thus an inability to fundamentally transform the underlying housing market and neighborhood conditions. This is not atypical, given scattered-shot investments in distressed neighborhoods generally do little to move the underlying economics of significantly weak housing markets.

Fortunately, Albany stakeholders share a growing aspiration to move beyond isolated interventions and toward cross-sector coordination; beyond redevelopment plans for a single building and toward redevelopment plans for an entire block. Given the focus of the TASP engagement was to explore and pilot new partnerships between ACLB and ACLT, it was important to think about creating a framework for improved partner coordination in a geographically-focused area in a way that might establish a model and capacity for layering investments and interventions, which could be replicated and scaled throughout the City.

A POSSIBLE SOLUTION

In trying to identify the right scale with the Albany TASP Team, there was agreement that the focus on a building is too narrow, and neighborhoods are too large of a footprint. For that reason, Breathing Blocks was proposed as a properly scaled conceptual framework to guide neighborhood revitalization, in which a small number of strategic blocks are selected and designated for multi-year programming and focus by cross-sector partners. A designated Breathing Block, therefore, is a defined area in which vacant property interventions, community engagement, data collection, and collaborative activities are layered in order to optimize partnerships, resources, and impact.

A designated Breathing Block, therefore, is a defined area in which vacant property interventions, community engagement, data collection, and collaborative activities are layered in order to optimize partnerships, resources, and impact.

The goal of Breathing Blocks is to incentivize and challenge local partners to prioritize investment and support to these strategic areas. While resources—and even partners—might change, the Breathing Blocks concept could serve as a gathering force, hopefully compelling partners to always consider how they might contribute to a coordinated approach to turn around distressed neighborhoods and activate underperforming housing markets.

MAKING IT HAPPEN

With a primary focus on piloting new partnerships between ACLB and ACLT, the goal was to identify a block or two for a Breathing Block pilot where both organizations had overlapping assets and interests. The 3rd Street Corridor, located between Judson Street and Henry Johnson Boulevard in the West Hill neighborhood, was identified as an ideal location for the following reasons: (1) the ACLT has nearly $1 million in two grants to rehabilitate ten housing units in this immediate area, most of which are being acquired from the ACLB, and the projects are planned to start before the close of 2017; and (2) there are a number of overlapping assets from both organizations within this selected corridor; specifically, ACLT residents in both Land Trust homes and rentals (at least 14), and a sizable inventory of ALCB vacant land (approximately 30 lots).

While a Breathing Block will only work if multiple partners agree to target and coordinate their resources and efforts to these designated investment zones, due to constraints of the TASP engagement, the focus within this Breathing Blocks 3rd Street Corridor Pilot was limited to the following:

1. Designing a Community Maintenance and Stewardship Pilot Program (as described in the previous section).

2. Planning a neighborhood event, "Lots to Do, Lots for You" (L2DL4U), with the intent to beautify a lot, educate residents about the ACLB-ACLT partnership, gauge interest among residents for serving as vacant land stewards, and celebrate community

ACLT staff assumed lead in organizing the neighborhood event, with support from the entire TASP Albany Team. Residents within the 3rd Street Corridor were canvassed, community partners were engaged, public artists were enlisted, and food was procured from a neighborhood restaurant. Community Progress was able to provide financial assistance to support the purchase of tools and supplies needed for the morning service activity, and retained Youth FX, a local nonprofit that trains and engages youth in video production to document the Resident Learning Exchange Roundtable and L2DL4U, which represented the two final community events for this TASP engagement.

L2DL4U was an outstanding success. The weather was unseasonably warm, and community members showed up in force to assist with the lot clean up, provide input for the Vacant Land Toolkit, and provide their input on the proposed stewardship program. Through the course of

Neighborhood Event, Lots to Do, Lots for You

the day, an overgrown vacant lot was completely cleared, cleaned, and beautified by residents and neighbors old and young. The lot was dotted with a variety of activity stations that offered something for everybody, such as found art installations, face painting, games, garden bed installation, and interactive exhibits featuring designs from the draft Vacant Land Toolkit. A number of residents expressed interest in helping to steward and maintain vacant lots, and both ACLB and ACLT were able to speak briefly about planned neighborhood investments and their desire to work more closely with residents in shaping the future of the corridor.

Neighborhood Event, Lots to Do, Lots for You


Neighborhood Event, Lots to Do, Lots for You

The potential to layer interventions, investments, and services within a Breathing Block will hinge on the creativity, capacity, and commitment of the multiple stakeholders in Albany. Going forward, local stakeholders are encouraged to convene and discuss ways in which different tools, policies, programs, and interventions can be applied and targeted to a Breathing Block in support of a geographically-focused investment strategy. For example:

1. If the City approves additional resources for the Vacant Building Rehabilitation Program, could applications be scored higher if located within a Breathing Block?
2. Could the City's Community Development Agency offer micro-grants to resident-driven beautification projects on vacant land owned by any public entity, including ACLB, within a Breathing Block?

3. Could the City use Community Development Block Grant resources to invest in cost-effective street amenities in Breathing Blocks, such as new curbs, sidewalks, street trees, and public art installations?

4. Could the City bring more focused enforcement efforts to Breathing Blocks to address code violations and nuisance activity, and enhance access to hardship programs for legacy residents that might lack the financial resources to carry out minor repairs?[17]

5. Could the City prioritize demolition orders, abandonment proceedings, or other enforcement tools in Breathing Blocks?

6. Could the Fire Department coordinate with Breathing Block organizers and walk the targeted area distributing smoke alarms and carbon monoxide detectors?

7. Could the Water Department prioritize publicly-owned lots within designated Breathing Blocks for the installation of green stormwater infrastructure, and possibly even recruit, train, and pay community stewards to handle basic maintenance needs?

8. Could GHHI prioritize healthy home interventions for properties located within a Breathing Block?

This targeted reinvestment strategy at the block level is presented here simply as a concept, and the pilot was driven by the goals of this TASP engagement. The choice to pursue this strategic approach beyond the 3rd Street Corridor pilot is up to the City and its partners, but because of the many complementary and collaborative initiatives underway, there is no doubt the City is in a much better position today than before to support informed discussions, data-driven decision-making, and improved coordination of strategic actions towards a more comprehensive approach to problem properties.

[17] Legacy residents is a term used by Mayor Karen Freeman-Wilson of Gary, Indiana, to dignify those property owners that have historically suffered through decades of disinvestment, and who deserve equitable consideration as part of any revitalization effort that seeks to attract investment and activate market potential.

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V. CONCLUSION

This TASP engagement was unique, challenging, and instructive. First, it was a chance to support the exploration and development of a partnership between a land bank and a community land trust that could serve as a model for the national field of practice. Second, it coincided with a number of ongoing complementary activities and initiatives that, if properly aligned and integrated, could dramatically improve the City's ability to tackle problem properties in a far more comprehensive and coordinated manner. Third, the focus of this engagement was less on legal and policy research and analysis, and more on the collaborative elements that are just as important in implementing an effective approach to problem properties: education and engagement; a common vision and coordination; innovative partnerships, experimentation and evaluation, and community celebration.

From the outset of this TASP engagement, there was a clear understanding that permanent affordability and vacant land would serve as the lenses through which to study and propose pilot partnerships between ACLB and ACLT. Four pilots, partnerships, and efforts at systems change that sought to achieve multiple goals were identified and advanced: (1) expand permanently affordable housing opportunities in some of Albany's more stable neighborhoods with stronger housing markets (Inclusive Neighborhoods Program); (2) support improved coordination among various stakeholders in a more sustained and systematic manner (Vacant Land Working Group and Resident Learning Exchange); (3) connect residents to vacant land in more productive and imaginative ways (Community Maintenance and Stewardship Program); and, (4) provide a framework for block-level investment strategies that will encourage all partners to prioritize resources in a more strategic, coordinated, and impactful manner (Breathing Blocks).

Additionally, this TASP engagement succeeded in addressing the key challenges that land banks and community land trusts across the country identified as critical to establishing meaningful and sustained partnerships.

1. **Understand & Value Both Tools.** At the start of this engagement, ACLB and ACLT were already partnering together on a couple property rehabs, but there was a limited understanding and appreciation of the other organization's operations, goals, and

decisions. ACLB gained a greater appreciation of the unique role ACLT could play as a partner in providing permanent affordable housing in an expanded geographic area, outside the five focus neighborhoods. Similarly, ACLT realized that the ACLB was more than willing to be flexible and bold, and design a disposition program exclusively geared toward prioritizing permanent affordable housing.

2. **Acknowledge Different Objectives & Focus on Overlapping Priorities.** Because all parties took the time to participate in thoughtful and honest conversations, unexpected but overlapping priorities were identified. ACLB had a financial challenge maintaining its growing inventory of vacant lots, and ACLT had a desire to build the capacity for a more robust resident engagement initiative in neighborhoods where they had multiple properties and assets. Connecting residents to vacant land in a meaningful way that achieved multiple goals became a focal point of this engagement. The development of the community maintenance and stewardship pilot between ACLB and ACLT was just one of the outcomes of this focus on vacant land, and possibly not even the most significant. Last year, vacant lots were hardly on the radar of city partners. Today, it is recognized by the City's Vacant Properties Task Force worthy of its own workgroup, and a number of exciting initiatives are being discussed among partners that hadn't ever engaged before.

3. **Tend to the Constraints of Both Parties.** In developing the Inclusive Neighborhoods Program, both parties acknowledged that they didn't want to have a "neat policy" on the books that, in the end, proved unworkable. Both parties were very transparent about challenges, which informed the design of the program and the guidelines. For example, the sales price would be discounted for ACLT, but ACLB, with its own financial needs, would only grant exclusive access to ACLT for a limited window. By honestly discussing their limitations and constraints, ACLT and ACLB were able to design a program that is practical and actionable.

As with all successful engagements, the credit goes entirely to the dedicated individuals working on behalf of the public to minimize the negative impacts of vacancy and abandonment. It has been a rewarding experience in support of leaders at the Albany County Land Bank (ACLB), the Albany Community Land Trust (ACLT), their forward-thinking partners at the City and County, the thoughtful and compassionate leaders across the nonprofit, public and private sectors, and a diverse group of residents who show a fierce loyalty and love of their hometown. There are good days ahead for Albany.

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RESOURCE LIBRARY

RESOURCE A: Memorandum, Preliminary Observations from the TASP Finalist Visit

RESOURCE B: MOU between Albany County Land Bank and Albany Community Land Trust, Inclusive Neighborhoods Program

RESOURCE C: Scope of Work for Vacant Land Toolkit

RESOURCE D: Agenda for Resident Learning Exchange Roundtable

RESOURCE E: Memorandum, Albany Community Land Trust Organizational Assessment

RESOURCE F: Vacant Land Community Maintenance and Stewardship Pilot Program Implementation Plan

RESOURCE G: Video Documentation of Final Community Events in Albany

RESOURCE A:

Memorandum, Preliminary Observations from the TASP Finalist Visit

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MEMORANDUM

TO: Adam Zaranko, Executive Director, Albany County Land Bank and Susan Cotner, Executive Director, Albany Community Land Trust

FROM: Tarik Abdelazim, Associate Director of National Technical Assistance; Kim Graziani, Vice President and Director of National Technical Assistance; and Beth Sorce, Director of Capacity Building, Grounded Solutions Network

DATE: February 27, 2017 *(minor edits made March 9, 2017)*

RE: Preliminary Observations from the Technical Assistance Scholarship Program Finalist Visit on February 7-8, 2017

INTRODUCTION AND BACKGROUND

In December 2016, the Albany County Land Bank ("Land Bank"), in partnership with the Albany Community Land Trust ("CLT") was selected as one of five finalists for the Technical Assistance Scholarship Program ("TASP"), a Center for Community Progress ("Community Progress") program funded by the JPMorgan Chase Foundation and designed to support innovative and replicable models of tackling vacant and abandoned properties.[18] The finalists were chosen through a competitive application process and proposed projects were reviewed on a range of criteria, including the potential for innovation from which other communities can learn, demonstrated leadership to implement reform, overall scale of vacancy and abandonment challenges, and need for outside assistance. From the five finalist communities, Community Progress will select three scholarship winners, each of which will receive up to 400 hours of technical assistance at a significantly discounted rate.

The Land Bank requested support to develop a framework for more effective collaboration between the Land Bank and CLT to achieve shared goals: addressing vacant and abandoned properties and preserving affordability. The request for designing a more effective and sustainable partnership between a land bank and a community land trust that operate in similar service areas was extremely compelling to the Community Progress review committee. Prior research commissioned for Community Progress and the National Community Land Trust Network, which merged with

[18] For more information on TASP, please visit: http://www.communityprogress.net/technical-assistance-scholarship-program--tasp--pages-494.php.

Cornerstone Partnership in 2016 to form the Grounded Solutions Network,[19] found that, nationally, there is virtually no community in which a land bank and a community land trust are coordinating effectively to ensure revitalization efforts in disinvested neighborhoods will result in economically integrated neighborhoods, featuring housing choices for all and lasting affordability.[20] This technical assistance has the potential to pilot a model partnership that can not only benefit Albany neighborhoods and residents, but also inform the national field of practice.

The TASP grant allows Community Progress to schedule site visits to each of the five finalists, at no cost to the applicant, as part of the review and selection process. The site visit to the City of Albany took place on February 7-8, 2017 and was conducted by a team of national experts from Community Progress and Grounded Solutions Network ("Community Progress Team") that included Tarik Abdelazim, Kim Graziani, and Beth Sorce.[21] This visit was designed for the Community Progress Team to learn more about the technical assistance request, the scale and nature of vacancy and abandonment in the City of Albany, organizational capacity of both applicant organizations, and existing and potential partnerships needed to truly tackle the systemic challenges of vacancy and abandonment in the City of Albany. Over the course of two days, the Community Progress Team met with leadership of both the Land Bank and CLT, City and County officials, resident and civic leaders, funders, nonprofit and private residential developers, and other key partners that could potentially bring resources and expertise to a deeper collaborative effort, beyond just the applicant organizations, to revitalizing disinvested neighborhoods in the City of Albany.[22]

This memorandum offers preliminary observations of conditions and challenges, as well as opportunities that the Land Bank and CLT might consider as they move forward with their efforts. The first section provides key takeaways, and is intended to serve as a summary that the Land Bank and CLT might want to share with interested stakeholders. The remaining three sections present, in more detail, the findings of our inquiry into the potential for a more effective collaboration between the Land Bank and the CLT, and the content of these three sections are grouped together using the themes of "Acquisition," "Holding and Maintenance," and "Reclamation."

A. Key Takeaways

Despite the diversity of stakeholders, there was a surprisingly high degree of consensus on many important issues related to tackling the City's inventory of vacant, abandoned, and deteriorating properties ("problem properties"). The Community Progress Team identified the following key takeaways, which are listed in no particular order:

[19] For more information on Grounded Solutions Network, please visit: http://groundedsolutions.org.

[20] Representatives of Community Progress and Grounded Solutions Network recently co-authored an article on the potential of collaboration between land banks and community land trusts. The article was published on the Shelterforce Blog, Rooflines (November 2016), and can be found here: http://rooflines.org/4684/land_banks_community_land_trusts_not_synonyms_or_antonyms._complements/.

[21] For more information on the Center for Community Progress and its National Technical Assistance Team, please visit: http://www.communityprogress.net/. For more information on Grounded Solutions Network, please visit: http://groundedsolutions.org/.

[22] See Attachment 1 for a list of all those who shared their insights and local knowledge with the Community Progress Team during the two-day site visit.

A-1. All stakeholders hold the Land Bank in high regard, and acknowledge that it plays a central role in acquiring problem properties and offering stakeholders and partners a more predictable pathway to acquisition and redevelopment.[23] As an alternative to the speculative auction, the Land Bank offers a far more efficient (and cost-effective) way for nonprofit and private developers to access problem properties for housing projects. Moreover, given the strong support and recent policy decisions by the County, the Land Bank will soon become the steward of virtually all tax-foreclosed properties in Albany County going forward—a situation that presents new challenges as well as opportunities.

A-2. Among the region's nonprofit housing agencies, the CLT has a unique (and underappreciated) focus on permanent affordability and longstanding expertise in scattered-site rehabilitation of problem properties. Most of the publicly-subsidized housing projects of recent years have affordability provisions that sunset (or affordability requirements at the time of sale only), whereas the CLT is the sole entity carrying out scattered-site renovations to offer residents permanently affordable housing choices in various neighborhoods. There seems to be a lack of consensus among key decision-makers and stakeholders that preserving affordability is even needed or a priority, which may help explain why the CLT's critically important work in helping to create equitable and inclusive neighborhoods almost seems to be overshadowed by the "ribbon-cutting" appeal of larger, affordable housing projects. It seems as if the varying approaches to affordability are viewed as competitive instead of complementary.

A-3. Weak neighborhood housing markets, limited funding opportunities, and limited capacity of virtually all stakeholders (including the Land Bank and CLT, nonprofit housing agencies, and city government) seriously constrain the redevelopment potential of Land Bank properties. Most of the Land Bank's inventory is located in predominantly African American neighborhoods with high concentrations of poverty, limited neighborhood amenities, low home sale prices, and residential investment activity that is driven largely by nonprofit affordable housing developers. In addition, public funding programs are either geared almost exclusively to larger, multi-unit projects, or too difficult for individuals to access and layer creatively to fill the substantial funding gap.[24] And virtually all organizations are resource-constrained. While the Land Bank has a number of creative partnerships and successful projects to point to, these three factors present real challenges in scaling up this work and drawing in much needed private investment.

[23] Unless otherwise specified, the reference to "redevelopment of problem properties" is meant to include either the rehabilitation of residential structures or new residential construction on vacant lots, which was the overwhelming focus among all stakeholders. In fact, the Community Progress Team was a bit surprised how little discussion there was on reusing vacant lots to achieve open space goals, whether that be expanding side yards or creating community gardens, pocket parks, or green stormwater infrastructure.

[24] While we heard a range of estimates, there seemed to be some consensus that a single property (2-unit) might require about $150,000 to fully rehab, and the expected sales price might be $60,000 - $80,000.

A-4. Although there are impressive networks of allies and partners in Albany, including civic associations, there is a real need for the development of a shared vision of neighborhood revitalization among leaders in the public, nonprofit, civic, and private sectors. Stakeholders were honest and forthright that substantial affordable housing developments did not draw in private investment as some had hoped. Stakeholders shared alternative views of where housing investments might 'tip the scale.' Many expressed a common concern that there was insufficient focus on attracting investments in non-residential community assets (such as grocery stores, small business districts, and parks and open spaces). And even 'allies' seem to have varying opinions on the local need for inclusionary housing policies or permanent affordability. Yet interestingly, virtually all stakeholders mentioned in some way the need for inclusive neighborhoods ("mixed," "economically integrated," "diverse," and "housing choices"). The lack of a coherent vision of what constitutes equitable, inclusive and vibrant neighborhoods—and a shared understanding of how to get there—is limiting the impact of a wide network of partners and stakeholders who clearly share a genuine passion for this work.

A-5. There is a critical need for improved coordination in implementing a data-driven, systems-based approach—one that includes *prevention*—to reduce the number of vacant, abandoned and deteriorating properties. Interestingly, there are very few "missing pieces" in the Albany area, and we were impressed by the creativity and knowledge of the leaders of key institutions and partners. However, some great work is being done almost in isolation, or as 'one-offs.' And while there is tremendous energy and activity around the Land Bank as a new 'tool' to transform problem properties, there doesn't seem to be an equally strong and coordinated focus on the ***prevention*** of problem properties. Creating a centralized and inclusive task force, informed by a shared vision and committed to a well-coordinated, systems-based approach to problem properties, could yield dramatic outcomes in the years ahead.

A-6. Now is the time. If one takeaway seemed to resonate the loudest, this would be it. All stakeholders shared a sense of optimism and urgency in tackling the challenges presented by problem properties. Breathing Lights fostered new partnerships, generated momentum and focus in addressing this challenge, and helped to identify both barriers and opportunities in reclaiming problem properties consistent with community needs. Similarly, new grant funding (for the Land Bank and City) and recent policy decisions at both the City and County all point to 2017 as a very promising year to braid together disparate efforts, build the infrastructure and capacity to develop and implement a shared vision, and pilot some interesting collaborations with residents toward creating economically integrated, resilient, and vibrant neighborhoods in the City of Albany.

B. Land Bank and CLT: Acquiring Problem Properties

Summary

The CLT leaders and other housing developers we spoke with acknowledged that, prior to the Land Bank, acquisition was always a challenge. Properties were usually purchased on the fair market, but it was often difficult to negotiate with owners (let alone find them) or to cover the holding costs while trying to line up funding. Now, many of these developers turn first to the Land Bank to identify redevelopment opportunities. However, the CLT is constrained by available funding, like other affordable housing developers, and only pursues acquisitions *after* grant awards and financing have been secured. Unlike other affordable housing developers, the CLT's acquisition strategy is not contingent on land assemblage, and it will routinely pursue scattered-sites for rehabilitation.

The Land Bank's primary source of acquisitions is through the County's tax foreclosure process. To date, the Land Bank has acquired approximately 370 properties throughout Albany County, with 115 of them outside of the City. The Land Bank and Albany County have a very cooperative and supportive relationship, and the relationship is set to become even more formal and predictable going forward. According to County officials, the plan is to eliminate tax foreclosure auctions altogether, and transfer all tax foreclosed properties to the Land Bank for $1 a parcel. There are other minor provisions, but this agreement reflects an outstanding commitment by the County to ensure the Land Bank has cost-effective and efficient access to problem properties—a benefit that the Land Bank is passing along to its end-users, including nonprofit and private developers.[25]

Albany County has a three-year redemption period (the minimum, per NYS Law, is a two-year redemption period), meaning it will routinely be almost four years from the time an owner is delinquent until the property enters the Land Bank's inventory.

Challenges

B-1. The new arrangement means the Land Bank can expect to increase its inventory by 100-200 properties a year, a 'new normal' that exceeds the Land Bank's current capacity and ability to hold, maintain, and redevelop problem properties.

B-2. The new arrangement also increases the likelihood of the Land Bank serving as an "accidental landlord," acquiring occupied rental properties that were subject to a tax-foreclosure.

B-3. The new arrangement means the Land Bank will continue its role and presence in the suburban and rural towns and villages in Albany County, possibly reducing the focus and investment of resources that are needed in the City of Albany.

B-4. The Land Bank will need to develop the capacity to expedite the process of acquiring title and recording the deed of tax-foreclosed properties that come from the County. Currently, the Land Bank does not assume these in bulk, and prolonged delays may slowly undermine the strong support by County officials.

[25] Albany County has also appropriated approximately $1.75 million of general funds to the Land Bank over the last four years, and County officials anticipate a recurring, annual investment of $250,000 to support Land Bank operations and programs.

B-5. According to City officials, there are approximately 20-30 private owners a year that want to donate their vacant property to a willing taker, but because the properties are tax-delinquent, the Land Bank is unable to accept the donation. Most of these properties will remain neglected, and continue their slow march to demolition.

Opportunities

B-1. The Land Bank might consider piloting a number of new "Accidental Landlord" strategies in coordination with its partners, such as bringing the property into the CLT and enrolling the tenant into the CLT's Lease to Own Program, or contracting with the AHP Homeownership Center or United Tenants of Albany to immediately provide case management for tenants of properties acquired through the tax foreclosure process.

B-2. As it works through a temporary backlog of tax-delinquent properties, Albany County might consider allowing the Land Bank to identify and prioritize for foreclosure any tax-delinquent property that is adjacent to an ongoing or planned redevelopment project.

B-3. Albany County might consider reducing the redemption period from three years to two years, as NYS Real Property Tax Law allows and that some other New York Counties practice. For example, Broome County, the sole foreclosing governmental unit in the County, uses a two year redemption period.

B-4. With its partners, the Land Bank might consider devising a policy and process in order to receive donations of tax-delinquent, vacant properties from private owners. The Land Bank is encouraged to seek clarification on if, and when, the County can waive back taxes to facilitate such transfers.

C. Land Bank and CLT: Owning and Maintaining Problem Properties

Summary

As mentioned above, the Land Bank will become the central repository of virtually all tax-foreclosed properties in Albany County, guaranteeing a year-over-year increase of properties within its portfolio. To date, the Land Bank has been very transactional—an approach that has served the Land Bank well thus far—but going forward, it will likely be holding and banking more properties for longer periods of time. Currently, the Land Bank relies on private contractors to handle routine maintenance needs (mowings, board-ups, etc). The Land Bank uses ePropertyPlus, a reputable software with online functionality, to manage and market its inventory.

The CLT manages and maintains 46 permanently affordable rental units, including lease-to-purchase units, and currently contracts with the social enterprise venture, Community Realty,[26] for rental property management. There are 42 homes in the CLT.

[26] Community Realty, launched in 2005, is a social enterprise of the Affordable Housing Partnership (AHP) that now provides a range of real estate services, including property management of the CLT's rental portfolio. AHP and the CLT share an Executive Director, are co-located in the same building, and are highly integrated organizations.

Challenges:

C-1. The Land Bank will need to ramp up its capacity considerably in the coming years to hold and maintain an ever growing inventory.

C-2. Vacant and abandoned properties are subject to vandalism and deterioration from the extreme winter weather. Protecting the equity and value of vacant and abandoned properties requires effective, efficient, and equitable preventative systems, *and* strategies to re-occupy the building as quickly as possible—both of which are currently lacking to some degree or another.

Opportunities

C-1. The Land Bank might consider using the services of Community Realty for general property maintenance of its entire portfolio and rental property management (accidental acquisitions of occupied properties). Such an arrangement would need to be mindful of Community Realty's current capacity constraints (with a plan on how to scale-up appropriately), but this seems to be an opportunity to build support and expand the successful social enterprise of a key partner.[27]

C-2. All stakeholders are encouraged to improve coordination of strategies, policies and investments, and build effective, efficient and equitable preventative systems (code enforcement and tax enforcement systems) so that if a problem property does end up in the Land Bank's inventory, it does so in a timely manner, with as little deterioration and structural damage as possible.[28]

C-3. The Land Bank and its partners will need to develop more robust programs to move a higher volume of inventory to responsible owners in a timely manner. This might include a number of concurrent efforts, including more effective marketing programs, building a pipeline of financially-ready and supported homeowners (including owners of CLT homes and investor-owners), hosting additional reclamation clinics, accessing local and state funding to support single-site projects, and creating targeted investment areas, at a block-level, to achieve sufficient scale to 'tip' the market.

D. Land Bank and CLT: Reclaiming Problem Properties

Summary

Since the Land Bank can expect to receive an annual portfolio of tax foreclosed properties, acquisition is not the problem. The problem is finding responsible parties that have the necessary funding to pursue quality redevelopment consistent with a citywide vision, neighborhood plans,

[27] The Greater Syracuse Land Bank, which has the largest inventory by far of any land bank in NY, has experience with many of the challenges the Albany County Land Bank will inevitably face. With that in mind, it is worth noting that the Greater Syracuse Land Bank initially used a number of private contractors for routine and emergency maintenance of its portfolio, but later brought that service in-house and documented dramatic savings and improved performance.

[28] The final reports for recent TASP Projects in Rockford, IL, and St. Louis, MO, both speak in detail to the need for a coordinated, systems-based approach informed by a shared vision and strategic priorities, and could be helpful guides for the Land Bank and CLT to review and share with local stakeholders. Both reports can be found on our website here, http://www.communityprogress.net/publications-pages-396.php, under "Technical Assistance Reports."

and the Land Bank's policies. And as we started to unpack the theme of disposition and reclamation as it relates to the Land Bank and the CLT, some key, overarching challenges came into clear focus: much larger, systemic challenges; operational and programmatic gaps; and policy and strategic differences. Addressing these macro challenges will require the strong support of and coordination by all stakeholders interviewed during this two-day visit.

Challenges

D-1. **Lack of coordinated effort and coherent vision** – There is no existing infrastructure that supports the routine communication and coordination among ***all*** the key stakeholders from the public, nonprofit, and private sectors who are working to both ***prevent*** vacancy and abandonment, and ***transform*** vacant, abandoned or deteriorating properties to neighborhood assets. And the majority of those interviewed agreed there is no shared, long-term vision for either the neighborhoods disproportionally impacted by vacancy and abandonment, or the City as a whole. To be sure, there are noteworthy examples of cooperation (for example, the City's support of neighborhood plans, such as the current effort in West Hill, or the Mayor's Affordable Housing Task Force) as well as laudable efforts by individual partners. However, there is no regular convening of County, City, and community stakeholders to ensure tools, policies, and investments are being coordinated in a manner that could maximize impact.

D-2. **Market conditions** – Many neighborhood housing markets are flat or underperforming, and the home sale prices in areas where the Land Bank owns many properties are *substantially* lower than the costs of reclaiming the property. Until the market improves, public subsidies will be needed to support the reclamation of Land Bank properties.

D-3. **Funding** – Unfortunately, most public grant programs, such as Low Income Housing Tax Credits and New Market Tax Credits, are targeted to large-scale, catalytic projects. There are both nonprofit and private developers in Albany with a great track record of securing these tax credits and building quality products, but as many stakeholders noted, these 'catalytic' projects have yet to attract a second wave of private investment. On the other hand, where grant programs do exist to support individuals or single-property projects, they may be poorly marketed, individuals might have difficulty applying or navigating the process, or the funds may be insufficient to "fill the gap."

Opportunities

D-1. **Vacant and Abandoned Property Task Force.** The Land Bank and its partners are encouraged to work with the City as it launches and supports the Vacant and Abandoned Task Force, and ensure that the Task Force is inclusive of all City, County, and community stakeholders that touch/oversee the systems of vacancy and abandonment (data and information management systems; code enforcement systems, tax enforcement and foreclosure systems, land banking systems and reuse strategies). The Vacant and Abandoned Task Force, which will be supported and staffed by the City's Vacant Property Coordinator (a two-year, grant funded position), should be

viewed as the mechanism to continue the momentum generated by Breathing Lights, improve coordination across agencies and sectors, and help develop a coherent vision on how to tackle problem properties.

D-2. **"Breathing Blocks" Pilot Program.** The Land Bank and its partners are encouraged to explore the idea of a "Breathing Blocks" pilot program as a way to attract and coordinate simultaneous investments in a single block by both private and nonprofit actors in hopes of ultimately tipping the market, ensuring housing choices for all (including permanent affordability), and promoting economic diversity.

a. Based on some objective criteria (for example, number of publicly-owned properties; tax-delinquency; recent affordable housing investments, etc), identify four blocks in different neighborhoods that might allow for block-level investments.

b. Catalogue all funding programs, and identify key questions that will allow for determination of eligibility across all programs (and, if feasible, work with a firm or 'Hacker' club to eventually develop the "Breathing Block App" that could be used by resident associations and volunteers to conduct their own block surveys).

c. With support from AmeriCorps, volunteers, and resident associations, conduct door-to-door surveys of all residents in the four identified blocks and gather information needed to develop "eligibility profiles" for each property.

d. Based on eligibility profiles, select the one block where the highest number of properties qualify for funding, the interest by property owners is the greatest, and success seems most likely.

e. Finalize a block-wide investment strategy, connecting either grant funding opportunities or private investment to every structure in order to support an economically-integrated block that includes housing choices for all, including permanent affordability.

f. Use "Profiles" to identify the funding gaps, design programs that address these gaps, and seek grants from public, philanthropic, or private partners to expand funding programs for future Breathing Blocks projects.

g. Carry out Breathing Block investments in 2018. Evaluate, adjust, and repeat.

D-3. **Breathing Building Advocate.** The Land Bank, CLT, and Historic Albany Foundation may consider pooling resources to create a new position (Breathing Building Advocate or Reclamation Advocate) to provide dedicated support to individuals navigating the process of purchasing and repurposing Land Bank properties, including assistance with layering available subsidies. The Land Bank's current AmeriCorp Housing Specialist might be considered a beta-version of this role, as this individual has already begun to catalogue all existing grants and eligibility requirements.

D-4. **Neighbors for Neighborhoods.** While funding remains a challenge, every grant program should be approached with as much innovation as possible to pilot new partnerships and programs, and help build the capacity of stakeholder organizations while fulfilling mission-driven goals. The Neighbors for Neighborhoods Grant Program offers an excellent opportunity for the Land Bank and CLT to explore a more structured partnership in the redevelopment of the three targeted properties, which might include:

a. Commitment to bring each property into the CLT portfolio

b. Commitment to recruit CLT renters as the investor-owners of each property

c. Commitment to contract with Community Realty for rental property management and monitoring compliance with the grant's affordability provisions.

E. Next Steps

By the end of March, three finalists will be selected to receive the full TASP scholarship, which will include up to 400 hours of expert technical assistance over the course of eight months in 2017. Regardless of whether the Land Bank is one of the recipients of the full scholarship, the Land Bank and CLT team, their partners, and other stakeholders should be immensely proud of their accomplishments to date and Community Progress looks forward to supporting these efforts in the future.

Attachments /

RESOURCE A: Attachment 1
Stakeholders Who Participated in the Site Visit

Adam Zaranko, *Executive Director, Albany County Land Bank (ACLB)*
Susan Cotner, *Executive Director, Albany Community Land Trust (ACLT)*
Roger Markovics, *Co-founder, United Tenants of Albany (UTA); and Board Staff Volunteer, ACLT*
Roy Conrad, *Resident Leader, Sheridan Hollow Neighborhood Association*
Tom McPheeters, *Resident Leader, Mansion Neighborhood Association; and Member, ACLB Advisory Board*
John O'Grady, *Resident Leader, West End Neighborhood Association*
Dominick Calsolaro, *Board Member, Albany County IDA; former Council Member, City of Albany*
Erin Reale, *Executive Director, United Tenants Association*
Maria Markovics, *President, Community Development Alliance*
Eric Dahl, *Assistant Vice President, Regional CRA Officer, M&T Bank*
Miriam Axel-Lute, *Board Member, Community Loan Fund*
Kirsten Keefe, *Senior Staff Attorney, Empire Justice Center*
Hilary Lamishaw, *Director of Community Affairs, Troy Rehabilitation and Improvement Program*
Judy Eisgruber, *Executive Director, Albany County Rural Housing Alliance*
Louise McNeilly, *Director of Special Projects, Affordable Housing Partnership (AHP)*
Steve Longo, *Executive Director, Albany Housing Authority*
Tom Coates, *Associate Executive Director, Catholic Charities Housing Office*
Arlene Way, *Executive Director, Arbor Hill Development*
Cynthia Herbach, *Executive Director, South End Improvement*
Fred Darguste, *Director of Construction Operations, Habitat for Humanity-Capital Region*
Barry Jeffress, *Board President, PLS Development Corp, Supportive Ministry of Christ Church of Albany*
Susan Holland, *Executive Director, Historic Albany Foundation*
Barb Nelson, *Executive Director, TAP Inc. (and Breathing Lights Co-Project Lead)*
Daniel Wilson, *Partner, Lacey, Thaler Reilly Wilson Architecture and Preservation LLP*
Tony Cattalano, *Local Private Developer*
"Dino," *Local Private Developer*
Paul Hurley, *Loan Officer, M&T Bank*
Lisa Polsinello, *CRA Officer, Citizens Bank*
John Eberle, *President and CEO, Community Foundation for the Greater Capital Region*
Darren Scott, *Director of Development – Eastern NY, NYS Homes and Community Renewal*
Bradley Glass, *Principal Planner, Department of Planning and Development, City of Albany*
Rob Magee, *Director, Building and Regulatory Compliance, City of Albany*
Faye Andrews, *Director, Community Development Agency, City of Albany*
David Gonzalez, *Assistant Corporation Counsel, City of Albany*
Kathy Sheehan, *Mayor, City of Albany*
Ron Bailey, *Council Member, City of Albany*
Kelly Kimbrough, *Council Member, City of Albany*
Matt Cannon, *Economic Development Project Manager, Office of the Executive, Albany County*
Mike McLaughlin, *Director of Research, Office of the Executive, Albany County*
Dave Reilly, *Deputy Commissioner of Management and Budget, Albany County*

RESOURCE B:

MOU between Albany County Land Bank and Albany Community Land Trust, Inclusive Neighborhoods Program

MEMORANDUM OF UNDERSTANDING ("MOU")
BETWEEN
THE ALBANY COUNTY LAND BANK CORPORATION
AND
THE ALBANY COMMUNITY LAND TRUST

Made this ____ day of _____ 2017 between The Albany County Land Bank a non-profit corporation organized under the laws of the State of New York, having offices at 69 State Street, 8th Floor, Albany, NY 12207 and the Albany Community Land Trust, a non-profit corporation organized under the laws of the State of New York, having offices at 255 Orange Street, Albany, NY 12210.

RECITALS

WHEREAS, the Albany County Land Bank Corporation (hereinafter "ACLB") is a a non-profit corporation organized under the laws of the State of New York;

WHEREAS, ACLB is committed to stabilizing neighborhoods and strengthening communities throughout Albany County through the acquisition, improvement and responsible disposition of tax foreclosed, vacant or abandoned real property;

WHEREAS, ACLB seeks to create more opportunities for economically disadvantaged residents through the reclamation tax foreclosed, vacant or abandoned real property, including but not limited to, the creation and preservation of safe, decent and affordable housing through an equitable, inclusive and transparent process;

WHEREAS, the Albany Community Land Trust (hereinafter "ACLT") is a is a non-profit corporation organized under the laws of the State of New York;

WHEREAS, ACLT seeks to develop affordable housing opportunities for low-income people, preserve housing affordability for future generations, combat community deterioration by promoting economic opportunities in low-income neighborhoods, and educate the general public about ongoing and innovative methods of community development;

WHEREAS, ACLB and ACLT have been working collaboratively through a National Technical Assistance Scholarship from the Center for Community Progress to create an innovative new program that will collectively advance the respective missions of both organizations and benefit economically disadvantaged residents (hereinafter "the Program");

WHEREAS, ACLB occasionally acquires tax-foreclosed, vacant and abandoned properties located in neighborhoods within the City of Albany that offers limited affordable housing opportunities and in housing markets that ACLT has encountered difficulty accessing;

WHEREAS, ACLT has the capacity and resources to acquire, rehabilitate and operate tax-foreclosed, vacant and abandoned properties under the land trust model;

WHEREAS, ACLT and ACLB are uniquely positioned to partner together in advancing the goal of creating permanent affordable housing to help build a more inclusive community of economically-integrated neighborhoods within the City of Albany and wish to work together on an innovative joint program that would be one of the first in the nation;

NOW, THEREFORE, in consideration of the mutual promises and conditions set forth below, the parties hereto agree as follows:

A. Program Framework.

1. Upon acquiring tax-foreclosed, vacant or abandoned real property and processing it in accordance with its standard practices, ACLB will identify properties that meet certain criteria ("the Program Property Criteria") and notify ACLT of such properties before the properties are made available for purchase in connection with the Program.

Program Property Criteria: For the purposes of the Program, both ACLB and ACLT agree that eligible candidate properties shall meet all of the following criteria: 1) a single family residential property located in the City of Albany and outside ACLB's "Focus Neighborhoods" (otherwise known as the South End, Arbor Hill, West End, West Hill and Sheridan Hollow), and; 2) Appraised "as is" by ACLB at approximately $100,000 or less ("the Listing Price"), and; 3) have not been identified by ACLB for an alternative use or outcome.

2. Commencing from the date of notification of Program eligible properties from ACLB, ACLT shall have 15 days to identify properties of interest and notify ACLB.

3. ACLB will retain the property or properties for a period of no longer than 30 days, during which time ACLT shall endeavor to inspect the property or properties and submit a completed property purchase application to ACLB. Completed applications must demonstrate satisfactory financial capacity, among other required information. Any properties retained for the purposes of the Program not included on ACLT's property purchase application submitted within the 30 day period shall no longer be eligible. After 30 days any properties retained for the purposes of the Program will no longer be eligible.

4. All property sales under this Program are subject to approval by ACLB's Board of Directors in accordance with ACLB's standard practice. ACLT shall renovate any properties conveyed under the Program, if needed, and sell all properties conveyed to ACLT under this Program to a low-income buyer who will occupy the land trust home as their Principal Residence and abide by the affordability restrictions outlined in their 99-year ground lease. Properties in this Program shall be conveyed to ACLT at a discount subject to approval by

ACLB's Board of Directors and in accordance with ACLB's Disposition Policy. ACLT shall be responsible for all other closing and associated costs, including but not limited to filing fees, attorneys' fees, taxes and water charges.

B. Term. This MOU will be for an initial term of one year from the date it is signed by both parties. The parties may agree to renew this MOU.

C. Inspections and Tests. ACLT, at ACLT's sole cost and expense, may enter on the Property and make or cause to be made any inspections, tests or other desired evaluation of the Property ("Tests"), subject to the following:

1. ACLT shall give Seller at least 2 business day's written notice prior to initiating any such Tests; and

2. No Tests shall be initiated or conducted without the ACLB approving the type, method, date and time of any Tests; and

3. All such Tests shall be completed within the 30 day property holding period.

ACLT agrees that any damage caused by ACLT, its agents or employees in the course of such entry shall be promptly repaired by ACLT at no cost whatsoever to ACLB. ACLT shall indemnify and hold Seller harmless against any and all losses, expenses, claims or damages (including reasonable attorney's fees) caused by or resulting from ACLT's entry upon the Property, including, without limitation, claims for personal injury and damage to the Property.

D. Modifications or Amendments. This MOU shall not be modified except in writing executed by both parties.

E. Termination. Either party may terminate this MOU without cause, but must provide written notice of at least 30 days.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their proper officers.

Albany County Land Bank Corporation

By:

Signature: _____

Date: _____

Albany Community Land Trust

By:

Signature: _____

Date: _____

RESOURCE C:

Scope of Work for Vacant Land Toolkit

July 2017

Overview:
To develop a toolkit for residents, service providers and public agencies to more effectively and efficiently utilize and manage underutilized and vacant land in Albany.

Goals

1. Educate general public around issues, options, and resources to effectively reclaim and reuse vacant land in Albany
2. Increase capacity and awareness of residents in Sheridan Hollow to take action to address vacant land in a safe, pragmatic and connected manner
3. Link educational materials with public data and processes in a dynamic and adaptive manner

Scope of Work

1. Produce a printed brochure intended to guide residents through the process of how to to access, reclaim, use, and manage vacant land in their neighborhood.
    a. Draw upon local and national best practices of environmental, social, and policy considerations including but not limited to:
        i. Public processes and systems *zoning ordinance requirements, the zoning variance process, tax liabilities, links to city and agency assistance, historic district issues, trash and debris collection*
        ii. Environmental parameters such as soil quality, seasonality, water management, solar exposure, etc *cooperative extension, capital roots, lead paint and hazardous contaminants, weeds and brush maintenance*
        iii. Outreach and engagement
        iv. Proximity to other community amenities and open spaces *clarify*
        v. Design attributes and site uses
        vi. Implementation and maintenance costs
        vii. *Case studies illustrating success and identifying policy barriers to success*

2. Produce platform for digitally hosting toolkit content
    a. Plan and prepare to integrate with real-time data and mapping
    b. Establish plan and draft proposal to build out more robust and adaptive digital resource paired with public data systems and processes with a clear management and ownership structure

3. Provide dedicated capacity and expertise to the Vacant Land Working Group to ensure that the toolkit policies and practices are consistent, clear and with buy in from necessary public and private stakeholders.
    a. Utilize the toolkit a tangible project with a clear timeline for gaining insights, sign-off and participation from necessary agencies.

RESOURCE D:

Agenda for Resident Learning Exchange Roundtable

Building Knowledge & Power for Community Leaders

October 13 – 14, 2017
Albany, New York

In August 2017, the Center for Community Progress (CCP) facilitated a learning exchange with residents from Albany, New York and Flint, Michigan to visit Pittsburgh, PA to identify tangible ways of improving neighborhood conditions through vacant land reuse while also building ongoing relationships with peers working on similar issues. Supported by the Oak Foundation and the Community Foundation of Greater Flint – six residents from Albany, recruited by the City of Albany, the Albany Community Land Trust, and the Albany County Land Bank visited with projects and partners in Pittsburgh to gain perspective on trials, tribulations, and lessons learned. Highlights included: the role of block scale planning driven by residents; multi-organizational coordination; the infusion of arts and youth programming into vacant land reuse; and the critical role of sustainability and maintenance.

To translate resident participant inspiration and exposure to increased capacity, improved relationships, and tangible actions, CCP is curating and facilitating roundtable workshops in both Albany and Flint. Roundtables are intended to serve as a forum to share highlights from the learning exchange in Pittsburgh; increase understanding of local priorities regarding vacant land reuse; identify common priorities, goals, and challenges; and develop targeted action plans for how to work together.

AGENDA

Friday, October 13, 2017

8:00 - 8:30 AM **Breakfast**

8:30 - 8:45 AM **Welcome and Introductions**

8:45 - 10:15 AM **Vacant Lot Reuse 101**

Efforts to reuse vacant land can serve as the starting point of a sustainable, inclusive, and comprehensive community development process. Understanding neighborhood and city context; data, policy, and processes; community engagement and partnerships; project design (including planning, funding, and implementation); and maintenance contribute to a revitalization process that improves neighborhood conditions and empowers people. This module will equip participants with a more complete understanding of a strategic approach to vacant land reuse planning and implementation.

Presenter: *Andrew Butcher, Consultant, Center for Community Progress & Executive Fellow, Carnegie Mellon University*

10:15 - 10:30 AM **Break**

10:30 - 12:00 PM Lay of the Land

Vacant land reuse decisions happen within the context of local needs, assets, and priorities. Vacant land ownership, access, and reuse possibilities vary dramatically from municipality to municipality. The need for transparent, accessible information, policies, and processes, however, does not. This public agency lightening round will provide participants with the opportunity to hear from Albany city agencies. Speakers will highlight their agency's roles, resources, and priorities relevant to vacant property reuse, management, and investment.

12:00 - 12:15 PM Break

12:15 - 1:30 PM Vacant Land Working Group: Updates and Information Sharing
(lunch provided)

The Vacant Land Working Group (VLWG) is a newly created subcommittee of the Albany's Vacant Property Task Force. The kick off meeting held in July 2017 helped provide context and direction for a longer agenda setting session to outline priorities through the rest of the year. This session will provide an opportunity for participants to discuss and share information on relevant projects including the Vacant Land Toolkit, the Breathing Blocks Pilot project, and the Pittsburgh Resident Engagement Learning Exchange. Participants will also develop a schedule for regular meetings and begin setting goals and priorities for the Albany Vacant Land Working Group.

Facilitator: *Samuel Wells, Neighborhood Stabilization Coordinator – City of Albany*

1:30 - 3:00 PM Vacant Land Working Group: Action Planning

Participants will break into groups centered on the priority areas that emerged during lunch and begin crafting targeted action plans and strategic goals. These plans will seek to guide the work and mission of the Vacant Land Working Group.

Facilitator: *Andrew Butcher, Consultant, Center for Community Progress*

3:00 - 3:15 PM Break

3:15 - 4:30 PM Ideas to Actions: Neighborhood and Block Scale Planning

Participants will use this time to react and make modifications to the Breathing Blocks Framework, a newly developed mechanism to address the identified need for block scale planning and vacant land interventions. Emphasis will be placed on identifying potential partners and stakeholders, crafting an engagement strategy, and proposing/coordinating immediate and ongoing actions.

4:30 PM Wrap up & Adjourn

Saturday, October 14, 2017

9:00 - 1:00PM Breathing Blocks 3rd Street Corridor: "Lots to Do – Lots for You"

RESOURCE E:

Memorandum, Albany Community Land Trust Organizational Assessment

TO: Susan Cotner, Executive Director, Albany Community Land Trust

FROM: Beth Sorce, Director of Capacity Building, Grounded Solutions Network

DATE: July 10, 2017

RE: Albany Community Land Trust Organizational Assessment

INTRODUCTION AND BACKGROUND

In the spring of 2017, the Center for Community Progress (Community Progress) selected Albany County Land Bank and Albany Community Land Trust to participate in their Technical Assistance Scholarship Program (TASP). As part of TASP, Community Progress—supported by Grounded Solutions Network and Andrew Butcher—is assisting the Albany County Land Bank (ACLB) and the Albany Community Land Trust (ACLT) to identify strategies for stronger collaboration in order to more fully address issues of vacancy and abandonment in shared service areas. The purpose of this memo is to highlight ACLT strengths, challenges, opportunities and threats that may impact their ability to be a strong partner for the ACLB.

ACLT was founded as a 501(c)3 nonprofit, membership corporation in 1987 and has approximately 80 homes in their residential portfolio, about half of which are rental units and about half of which are homeownership units. While the organization serves the entire city of Albany, the majority of its homes are clustered in a few neighborhoods.

ACLT is one of two active Community Housing Development Organizations (CHDO) within Albany and continues to develop its residential portfolio through a variety of ways—all of which center around the CLT's unique strength of acquiring and rehabilitating older properties. The CLT:

- Acquires, rehabilitates and maintains ownership of small rental properties—usually single family or duplex homes
- Acquires, rehabs and sells homes to low-income homebuyers. Sometimes, the CLT identifies the property to acquire and sometimes the CLT acquires homes identified and selected by the prospective homebuyer.

In all of these cases, ACLT obtains funding and financing for acquisition and rehab as well as permanent subsidy sources that write down the cost of the home to a price that is affordable for the initial occupant. On homeownership properties, ACLT uses resale restrictions to ensure that the homes remain affordable for all future generations of income eligible homebuyers.

ACLT employs minimal staff including a part-time executive director. For the most part, it purchases staff time—including property management—from the Affordable Housing Partnership (AHP) and Community Realty, which is a d/b/a of AHP. Both organizations are co-located in the same building. While there have been some explorations around merging ACLT and AHP, the current leadership of both organizations believe that the missions of each entity are distinct enough that they are best served through individual governance and combined operations.

In many ways, ACLT is a typical representative of community land trust organizations across the country. With close to 100 units, ACLT is typically sized in terms of both staffing and portfolio. However, with half of the units being rentals, ACLT's portfolio is more diverse than many CLTs, which gives them more flexibility to borrow and leverage assets. ACLT stands out for their unique ability to efficiently and effectively acquire, rehab and manage scattered site rental properties—a task that many nonprofit developers find daunting.

2017 Work Plan

Albany Community Land Trust has a board approved work plan for 2017 that includes:

- Adding 10 homes to their rental portfolio. ACLT has already secured HOME funding for the acquisition and rehabilitation of these homes. Though specific properties have not been finalized, ACLT is focusing its acquisition strategy around clustering new properties near existing ACLT homes (either homeownership or rental properties) and is hoping to find properties that only need moderate amounts of rehab before they can be occupied.

- Adding four homes to their homeownership portfolio through the buyer initiated program. ACLT will use New York State Affordable Housing Corporation (AHC) acquisition and rehabilitation grant funds to help four new homeowners purchase the home of their choice (as approved by ACLT). AHC provides $40,000 in grant funding per property. The goal is to use $20,000 for much needed system upgrades, $10,000 for down payment assistance and $10,000 for developer fee and covering ACLT direct costs.

- Expand property management capacity. ACLT is looking to hire a construction manager who will oversee scoping and bid processes as well as local contractors. This will free Dan Torres' time to work on other aspects of property management including the creation of a capital improvement plan.

In addition to these main tasks, ACLT will continue their ongoing work around property management, stewardship and community engagement. They will also continue playing a critical role in the Green and Healthy Homes Initiative (GHHI), TASP, United Tenants of Albany and other local coalitions and initiatives.

A. STRENGTHS

Through two site visits including conversations with many of the key stakeholders in the housing and community development field in Albany, it is clear that ACLT has a number of unique strengths that set it apart from its colleagues. These strengths include (in no particular order):

A-1. Acquisition and rehabilitation of difficult properties. To date, many of the nonprofit developers working in the homeownership space focus primarily on new construction. ACLT, on the other hand, exclusively acquires and rehabilitates old, often historic, properties. ACLT has developed expertise around scoping, funding and managing rehab projects on old, typically abandoned, properties resulting in reinvigorated properties that maintain neighborhood character and help to repopulate communities.

A-2. Scattered site property management. ACLT is successfully managing small, scattered site rental properties. To do so, ACLT has developed expertise in: (1) acquiring and rehabbing old properties, (2) maintaining old properties, and (3) working with local tenants and contractors to make sure that properties run efficiently.

A-3. Reliable development funding. While ACLT could certainly put more funding dollars to use, they have fostered two reliable sources of funding—acquisition and rehabilitation grant funding from AHC and an annual CHDO allocation. Both funding sources are, of course, at risk of being cut or eliminated in the state or federal budget but as long as they exist and ACLT spends down current grant funds, the organization can tap into these resources with little competition or fear of denial.

A-4. Right people in the right jobs. ACLT functions as well as it does in large part because of its talented and committed staff. Susan Cotner and Dan Torres, especially, are respected in the community and work well together. The organizational relationship between ACLT and AHP works because both organizations trust Susan and her ability to navigate and lead both entities. In addition to talented staff, both organizations have robust, engaged boards of directors with decades of local leadership experience that supplement staff as needed.

A-5. Ability to align resources. It is clear that there are not a lot of resources—philanthropic or otherwise—in Albany; ACLT works within a resource-constrained environment. Yet, they have demonstrated an ability to align big grants including TASP, GHHI and a brownfield remediation grant. It seems as though some of this strength is due to ACLT's core belief that they are stronger when working in collaboration with others.

B. CHALLENGES

As a nonprofit affordable housing developer—especially one committed to permanent affordability—ACLT faces several challenges operating in the Albany market. These challenges include (in no particular order):

B-1. Difficulty collecting developer fees. While very few, if any, affordable housing developers sustain operations on developer fees alone, they are an important source of revenue. ACLT is challenged in collecting developer fees on both their rental and homeownership projects. On the rental side, project funding guidelines incentivize developers to invest their fee into the project in order to minimize debt. The long-term benefit to the project is that lower debt frees up resources to cover the higher maintenance costs associated with older properties. But, the short and long-term challenge to the organization is that no revenue comes in for operations; it is all sunk into the project.

On the homeownership front, Albany's stagnant market makes it difficult for ACLT to collect a developer fee. ACLT uses AHC funds most commonly to assist with the acquisition, rehab and affordable sale of homeownership units. Typically, ACLT purchases a home on the open market for its appraised value, which usually limits acquisition to those vacant homes within the City's most distressed neighborhoods. It then invests the $40,000 AHC grant funds so that $20,000 is used to upgrade major systems in the aging property, $10,000 is used to write down the cost. The $10,000 set aside for a developer fee and to cover ACLT direct costs is often redirected to additional system upgrades and/or a more cosmetic project of the homebuyer's choice.

The $20,000 invested in system upgrades is both required through the AHC program and a long-term benefit to the homeowners as it means that they will have ample time to save and plan for future capital investments. The $10,000 in purchase price reduction is necessary because without the reduction in price, at least two things may happen: (1) the home may not be affordable to a low-income homebuyer, and (2) the homebuyer may not feel that the "deal" that they get through the CLT is worth the resale restrictions that they agree to as part of their ground lease.

Finally, in consideration of Albany's market, it is understandable that ACLT often reinvests the final $10,000 into the property. ACLT helps first-time homebuyers who are shut out of the market purchase their first home. It is personal, emotional work as well as practical. Homebuyers often dream of a home with a new kitchen or bathroom or floors and can be disappointed when all they can afford are new, functional system upgrades. ACLT tries to help homebuyer reconcile their vision of their first home with the practicalities of the market by investing in a limited number of "wants" beyond the "needs." This also helps ACLT make the value proposition for a resale-restricted home in distressed neighborhoods.

B-2. Making the case for resale restrictions. In cities with rapidly appreciating real estate markets, the value and importance of resale restrictions is a relatively easy case to make. As incomes rarely keep pace with appreciation, there is an ever-growing gap between what a low-income household can afford and the cost of purchasing a home on the market. Assuming that public resources are limited, policy makers face the difficult choice of either serving fewer families or providing each family with fewer resources,

necessarily meaning that they will serve higher-income households. Resale restrictions help jurisdictions make the most efficient use of public resources and serve more households with each investment.

In cities like Albany where policy makers are tirelessly trying to jump start the market and create appreciation, the case for resale restrictions is less clear. Albany real estate is not necessarily appreciating to a point where it is unaffordable to the next homebuyer and ACLT has only overseen a handful of resales in their 30 years of existence.

B-3. **Brand recognition and visibility.** Even though ACLT has 30 years of history in Albany and is one of the largest affordable homeownership developers in the city, it is still a relatively unknown organization. Public and private stakeholders are not clear about the community land trust model, the role of ACLT in the homeownership space and the impact of its program—especially around wealth creation opportunities for low-income households. When talking about affordable homeownership, almost all stakeholders use Habitat for Humanity Capital District as their prime example even though the two organizations are similarly sized, similarly aged, serve similar populations and use similar resources.

B-4. **Financial sustainability.** As is typical for a small nonprofit housing developer, ACLT operates on slim margins. The staff and board are responsible financial managers and planners—they just do not have significant resources with which to work. ACLT's experience is typical of community land trusts and other small nonprofit developers across the country; however, it is made more challenging given their difficulty collecting developer fees and limited local philanthropic resources as many CLTs are heavily dependent on public and private grants for day-to-day operations.

B-5. **Limited capacity to take on new initiatives.** With limited financial and staff capacity, it is challenging for ACLT to respond quickly to new opportunities as they emerge. In the short term, responding to new initiatives may mean overtaxing staff or reallocating resources from one project to another. That said, ACLT staff and board members seem to value opportunities to advance their mission in new ways—they are just careful to make sure that taking on new work will not jeopardize existing operations.

C. OPPORTUNITIES

Beyond ACLT's inherent strengths and challenges, there are a number of exciting opportunities for the organization to grow and flex and advance its mission—especially in relationship to TASP and the potential partnership with ACLB. These opportunities include (in no particular order):

C-1. **Existing infrastructure for growth.** ACLT has all of the expertise in place to grow their residential portfolio and property management services. The main limiting factor for growth is operational capacity. Around homeownership specifically, ACLT could add

more homes more quickly if homes required less rehab and, therefore, less staff time to oversee the process, and/or homes could be acquired for below market rate purchase prices allowing the organization more opportunity to collect a developer fee.

C-2. Willing collaboration from the land bank. The land bank, especially under the leadership of Adam Zaranko, is well respected throughout the community. Their willingness to collaborate with ACLT not only opens up acquisition and pipeline opportunities, it adds legitimacy to ACLT and raises their profile in the city—especially with the Mayor and others within city government.

C-3. Habitat for Humanity. As discussed above, Habitat for Humanity Capital District is a similar organization to ACLT in terms of age, size, portfolio and neighborhoods served. There is more than enough need in Albany for both Habitat and ACLT to thrive—especially if Habitat remains primarily in the new-construction space and ACLT primarily in the acquisition/ rehab space. Given Habitat for Humanity International's increasing prioritization of long-term affordability, there could even be opportunities for ACLT and Habitat for Humanity Capital District to collaborate more closely on a project-by-project basis.

C-4. What is good for AHP is good for ACLT. Given that these organizations operate more or less as one entity, expanding Community Realty (which falls under AHP) also benefits the CLT. From speaking with staff and stakeholders, it seems that there could be opportunities for Community Realty to offer their services more broadly on a contract basis. There are public and private developers—including the City and ACLB—who are managing properties as an option of last resort. AHP could step in and manage these properties on behalf of the owners if the price was right. The key question will be whether AHP can price their services competitively and still at least cover their true costs.

D. THREATS

In addition to the existing opportunities for ACLT, there are several threats that require attention. These threats include (in no particular order):

D-1. Outside investors. A group of Rochester investors recently purchased 60 properties along a single neighborhood corridor. As a stand-alone action, it is unclear how much this investment will impact the surrounding neighborhoods. But, it does raise the question of whether or not Albany is now being viewed by insiders—and outsiders—as a prime area for revitalization and investment. If so, neighborhoods may start changing quickly and small developers like ACLT may be shutout. ACLT—as well as ACLB—should monitor these large investments and consider acquiring as many properties in changing neighborhoods as possible.

D-2. Resource constraints and staffing bench. As described above, ACLT has significant resource constraints, which result in a small, dedicated staff. It is difficult to imagine an easy transition to new leadership if Susan Cotner decided to resign, if Dan Torres left his position, or if Roger Markovics retired from the board. While expanding staff may be out of the question at the moment, ACLT and AHP board and staff should keep the concept of staff transitions on their radar and make sure that systems are documented, etc. in the off chance of an unexpected transition.

CONCLUSIONS AND RECOMMENDATIONS

ACLT is well positioned to be a strong partner to ACLB—so long as it is mindful of its current organizational and financial resource constraints. The staff and board have unique expertise, deep community connections, strong leadership and a willingness to look beyond their traditional lines of business to new ways of advancing their mission. The staff and board are eager to pursue the three leading ideas for collaboration that have already emerged through TASP:

- A block-by-block revitalization approach that builds upon the 10 HOME funded rental properties that are in ACLT's 2017 work plan
- A preference for CLT homeownership in neighborhoods of opportunity that builds upon ACLT's existing buyer initiated program (and four homes that are in the 2017 work plan)
- Expanding Community Realty's property management services beyond ACLT's holdings

The only outstanding question is how aggressively and expansively ACLT can pursue these three activities without additional operational funding. To help answer this question, next steps should include:

- Piloting the block-by-block approach in 2017—building around the 10 HOME funded homes—to see if and how the initiative could be replicated going forward
- Assessing the expected pipeline of land bank homes in neighborhoods of opportunity to determine demand for ACLT services
- Develop a few examples, based on previous sales, to gauge support of ACLB Board in developing a pilot program for ACLB-ACLT homes in neighborhoods of opportunity, and identifying potential resource needs
- Assessing demand for Community Realty's property management services and creating a competitive pricing model

RESOURCE F:

Vacant Land Community Maintenance and Stewardship Pilot Program Implementation Plan

PHASE 1: LOTS FOR YOU ACLT RESIDENT STEWARDSHIP: SOFT TRIAL OF MOW TO OWN			
STRATEGY & PROCESS			**OUTCOMES**
ACLT residents engaged and incentivized to conduct basic maintenance and stewardship on sites within one block of residence	Yearly Steward Fee / Site	$400	1. ACLB pilots distributed stewardship 2. Residents incentivized to participate in care of land bank lots
	Est. Hourly Rate	$15	
ACLB contracts with ACLT for up to set # of sites, enumerating scope of work and service expectations	Estimated Lots	$30	1. Sites in proximity to ACLT are maintained 2. ACLT residents get small amount of $, supplies and tools with elevated access to education and training opportunities 3. Cost tracking for ACLB to evaluate cost / lot 4. Develop "mow to own" policies and protocol
	Cost / Lot	$500	
	Max. Cost to ACLB	$15,000	
Upon identification and confirmation of ACLT Stewards, ACLB makes upfront payment to ACLT which has responsibility to adminster funds			
ACLT residents commit to participate to fulfill basic scope of work (Jointly developed by ACLT and ACLB)	Hours / Site	26.67	
	Hours / Month	2.2	
ACLT responsible for administering funds and quality control and complaints and ACLT retains portion of funds for supplies, and equipment support	CLT fee / lot	$100	
ACLB to determine ability to sell (transfer) lots to ACLT and/or Steward after one year of successful stewardship / lot.			1. ACLB reduces long-term holding costs 2. Property returned to tax rolls, if sold to residents 3. Resident increases equity, improves neighborhood safety and character
SCHEDULE			
ACLB / ACLT: Confirm process, fee structure, schedule and scope of steward services	Q4 2017		
Announcement of Stewardship Pilot	Q4 2017		
ACLT: Engage residents and outline agreement / contract	Q4 2017		
Estimated schedule and budget prepared	Q4 2017		
Estimate necessary supplies and equipment for ACLT residents	Q4 2017		
Steward Training and Development			
Potential stewards particiate in VAD Academy in Hartford	Nov-17		
Confirm Steward Contingency, Execute Contract, Transfer Funds	Q1 2018		
Stewardship Services Provided	March - October 18		
Evaluate Pilot Program	Q4 2018		

PHASE 2: LOTS TO DO
BUNDLES OF LOTS: COHORTS AND CONTRACTORS

STRATEGY & PROCESS			OUTCOMES
ACLB builds upon Phase 1 w/ ACLT and other interested CBO partners to recruit residents willing to steward multiple sites			Dedicated Steward-force reduces uncertainty of work
2 -6 "Super Stewards," which maintain a mini bundle and are supported as "Cohort" by ACLT or respective CBO partner	Min. sites / Cohort	5	Localized maintenance with designated community based partner reduces risk
	Min. sites / Cohort	15	Stewards and Cohorts are linked to professional development opportunities
ACLB contracts with ACLT for up to set # of sites, enumerating scope of work and service expectations	Max. size of bundle	30	Consistency of Cohort enables tool & supply sharing
ACLB contracts with ACLT or CBO partner for up to set # of sites	Cost / Lot	$500	Bundles of site management easily assessed by ACLB
ACLT or CBO partner assumes responsibility for delivery of maintenance services in the event the Stewards or Cohorts are unable to do so	Max. Cost / bundle	$15,000	
SCHEDULE			
ACLT identifies affiliated residents / businesses / families	Q1 2018		
ACLB hones parameters for program and requirements	Q1 2018		
ACLT enters into new contract w/ ACLB	Mar-18		
Super Steward Cohorts enter contract w/ ACLT / Community Realty	Mar-18		
Sesonal maintenance and stewardship begins	Apr-18		

RESOURCE G:

Video Documentation of Final Community Events in Albany

Community Progress sought to video record and document the final site visit in Albany, which featured both the Resident Learning Exchange Roundtable on October 13, as well as "Lots to Do, Lots for You," the Breathing Blocks community event for the 3rd Street Corridor.

Community Progress retained the professional services of Youth FX to assist with this deliverable. Based in the City of Albany, Youth FX is a hands-on program designed to empower young people ages 10-24 by teaching them the technical and creative aspects of digital film making and media production.

The video produced can be found online at the Center for Community Progress' YouTube channel.

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Vacant Spaces into Vibrant Places

APPENDIX A: BIOS OF COMMUNITY PROGRESS CONSULTANT TEAM

KIM GRAZIANI, http://www.communityprogress.net/

Kim Graziani serves as Vice President and Director of National Technical Assistance for the Center for Community Progress where she oversees, coordinates and helps deliver a diverse range of technical assistance and capacity building services to communities across the country.

Prior to joining Community Progress, Kim served as the Director of Neighborhood Initiatives and Project Director of Operation Weed and Seed for the City of Pittsburgh. Focused on developing and implementing policy, programming and initiatives that bring about neighborhood revitalization, she targeted innovative strategies for the productive reuse of tax delinquent and abandoned properties. In addition to leading a citywide land banking initiative, Kim was instrumental in the creation of Green Up Pittsburgh, a blight reduction program that transformed hundreds of publicly-owned vacant lots into productive green spaces through community partnerships.

Prior to her work with the City of Pittsburgh, Kim spent several years working for community development corporations, foundations and social service agencies in Pittsburgh, Atlanta and New York City.

Kim received her Master's Degrees in Public Administration and Social Work from the University of Pittsburgh where she served as part-time faculty.

TARIK ABDELAZIM, http://www.communityprogress.net/

Tarik Abdelazim is the Program Advisor of National Technical Assistance for Community Progress. Prior to joining Community Progress in 2014, Tarik had completed eight years of public service in Binghamton, New York under two different executive titles in City Hall. For four years, he served as Deputy Mayor, leading high-priority interdepartmental teams, driving innovative IT/IM reform, and directing award-winning blight prevention initiatives – which twice won first place distinction in Public Administration and Management from the New York Conference of Mayor's Local Government Achievement Awards. Tarik then served for nearly four years as Director of Planning, Housing and Community Development, and spearheaded a variety of cross-sector collaborations

around a set of livability and sustainability goals, again winning national distinction for inclusive, bold community development programs. In his capacity as Director of PHCD, Tarik managed and oversaw the implementation of an expansive and diverse portfolio of federal and state grants awards from housing and community development programs, including Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, US Partnership for Sustainable Communities, and Neighborhood Stabilization Program. He was also instrumental in building interest in and support for the creation of the Broome County Land Bank, one of the first eight land banks established in NY under the state's 2011 Land Bank Authorization Act.

Tarik received his Masters in Arts and Humanities from New York University, with an interdisciplinary focus on politics, ecology, and philosophy. He has a Bachelor of Arts from Hamilton College in biology.

ANDREW BUTCHER, linkedin.com/in/andrewbutcher12

Andrew Butcher is Executive Fellow at The Heinz College of Public Policy at Carnegie Mellon University and Principal of Butcher Consulting Services where he supports governmental agencies, non-profits, social enterprises, and philanthropies. He was founding CEO of GTECH Strategies having raised over $12m towards community revitalization in Southwestern PA. He is an accomplished social entrepreneur with expertise in the fields of community development, renewable energy, social innovation, and environmental justice and holds a Masters Degree in Public Policy and Management from the Heinz College at Carnegie Mellon University, and a Bachelors in Political Science from American University in Washington DC. He was a Coro Fellow in St. Louis, and Echoing Green Global Fellow and Hitachi Foundation Young Entrepreneur, and holds certificates from Woods Hole Oceanographic Institute and The Massachusetts Institute for Technology.

BETH SORCE, http://groundedsolutions.org/

Beth currently serves as the Director of Capacity Building at Grounded Solutions Network. Prior to serving in this role, Beth was the Community & Capacity Building Manager at the National Community Land Trust Network. Beth has also worked as both an urban planner with GCR, Inc. and a Community Development Finance Fellow with Providence Community Housing, a local nonprofit specializing in affordable housing development.

Beth earned her Masters Degree in Urban and Regional Planning from the University of New Orleans, where she conducted research on the role of CLTs in weak market cities, in the commercial realm and in the development and preservation of Low Income Housing Tax Credit projects.

Prior to moving to New Orleans, Beth served as the Director of Training at the Urban Homesteading Assistance Board (UHAB)—an organization dedicated to creating, supporting and sustaining limited equity cooperatives throughout New York City. She designed and implemented curriculum for co-op residents and staff and served on the management team that oversaw the cooperative development pipeline. She also served on the board of Jane Place Neighborhood Sustainability Initiative, a neighborhood-based CLT located in Mid-City.

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APPENDIX B: TIMELINE OF ACTIVITIES IN ALBANY

APRIL 2016

- 20: Mayor Sheehan announces new Housing Affordability Task Force

OCTOBER 2016

- 11: NY Office of Attorney General (NY OAG) announces Albany to receive $250,000 Zombie Grant Award to support hiring dedicated Neighborhood Stabilization Coordinator and forming Vacant Buildings Task Force, among other activities

OCTOBER - NOVEMBER 2016

- Breathing Lights Exhibit

NOVEMBER 2016

- 14: Mayor Sheehan's Housing Affordability Task Force issues preliminary report

DECEMBER 2016

- 19: CCP selects Albany as a TASP finalist

FEBRUARY 2017

- 7-8: CCP conducts TASP Finalist Visit

APRIL 2017

- 7: Breathing Lights Policy Summit
- 11: NY OAG announces Cities RISE initiative
- 12: Albany, Schenectady, and Troy selected as GHHI site, first regional site in the country
- 12: CCP announces Albany as one of three TASP recipient communities
- 18: Mayor Sheehan announces $1 Million Vacant Building Grant Program

MAY 2017

- 8: City hires Sam Wells as the Neighborhood Stabilization Coordinator, part of the City's Zombie Award, with goal to launch, oversee, and grow the City's first Vacant Buildings Task Force
- 15: Concluding a 2.5 year initiative, City Council formally adopts ReZone Albany, first update to City's zoning code since 1960s, effective June 1, which includes both inclusionary zoning as well as incentives to increase production of affordable units
- 22-23: First TASP Site Visit, corresponds with inaugural meeting of City's Vacant Buildings Task Force

JUNE 2017

- Beginning of the six-month onboarding process for GHHI (June – November)
- 12: NY OAG announces winners of Cities RISE initiative, and Albany selected as one of 18 cities and towns that will benefit from $10 million investment in helping local communities improve capacity for property data collection, management, and analysis in support of innovative strategies to tackle vacant, abandoned, and deteriorated properties
- 23: CCP invites Albany to join Flint, MI, in Resident Learning Exchange in Pittsburgh (August 6/7) with focus on community-based vacant land stewardship programs
- 30: TASP, Completion of Phase 1 (capacity analysis of ACLT, partner engagement, data collection, and general research)

JULY 2017

- TASP, Phase 2: Identification of pilot opportunities, timeline for deliverables, and implementation
  - Inclusive Neighborhoods Program
  - Vacant Land Management, Stewardship and Activation
    - Community Maintenance and Stewardship Pilot (CMS Pilot)
    - Vacant Land Working Group (VLWG)
    - Vacant Land Toolkit
    - Resident Learning Exchange
  - Breathing Blocks Concept and 3rd Street Corridor Pilot
    - 3rd Street Corridor Breathing Block Community Event: Lots to Do, Lots for You
- 19/20: CCP Second Site Visit, coordinated with inaugural meeting of VLWG, which is recognized as official working group of City's Vacant Buildings Task Force

AUGUST 2017

- 4/5: 6-member resident delegation from Albany joins Flint delegation in Pittsburgh for Vacant Land Stewardship Learning Exchange
- NYS Department of State approves Affordable Housing Partnership's request to use surplus Brownfield Opportunity Area Grant funds to support development of Vacant Land Toolkit, in partnership with TAP

AUGUST - SEPTEMBER 2017

- Cities RISE onboarding process and implementation of "Building Blocks," new parcel data management platform
- TASP Phase 2 Implementation: Inclusive Neighborhoods Program; CMS Pilot; Breathing Blocks

SEPTEMBER 2017

- 19: ACLB Board approves Inclusive Neighborhoods Program, integrating this new program into its disposition policy, and also approves the program-related MOU between ACLB and ACLT
- 19: Community Maintenance and Stewardship Pilot proposed to ACLB Board, and met with support

OCTOBER 2017

- 13: Resident Learning Exchange Roundtable in Albany
- 14: Breathing Blocks Community Event: Lots to Do, Lots for You

NOVEMBER 2017

- 15: Transmission of all TASP project deliverables

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Vacant Spaces into Vibrant Places

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