Valuing Vacancy: Land Banking and Property Governance in the U.S. Rust Belt

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Abstract
In the early 1970s, planning and city officials in St. Louis, Missouri were grappling with the consequences of white flight, urban renewal, and a withdrawal of federal funding on the city’s increasingly abandoned and tax delinquent housing stock. In response, the city government implemented a land bank to acquire tax foreclosed housing and other property and re-sell it through an urban homesteading plan. Later that decade, a similar program was implemented in Cleveland, Ohio. By the early 2000’s the land banking idea had transformed from a city agency to a near-governmental non-profit regional organization with the powers to acquire abandoned property and find “productive uses” for it. This dissertation examines the history, development, and current practices of land banking using three case studies: St. Louis, Missouri, Cuyahoga County, Ohio, and Syracuse, New York. Based on a combination of archival research, semi-structured interviews, participant observation, and GIS-based property data analyses, I argue that land banks are a consequence of neoliberal state restructuring that has shifted the role of the shadow state towards property governance in post-industrial cities. Through a mission of resisting speculation in vacant housing, land banks further challenge the neoliberal orthodoxy of market-first policies, even while their work still reproduces existing capitalist property relations. Ultimately, land banks fail to take their critique of urban land speculation far enough in developing and articulating appropriate productive uses for their properties. Throughout this analysis, I highlight the centrality of abandoned property in the housing landscapes of post-industrial cities in the U.S.
Valuing Vacancy: Land Banking and Property Governance in the U.S. Rust Belt

by

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List of Abbreviations

NEO: Northeast Ohio
CNY: Central New York
GSLB: Greater Syracuse Land Bank
CCLRC: Cuyahoga County Land Reutilization Corporation
FED: Federal Reserve Bank
CLB: Cleveland Land Bank
LRA: St. Louis Land Reutilization Authority
CCP: Center for Community Progress
HUD: U.S. Department of Housing and Urban Development
GIS: Geographic information systems
HGIS: Historic geographic information systems
MMR: Mixed-methods research
HOLC: Homeowners Loan Corporation
CDC: Community Development Corporation
BSP: Syracuse Bureau of Planning and Sustainability
CLT: Community land trust
Chapter 1: Introduction: Land Banks, and the Tax Delinquency Problem

Introduction

During my second semester of graduate school at Syracuse University in spring 2013, I took a course titled, “Community Geography: Theory and Practice,” co-taught by Jonnell Robinson and Don Mitchell. In addition to introducing me to geographic approaches to urban social justice, participatory research practices, and community-engaged scholarship, the course introduced me broadly to the City of Syracuse. Syracuse is a place unlike any I had ever lived. For one thing, I grew up on suburban Long Island in the shadow of one of the largest cities in the world, New York City. For another, I spent my undergraduate years in a rural part of the Finger Lakes in Western New York. Living in Syracuse was very different, and something that set it apart from my earlier experiences coincidentally turned out to be central to my time in the Community Geography course. To complete the course, we were assigned, based on our interests and skills, to work with one of five partner organizations on a project they had requested prior to the start of the semester. I was assigned to work with the City of Syracuse’s Bureau of Planning and Sustainability (BPS)\(^1\) and one of their planners, Katelyn Wright. BPS had requested that we use their existing data on residential housing demolitions to create a series of maps to help them analyze when and where the city had demolished houses over a period of ten years (2002-2012). Calling the city’s then-existing information on demolitions “data” is generous. What BPS provided was a set of addresses organized by year and month, and hand-written on yellow legal pads, of every house the city had paid to demolish. To our knowledge, they had never mapped any of this information, nor had they kept any additional records on costs, reasons, types of

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\(^1\) The Bureau of Planning and Sustainability has since been renamed the City Planning Division.
structures, or any other variable that might be helpful to help explain the patterns or effects of demolishing residential housing. I, and my three undergraduate project partners, had our work cut out for us.

By the end of the spring semester, we produced a report that mapped the city’s demolition data and compared it to vacancy rates reported by the U.S. Postal Service and the Department of Housing and Urban Development (Oberle et al. 2013). While the report proved useful in providing city planners with an overview of their demolition activity, as well as some directions for future investigation, it came at a time when city officials and others were attempting to form a land bank in Syracuse to manage the apparently growing inventory of vacant, tax-delinquent, and otherwise-abandoned property. For me, it spurred a long-running curiosity about the abundance of vacant, dilapidated, boarded-up, and otherwise neglected structures throughout the City of Syracuse. How did a place like Syracuse come to look this way? How were policymakers dealing with this apparent problem of vacant housing? These initial motivating questions led to this dissertation research and continue to spur my interest in how governments, non-profit organizations, and planners are reshaping the ways post-industrial cities manage and re-develop property and reconfigure real estate markets. In this chapter, I introduce the concept of a “land bank,” the solution that Syracuse planners turned to during and after the project I worked on in 2013, and the subject of this dissertation. While urban planners and tax officials, among others, have been interest in land banking for some time, it has only recently captured the attention of academic scholars. The next section reviews this work... This chapter concludes with an outline of the dissertation and its main arguments.
What is a Land Bank?

When officials in Syracuse were planning for a land bank around the time, I was mapping residential demolitions for BPS in 2013, they were hardly inventing one whole cloth – they had models to draw upon that dated to the early 1970s. Simply put, land banks are non-profit organizations or city government divisions that acquire, maintain, and repurpose vacant and abandoned property (Kildee and Hovey n.d.). Land banks are sometimes framed as both a blight reduction tool and a response to a crisis of tax delinquency in so-called “legacy cities” – those urban areas traditionally associated with the Rust Belt that once formed the American industrial core but have since experienced steep population declines, as well as economic decline (F. S. Alexander 2005, 2015; Mallach and Brachman 2013; Mallach 2017). Such cities are also sometimes referred to as “shrinking cities” because of substantial losses in population since 1950 – the year many Rust Belt cities reached peak population (Beauregard 2014).

While municipal land banks – those that are part of a city government – are often repositories for property acquired through tax foreclosure, contemporary land banks often engage in a variety of activities to promote the reuse of property in “productive” ways (Heins and Abdelazim 2014). The concept of a land bank is older than post-industrial decline: a government agency “banking” unused land, essentially holding it for future use, is an idea that dates to the 1930s at the federal, state, and local levels in the United States (Francis 1975). The concept that I am researching here is much more recent and only emerged in the late 1960s and early 1970s (F. S. Alexander 2005). The period from approximately 1965-1975 was a transformative time for U.S. urban governance and planning and it is not a coincidence that land banking as it functions today emerged from that milieu (F. S. Alexander 2005; Hackworth 2007; Hall 2014). Since land banking is a relatively new component of urban governance and one that is largely grounded in
urban planning and tax policies, scholarly attention to land banks thus far has mostly been situated in urban planning and law and organized around land banks’ impacts on housing sales, their interactions with different types of buyers, and their fit within a context of shrinking cities (Whitaker and Fitzpatrick IV 2016; Fujii 2016; Sadler and Pruett 2017). There is also a substantial body of “gray” literature on the topic: reports, practitioner guides, and policy analyses directed at professional city planners and other related officials, largely produced by The Center for Community Progress (CCP), a think tank founded in Flint, Michigan, in 2010 that has since opened an office in Washington, D.C., promotes land banking throughout the U.S. (Center for Community Progress 2018). As of April 2019, land banks are in operation in more than 200 U.S. cities, with notable concentrations in Michigan, New York, Ohio, and Georgia (Center for Community Progress 2019c). The CCP also organizes semi-annual conferences, two of which I attended as part of my fieldwork, that bring together land bankers, lawyers, planners, city officials, activists, and financial institutions to share practices and present new developments in land bank policies and implementations (Center for Community Progress 2019b).
In the 1970s, a growing recognition of property tax delinquency captured the attention of legal scholars and policy analysts in cities that were, by that time, clearly experiencing population loss and contained a growing inventory of property, mostly houses but also commercial and industrial properties, for which an owner was ambiguous or had stopped paying property taxes (Langsdorf 1973; Hemann 1978; F. S. Alexander 2005). Property tax delinquency became a recurring theme among land bank evangelists who saw it as either a primary driver of decay, or as a means to acquire such property through tax foreclosure and potentially redirect it towards other (tax-generating) purposes (Hemann 1978; F. S. Alexander 2005). The comic shown in Figure 1 appeared in one of these early articles and succinctly captures the motivations of land bank promoters of the day (Langsdorf 1973). Quite correctly, 1970s land bankers saw a need to ensure consistent generation of tax revenue to fund municipal government services. Moreover, like other experts and urban scholars, they recognized that population loss was not only leaving behind too many properties for too few residents, but that remaining residents were becoming poorer as those with the means followed jobs and new housing construction to the suburbs (Jackson 1985; Beauregard 2003). Those residents unable to take advantage of suburbanization, primarily African Americans, were left exposed to the consequences of depopulation, including decreasing property values (Sugrue 2005). Those who advocated land banks successfully lobbied state legislatures to alter the process of tax foreclosure, reducing the time needed to seize a property and allowing city agencies (i.e., municipal land banks) to hold title to large inventories of properties that they seized (F. S. Alexander 2005).

Since the 1980s, after land banks had appeared in Cleveland, Ohio, Louisville, Kentucky, and Atlanta, Georgia, urban planners have also taken an interest in the ways these early municipal land banks were responding to crises of disinvestment and post-industrial decline (F.
Much planning research into land banks is concerned with how they may be used to better utilize vacant land, encourage housing renovations, and perhaps be a vehicle for encouraging the repopulation of city centers (Krumholz 1982; Bowman and Pagano 2004; Mallach 2006; Schilling and Logan 2008; Blanco et al. 2009; Dewar and Thomas 2013). More recently, planners have also picked up on the tax foreclosure thread discussed above, and have looked into the ways land banks and tax foreclosure effect broader housing market trends (Akers 2013; Dewar, Seymour, and Druță 2015; Whitaker and Fitzpatrick IV 2016). They have found that while land banks have become prominent features of post-industrial planning practice, the impacts on housing prices and real estate market stability – two indicators planners use to assess neighborhood vitality in this context – are mixed, or only minimal (Whitaker and Fitzpatrick IV 2016). Similarly, Margaret Dewar’s (2015) study that compared land bank sale outcomes to municipal auction outcomes found that the land bank-managed sale process led to fewer repeat foreclosures and more owner-occupied homes, but the financial benefits (in terms of increased property values) were less clear. Planners have also recently focused on the ways land banks acquire property outside tax foreclosure and how they work with community development corporations (CDCs) as a broker of reduced-price properties. At least one study found that land banks capacity to circulate and direct properties to non-profit developers with affordable housing missions is a critical part of their appeal (Fujii 2016). Urban planners have been interested in the ways land banks can interact with efforts to mitigate decline, “right-size” cities, and encourage sustainable development in the context of “shrinking” cities (Schilling and Logan 2008; Frazier, Bagchi-Sen, and Knight 2013; Hollander and Cahill 2014; Hackworth 2014; Sadler and Pruett 2017; Mallach 2017; Akers 2017). While what counts as a shrinking city remains debatable, a robust body of work (especially within urban planning) seeks to address how cities that
experience low to no economic growth can engage in development practices that operate under the assumption of positive economic growth (Mallach 2017).

Adjacent to urban planning’s academic interest in land banking has been a growing body of work by professional urban planning practitioners that advocate for land banking at various levels of governance. As mentioned earlier, many of these practice guides and technical reports have been published and promoted by the Center for Community Progress. Most prominent among them have been book-length reports that serve as how-to manuals for cities seeking to engage land banking and that are made available as free PDFs to download (F. S. Alexander 2015; Heins and Abdelazim 2014). Reports such as these, and many others available primarily through the CCP’s website, aim to present best practices by profiling the activities of existing land banks, and explaining the challenges they face in terms of property acquisition, funding, disposal, and property management. The CCP also provides “model legislation” – frameworks and templates to help guide policies for authorizing land banking at the state and local level (Center for Community Progress 2019a). Aside from the CCP’s efforts to spread land banking nationally, other property and community development organizations have taken an interest in land banking and similar programs. The Democracy Collaborative, for example, includes land banking among initiatives aimed at building community wealth (Dubb 2016). The Lincoln Institute of Land Policy views land banking as a crucial asset-based development tool and advocates reframing vacant and abandoned property in legacy cities as sites of potential investment rather than expensive burdens (Mallach and Brachman 2013). Statewide organizations promoting land banking have also emerged, such as the Thriving Communities Institute in Ohio and the New York State Land Bank Association, both of which are actively involved in helping counties and cities organize new land banks and connecting them with
national resources (Western Reserve Land Conservancy 2018; New York Land Bank Association 2019).

This Dissertation

Planners, practitioners, lawyers, and legal scholars have all had important contributions to the growth and evolution of land banking, however other urban scholars (including urban geographers) have not given them much attention in spite of their now widespread adoption across the post-industrial United States. When scholars in these fields do address land banking, it is often in the context of critiquing related property practices such as tax auctions, or are used as an example of neoliberal governance (Akers 2017; Rosenman and Walker 2016). This dissertation aims to place land banking in a deeper historical context by examining its 1970s origins in detail to show how land banks are direct response on the part of policymakers to the austerity politics of the 1970s and that its neoliberal origins gave the idea significant purchase through the financial crisis of the mid-2000s. Scholars of the neoliberal turn often explain structural changes to capitalism since the 1970s as a restructuring of state powers to favor market-based solutions to social problems (Brenner and Theodore 2002; Jessop 2002; Weber 2002; Hackworth 2007; Mirowski 2013). Through an examination of practices and neighborhood-scale impacts in Cleveland, Ohio, and Syracuse, New York, I argue that land banks, though certainly enabled by neoliberalism, are indicative of a new phase of urban governance where the state has enabled devolved near-governmental entities to re-engage with deeply interventionist and regulatory practices to promote their vision of urban regeneration and growth. Empirically, I draw upon representative examples of three land bank cities from different generations of land banking: St. Louis, Missouri where the original land bank was implemented in 1972; Cleveland, Ohio where two land banks operate: a 1970s version and the
newer, regional, Cuyahoga County Land Bank; and finally Syracuse, New York as representative of the newest generation of land banks in New York. All three have experienced substantial population loss since 1950 (see Figure 2).

![Population Change](image)

**Figure 2: Population growth and decline in three cities. Data from US Census Bureau**

**Outline of Chapters**

Each chapter of this dissertation addresses an empirical research question, although later chapters also draw upon conclusions reached in earlier chapters. These questions are

1) What social, political, and economic conditions led to the development of the first land banks in the 1970s?

2) How do land bank employees – land bankers – frame and understand their work?

3) What are the results of land banking in the neighborhoods in which they are most active and what do the results of land banking explain about how they operate?
Chapter 2 reflects on the methods I chose to use, and the challenges and limitations of the project as a whole. In researching land banks, I examined the mayoral administration files of four mayors in two cities, conducted twenty-three interviews with land bank staff members of two land banks, as well as others involved in land banking, attended two two-day long land banking professional conferences, and attended fifteen meetings of the Greater Syracuse Land Bank (GSLB) Board of Directors as an observer. I also “rode along” with a land bank staff member in Syracuse as he conducted six inspections of newly acquired structures. To examine the effects of land banking on cities, I analyzed the property inventories of the CCLRC and GSLB using a geographic information system (GIS).

In Chapter 3, I examine the history of land banking to answer the following question: What social, political, and economic conditions led to the development of the first land banks in the 1970s? The primary research sites and examples for this chapter are the St. Louis Land Reutilization Authority (LRA) in St. Louis, Missouri and the Cleveland City Land Bank (CCLB) in Cleveland, Ohio. These are considered the first two examples of land banks that engage in acquiring tax delinquent property, land assembly, and other activities described earlier. The LRA began operations in 1972 and the CCLB a few years later in 1976 (F. S. Alexander 2005). Both of these “municipal” land banks are still operating much as they were designed to do in the 1970s; however, my interest was primarily in their historical development and the justifications their early promoters and directors used to convince their respective states and cities of the need for land bank entities. This chapter draws on historical material obtained from four archives. In St. Louis, memoranda, operating documents, maps, and similar materials were reviewed at the Missouri Historical Society and the archives of Washington University in St. Louis. Newspaper clippings that covered the early implementation of the LRA were also reviewed. In Cleveland, I
draw on materials held by the Western Reserve Historical Society (WRHS) Research Library and Archive and the Public Administration Branch of the Cleveland Public Library. By analyzing their early histories and how their own early directors framed their organizations, I argue that the emergence of land banks in the 1970s was directly tied to changes in the way the U.S. federal government funded urban development. Specifically, the end of urban renewal – the program responsible for slum clearance, public housing construction, and the building of civic plazas – marked a turning point for post-industrial cities that required then-innovative ways of managing a growing inventory of vacant property in the absence of “slum clearance” funding. Concomitantly, the LRA and CCLB were organized in the aftermath of deep upheavals in urban life in the U.S. that began in earnest in the 1960s, resulting in a crisis of population decline, manufacturing decline, and fiscal austerity (Sugrue 2005). Early land banks emerged at a time when city planners were becoming more aware of the depth and breadth of the post-industrial crisis unfolding around them. The framing of land banking as a crisis-response tool left land banking appealing for later generations of planners seeking to respond to more recent property-related fiscal crises, such as the mortgage foreclosure crisis of 2008.

Chapter 4 brings land banking forward to its twenty-first century incarnations and investigates the practices and recent histories of two land banks: the Cuyahoga County Land Reutilization Corporation (CCLRC), a regional land bank based in Cleveland, Ohio, and the Greater Syracuse Land Bank (GSLB) in Syracuse, New York. In doing so I address a second research question: how do land banks undertake and understand their work? Neither of these land banks were the first of a new non-profit regional model of land banking. That distinction belongs to the Genesee County Land Bank Authority based in Flint, Michigan (Gillotti and Kildee 2009; F. S. Alexander 2015). However, the CCLRC and the GSLB are now frequently presented as
models in their own right (Heins and Abdelazim 2014; Center for Community Progress 2017). They are also representative of land banking in two states where the idea has become widespread: every county in Ohio now has a land bank, as do many counties throughout New York, from Buffalo to Suffolk County on Long Island. By providing an overview of how these land banks operate, the way they frame the problems they are responding to, and the recent histories of how they were implemented, I argue that contemporary land banks, although enabled by neoliberalism, resist neoliberal orthodoxy by intervening in housing markets. Contemporary land banks also build off their predecessors, but instead of engaging in neighborhood-scale urban homesteading practices (as the St. Louis land bank did); new land banks take a process-based approach to property in order to intervene in a cycle of speculation. This shift, both conceptual and scalar, results in muddled outcomes and patterns of activity that replicate many of the same underlying problems land banks originally sought to address.

In Chapter 5, I address a third research question: What are the results of land banking in the neighborhoods in which they are most active and what do the results of land banking explain about their goals and operations? I also examine their inventories in light of the historical planning practices of both places, with particular attention paid to urban renewal and redlining, to situate land banks in the context of historical planning decisions and investment patterns. Land banks work in neighborhoods that have seen consistent and long-term disinvestment, most evident in the relationship between land bank sales and redlining. Since land banks attempt to direct private sector housing investment by reducing speculative practices, I evaluate the relationship between land banks activities and the economic characteristics (by U.S. Census Tract) of Cleveland and Syracuse.
Speculative investment is often associated with gentrification, in particular Neil Smith’s (1979) theory of the rent gap, whereby a speculator takes advantage of the difference between current property values and potential values if reinvestment occurs. Since a potential rise in housing values, and rents, has consequences for current residents, I evaluate where land banks have been successful in directing private investment in terms of area incomes and housing tenure. I argue that in spite of their efforts to rein in speculation, land banks’ reliance on markets to sell houses ultimately results in their reproducing (or at the very least not resisting) the conditions of speculative real estate that led early land bank promoters to justify their implementation.

Earlier in this chapter, I explained how planners, practitioners, and legal scholars have investigated land banking. Generally, these bodies of work examine how land banks are implemented on a technical level – how laws are changed, how policies are implemented, and why such changes are needed to make land banks function. In addition, they also attempt to quantify land banks’ effects on housing prices and on other financial characteristics of cities. While I use this work as a starting point, in Chapter 6 I frame land banking in the context of three areas of literature that help to understand the idea within broader conceptual frameworks. Since land banks are deeply involved in juridical practices, especially property tax foreclosure, I place land bank practices in conversation with existing work on the theoretical and historical bases of property (real property in particular) and how property functions within a capitalist socio-economic system. Drawing heavily on the work of Nicholas Blomley, geographers have paid particular attention to the ways property is a set of social and economic relations that are productive of, and produced by, networks of power, membership, and identity (Blomley 2003, 2004, 2005, 2014; Roy 2017; Delaney 2015; Correia 2013). Further central to these relationships
is how property produces wealth under capitalism in a variety of ways (Harvey 2007, 2009; Christophers 2010, 2016). Land banks intervene in property relations through a variety of means, from directing tax foreclosure policies to regulating renovation, and thus force us to reconsider the dominance of utilitarian property rights.

The second area I use to frame land banking draws from how land banks have been designed to operate separate from, but alongside, municipal governments since the “modern” incarnation of land banking that emerged during the financial crisis of 2008. The restructuring of the state under neoliberalism is well-trod ground for geographers and other urban scholars, but more recent attention has been given to the ways various movements and entities are resisting or moving past neoliberal orthodoxy (Peck, Theodore, and Brenner 2010; Mirowski 2013; Davies 2016; Dunn 2017). While I argue that neoliberalism – particularly the ways it demands a market-first approach to government policies, enables land banks to function and helps define their near-governmental position, their practices often simultaneously resist the neoliberal demand to let markets dictate policy, perhaps indicating a turn away from neoliberalism and toward a more regulation-minded capitalism. Central to understanding land bank’s role as a governmental apparatus is the variety of similar “shadow state” organizations that have emerged since the early 1990s in the wake of devolutionary impulses at the federal, state, and local levels (Wolch 1990; K. Mitchell 2001; Cope 2001; Fyfe and Milligan 2003; Gilmore 2016).

Lastly, Chapter 6 draws on how many land banks define their mission as one that seeks to “return property to productive use” (F. S. Alexander 2015). Land banks interact with many kinds of real estate – commercial, industrial, residential, etc. – however residential housing figures prominently in their own promotional materials and in many of their own property inventories. To better contextualize how land banks understand the productive use of property, I review how
housing has been studied as both a critical part of urban life, but also as object of policy interventions by governments at different scales. I argue that the way land banks understand productive use draws upon a long tradition in housing policy where various entities and agencies have attempted to set the terms of urban life through the regulation of housing uses, appearances, and financial characteristics.

Finally, Chapter 7 discusses the broader implications of this dissertation and directions for future research. In particular, the land bank mission of re-using property and revaluing land in the context of historic, racialized, disinvestment requires deeper consideration than I have been able to provide here. Land banking needs to be evaluated more deeply as a potential avenue towards correcting decades of de-facto racial segregation and entrenched poverty. In addition, I summarize the types of challenges faced by land banks as they continue to be used in more cities along the lines of conceptual difficulties and technical challenges. I argue that land banks’ stated missions of reducing speculation and productive property reuse are difficult to make commensurable under capitalism. Furthermore, the scale at which land banks operate is often inadequate to the goal of intervening in investment and disinvestment cycles. However, there are other models for property re-use that also resist speculation and that land banks could partially adopt to make their outcomes align better than their stated goals.
Chapter 2: Methods

Introduction

When I set upon the task of designing this research project, I made the conscious choice not to limit myself to one set of methods or one epistemological perspective. Given land banks’ position within and between organs of the state and near-state organizations, the relative abundance of quantitative data they produce in the form of property inventories, and a clear historical trajectory, a full accounting of what, exactly, land banks are, where they came from, and what they do would require more than one methodology. To present a comprehensive, historically situated analysis of what land banks do and why, I combined multiple methods: examining archived documents related to the earliest creation of land banks in the 1970s to inform an analysis of the conditions under which they emerged, as well as an analysis of the documents contemporary land banks produce; conducting interviews with and participant observations of current land bank employees, and using geographic information systems (GIS) to analyze the patterns and results of land bank activity. Combining these methodological frameworks would allow me to analyze land banking’s scope, history, impacts, and future directions more completely. However, combining these methods is not without drawbacks,

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2 Interviews took the form of 19 semi-structured interviews with land bank employees, as well as non-land bank staff that are still connected to land banking in some way. Participant observation took place at two Reclaiming Vacant Properties conferences in 2015 (Detroit) and 2016 (Baltimore) which allowed for informal interactions with land bank related individuals from across the United States. From December 2016 through January 2018 I attended the monthly open, public meetings of the GSLB board of directors. In January 2017, I “rode along” with GSLB staff as they inspected six newly acquired houses. A list of interview participants appears as Appendix 1.
caveats, and considerations for the end result of this research project. This chapter is a reflection of the issues I encountered when working through these methods separately, the ways in which I combined these methods and finally how my final analyses were affected by methodological choices I made along the way. In the end, this dissertation is a reflection not only of an object of analysis (land banks), but also of the particular ways I have framed land banking and positioned the idea within a broader historical, political, and theoretical context, as well as the ways my own biases and background influenced the decisions, I made in designing and conducting the research. In other words, I claim no perfect sense of objectivity and acknowledge that my presentation of land banking is as much my own creation as an analysis of a phenomenon separate from myself.

I approached this project from the perspective of mixed methods research (MMR), an approach that favors the combining, mixing, or alternating of different methodological techniques in order to understand phenomena more completely than a single methodological approach might allow (Maxwell and Mittapalli 2010; Maxwell 2016). Geography is arguably a mixed methods discipline – some of the key methodological handbooks currently available list more than twenty different techniques used by geographers to study spatial phenomena, from interviews and focus groups to geographically weighted regressions (Fotheringham, Brunsdon, and Charlton 2000; DeLyser et al. 2010; Gomez and Jones III 2010; Clifford et al. 2016; Hay 2016). Emerging from inter-disciplinary debates regarding the role of GIS in the 1990s, the combining of spatial analytical techniques through GIS with more traditional qualitative sources of information and ways of knowing has been one of the more fruitful areas within geography for mixing or combining methods (Cope and Elwood 2009; Elwood 2010; Crampton 2010). It is into this milieu that I place my own work. Broadly under the umbrella of qualitative GIS, mixed
methods research within this framework seeks to “fill gaps, add context, envision multiple truths, play different sources of data off each other, and provide a sense of both the general and the particular” (Elwood and Cope 2009, 5). Elwood and Cope outline three assumptions that undergird qualitative GIS methodologies. The first is a commitment to treating knowledge as always partial and situated. Drawing on feminist approaches to research, qualitative GIS researchers do not lay claim to an objective reality, but rather assume that their data and analyses are embedded within situations and positions such as class, race, gender, etc., and that a different set of methods embedded in a different set of situations may yield a different but equally valid result. The second, and crucial, assumption is that method and epistemology are related or linked, but that such a relation is neither fixed nor singular. In Geography, most debates about the relationship between methodology and epistemology relate to the extent to which epistemologies prescribe or prohibit certain methods from being used (Elwood 2010). In spite of lively debate in the 1990s, many GIS researchers have settled on the idea that while epistemologies can inform method, the same method can be applied under many epistemologies. For example, while GIS was often labeled as positivist (an epistemology that argues for a world only knowable through direct observation), recent reevaluations of GIS have found it compatible with many different epistemologies (Smith 1992; Knigge and Cope 2006; Elwood 2010). Finally, Elwood and Cope (2009) argue that an important assumption underpinning qualitative GIS research is a commitment to the idea that all research is inherently political, or rather is embedded within broader political projects even when such a location is not made explicit.

These assumptions broadly mirror those laid out by mixed methods researchers beyond geography in other social and behavioral science disciplines (Johnson and Onwuegbuzie 2004;
Teddlie and Tashakkori 2010; Creswell 2011). One of the most concise and compelling philosophical justifications for mixed methods geography comes from Elwood (2010, 99):

Local epistemologies adopt the perspective that for any research question, there may be multiple conceptual frameworks from which to generate an explanation that is valid, appropriate, and acceptable in a given situation. The appropriateness of particular epistemologies is therefore contingent upon a variety of socio-political and philosophical considerations, and epistemological consensus is not necessary.

This is, broadly, the position I adopt here, and it is one rooted in a pragmatic approach to social science.

In this project, I combined a variety of qualitative methods. In order to address the history of land banking and its origins in the 1970s, I consulted archived documents, memos, and reports in St. Louis and Cleveland – the two cities with the earliest known examples of land banks. The narrative that emerged from these archival encounters forms the backdrop for the rest of the dissertation’s arguments by grounding them in an historical context. To understand the work of contemporary land banks in Cuyahoga County and Syracuse, I combined semi-structured interviews with participant and unstructured observations, and insights gleaned from the pamphlets, websites, and reports the land banks produce. In order to assess how land bankers explain their work and what their goals are, I then examined their property databases in GIS to see how their rhetoric can be compared to the outcomes of their work. The rest of this chapter explains my methodological approaches here in more detail.

Memos, Reports, and Margin Notes: Municipal Archives

Land banks in the earliest form were programs or sub-departments under broader city planning or economic development departments, so logically the bulk of the archival evidence I gathered came from municipal or local government, archives. In St. Louis, the majority of
documents produced by its city governments over the years are stored in the archives of the Missouri Historical Society, with some additional papers held by the special collections division of the Washington University in St. Louis Library. In Cleveland, the location of the second municipal land bank, I studied government records spread across several sites: The Western Reserve Historical Society Research Library, the Cleveland Public Library Main Branch, and the Public Affairs Branch of the public library, located in Cleveland City Hall. I visited all four of these sites as part of fieldwork for this project. In the remainder of this section, I reflect on the types of documents I found and how archival work fits into a broader mixed methods research design.

The Missouri Historical Society’s research library is housed in a former Jewish temple located on the far west edge of St. Louis proper across the street from Forest Park, and within walking distance of Washington University in St. Louis (WashU). Documents pertaining to local government programs are organized topically, regardless of date or administration, so searching for documents related to urban planning, land banking, and urban renewal in the late 1960s and 1970s yielded several subject folders spread across five vertical files, none of which could be browsed. The library, like many, operates through call slips that are used by pages to bring your documents to you. Since I relied on their finding aids, the knowledge of the librarians, and the completeness of their indexing, it is possible that some material remains overlooked. Much of what I found can be categorized as news clippings, internal memoranda and reports, and documents produced for public consumption, such as pamphlets. As a relatively obscure planning initiative, the St. Louis Land Reutilization Authority was not a prominent part of the larger urban planning archive, but there were enough documents to make the search useful. The LRA’s founder and first director, Joseph Backers, produced most of the primary documents.
Little other information on this person is available and a search for any archived personal papers was fruitless. A more detailed examination of this historic record is provided in the next chapter, but for now, I will focus instead on what is saved and not saved in this record.

At first glance, it appears that Backers was almost singularly responsible for the creation of the LRA – a stroke of genius that no doubt secured a lasting position as its director and the salary that came with it (Crinklaw 1974; Backers 1974). Of course, this is probably not the case, but it is the story that remains in the archive. If there were any debates, changes, challenges, or work done by others, none of it is readily legible. It is tempting to read into this silence a nefarious motivation to limit the contributions of subordinate members of the LRA staff many of whom were likely women, however for local municipal government workers like Backers, the work they produce is likely tied to their ability to be employed. They have a stake in appearing successful and impactful in whatever project they are assigned, so the archived material reflects this as well. The pamphlets, letters, and memos all portray the early LRA as an active and impactful government program (Crinklaw 1974). It probably was – the news clippings attest to its early work clearly enough – but like many archives, this one only tells the story of the LRA from the perspective of its director. Historical geographers have long considered how to manage “absences” in the archive such as this one (Kurtz 2001; Ogborn 2003; Dwyer and Davies 2010; Mills 2013). In this case, there are two absences: one of any clear dissent or disagreement about the LRA’s programs, and one of any explanation of how and why records were selected for archiving. Taking the documents I did locate as a whole, it is possible that the early LRA had a very small staff, perhaps only Backers himself and an assistant. As a program director, Backers likely had substantial power over the documents that were saved, and as Kurtz (2001) points out, organization leaders have substantial power over how their organization appears in the archive.
Thus, it is possible that Backers, or whomever selected documents for archiving, simply chose to include only those items that painted the LRA in a positive, or successful light.

In Cleveland, the records of every mayoral administration are kept at the Western Reserve Historical Society (WRHS) library. The research facility is part of a sprawling hub of museums on Cleveland’s far east side in the University Circle neighborhood. Unlike in Missouri, the local records of the first Cleveland Land Bank, which began operating in 1976, are divided amongst the mayoral records of the administrations then in power. Primarily, these records are in the collections of Ralph Perk (1972-1977) and George Voinovich (1980-1989). Whereas the St. Louis LRA’s records contained mostly memos and formally written reports, similar documents related to the Cleveland Land Bank were replete with handwritten margin notes and commentary from various individuals. The record was therefore much more engaging, if no less enigmatic. Were the strikethroughs a way to voice disagreement, or a grammatical correction? Are exclamation points in the margin next to a paragraph a signifier of enthusiastic agreement, or surprise with a more negative connotation? Were margin notes even the work of Perk or Voinovich, or were they the work of an assistant? I have no way of definitively tying the fairly rich context of the notes to a particular author, but regardless it does show that government policies – like the start of a land bank – are often messy affairs as the people involved navigate personal interests, local politics, and national events.

Interviewing Urban Planners and other Elites

Land banks, and organizations like the Center for Community Progress, often present the history of land banking as one of both steady improvement and sudden innovation (F. S.

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3 Voinovich was Cuyahoga County Auditor from 1971-1977 and then a member of the Cuyahoga County Board of Commissioners. His papers from this era are also contained in the same vertical files as his mayoral tenure. The records of the intervening mayoral administration of Dennis Kucinich (1978-1979) contained no documents regarding the Cleveland Land Bank.
Alexander 2015). In order to better contextualize how land banks currently work, and to provide a basis for examining the role of land banking’s history, I conducted in-person and phone interviews with land bank staff members as part of this dissertation’s overall MMR design. These interviews took the form of 19 semi-structured conversations with land bank employees, as well as non-land bank staff that are still connected to land banking in some way. In this section I reflect on the semi-structured interview process I used, specifically my own positionality as a graduate student researcher and the fact that most interview participants held advanced degrees in urban planning – a discipline with which geography shares some overlap. In what ways would their expert knowledge coincide with or resist my own, and what did that change about how I approached interview methods?

Geographers have long been interested in the power relations exposed and employed during interviews conducted for research purposes (Elwood and Martin 2000; Ward and Jones 1999; Rice 2010). Geographers researching corporate elites have noted a change in subjectivity between researcher and interviewee since geographers often focus their attention on marginalized and vulnerable populations (England 2002). While land bank staff are not “corporate” elites in the traditional sense, their positionality is similar in that they are highly educated professionals who work in a semi-hierarchical environment with managers, supervisors and lower-level employees. In addition to the corporate-like position of land bank staff, many are urban planners with advanced degrees and at least some knowledge of academic geography – two things that shaped my interview experiences. Their academic discourses also often intersect

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4 Two mentioned their degrees to me during their interviews: Michael Schramm received an MA in Geography from Syracuse University in 2008; Lilah Zautner received an MA in Environmental Sustainability from the School of Geographical Sciences at Arizona State University.
and overlap with each other through the research they conduct, topics they study, methods they utilize, and institutions they come from.

When approaching elites for interviews (however elites are defined), geographers and other social scientists have primarily concerned themselves with the effects of uneven power relations between the researcher and the elite interviewee (Schoenberger 1991; Cochrane 1998; England 2002). Elites often hold expectations of special treatment and by virtue of their hierarchical position may also hold expectations of authority: Schoenberger (1991, 182) described this as a problem of the locus of control during the interview. When interviewing corporate elites, she found that her interviewees often attempted to assert control over the research question and redirect the project. This was not necessarily due to a desire to be secretive, but more of a difference of opinion combined with an expectation of authority. Sabot (1999) described a more complex experience with local economic developers, due to cross-cultural issues. Sabot, being French speaking, encountered different kinds of resistance in her comparative work between French and Scottish development elites (ibid, 332). For Sabot and for England (2002), the issue of control appeared most acute when attempting to gain access to elites for interviews. Given their positions, elites may be “hidden” behind bureaucratic layering such as protective office staff and distributed responsibilities that allow them to push the researcher to a different person within the organization. These examples produce three loci of control: that of access and the interview process; and the content of the interview.

I encountered these loci of control during the interview portion of fieldwork in different ways. In Cleveland, my access to the Cuyahoga County Land Bank staff was generally restricted to the heads of different departments within the land bank’s organizational hierarchy. I was given two related explanations for this. The first reason I was given was, on the surface, pragmatic: the
CCLRC has a large staff to prevent my research project from hampering their work; I was instructed to only reach out to department heads. A more complex reason emerged when I arrived and began speaking to people: the office had just completed a mandatory state audit that involved state agency employees spending several weeks in the CCLRC office with almost complete access to any staff they wished. It seemed as if they wanted to avoid a similar situation – indeed my initial communication suggested such an embedded approach as one possibility and was rejected. The second reason was that lower-level staff of different departments would not provide any new information that a department head could not. By providing this as a reason for restricting my access to department heads, the CCLRC revealed a relatively rigid top-down management structure where the opinions of lower-level staff appear to be subordinated to the organization’s overall mission and goals. Following England (2002), this does not necessarily suggest that the organization was hiding anything about its work. The staff enforcing these sorts of bureaucratic barriers appeared more concerned with how their employees were spending their time than being secretive.

The second locus of control, that of the interview itself, was also evident during my fieldwork and is related to an overall sense that the staff I spoke with were attempting to paint land banking in a positive light. As part of my set of interview questions, I attempted to get my participants to offer critiques of land banking based on their own experiences and their areas of responsibility. Geographers have a disciplinary reputation for critique, especially of urban planning, and my own work is no different so I was cautious in asking participants to be self-critical. I did not want to be perceived as an investigative reporter out to show that something was “wrong” with land banking. However, the result was often a redirection of critique towards the technical, rather than the conceptual. For example, when I asked Dennis Roberts, the head of
the CCLRC’s real estate department, to offer what he thought were ways to improve land banking, he offered a critique of the technical ways real estate analysis can and cannot operate, despite my efforts to direct his thoughts towards more general issues. Finally, these attempts at control are also reasonable given that, despite the option, everyone I spoke to agreed to be named in my final research – no one asked for anonymity and all but one consented to being recorded. It would be unreasonable to expect an employee to be overtly critical of their employer “on the record” and not face the possibility of repercussions. More importantly, all of the staff I spoke to in both Cleveland and Syracuse seemed especially committed to the success of the land bank and because of that, avoided responses that might paint their work in a negative light.

Observation

A benefit of MMR is that these interview limitations could be addressed by incorporating other sources of qualitative data through observation and through analyzing the documents that contemporary land banks produced. For this dissertation, observation took three forms. In Syracuse, I attended thirteen monthly public meetings from 2016-2018 of the land bank board of directors where they considered offers on properties and other policy matters in an open setting. BoD meetings were typically held in a conference room at the office building that houses the GSLB offices in downtown Syracuse. Following Kearns (2016, 314–15), observing these meetings offered complementary and contextual evidence by allowing me to see in real time how the board made its decisions and interacted with each other, the land bank staff, and sometimes members of the public. To gain a broader perspective, I attended two national events hosted by the Center for Community Progress called Reclaiming Vacant Properties (RVP) conferences in May 2015 in Detroit, MI and September 2016 in Baltimore, MD. These conferences provided a perspective on how the policies, approaches, and ideas that drive land banking are circulated
among planners and other related officials as well as how land banks fit within current trends in housing and property revitalization. As an attendee, I was able to participate in question and answer sessions, attend workshops, and informally interact with land bankers. While not recorded, these informal conversations helped contextualize how land bankers approach what they do, as well as allowing me to partially access their point of view. Lastly, I conducted two “ride-alongs” with land bank employees in Syracuse. In January 2017, I traveled around Syracuse with the GSLB property manager David Rowe as he inspected six newly acquired properties. The second was as part of a “bus tour” organized by the GSLB in June 2017 for their board of directors and members of the public to view properties that the land bank had sold for different purposes and hear perspectives from some of the buyers. Ultimately, my goal with the qualitative data collection part of this dissertation was to gain an understanding of land banking from those who are engaged in that work, primarily focusing on land bank staff themselves. To that end, I did not interview many land bank adjacent officials, housing developers, or buyers of land bank properties outside the experiences described above. One thing that became clear in the course of this research is that land banks are part of a growing trend of non-profit organizations engaging in urban redevelopment, especially concerning housing and property. As this research progresses in the future, I plan to address this finding in more detail by exploring the ways land banks fit within this broader trend.

GIS and Exploratory Data Analysis

The final aspect of this research involved the processing of land bank-produced data in under an exploratory data analysis framework (Haining, Wise, and Ma 1998; Fotheringham, Brunsdon, and Charlton 2000; Myatt and Johnson 2014). Exploratory data analysis looks for trends, outliers, and patterns within datasets to form hypotheses and suggest directions for further
analysis (Fotheringham, Brunsdon, and Charlton 2000). In a more traditional quantitative study, exploratory analysis is often the first step to help identify the techniques used for a more in-depth inferential analysis (Myatt and Johnson 2014). In an MMR framework, it allows me to put indications from the land banks’ own inventories – where they have sold property, for what purpose, and for how much – in conversation with their stated goals and in the context of the history of land banking as an idea and program. A more detailed explanation of my quantitative methods is presented in Chapter 6. Here, I want to reflect on the qualities of the data that land banks produce and some issues related to municipal data more generally.

Like any organization that keeps administrative data, organizational goals and mission will frame the types of data collected and their associated variables. For the two land banks I chose to study more in-depth, the CCLRC and the Greater Syracuse Land Bank (GSLB), different organizational practices shaped the types of data they were willing and able to share with me. The clearest difference between the two land banks involved records regarding post-sale redevelopment plans. In Cuyahoga County, they were less interested in the amount of overall investment, so they kept records only as they pertained to the type of program a particular property was sold under. For example, I was able to ascertain properties sold to investors, to non-profits, or to homeowners among other variables. In Syracuse, similar data were available, but with a key difference: the GSLB tracks the total investment (in dollars) of their buyers in addition to post-renovation plans. The reasons for this difference in record keeping were never made clear, but it suggests different organizational goals. The CCLRC has recurring statutory sources of funding, for example, meaning they work less to justify appropriations of municipal funds, if at all. In Syracuse, the land bank depends on funding from local government, and

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5 Recall from the introduction that the St. Louis Land Reutilization Authority and the Cleveland City Land Bank, while still operating, served for my purposes as historical examples.
figures regarding total investments “leveraged” by private buyers figure prominently in their promotion materials.

I used geographic information systems (GIS) to visualize trends in where the CCLRC and GSLB acquire and sell properties in their respective jurisdictions. In recent years, the uses of GIS for research purposes have diversified greatly, and have incorporated and responded to critiques from past decades (Cope and Elwood 2009; Crampton 2010; Nyerges, Couclelis, and McMaster 2011). In this dissertation, I use GIS to make comparisons between land bank activities and the characteristics of neighborhoods (such as income, race, and housing tenure) as a way of contextualizing their activities and evaluating their goals and missions. This approach draws on the ways qualitative GIS approaches combine different kinds of data to inform analyses and raise new questions (Elwood and Cope 2009). GIS also allowed for a comparison between land bank activities and historical patterns of disinvestment under an historical GIS (HGIS) framework. HGIS approaches are varied, but generally allow for a (re)interpretation of historical evidence by mapping data using contemporary methods like geocoding, digitizing historical maps, and combining historical and contemporary sources of data (Knowles 2005). In this case, I used GIS to digitize and map data from two archived reports from St. Louis and Cleveland to contextualize those cities during the formation of early land banks in the 1970s. I also compared contemporary land banking activities in Cleveland and Syracuse to digitized versions of Homeowners Loan Corporation (HOLC) maps produced in the 1930s. Commonly called redlining maps, HOLC maps provide a way of evaluating contemporary land bank practices in the context of historic patterns of disinvestment (Hillier 2003b; Aalbers 2014; B. Mitchell and Franco 2018).

Regardless of the reasons, using data derived from municipal and non-profit sources fits well within an MMR framework precisely because of the differences and uncertainties within
such datasets. Unlike the US Census (which attempts a complete population headcount), or the American Community Survey (which conducts statistically valid samples of the population between censuses); administrative data rarely have transparent collection methodologies or other metadata. In addition, rather than collecting data with a research purpose in mind, organizations and municipal governments might have other goals in mind when assembling variables. In the case of land banks, one such goal is inventory management. Following the pragmatism inherent to MMR studies, the use of administrative quantitative data for research purposes should remain flexible enough to account for the multitude of analyses rendered possible or not by the type and quality of data provided. In other words, quantitative data needs context and the integration of other kinds of data and other methods (i.e. historical evidence and interviews) provide the necessary context to overcome or reduce the limitations of administrative record keeping.

**Conclusion**

Combining methods and integrating different sources of data and information allows for an understanding of land banks from different vantage points. The history of land banking presented in CCP technical documents and other gray literature often ignores key elements of land banking’s development – something this dissertation addresses. Situating land banks historically also allows for a more complete evaluation of their practices, their weaknesses, and future trajectories. By mixing methods, I also worked to overcome limitations brought on by somewhat sparse archival material and possibly unreliable archival material, as well as limited access to land bank staff. The next chapter begins to put these methods to work and examines the early history of land banking in St. Louis and Cleveland.
Chapter 3: Post-Urban Renewal Land Banking in the 1970s

The great land use questions have not yet been addressed in St. Louis, but the method by which these questions are resolved...will in large part determine the ultimate reuse of LRA-owned lands. – Kenneth Langsdorf, St. Louis Community Development General Counsel, 1975.

Introduction

While not a land bank owned property, the Pruitt-Igoe housing project in St. Louis, arguably one of the most iconic and notorious public housing projects in U.S. history, fits notably in the development of city officials’ attempts there to manage and dispose of vacant land and abandoned housing. Built in 1954 to great architectural acclaim, Pruitt-Igoe was by the mid-1960s facing serious challenges. In order to accommodate the fiscal constraints set forth by the St. Louis Housing Authority and the federal Public Housing Authority, Pruitt-Igoe was designed and built by the demands of legers and balance sheets, resulting in a repetitive design made of cheap materials that frequently broke upon the first use, including doorknobs and window sashes (Bristol 1991). By 1972, the city engaged in a “trial demolition” of the most deteriorated of the 33 identical high-rise towers, a process that would continue until 1976. The causes of failure of Pruitt-Igoe remain debated (Newman 1973; Bristol 1991). The end of Pruitt-Igoe as a housing complex gave birth to the Pruitt-Igoe Site, a vacant lot that has vexed city planners and elected officials in St. Louis since the last building was demolished. Around the same time the Housing Authority was demolishing Pruitt-Igoe, another group of St. Louis officials in city hall were debating how to manage a related problem: white flight and the rise of suburbia were reducing the city’s population and hence, the tax base on which it relied to fund services. Even as the end of Pruitt-Igoe pushed its residents into the private rental market, hundreds of houses sat empty and unwanted. More important to some in the city government was the loss of property tax
revenue, from both abandoned property and the declining city population, where growing poverty made consistent payment of property taxes problematic. Furthermore, there was an immediate question of what to do with these vacant properties once they were acquired. As Kenneth Langsdorf, General Counsel for the St. Louis Community Development noted in a 1975 report with regards to Pruitt-Igoe, “The great land use questions have not yet been addressed in St. Louis, but the method by which these questions are resolved and direction of their resolution will in large part determine the ultimate reuse of [Land Reutilization Authority]-owned lands.”

The Land Reutilization Authority (LRA) would come to play a prominent role in restructuring tax collection in St. Louis and serve as a harbinger for changes across the United States.

In this chapter, I present an overview of the history of the LRA in St. Louis from its beginnings in 1972 and the transformation of land banking as it was adopted in Cleveland, Ohio in 1976. I then explain how these two early land banks informed the creation of their more powerful iterations in Cuyahoga County, Ohio (which contains the city of Cleveland) in 2009 and eventually in Onondaga County, New York (which contains the city of Syracuse) in 2013. I argue that each time the idea to create a vehicle for the acquisition of abandoned housing was discussed; it was framed as a measure needed to respond to a crisis of undervalued property.

Sometimes the crisis was framed as an immediate problem, but other times the crisis was seen as systemic. Furthermore, an analysis of the memoranda, reports, and newspaper articles quoting land bank and other city officials shows that land banking is presented as a fundamentally scale-based solution to what is seen as a failure to recognize the appropriate response to either a systemic or localized problem. Lastly, I show that the timing of land banking’s emergence as a

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program and policy is in many ways a result of the end of urban renewal-style economic development and its associated expenses that were no longer being supported at the federal level of government. Understanding this historical background is critical for further exploring the methods land banks employ to complete their work and the ultimate goals they have for urban development in highly abandoned places.

The St. Louis Land Reutilization Authority (LRA)

By one account, the story of the LRA begins with the establishment of a similar agency in Kansas City, Missouri, in 1945 called the Jackson County Land Trust (JCLT). The trust was established by tax collection officials in that county to reduce the amount of time needed to foreclose on a property for non-payment of taxes. The Land Tax Collection Act, Laws of Missouri 1943, provided the taxing authority with the power to foreclose on any tax lien found to be delinquent, including general, local, school, and municipal taxes in jurisdictions with more than 400,000 residents after a delinquent period of four years. The law was challenged by property owners benefitting from the previous statute that allowed for a nearly indefinite repayment period for back taxes. After a trial court struck down the Act in its entirety, the Missouri Supreme Court upheld the ability of municipalities to foreclose on property for tax delinquency and create a trust agency to dispose of the properties so acquired. The law came into effect in 1945, however the JCLT came to own few properties and the agency developed no formal policies on how to dispose of acquired property outside of auctions. Regardless, the land bank concept that the JCLT introduced entered the planning and governance discourse in Missouri and was known to at least some members of the St. Louis government by the 1960s.

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8 Spitcaufsky v. Hatten, 182 S.W.2d 86 (Mo. 1944)
In 1969, press attention prompted Mayor Alfonso Cervantes to create the Riverfront Properties Task Force to account for housing along the St. Louis riverfront that had not been cleared to make way for the Gateway Arch and that was widely seen as a slum. In cataloging these properties, the task force found that most were tax delinquent to some degree and that the legal process was too cumbersome to effectively have a city department take control of the properties for redevelopment purposes. According to Joseph A. Backers, the Executive Director of the LRA, by 1970, the property tax collection rate had fallen to 90% from 99% in 1950 and in that same period the city had not held a single sheriff’s sale, meaning it was not engaging the established legal process to acquire and dispose of delinquent property. As with other U.S. cities undergoing a post-industrial transition, jobs in the manufacturing sector (which had been St. Louis’ largest) fell by 23% between 1954 and 1972. In a report recommending policies and procedures for the LRA submitted in 1974, urban design consulting firm Team Four, Inc. noted that excessive tax foreclosures were also the result of policies favoring new construction in the suburbs in the immediate post-war years. Kenneth Langsdorf, General Counsel for the St. Louis Community Development Agency, similarly reached this conclusion in 1975. In order to simplify and speed-up the process of returned tax delinquent property to “revenue generating” status, St. Louis modelled their new law after the Kansas City version.

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10 ibid
except they further reduced the delinquency period to two years from four and set up a series of policies to guide the disposal of acquired property. Figure 3 illustrates the state of vacant property around the time

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**Figure 3:** Map of LRA concentrated activity with 1970 vacancy rates. LRA areas digitized from the Team Four Report; vacancy rates from the 1970 Census as reported by IPUMS-NHGIS. Map by the author

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of the LRA founding. LRA activities generally align with more vacant census tracts, with some exceptions. A different report specified the LRA inventory at about 2,000 properties, only a fraction of the estimated 12,000-14,000 tax delinquent properties in St. Louis at the time.\(^\text{16}\)

While the technical policies of early land banking were being sorted out, such as the legal methods of acquisition, disposal, and payment of taxes and fees, the LRA needed to come up with a plain English justification for what they were attempting to do in order to sell the idea to current and future residents of St. Louis. The solution, proposed and implemented by the executive director Joseph Backers, was urban homesteading. According to a two-page memo he frequently attached to correspondence with citizens, Backers outlined “The St. Louis Plan of Urban Homesteading:\(^\text{17}\)”

1. “The buyer must be financially able to restore, repair, and rehabilitate the property over a period not to exceed two (2) years and, to maintain the property once he has it. Financial responsibility shall include, but is not limited, to a combination of salaries, other income, savings, and other resources.”
2. “The buyer must consist of a normal family unit of one man and one woman together with their children, if any.”
3. “The buyer must be a person of good moral character.”
4. “The sale price will be the market value before any restoration; but, the buyer can only have a Lease with an Option to Purchase agreement until full restoration work is completed.”
5. “The property must be owner-occupied even if it is multi-family (one unit).”
6. “The title will pass upon completion of the work; and full payment of prior agreed-to price. No increase in price for value added by the purchaser.”
7. “Down payment and monthly payments required.”
8. “Restoration specifications shall be specified on the following basis:
   a. Removal of derelict parts
   b. Exterior restoration
   c. Landscaping


\(^\text{17}\)“The St. Louis Plan of Urban Homesteading” memo by Joseph A. Backers, January 2, 1974. Missouri Historical Society.
d. Sidewalk repairs
e. Interior must be in code compliance; but, details and style left to purchaser
f. Number of living units that may be put in building”

9. “Purchaser must agree to live in property at least three (3) years after acquiring title.”
10. “The property is tax-exempt until the calendar year following the transfer of title.”

Urban homesteading in the 1970s was recognized as both a metaphor and a material practice related to the homesteading policies of the Federal government in the 1800s. Proponents of the practice saw urban homesteaders as being in the lineage of settlers seeking fortune and freedom with westward expansion. The difference was that by the mid-20th century, the old frontier was long closed and the new frontier was seen as the inner core of rapidly de-industrializing cities. Dilapidated houses were the new “unclaimed” plains and they could be had for less than a month’s rent so long as the buyer made improvements (Crinklaw 1974). This “new urban frontier” mentality as Neil Smith (1996) called it was not without its drawbacks. There are three notable aspects of the Backers’ plan presented above. The first is the requirement that buyers be the prototypical nuclear family. Single men, especially if they not of “good moral character,” single women, or single parents were most obviously excluded.18

Backers’ was not the only urban homesteading plan proposed in the 1970s in St. Louis. Also in 1974, two city councilors, Mary Stolar and C.B. Broussard (both Democrats) put forward a plan to sell city-acquired houses for as little as $1.00 and provide low-interest loans to renovate them, provided the purchaser meet similar occupancy rules as Backers’ plan (Crinklaw 1974). It is unknown if the Stolar-Broussard plan had similar social engineering goals. However, according to the St. Louisian Magazine, Backers opposed the councilors’ plan on what were

18 It is unclear what “good moral character” means in this instance. As a legal term in the U.S., good moral character is often a shorthand for good public behavior. In the context of the LRA, we can speculate that it might refer to law-abiding individuals who perform upkeep on their homes, and crucially pay their taxes. However, there is a long history of “good moral character” requirements being used to discriminate against LGBTQ populations, notably regarding employment and immigration (see Minter 1993; Lewis 1997).
effectively class-based arguments: “Backers makes no bones about the fact that his homesteading operation is strictly for the well-to-do. ‘We’re not running a social service,’ he said. ‘We’re in the real estate business.’” (Crinklaw 1974, 14). The councilor’s plan was explicitly designed as a means to engage low-income families in homeownership in order to accrue to them the tax and financial benefits. Don Crinklaw of the St. Louisian further noted that renovations could carry a price tag of $30,000 or more, not including the purchase price. He noted that the average “homesteader” was 30 years old with a college degree, married, with a combined income of $16,000 (ibid). Adjusted for inflation, this average 1974 homesteader couple would have a combined income of nearly $86,000.\textsuperscript{19} Urban homesteading was, and is now, a decidedly middle-to-upper-middle class operation which is why it is often considered one of the earliest forms of gentrification (Lees, Slater, and Wyly 2008). Despite debates over disposition, the LRA was evidently successful at acquiring tax delinquent property. In August 1973, the Globe-Democrat noted that the LRA had amassed a portfolio of 2,100 properties with plans to expand that number to nearly 8,000 by 1974 (Canfield 1973).

Land Banking Goes to Cleveland

Cleveland’s urban renewal program was defined less by the infamy of its public housing components than by its scale: Cleveland had one of the most active and large scale renewal programs outside New York City by the 1970s (Miller and Wheeler 1990). Much of area once targeted for urban renewal along Euclid Avenue has more recently become the subject of a major transit development project. Under construction since 2008, the Euclid Corridor Transportation Project, now called the HealthLine, is a multi-billion dollar transit-based urban reconstruction

\textsuperscript{19} Calculated using the Bureau of Labor Statistics CPI Inflation Calculator( https://data.bls.gov/cgi-bin/cpicalc.pl ). Adjusting the renovation costs to contemporary dollar amounts is considerably more complicated, as it requires adjusting for the cost of different materials and skilled/unskilled labor.
project designed to connect Cleveland’s downtown with the neighborhoods housing the Cleveland Clinic and Case Western Reserve University nearly seven miles to the east. Starting in Cleveland’s iconic Public Square, articulating busses in dedicated lanes transport residents, workers, and visitors down Euclid Avenue making regular stops along median-built stations, much like a trolley car would. This method, called bus rapid transit (BRT), has become a hallmark of Cleveland’s public transportation system and a model for the rest of the country. As a way to get to know the city better, I spent a day riding the HealthLine and other means of public transportation around Cleveland in the summer of 2017.

Starting in the Public Square, a recently rebuilt testament to monumental city planning, a sleek silver modern bus took me down Euclid Avenue, past the refurbished Playhouse Square (the largest concentration of theaters east of the Mississippi shy of Broadway), and on past Cleveland State University, which arguably marks the beginning of Cleveland’s eastern residential neighborhoods. It is at CSU where some of the first indicators of Cleveland’s “comeback” are visible: new student-oriented apartments, a boutique hotel, and the commercial trappings one would expect to find catering to the 18-24 crowd. Beyond the intersection for Interstate 90, around East 40th Street, the character of the HealthLine begins to change. The buildings, interspersed with vacant grassy lots, are older – vestiges perhaps of Cleveland’s last round of urban renewal in the 1960s. The types of shops along the street begin to change as well. Coffee shops, bars, and eateries are replaced with the Salvation Army, a social services provider, and a locally owned grocery store. The sidewalks look more cracked and filled in with lines of grass and weeds. Getting closer to the Cleveland Clinic, new construction becomes more apparent – some of it still the iron skeletons of future “new urbanist” apartments and retail space.

20 “Fact Sheet” RTA HealthLine http://www.rtahealthline.com/project-overview.asp
Mixed in are signs of the broader neighborhood’s distress: vacant storefronts, vacant lots, and the occasional run-down house. To the north is the Hough (pronounced huff) neighborhood, a predominantly black area that suffered through a weeklong race riot in 1966. While less well known than the long hot summer of 1967 that saw black Detroit rise up against systemic injustices, the Hough Riots had no less of an impact on the center of Cleveland’s poverty. To the south is the Fairfax neighborhood – an equally poor and majority-minority area where the most recent construction was a juvenile detention facility. Cutting through the heart of Cleveland’s east side, the HealthLine is promoted as the city’s key to the future, but it obscures the tremendously uneven poverty and decline that has gripped Cleveland since the 1960s.

Throughout the tumultuous years of post-urban renewal Cleveland, there has been a land bank in some form working to find buyers for unwanted housing and land. This section will show that the history of land banking in Cleveland is deeply connected to the city’s deindustrialization, the “success” of land banking in St. Louis, and a recognition of the deep inequalities exacerbated by slum clearance and highway building. The idea to create a city agency with the power to acquire land began not as a way of recycling tax delinquent housing, but as a means of encouraging industrial development. In a memo to Mayor Ralph Perk on July 12, 1972, Charles Leanza, Redevelopment Coordinator for Department of Community Development wrote

“…a vehicle must be established by which owners of vacant and vandalized property and potential buyers (for rehabilitation or redevelopment) can be brought together.”

21 Ralph Perk papers Box 44. Western Reserve Historical Society.
Further memoranda from the same year noted frequent and ongoing changes to Federal funding for urban renewal and recommended a plan for the city to reduce its reliance on Federal funding in anticipation of a broader drawdown. The first found mention of a land bank in Cleveland in the newspaper record was a front-page story in *The Plain Dealer* on September 13, 1972 (Rasanen 1972a). It was followed later that same month by two more reports and an editorial that supported the idea that a land bank – as a way of holding vacant land for later reuse – would benefit the city’s industrial sector (housing had not yet entered into the conversation) (Rasanen 1972b, 1972c; The Plain Dealer Editorial Board 1972). By this time, Cleveland’s postindustrial decline had become well known and the subject of much commentary in the national press. The “Mistake on the Lake,” as the city was known from a sketch on the TV show *Laugh-In*, was seen as both a consequence of corrupt politics and bad planning and as a harbinger for the future of other industrial cities (Miller and Wheeler 1990). The industrial land bank model was to be the solution to Cleveland’s economic crisis. The city would function like a suburban office park speculator and acquire large parcels of land through municipal bonds, improve them with infrastructure using federal grants, and attract a large employer – hopefully turning a profit in the process in order to fund more land acquisition (Rasanen 1972a). This model was essentially the same as industrial development practices implemented in Pittsburgh, Milwaukee, and Chicago (ibid). At the Federal level, the changes to urban renewal funding were becoming more clear by September of 1972 as well. President Nixon had made ending the bulk of urban renewal programs a priority, specifically those funded through the Housing Act of 1949. The Community Development Revenue Sharing Act of 1972 was a major step toward that goal when it was signed in October of that year. In a briefing paper prepared for Mayor Perk, the Department of

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22 Ibid. Multiple memos from Neil McGinness, Director of Community Development, bemoaned the fickleness of the Nixon administration with regards to urban renewal.
Community Development noted that the end of direct urban renewal subsidies had left the two main projects in Cleveland, Erieview I and II, deep in debt.\textsuperscript{23} According to the report, Erieview I was $18.6 million in the red, while Erieview II had its funding cancelled by the Department of Housing and Urban Development in 1967, leaving $4.5 million in unpaid construction bills. Together, these two projects would threaten further funding from the Federal government under the block grant system, still then in the planning stages.\textsuperscript{24} These changes in funding had their intended effect. Cleveland in 1972 began reassessing its urban redevelopment strategies to be leaner in terms of cost, less spectacular in terms of scope, and more in line with the fiscally conservative politics of the Nixon Administration, of whom Mayor Perk was an early and outspoken supporter.

While the early land bank idea in Cleveland was seen as a vehicle for industrial development, the City Planning Commission under Norman Krumholz was beginning to take notice of a more intractable problem.\textsuperscript{25} In a report entitled “Housing Abandonment in Cleveland,” the staff of the planning commission presented an alarming analysis of the scope and scale of abandonment in the early 1970s.\textsuperscript{26} Among the key findings of the report were:

- Over 2,200 abandoned “dwelling units” by 1972.
- An increase to over 5,000 by 1975 were predicted if the rate of abandonment held

\textsuperscript{23} Ralph Perk papers box 79.
\textsuperscript{24} Ibid. Community Development Block Grants would debut two years later under a law signed by Gerald Ford, but the legislative plan to implement them was already in progress in late 1972 and city planning departments across the country were apparently preparing for the change in funding structure.
\textsuperscript{25} Norm Krumholz would later use his time in Cleveland as the basis of his theory of “equity planning,” an urban planning model that emphasizes placing the needs of the poor and underprivileged ahead of corporate or investor needs (Krumholz 1982).
\textsuperscript{26} “Housing Abandonment in Cleveland.” Report to Mayor Ralph Perk, October 1972. Ralph Perk papers box 44. Western Reserve Historical Society.
• Abandonment was due to population loss and an increase in the number of low- and middle-income families

• The city’s “revolving demolition fund” meant to cover demolition costs through recouped taxes and other fees only returned $128,000 to city coffers in 1971 despite demolition costs exceeding $1.2 million that same year.

Figure 2 illustrates those findings. The statistical areas (neighborhoods) studied by the Planning Commission were digitized to show the percent change in vacant dwelling units observed between 1969 and 1972. Shown as proportional symbols, these data overlay the overall vacancy rate reported in the 1970 U.S. Census. Moreover, the report placed the blame for this situation on structural limitations placed on the city, namely in the form of legal constraints and lack of funding. Federal funds meant to clear slums were being reduced as part of Nixon’s more conservative stance on urban development than his predecessors were. In any case, urban renewal had not shown itself to be a worthwhile exercise and was becoming deeply unpopular among planners, city officials, and the general public (Klemek 2012). The report also noted that Ohio laws limited the city government’s ability to acquire privately owned property without either an identified public benefit or an immediate plan to re-sell the property to a private buyer. In other words, the city lacked the legal mechanisms to hold onto the property they acquired through tax foreclosure. By 1973, Krumholz was recommending a series of policy changes designed to overcome the challenges imposed by reduced Federal funding while maintaining some commitment to low-income and working class people. In a memo dated September 5, 1973, Krumholz made several notable recommendations including the implementation of an urban homesteading program, an accelerated demolition process, and a city fund to help with
housing rehabilitation. Two additional, politically progressive recommendations were a “housing allowance program” to provide a direct subsidy to low-income families to purchase homes, and a publically funded program to insure homes against possible loss of value due to demographic (racial) neighborhood change. There is no evidence these last two policies were ever

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27 Ralph Perk papers Box 79, Western Reserve Historical Society.
Figure 4: Map showing changes in vacant dwelling units and 1970 vacancy rates in Cleveland. Data from the 1972 housing abandonment report and the 1970 US Census/NHGIS. Map by the author.
implemented. Urban homesteading and accelerated demolitions would later be implemented under the act authorizing the Cleveland Land Bank in 1976.

In 1975, two developments shaped the direction of land banking in Cleveland: an analysis implicating structural deficiencies in the way the housing market responds to widespread abandonment, and a conference hosted by the St. Louis Land Reutilization Authority in April of that year. In a preliminary staff report produced by the City Planning Commission in March 1975, the staff made several observations of what they characterized as the “weak” housing market in Cleveland. All of their observations emphasized the cycle of tax delinquency and abandonment that created space for speculators to purchase homes at fire sale prices only to have them become delinquent and abandoned in short order once the buyer realizes the depth of renovations required. Furthermore, the city’s legal structure made the process of acquiring a tax delinquent house slow and left additional time for a speculator to purchase the house. Lastly, this cycle of abandonment does little to return owed tax dollars to the city coffers. This report is one of the earliest known instances of a city planning department recognizing some of the inherent contradictions of capitalist land accumulation (though they don’t use those terms) which form the conceptual basis for the later interventions land banks purport to engage in. The “Urban Land Recycling and Economic Development Conference,” hosted by the St. Louis LRA in April 1975 also discussed similar themes to the earlier report. In a letter to conference participants from

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28 “An Examination of the Property Tax Foreclosure Process in Cleveland.” Cleveland City Planning Commission Preliminary Staff Report, March 1975. Ralph Perk papers box 44. Western Reserve Historical Society. The report does not cite any figures on how many buyers abandoned their properties due to unexpected renovation costs. From personal experience, it is possible buyers encountered unexpected damage from neglect once repairs began, for example structural damage might not be apparent until wall coverings are removed. It is also possible that the authors of the report were themselves speculating based on anecdotal evidence they encountered in preparing the report.

29 Notes from unnamed participant. George Voinovich records ’77-’89, MS 5048 Box 6. Western Reserve Historical Society.
Kenneth Fry, Executive Director of the Council for Urban Economic Development, participants were encouraged to understand how St. Louis’ land bank provided an ability to “recycle and assemble land” for the purposes of furthering economic development goals. In other words, these experts were seeing the problems of housing abandonment and the cyclical characteristics of the housing market as critical to understanding the effects of deindustrialization on their cities. In doing so, the land banking idea had clearly shifted from one of simple provisioning of land for industrial development to a complex intervention in the broader land and property market.

Between February and June of 1976, Mayor Perk wrote a series of letters to the Ohio state legislators representing Cleveland, as well as to the Governor of Ohio Jim Rhodes, urging them at various points in the legislative process to support House Bill 1327: Tax Delinquency and Land Banking. The bill that was eventually signed by Governor Rhodes (effective September 27, 1976) allowed the City of Cleveland to take title to any abandoned property within the city limits after the first sheriff sale if the value of the highest bid did not exceed the costs of back taxes, liens, and other assessments. In his letters, Perk made a set of largely economic arguments in support of the land banking legislation. Prior to 1976, cities in Ohio had three taxing authorities that could claim an interest in an abandoned property: the sheriff’s department, the county auditor, and the county treasurer. Each would invest time and resources into enforcing tax payment under a system that could take up to twelve years to complete – that is from the first foreclosure notice to the final auction, over a decade could pass while a house or

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31 A sheriff sale is effectively an auction at the end of the tax foreclosure process. Buyers sometimes purchase titles sight-unseen with either cash or certified checks paid to the local sheriff’s department.
other structure sat vacant and decaying. The HB 1327 legislation would allow the city to reduce the amount of time needed to complete a foreclosure action to two years and then allow the city to hold the title to the property until an interested buyer came along. In his final letter to Rhodes after the bill passed through both houses of the Ohio Legislature, Perk made the argument that the land bank would be an effective break on what he termed an “unproductive cycle” of delinquency, abandonment, and decay. Following the incorporation of the bill into Chapter 5722 of the Ohio Revised Code, the Cleveland City Council authorized a land bank agency be established within the city Department of Community Development with the justification that

“there exist[ed] sufficient and substantial non-productive land within
[Cleveland’s] boundaries which is of such nature and extent as to
necessitate the implementation of a land reutilization program to foster the return of such nonproductive land to tax revenue generating status or the devotion thereof to public use.”

The Cleveland Land Bank ordinance in the city record was further amended in 1979, 1991, 2005, 2008, 2010, 2011, and 2013. Despite amendments and expansions, the core mission of the land bank was largely unchanged from the section quoted above. Today the Cleveland Land Bank still operates a city department, though it does not acquire structures – only vacant land within the city of Cleveland, unless the structure is slated for demolition.

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33 Ibid. There was no mention of screening buyers as part of this process.
34 Ibid
36 Cleveland City Record, Ordinance Nos. 660-79, 1547-90, 717-05, 458-08, 658-10, 1604-11, and 1408-13.
Land Banking at the End of Urban Renewal

The urban landscapes of both St. Louis and Cleveland were by the 1970s the products of a series of planning and development practices rooted in the New Deal of the 1930s, and to some extent the Progressive Era of the early 20th century. Land banking, however, indicated a shift in thinking from a linear understanding of development to a cyclical one tied to markets. Even in these early formulations, land banks in St. Louis and Cleveland attempted to intervene in a cycle of disinvestment that proponents of land banking saw as detrimental to each city’s overall vitality. In doing so, they were advocating for (and implementing) a program that saw housing and real-estate investment not as starting points in a linear progression of development, but as problems to be solved in a cycle of decline. This was most clear in the 1975 Cleveland Planning Commission report. It is not clear how far this report went in changing or altering officials’ thinking, but it is reasonable to assume that some of its conclusions were influential. The overall sentiment of the report appeared later in Ralph Perk’s advocacy for the land-banking bill, especially the parts of his letters that essentially argue that the costs of tax delinquent and abandoned property are borne by the city while the benefits of speculative investment accrue to private capital. The report lists six main conclusions, paraphrased here:

1. The same property will appear in consecutive sheriff sales, requiring multiple instances of foreclosure before the property is sold
2. Properties are sold for less than the city’s financial burden of bringing them to auction
3. Only a small portion of delinquent taxes and fees are recovered
4. The property will become delinquent again shortly after the sale, with minimal investment made to restore the property

37 The report does not specify why properties became delinquent shortly after being sold at auction. It is possible that this idea is tied to speculation: buyers were simply waiting for the broader market to increase property values,
5. The sale of land at auction invites speculation

6. This series of events repeats every time a property becomes delinquent with the costs increasing each time

The land bank, once established, intervenes in this cycle of disinvestment by attempting to limit the costs of speculation and encourage private investment into properties, thereby restoring their value. In *Limits to Capital*, David Harvey (2007) outlined a similar understanding for the circulation of value in a capitalist economy as a whole. Building off Marx’s formulations in *Capital Vol. III*, he argued that some value has to be fixed, in land for example, in order to facilitate production of new value in the broader economy. Because of this, he says, capital is open to the risk of devaluation (or depreciation) if it does not circulate often enough, due to new technologies, labor unrest, or crucially obsolescence (Harvey 2007; D. Mitchell 2005). Early designers of the land bank idea reached a similar conclusion in their analysis of the real estate market in Cleveland. In their analysis, the risk of depreciation was being realized through repeated cycles of abandonment – value was not being added back into the existing housing stock through upgrades and renovations. Speculators were purchasing the delinquent properties through auction, either then holding them vacant in the hopes of a market recovery or perhaps renting them to a low-income tenant. Either way, speculators were squeezing out marginal value from a depreciating asset while leaving the city to bear the costs. Prior to the 2008 financial crisis, research into neoliberal urban redevelopment practices noted how city governments had, in some cases, took an increasingly laissez-faire approach to these “long turnover” neighborhoods where speculators took advantage of low income tenants (Weber 2002). Later examinations into speculation after the financial crisis noticed similar behaviors among

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and when that did not happen fast enough they stopped paying their taxes on properties they likely saw as poor investments.
speculators increasing in frequency. Drawing on the suburban Las Vegas housing market, Alan Mallach identified three different types of speculative behavior: Buyers hoping for a fast market recovery; buyers extracting rents without making improvements; and buyers who attempted to build equity through renovations (Mallach 2014). The land bank as envisioned in the 1970s would take the place of speculators in the disinvestment cycle, allowing “buyers of good moral character” to purchase housing at low costs and then hopefully reinvesting in them through repairs, etc. By replacing speculators with better buyers, through an urban homesteading program as was done in St. Louis for instance, the land bank could effectively ensure that capital continued to circulate through existing real estate. The diagram below explains this visually:

![Diagram of changes to delinquent property cycle. Illustration by the author](image)

This is a marked shift from the approach to urban development under the urban renewal paradigm. In the case of public housing for instance, the state saw a lack of quality affordable housing as a problem of provisioning and sought to provide housing through large-scale new construction. Acknowledging the disinvestment cycle, as land banks did in the 1970s, meant that a lack of supply was no longer the problem. There was a large surplus of devalued and decaying housing stock. The trick became to find a way to attract private capital to reinvest in what was
already there. This is possibly related to the early discussions of land banking as an industrial development tool as recounted in newspaper articles from the early 1970s in Cleveland. In the matter of such development, the state would not seek to build new industrial plants or corporations directly, as doing so would not be in line with a capitalist economic system. Instead, the original land bank idea saw the city’s surplus land as an asset it could market to private capital if given the tools to do so. A similar logic was later applied to housing: instead of allowing speculation to drive a destructive kind of investment, use the powers of the state to intervene and directly work to allocate existing property to “good buyers.” Of course, setting criteria for homebuyers brings with it an entirely new set of problems, as seen by the St. Louis homesteading plan that used socially conservative standards for screening potential buyers. In establishing, or recognizing, property as a cyclical process (and property as capital), land bank implicitly neglected a systemic critique of urban development. In other words, the early land bank advocates saw their roles and the role of the city as one that made the real estate market fit an idealized model. Instead of combating systemic inequalities present in the housing landscape, the land bank model of development saw those inequalities as a given, if it acknowledged them at all. There is no indication that these early practitioners saw the land bank as a vehicle for affordable housing. In the case of Joseph Backers in St. Louis, his position was the polar opposite – the land bank and homesteading plan there was a means to ensure a middle-class and upper-middle-class return to the city center. One of the few instances in the historic record from this time where a land banker (Norman Krumholz) pointed out inequalities in development came with the subject of tax abatements:
“A policy of equal treatment to all investors is only reasonable if it is assumed that all types of investment are equally beneficial to the city. Such is not the case.38”

Krumholz was attempting to point out to higher officials that not all investment is beneficial equally to everyone who lived in Cleveland and that more intervention was necessary to direct land banking efforts toward affordable housing and not just investment. There is little to indicate that the land bank under his direction was able to provide any kind of affordable housing benefit. Indeed, by the late 2000s, the Cleveland City Land Bank, and its counterpart in St. Louis, had essentially become holding agencies for vacant land. Neither accepts delinquent housing it does not intend to demolish. Much of the Cleveland Land Bank’s role in offering delinquent housing for sale has since been absorbed by the Cuyahoga County Land Bank, an institution whose evolution and structure is the subject of the next chapter.

**Land Banking and Geographical Scale**

**Jurisdictional Issues**

The second transformation present in the development of land banking in both St. Louis and Cleveland in the 1970s that sets it apart from earlier attempts at managing deteriorating housing involves the production of a new geographical scale at which they were able to act. Urban renewal projects targeted individual neighborhoods or involved the financing of specific projects, such as a public housing structure. Early land banks were instead targeting properties throughout their cities. Additionally, early land banks were constrained by jurisdictional and political scales they were not designed to overcome. More specifically, both the St. Louis LRA and the Cleveland Land Bank were creatures of their respective city governments and could only

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operate within the administrative boundaries of each city. For St. Louis, this was par for the course. As a fully independent city since the late 19th century, a process now called the “great divorce,” St. Louis has had an antagonistic relationship with surrounding St. Louis County. Notably, there is no jurisdictional overlap. Unlike modified home rule states like New York, the county does not provide any legal or administrative services to the city, leaving the city to function in practice as both city and county. Because of this arrangement in St. Louis, the city is often left to compete with the surrounding county for private investments – a situation exacerbated by the racial and class divides between the city and county. In other words, there is no intervening layer of government between the city and the state of Missouri. In Cleveland, there is little to indicate that the city and surrounding Cuyahoga County shared any sort of animosity. Indeed, the county treasurer (and later Cleveland mayor) George Voinovitch appears in the historical record as in support of the land banking effort. In the 1970s, as today, Cuyahoga County is responsible under Ohio law for property tax collection and then transferring those revenues to the respective entities from which they were collected (cities, towns, etc.). Because of this arrangement, the city of Cleveland, though nominally an independent entity with its own government, police force, planning department, etc., is nested within a broader governing scale that includes the county and its governing apparatuses and then of course, the state of Ohio. Both early land banks required their respective states approve legislation allowing them to exist at all before more local governments authorized and enabled their operations.

It is not clear from existing records why Cleveland in particular did not adopt a city-county joint land bank at this early juncture, given there was no obvious legal impediment. In an interview with Norm Krumholz in July of 2016, I inquired about the reasons the city did not pursue a city-county land bank in the 1970s (as they later would) and was told that it simply was
not in line with common thinking at the time. Furthermore, some county officials were reluctant to sign on to a land bank given that acquiring vacant housing could leave various governments liable for safety and other issues – a liability they were evidently unwilling to take on. The magnitude of the abandonment problem in Cleveland made officials there more willing to accept additional risk. The limits of jurisdiction pose a challenge for these early land banks. On the one hand, the move from slum clearance and neighborhood-scale renewal to a paradigm of cyclical market intervention meant that land bank advocates realized that forces shaping the housing conditions of cities were in some ways beyond their immediate control. In other words, there is little an individual city can do to effect a housing market that operates on an increasingly global scale. Despite this fact, early land banks did attempt to re-shape the housing markets locally through a limited intervention aimed at countering some speculative practices. In order to do so, they recognized two facts about property markets: one is that property involves a cyclical process of decline, reuse, and revaluation and that razing neighborhoods would not alter this cycle. The other is that intervening in this cycle is framed by land banks’ ability to act at some scales (local, and later regional), but not global.

*Producing a New Scale of Renewal*

Under more traditional means of urban planning and reconstruction, such as urban renewal, neighborhoods or parts of neighborhoods can be selected for wholesale demolition and rebuilding. Under the 1949 Housing Act that governed urban renewal, cities would declare areas “blighted” and then relocate their residents before demolishing the neighborhood and engaging in new construction of various kinds, often public housing, and often in majority African American neighborhoods. 

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39 Interview with the author, July 15, 2016. Cleveland, Ohio.
40 Ibid. Initially, the Cleveland Land Bank also acquired housing but by 1980 had stopped doing so because of liability and upkeep costs.
American neighborhoods (Teaford 2000). At the heart of this practice was an understanding that blighted housing was a bounded problem and that if it were removed and something new built, the problem could be contained. By acknowledging that cycles and variations in the housing market could explain the extent of deteriorated structures in Cleveland and St. Louis, land bank advocates there rejected the idea that a single neighborhood-rebuilding plan could affect broader systemic market cycles. Housing abandonment and tax delinquency in the city became the scale at which land banks could operate – a scale that was simultaneously individualized (the scale of the house or property) and much broader (the scale of the market). Shifting the emphasis to the role of individual housing conditions within a broader market framework is consistent with prior geographic scholarship that analyzed similar shifts in market relations in the 1970s (Smith and Williams 1986; Hackworth 2001, 2007). In devising a land bank that intervenes in the cycle of devaluation and abandonment at a particular moment, early advocates connected the decline of their cities to broader questions of uneven development and inequality – questions they were also poorly equipped to address. Consider a hypothetical low-income neighborhood in the early 1970s in either of these cities. It was likely majority African American, contained housing conditions best described as deteriorated (lacking in repairs, maintenance, or upgrades), and likely had numerous examples of abandoned structures. A traditional approach would see these conditions as symptomatic of the people who lived in that neighborhood, so removing them and reconfiguring the material conditions of the neighborhood would result in a positive outcome. The early land bank approach was different. The scale of the neighborhood was now, at its most useful, a category for sorting data about individual houses. The people who lived in these neighborhoods were largely ignored in favor of an understanding of the market cycle.41 I found

41 There is a fairly conscious effort to avoid race in the land banking discourse, both in the historical record and in contemporary interviews.
little evidence they worked to find out why some houses became tax delinquent and some did not – the goal was to make the market cycle work “correctly” as judged by a need for property to produce tax revenue. The problem was attributed to a “weak market” that needed assistance from the government in order to function. However, the market is what was (in part) helping to produce the uneven landscape of tax delinquency and abandonment being observed. In effect, the early land bank’s intervention did little to combat the forces that produced the problem it was trying to resolve. Indeed, these land banks of the 1970s were reproducing the same conditions that led to the need for them in first place. In spite of this, by recognizing market cycles as key to understanding the abandonment problem, early land banks opened the door to the possibility that the answer to the problem of vacant housing lies with the “market itself” and not neighborhood characteristics. Future land banks, such as the Cuyahoga County Land Reutilization Corporation and the Greater Syracuse Land Bank likewise confronted this issue, yet moved slightly towards a systemic solution. Their approaches will be discussed in later chapters.

Conclusion

The early land banks in St. Louis and Cleveland emerged at a time of tremendous political and economic upheaval. On the heels of the Civil Rights movement that saw uprisings in cities across the U.S. and at the height of the Vietnam War, cities were facing challenges at multiple scales and across different racial and class divides. The restructuring of urban renewal programs at the Federal level under Nixon witnessed the end of nearly twenty years of constant direct intervention by the Federal government into urban development and likewise, was part of the beginning of a social, political, and economic transformation that we now call neoliberalism. On the ground, cities of the industrial Midwest were beginning to face the consequences of years of population loss, leaving behind thousands of abandoned homes and other properties. No
longer able to rely on Federal funds to conduct neighborhood-scale renewal, city planners restructured and rescaled their approach to target a cycle of abandonment. The result of this process was land banking in its earliest generation – city agencies that could acquire tax delinquent property to keep it away from speculators.

Early land banks in Cleveland and St. Louis were designed to intervene in a market cycle driven by speculation and abandonment by effectively taking the place of the speculator. Instead of an auction, the city would hold vacant property until a “responsible” buyer could be located. In the case of both cities, such land banking worked hand-in-hand with urban homesteading plans that sought to return young, middle-class families to city cores. Such a “back to the city movement by capital” has been rightly critiqued as gentrification (Smith 1979). In spite of that, land banks set the example that the problem of housing vacancy lies not in individual neighborhood characteristics exclusively, but in how those conditions are shaped by (and further shape) broader market processes. Instead of a direct intervention, later iterations of land banks discussed in the following chapters would pick up where these early examples left off, and seek less to intervene in the market, but to *mediate* it to prevent its worst impulses.
Chapter 4: Land Banks in the Twenty-First Century

Introduction

Early land banks in St. Louis and Cleveland were, in part, responding to a crisis of vacant and abandoned property brought about by the displacement of thousands of people from neighborhoods targeted by urban renewal programs, as well as suburbanization and white flight. Urban renewal had exacerbated an already growing trend of wealthier, whiter populations leaving city centers for the suburbs where land and housing were cheaper (in some cases), and until the late 1960s, restrictive covenants kept people of color from following (Teaford 2000; Ducre 2012; Klemek 2012). Early municipal land banks in St. Louis and Cleveland attempted to re-value growing numbers of abandoned properties, or at the very least hold, them until some broader societal and economic change brought people back to cities. The municipal land bank concept spread elsewhere slowly through the 1980s, notably to Louisville, Kentucky (1989), and Atlanta/Fulton County, Georgia (1991) (F. S. Alexander 2015). By the early 2000s, the land bank concept would take on new salience as neoliberal deregulation, easy credit, and federal policies that favored low-income homeownership culminated in a new real-estate driven crisis. This chapter explains how the Cuyahoga County Land Reutilization Corporation (CCLRC) in Ohio and the Greater Syracuse Land Bank (GSLB) in New York emerged from, operate within, and respond to neoliberal housing policies and property governance in the early twenty-first century.

Land Banking and the Subprime Crisis

Beginning in the 1930s and the initial responses to the Great Depression, the U.S. Federal government began a policy commitment to homeownership that has largely continued since, regardless of broader political and administration changes (McCabe 2016). The initial responses of the Federal government, beginning especially with the New Deal, were concentrated on the
construction of housing for the burgeoning industrial, and urban, working classes through direct investment in what became known as public housing. This policy regime culminated in the Housing Act of 1949 which committed Federal funds towards the construction of vast public housing projects in nearly every U.S. city (Schwartz 2014). As Chapter 3 explained in more detail, the emergence of the early land banks in Cleveland and St. Louis took place during the denouement of the public housing policy era in the 1970s. By the following decade, a new regime of austere Federal funding for urban development and the demands of market competition and grant competition had produced a neoliberal policy landscape that U.S. cities remain subject to nearly 40 years later.

The neoliberal shift profoundly affected cities across the globe in ways people are still coming to terms with (Brenner and Theodore 2002; Hackworth 2007; Harvey 2005; Peck and Theodore 2015). Setting aside for the moment the linkages between gentrification and neoliberalism, the most prominent changes to housing policies in the 1970s and 1980s were deeply intertwined with an impulse to deregulate financial institutions, especially those with a direct connection to housing finance. Deregulating housing finance directly precipitated the savings and loan (S&L) crisis of the 1980s and early 1990s as these types of banks quickly spent their deposits on bad investments and subsequently failed (Schwartz 2014). Prior to the S&L crisis, these types of banks were the backbone of what we now call community banking. Prevented by law from being associated with large commercial banks (think JP Morgan Chase, Citigroup, and Bank of America), S&Ls, or thrifts, were locally owned and primarily engaged in using their local deposits to finance mortgages in the towns and cities in which they operated. Regulations prevented thrifts from making commercial loans, making loans in excess of deposits,
selling their mortgage notes\textsuperscript{42} to other banks, and bundling mortgage notes together to create securities (Schwartz 2014). Thrift banks were usually very stable since they were unable to engage in the kinds of risky investments that commercial lenders were capable of. This also made them unlikely to generate large profits. All of that changed with deregulation that made thrifts roughly equivalent to commercial banks in terms their legal abilities to engage in certain practices. In particular, thrifts started selling their mortgage notes to third parties, thus allowing them to immediately recoup their “loss” instead of waiting 30+ years for the mortgage to be repaid. Broadly, this first wave of financialization led to wild fluctuations in housing prices that had generally been predictable and stable since mortgages were now more exposed to market fluctuations. Nationally, housing prices rose rapidly from 1976-1980, fluctuated wildly between 1980 and 1996, and then steeply climbed from 1997-2008 (Baily, Litan, and Johnson 2011; Mirowski 2013).

A report from the Brookings Institution makes clear the direct links between the deregulation of finance in the 1980s and the sub-prime mortgage crisis that began in late 2007 and early 2008 (Baily, Litan, and Johnson 2011). In short, the sub-prime crisis resulted in widespread mortgage foreclosures of “sub-prime” loans – loans to people whose creditworthiness was less than what banks would normally accept (Marcuse 2009). The crisis eventually intersected with other parts of the financial sector, especially insurance markets, resulting in a wider crisis now called the Great Recession (Aalbers 2012a). The subprime crisis resulted from many different practices and policies of the U.S. government at every level, but for land banks, the most significant of these causes related to the way housing has been treated by policy in the twentieth century.

\textsuperscript{42} A “note” is financial jargon for the instrument that represents a mortgage or other loan in the same way paper currency, or bank notes, represent some value.
The way Americans approach housing in the 21\textsuperscript{st} Century is not how it has always been, but is in fact historically specific to the financialization of housing in the previous 30+ years (Madden and Marcuse 2016). Housing financialization is also the context under which modern land banks emerged in mid-2000s and subsequently spread rapidly after 2008. The sub-prime crisis was particularly acute in the Cleveland metropolitan area. In July 2007, before the worst effects of the crisis would even become clear, the Slavic Village neighborhood in Cleveland was already known as the “epicenter” of a new wave of mortgage foreclosures that were gaining in frequency across the U.S.\textsuperscript{43} Early in the crisis, even large expensive cities like San Francisco were not seeing the foreclosure rates that Cleveland was grappling with (McGraw 2015). In

\begin{figure}
\centering
\includegraphics[width=\textwidth]{Figure_6.png}
\caption{Map from Coulton, et al. (2008) showing REO sales in Cleveland during the foreclosure crisis.}
\end{figure}

\textsuperscript{43} Specifically, ZIP code 44105. Slavic Village would eventually be overtaken in foreclosures by neighborhoods in Detroit, Phoenix, and Las Vegas but its status as the “start of the epidemic” stuck.
Cleveland, the foreclosure crisis resulted in banks and other lenders gaining possession of large numbers of properties, called real estate owned (REO) properties, after foreclosure. These properties were often sold quickly at low prices to speculators as lenders attempted to recoup whatever losses they could (Coulton, Schramm, and Hirsh 2008). Figure 6 above, from a report released by the Center on Urban Poverty and Community Development at Case Western Reserve University, shows the concentrations of REO properties at the height of the financial crisis in Cleveland.

In this chapter, I examine the development and practices of two land banks that emerged in aftermath of the financial crisis: the Cuyahoga County Land Reutilization Corporation (CCLRC) in Ohio and the Greater Syracuse Land Bank (GSLB) in New York. I also explain how their practices are informed by, and develop through, connections with other land banks across the U.S. In many ways, both land banks follow “the Michigan model” of land banking developed in Flint, Michigan under the Genesee County Land Bank (Gillotti and Kildee 2009; Dubb 2016). However, three key differences make them stand out. In Ohio, the system developed by the CCLRC included a stable funding mechanism that is not included in any other state’s land bank enabling legislation, giving Ohio land banks (which are now present in every county there) the best chances at longevity (Heins and Abdelazim 2014). Second, since the CCLRC also operates in Cleveland, it allows for an examination of their practices in the context of the history of the first city land bank, which continues to operate with a narrow focus on vacant, unimproved, land. Lastly, New York land banks, of which Syracuse is representative, exist in a context of population decline that is less severe than other Rust Belt cities (a loss of about 30% compared to Cleveland’s 58%) and have gone to greater lengths to engage community members in their processes that other states have (Buckley, Flavin, and Polishook 2012; Office of the New York
The GSLB is also noteworthy in that New York State did not experience the worse of the financial crisis, owing to differences in subprime lending patterns and state regulations (Aalbers 2012a). I argue that contemporary land banks continue the re-scaling urban development of their 1970s iterations, but approach development as a process and governance problem. Because of this shift, contemporary land banks wind up resisting the neoliberal logic that enables them in the first place, as they shift the priority of redevelopment from constructing new housing towards mediating the worst aspects of capitalist logic (i.e. speculation) and acting as a facilitator of other market activities.

*Justifying the Need for Land Banks in Ohio and New York*

As nearly every report and news story on the CCLRC explains, and every one of my interview participants at the CCLRC attests, the new land bank owes its existence to the persistent efforts of then-Cuyahoga County Treasurer Jim Rokakis. The theme of county treasurers having a hand in the creation of land banks is not a coincidence. In Ohio and other states, county governments are the primary entities responsible for tax collection, including property taxes, and distributing the proceeds of taxes to other governmental bodies like cities and villages when appropriate. This also gives the county treasurer particular insights into and authority over tax foreclosure proceedings. After many years as county treasurer, Rokakis concluded that the tax foreclosure process in Ohio was slow, open to manipulation, and unable to address a critical component: what happens to properties *after* a tax foreclosure? As in most other states, Ohio limits the ability for lower orders of government from purchasing and holding onto real estate other than that needed for governmental purposes (like constructing a new government office building). As a result, tax foreclosed properties were often immediately put up for auction. Auctions limit how real estate can be purchased. Municipalities, or in some cases
private tax collection agencies, often require that the buyer pay quickly after winning the auction, making the slower process of mortgage financing not conducive to purchasing auctioned properties (Mallach 2014). In other words, auctions favor buyers paying in cash, and often such buyers are speculators that intend to either hold onto a property without seeking tenants or occupying it themselves, or making only limited improvements with plans to sell once market conditions improve (Mallach 2014).

In an interview, Rokakis laid out a motivation, as a rhetorical question, for pushing for the CCLRC’s creation: “What does a city owe its people?” This seemingly simple question helps explain part of the CCLRC’s history. The motivating philosophy of the CCLRC is that fair, market-based access to property and homeownership is something that borders on a right. He further asserted that governments have a duty to ensure that real estate markets inhibit speculative activities that lead to a negative feedback cycle of blight and disinvestment:

“Land banks are about making sure people’s investment isn’t lost for no fault of their own. We owe them; we owe a debt of gratitude to the people who have stayed. And we can repay them by removing blighted properties and maintaining and increasing their equity.”

Throughout our conversation, Rokakis raised the topic of speculation several times and cited it as what he saw as one of the leading causes of widespread housing abandonment, while still acknowledging other underlying conditions and historical reasons. Blight reduction is just as much about physical improvements as it is supporting a well-functioning marketplace where

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44 This is not to suggest that land banks engage in practices that support a right to housing as its traditionally understood (see Bratt, Stone, and Hartman 2006). Instead, Rokakis’ ideas are more in line with the idea that markets ought to function a certain way and when they do function “correctly,” they are equitable, but that some actors (i.e. speculators) have distorted the market resulting in troubling outcomes. The idea that capitalist markets are equitable when functioning correctly has been thoroughly critiqued by scholars in the Marxian tradition.

45 Interview with Jim Rokakis, July 2, 2016
investments are secure from the negative effects of speculation. For him, and in many ways for the CCLRC, the market was both a problem and a solution. Market forces had been allowed to decimate Cleveland’s housing sector through “bad” government policies like deregulation combined with rampant speculation on the part of real estate investors. Rokakis positioned the land bank as a corrective mechanism. While it would be incapable of fixing financial deregulation, it could provide a means to limit speculation and its destabilizing impacts on neighborhoods.

Speculation is at the heart of what Rokakis and his early CCLRC compatriots saw as the problem, so it is worth examining more closely. All property sales are speculative in some regard: buyers of property do so as an investment in anticipation of future profits, including homeowner-occupants who hope to build equity and eventually find themselves owning a house that is worth more than when they bought it. Land banks resist other forms of speculation that are more considered more nefarious (Aalbers 2006; Harvey 2007; Mallach 2014; Wells 2015):

1. Buying and holding vacant land in the hopes of making a profit through a future sale when area conditions improve
2. Buying and holding an improved property (a house) while keeping it vacant in the hopes of future market improvement
3. Buying an improved property and renting it for as much as possible without making substantial improvements (what Mallach calls “milking”).

Another way of thinking of these categories of speculators is through the degree to which they exploit rent gaps (Smith 1979; Slater 2017a). Recall that for Smith, a rent gap is a situation that emerges when ground rents can be increased substantially through minimal investments to a

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46 This is not quite the same as a “flipper” – someone who buys a house below the value of comparable homes in the area (comps), renovates to some degree, and sells for a profit. Used derisively, it can refer to those who only make minor cosmetic changes to increase the apparent value while ignoring serious repairs.
property, yielding high profits. “Milking” a property – renting it without investment – may occur when the landlord fails to realize the existence of a rent gap, or the potential profits of investment are less than what could otherwise be obtained through rents alone. The first two categories – buying a property, vacant or otherwise, and doing nothing with it – is a strategy that would allow the owner to reap high profits after other property owners have invested capital to raise ground rents nearby. These forms of speculation are considered detrimental to cities and neighborhoods because they either exploit low-income tenants by filtering them into substandard housing (Rosen 2014), or they stall capital circulation and economic growth (Aalbers 2006).

As Rokakis saw it, the result of this practice in a relatively depressed housing market like Cleveland was a large number of vacant properties whose investor-owners were essentially mothballing their properties in the hopes of a market turnaround, refusing to rent or maintain them. By the late 2000s and with growing frequency, these owners were also not paying taxes. There is little to indicate why this may be the case, but there might be an economic logic at work. Since property taxes are based on a governmentally assessed rate (some percentage of market value), as sudden drop in the overall housing market might make a house over-assessed and thus over-taxed. The investor-owner would then be taking an effective loss by paying property taxes in excess of the house’s current market value. Since I did not conduct a study of speculative housing practices, I can only surmise and take the explanations of my land bank interviewees at face value. In any case, the result for Cleveland and surrounding suburbs was a glut of vacant housing that was not generating tax revenue.

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47 In Syracuse, Katelyn Wright, executive director of the land bank there, suggested that some property owners engage various legal loopholes to make it difficult for cities to ascertain ownership which then makes it more challenging for cities to use their foreclosure powers because of rules requiring adequate notice. The result is owners avoiding property tax payments. In addition, she asserted that some delinquent owners were simply hoping their delinquency would be ignored. Interview with Katelyn Wright, February 22, 2016.
For Rokakis, and by extension the CCLRC, speculation in the housing market harms the ability of people to use real estate as an investment vehicle. In our conversation, he referred to housing as a “new social security.” The idea is that housing will appreciate, so owning a house is a way to both grow wealth and guarantee a source of income later in life. This idea motivates many of the practices of the CCLRC concerning marketing properties and to whom they are willing to sell. If speculators, with access to cash reserves, are outcompeting “average” potential buyers who require mortgages to access housing, then the land bank could become a vehicle to prevent some speculation occurring through auctions of tax-foreclosed properties. Thus, by enabling broader participation in the housing market by shutting out speculators, the CCLRC joined the long history of policies and movements in the U.S. that promote homeownership as a means of financial independence and security. Additionally, and ostensibly to protect the investments of owners, the CCLRC and other land banks seek to restrict speculative behaviors through limiting sales to owner-occupants and landlords they deem responsible.

There are two main purposes that Rokakis found for the CCLRC, and speculation cuts through both of them. First, in order to ease the process through which vacant houses could be made available for purchase, the new land bank would assume control over tax foreclosures in all of Cuyahoga County. While tax foreclosures remain, as a matter of law, a power of municipal governments, in practice the CCLRC chooses delinquent properties for foreclosure and initiates the proceedings on behalf of different government entities. This is what helps place the CCLRC model in the realm of the shadow state: taking what is normally a governmental power and giving it to a non-governmental entity set apart from typical electoral accountability. These transferred powers are also deeply interventionist: the goal is to have the land bank intervene in

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48 Interview with Michael Schramm, July 2, 2016.
capitalist property markets on behalf of, and in cooperation with, the state in order to change how those markets function and for whom. Second, in order to limit speculator purchases, the land bank would be the repository for any foreclosed properties instead of putting those properties up for auction. This part of the CCLRC’s overall mission fundamental to modern land banks and the was also the basic purpose of the land banks formed in the 1970s. However as a non-profit organization set apart from the state, modern land banks like the CCLRC have the ability to direct sales with less regulation. For example, there are fewer restrictions on what types of properties can acquire, how long they can hold them, and the purposes they can market those properties for. In effect, the CCLRC became a non-profit real estate company with deep ties to municipal government and a narrow mandate to focus on vacancy and housing abandonment. The next section of this chapter explains the general characteristics of land banking in Ohio and New York.

Land banks in New York generally follow a similar anti-speculation mission and structure of those in Ohio and elsewhere, but there some notable differences in how land banking was justified since New York was less affected by the subprime crisis (Aalbers 2012a). In this section, I examine the background of the Greater Syracuse Property Development Corporation (GSPDC), otherwise known as the Syracuse Land Bank (GSLB). This land bank was the first to be established under the New York Land Bank Act of 2011 and began operations in 2013 (Knauss 2014b; Office of the New York State Comptroller 2016). In many respects, the GSLB is similar in mission and practice to the Cuyahoga model, albeit on a vastly smaller scale. While the CCLRC employs nearly forty staff members in several different divisions, the GSLB operates with a staff of six, including its executive director. Part of this can be explained by geographic

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49 New York land bankers also drew from the model provided by the Genesee County Land Bank in Michigan.
scale: at approximately 25 square miles, Syracuse is a little more than a quarter the size of Cleveland with only a third of the population. When factoring in the county, Cuyahoga County is home to over 1,257,401 people compared to Onondaga County’s 467,669 (U.S. Census Bureau 2019). Although the geography of these places is different, the fact that experts in both places have implemented similar policies indicates that land banking is versatile enough to “move” between cities. However, several key differences between the Cuyahoga model and its adaptation to New York and Syracuse are worthy of deeper discussion, which is the focus of the rest of this section.

Where Cleveland was named as the epicenter of the 2008 financial crisis – an event that helped spur the creation of its modern land bank – Syracuse was far less affected but has instead been grappling with a longer-running tax foreclosure problem. Under the laws of the State of New York, the City of Syracuse is considered a property-taxing jurisdiction, and as such, may foreclose on property for nonpayment of taxes at will. Prior to the creation of the land bank, the City of Syracuse used its foreclosure power infrequently, to further redevelopment projects or as a way of quickly generating revenue through tax lien sales to private collectors (Behre 2011). The city’s tax foreclosure power is also considered something that the city “may” do, as opposed to something it “will” do. In other words, the city has the authority to not foreclose on a property it does not want to manage or later dispose of. For example, a former warehouse and office for the DW Winkelman Co., a now-shuttered construction company, has delinquent taxes totaling more than $2 million dating to at least 1984 and is often listed as the city’s most-delinquent property. Because of the severe environmental damage to the property and the associated cleanup costs and liability, the city will not foreclose on it until a buyer comes forward willing to take on the cleanup cost (Knauss 2014). This is consistent with both land bank and city policy.
According to Katelyn Wright, Executive Director of the GSLB, brownfield cleanup costs make industrial sites especially problematic for a potential buyer, even if someone is willing to take the time to apply for various environmental cleanup grants.\textsuperscript{50} Likewise, the city lacks the financial and logistical resources to take on large-scale brownfield projects and so avoids foreclosing on any property for which there is even a chance of contamination.\textsuperscript{51} The leeway that the city holds regarding when and on what to foreclose enables a flexibility that is critical to the land bank’s ability to acquire property without being overwhelmed with un-sellable inventory.

The GSLB holds a similar anti-speculation mission as other land banks, including the CCLRC. However, when discussing some of the motivations for land banking with Katelyn, she explained another part of what drives cities to create land banks:

The goal is site control because these buildings have been beyond our grasp for so long. They were owned by slumlords and owners who would pass them back and forth between each other to keep [their properties] out of housing court and away from code enforcement. We would rather be able to own the problem properties and control the final outcome.\textsuperscript{52}

Speculation is thus a two-edged concern: the acquisition of properties in ways that exclude buyers unable to pay cash and how those properties are then put to use in some way. The work of land banks is therefore partly financial – securing investments for property owners and promoting growth – and partly about governing how owners, be they owner-occupants or investors, take advantage of market-based processes to redevelop their properties in a “productive” way. However, Katelyn’s mention of “site control” and how some buildings were

\textsuperscript{50} Interview with Kateyn Wright, February 22, 2016.
\textsuperscript{51} Interview with Mary Margaret O’Hara, Syracuse Neighborhood and Business Development, January 16, 2018.
\textsuperscript{52} Interview with Kateyn Wright, February 22, 2016.
“beyond [the city’s] grasp” indicates how land banks are ultimately skeptical of the markets they interact with. Leaving a building to languish and fall into disrepair has been shown to be a form of profit-making as the owner takes advantage of a rent gap to either let the building to low-income tenants or hold it until a market improvement occurs (Mallach 2014; Slater 2017a). By attempting to effectively deny access to that particular form of profit-making, land banks work to regulate the property and housing markets – a situation that has implications for the significance of land banks to urban governance discussed at the end of this chapter.

**Land Bank Processes**

Contemporary land banks like the CCLRC and GSLB are non-profit entities with governmental powers that can both acquire tax-foreclosed property and engage in other activities related to the redevelopment of those properties, such as renovating them directly or marketing them to prospective buyers. This section provides a detailed explanation of how the contemporary land banks function in practice. This information is based on nineteen interviews with land bank employees in Cleveland and Syracuse, participant observation at two major land banking conferences in Detroit, Michigan in 2015 and in Baltimore, Maryland in 2016, as well as numerous documents, pamphlets, and reports produced by the land banks themselves.

**Incorporation and Enabling Legislation**

As non-profits that take on existing governmental powers or that deeply integrate with municipal governance, different organs of the state at different scales typically authorize land banks. Land banks refer to such authorization as “enabling legislation.” While each state that authorizes contemporary land banks might differ in some legal details of doing so, there are general characteristics of land bank enabling legislation, some of which can also be found in the model legislation written by the Center for Community Progress (F. S. Alexander 2015). The
following was based on a review of the enabling statutes in Michigan, Ohio, and New York.\textsuperscript{53} According to the Center for Community Progress, these three states have the highest number of active land banks: 40 in Michigan, 25 in New York, and 44 in Ohio. Together, these three states represent 64% of all land banks in the U.S. as of 2018.\textsuperscript{54} Table 1 below explains common characteristics and their purposes:

\begin{table}[h]
\centering
\begin{tabular}{|l|l|}
\hline
Characteristic & Purpose \\
\hline Status as a non-profit public corporation & Creates land banks as separate from municipal government with different oversight rules \\
\hline Appointed Board of Directors or Trustees & Provides oversight and policy guidance \\
\hline Acquisition of property through tax foreclosure, purchase, or donation & Build an inventory of property and limit speculation \\
\hline Clear all liens on acquired properties & Release of debts tied to property titles \\
\hline Charge to promote economic development & Assigns a broad mission to the land bank \\
\hline Maintain a database of properties acquired and disposed of & Public transparency \\
\hline
\end{tabular}
\caption{Characteristics of land banks derived from a review of enabling statutes in Ohio and New York}
\end{table}

While not a universal characteristic, land banks in Ohio and New York must be further enacted by legislation at the county and city levels of government. Both of these states have pre-existing devolved governments: cities are independently responsible for different public services (police, fire, sanitation, etc.) distinct from the counties of which they are a part. Moreover, incorporated cities in New York collect their own property taxes and handle foreclosures separately from counties, whereas county governments in Ohio perform all property tax collection and foreclosures.


\textsuperscript{54} \url{https://www.communityprogress.net/land-banking-faq-pages-449.php}
Of the general characteristics noted in Table 1, two in particular deserve more thorough attention. Unique among economic and housing development schemes in the U.S., land banks have the power to clear all liens associated with the properties they acquire. According to Black’s Law Dictionary, liens are “a qualified right of property which a creditor has in or over specific property of his debtor, as security for the debt or charge or for performance of some act” (Garner 2016). In other words, liens are legal instruments that detail some kind of financial interest in a property distinct from interests regarding usufruct rights (a lienholder does not necessarily have a right to live on or use the property, but rather holds its financial aspects as collateral). Liens are also the means through which property tax payments are secured throughout the U.S. When the taxing authority (e.g. a city government) levies a property tax, it issues a tax lien to every taxable parcel in its jurisdiction, which is then revoked when the taxes are paid. If the owner fails to pay, tax liens can accumulate, in many cases perpetually. In a 2014 article, the Syracuse Post-Standard noted at least one tax-delinquent commercial property in the city of Syracuse had liens dating to at least 1977 (Knauss 2014a). Other common liens include mortgages as well as mechanical liens used by home improvement contractors to secure payments for services. Crucially, liens are attached to the property title and not a particular owner, meaning they “follow” the property even if it changes hands.

The issue of tax foreclosure and delinquent taxes is central to justifying land banking writ-large. Tax liens are the “senior” or most important lien issued against any category of property. Insurers will typically deny mortgage and other insurance to buyers if they do not satisfy all liens during the purchase process, and as “senior” liens taxes must be paid before any other debts (F. S. Alexander 2000). In the context of a “healthy” or booming real estate market, this typically not much of a problem: properties will hold their value or appreciate, meaning a
buyer can recoup the cost of any debt settlement. However, in post-industrial cities where housing markets have stalled or collapsed, the values of tax liens alone can far exceed the fair-market value of properties. When this situation occurs, sales to individual homeowners are unlikely since buying a property with debts exceeding market value (i.e., an “underwater” property) is a financial risk that most mortgage lenders will not accept. Instead, absent a land bank, properties with such high debts are often sold to tax collectors and other high-risk speculators, sometimes in bulk. The disinvestment cycle then begins anew (F. S. Alexander 2000, 2015; Mallach 2014).

In the details of land bank enabling legislation, provisions are typically added that cancel any existing liens as part of the legal transfer of property from the municipality to the land bank (F. S. Alexander 2015). There is no direct reimbursement of back taxes to the state as part of this process. Put simply, municipalities are authorized by law to “wipe out” or clear all existing tax debt if they transfer delinquent properties to a land bank without paying for the tax debt directly, effectively making land banks vehicles for urban-scale personal debt forgiveness. It is difficult to overstate the importance of this aspect of land bank enabling legislation, particularly in the context of an increasingly financialized housing market that sees all property as assets to be leveraged for credit (see Madden and Marcuse 2016). The emphasis on tax foreclosure serves two purposes in contemporary land bank discourse: a focus on reform to decrease the amount of time needed to complete a foreclosure, and a re-centering of development efforts on issues of process and cycles of property within private property regimes, and away from a rhetoric of individual responsibility (F. S. Alexander 2015; Mallach and Brachman 2013). Reducing the amount of time needed to foreclose on any given property is seen by land bankers as reducing the amount of time a property might remain vacant and unused, and thus become too deteriorated
for habitation. In spite of the presence of many reasons why an individual property might be vacant for extended period, land banks (and the cities they operate within) see complicated and slow legal proceedings are a major factor and one that they work to address through legal reforms to tax foreclosure laws. Lastly, re-centering urban redevelopment on processes that determine the conditions under which property is (re)produced ties back into the broader anti-speculative mission land banks have undertaken. The next section discusses tax foreclosure in more detail.

The second characteristic of land bank enabling legislation that I want to point out is their charge to promote economic development and encourage economic growth. This sets land banks apart from other types of non-profits engaged in specific housing related missions, such as the development of affordable housing, or that focus more narrowly on a particular issue. Land banks often describe themselves as “pipelines” for development related initiatives because of their access to large amounts of property that they can sell or transfer to others cheaply (Heins and Abdelazim 2014). As I will show later in a discussion of the GSLB’s board of directors, in spite of a legislatively designated mission of promoting economic development, this goal is only vaguely understood as part of land bank practice.

**Acquisition of Land Bank Properties**

Tax foreclosure is the primary means land banks use to acquire property, though many can make outright purchases and receive donations as well. Unlike governments, land banks cannot acquire property through eminent domain – the seizure of land by the state for public benefit (Becher 2014; F. S. Alexander 2015). Each state in the U.S. enacts its own laws to govern tax foreclosure that will also often involve more local-scale laws as well. While there are numerous technical differences from state to state, my focus here is on the general assumptions
and methods involved and how land banks alter and reproduce the relationship between taxes, urban development, and housing. In other words, instead of detailing the small differences in legal requirements, I call attention to the ways property taxation is an integral part of understanding how property, as a process, works through land banking. Modern land banks are not the first to draw attention to the problem of property tax delinquency. As Chapter 3 explained, the relationship between tax delinquency and abandonment was the center of efforts in St. Louis and Cleveland to address urban decline as early as the late 1960s. Then, as now, land banks saw speeding up the foreclosure process as central to reducing the amount of time a property might be vacant or unused. More than forty years later, land banks remain critical of slow-moving tax foreclosure proceedings they see as detrimental to cities with large numbers of delinquent properties. When land banks attempt to “speed-up” tax foreclosure, they do so with the intent of giving speculators (or at least those speculators land banks see as problematic) less time to avoid foreclosure. A speedier foreclosure process also encourages delinquent property owners to pay their tax debts more quickly. However there remains an inherent tension between land banks’ desire to make tax foreclosure proceedings happen quickly (and thus quickly recycle and revalue property) and the rights afforded to property owners through due process.

Additionally, without a land bank, municipalities often lack the legal or institutional capacity for holding or selling property they acquire through tax foreclosure. In fact, many states limit the ability of municipal governments to acquire large amounts of real estate without an immediate public use, such as constructing a park or government building, meaning that municipalities must quickly dispose of property they acquire through tax foreclosure. Since

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55 No reason is ever really stated for this, either in interviews or in any literature I’ve come across. When it comes up, it is usually presented self-evidently. It is likely another way in which the state supports capitalism by preventing itself from competing with private interests.
taxes are enforced through a legal instrument (the lien), municipalities can and often do sell those instruments to collections agents after some legally prescribed period has passed. Like banks that sell their mortgage instruments, tax lien sales realize an immediate financial benefit to the state: the taxes, or at least a portion of them, are quickly repaid and the state is off the hook for further debt enforcement. Alternatively, municipalities can auction the deed to the property in a “sheriff’s sale.” Both of these methods favor speculative investors over possible owner-occupants and increase the likelihood of long-term abandonment – outcomes that are counterproductive to both the common urban development goal of economic growth and the promotion of individual homeownership that every U.S. city claims to want (Dewar, Seymour, and Druță 2015; H. Thomas 2015). Mortgage lenders are typically unwilling to finance foreclosed property purchases for individual buyers, leaving cash-ready investors the most likely outlet for such purchases.

Tax foreclosures typically begin with the local government agency responsible for tax collection. In New York, property taxes are collected by incorporated cities and villages, or by counties for unincorporated places. In Ohio, all property taxes are collected by county governments and then disbursed to lower-tier governments like cities. Generally, most other U.S. states follow a variation of one of these models. Property owners also usually have a set period of time in which they must pay their taxes. In New York, properties become eligible for foreclosure after two (2) years of delinquency, while in Ohio owners have until the next levy (one year). Municipalities must also give adequate notice under the Fourteenth Amendment’s

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56 Sheriffs are often in charge of evictions and other disciplinary actions taken in the name of private property. See Matthew Desmond’s Evicted for a more detailed examination of law enforcement’s role in property regimes.
57 Article 11 of the New York Real Property Tax Law
58 Chapter 5721, Section 1 of the Ohio Revised Code: Delinquent Lands
Due Process clause to all interested parties, including the owner(s) and creditor(s) such as a mortgage lender. The Mullane-Mennonite-Tulsa standard requires that anyone who can be reasonably identified as having some, even minor, interest in the property be notified by mail of the tax foreclosure. Prior practice as documented in St. Louis and Cleveland involved publishing lists of delinquent properties in local newspapers – a practice found inadequate by the late 1980s. Owners facing foreclosure can seek several remedies: they may challenge the legality of the foreclosure in court or pay (in full or through a partial repayment plan) their outstanding tax debt to cancel the foreclosure process. If the foreclosure is indeed successful, the municipality becomes the legal owner and title-holder of the property in question.

**Property Acquisition and Tax Foreclosure under the CCLRC**

Several changes occurred in Ohio once the CCLRC was authorized in 2009 concerning tax foreclosure. Interviews with Michael Schramm, Director of IT and Research at the CCLRC, and with William Whitney, its Chief Operating Officer, revealed key reforms that allow the land bank to more quickly acquire properties from municipalities. The land bank’s successful lobbying for more aggressive tax foreclosure powers was partially in response to the broader mortgage foreclosure crisis that was affecting Cleveland severely around the time the land bank formed.

In Cleveland, (though not it is surrounding independent inner-ring suburbs), tax foreclosures begin with the land bank itself and not directly with the city government. This was a

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60 I found several references to this practice in the archives (See Chapter 4). In general, officials preferred the news listing method since such notices often went unread resulting in fewer foreclosure challenges – the precise issue at the heart of the cases mentioned in the preceding note.
change implemented by Ohio Senate Bill 353 in 2009. While the city retains its authority to foreclose on delinquent property, and as a matter of law all foreclosures are still conducted under that authority, the decision of selecting properties for foreclosure now largely rests with the land bank and its staff. Tax foreclosures have always been optional for municipal governments: as soon as the payment period passed, a city could choose to foreclose or not. After 2009, as a matter of practice, Cleveland ceded its discretionary authority concerning foreclosures to the CCLRC. To decide where and when to begin the foreclosure process, the CCLRC developed its own internal property management and geographic information system (GIS) that integrates data from the land bank, city departments, and the Northeast Ohio Community and Data for Organizing (NEOCANDO) project at Case Western Reserve University. Using proprietary (closed-source) data aggregation and modeling algorithms, the CCLRC’s “Property Profile System” (PPS) allows staff to analyze and visualize properties facing both tax and bank foreclosures and compare that information to broader market and demographic trends neighborhood-by-neighborhood. The PPS also allows the land bank to target properties for foreclosure. Lastly, the land bank claims the PPS helps make predictions about future market trends and allows the land bank to geographically prioritize foreclosure proceedings in areas that may see market activity in the near future. In any case, Dennis Roberts, the CCLRC’s realtor, also emphasized to me that in spite of the technology and statistics, the business of real estate remains very much an art that depends on the skill and experience of real estate agents. All of this allows the land bank to take advantage of its power to initiate foreclosures strategically and in line with their priorities.

61 The land bank must wait until the requisite two-year delinquency period has elapsed, however there is no requirement that they must foreclose at that time.
62 Pronounced “neo-can-doo”
The driving logic behind the CCLRC foreclosure process is speed and efficiency. That is not to say they are blind or indifferent to housing struggles faced by tenants and low-income homeowners. Indeed, the PPS software filters out owner-occupant properties for foreclosure, allowing the land bank staff to direct those owners to other financial assistance while also sparing them foreclosure and eviction. Instead, they focus on vacant housing, tax-delinquent rental properties, and bank foreclosures that are languishing (also called “zombie” properties, see Silverman et al. 2015). Cuyahoga County recorded 12,634 mortgage defaults in 2007, more than double the rate in 2000, before dropping to fewer than 7,500 in 2013 (Ford 2013). As mentioned earlier, the “speeding up” of foreclosures is not at all novel to the CCLRC, but the introduction of cheaper and better technology and methods have made the process more routine. This is similar to what Desmond (2016) found in Milwaukee regarding evictions. Where they used to be uncommon spectacles, evictions and tax foreclosures have become routine operations to the extent that several land bank staff called the foreclosures a “pipeline” that allows them to re-circulate properties towards new owners.63 Regarding rental properties, the CCLRC also takes steps to prevent itself from becoming a landlord responsible for rent collections and of course, evictions.64 While this occasionally occurs, the CCLRC seeks to make sure such actions are not regular practice by encouraging tenants to seek alternative arrangements and putting them in touch with organizations focused on low-income tenants needs. The result of these practices is to largely remove people from the process of tax foreclosure. The focus is almost entirely on the properties themselves and less on tenants and owners, as well as making the process more data-driven.

64 Interview with William Whitney July 7, 2016
Like many other land banks, the CCLRC can also acquire properties through other means besides tax foreclosure. Since Cuyahoga County experienced high rates of mortgage foreclosures during the 2008 financial crisis, the land bank was enabled to receive donations of underwater properties from banks, Fannie Mae and Freddie Mac, and the U.S. Department of Housing and Urban Development. Furthermore, as a non-profit organization the CCLRC can engage in any other real estate practices open to such organizations under Ohio law, including buying properties outright in private transactions, and receiving property donations from private parties. Tax foreclosures make up the majority of their inventory, however.

**Tax Foreclosures in Syracuse with the GSLB**

Tax foreclosures in the City of Syracuse begin with the city’s executive department among the Neighborhood and Business Development division, legal, and finance departments. The following processes were described to me in an interview with Mary Margaret O’Hara, an employee of the city who is largely charged with managing the foreclosure process and interacting with the land bank in that regard. She follows a set of priorities when organizing lists of properties to pursue foreclosure action on, based upon zoning classifications:

1. Vacant (unoccupied) residential property of any class
2. Vacant commercial property of any class
3. Occupied commercial property, including residential rentals zoned as commercial property
4. Occupied rental property
5. Owner-occupied property

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65 Fannie Mae and Freddie Mac, as the two of the largest entities on the secondary mortgage market that are also backed by the US Government, were the final recipients of thousands of underwater property titles during the crisis (see Coulton, Schramm, and Hirsh 2008). Acquisitions from HUD and Fannie Mae make up approximately 36% of their acquired inventory.

66 Interview with Michael Schramm, July 3, 2016. Tax foreclosures make up approximately 44% of their acquired inventory.
This priority list also excludes a number of other property characteristics: all brownfields (most industrial-zoned property), any property currently in litigation or bankruptcy, any property denied in advance by the land bank, vacant lots, and any property where a third-party contractor currently holds delinquent liens. The city uses a software package, Total Collection Solution, and its proprietary algorithm to help determine which properties are owner-occupied based on tax payment history, code violation history, and other factors.

While the city follows a legally mandated notification period of 30- and 60- day delinquency notifications, the Neighborhood and Business Development department (NBD) begins notifying residents of occupied properties much sooner that their residence may be foreclosed on. Since the land bank’s creation, NBD has operated on a system of phases to package foreclosures into groups. The current phase (as of this writing) is Phase XIV and began with notifications to occupants in May 2017, nearly a year before foreclosure proceedings would be complete. This advanced notification process does not apply to owners of vacant property – they only receive the legal minimum of notification. Notification consists of mailed letters to both the owners and occupants (if the occupants are renters) of properties in question. Rental tenants are told of their landlord’s predicament and are reminded to continue paying rent or risk eviction. The letter also gives the tenant contact options for a local legal aid society and the Greater Syracuse Tenants Network and encourages the tenant to notify code enforcement if the landlord has failed to make timely repairs or if the building has become uninhabitable.

According to Mary Margaret, tax delinquent landlords are also often failing to maintain their properties, but faced few penalties or even the risk of tax foreclosure as the city had no way of selling reverted properties except through auctions – something several mayoral administrations avoided. Owner-occupants facing tax foreclosure also receive a similar letter to tenant
occupants, but one that strongly encourages them to seek a remedy. The owner-occupant letter encourages the recipient to contact NBD and Mary Margaret specifically to discuss possible options, including a tax payment plan that would halt the foreclosure and ways to seek financial counseling. According to Mary Margaret, these steps help keep owner-occupants in their homes as homeowners and are generally successful at helping to reduce costs associated with owners fighting foreclosures in court. Once the 30- and 60-day windows are reached, the legal department sends its own letters to property owners that meet the legal standard and function as official notice that foreclosure proceedings have begun. In September 2017, the Syracuse Common Council voted to move forward on foreclosures of vacant properties. Outreach continued for owner-occupied properties, but those not entering payment plans or otherwise halting the proceeding were foreclosed on in March 2018. The phase system of foreclosure allows for this level of outreach while keeping the total number of foreclosure resolutions manageable. Since the Common Council must vote in open sessions on foreclosures, attempting to proceed on every delinquent property at the same time would be unmanageable. The phase process has also allowed the city to begin with its most delinquent properties first and move forward from there. According to Mary Margaret, the last few phases have seen repeat foreclosures from earlier phases. This was expected and is taken as a sign that the system has reached a degree of maturity.⁶⁷

Outside the City of Syracuse, towns, villages, and the county undertake tax foreclosures in the rest of Central New York. Unlike other city-county land banks, the GSLB has not acquired much property outside the city at the time of my interviews and fieldwork – the bulk of its inventory is in Syracuse. The few exceptions include some single-family houses in the

⁶⁷ Interview with Mary Margaret O’Hara, January 16, 2018
Village of Baldwinsville and several lots in the Town of Dewitt. The reasons for this situation vary. The most obvious is that tax delinquency and property abandonment is less of a problem in the more affluent suburbs surrounding the city. Since property values are generally higher, buyers are more willing to take on tax debt as part of a purchase, making land banking less of a necessity. In other words, the “market failure” justification for land banking does not apply in most of the Syracuse suburbs. Other reasons provided by interviewees include political differences between Syracuse and its suburbs, the overall suburban-urban divide, and an overall lack of interest in aggressively pursuing tax foreclosure among the smaller village and town governments.

Post-Acquisition Property Assessment in Ohio

After acquiring a property, the CCLRC undertakes an extensive data collection and inspection procedure to assess property conditions, focusing on whether or not a structure can be renovated or if it needs to be demolished due to neglect. The CCLRC’s internal general counsel declined to grant me permission to witness the inspection process first-hand, but I was able to discuss the process in depth with Cheryl Stevens, the (now-former) Director of Acquisitions, Disposition, and Development. Onsite inspections of CCLRC properties, called intake inspections, are conducted regardless of how the property is acquired. In June 2016, the CCLRC began outsourcing this process to a contractor. Every inspection generates a report (see Appendix 2). For example, a staff person visited 18801 Pasnow Ave. in Euclid, Ohio on March 15, 2013 shortly after it was acquired through a donation from Fannie Mae. It was listed as unoccupied and since its previous owner was Fannie Mae, this was likely a zombie mortgage foreclosure that

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68 Interview with Katelyn Wright, February 22, 2016
69 Interview with Cheryl Stevens, July 13, 2016. Cheryl left the land bank in 2017 to be CEO of the East Akron Neighborhood Development Corporation. At the time of our interview she was also the Mayor of Cleveland Heights, Ohio and remains a councilor-at-large of Cleveland Heights.
had not attracted a buyer. Physically, the house was a 1920s era “colonial” in relatively poor but livable condition. There were no holes in its roof, its plumbing and electrical systems were outdated but intact, and its general condition indicated a lack of maintenance or recent renovation. A follow-up inspection was recommended when the snow melted. Once generated, this report was fed into the PPS software, its data became part of the system’s processes, and the report became accessible by other land bank employees.

After assessing the property, a land bank staff member or contractor creates a list of specifications for renovation, including estimated costs. In the case of the Pasnow Ave. house above, a renovation sheet was created on July 22, 2013, four months after the inspection (See Appendix 3). Cheryl described this as a fairly typical house for the land bank to acquire in terms of its age, condition, and degree of renovations needed. Nearly every aspect of the house needed repairs – the entire report was sixteen pages long, but the more substantial highlights included:

- Demolition of the detached garage
- Replacement of the gas furnace
- Replacement of main water supply to both the kitchen and bathroom
- Replacement of the entire house’s electrical system
- A complete gut and rebuild of the house’s only bathroom

Altogether, the land bank was requesting any interested buyer complete nearly $33,000 in renovations and repairs on a house in a neighborhood where sale prices make such properties a less financially sound investment. This is a common situation that land banks find themselves in when acquiring tax-foreclosed property: the cost of renovation makes for a poor financial choice. 18801 Pasnow Ave. remained on the market until March 2014, nine months of listings, with no offers before the land bank requested bids for its demolition. Within weeks of the bid request, the house was demolished.

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70 Vacant houses frequently have their plumbing and electrical systems stripped for scrap metal.
Selling Land Bank Houses in Cuyahoga County

The Cuyahoga County Land Bank has an appointed Board of Directors (BoD), as many 
land banks across the U.S. do. However, in Cuyahoga County (and Ohio more broadly), the 
CCLRC’s BoD has little input on the day-to-day operations of the land bank. It meets quarterly 
in public sessions, takes reports from senior CCLRC staff, discusses fiscal matters, and solicits 
some public input but makes no decisions regarding acquisitions, sales, or other dispositions.71 
The members are nine elected officials from across Cuyahoga County as well as one member 
from the Federal Reserve Bank of Cleveland. Like acquisitions, the professional staff of the 
CCLRC handle sales.

Sales and disposition of properties falls to the Programs and Property Management group 
led by Dennis Roberts.72 Like many of his staff, Dennis has a background in real estate and the 
land bank’s philosophy towards sales reflects that background in many ways. According to 
Dennis, deciding which properties to list for sale is very different from the technological 
approach used in foreclosure decisions: internal staff discussions on the property’s renovation 
needs, its location and position within the broader housing market, and the likelihood of 
attracting a buyer. In other words, the real estate division of the land bank runs like a private real 
estate agency, albeit one with very problematic properties. Houses that languish on the market 
are deemed un-sellable because of physical, or market conditions are usually slated for 
demolition. Furthermore, considering these factors is seen as a way of reducing speculation: if 
the land bank can be astute and strategic with its marketing, the thinking goes; they can sell 
houses to owner-occupants or responsible landlords more quickly and reduce the chances that a

71 Interview with Bill Whitney, July 7, 2016. 
72 Interview with Dennis Roberts, July 11, 2016.
speculator would make an offer. As a firmer check on speculation, the land bank refuses sales to individuals with histories of code violations, housing court judgements, or flip-style renovations. This information is usually gleaned from background checks of buyers conducted by land bank employees.

Once the CCLRC accepts an offer, it signs a purchase agreement that adds a legal mechanism to enforce its renovation requirements and other policies depending on different sales programs. Ohio land banks use a “deed in escrow” program for renovation enforcement. The title deed is kept in an escrow account along with any escrow funds until the land bank is satisfied with renovations undertaken by the buyer, thus keeping the land bank in control of the property until all renovations have been completed. If the land bank is not satisfied or if the buyer violates some part of the purchase agreement, such as failing to pay property taxes, the land bank can simply cancel the purchase and keep the property under its control. The enforcement of its demands for housing renovations and rehabilitation is critical to the land bank’s overall purpose – returning properties to productive use and stabilizing neighborhoods. Without such enforcement, there would be little to stop a buyer from reneging on the renovation agreement and thus beginning the cycle of disinvestment that land banks hope to counter.

Controlling a place’s “inventory” (for lack of a better descriptor) of vacant properties is often cited by land bankers as critical to their mission. In other words, they see cities with large numbers of vacant houses and property as having lost control of housing development – control that some city, or quasi-governmental, agency should have. This normative argument for why a land bank is needed, as well as a justification for its enforcement mechanisms, stands in stark contrast to the U.S. long history of laissez-faire approaches to property and housing (Sakolski

73 Interview with Michael Schramm July 3, 2016.
Attempts by the land bank to control who is allowed to buy derelict housing and under what conditions also speaks that part of U.S. housing history that sees particular modes of homeownership as ideal for producing the “correct” kinds of citizens and behaviors, whether for political or ideological reasons (Madden and Marcuse 2016; McCabe 2016).

Land Bank Property Evaluation in Syracuse

Once the city begins its foreclosure process, the land bank staff in Syracuse becomes involved in selecting properties to acquire. While the city is the ultimate authority on foreclosure, the land bank can select out properties from each phase that it does not want to acquire for various reasons. The following descriptions of land bank processes in Syracuse is based on six interviews with their staff and observations of public land bank board of director meetings over a 15 month period from 2016-2018. Prior to a Common Council vote on a batch of tax foreclosures, the city submits the list of upcoming properties to the land bank for review. The land bank staff will agree to ultimately accept the properties or reject certain lots and houses based on various criteria. In general, most properties are accepted, but reasons given for rejection include suspected environmental contamination, properties that fall outside a “target area,” or likelihood of demolition. The demolition problem became more pronounced in the summer of 2017 when a Common Council vote reduced the land bank’s funding for demolitions.

74 This represented their entire staff at that time.
Once the land bank receives title to a foreclosed property, a legal process facilitated by retained law firm, staff members begin a process of evaluating every property, assessing its condition, and making a recommendation to either sell, hold, or demolish. In January of 2017, I spent time with David Rowe, the GSLB’s property manager, and Ben Gray, the land bank’s former Director of Operations on a ride-along as they assessed properties. We visited six houses over the course of an eight-hour workday. The first house we visited was located at 100 Sabine Street (Figure 7) at the intersection of Merriman Avenue on the city’s west side. In many ways, this house was typical of the types of homes that wind up in the land bank’s inventory. The surrounding neighborhood its abundance of vacant houses and a relatively high poverty rate. According to Onondaga County’s online property records database, 100 Sabine St. was sold seven times between 1962 and 2017 when the land bank acquired it. It is unclear when the house was built but given the composition of the surrounding neighborhood and the architecture of the building; it likely dated to the 1920s. Property records from that period are not digitized or easy to access. Despite the abbreviated record, what is available tells a story of housing in Syracuse more broadly. 100 Sabine had two mortgages taken out against it, one in 1996 that was foreclosed by MidFirst Bank.

Figure 7: 100 Sabine St. Photo by the Author.

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75 Ben Gray is no longer employed by the GSLB. He left in July 2017 to start his own property management business.
in 2002, and another taken in 2003 with Fleet National Bank that was satisfied in 2012, at which
time the owner evidently stopped paying property taxes.

The house was a multi-unit apartment building, with at least three units by the time of its
land bank assessment. The third floor of the structure was inaccessible due to a collapsed
staircase. The deterioration was severe. The outside of the house was in clear disrepair – large
plants were sprouting from between the broken floorboards of the two-story front porch, the
exterior paint was peeling, and all of the first floor windows were boarded with weathered
plywood. We gained entry to one of the first floor units by removing a board covering a broken
door on the side of the building. The damage to the door suggested it was broken into recently.
Inside the apartment, a sectional sofa and coffee table, while covered in grime, rested very
much, where one would expect in a living room. The kitchen and bathroom had been stripped of
all sellable copper pipes and fixtures long before we arrived, the rooms themselves gutted shells
that only gestured toward their former purposes. Other rooms in the house were filled with the
detritus of past occupants: clothing, trash, broken furniture, and children’s toys. The assessment
of the house included noting these conditions, as well as the more problematic structural
deficiencies like the previously mentioned collapsed stairs. More determinant for this house’s
ultimate fate was the buckled stone foundation and recently flooded basement. Interior walls,
kitchen cabinets, and bathroom fixtures are relatively easy to repair. The severe foundation
problems marked this house for demolition. We explored what we could of the house for about
45 minutes before moving on.

Another house we visited was 123 Belle Ave, on Syracuse’s south side (Figure 8). Unlike
the previous house, this one was deemed salvageable and likely to attract at least some buyer
interest. 123 Belle is a single-family house, likely built in the 1930s. Property records indicate it
had only one owner since at least the early 1990s. When David and I arrived, we were forced to break into the house using a battery operated grinder saw to cut the deadbolt lock off. Since these houses are acquired through foreclosure, there is usually no way to acquire the keys from a previous owner. This house certainly was in need of some renovations – the wall-to-wall carpeting throughout was clearly moldy, even in the middle of winter, and a leak in the roof had caused water damage on the second floor. Furthermore, the kitchen and bathroom appeared original to the house, complete with a one-piece American Standard steel sink/counter/cabinet unit in the kitchen common to mid-century designs. Despite the dated cosmetic touches, the house “had good bones” and was marked for further inspection in order to outline a more complete list of needed repairs. For houses that the land bank finds to be in good enough condition to renovate, David or another staff member will create a set of minimum renovation specifications. Once the inspection and specifications are complete, land bank staff will decide whether to list the property for sale and, if appropriate, assign it to one of several programs explained in the next section. Not all properties that are salvageable are listed at once – the land bank’s in-house real estate agent, Chamar Otis, makes those decisions based

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76 David indicated to me that he has, indeed, been questioned by both neighbors and the police on multiple occasions. There is usually no problem after he identifies himself as an employee of the land bank.
on previous neighborhood demand, program needs, and market analysis.\textsuperscript{77} If a buyer is interested in a house, or a lot, he/she submits an application to the land bank. From there, a decision rests with the organization’s Board of Directors. Figure 9 below summarizes the GSLB’s acquisition process – one that mirrors many other land banks:

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{land_bank_workflow.png}
\caption{Land Bank workflow}
\end{figure}

\textit{Selling Land Bank Properties in Syracuse}

Under the New York Land Bank Act, an appointed Board of Directors (BoD) ultimately manages each land bank. The appointment of Directors is subject to the same inter-municipal operating agreement that enables the land bank. Meetings of the BoD are open to the public but are not structured as hearings and no time is officially set aside for public comment. In addition to the five directors, the land bank’s Executive Director Katelyn Wright and General Counsel John Sidd\textsuperscript{78} also attend and take part in the discussions of various properties. I attended 15 of these meetings over the course of a year and half and the following is based on field notes and meeting minutes. Every sale is subject to a majority vote of the BoD – land bank staff do not vote but make recommendations to the board.

Each meeting follows the same general format. Meeting minutes from the previous month are usually voted on first, followed by a financial update from the land bank’s Chief Financial Officer. During my observations, the CFO was Patrick Stanzyk who has since left the

\textsuperscript{77} Interview with Katelyn Wright, February 22, 2017.

\textsuperscript{78} John Sidd is a real estate lawyer in private practice and not employed by the land bank, but is on retainer.
land bank. Financial updates typically include current balance, profit and loss projections, and revenue projections. Written summaries of this information are also provided to the BoD. Following financial updates, Katelyn Wright would present that month’s list of property sale applications. Applications are presented in a summary format as part of the meeting agenda. Information provided to the BoD includes the address, type of property (single family, commercial, etc.), acquisition date, original and current list prices, days on market, and assessed value. The bid summaries explain who is interested in each property and what they plan to do with it if they are the winning bid. End-use plans typically involve renovation, owner-occupancy, rental, or demolition and reconstruction. As part of an initial screening process, the land bank requires proof of financing and proof of financial capability, i.e. proof of employment or income. Bidders who do not meet these requirements are not usually presented to the board. At the end of the textual description, a list of bidders is summarized in a table with their offered price, end-use plan, and a staff recommendation to the BoD on whom to vote in favor of. These bid summaries are rarely competitive. In Syracuse’s weak housing market, most single-family homes might only attract a buyer or two and the votes on these properties are rarely controversial. The exception to that pattern is when the land bank acquires multi-unit purpose-built apartment buildings (not house conversions) and commercial property. These types of properties usually amass multiple bids and votes can sometimes be contested and heated.

The clearest example of the BoD’s operating logic, and the contradictions associated with the land bank, occurred during the meeting of February 21, 2017. The first property listed for discussion was 1423 North Salina Street, a vacant commercial storefront and warehouse on the city’s North Side on a busy commercial corridor. The property was assessed at $50,000 and listed for sale at $29,900. No renovation specifications were made. The explanation provided by
the Executive Director was that since this was a commercial property, the wide array of possible uses made a single set of specifications meaningless, as renovations would have to be tailored for whatever a future commercial tenant would need. The land bank received six qualified bids ranging from the asking price ($29,900) to $54,500. In addition to the purchase price, bidders submitted renovation costs ranging from $16,650 to $120,000. The debate and discussion ultimately centered on two competing offers: one from Dwell Equity, LLC, a local developer and land bank demolition contractor who had already purchased and flipped several houses from the land bank; and Edward Morris, a local home improvement contractor who had then recently lost his warehouse to a fire. Dwell Equity submitted a renovation plan to transform the storefront into a “co-work” space for building and trade start-ups and existing small businesses. The warehouse on the property would also be rented to the same co-work tenants for their use. Morris was seeking to turn the storefront into a community center in collaboration with a nearby neighborhood association in the Washington Square neighborhood while reserving the warehouse as a replacement for what he had recently lost. The land bank’s Citizen Advisory Board (CAB) had recommended that Morris get the property, despite his lower bid and renovation investment. Their reasoning, as shared by CAB chair Sharon Sherman, was that Morris was a well-known and well-liked local business owner whose presence in and commitment to the neighborhood was important to the local residents. She argued that keeping his business located in the neighborhood in light of the recent warehouse fire would demonstrate that the land bank is a useful tool for neighborhood stabilization in accordance with its stated mission. Early in the discussion, board members Dan Barnaba and Julie Cerio, both appointees of the Onondaga County government, voiced their support for Dwell Equity as they had the

79 From field notes, February 2017.
highest bid, a history of (in their terms) successful renovations, and a viable use plan for the property. Debate amongst the board members, and from some audience members who were invited to give comment like Sharon Sherman, lasted for nearly an hour. The merits of the two plans were discussed, as were the land bank’s lack of governing policies regarding economic development. Ultimately, the board awarded the property to Dwell Equity. The reasoning centered on two arguments: the need for the land bank to be financially self-sustaining, thus giving preference to higher (or highest) bids; and a question of the objectivity of adjudicating bids based on use alone as opposed to financial value. In other words, the BoD spent nearly an hour debating the relative merits of making decisions based on use-value versus exchange value, settling on the latter precisely because exchange value can be quantified, and thus rendered as being “objective.” This remarkable debate, and its implications for land bank’s ultimate utility, will be discussed in the broader context of land banking as a whole later in this chapter.

Purchasing a land bank house is more complex than purchasing a house on the open market, as the land bank adds requirements that private lenders and sellers often do not. At a minimum, applicants must meet the minimum renovation specifications. Additionally, the land bank assigns properties to different planning programs. The GSLB currently lists four related to purchases: side-lot sales, green-lot sales and leases, “Homeownership Choice” and tenant-to-homeowner. Side-lots are vacant (unimproved) lots that can be purchased by an adjacent occupied home as a means to extend a yard or add a driveway. Green-lots are those the land bank

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80 The lack of economic development policies is actually remarkable given the land bank’s access to a large amount of potentially profitable real estate and a charge to engage in development efforts in their enabling statute. This oversight was explained by the land bank’s more usual focus on housing and not commercial real estate. Given the tone and tenor of the debate on this one property, a discussion of broader of economic development goals would likely be contentious, especially given the sharp political differences between the largely Democratic city government and largely Republican county government. Both bodies had repeated clashes in the past over that very issue, some of which may have come through during this discussion.

81 Retrieved from http://syracuselandbank.org/programs/#our-programs
has decided are suitable for community gardening and will lease them to community gardening organizations for as little as one dollar. Homeownership Choice is the land bank’s name for its homeownership promotion strategy. Based on existing neighborhood composition, the land bank will list some houses in this program and require bidders to guarantee owner-occupancy for a minimum of five years. In other words, houses in this program cannot be flipped by a developer nor used as rental properties until the guarantee period has expired. Bidders in the tenant-to-homeowner category are typically tenants of landlords who have lost their properties to tax foreclosure. If the tenant meets income requirements, and in some cases demonstrates a willingness to make renovations and improvements, they can apply for a discount to buy the home they currently rent. Lastly, in addition to various purchase programs, the GSLB offers several discounts to public employees of the city government, including police, firefighters, and teachers as an incentive to remain in the city or relocate. The discount programs are part of the land bank’s broader interest in promoting “responsible homeownership” by individuals who will pay their taxes and be what they describe as positive and productive community members. This strategy is not unique to the GSLB. Indeed, land banks elsewhere are encouraged by the Center for Community Progress to develop programs and discounts in accordance with broader development and revitalization initiatives (Heins and Abdelazim 2014).

No matter the discount program or other purchase program, if any, the land bank holds buyers accountable for renovation plans through what they call an enforcement mortgage. The only exceptions to the enforcement mortgage requirement are properties sold to local governments, properties not requiring any major renovations, side lots, and properties sold in partnership with affordable housing organizations like Home HeadQuarters that receive federal

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82 As of January 2017, the GSLB had sold only one property under this program.
83 Interviews with Katelyn Wright, February 22, 2016; and Patrick Stanzyk, February 21, 2016.
funding (Office of the New York State Comptroller 2017). The enforcement mortgage is more or less another type of lien. When the purchaser and the land bank reach an agreement, the purchaser signs a document promising a certain level of renovation as detailed by a specification sheet and a particular monetary investment. Once signed, the Onondaga County Clerk places a lien on the property’s title that can only be discharged (removed) after the land bank staff completes a final inspection. The enforcement mortgage is not open-ended and typically requires that a completion timeline be followed. If the land bank does not feel like the purchaser is making adequate renovation progress on time or if the result is not satisfactory, they may revoke the enforcement mortgage and re-claim the property. In meetings, the land bank BoD often considers and approves extensions to enforcement mortgages. Reclamation of sold properties is not common and is considered one of the worst possible outcomes of a sale.\footnote{Interviews with Ben Gray, February 1, 2016; and Jake Thorsen, January 31, 2016. At the time of the interview, Ben Gray was the GSLB’s property manager and Jake Thorson was a neighborhood planner and data analyst. Both have since left the land bank.} If the purchaser meets all of the agreed-upon requirements, the land bank “discharges” the enforcement mortgage and removes the lien. Like the CCLRC’s deed-in-escrow, the enforcement mortgage used by the GSLB is its primary way of intervening in what most land bankers see as a cycle of disinvestment while at the same time disciplining buyers into a particular approach to property ownership that sees renovation and rehabilitation of older homes as the “correct” means of revitalizing so-called legacy cities.

A more democratic approach to day-to-day management of the land bank in Syracuse has several implications that set the New York model apart from the one used in Ohio. The board members in Syracuse are effectively political appointees, and although there is no mention of public controversy over the appointment of individual members, the fact that they represent
different constituencies brings politics into the land bank in more direct way than Cuyahoga County’s more hands-off approach. As mentioned above, the city of Syracuse and Onondaga County have starkly different political makeups in terms of the party affiliations of their governments. In Syracuse, the most recent mayor was elected as an independent and nine of the 10 common councilors (legislators) are members of the Democratic Party. In Onondaga County, the executive and 12 of 17 legislators are members of the Republican Party. Onondaga County has had Republican executives since the position was established in 1962 and Syracuse has not elected a Republican mayor since 1998. While a detailed political analysis of Syracuse and Onondaga County governments is beyond the scope of this project, it is enough to point out that the county government tends to be more conservative than the city government, especially since the late 1990s and that as political appointees, land bank board members named by county officials are more likely to represent more conservative interests. This dynamic played out in the example of a contentious board meeting described earlier. This more sharply political situation may also help to explain the land bank’s lack of a firm economic development mission, at least at the time I was attending meetings. It was clear during the more contentious meetings that the county and city have very different approaches to economic development: the county seems to prefer a more market driven approach that assists private developers while being more laissez-faire about regulating development. Those board members appointed by city officials tended to favor more aggressive oversight of developers and buyers of land bank homes to ensure that the

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85 At the time of the GSLB’s creation in 2013, the mayor was a Democrat.
86 [http://www.syrgov.net/Common_Council_Members.aspx](http://www.syrgov.net/Common_Council_Members.aspx)
87 [http://www.ongov.net/legislature/members.html](http://www.ongov.net/legislature/members.html)
88 Roy Bernardi was Syracuse’s last Republican mayor. He served until his resignation in 2001.
land bank’s goals were being met. However, it is hard to assess this in a more detailed way; since the land bank’s economic development mission is vague.

**Land Bank Funding**

In most respects, the CCLRC and the GSLB operate similarly, albeit at different scales. The CCLRC’s larger inventory requires them to have a larger staff, which in turn enables them to undertake projects that are more ambitious. Most recently, the CCLRC has begun renovating houses it owns and selling them afterwards, moving them more towards being a direct housing developer as well as a land bank (Cuyahoga County Land Bank 2019). A key difference between the two land bank models is the way they are funded. In Ohio, the 2009 land bank enabling legislation authorized Cuyahoga County to create a “County Land Reutilization Fund (CLRF).”\(^{89}\) Interest, fees, and penalties generated by the repayment of delinquent property taxes are directed into a fund that is then made available to the CCLRC as a funding source, up to $7 million per year. Since delinquent fees often exceed that amount, the CCLRC has been able to guarantee a baseline funding level of at least that amount every year since its founding (Heins and Abdelazim 2014). In addition to the steady funding from delinquent tax penalties, the CCLRC earns money from property sales, receives grant funding, and has issued public bonds to fund specific projects such as brownfield cleanup and redevelopment.\(^{90}\) Since funds from the CLRF are made up entirely of tax penalties and are turned over to the CCLRC through a multi-year agreement with Cuyahoga County, there are no other financial allocations funding the land bank from any level of government, giving it a degree of independence from county, city, and town legislative politics (Heins and Abdelazim 2014).

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\(^{89}\) Title 57, Chapter 5722 of the Ohio Revised Code passed as Senate Bill 353 of 2009

\(^{90}\) Interview with William Whitney July 7th, 2016
The GSLB funding structure is more complicated and more exposed to political changes at the county and city levels. As initially envisioned, the GSLB would receive an annual appropriation from both the city of Syracuse and Onondaga County of $1 million and $500,000, respectively, subject to each government’s annual budgeting process. The state-wide land bank act also includes an option for automatic multi-year funding called a “5/50 tax recapture provision” (Heins and Abdelazim 2014). Unlike Ohio’s tax penalty fund system, the 5/50 provision would allow New York land banks to claim fifty percent of the property tax revenue from each property they sell for five years after the sale is complete. For example, if a home sold by the land bank generates $10,000 per year in property taxes, the land bank would be entitled to a portion worth $5,000 each year for five years. Since the GSLB had been allocated an appropriation in excess of what it would earn from the 5/50 provision, it had not attempted to negotiate its use (Heins and Abdelazim 2014). However, this funding arrangement changed abruptly in 2017. The following is based on newspaper reports, field notes of public meetings, and social media posts from May 2017.

In late April 2017, the GSLB made its annual formal budget request to the Syracuse mayor’s office and the Common Council (Syracuse’s legislature) – a request consistent in both amount and structure as past years. Until that point, the land bank had been given unrestricted funding – they were free to use their city appropriation as they saw fit and to integrate it into their budget as needed. The county allocation, though smaller, had always come with specific “riders” or restrictions from the county government directing the land bank to use its funding in particular ways. During a city budget hearing on May 8, 2017 the Common Council announced

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91 Interview with Katelyn Wright, February 22, 2016. At a special Board of Directors meeting on May 17, 2017, Katelyn further explained that between 2013 and 2017, the city of Syracuse had allocated between $1 million and $1.5 million to the land bank and that in principle, Onondaga County had agreed to match the city’s allocation. However in that time, the county’s appropriation never exceeded $500,000 (Field notes, 5/17/17).
that the $1.5 million allocation for the land bank for fiscal year 2017-2018 would be cut completely (C. Baker 2017a). In a report of the meeting, councilors cited the GSLB’s unrestricted reserve balance had grown to nearly $4 million over the course of the land bank’s then-five year existence – funds the land bank had been using to cover unexpected costs, as well as complete a backlog of demolitions – as reasons for removing the land bank’s subsidy (C. Baker 2017a, 2017b). As non-profit public benefit corporations under New York State Law, land banks must maintain a reserve “rainy day” fund.\(^92\) The action (among others) prompted then-Mayor Stephanie Miner to veto the council budget and touched off a social media campaign on the part of the land bank to encourage the public to pressure the Common Council to restore the land bank’s funding. In numerous social media posts, the GSLB pointed out the importance of the annual city appropriation for its ability to operate, and the importance of the land bank for supporting other

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\(^{92}\) New York Consolidated Laws, Not-for-Profit Corporation Law
forms of economic development and business growth, as well as renovations of vacant housing (See Figure 10)\(^\text{93}\)

Ultimately, the efforts of the land bank to pressure the Common Council were unsuccessful – the council overrode the mayor’s veto and the land bank was left without a subsidy from the city for 2018 (C. Baker 2017c). Later, some funding was restored to the land bank from the city following the election of a new mayor in 2017, but only $750,000 – half of what had been traditionally allocated (City of Syracuse 2018). In Spring 2019, this reduced amount was approved again for the 2020 budget year (C. Baker 2019). The instability of New York land bank funding is a known problem – as recently as 2016 the State of New York did not list a single land bank in the state as fiscally self-sustaining in the long run and notes that inconsistent year-to-year funding, and a reliance on local appropriations, is a serious threat to the long-term viability of land banks (Office of the New York State Comptroller 2016).

The differences between Ohio and New York land bank funding schemes highlight most clearly the liminal space they occupy as shadow state organizations, as well as the diversity of what the term means. In Ohio, financial independence leaves the CCLRC operating more like a real estate enterprise and non-profit developer, free to engage in a broader array of projects (such as directly renovating properties) with fewer concerns about direct oversight from local legislatures. Several of their staff members described their financial stability as enabling the CCLRC to take greater risks to accomplish its mission of restoring productive use to properties, such as engaging in complex brownfield cleanups, taking small losses on renovations of vacant properties, and being able to turn down funding offers that come with strings attached.\(^\text{94}\)

\(^{93}\) Field notes, May 11, 2017.
\(^{94}\) Interviews with Michael Schramm (July 2, 2016), William Whitney (July 7, 2016), and Lilah Zautner (July 20, 2017).
However, this freedom is directly enabled by the Ohio legislature and is contingent on renegotiation of inter-municipal agreements between the CCLRC and governments in Cuyahoga County. In New York, a dependence on local financial subsidies exposes the GSLB more directly to political processes in ways Ohio land banks are not. In the 2017 budget controversy, Common Councilors who argued in favor of slashing the land bank’s funding did so out of a desire to provide more police funding and out of a sense of fiscal responsibility (Thomson and Maroun 2017). This forced the GSLB into a competitive position with other city departments for funding. The funding incident also exposed other critiques of the GSLB. Another councilor, Khalid Bey, mentioned to a local news station that he did not think the land bank had been doing enough to encourage redevelopment of properties, especially those where a demolition occurred (Jarchow 2017). Rich Puchalski of Syracuse United Neighbors, a community activist group based on Syracuse’s South Side, when we spoke in August 2016, expressed similar sentiments to me before the budget controversy. A regular attendee at GSLB board meetings, Rich felt that the GSLB could do more to encourage redevelopment and be more open about its goals: “We want to see more … properties being renovated and more information. About two years ago, [the land bank and city government] came up with a list of properties to be demoed. We’d like to see more about their criteria [for what is demolished or renovated].” Accountability to critiques such as these makes the GSLB more democratic, even though its funding is put at risk. However, it is unclear how the GSLB could respond to such critiques given a reliance on market demands for where and when their houses are sold or renovated. I return to this critique later in the next chapter.

95 Interview with Rich Puchalski, August 8, 2016.
Even though it exists partly outside the city government, the GSLB remains tied to the state in a contingent way and in spite of the state devolving some of its powers to enable the land bank to function, the state conducted a sort of legislative feint by not enabling financial independence and tying New York land banks closely to local politics. While shadow state entities like land banks gain some degree of flexibility in how they operate by being somewhat independent, the formal state remains deeply important for the ability of land banks to function.

Making Land Banking Mobile

The similarities between Ohio and New York land banks are not coincidental. The CCLRC and GSLB both benefited from engagement with the Center for Community Progress and its semi-annual meetings they call Reclaiming Vacant Properties (RVP) Conferences. I attended two of these meetings as a participant/observer in May 2015 and September 2016. In line with observations made by other researchers, land bank policies are made to be “mobile” in that they are transferred between different cities through conferences such as the RVP meetings where attendees can exchange information, trade best practices, and collaborate on modifying existing policies to fit the needs of different cities (McCann and Ward 2011, 2012; Peck and Theodore 2015; T. Baker et al. 2016). Perhaps not unique to land banking, conferences such as these also had a part to play in “transferring” the St. Louis land banking model to Cleveland in the 1970s (see Chapter 3). The RVP conferences highlight how similarities come to exist between land banks in states with sometimes very different laws and practices regarding property. Many of the conference sessions I attended were presented by land bank staff and associated city officials from places that already have land banks in operation and were directed at both officials looking to create a land bank for the first time as well as land banks looking to improve their practices. The Center for Community Progress also uses information gained from
these conferences, as well as their own research projects, to produce model legislation, policy documents, guidelines, and research briefs designed not only to spread the land banking concept, but improve upon it (inter alia Heins and Abdelazim 2014). The goal of land bank operational improvement through these conference sessions gives land banking an air of social movement seeking to not only address an immediate policy problem (e.g. tax delinquency, abandonment, and blight), but also change the way redevelopment happens in shrinking cities.

The RVP conferences further demonstrate the range of political and ideological motivations for land banks that set them apart from similar approaches like land trusts that are more overtly progressive. At the RVP Baltimore conference in 2016, the organizers set up a larger exhibitor area than they had previously, allowing vendors to advertise their wares and services. Exhibitors included a range of different computer programs for managing property and workflows, such as the ePropertyPlus system used by the GSLB; a manufacturer of Plexiglas panels to board-up windows on vacant houses as an alternative to plywood; not-for-profit housing developers; Bank of America; JP Morgan Chase Bank; and Baltimore’s socialist bookstore, Red Emma’s. The appearance of Bank of America and Chase at the conference, as sponsors no less, lays bare one of the tensions land banks navigate as they do their work: on the one hand, land banks must work with lenders and within the mortgage lending system in order to attract buyers to their properties. On the other hand, at least one conference session on code enforcement highlighted how building codes disadvantage already marginalized communities.

96 Field notes, September 28, 2016.
97 Ibid. A vice president from Chase gave the opening address about the bank’s “Partnership for Raising Opportunities in Neighborhoods” program for providing redevelopment grants to low-growth cities. I later saw an individual with a Chase name tag thumbing through a copy of Althusser’s Reading Capital at the Red Emma’s table.
and can result in unfair evictions. Capital, as represented by the presence of Bank of America and Chase, clearly has an interest in the re-valuation of property through land banking as they stand to profit from the issuance of new mortgages with (in theory) increasing property values. At the same time, at least some land bank staff, of at least those who attended these conferences, have an interest in promoting social justice in property and housing – an interest that is not always aligned with the profit-driven motives of banks and other lenders. The fact that people with these two interests see land banks as a useful policy option for cities with vacant and abandoned housing further shows the contingency of land banking programs as they relate to local politics: as competing, contradictory, interests see usefulness in land banking, the ability of those interests to influence land bank programs becomes crucial. On a local level, the debate at the GSLB BoD meeting discussed earlier also exemplifies this tension.

Conclusion: After Neoliberalism

The 2008 financial crisis made the structural limitations of the real estate market evident across the U.S. Decades of housing policy favoring cheap credit to finance homeownership combined with a deregulated financial industry set the stage for one of capitalism’s recurrent failures. While the Congress bailed out financial institutions, cities with high concentrations of mortgage foreclosures struggled to manage the fallout in the form of vacant and abandoned housing. However, if the immediate financial crisis helped spur local governments to act in that moment, cities in the Rust Belt like Cleveland had already been attempting to work though the problem of recurrent property abandonment and tax delinquency through land banking. The emergence of non-profit near-governmental land banks during and immediately after the

98 Field notes, September 29, 2016. The session on equitable code enforcement featured members of the Cleveland Housing Court and the Memphis Environment Court and their efforts to mitigate evictions and help ensure low-income tenants have access to quality housing.
financial crisis was not a coincidence. The same impulse towards state devolution and
deregulation that allowed for crisis-inducing financial speculation also enabled local
governments to shift some of their powers over property governance to non-profit land banks.

In *The Great Transformation*, the political economist Karl Polanyi (2001) argued that the
spread of laissez-faire economic policy and increasing marketization would result in various
social actors (organizations, movements, politicians, etc.) working to counteract marketization
and commodification. In this “double movement,” social actors work to subordinate the economy
as a whole to societal needs in opposition to other interests (i.e. capital) that seek to “disembed”
the economy from broader society (Block 2008). If we take neoliberal capitalism of the 1970s-
present to be a particular expression of laissez-faire economics (e.g. Hackworth 2007), then land
banks fit within the idea of a double movement-like resistance to neoliberalism’s preference for
market-driven solutions to social problems. The clearest example of this is also land banks’ most
technical policy reform: intervening in tax foreclosure and the speed at which it can take place.
Under the earliest iterations of land banking, tax foreclosure could take months, if not years, to
accomplish. In Syracuse, tax foreclosure can now begin after five financial quarters of
delinquency (approximately a calendar year). Land banks see this speed up of tax foreclosure as
reducing opportunities for speculators to stop foreclosure proceedings, while returning properties
to tax-generating uses more quickly. This is not quite the same as a market-centric neoliberal
approach whose supporters would recoil at interference in the real estate market (of which even
abandoned property is a part).

The emphasis on speculative real estate practices highlights another significant
intervention into real estate markets. Land banks require specific and extensive renovations to
properties before they will relinquish control over them. Private real estate transactions might
involve something similar, such as a buyer requiring repairs as a condition of sale, but even strict code enforcement by the state rarely reaches the level of specificity of land bank renovation specifications. By leveraging their liminal position between the state and market, land banks foreground property as a process and something that is produced through economic and social practices, but also the importance of how building quality (at least in the case of housing renovations) matters for not just those living in the house, but also urban-scale economics.

Land banks have re-scaled since their early days in the post-urban renewal 1970s. Instead of city agencies, new land banks are regional near-governmental non-profit organizations with a high degree of autonomy. They are also more corporate as a result, with internal structures that mirror real estate agencies to varying degrees. The old generation of land banks were deeply intertwined with the urban homesteading ethos of that era: land banks like the St. Louis LRA were motivated by a need to quickly re-sell their properties to anyone who met their requirements and in doing so, wound up as an owner of last resort. Contemporary land banks expanded on this model and used the immediate need for tax revenue to intervene in property markets more directly to limit the ability for buyers to benefit from some forms of speculation. However, this willingness to direct market activities clearly has its limits as seen most clearly in the GSLB board meeting described earlier. The ability, and desire, to more directly limit speculation sets up a tension within land banking centered on how they understand “productive use.” On one hand, they want to have a stronger role in determining the outcomes of private real estate investment, but on the other still feel beholden to promoting economic growth in a particularly capitalist way: securing investment that constantly increases in monetary value. They usually thread this needle without much trouble, but as the board meeting shows, land banks remain unwilling or unable to move too far from their preference for market-based development.
Another way to think about the role of neoliberalism here, insofar as neoliberalism is an ideology committed to market-based policies (Weber 2002), is how its application is contingent on particular individuals enacting it in given moments, even as their broader institutional goals might conflict with neoliberalism. It was clear during the board meeting described earlier that some board members wanted to sell the property to the local community member. Trying to balance the interests of the nearby residents, the land bank, and the developers resulted in a messy process where the outcome, while predictable, was not certain based on how the GSLB had defined itself. In other words, there are moments when individual choices (however constrained by structural concerns like capital) can push decisions one way or another. In this instance, the interests of private capital and the organizations fiscal stability (as they defined it) won the day and it would be clear from this one incident that land banking is a neoliberal enterprise. However, in the context of the rest of their practices, neoliberalism is not always an accurate descriptor when considering the fluid, and contingent ways, their practices and authority is shared with the state, non-profit developers, private capital, and local residents.

Finally, land banks’ liminal position serves to empower them rather than limit them. Their pseudo-independence as non-profit organizations allows land banks adjust the scale of their work as needed, from block-sized lot assembly to the needs of an individual property, as well as move between different scales of government. Such a fluidity of position also speaks to their process-based approach to property governance: it is not so much that property is an object of their work, but a result of politics and practices that land banks can intervene in, namely speculative transactions and tax foreclosure. Because these processes are nearly universal under capitalism, land banks’ ability to operate across government scales is limited only by their funding, in law, and by the willingness of governmental units to cooperate with them. In the next
chapter, I examine the results of land bank practices on the ground in Cuyahoga County and Syracuse through an analysis of their inventories and sales.
Chapter 5: The Geography of Land Banking in Cleveland and Syracuse

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

The primary purpose of the Greater Syracuse Land Bank is to return vacant, abandoned, underutilized, and tax-delinquent properties to productive use in ways that support the community’s long-range vision for its future. – GSLB Mission Statement

Introduction

Despite the seemingly clear missions of land banks, the course of their everyday work and the rhetoric land bankers use to describe what they do reveal conflicting and sometimes-contradictory goals. In the course of their work, land banks compile data on the properties they acquire, and in some cases, about the buyers of properties. Using this data as a starting point, this chapter examines what some land bank data reveals about their work and how an understanding of their work and rhetoric informs, and is informed by, the administrative data they collect.

There is much that land banks attempt to accomplish, and not all of their goals are captured in the mission statements above. Some of their goals are extremely difficult to measure empirically, especially reducing vacancy and increasing property values. It would be nearly impossible to find the land bank’s role since many factors outside the land bank’s control can affect them, such as broader economic changes, movement of job centers, other municipal revitalization programs, and so forth for these two variables. “Productive use” is an equally slippery term, as this chapter discusses, their vision of what productive use means can be seen in whom land banks sell to (in terms of homeowners and investors) and the outcomes for their properties. Similarly, improving quality of life and “supporting the community’s long-range vision for its future” are subjective goals, but what land banks accomplish, and what their data show, reveals much about how they define quality of life. Recall that for Jim Rokakis, land
banks exist to stabilize neighborhoods by securing housing investments and that for Katelyn Wright, land banks work to exclude some types of speculative investors and landlords – two much more overarching missions that speak to how they see land banks addressing quality of life and neighborhood stability: stable, high quality neighborhoods are those where housing investments are secure (and where housing equity can grow) and are free of some forms of speculation. Being clear on how land bank goals and outcomes align is important for evaluating their role as purveyors of housing in declining cities, and is also important for evaluating some of the apparent critiques of land banks, specifically the claim made by some Syracuse city councilors and activists that land banks do not live up to their ideals.

There are two further neighborhood characteristics that are implied in land bank missions and rhetoric: that some neighborhoods are already unstable and in need of intervention, and that low quality of life is tied to the presence of investor landlords who do not maintain their properties, contributing to blight and tax delinquency. While there are many characteristics someone could use to describe instability in a neighborhood, such as high numbers of evictions and high crime rates, land banks focus on housing abandonment and tax delinquency, so their data on properties acquired serves as a proxy for both of the above housing characteristics. However, evaluating stability (and abandonment) needs to be understood as a function of the historic circumstances that led to some neighborhoods being disinvested. To examine contemporary land bank practices in their historical context, I evaluate how patterns of acquisitions and sales relate to redlining – the practice of labelling neighborhoods unfit for financial investment due to racial characteristics – as a proxy for how neighborhoods in Cleveland and Syracuse have been treated by housing finance historically. Since redlining has
been shown to have long-term effects on neighborhood-scale wealth, I then map how land bank properties relate to contemporary income characteristics using GIS.

The rest of this chapter is organized as follows. In the first section, I review the data variables collected by the CCLRC and GSLB, followed by an explanation of the methods I used to make each database ready for use in GIS. Later, I analyze their data in the context of redlining maps produced by the Home Owners Loan Corporation (HOLC) in the 1930s to argue that land banks ultimately reproduce uneven landscapes of investment by directing their activities to neighborhoods with better redlining grades. I further argue that this direction of activity is not intentional, but rather a result of unclear and contradictory goals as they relate to histories of housing investment and a consequence of disinvestment itself, e.g. decayed and poorly maintained housing stock that results from a lack of upkeep in the long term. The final sections examine land bank data in the context of contemporary economic and housing characteristics to show that land banks are primarily engaged in low-income neighborhoods, but that an abundance of sales to investors in such neighborhoods works against their stated goal of stability.

**Land Bank Inventories and Data Variables**

The CCLRC and the GSLB collect an array of property data and compile inventories of what they have acquired, partly to guide their decision-making as well as to fulfill legal public reporting requirements. They collect slightly different information about the properties they acquire, hold, sell, or demolish, since each has different needs. In general, their data is derived from the inspection reports produced for each property they acquire and, later, sales characteristics. For the remainder of this chapter, I focus on residential housing, since it makes up more than 90% of land bank sales in both cities. Recall that land banks can acquire any category of property (i.e. residential, commercial, industrial), but the majority of their work
involves residential housing, in terms of both the numbers of properties acquired and the processes land banks have devised to manage their housing inventories. The tables below summarize the variables collected and provide an overview of each land bank’s inventory:

**Table 2: Variables collected by the CCLRC**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake assessment</td>
<td>The result of the initial inspection. Renovate is the most common, though some properties were labeled for third-party demolition</td>
</tr>
<tr>
<td>Purchaser plan</td>
<td>Investor (landlord); owner-occupant; non-profit organization; governmental agency</td>
</tr>
<tr>
<td>Purchaser type</td>
<td>Private buyer; Non-profit buyer; governmental buyer</td>
</tr>
<tr>
<td>Listing price</td>
<td>Dollar value of listed sale price</td>
</tr>
<tr>
<td>Final purchase price</td>
<td>Dollar value of final purchase</td>
</tr>
</tbody>
</table>

**Table 3: Variables collected by the GSLB**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asking Price</td>
<td>The initial listing price</td>
</tr>
<tr>
<td>Sold Amount</td>
<td>The final negotiated purchase price</td>
</tr>
<tr>
<td>Buyer Investment</td>
<td>The total amount spent on renovations the buyer reported to the land bank upon final inspection.</td>
</tr>
<tr>
<td>Use Plan</td>
<td>The buyer’s plan for the property: Occupy as primary residence; Re-sell to owner-occupant; operate as a rental; side-lot or yard extension; Operate as a business; Public use; Other</td>
</tr>
<tr>
<td>Reno Plan</td>
<td>The category of renovation required: Renovate; Use as-is; Demolish; New construction</td>
</tr>
</tbody>
</table>

In the CCLRC inventory, not every sold property has data for each variable, particularly for properties acquired early in the CCLRC’s existence around 2009. Of the 1754 sold properties in their dataset, covering a period of 2009-2017, 1512 (86%) have a known purchase price; 1740 (99%) have a known purchaser type; and 1179 (67%) have a known purchaser plan. The
following table summarizes the characteristics of their sold properties for which a plan and type are known:

Table 4: CCLRC Purchaser Types

<table>
<thead>
<tr>
<th>Purchaser Type</th>
<th>Number</th>
<th>Percent of Known</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private buyer</td>
<td>971</td>
<td>55.8%</td>
<td>55.4%</td>
</tr>
<tr>
<td>Non-profit buyer</td>
<td>757</td>
<td>43.5%</td>
<td>43.2%</td>
</tr>
<tr>
<td>Municipal government</td>
<td>12</td>
<td>0.7%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Unknown</td>
<td>14</td>
<td>n/a</td>
<td>0.8%</td>
</tr>
</tbody>
</table>

Table 5: CCLRC Purchaser Plans

<table>
<thead>
<tr>
<th>Purchaser Plan</th>
<th>Number</th>
<th>Percent of Known</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupy</td>
<td>282</td>
<td>23.9%</td>
<td>16.1%</td>
</tr>
<tr>
<td>Investor (for rental)</td>
<td>535</td>
<td>45.4%</td>
<td>30.5%</td>
</tr>
<tr>
<td>Non-profit developer</td>
<td>360</td>
<td>30.5%</td>
<td>20.5%</td>
</tr>
<tr>
<td>Governmental use</td>
<td>2</td>
<td>n/a</td>
<td>0.1%</td>
</tr>
<tr>
<td>Unknown</td>
<td>575</td>
<td>n/a</td>
<td>32.8%</td>
</tr>
</tbody>
</table>

The GSLB inventory does not separate out buyer types and buyer plans in the same way as the CCLRC, instead focusing on end use. I simplified their data by combining “occupy as primary residence” and “re-sell to owner occupant” since both result in an owner ultimately living on the property\textsuperscript{99}:

Table 6: GSLB Use Plans for Sold Properties

<table>
<thead>
<tr>
<th>End Use Plan</th>
<th>Number</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-occupant</td>
<td>127</td>
<td>37.8%</td>
</tr>
<tr>
<td>Rental</td>
<td>149</td>
<td>44.3%</td>
</tr>
<tr>
<td>Side lot sale</td>
<td>24</td>
<td>7.1%</td>
</tr>
<tr>
<td>Other</td>
<td>30</td>
<td>8.9%</td>
</tr>
<tr>
<td>Unknown</td>
<td>6</td>
<td>1.8%</td>
</tr>
</tbody>
</table>

\textsuperscript{99} The category of “re-sell to owner-occupant” includes other non-profit housing organizations that engage in low-income or affordable homeownership work, and private investors. The GSLB requires some properties be sold to an owner-occupant, even if those properties are first renovated by a third party.
In the cases of both the CCLRC and GSLB, the most frequent end-use plan for salvageable properties is to renovate them for rental occupancy. The most frequent end-use in general for the CCLRC is demolition (5,397 properties out of 7,233 acquisitions or 74.6%). The GSLB has demolished 174 properties as of 2017 (13.3%), with a further 232 properties slated for demolition, out of 1304 total acquisitions since they began operating in 2013. If the GSLB demolished every property deemed unsalvageable, demolitions would represent 31% of their inventory acquired. Large scale demolition of residential housing can be understood as clearing land for the purposes of reconstruction that is often associated with gentrification (Goetz 2000; Weber 2002, 2010; Highsmith 2015; Yin and Silverman 2015; Rosenman and Walker 2016; Akers 2017). However, land banks claim to engage in demolition only when the physical deterioration of structures prevent cost-effective renovation or if a structure is unsafe (Cuyahoga County Land Bank 2019; Greater Syracuse Land Bank 2019; Heins and Abdelazim 2014). Since land bank efforts are more directed at finding “productive uses” and buyers willing to renovate houses, I focus my attention there. While both the CCLRC and the GSLB promote homeownership in various ways – primarily through use of discount programs for civil servants – their primary buyers tend to be landlords. Rental properties still generate tax revenue, and by combining sales to landlords with strict renovation requirements and buyer screening, both land banks maintain that they can reduce negative forms of speculation.

GIS Methods

Under the framework of qualitative GIS (Cope and Elwood 2009), maps and other data visualizations are useful for contextualizing and examining quantitative data in the context of a broader mixed-methods study. In this case, I use maps and scatterplots to visualize patterns of property sales by land banks in the City of Syracuse and Cuyahoga County. These geographies
are defined by the extent of activity of the GSLB and the CCLRC. For the time period studied (2013-2017), the GSLB had yet to acquire any property outside the City of Syracuse, despite having the legal ability to acquire property throughout Onondaga County. In Ohio, the CCLRC had acquired numerous properties in Cuyahoga County since its inception in 2009, so the geographic scope of their data is much wider than that in Syracuse. This limits direct comparisons between the two land banks’ outcomes; however, it reflects their practices more accurately.

In order to map the property databases provided by the GSLB and the CCLRC, I geocoded each row into a point shapefile using ArcGIS. Geocoding, or address-matching, geolocates features based on a street address using a “locator” algorithm that assesses a given address against a known street database and produces a point feature on the map (A. Mitchell 2009). Once geocoded, the points represented properties acquired, held, and sold by each land bank and were associated with the variables described in the previous section. In addition to providing the locations of land bank properties, points were also aggregated to census tract boundaries to allow land bank activities to be compared to census data. In addition to visualization, GIS provides the added ability to run complex queries on different variables. In other words, GIS lets us “ask questions” of the data in order to summarize variables, classify them, and explore patterns.

Ultimately, the goal of this chapter is to visualize the data land banks produce for themselves to analyze patterns that emerge, in particular how the geographic distribution of land bank properties and sales relates to secondary data variables that describe neighborhoods with high levels of land bank activity. Secondary data, in this case, comes from two main sources: the U.S. Census Bureau’s American Community Survey, 2017 5-year estimates, and GIS-ready
versions of Home Owner’s Loan Corporation (HOLC) security (redlining) maps digitized by the University of Richmond’s Mapping Inequality Project (Nelson et al. 2019). Visualizing land bank data in this way helps reveal the types of neighborhoods they target, how the people that live in those neighborhoods might be affected by land banking activities, and where land banks succeed or fall short in pursuing their goals (Pavlovskaya 2009; Perkins 2010). All maps referred to in the text appear at the end of the chapter.

**Land Banking and Historical Patterns of Investment**

Since tax foreclosure has also been identified as part of a cycle of financial disinvestment in cities (Dewar, Seymour, and Druţă 2015), land bank property data is both a proxy for where cities have engaged in tax foreclosure, as well as indicative of where disinvestment has taken place. Furthermore, since land banks attempt to re-sell the properties they acquire, they are in effect re-investing in places that have been historically neglected, both by the state and by capital. To help visualize and explain patterns of disinvestment in Cleveland and Syracuse and where land banks have attempted to re-introduce value and investment, I compared their activity to the investment security maps produced in the 1930s by the Home Owners Loan Corporation (HOLC), commonly known as redlining maps. As part of the New Deal, the U.S. Federal Government created the HOLC to serve two much-needed roles in the aftermath of the depression: refinance mortgages to prevent bank foreclosures, and collect information on neighborhoods to guide lending (Jackson 1980, 1985). This second mission resulted in the production of maps of more than 200 U.S. cities that were used to judge neighborhoods as worthy or not of mortgage lending. HOLC-employed surveyors graded neighborhoods (as they defined them) on a four-grade scale: “best,” “still desirable,” “definitely declining,” and “hazardous” (Hillier 2002, 2003b). These surveys and grades were deeply racialized and
effectively labeled any neighborhood with African American, Jewish, or other people not
considered white at the time, as either declining or hazardous and thus potentially ineligible for
HOLC-backed mortgages (Jackson 1980). This practice became known as redlining – labeling
neighborhoods as ineligible for investment on racist grounds. The effectiveness of these maps on
curtailing investment is debated (Hillier 2003a; Aalbers 2014). When the existence of HOLC
security maps became known to historians in the 1980s, scholars worked to expose the role of
New Deal programs like the HOLC in supporting racist and segregationist housing practices
across the U.S. (Jackson 1985; Sugrue 2005). More recent work has called into question how
often the maps were used to justify denying lending to areas graded declining or hazardous with
some evidence suggesting such areas may have received more loans than areas graded “best,”
though perhaps with less favorable terms and interest rates. (Hillier 2003a; Greer 2013). In spite
of the debate, the correlation between HOLC redlined neighborhoods and persistent poverty and
segregation is hard to deny, making the maps a useful tool for understanding the history and
patterns of housing and lending (B. Mitchell and Franco 2018). Figures 17 and 18 at the end of
this chapter overlay land bank sales outcomes to HOLC security maps using digitized shapefiles
from the Mapping Inequality project at the University of Richmond’s Digital Scholarship Lab. In
the section that follows, I explain the implications of land banking activity in redlined
neighborhoods.

Despite similarities in practices, and in institutional goals, the relationship between
historical disinvestment and contemporary outcomes is somewhat different in Syracuse and
Greater Cleveland, though some common patterns emerge. In both places, the most likely graded
areas to find a property sold by a land bank, whether to an investor or a homeowner-occupant,
are grades B (second) and C (third). Grade B, or “still desirable” neighborhoods were considered
investment grade, whereas grade C, or “definitely declining” were not (Hillier 2003b). However, when digging deeper and comparing homeowner-occupant sales and investor sales, a different pattern emerges. Using query functions in GIS, I tabulated the number and percentage of three different sales types (homeowner-occupants, investors, and non-profit developers) based on the graded area each point was a part of (Tables 7 and 8).

Table 7 Sales per HOLC Grade in Syracuse

<table>
<thead>
<tr>
<th>Grade</th>
<th>% of homeowner occupant sales per grade</th>
<th>% of investor sales per grade</th>
<th>% of non-profit sales per grade</th>
<th>Homeowner sales as a % of all sales per grade</th>
<th>Investor sales as a % of all sales per grade</th>
<th>Non-profit sales as a % of all sales per grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (A)</td>
<td>3.4%</td>
<td>0%</td>
<td>4.9%</td>
<td>1%</td>
<td>0%</td>
<td>0.7%</td>
</tr>
<tr>
<td>2 (B)</td>
<td>38.6%</td>
<td>25.4%</td>
<td>36.6%</td>
<td>12.2%</td>
<td>13.6%</td>
<td>5.4%</td>
</tr>
<tr>
<td>3 (C)</td>
<td>37.5%</td>
<td>50.1%</td>
<td>44%</td>
<td>11.9%</td>
<td>27.2%</td>
<td>6.5%</td>
</tr>
<tr>
<td>4 (D)</td>
<td>9.1%</td>
<td>14.7%</td>
<td>9.8%</td>
<td>2.9%</td>
<td>7.9%</td>
<td>1.4%</td>
</tr>
<tr>
<td>None</td>
<td>11.4%</td>
<td>9.4%</td>
<td>4.9%</td>
<td>3.6%</td>
<td>5%</td>
<td>0.7%</td>
</tr>
</tbody>
</table>

Table 8 Sales by HOLC Grade in Cuyahoga County

<table>
<thead>
<tr>
<th>Grade</th>
<th>% of homeowner occupant sales per grade</th>
<th>% of investor sales per grade</th>
<th>% of non-profit sales per grade</th>
<th>Homeowner sales as a % of all sales per grade</th>
<th>Investor sales as a % of all sales per grade</th>
<th>Non-profit sales as a % of all sales per grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (A)</td>
<td>2.1%</td>
<td>0.9%</td>
<td>1.7%</td>
<td>0.5%</td>
<td>0.4%</td>
<td>0.5%</td>
</tr>
<tr>
<td>2 (B)</td>
<td>22.7%</td>
<td>25%</td>
<td>8.9%</td>
<td>5.4%</td>
<td>11.4%</td>
<td>2.7%</td>
</tr>
<tr>
<td>3 (C)</td>
<td>46%</td>
<td>55%</td>
<td>64.5%</td>
<td>11%</td>
<td>25%</td>
<td>19.7%</td>
</tr>
<tr>
<td>4 (D)</td>
<td>16.3%</td>
<td>8.8%</td>
<td>21.2%</td>
<td>3.9%</td>
<td>4%</td>
<td>6.5%</td>
</tr>
<tr>
<td>None</td>
<td>12.8%</td>
<td>10.3%</td>
<td>3.9%</td>
<td>3.1%</td>
<td>4.7%</td>
<td>1.2%</td>
</tr>
</tbody>
</table>

In Syracuse, the majority (53.4%) of sales to homeowner-occupants were in investment worthy areas (grades A and B), whereas 64.8% of sales to investors were in “redlined” areas (grades C and D). In Cuyahoga County, 62.3% of sales to homeowner-occupants are in redlined neighborhoods (C and D grades), as well as 63.8% of sales to investors in the same areas. Non-profit developers follow a similar pattern to investors. In Syracuse, 53.8% of sales to non-profits
are in areas graded C and D and in Cuyahoga County, 85.7% of non-profit sales are in the same areas.

There are a few different ways to interpret these figures. When the HOLC produced its security map for Syracuse, 11% of the city’s areas was graded A; 36% was graded B; 44% was graded C; and 9% was graded D (Nelson et al. 2019). In Cuyahoga County, 11% was graded A; 23% was graded B; 47% was graded C; and 18% was graded D (ibid). The fact that the most “popular” HOLC grades for land bank properties in both places is B and C reflects that most of both cities’ areas fit into these categories as well. However, this similarity does not explain the different patterns of investor and homeowner sales taken separately. In Syracuse, the pattern of more homeowner sales in “investment grade” HOLC areas and more investor sales (or sales that turn into rentals) in lower graded areas is perhaps, unwittingly, perpetuating a history of extractive, and ultimately speculative, real estate practices. Consider the types of investments made in each grade under the HOLC. In redlined neighborhoods, mortgages were still issued, but interest rates were higher since the (mostly black) populations of those neighborhoods were considered a much higher risk (Hillier 2003a). Better-graded neighborhoods received more favorable terms. As Sugrue (2005, 11) argues, urban disinvestment and white flight were not natural or inevitable but rather the result of “political and economic decisions, of choices made and not made by various institutions, groups, and individuals.” HOLC security maps were part of the disinvestment process, as much as the cycle of disinvestment highlighted by land banks. Redlining, however, fills in an important piece of the cycle that is given less emphasis than current conditions: the role of history and the decisions of past policymakers, residents, and investors. Redlining did not prohibit investment in some neighborhoods, but it did guide a certain type of investor – speculative, extractive, and of the sort land banks seek to weed out – into
poorer neighborhoods of color. Land banks have intervened in this cycle late in its history, and are positioned to address redlining with better-targeted programs and policies.

The role of non-profit housing developers could serve as a crucial corrective to the possibility of land banks inadvertently or indirectly perpetuating the redlining legacy. According to the provided datasets, in Cuyahoga County, the CCLRC has sold properties, or transferred them without charge, to forty different non-profit housing organizations, many of them community development corporations. In Syracuse, there is only one non-profit housing developer to which the GSLB has transferred or sold property. In both cases however, the most frequent areas for such sales are redlined neighborhoods. While both land banks make most of their sales to private investors, whose interests are driven by profit, sales to non-profits are a substantial part of their data and practices that might counterbalance the destabilizing effects of private housing investment practices, particularly in redlined neighborhoods. More research is needed to examine the practices and missions of non-profit housing developers and their role in these neighborhoods.

Both maps also show areas targeted for urban renewal in the mid-Twentieth Century digitized from archival descriptions and maps. While urban renewal funds were likely spent outside these areas, they do represent the majority of concentrated renewal activities such as “slum” clearance and new construction. In both cities, urban renewal targeted the lowest-graded neighborhoods – indeed it is quite possible that the data HOLC collected to grade neighborhoods may have influenced federal urban planners to deem these areas in need of renewal on the grounds they had substandard housing and other signs of physical decline (Anderson 1964). Comparing modern land bank activity to these areas tells us two things. First, in spite of the large financial commitment, urban renewal was narrowly targeted on some neighborhoods and
ultimately had a small spatial impact compared to the area of both cities. Land banks, conversely, spread their activities throughout cities. Under urban renewal, planners believed that the reconstruction of certain “worst” neighborhoods would have spillover effects to the city as a whole (Teaford 2000), whereas land banks target disinvestment cycles as a systemic, rather than narrowly geographic, problem.

The second observation is that neither land bank has had much (if any) sales activity in areas that were subjected to urban renewal. This is never mentioned as a goal for either land bank, but like the HOLC redlining maps, urban renewal has become seen as profoundly unjust in the ways it targeted majority-African American neighborhoods for wholesale disinvestment demolition (Klemek 2012). The same is true in Cuyahoga County and Syracuse. Using the geocoded land bank data, and demographic data from the ACS, I mapped the relationship between race and the locations of land bank properties. Today, the same areas remain segregated centers of African-American population in both Cleveland and Syracuse (see Figures 19 and 20).

Equity, or correcting historical injustices, is rarely mentioned in the documents produced by either the CCLRC, the GSLB or the Center for Community Progress. The CCP’s own “how-to” manual does not mention equity at all (Alexander 2015). However, the fact remains that land banks are engaged in neighborhoods for which racial justice, particularly concerning housing, remains a historical and material issue. By way of intervening in a cycle of abandonment, tax foreclosure, and problematic speculation, land banks have also inserted themselves into areas where correcting historical and contemporary injustices is necessary. Both the CCLRC and the GSLB may be on their way towards providing a correction to decades of disinvestment by pushing market activity forward in those same areas.
One oversight in the data provided by both land banks is notable, given the clear overlap between land bank activities, race, and redlining. Neither land bank collects demographic data on their buyers, so it is difficult to ascertain to whom each land bank sells properties outside of economic characteristics. A later section of this chapter attempts to address questions of affordability based on income but determining the role race plays in how land banks screen their buyers is not possible with the current data. There are a few possibilities why they do not collect such information. One is to protect the privacy of their buyers as much as possible. Another is bureaucratic oversight. Either way, the relationship between redlining and land banking merits deeper future investigation and suggests land banks should take better note of the demographic makeup of their buyers.

**Investments, Affordability, and Land Banking’s Landscape**

In previous chapters, I have argued that land banks’ intervention into disinvestment cycles, and real estate markets more generally, involves changes to urban governance as part of a historical pattern of housing crisis response and shifts in broader urban development practices. But towards what end? While land banking goals can be understood within broader historical trends and governance structures, their activities can be placed within a different context: the existing material conditions of neighborhoods. In Chapter 4, I recounted a reduction in funding for the GSLB by the Syracuse Common Council. One of the critiques offered by the councilors arguing against the land bank bill was that the GSLB was not effective at finding new uses for its properties. Essentially, one councilor, Khalid Bey, wanted the land bank to do more with its powers. In this section, I map and visualize the patterns of land bank sales in both cities to contextualize their work. Since land banks often work in redlined neighborhoods, and redlining has been shown to contribute to intergenerational poverty (Aalbers 2014; Krysan and Crowder
I use median household income as a mode of comparison to better characterize the neighborhoods in which land banks work.

Clusters and Density of Land Bank Held Inventory

One way of understanding how land bank activity has played out geographically is to map their unsold inventories. As properties “held” by the land bank, they represent land banking’s most basic, utilitarian function: holding properties until some future use is found. These data are also proxies for how the land bank acquires properties in the first place: tax delinquency and abandonment. Recall that both land banks attempt to limit their eviction activities by avoiding acquiring tax-delinquent owner-occupied homes and by assisting with tenant relocations from seized investor properties. While not a perfect match for tax delinquency, the general pattern that emerges is a good approximation for the landscape of tax delinquency. Similarly, while not all abandoned properties are tax delinquent, these data serve a similar proxy function for abandonment in light of how land bankers characterize their acquisitions (see Chapter 4). Using the geocoding method described earlier, properties that made up each land bank’s “held” inventory as of January 2017 were mapped alongside median household income in 2017 dollars by census tract. Figure 21 shows the CCLRC inventory and Figure 22 shows the GSLB inventory.

Several patterns in both land banks’ inventories are immediately apparent. In Syracuse, the GSLB’s unsold inventory is clustered in several neighborhoods west, southwest, and south of Downtown, with a less dense cluster north of downtown. These are some of the same neighborhoods I visited with David Rowe, the GSLB property manager, during my ride-along described in the previous chapter. The houses I helped inspect are broadly representative of the types of houses that both land banks acquire. As the map shows, some parts of Syracuse have a
great many such properties, sometimes several on one block within sight of one another. When I visited the since-demolished multi-family house on Sabine Street in Syracuse, four other houses were within sight nearby with signs indicating they were the property of the GSLB. Similar patterns are repeated throughout the neighborhoods where the GSLB has acquired many properties on west and south sides of Syracuse. These same neighborhoods are also areas of highly concentrated tax delinquency and property abandonment that appear to coincide with lower incomes: most of the land bank’s unsold inventory appears to be in areas reporting median household incomes of less than $29,000. Much of the housing appears to be of older construction and two- or multi-family design, such as side-by-side duplexes and converted apartments.

In Cuyahoga County, despite the larger geographic scope of the CCLRC’s inventory (i.e. beyond just Cleveland), a pattern similar to Syracuse emerges when their inventory is mapped alongside median household income. The CCLRC appears to hold properties in low-income areas similar to Syracuse, with clusters of properties in census tracts where median income is also less than around $29,000. Geographically, the CCLRC held inventory appears in three dense clusters radiating away from Downtown (where few properties are held) towards the northeast and southeast. Southwest of Downtown, on the other side of the Cuyahoga River, is a less-dense cluster of land bank properties. The east side of Cleveland is similar to the west side of Syracuse in terms of dense multi-family dwellings of older construction. Notably, two neighborhoods stand out for their higher concentrations of held properties along the cluster southeast of downtown. One of them, Slavic Village, was discussed earlier in the context of being the “epicenter” of sub-prime foreclosures at the beginning of the 2008 financial crisis. The CCLRC still appears to hold many properties there, despite the crisis having occurred nearly a decade ago (at the time of data collection). Along the same axis, but closer to downtown is the Hough
neighborhood. Historically the center of African American life in Cleveland that was also the site of a black uprising in 1967, Hough’s character is usually described as generally neglected and abandoned in much the same way some parts of Detroit were described following its more well-known 1967 uprising (Miller and Wheeler 1990; Sugrue 2005).

In order to assess the relative “weight” of the clusters visible in the initial maps, I made density maps to better visualize clustering. In GIS terms, these (Figures 23 and 24) are called kernel density maps. Kernel density operations in ArcMap work by fitting a virtual, smoothly curved, “surface” around each point that diminishes in intensity as it moves away from the center until it encounters another point (Silverman 1986). The effect is a map that shows concentrations of points, in this case land bank properties, in relation to how near or far they are from each other within the geographic scope of the dataset. This is not only useful for identifying patterns, but also seeing if the appearance of clusters (when points are mapped) are also evident when each point’s proximity to each other when their distance is mathematically weighted, similar to tests for spatial autocorrelation.

In both Cuyahoga County and Syracuse, the highest densities of land bank owned properties roughly correspond to where clusters of points were seen in the earlier maps, however these densities can be interpreted differently. Since the distance between each property is being considered, the densest areas are those where land bank properties are over-represented in relation to both the geographic extent of land banking in both places, as well as in relation to the overall concentration of land bank properties. The darkest areas seen on the maps, and hence the areas of highest land bank property density, are among the poorest in both places. The Near Westside of Syracuse, for example, contains the poorest census tract in Syracuse with a median
household income of $16,518, a little more than half of the city’s overall median household income of $31,566 (U.S. Census Bureau 2019).

Another way to visualize these data are through the use of scatterplots that compare two variables in order to find clusters, trends, and other relationships (Visser and Jones III 2010). While scatterplots are often the first step in an inferential statistical study, they are often useful as a complement to other forms of visualization, such as maps (Perkins 2010; Dorling 2010). In order to compare median household income and land bank activity overall, I used GIS to aggregate the number of land bank properties into census tracts to get a count per tract. In Syracuse, the range of land bank properties per tract is 0-18, and in Cuyahoga County, the range is 0-61. To assess trends, I applied a LOESS (locally estimated scatterplot smoothing) best-fit curve. LOESS curves are similar to linear trend lines, except they are better at showing how clustered, non-linear, and non-normally distributed variables relate to each other without the strict assumptions required by linear regression models (NIST 2013) (Figures 11 and 12 below).

Figure 11: GSLB activity and median household income
Similar to geographic clusters shown in the earlier maps, the scatterplots reveal that both land banks tend to acquire properties in lower-income census tracts and that acquisitions tend to decrease as income rises. This is consistent with their means of acquiring property through abandonment and tax foreclosure since devalued properties such as those are typically found in low income neighborhoods more generally (H. Thomas 2015).

To summarize, both land banks are holding large numbers of properties in areas with concentrated poverty. While land banks generally seek to return properties to productive use and reduce speculation, neither the GSLB nor the CCLRC have a specific mission to address poverty despite operating in very poor neighborhoods. This pattern fits with their tendency to work in areas that were once redlined and the effect redlining has had on helping to concentrate poverty and segregation by limiting the intergenerational transfer of wealth through real estate (Kysan and Crowder 2017). However, holding property is only one part of the work of land banks. The next section looks at where and how both land banks are selling property.
Patterns of Sales

As discussed earlier, both land banks maintain databases of their properties and assign different categories to their properties. These categories are useful for assessing the results of their anti-speculation missions and ascertaining how they understand “productive use.” To make the data as comparable as possible, I re-classified the types of property buyers into homeowner-occupants, investors, non-profit organizations, and other/no data. The last category encompasses sales of non-buildable vacant lots (side-lots), sales to other government agencies, and properties that had no buyer characteristics in the dataset. The majority of sales were of houses to one of the three other buyer types. Using GIS, I then mapped these data and overlaid them again on top of median household income (Figures 25 and 26).

In Cuyahoga County, the general pattern of all sales mirrors those properties the CCLRC is holding in inventory, however there is one important difference. Setting aside those properties for which a buyer outcome is not known, sales to both investors and homeowner-occupants appear more frequently in Cleveland’s inner-ring suburbs just outside the city limits. A larger scale comparison of sales to homeowner-occupants and investors (Figure 27) shows that such sales tend to overlap. In other words, there are no clear clusters of investor sales separate from clusters of sales to homeowner occupants. However, the CCLRC appears to sell more properties outside the city of Cleveland than in it. Their pattern of held properties shows the opposite pattern: more held inventory in Cleveland than its suburbs. In Syracuse, the GSLB has sold fewer properties than the CCLRC; however, there are some similar patterns worth noting. The GSLB also primarily sells properties in lower-income areas; however, the lowest-income census tracts show much fewer sales across all three categories. To look more closely at how sales relate
to income, I plotted these variables on scatterplots using the same method outlined above (Figures 13 through 16):

![Figure 13: GSLB homeowner occupant sales and median household income](image1)

**Figure 13: GSLB homeowner occupant sales and median household income**

![Figure 14: GSLB Investor sales and median household income](image2)

**Figure 14: GSLB Investor sales and median household income**
These scatterplots confirm the general trend that the maps also show, that sales by both land banks tend to occur in low-income areas. Conversely, census tracts with no sales at all are in generally higher income areas, although census tracts without sales can be found through the
range of incomes in both cities. In Syracuse, sales can be found in 84% of the city’s census tracts, while the CCLRC has sold properties in 58% of Cuyahoga County’s tracts. The only exception is investor (or sales for rental occupancy) in Syracuse that show no strong pattern. While it is difficult to assess the extent to which either land bank is able to control speculation, these sales categories in the context of how the properties were acquired reveals a few things about how speculation works in both places. Recall that for land banks, property investors who fail to pay their taxes are considered the worst kinds of landlords, those who “milk” their properties without improving them through low-income rentals. Considering properties held and sold together, both datasets reveal those low-income neighborhoods that are exploited by real estate investors and where both land banks have attempted to intervene. In a contradictory way however, neither has stopped speculation but has rather attempted to attach “guiderails” to such practices while still allowing speculation through direct sales to investors.

One possible check on speculation that is also revealed by these data are sales to non-profit housing developers. Neither place shows a strong pattern of concentrated non-profit developer activity, except for parts of Cleveland west of the Cuyahoga River. Non-profit housing developers and community development corporations (CDCs) often target low-income first-time homebuyers to assist them in moving out of rental housing and towards homeownership by providing financial counseling, low-interest loans, and placing income restrictions on newly built or renovated housing (Dewar 2013; J. M. Thomas 2013). Recall that land bankers sometimes describe themselves as a “pipeline” for such development by selling their housing stock at reduced rates to non-profits. Such sales are still dwarfed by investor sales in both cities, but a growth in sales to non-profit developers may help overcome the contradiction of wanting to limit speculative real estate practices while still encouraging some speculation to take place.
Affordability in Syracuse

Contextualizing land bank sales with median income allows for an assessment of whether or not land banking might be useful to local, i.e. neighborhood, residents instead of a tool for outside investors or non-locals. In Syracuse, the GSLB tracks total dollars invested in the homes they sell, providing for a comparison between median income and average buyer investment to help assess the GSLB’s potential for gentrification. Figure 28 shows the mean investment per census tract overlaid with those tracts where the total investment is greater than the median household income. The GSLB, like most land banks, does not have an explicit mission of housing affordability, although they do collaborate with non-profit developers that often do engage in affordable housing construction. However, they do adhere to the productive use goals of most land banks and seek to increase tax revenue by returning properties to non-delinquent, occupied, status. To do so, they work to either stabilize or improve the values of properties they own and sell. This re-valuing (or re-valorizing) of property raises the question of who brings investment into neighborhoods: newcomers or existing residents. Based on observations at GSLB BoD meetings, their buyers include a mix of existing residents looking to become first-time homebuyers, investors that live in the local area (including suburbs), and people moving to Syracuse for the first time.\footnote{Field notes, 2016.} Since the re-valuation of property combined with displacement of existing residents is a commonly accepted definition of gentrification (Lees, Slater, and Wyly 2012), the data collected by the GSLB on investment allows for some speculation as to whether or not land banking can encourage gentrification. In areas where the mean investment exceeds median household income, it is possible that current residents would be unable to purchase and renovate land bank property, meaning those that are buying, and renovating land bank houses
could be new residents and precursor to displacement. It is not entirely clear from the data the GSLB does collect on its buyers whether or not this is the case. Based on their database, 78% of homeowner-occupant buyers (including those who purchase a renovated land bank home from a non-profit developer) gave their original address as being within the city of Syracuse, with approximately 22% of their buyers moving into the city from Onondaga County. As of January 2017, only two buyers listed out of state addresses and only four listed an address outside Onondaga County.

To examine affordability further, I assessed whether or not a buyer with the median household income in two different census tracts would be able to secure the financing needed to purchase and renovate a land bank house. According to the U.S. Department of Housing and Urban Development, in order to qualify for a home loan backed by the Federal Housing Administration (FHA), a buyer cannot have monthly front-end housing debt that exceeds 31% of their gross monthly income and must be able to make a down payment of 3.5%. The buyer must also have good credit (a credit score greater than 580), and gainful steady employment (U.S. Department of Housing and Urban Development 2019). There are many other individual characteristics that might factor into a lender issuing a mortgage or not, but these are considered the minimum qualifications. In Census Tract 39 on Syracuse’s Near Westside, the MHI on 2017 was $15,952, or roughly $1,323 per month. This is one of the poorest census tracts in the city and the GSLB has sold eleven properties there. The mean investment is $22,162 and the mean sale price is $8,455. An average buyer would therefore need financing of approximately $31,000. Following FHA/HUD guidelines, a median first-time homebuyer who lives in this census tract

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101 FHA backed mortgages are typically recommended for first-time homebuyers since they allow for a smaller down payment than a conventional mortgage. According to HUD, a household spending more than 30% of its monthly income on rent or a mortgage is considered housing burdened.
should spend no more than $410/month on a mortgage payment. Including mortgage insurance, and assuming that all other conditions are met, a hypothetical home loan to cover renovation costs in Census Tract 39 would result in a monthly payment of around $440. An average resident of this census tract might find themselves overly housing burdened if they chose to invest in a land bank house.

In Census Tract 15, on the North Side of Syracuse, the GSLB has sold twenty-two properties with a mean investment of $27,986 and a mean sale price of $6,600. The MHI there is $27,639. Following the same formula as before, a median buyer in this census tract is allowed a monthly payment of $714, which is above what a monthly mortgage payment would be. An average resident of this census tract might be less financially burdened by taking on a land bank renovation. These figures highlight the complexity the real estate markets into which land banks have inserted themselves to guide investment into otherwise disinvested neighborhoods. While these are hypothetical figures – actual mortgage lending practices are complex and there are no set criteria for lending – they offer insight into some of the more generalized critiques of some councilors, as well as at least one neighborhood organization. It is unclear whether land banking benefits the low-income residents of these neighborhoods in a direct way. Returning properties to the tax rolls and rehabilitating them may indeed have some positive outcomes for all city residents (Dewar 2015; Fujii 2016), however they do not address the problem of poor quality housing that is not tax delinquent and may not provide a pathway out of such housing for neighborhood residents because of the costs involved in renovation.

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102 Mortgage payments were estimated using an online loan estimator from [http://www.lendingtree.com](http://www.lendingtree.com), a large online mortgage marketplace.
Land Bank Neighborhoods

The growth of land banking as a nationwide phenomenon makes defining or categorizing a particular typology of land bank neighborhoods almost pointless since the variety of contexts land banks can be found means that they work within a wide variety of real estate markets and places. However, since the Cleveland and Syracuse areas are representative of two states where land banking has become quite widespread, I want to point out some characteristics of neighborhoods, based on this analysis, one is more likely to find a land bank house for sale than not. To begin with, land bank neighborhoods are likely to be those that have experienced a lack of financial investment over time. Recall redlining practices (of which HOLC maps are a part) have been shown to predict low credit scores among residents (and thus limited access to financial markets and credit), lower levels of income, and more limited access to public services like buses (B. Mitchell and Franco 2018). Historic disinvestment and racial segregation are entrenched over time through repeating social processes, especially with regards to housing choice as people seek out neighborhoods that have familiar characteristics or are already part of existing family and social networks (Krysan and Crowder 2017). Land bank activities in Cleveland and Syracuse align with redlined neighborhoods, suggesting that they have a role in either mitigating or reproducing housing segregation, if only due to their real estate sales role.

More than patterns of activity, these data and maps show something else: a landscape of speculation at two different points in the cycle of investment, disinvestment, abandonment, and revaluation. When land banks acquire properties, especially through tax foreclosure, they effectively become buyers of last resort when all exchange values have already been extracted. The geography of both land banks’ acquisitions reveals how extractive real estate speculation remains a process entrenched in poor neighborhoods with a history of such activity dating back
decades, if not longer. When land banks sell properties back to investors, even if they screen out the worst investors, they produce a new landscape of speculation that they continue to mediate and guide through enforcement of their rules. If land banks only sold a handful of properties, this fact would not be as important, but because they sell hundreds of properties, they are in a position to either reproduce or resist value extraction in low-income neighborhoods. There is no evidence to suggest land banks see themselves as anti-capitalist radicals, but the fact remains that they point out a flaw in the capitalist understanding of property (i.e. property as a commodity) when they label speculation as a problem in low income neighborhoods. Land bank’s own data on where they sell their properties and to whom points to the limits of their partial critique of investor-driven speculation.

Land bank neighborhoods – areas of historic disinvestment, and some of the worst off economically, are a result of their reliance on a capitalistic model of real estate that remains committed to profit making. Remember that land banks were formed to revitalize neighborhoods through returning property to productive use – a status they define as generating tax revenue. In order to do so, properties must be revalorized through renovation. Under capitalism, productive use has long been seen as uses that provide profit to capitalists (Marx 1976, 644). By defining themselves this way, land banks appear to reproduce some of the underlying circumstances that led them to be implemented in the first place. In Cleveland, an abundance of “sub-prime” mortgages – loans to individuals with a low likelihood of repayment – helped precipitate the foreclosure crisis there in the early 2000s. Sub-prime buyers tended to be those whose incomes put them in a “low-income” category, but not the lowest brackets either (Aalbers 2012). Land banks do not control private financing, but they do work in neighborhoods that have similar income characteristics. This “sweet spot” of income is also similar to observations made by
gentrification scholars going back decades: gentrification rarely occurs in the lowest income (or least invested) areas, but rather those neighborhoods that are slightly better off (Lees, Slater, and Wyly 2008; Slater 2017). In essence, these are neighborhoods that have rent gaps and although it is too early to know if gentrification might occur in those areas if at all, land banks will have a role in either encouraging or discouraging it. This also does not suggest that any kind of displacement is occurring because of land banking. However, a focus on property revalorization means that land banks do not show much of a neighborhood-scale strategy for their work, despite the fact that land bank properties tend to concentrate in disinvested neighborhoods.

Conclusion

Contemporary land banks like the CCLRC and GSLB have a broad goal of reigning in some forms of speculation and directing the outcomes of private real estate investment. In the context of anti-speculative goal, their mission to recoup lost tax revenue, and stabilize investments, their data do not strongly indicate any pattern or strategy to their sales outcomes, aside from a few weak correlations. Their data suggests they are certainly able to direct how their properties are ultimately renovated and used, but it is less clear whether this is countering real estate speculation in a meaningful way. Instead, their goal of cutting out speculators who “milk” properties through neglect and low-income rental use is largely accomplished by their acquisition process that reduces or eliminates the use of tax auctions. As Dewar (2015) notes, having a land bank in such a role does produce more positive sales outcomes than tax auctions in terms of rehabilitated properties. However, where their sales take place is also important and since there are indications that these are areas of disinvestment, and devalorized property, renovating properties could be a precursor to eventual gentrification. The work that land banks do – from
acquiring property to restructuring the process of tax foreclosure – ultimately serves to re-
circulate capital through the built environment.

By paying attention to the processes of property and its role in producing tax revenue, land banks to some degree neglect the histories of the neighborhoods in which they operate. Most of the real estate activities of both land banks occur in areas that were once redlined and are still relatively low-income. Directing investment towards such areas could result in further displacement of residents, as has happened in other instances of gentrification. There is no evidence that this is currently taking place, but the logic of their work means land banks should be mindful of this possibility. This also shows the need for more comprehensive land bank mission planning beyond the acquisition of tax delinquent property and selling it to nearly any buyer who can afford it. This analysis suggests they are following an “all of the above” approach to their sales, with the exception of cutting out buyers with known tax delinquency and code violation histories. However, such a lack of a more definitive sales strategy forces land banks into the position of following market demands like any other real estate company. In Syracuse, the GSLB board did exactly this when they chose to sell a property to a developer over a local business owner whose use plan had more community support. A reliance on the market, in the absence of any other neighborhood-scale plan for where and how to sell their properties, likewise does not suggest that land banks are meeting their goal of housing stability, since they are still subject to capital’s cycles of crisis and recovery.

Ultimately, the landscape of land banking in both cities does not suggest that their outcomes are completely aligned with their stated goals. This is likely a result of their attention to process as well. In different ways, both have re-scaled their approach to housing development away from neighborhood transformation and stability to the scale of property and investment.
stability, the outcomes of their work mirror the unpredictability of the real estate market in general. Recall that the sales director of the CCLRC mentioned the “art” of real estate and that technology, data, and planning can only do so much. The result of land banking in both places bears this observation out. However, by tying the acquisition of property through tax foreclosure to a certain subset of speculation, land banks have effectively taken on the role of speculative investors, albeit with a public mission and with a greater degree of transparency. The landscape of their acquisitions is thus a landscape of urban land speculation – one that land banks allow some private buyers to work within. In the final chapter, I point out possible future directions for land banks that might allow them to use their substantial powers and property inventories to effect more concrete changes in the housing landscapes of shrinking cities.
Figure 17: HOLC areas and land bank properties in Cleveland
Figure 18: HOLC areas and land bank properties in Syracuse.
Figure 19: Race and sales, Cuyahoga County
Figure 20: Race and sales, Syracuse
Figure 21: CCLRC unsold inventory
Figure 22: GSLB Unsold Inventory

Syracuse Land Bank Inventory
All Unsold Properties
2013-2017

Median Household Income

- $9,956.00 - $17,685.00
- $17,685.01 - $29,757.00
- $29,757.01 - $41,211.00
- $41,211.01 - $54,700.00
- $54,700.01 - $81,726.00

Land Bank Property (n=1038)
Figure 23: CCLRC Property density
Figure 24: GSLB Property Density
Figure 25: CCLRC Sales outcomes
Figure 26: GSLB sales outcomes
Figure 28: GSLB mean buyer investment
Chapter 6: State Restructuring, Property, and Land Banking

Introduction

Through the work that they do to encourage and facilitate the rehabilitation of vacant, abandoned, and tax delinquent property in post-industrial cities, land banks take on an instrumental role in the re-circulation of property and capital. Their promoters and their staffs often present land banks in such a way: a straightforward tool to manage derelict and housing and “return it to productive use.” As this dissertation has shown so far, the history of land banking ties them to moments of crisis and transition in housing and property markets, and in the development of the cities in which they operate. Through their work, land banks intervene in a cycle of disinvestment in a particular way and work to discourage or prevent certain forms of speculative market activity. It is tempting to think of land banks as minor planning tools, but through their work, land banks have to be understood as more than, admittedly innovative, planning organizations. In this chapter, I argue that land banks are the logical result of how property theory, state restructuring, and an emphasis on productive use as understood by capital intersect in the context of post-industrial urban decline.

Chapter 1 reviewed the ways planners and legal scholars have come to understand land banking. Three characteristics of land banks require deeper attention and can help situate them more broadly: they are near- or quasi-governmental entities; they specialize in various kinds of property; and they strive to return properties to “productive use.” I argue that these three characteristics show that land banks, although part of a continuing trend of neoliberal state restructuring, confound neoliberal expectations of market-first policies and instead engage in practices that seek to regulate housing markets. However, despite having an appearance of a post-neoliberal urban governance regime, land banks remain bound by capitalist logic and a
commitment to private property ownership that limits their ability to enact far-reaching changes in property governance. Drawing on evidence from the previous chapters, I show that land banks label, or stigmatize, (Wacquant 2007; Slater 2017b) certain types of properties and property practices in order to justify intervening in real estate markets, and restructure governmental responses to property abandonment. Through their work, land banks show that even where property values are depressed, housing stock is deteriorated and aging, and populations are declining, property and property ownership are rendered as a key part of urban development.

**Property as Considered by Geographers and Others**

When land banks interact with property, they are interacting with what lawyers call real property – land and the improvements on it, such as a house or other building (Garner 2016). Land banks are not limited to the types of property they can acquire and their inventories often contain a mix of residential, commercial, and industrial property.\(^{103}\) While it is tempting to think of property as a thing or an object that people can possess, it is best thought of as a relationship between people with regards to something (Blomley 2004; MacPherson 1978b; Blomley 2015). In this case, the “thing” is usually land and/or the things on it such as a dwelling. This understanding of property, while common, is also ancient, dating to feudal Britain when William the Conqueror needed a way to both absorb and redefine the relationships between himself and the remaining Anglo-Saxon nobles of England (G. S. Alexander and Peñalver 2012). Called “fee simple,” this form of title to property in land constructs a legal relationship between the title-holder or owner and an overlord where the owner has certain rights to exclude others from the land listed in the title with the protection of the overlord or sovereign (MacPherson 1978a).

\(^{103}\) Land bank proponents often speak of “weak markets” and a lack of demand as partly responsible for property abandonment. I discuss this more in depth later, but in general even so-called legacy cities maintain strong-enough markets for non-residential property, meaning that much of what land banks are focused on is residential property and vacant lots. See Mallach and Brachman 2013 and Heins and Abdelazim 2014.
The dominant view, or theory, of property at work today in most places is fundamentally utilitarian. In other words, most lawyers and policymakers accept the idea that property (especially private property) regimes exist as a way to maximize benefit at minimal cost (G. S. Alexander and Peñalver 2012). The utilitarian view is most commonly associated with the early political economists Jeremy Bentham and John Stuart Mill (MacPherson 1978a). The best-known example in defense of utilitarian theories of property is Garrett Hardin’s 1968 article on the tragedy of the commons. Hardin argued that wasteful overuse of resources would occur without strong private property protections, assuming each user would seek to maximize his or her own benefit at the expense of others. Hardin’s article and viewpoint have been critiqued and defended since it appeared (G. S. Alexander and Peñalver 2012). This is the prevailing legal landscape in which land banks operate concerning private property in the U.S.

Into a milieu of property theories anchored with a broadly utilitarian vision, legal geographers and others have sought to critique the utilitarian framework and examine how space and place intersect with legal frameworks that govern and produce them, especially property (Delaney, Ford, and Blomley 2001; Delaney 2015). In North America, and the United States in particular, this debate happens in the context of a closed frontier where all land is effectively divided along the lines of a fee simple model of property ownership. While the United States may no longer be a royal subject of the British Crown, the American Revolution did not discard a feudal understanding of property – they largely replaced the monarch as sovereign with the elected Congress acting in a similar legal capacity (Rana 2010). Also critically, fee simple property is a “mobile” right and relationship – the title is transferable to heirs and can be exchanged in a marketplace without the permission of the sovereign (Blomley 2015). In ongoing examinations of the British Columbia treaty process in Canada, Nicholas Blomley (2015, p. 169)
further expands on this relationship to include property as a bundle of relations that are productive of, and produced by, dense networks of power, membership, identity, connection, and information. He further explains that in order for these relationships to work, property ownership becomes a legal device that draws lines around subject and object – the subject being the persons with interest in the land and the object being the land itself. When combined with MacPherson’s (1978) argument of property as a right to exclude, we begin to see the outlines of an understanding of property as a power relationship defining insider/outsider status as well. Insiders are those whose ownership title allows them to enclose their property to prevent non-owners from accessing it and its value. Insider status also allows the owner a different relationship to the state, giving him or her a degree of protection from coercive state power through protections of property rights enshrined in law. The role of property therefore, especially for geographers, is not simply a legal category defining rights and ownership, but a fundamental process that governs social and political life (Roy 2003; Blomley 2003, 2004, 2017). Land banks, through the practices described later in this dissertation, are able to intervene in the transfer and ownership of property precisely because it is a process – one that land banks critique through fighting speculation.

Based largely on the foundational work of Nicholas Blomley and Ananya Roy, geographers have more recently begun engaging with property more deeply as both a subject of analysis and as a structuring process, particularly in urban settings. Property has long been seen as important part of political economic analyses of cities (Harvey 1989, 2009; Christophers 2010, 2016). Under capitalism, private property is the means through which wealth and value are produced. By assigning ownership rights to land, and thus turning land into property, the state guarantees that value generated by the property accumulates to the owner (Harvey 2007).
An understanding of the relationship between property, subject, and capital has led to more recent work that seeks to examine the ways in which property is also racialized and subject to struggle in urban settings. Sara Safransky’s recent work in Detroit examined how attempts to turn vacant land into urban agricultural spaces came into conflict with collective theories of urban land use (Safransky 2017). Struggles over land and concomitant notions of ownership are central to property’s dual role as an object, or thing, that can be possessed and a set of relationships that shape the way that thing is used, sold, and understood (Correia 2013). As struggles usually involve social movements at multiple scales, property is increasingly used by geographers as a lens through capitalist social relations are reproduced and transformed, particularly with regards to race, and by extension, class (Ranganathan 2016; Bonds 2018). The work of land banks concerning the re-circulation of property within capitalist market contexts fills and important niche within this literature. With the exception of some of Blomley’s work on the British Columbia treaty process (Blomley 2015), the process of producing property as a marketable commodity is often either taken for granted or treated as a black box.

Earlier in this dissertation, I explained how land banks are enabled as non-profit organizations with state like authority to acquire property through tax foreclosure and other means. Though the legal maneuvering that allows land banks to function seems complex, they enact a straightforward set of principles. Recall that Jim Rokakis, a leading figure in the Ohio land bank community, framed land banking as a corrective to capitalism’s worst speculative tendencies that destabilize neighborhoods, and make investing in homeownership more risky than he thinks it should be. For Blomley (2003), private property is a hegemonic concept that conceals the complex sets of social relations that produce it. Land banking is a window into those relations. When a land bank acquires a property, particularly through tax foreclosure, they
expose the various institutions and individuals who have some interest in that property: the tax
delinquent owner, the government that relies on tax revenue generated by that property,
eighbors whose own investments are threatened by declining property values, interested buyers,
and finally the land bank itself. Even in the context of a “failed market” and an “irresponsible”
owner, the land bank’s activities show how unsettled property is. Land banks try, to varying
degrees of success, to “re-settle” the properties they acquire by making them more attractive for
private investment by clearing debts, encouraging physical rehabilitation, and ensuring the
generation of tax revenue.

Land banks generally operate in places where the dark sides of private property
ownership have been exposed for all to see. When land banks justify themselves as needing to
intervene in a crisis of tax delinquency and abandonment – a theme I have shown that goes back
to their earliest beginnings in the 1970s – they show how private property, conceptually, has
many characteristics that disincentivize collective responsibility for people’s well-being.
Syracuse’s land bank is a good example of this. Unlike Cleveland, they lacked the
immediateness of the financial crisis to justify a need for a land bank, instead relying on a
narrative of long-term decline in the payment of taxes by property owners. On a technical level,
the city’s lack of consistent enforcement of tax payment helps explain this. However, more
fundamentally the problem lies with private property and private property as a means of wealth
production. The profit motive of capitalism forces a property owner to maximize their financial
gains and to minimize their financial losses, of which taxes are only one part. Land banks
correctly identify the flaw in this aspect of capitalist logic: when enough property owners seek to
minimize their losses through the non-payment of taxes, there are clear negative consequences in
the form of decreased government revenues, underfunded services, and eventually, austerity-driven decline.

Addressing tax delinquency is only one aspect of how land banks intercede in the social relations of private property; another is through the enforcement of renovation requirements. When land banks identify different types of speculation and label some as negative, they speak to a normative understanding of what it means to be a property owner. As state earlier, speculation is endemic to how capitalism functions in general: any investment is essentially a bet on future profits. How an investor (including every owner-occupant) chooses to secure that bet is where the land bank intercedes. A “milking” speculator (Mallach 2014) follows the same capitalist logic laid out above: maximizing profits and minimizing losses. They are able to do this because of the rights afforded to private property ownership (Blomley 2004; MacPherson 1978a). When Katelyn Wright of the GSLB emphasized to me the need for the land bank to have “site control” she was not only describing the need for legal and physical control over property in order for the land bank to work, she was implicitly calling for the land bank to intercede into the individual rights of property owners. MacPherson’s (1978a) vexing explanation of property as a right not only to exclude, but to also not be excluded, is instructive here: land banks understand that there are collective rights embedded in the concept of individual property ownership. The ability for one owner to realize a profit is dependent to some degree on the actions of his or her fellow property owners. Land banks attempt to ensure that property owners “behave” correctly by renovating their properties and maintaining them, thus allowing other property owners to also realize the value of their investments.

Land banks seek to “re-settle” private property under what they see as ideal conditions: owners maintain their properties, make improvements, and increase their equity thus allowing all
other property owners nearby to do the same. However, they fail to overcome the disincentives inherent to capitalist property ownership. If an owner can make more money by not maintaining their property, they are likely to do so. The cycle of abandonment and disinvestment then begins anew because the contradictory tension between profit and use is maintained, even if it is briefly interrupted by the land bank’s work. History and the logic of capitalism helped produce a financial crisis that further devastated the housing market in places like Cleveland and contributed to a longer-running problem of tax delinquency elsewhere (i.e. Syracuse). While land banks can briefly interrupt this cycle by encouraging tax payments and enforcing renovations and improvements, they do not have the power or the will to overcome the incentives to profit from disinvestment and rent seeking. They could, however, do more – a topic I address in the concluding chapter.

Neoliberal State Restructuring and the Shadow State

As noted above, property is often understood as the outcome of a state-led process of enclosure and enforcement of ownership rights. As land banking is deeply involved in the process of property circulation, land banks must also be understood as being in relationship with the state, especially at the local scale, and with urban governance more broadly. According to The Dictionary of Human Geography, the state is a set of institutions that “exercise coercive power and governing capability over a defined territory” (Flint 2009). To exercise its power, the state operates through a variety of institutions and mechanisms, both formal and informal (Aronowitz and Bratsis 2002). Such a bounded and institutional view of the state, however, does fully explain the contradictions of everyday practice in those same institutions, nor how informal and formal institutions interact. As Timothy Mitchell argues (1991, 78), “Rather than searching for a definition that will fix the boundary [between state and society], we need to
examine the detailed political processes through which the uncertain yet powerful distinction between state and society is produced.” Similarly, Joe Painter (2006) argues that because defining the state is nearly impossible because of the diversity of things that states do, the state should not be thought of as an ‘object,’ but as a collection of practices that produce the “state effect.” This has two implications for land banks: their ability to mediate the social relations of property are similar, yet apart from, the state and their relationship to the state is often fluid in their day-to-day practice.

In this section, I argue that land banks are best understood as an evolution of the shadow state – an idea first put forward by Jennifer Wolch in 1990 to describe the rise of voluntary organizations administering welfare programs (in the US and UK) that were then undergoing devolution and neoliberal restructuring. As neoliberalism, a political and social project that see the market as the solution to social ills (Weber 2002; Harvey 2005), set in motion the process of privatizing state functions, voluntary organizations began filling gaps in services the state had abandoned (Gilmore 2016). Instead of thinking of the shadow state as voluntary organizations that fill gaps in state services, In this section I argue that land bank practices are an evolution of the shadow state concept that moves beyond the state abandoning services to sharing them in a contingent way with near-state actors.

Conceptually, the shadow state and neoliberalism may appear to be fairly overlapping ideas, but a closer look at how the terms are defined reveals that while they can be complementary, they diverge in several key ways. In this section, I briefly review how both terms have been used and the phenomena they describe and argue that while neoliberalism, insofar as it represents an ideology, provides a justification for changes in the structure and appearance of state apparatuses, it does not provide a useful framework for understanding how
land banks are part of an ongoing process of state restructuring. For such a project, the shadow state proves to be more instructive.

Part of neoliberalism’s usefulness, and indeed its difficulties, lie in the myriad ways the term has been defined, depending on the needs of the project at hand. Some of the most well-known uses of the term are embedded in a broadly Marxist critique of capitalism and the uneven geographical development that results from capitalist practices. For some, neoliberalism is both the extension of markets and the capitalist logic of competitiveness into heretofore un-commodified spaces combined with an aversion to the welfare state and other forms of collectivist wealth redistribution (Peck and Tickell 2002). Neoliberalism also describes an unfolding of policies and new social relations that degrade or destroy a pre-existing welfare regime and replace them with new market-centered approaches that support the continued expansion of capitalist accumulation (Brenner and Theodore 2002). Neoliberal state restructuring can also be thought of as one part of a broader regime shift involving new configurations of state regulations with a preference for public-private partnerships and less state oversight into economic relations and markets (Jessop 2002). Cities in particular are the focus of much of the early research into neoliberal practices, given the rising share of the overall population living in urban spaces, but also the particular ways in which neoliberal policies find their clearest expression in urban real estate markets and the ways in which state actors make urban land more amenable to the needs of the investor class (Brenner and Theodore 2002; Weber 2002). Relatedly, another key aspect of neoliberal states (at various scales) is a preference for the protection and expansion of private property rights and the privatization of formerly public goods and assets (Harvey 2005). Such variety and growth of definitional aspects of neoliberalism clearly demonstrate that it is not an internally coherent framework or guiding force (Hackworth
and Moriah 2006). Indeed, returning to Neil Brenner and Nik Theodore’s (2002) explanation of neoliberalism as a process instead of a “thing,” what does become clear is that neoliberalism is a convenient shorthand to explain an ongoing set of changes to market economies, governance, and social relations in the post-WWII era (and perhaps more specifically since the 1970s). These changes can be broadly considered a rejection of the liberal egalitarianism of Keynesian capitalism in favor of a harsher flavor of classical economic liberalism championed by economists like Milton Friedman that position the state as a guarantor of market exchange and protector of private property (Hackworth 2007; Harvey 2005).

Neoliberalism as a framework has also come under critique from the left for its many definitional contradictions, and an unclear usefulness for identifying historical changes in political economy over the past century (Dunn 2017; Storper 2016). Some have gone so far as to suggest that rather than the retrenchment of the state, neoliberal capital has instead hijacked state power and directed towards more and oligarchic ends (Mirowski 2013). None of the definitions in the previous section fully define what neoliberalism looks like. Indeed, several of the authors readily admit that neoliberalism in practice often fails to even remotely adhere to the tenets of the theory. Instead, neoliberalism (as a process) exists at a level of abstraction often divorced from the conditions on the ground it purports to explain. Perhaps as a consequence of its Marxist roots, neoliberalism as a critique of existing socio-economic relations is better understood as a broad tendency in the capitalist system towards greater expansion of markets for the purposes of privately controlled accumulation, as well as a historically contingent set of practices that has emerged only recently in the world economic system. It is also further important to note that neoliberalism should not be confused with capitalism as a whole. For instance, the necessity of private property for capital has not changed. What has changed is the more forceful ways the
Neoliberalism, therefore, remains a debated concept and its effectiveness at describing and explaining current governance practice is contested, with some going so far as to argue that we have entered an era of post-neoliberalism (Peck, Theodore, and Brenner 2010). Crucially, by organizing an intervention into speculation, land banks resist the “ideological fetishization of pure, perfect markets as superior allocative mechanisms for the distribution of public resources” that is common to neoliberal policy (Weber 2002, 520).

The emergence of land banks during this period is not coincidental. After a period of nearly forty years of direct federal involvement in the redevelopment of cities – urban renewal – the roll back of state-led initiatives left a void in the management of vacant, abandoned, or otherwise disused property and housing, particularly with regards to post-industrial cities (Teaford 2000; Goetz 2013). In the immediate post-war period, the state functioned first and foremost (in the realm of housing and property) to even out demand by providing resources directly to low-income, working class people, in the form of public housing projects (Schwartz 2014). As neoliberal transitions took hold by the 1980s, the state’s role was transformed to one that enabled market-led initiatives to provide housing, and regulate property, for profit. Land banks emerged under conditions of roll-back, roll-out neoliberalism (Brenner and Theodore 2002) where the state’s powers of tax foreclosure were being reconfigured to promote redevelopment. However, while land banks exhibit some neoliberal characteristics, and certainly owe their existence to neoliberal logic, using “neoliberal” as a sole descriptor masks their complexity and fails to capture the reality of their work (c.f. Rosenman and Walker 2016). This is where the shadow state becomes a useful concept.
In the late 1980s, around the same time scholars were beginning to examine the emergence of neoliberalism, researchers looking at public policy noticed how voluntary non-profit organizations began shouldering more of the burden of providing social services. The term they devised, the shadow state, describes institutions that shoulder collective service responsibilities formerly held by the state and administers those responsibilities outside traditional democratic practice (Wolch 1990). However, shadow state institutions are still formally and informally controlled by the state (Mitchell 2001). Shadow state organizations were most often associated with groups that engaged in social service provisioning – the traditional purpose of the welfare state. The shadow state’s rise was directly connected to ongoing roll-back/roll-out neoliberal governance transformations. As a matter of practice, shadow state organizations are often non-profit organizations that operate alongside the governmental agencies (Fyfe and Milligan 2003). They are also sometimes referred to as voluntary organizations in that much of their work is accomplished by unpaid volunteer staffs, even though administrators may still draw substantial salaries (Cope 2001).

Recent engagements (Trudeau 2008; Gilmore 2016; Rosenthal and Newman 2018) with the shadow state have attempted to expand on the earlier focus on poverty-servicing towards other areas of governance. At least one study documents the various connections between non-profits and local government agencies, demonstrating how the shadow state is a relational construct made up of sometimes contradictory linkages between state and non-state actors (Trudeau 2008). Others have usefully shown how non-profits now constitute a substantial share of economic development activity within cities, to the point of directly managing the provisioning of housing and other physical infrastructure (Fraser and Kick 2014). In many ways, these developments are consistent with observations that the neoliberal governance framework is
often not applicable to all instances of government action, and the continued existence of
initiatives that do not fit neoliberalism’s market-first framework (Hackworth and Moriah 2006).
Despite the growth of interest in shadow state activities beyond social service provisioning
towards urban development, there remain certain consistencies that are useful for understanding
land banking. Among them is a focus on politics and the ideology of what Foucault called
governmentality – a bureaucratization of governance to the point where the act of governing
becomes a goal unto itself (Foucault 1991). In other words, the purpose of state-led or non-
profit-led housing development strategies transforms from guaranteeing shelter, to being
efficient at leading efforts to develop housing. When the goal of governing becomes self-
referential, the door is open for shadow state organizations to begin to mediate the relationship
between the state and its populace in ways that were not necessary in the past (Cope 2001).

It is difficult to place land banks as either an element of the state or as a shadow state
organization since they have characteristics in common with both. As explained in Chapter 4,
land banks are enabled by and sometimes resist neoliberal tendencies: they are part of a trend of
devolving state responsibilities to non-profits, but some of their work resists the market-oriented
orthodoxy of neoliberal economics. Part of the difficulty of placing land banks along a spectrum
of “formal” state to shadow state is due, in part, to the variety of activities that land banks engage
in and are legally empowered to do. For example, land banks’ ability to acquire property as a
result of tax foreclosure is a devolved state responsibility: absent a land bank, governments can
auction properties, but a land bank expands on this power to re-sell property in more traditional
ways or hold it for future use. At the same time, some other programs, such as engaging in
affordable housing development as the CCLRC does, are common roles for non-profit
organizations and do not require any modification of the state’s role.
To begin to resolve the difficulty of the relational position of land banks vis a vis the state is to recognize what they do as part of a heterarchical network of state and near-state actors. Erik Swyngedouw (2005, 1992) explains this as “governing beyond the state” where governance is organized around a set of institutional arrangements between the state, markets, and civil society that interact horizontally. Building from this definition, some shadow state entities like food banks inhabit a similar space where the state, community organizations, and similar entities are constantly negotiating their relations in order to govern (Rosenthal and Newman 2018). Their state-like powers, adjacency to the state’s role in enforcing private property rights, and role as economic developer or planner make land banks shadow state institutions. At the same time, this position is guided mostly by the processes land banks use to accomplish their goals, and the procedures they modify on behalf of the state. Land banks did not invent tax foreclosure – such a process was already something governments engaged in. Land banks renegotiated the relationship between the state and taxpayers by making themselves responsible for tax enforcement (to varying degrees) and altering some of the legal details about how it works. Requiring renovations prior to sale is something common to private real estate transactions – land banks scale this process up and incorporate it into a broader program of “unproductively used” land recycling. Holding land, something every land bank does to different extents, is another process common to real estate speculation. Land banks, in theory, try to ensure the benefits of such speculation are returned to communities through highly regulated and transparent sale practices. Rather than inventing new practices, land banks assemble different processes related to property under their own jurisdiction with the permission of the state at different stages.
Land banks often emphasize flexibility in their work, but are vague on what that might mean in practice (Alexander 2015; Sage Computing 2009; Heins and Abdelazim 2014). Their discourse of flexibility is similar to observations made by Rosenthal and Newman (2018) about public-private food assistance program in New Jersey where procedures and programs were constantly renegotiated with partner organizations and the local government to meet changing needs. Instead of thinking of the state and shadow state as institutionally restricted to certain roles that might change hands between them, land banks highlight an early observation by Wolch (1990): shadow state institutions are dialectically related to the state in that neither is totally independent or dependent on the other. They are defined by the processes they use to carry out their operations: tax foreclosure, property management, real estate transactions, and so on. This makes their role more fluid and open to adaptation to different circumstances and helps explain why they have been adapted to function in very different historical and political contexts. For example, the same set of processes applies in Cleveland, where some neighborhoods bore the brunt of bank foreclosures, as well as Syracuse where long term neglect of tax enforcement led to a glut of delinquent properties. Land banks bring together existing powers and property-based governance processes under their one umbrella organization with the legal authority to deploy those processes how they see fit. With this understanding, there is little reason to not expect land banks to continue growing in popularity beyond the severe post-industrial circumstances under which they arose: even though the deteriorated housing stock and poorly functioning markets of Cleveland and Syracuse might make their role more apparent, the same sets of processes occur everywhere capitalism defines property relations.

Instead of thinking of land banks as traditional shadow state institutions, their work and their responsibilities stretch the definition slightly in an important way. In discussing the prison-
industrial complex, Ruth Wilson Gilmore (2016) points out that private prisons and related contractors, as shadow-state non-profits, do business with the state. Land banks go one step further and do business for the state, but in a way that does not involve what Gilmore describes the abandonment of state responsibilities. For example, in the case of land banks, the state does not totally abandon its role as tax enforcer, it merely selectively delegates the process of tax foreclosure to land banks in some instances. Beyond providing a service (which land banks certainly do), they have taken on some aspects of a regulator of property, while still subject to oversight by the state. It is also important to note that despite the appearance of heterarchy between the state, land banks, partner organizations, and the market, this is not entirely the case. As pointed out earlier, land banks remain subject to the logic of capital and are ultimately responsible for following laws and rules laid out by the state in their operating agreements. Far from being totally heterarchical, land banks exist in a complex, often contradictory, relationship with the state and other non-profit actors.

Productive Use of Land

The idea of “returning land to productive use” figures prominently in the missions of nearly every land bank. Regardless of how they phrase it, land banks see vacant and abandoned property as unproductive: if it is tax delinquent, the property does not produce revenue for the state. If it is abandoned, the property is not fulfilling some social need like habitation, nor is it fulfilling an economic need such as food production. If they are not maintained, any structures on the property may depreciate or lose monetary value. All of these characteristics are seen by land banks as having negative external consequences on neighborhood stability, real estate markets, city budgets, and overall urban vitality (F. S. Alexander 2005, 2015; Mallach 2006, 2014; Heins and Abdelazim 2014; Gillotti and Kildee 2009). While “productive” can be thought
of as the opposite of the above characteristics, there is more to productive use as a justification for state interventions than reversing the physical signs of abandonment. This section explores this literature in more detail.

The idea of productive use invokes the concept of production in general – a topic well studied by scholars in the Marxian tradition (inter alia Marx 1976; Smith 2008; Harvey 2009). Reviewing this entire body of work would fill several volumes, but I wish to focus on several key themes that relate to land banks and housing. For Marx, use and productivity exist in a dialectical relationship: the value of a given commodity has two aspects that are always in tension with one another, those of use and exchange (Marx 1976). Use values are those derived from a commodity’s inherent usefulness to somebody, whereas exchange values are those that are derived from the ability of commodities to be bought and sold through markets. In order to turn property into a commodity, it must be “valorized\(^\text{104}\)” – its exchange value must be realized through some set of processes or actions. Under capitalism, land becomes valorized when it is productive – a house is built upon it and sold, crops are grown and marketed, etc. The role of the state in the valorization of property is often thought of as supporting the needs of capital, or in other words, supporting through law and coercion those policies that allow people to realize profits from property ownership through a variety of means (Marx 1978; Aronowitz and Bratsis 2002). For geographers in particular, David Harvey’s theory of accumulation by dispossession has become one of the more common ways of describing those processes by which the state supports profit-making through privatization (Harvey 2004).

\(^\text{104}\) The term Marx uses is the German word \textit{verwertung} which has no direct translation, so the French \textit{valorization} is usually substituted. In \textit{The Grundrisse}, the English translation uses phrases like “the productive realization process” to describe what the later Capital called valorization.

https://www.marxists.org/archive/marx/works/1857/grundrisse/ch10.htm
In the United States, the history of these state-led efforts to support property-driven profits most relevant to land banking is that of housing policies at different government levels. At the federal level, The Housing Act of 1949 provided funding to cities for the elimination of “substandard” housing and its replacement with newer structures, as well as for the provisioning of public housing in a program called urban renewal (Anderson 1964; Teaford 2000; Pritchett 2003). Urban renewal defined the middle part of the twentieth century for U.S. cities as whole neighborhood were razed in the name of redevelopment and progress in the form of new housing, civic centers, highways, and plazas that remain dominant features on the urban landscape today (Teaford 2000). Urban renewal continued until Richard Nixon signed a repeal of Title I of the Housing Act of 1949 in 1970, paving the way for its replacement with community development block grants in 1974 under Gerald Ford (Schwartz 2014). The transition from large-scale federally funded urban reconstruction to smaller decentralized block granting occurred around the same time the early St. Louis LRA and Cleveland City Land Bank were first implemented.

Whereas productive uses under urban renewal were driven by the demands and requirements of federal government funding, the post-urban renewal era in which land banks were founded was defined by devolution of powers to define “productive use” to lower levels of government, while the backdrop of market demands only grew in prominence. Land banks are thus able to consider many different productive uses, while having to negotiate tensions between use and exchange. In a survey of land banks, the CCP found that the most common end uses for land bank properties were sales for residential habitation, side-lot sales to adjacent property owners, and sales to non-profit housing developers. Residential properties sold often have strict renovation requirements (Heins and Abdelazim 2014, 17). Side lots are typically parcels with no
improvements (i.e. vacant lots) that do not meet minimum lot dimensions required by building
codes for new construction (ibid). Regardless of the end result, productive use for a land bank
also means ensuring the property has a higher likelihood of generating and sustaining tax
revenue. Land banks accomplish this by clearing tax debts when they acquire properties through
tax foreclosure and sell them to a pre-screened buyer who will presumably pay their taxes (F. S.
Alexander 2015).

A Three-Part Framework for Understanding Land Banks

Setting aside some of the differences in legal details, there are three broad processes that
every land bank uses to do their work: they must be legally enabled to acquire property using
state power; they use well-established market-based real estate practices to renovate and sell
properties; and they revalorize deteriorated properties through a variety of technical means.
These processes map onto three broad concepts interact to produce land banks as entities: the
primacy of property development as an economic driver in cities; the devolution of state
responsibilities for housing and development towards non-profits (the shadow state); and
capitalism’s role in framing productive use of land. There are certainly other frameworks that
can be used to frame land banking, such as the history of tax policy and their relationship to
housing and property market changes (F. S. Alexander 2000; Fujii 2016). However the three
areas above not only help frame how land bankers understand their work, but also allow us to
make predictions for the future of land banking, and how best to assess their effectiveness.
Figure 29 above illustrates the three-part framework I use to understand the importance of land banking. Land banking is dependent on, and derivative of, state-enforced private property regimes. When acquiring properties through tax foreclosure, land banks intervene in a cycle of property ownership and transfer defined by the rights afforded to private property ownership under capitalism. Furthermore, land banks engage in practices that further commodify (or revalue) real property – practices that are enabled by neoliberal state restructuring. The state, dependent to varying degrees on property taxes for revenue, has a vested interest in ensuring property owners pay their taxes. To enforce this, the state has the power to seize properties from owners who fail to pay. With a land bank in place, this enforcement power is thus relegated to a near-governmental entity with expanded powers to not only ensure the payment of taxes, but also to enforce renovations and upkeep in a process of re-valorization.

The history of post-war urban development in the U.S. cuts through all three parts of this framework. As I described in more detail in Chapter 3, land banks emerged under a particular set
of historical, political, and economic conditions in the early 1970s – specifically changes taking place after the end of urban renewal. Regardless of the era, each time a land bank was proposed or founded, the planners and officials involved had to take steps to identify a problem to be solved. In a comparative study of Chicago’s south side and the banlieues of Paris, Wacquant (2007) explained how “the ghetto” was conceptualized in popular and official discourse through the systematic defamation of place – a concept he called territorial stigmatization. In order to target particular cities, neighborhoods, or other places for redevelopment, they must first be labeled as being in crisis (Slater 2017a, 2017b). Land banks accomplish something similar when they identify those properties they need to acquire. While tax delinquency and/or abandonment are the immediate observable conditions land banks respond to, by acquiring those types of properties they become part of a broader set of social relations that, in the words of Eric Clark (1995, 1489), “…form the power struggles involved in the creation and capture of values in the built environment.”

Stigmatizing neighborhoods has deep roots in urban planning history, and is strongly tied to the urban renewal practices that preceded the first land banks in the 1970s (Hall 2014). Under a language of “blight,” planners and other city officials would declare neighborhoods to be obsolete due to a decline in physical conditions (such as poorly maintained housing) (Weber 2002; Hall 2014). In effect, blight became a discursive tool for justifying wholesale neighborhood demolition and reconstruction – reconstruction that was often undertaken to meet the needs of urban land speculators, housing developers, and capital more generally (Weber 2002; Beauregard 2003). Blight also took on an explicit racial dimension when planners and other officials would disproportionately target minority neighborhoods for demolition as a justification for relocating those that lived there (primarily African Americans, but also Jews and
other populations not considered white at the time) to less desirable neighborhoods with lower quality housing farther from the to-be-redeveloped city center (Hall 2014, 277). Land banks emerged when the urban renewal period was ending, but the need to justify their actions remained tied to the rhetorical practice of stigmatization. Crucially, their labeling of properties as in need of intervention became less territorial over time and more focused on owner behavior, financial characteristics (like tax status), and capacity to attract new buyers (see Chapter 3).

Drawing on Schumpeter’s notion of “creative destruction,” Weber (2002, 522) writes, “Creative destruction captures the way in which capital’s restless search for profits requires constant renewal through gale-like forces that simultaneously make way for the new and devalue the old.” The question land banks in the 1970s began to ask was how to “make way for the new” without neighborhood-scale urban renewal. Their answer was to rethink how to stigmatize property-based behaviors like making timely tax payments.

In the 1970s, tax delinquency was identified as a problem in St. Louis and the properties labeled as in need of new, responsible, owners who would pay their taxes (recall that “responsible” often meant a married straight couple). The solution was the land bank as a facilitator for urban homesteading. Properties and owners were thus stigmatized for not generating tax revenue and facilitating capital flows through upkeep and renovation – two characteristics the land bank worked to address. By the time contemporary land banks began operating in the mid-2000’s, promoters like the CCP continued to stigmatize tax delinquent property but re-scaled their critique to encompass the entire state apparatus that covered tax collection. The solution was a new non-profit land bank outside the city government structures but enabled to absorb some government processes in order to revalorize properties they identified as distressed (itself a stigmatization). Reaching back further in the twentieth century,
land banked neighborhoods tend to also be those that were redlined (Chapter 5) – another more overt and racialized form of territorial stigmatization (Slater 2017b). To summarize, stigmatization – identifying areas as in need of revitalization through defamation and other discursive means – enables land banks to justify their interventions. But ultimately who is served by these interventions?

It is not enough that land banks justify their work through labeling some properties as in need of revitalization in order to return to productive use. They do this work under the logic of capital accumulation. Slater (2017a) points out that areas labeled in need of “fixing” are often then made to be reincorporated into the real-estate circuits of the city as a precursor to gentrification. This reincorporation of properties into the real estate markets, as land banks work to do, may take advantage of rent gaps in some instances (Smith 1979; Slater 2017a). For Smith, the rent gap “is the disparity between the potential ground rent level and the actual ground rent capitalized under the present land use” (Smith 1979, 545). Two caveats before proceeding. First, rent gap theory is not meant to be predictive of gentrification, nor can it be since measuring ground rents in real time is impractical (Slater 2017a). Second, and relatedly, ground rents under the rent gap theory are abstractions and shouldn’t be conflated with “contract” rent – that actual rents exchanged between tenant and landlord (Clark 1995; Hammel 1999). Land banks attempt to find, or perhaps produce, rent gaps by enforcing renovation requirements (often in excess of minimum building codes) as a way to increase tax revenue and return properties to “productive use.” This does not mean that gentrification is the goal of land banking, nor does it mean that gentrification will happen in land bank areas. However, rent gaps help explain the pattern of land bank activity seen in this analysis as they sell properties in marketable areas.
In the previous chapter, I showed how the GSLB facilitates capital flows within Syracuse’s neighborhoods by supporting renovations and homeownership in areas with relatively low incomes, to the point where some census tracts show investment levels above median household incomes. Gentrification, as a way of describing the flow of capital through the built environment, is thus facilitated by land banks as they work to revalorize property and reintroduce it to “correctly functioning” real estate markets. There is no evidence to suggest that displacement of current residents coincides with this process, but the effects of private capital flows into low income areas should be considered more closely by land banks and their promoters.

Conclusion

Land banks are enabled by three intersecting themes and developments in urban governance: the primacy of privatized landed property, the neoliberal turn that enabled the devolution of state powers, and a capitalist understanding of productive uses for land. Cutting through and across these themes is how land banks, among others, identify their properties and sites for their work through a process of stigmatizing particular forms of speculated property. Land banks likely see their work as more objective: tax delinquency and abandoned properties are measurable problems to be addressed. However, they go one step further by singling out speculation on such properties and targeting the processes that allow that speculation to occur, and working from a position that it has a negative impact on cities and neighborhoods. This is inherently subjective insofar as the speculators that land banks target are engaging in behaviors that are sanctioned by market logic. This last point also makes land banks’ anti-speculative position inherently political and is why they appear to resist the neoliberal impulse towards favoring market-based activities. In other words, through targeting speculation, land banks
gesture towards anti-capitalist politics, even if they do so gently and incompletely. By rhetorically stigmatizing some speculative behaviors, land banks attempt to carve out a middle ground where they attempt to resist what they see as the worst aspects of the “free” housing market while ultimately allowing other market-based activities to continue.

While this might appear as though land banks only engage in a rhetoric of stigma, the previous sections of this dissertation showed that there are observable truths to their claims. Properties in cities like Cleveland and Syracuse are deteriorated and, in some cases, unsafe to live in. Housing has seen historic disinvestment and cities do suffer when their tax revenues decline. However, the re-scaling of territorial stigma to a stigma of speculated property and process helps justify land bank interventions, even as they take a position that forces them to confront the limits of their work. Their political position of resisting speculation but relying on markets to sell and renovate what they acquire also opens land banks up to a critique that they are inadequately addressing abandoned housing. Critics like SUN and members of the Syracuse Common Council noted that the GSLB was “not doing enough” to promote the redevelopment of its properties. Land banks make clearly articulate that speculation contributes to blight and that by targeting speculators, land banks are in a position to rehabilitate blighted properties. However, speculation is only one part of the problem – addressing the conditions under which properties are rehabilitated, and the neighborhoods that receive priority, remain poorly addressed by land banks.

Chapter 7: Discussion and Conclusion

*Kenopsia (n.): the eerie, forlorn atmosphere of a place that’s usually bustling with people but is now abandoned and quiet—a school hallway in the evening, an unlit office on a weekend, vacant fairgrounds—an emotional afterimage that makes it seem not just empty but hyper-empty, with a total population in the negative, who are so conspicuously absent they glow like neon signs.*
Introduction

This project began because of a difficult to describe fascination with abandoned places. Such an interest is so difficult to describe, and yet so widespread, that one popular website of neologisms (see epigraph above), decided to invent a word – kenopsia – to explain it. Walking through abandoned properties with the GSLB certainly evoked this feeling, but yet it is still not quite satisfying as an explanation as to why we should care about this problem. What is more unsettling than a feeling of kenopsia is realizing how profoundly unjust the landscape of abandonment truly is, especially regarding housing. One cannot encounter the neighborhoods on the west side of Syracuse, or the Hough neighborhood of Cleveland, or the Northside of St. Louis, without coming away with at least a suspicion that something is deeply wrong with the arrangement of abandonment in U.S. cities in the 21st Century. To understand housing abandonment, we have to look beyond the feelings of kenopsia and beneath the surface appearance of abandonment to understand the implications for cities today.

This project operates from the premise that by examining the responses to a phenomenon, we can begin to understand how those responses shape our understanding of the phenomenon, as well as how it might unfold in the future. In this case, the phenomenon is the abandonment of housing in post-industrial cities and the response, in recent years, has been to create land banks in more than 200 cities across the U.S. I designed this dissertation to answer three interrelated questions:

1. What social, political, and economic conditions led to the development of the first land banks in the 1970s?
2. How do land bank employees – land bankers – frame and understand their work?

3. What are the results of land banking in the neighborhoods in which they are most active and what do the results of land banking explain about how they operate?

I approached these questions from a mixed methods perspective and designed the questions themselves with the intent of addressing each with a different set of techniques in order to comprehensively explain how, and why, land banks have become a common policy solution to property tax delinquency, housing abandonment, and financial speculation in low-income rental-majority neighborhoods. Since a comprehensive look at every land bank would be impractical, I chose three cities that have implemented different models of land banks as representative examples: St. Louis, Missouri; Cleveland, Ohio; and Syracuse, New York. St. Louis has the oldest known land bank – the Land Reutilization Corporation – which began operating in 1972. Cleveland, uniquely, has two land banks: a municipal version inspired by the St. Louis experience which began operating in 1976 and a new city-county non-profit agency founded in 2008 (the Cuyahoga County land bank). The GSLB is representative of the newest “wave” of land banks in New York and began operating in 2013. As the oldest two land banks, the St. Louis and Cleveland city examples form the core of addressing research question 1 (the history of the land banking idea), while the Cuyahoga County and Syracuse land banks address research questions 2 and 3. This concluding chapter addresses the challenges land banks face as they continue to be implemented across the U.S., and posits future possible directions for land banks to continue developing as a tools to counter speculation as well as lay out directions for future research.

Where Do Land Banks Go from Here?
The future of land banking can be divided into two broad categories: one is technical, or related to the legal mechanics of how land banks operate; the other is conceptual, or related to how land banks see themselves meeting their sometimes unclear goals. The historical trajectory of land banking and the contemporary landscape of shrinking cities under capitalism gives rise to these two categories. When the St. Louis LRA was implemented in 1972, its director and champion Joseph Backers was facing a changing ecosystem of urban development. The U.S. federal government, which until the Nixon administration had funded urban renewal, slum clearance, and urban highway construction, was no longer able or willing to continue those programs. Instead, the 1970s ushered in an era of neoliberal austerity that largely continues today – one where cities compete for economic growth, jobs, and grant funding. The LRA was implemented at the very start of this era and embodied several of the tendencies that would continue to develop and evolve through the 1980s, 1990s, and beyond, in particular limited budgets, lofty goals (re-introducing thousands of vacant properties to the market), and a strategy of targeting development activities (setting up restrictions on vacant property redevelopment and directing renovations). Embedded within these currents of history, land banks slowly responded through re-scaling and, eventually, narrowing their focus to the smaller but significant goal of limiting and directing speculative real estate practices. In short, land banks are emblematic of a shift in urban development practice from thinking about how property is used and who uses it (in the case of the LRA and its homesteading focus) to how property is processed and circulated within a complex financial and real estate market (the CCLRC and GSLB, among others). To be sure, contemporary land banks are still interested in how properties are renovated, but their center of attention has moved to the processes of speculation and the production of exchange values in real estate. This shift has implications for how land banks might continue to develop in
the future, alternatives for that trajectory, and continuing shifts in urban governance under a hegemonic neoliberal capitalism. This chapter addresses these topics, as well as future avenues for research.

**Technical Challenges for Land Banks**

Before addressing the conceptual limitations of land banking, I want to first point out challenges that land banks face that I uncovered through researching them. By technical, I mean those flaws or deficiencies in their current practices as I understand them, as well as challenges posed by current political and economic pressures in the U.S. Generally, the two most serious challenges to land banks are the mechanisms that fund their operations, and a structural inability to address the root causes of housing market instability.

With over 200 land banks now operating across the U.S., the ways they are funded vary greatly, but based on the examples of Ohio and New York, their funding can be categorized as a legal entitlement or subject to appropriation (much like government budgeting more broadly). In Ohio, land banks like the CCLRC are entitled to a percentage of late fees collected by county treasurers when tax delinquent property owners settle their debts (a more complete explanation appears in Chapter 4). This gives Ohio land banks a degree of financial stability not seen elsewhere (Heins and Abdelazim 2014). Land banks like those in New York are funded subject to annual appropriations from local governments as well as grants from other private foundations, or in the case of New York from the state government (Office of the New York State Comptroller 2016). As discussed in Chapter 4, subjecting land bank funding to local political processes means that there is always a chance that funding the land bank will always be considered among a host of other priorities, like funding the police department in the case of
Syracuse in 2017. This in itself is a challenge for land banks so funded, but regardless of stability, land bank budgets have to be considered in the context of depressed real estate markets.

Even if a land bank has secure funding (like Ohio), recall from Chapter 5 that land banks tend to hold more property than they sell at any given time. This creates a challenge, since those properties require some maintenance such as cutting the grass, keeping windows boarded up, and removing any dumped trash. In cold winter climates like Syracuse, this also includes snow removal from sidewalks in front of land bank owned properties as required by city ordinances. This sort of work was a constant topic at board meetings I attended in Syracuse, and while the costs vary from year to year, they make up a significant part of the land bank budget. Despite their non-profit status, land banks are effectively corporations and subject to the same accounting and budgetary practices of any other company. As such, they own a substantial amount of property in markets that see little growth in real estate values, which means they face the possibility of negative balance sheets: their properties stop being assets and become liabilities. This could become an acute problem if their sales drop for any reason. In short, land banks anywhere will always face the possibility of insolvency because of the nature of the work they do accumulating a great many properties for which the sales potential is low and in markets that have no guarantee of growth.

The problem of markets also speaks to the second technical challenge land banks face: a problem of scale and authority. In each generation of land banking, land bank promoters have sought to re-scale the problem of tax delinquent and vacant property. In the 1970s, the LRA accomplished this by treating housing redevelopment as a city-wide problem as opposed to the neighborhood-based program of slum clearance and urban renewal. Instead of one neighborhood or one housing development, the LRA saw the entire city’s housing stock as open to land
banking (or at least those that were tax delinquent). By the twenty-first century, land bankers turned towards the process of property circulation and its financial characteristics as the scale they would operate at. More geographically, contemporary land banks are also regional authorities and have a jurisdiction that extends to the county-level. Each time, this re-scaling was seen as important to accomplishing the land bank’s goals. While they are generally correct in seeing scale as important, even the focus on process that contemporary land banks hold is inadequate.

The CCLRC is a good example of the scale problem. Founded on the heels of the sub-prime mortgage crisis, the CCLRC owes its existence, in part, to the financialization of housing and property. As far back as Friedrich Engels’ *The Housing Question*, scholars and activists have long recognized housing and property’s dual “nature:” as an integral part of humanity’s material existence and as a financial instrument and source of wealth (Engels 1935; Schwartz 2014; Madden and Marcuse 2016). Capitalism has always favored property’s financial aspects – its exchange value – over uses. Land banks, despite their goal of limiting speculation, exist in a world where the financialization of housing and property, along with the financialization of everything else, is firmly entrenched – a fact that is directly responsible for the sub-prime mortgage crisis that the CCLRC was responding to. The circumstances of financialization are far beyond the scale at which any land bank operates at because housing and property finance are now fully globalized (Albet and Benach 2018; Stein 2019). While the goal of limiting speculation is worthwhile, land banks will always be in a position of reacting to forces beyond the city or county that are shaping the real estate markets under which we all live. In other words, the crisis of unaffordable housing in New York City is just as relevant to land banking as the crisis of abandonment in Cleveland since the result from the same set of market practices and
logics. Land banks, no matter how successful they are at countering the worst forms of speculation, will always be challenged by the same market forces that produced that speculation in the first place. They are incapable of directly challenging the global financial marketplace and are thus always at risk of being swamped by it in another major crisis.

Conceptual Challenges faced by Land Banks

While most land banking policy guides produced by the CCP frame land banking in technical terms as a response to tax delinquency, speculation, and abandonment of property, I found two broad conceptual motivations for land banking. One was provided by Jim Rokakis, the founder of the CCLRC when he discussed land banking as a means to stabilize owners’ investments in property and thus stabilize neighborhoods being decimated by foreclosures. The second came from Katelyn Wright in New York when she framed land banking as a means to access and control certain properties being used as instruments of financial speculation, and control the outcomes of investment activity. Like the technical challenge of scale, discussed above, the contradictory nature of property under capitalism provides a substantial conceptual roadblock for land banks to realize both the stability of neighborhoods and control over the uses of property through rehabilitation and renovation.

As shadow state institutions, land banks exist in a liminal space between the market and the state and are constantly shifting between both. On one hand, they’ve taken on the role of managing vacant housing and enforcing property tax collection on behalf of the state in order to fund government services. On the other, they must respond to housing market demands for property in particular configurations, so they enforce renovation expectations and play to both the needs of the rental market and the needs of those seeking to own homes. In this section, I explore the contradictory nature of these demands and argue that land banks use their shadow
state position to attempt to navigate the contradictions inherent to housing under capitalism. Furthermore, they must additionally work through tensions and contradictions inherent to their own operational structures and the conflicting goals of supporting homeownership and limiting abandonment.

Capital and capitalism are replete with contradictions, and the ways people and institutions work through them reproduce capitalism as we know it (Harvey 2011, 2015). Land banks do not exist outside this system in general, but because they work with property and housing primarily, they encounter the contradictions of capitalism in a particular way. In its most basic form, capitalist housing must serve two competing goals. As humans, we need housing as a condition of both life and to reproduce ourselves as workers and people. The first is a biological fact: humans lack physical adaptations that allow us to survive the elements unprotected, so as living beings we require shelter as much as we require food and water. Indeed, food, water, and shelter are often considered among the most basic needs to which people have a right (Bratt, Stone, and Hartman 2006). At the same time, housing under capitalism is a commodity: it can be bought and sold and exists in the abstract as a thing that can be inherited and as a legal object to which we assign rights and responsibilities (Madden and Marcuse 2016). The tensions between these two characteristics of housing, as dwelling and human need, and as a commodity, have been observed since the earliest days of industrial capitalism. As Engels famously asserted, capital cannot resolve what he called “the housing question” (Engels 1935). Engels was interested in why working class housing in Manchester, England was so overcrowded, and in such poor condition, as to threaten the health and safety of the working class, and thus subsequently threaten the very workers needed by capital to man the factories. In many ways, this question remains important. With regards to land banks, they clearly articulate the proximate
causes of housing decay in their cities: rampant speculation, “predatory” landlords who extract value from housing through rents instead of appreciation, and the effects of poverty in general. However they fail to recognize the deeper problems of housing under capitalism, even as they seek to navigate the associated contradictions.

The clearest example of land banks encountering contradiction is the debate between members of the GSLB board of directors over the future re-use plans for a vacant storefront (see chapter 4). While not about housing, the building’s commercial zoning only served to bring the same set of classic contradictions between use and exchange value to the fore in a way that sales of vacant housing do not. The board was forced to decide between two positions that were not commensurate: accept a higher offer with a use plan that the community did not support; or accept a use plan the community did support, but with a lower offer. The land bank is legally a non-profit agency, so the logics of capital accumulation were expressed in a slightly different way than in a traditional marker transaction. During the meeting, the board did not present its arguments in a theoretical way of course, but in practical terms that demonstrated how the contradictions of capitalism can filter down into group decision making and the organizational structure of a fairly small non-profit organization. The board chose the higher offer because they understood that doing otherwise might threaten the long-term financial stability of the land bank. However, their financial stability is always in doubt to begin with because the non-commensurability between use and exchange in present in every housing transaction, even when the effects are not dramatically laid out. This problem is baked into the very mission of land banking. In practical terms, land banks are needed because of a large inventory of property in post-industrial cities for which there is little to no market incentive for purchase. The ability to extract value by way of appreciation does not exist because of broader market collapse. In other
words, under straightforward economic logic, it makes little sense to buy a derelict house since
the buyer would be highly unlikely to recoup the initial cost plus the cost of any repairs. Unlike
the rent gap of a gentrifying city, land bank neighborhoods see the opposite happening, even
though the internal conflict between use and exchange remains the same. While they may be
conscious of the negative consequences of gentrification, land banks seek to reverse the process
and effectively make the rent gap work as expected. In other words, they hope to reach a point in
the broader housing market where a buyer can invest in a low-cost derelict house, modestly
renovate it, and earn enough of a profit (realized as equity) to justify the endeavor – a situation
which now only exists in limited circumstances in places like Syracuse, St. Louis, or Cleveland.

The limits imposed on land banks by the contradictions of housing under capitalism filter
down into their own operations. Despite a clear preference for encouraging homeownership as a
form of social welfare for low-income city residents, land banks often sell their inventory to
landlords and investors (see chapters 4 and 5). It is tempting to read this fact as a sign of a hidden
agenda, or as an exposure of land banks’ more neoliberal commitments (c.f. Rosenman and
Walker 2016). However, to do so would overlook the practical ways in which land banks have to
navigate a sea of contradictions that force them to make uncomfortable choices. In his
examination of the professionalization of radical queer political groups, Myrl Beam (2018)
explains the ways in which activists seeking change often have to compromise and “make-do” in
the face of shifting structural challenges. Land banks, in spite of a very different focus, engage in
similar practices. It is clear from my conversations with land bank staff, and in observing two of
their major professional gatherings, that a strain of more radical progressive politics is present in
their work, if only in subtle ways. The idea behind housing as social welfare is problematic – one
need only look at the aftermath of the 2008 financial crisis to see what happens when millions of
low-income homeowners are exposed to the arcane workings of the finance economy. However, it is rooted, even tenuously, in the idea that people have a right to the security offered by housing. By this I do not mean physical security, but the ontological security of a place to call home, to rest, and to engage in all those activities scholars have come to call social reproduction. There is no single model to realize a right to housing, but land banks muddle through the competing interests of their ideals on the one hand and the demands of the market.

In making-do, land banks sometimes reproduce the same contradictory logics of the market. When deciding to sell to a higher bidder over a better use, they are also seeing to the long-term stability of their own organization which is embedded in a broader system over which they have little or no control. Their logic, which was partially articulated during the meeting, is that compromising occasionally allows the land bank to continue the rest of its work and that overall, Syracuse is better off having a land bank that functions most of the time as intended than not having one at all. Theirs is a politics of making-do in the face of profound structural injustice – injustices they are aware of at some level, if only through their identification of speculation as having negative effects on neighborhoods.

Addressing Challenges by Incorporating other Models for Property Re-use

Overcoming the technical challenges of scale and funding, as well as the conceptual challenges imposed by the contradictions of property under capitalism, cannot be overcome unless land banks move further away from relying on financialized markets to do the work of encouraging the rehabilitation of derelict and abandoned homes. Beyond the rent gap, there are few financial incentives to rehabilitate a long-abandoned house, but there are plenty of ways the same house could be put to use by those in need of housing. Land banks, in order to truly meet the goal of limiting speculation and encouraging the stability of neighborhoods, need to focus
their attention more on pathways to housing security. One possibility, already allowed by law in several state (notably New York) is the limited- or shared-equity cooperative (co-op). Typically used in the case of a traditional apartment building, limited equity co-ops are corporations controlled by residents of a building and which is the legal “owner” of the structure (Gallaher 2016). Depending on the arrangement, residents co-own their units or live there under a use agreement (similar to a lease) and have a share in the equity generated by the building, with the rest held by the cooperative collectively. Co-ops have been shown to preserve affordability, reduce incentives to speculate on housing, grow the wealth of low-income residents through shared equity, and ultimately stabilize communities by preventing or reducing evictions (ibid).

Setting aside the legal work needed to do so, land banks could theoretically transform themselves into cooperatives easily while maintaining their role as receivers of tax-foreclosed property. A cooperative structure would also better equip land banks to meet their goals of reducing speculation and stabilizing neighborhoods. Traditional co-ops are usually limited to a single building or complex, but land banks’ unique ability to assemble large numbers of properties cheaply means they are well positioned to adapt the cooperative model to a city-wide scale. Instead of selling houses to investors or owner-occupants, the land bank would act as the cooperative and residents would become shared owners – the land bank cooperative would maintain some equity interest which it could then use to further its goals and stabilize its finances. The residents would also become voting members of the land bank’s governance structure, potentially electing executives and managers and giving residents a say in the direction the land bank takes. As the land bank acquires property and “sells” it to cooperative owners, the co-op would grow in size to become a city-wide entity.
A cooperative structure resolve some, but not all, of the challenges land banks currently face. To the extent that land banks promote homeownership, they would need to become comfortable with a definition of “homeowner” that sees co-op shareholder residents as owners of a different sort. Co-ops are also more traditionally focused on affordability than promoting economic growth, so land banks would have to abandon growth as a goal as well. However the benefits outweigh the risks. As James DeFillipis argues, collective housing strategies like co-ops promote local autonomy and the stability of neighborhoods by sheltering owners, to a degree, from the market and its recurrent crises, in addition to building community through collective responsibility to one’s neighbors (DeFilippis 2004). Co-ops do not guarantee housing justice, but are better suited to the goals land banks claim to have than their current structure that leans towards a traditional real estate company model.

Another model that land banks could draw from is the community land trust (CLT). CLTs are non-profit organizations that own land and enter into long-term renewable leases with tenants and share a limited portion of equity with the tenants when they move out (Lowe and Thaden 2016). Land banks have worked with CLTs before, either as the broker for land or as partners for developing affordable housing – such interactions were the subject of two sessions at the 2016 Reclaiming Vacant Properties conference in Baltimore. In those sessions, land bank attendees acknowledged the utility of CLTs even as they recognized that land banks do not often operate in places where rising property values prompt the creation of CLTs to preserve affordability. Nevertheless, land banks could, and perhaps should, adopt some of the affordability goals of either co-ops or CLTs, insofar as both align with the stability goals of land banks.

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106 Field notes, 2016.
Future Directions for Research

For scholars of any discipline interested in urbanism, cities, and governance, land banks can no longer be overlooked as they have become a central feature of the circuits of real estate capital in post-industrial cities. Through this dissertation, I showed how land banks emerged in response to a particular transition in urban development, only to be made adaptable to other transitions many years afterward. These transitions are functions of both the historical circumstances that enabled land banks’ formation and changes to the structure and nature of urban governance. Both of these areas form the basis for potential future research directions.

Land Banks and Governance

In Chapter 6, I argued that land banks are emblematic of changes to the shadow state as it moves toward a more central role in the governance of cities. Instead of focusing on the provision of welfare and other services like other shadow state entities, non-profit land banks have taken a central role in the recirculation of property and housing. The state has always had a role in structuring property and setting the terms under which property is exchanged through the market (Scott 1998; Blomley 2003, 2004). Land banks have shifted part of this responsibility onto themselves and, as near-governmental organizations, are mediators of part of the property and housing markets in shrinking cities. More research is needed into other examples of this transition of the shadow state.

Land banks are often described as part of a “toolbox” of urban development practices and entities that has grown to also include private philanthropic foundations, universities, and wealthy individual donors, in addition to the usual suspects of real estate developers, chambers of commerce, etc. Future research should examine the web of interests and roles that these entities have been filling in cities that have been left behind by the forces of globalization.
Abandonment of property clearly produces “innovation” when it comes to reusing that property and in an era of state austerity, other entities have begun filling that role. However instead of roles or niches, land bank practices should force scholars to think of processes that the state engages in, and how those processes are increasingly shared among non-state or near-state actors. As more processes are shared – tax foreclosure, housing redevelopment, or infrastructure maintenance for example – the line between state, near-state, and non-state entities will become increasingly blurred.

*Land Banks, Historic Disinvestment, and Reparations*

By concentrating on the circulation of property, rehabilitation investment, and speculation control, land banks do not give enough attention to whom they are selling properties and where. In Chapter 5, I briefly discussed how land banks are frequently selling properties in areas that were redlined in the 1930s and where racial injustices persist today. Concurrently, most land bank cities were targets for urban renewal – itself another form of racialized injustice directed at African-Americans and other minorities in central cities. The interaction between land banks, redlining, and race merits far more attention than I have been able to give it here.

An essay by Ta-Nehisi Coates on the subject of reparations for slavery that appeared in *The Atlantic* in 2014 has since kicked off a growing debate on what the U.S., and white America in particular, owes black America for centuries of racial violence, from slavery to Jim Crow and beyond. Recall that Jim Rokakis, in explaining a motivation for land banking, in part framed it as a means of paying a debt owed to the homeowners in cities in the form of market stability and investment growth. More work is needed to examine the connections between racialized property regimes and the role land banks play in directing property ownership. Given the large quantities of abandoned properties that land banks must manage and attempt to sell, it is understandable
that they have taken an “all of the above” approach when selecting buyers, even if they are screening out the worst kinds of speculators and slumlords. There is an opportunity here for land banks to do more to correct some of the injustices served upon non-white and working-class neighborhoods by policies like redlining and urban renewal. In order for them to do so, more research is needed to place land banking in conversation with how race has shaped the neighborhoods in which they work and to articulate what a reparative land banking policy might look like.

Conclusion

As I was finishing writing this dissertation, I revisited the storefront on North Salina St. in Syracuse at the center of the 2017 controversy explained in Chapter 4. Two years later the storefront remains vacant as it had been, the only indication of activity being a faded vinyl banner that reads “Owner and Developer: Dwell Equity, LLC/Ultra Clean, Inc.” Even though it is not a house, as most land bank properties are, the storefront physically embodies the challenges land banks face and the potential they hold. When the GSLB board selected this buyer, they justified selling to a developer because of a higher bid, the developer’s record as a “good” landlord, and a need to be mindful of the land bank’s finances. Two years later, there is no evident re-development of the space when seen from the street. There are plenty of reasonable explanations for the delay – scheduling, permits, financing – but these obscure a central problem of how land banks choose buyers: by relying on market-based logic, the board assumed a developer would be make more efficient use of the space than the community needs expressed by the counter offer. Whether a two-year delay to renovate a relatively small storefront is efficient is a matter of opinion, however it shows, in an everyday sense, that markets need not
deliver. This is the core contradiction that frames land banking: they want to continue to engage the same market processes that led to the vacancy problem they want to address in the first place.

There is cause for optimism with land banks, however. By centralizing the control of abandoned property under one organization, land banks can be held accountable for the reuse of most vacant property in cities. If a neighbor has a concern about a boarded-up house, they can contact the land bank to have their concerns addressed. If activists want to push for better re-use policies, there is now one entity to pressure instead of hundreds of individual owners. Similarly, the logic behind who gets to buy a land bank property and who does not, regardless of how flawed, is now open for anyone to see. Even in places like Ohio that do not have the same degree of public meetings as New York, the records of its county land banks are open for public inspection – such is not the case when a private developer decides to demolish half a city block to build a new luxury apartment building. Finally land banks show that ‘creative’ reuse of property need not be solely up to the needs of private developers and landlords. Even in a limited way, land banks have opened the door to re-thinking how property works, especially in the context of a shrinking city. The point, now, is to make land banks better.
### Appendix 1: Table of Interviews

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Not listed: informal conversations with RVP conference participants
Appendix 2: Interview Questions

For senior officials and managers
1. What kind of work do you currently perform for the land bank? What is your role?
2. What attracted you to working for the land bank?
3. From your experience, what is the goal, mission, or purpose of land banking?
4. What kinds of challenges or crises do you see land banks responding to? What need does it fulfill?
5. What is the land bank’s process of identifying the properties it takes possession of?
6. How do you define success for the land bank? How do you measure it?
7. What future do you see for land banking?
8. What do you see as potential obstacles to land banks being successful?
9. What sorts of things could be done to make land banks more successful?
10. In what ways has the land bank responded to criticism or failures in particular initiatives?
11. Is there anything else you would like to add?
12. Is there anything you would like to ask me?

For lower-level staff and employees
1. What kind of work do you currently perform for the land bank? What is your role?
   a. Would you mind describing your daily work activities?
2. What attracted you to working for the land bank?
3. From your experience, what is the goal, mission, or purpose of land banking?
4. From your current position within the land bank, what is the greatest challenge facing (city name) today with regards to land banking’s mission?
5. How would you define success for the land bank and what is necessary for land banks to be successful from your current position?
6. What, if any, obstacles do you encounter to performing your work outside the land bank’s structure? In other words, are there external challenges that make your work difficult?
7. What would your ideal land bank look like? How would it function?
8. Is there anything you would like to add?
9. Is there anything you would like to ask me?
# Appendix 3: CCLRC Acquisition Assessment

## Acquisition Assessment

<table>
<thead>
<tr>
<th>Property Address: 18601 Pasnow Ave, Euclid, OH 44119</th>
<th>Bldg 1 of 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Parcel Number: 841-10-077</td>
<td></td>
</tr>
<tr>
<td>Source: Fannie Mae</td>
<td></td>
</tr>
<tr>
<td>Neighborhood: Euclid</td>
<td></td>
</tr>
<tr>
<td>NSP3 Suburban Demo: No</td>
<td></td>
</tr>
<tr>
<td>NSP2 Area: None</td>
<td></td>
</tr>
</tbody>
</table>

### Site Data

- **Structure:**
  - Type (Field Verify): Single family
  - Style: Colonial
  - Year Built: 1925
  - Sq. Ft. (Structure): 1442, 1 unit
  - Sq. Ft. (Basement): 687 S.F.
  - Bedrooms/Bathrooms: 3/1/0
  - Lot Size: 50' X 109' (5,450 S.F.) - Rectangular
  - Garage: 520 S.F. - Detached

- **Describe Street Characteristics:** SINGLE FAMILY HOMES WELL KEPT
- **Property Status:**
  - Secured or Unsecured
  - No Access to Interior
  - Boarded
  - Winterized
  - Vandalized
  - Hazardous Conditions (list):

### Structural Evaluation

- **Exterior (Describe General Conditions):**
  - Roofing: FAIR CONDITION NO LEAKS
    - Multiple Roof Layers
    - Missing/Deteriorated Shingles
    - Missing/Deteriorated Fascia & Soffits
- **Siding (Condition):** WOOD SHINGLES IN FAIR CONDITION SOME CHIPPING PAINT
  - Aluminum
  - Vinyl
  - Wood
  - Transite
  - Brick
  - Other
- **Windows (Condition):** REPLACEMENT WINDOWS GOOD CONDITION
  - Original Dbl. Hung Replacement Windows
  - Missing
- **Porches:** REAR PORCH FOOTER IS STARTING TO CLAPS.
  - Deteriorated Deck
  - Deteriorated Columns
  - Bad Steps
  - 2-Story Porches
- **Driveway:**
  - FAIR CONDITION THERE ARE SMALL CRACKS
- **Garage:**
  - FAIR CONDITION 2 CAR INTACT CHIPPING PAINT.
  - Secured
  - Unsecured
  - Insufficient room for garage

### Structural Defects:

- **Basement:** SIGNS OF WATER LONG THE WALLS SMALL CRACKS
  - Crack
  - Water in Basement
  - Mold on walls
  - Structural Defects:
- **Mechanicals:**
  - HVAC: FAIR CONDITION BOILER ASBESTOS APPEARS TO BE INTACT.
    - Furniture Missing
    - Newer Furniture
    - Outdated System
    - A.C.
  - Electrical: OLD FUSE BOX 6-TYPE
    - Newer Panel
    - Outdated System
  - Plumbing: COOPER PIPE ARE INTACT.
    - Missing Supply Lines
    - Updated Drain System
- **Interior Walls, Ceilings & Flooring:**
  - CARPET THROUGHOUT WALL IN GOOD CONDITION.
- **Kitchen/Baths:**
  - KITCHEN CABINETS, TUB AND SINKS ARE ALL INTACT GOOD CONDITION.

### Recommendation

- ✓ Additional Review
- □ Demolition

**Summary:** NICE HOME BOTH FRONT AND REAR PORCHES NEED REPAIR BASEMENT HAS SMALL SIGNS OF WATER LEAKING DAMAGE. ADDITIONAL REVIEW.
Eight additional pages with photo arrays not included.
## Appendix 4: Sample Renovation Specification Sheet

### SPECS BY LOCATION/TRADE with Costs

<table>
<thead>
<tr>
<th>Bidding Open Date:</th>
<th>Case Number: 841-10-077</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bidding Close Date:</td>
<td>Project Manager: R B</td>
</tr>
<tr>
<td>Initial:</td>
<td>Phone:</td>
</tr>
</tbody>
</table>

**Address:** 18801 pasnow Avenue  
**Unit:** Unit 01

<table>
<thead>
<tr>
<th>Location:</th>
<th>1 - General Requirements</th>
<th>Approx. Wall SF: 0</th>
<th>Ceiling/Floor SF: 0</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>OWNER ACCEPTS SCOPE OF WORK</td>
<td>1.00</td>
<td>DU</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

The undersigned applicant(s) certifies that he/she has participated in the development of this Work Write Up (WWU) with the "Date inspected" date of and referred to as Exhibit 1. After careful review the applicant understands & accepts the work described & has initialed & dated each page of this WWU.

Applicant Date x  
Applicant Date x

<table>
<thead>
<tr>
<th>35</th>
<th>VERIFY QUANTITIES/MEASUREMENTS</th>
<th>1.00</th>
<th>GR</th>
<th>$0.00</th>
<th>$0.00</th>
</tr>
</thead>
</table>

All measurements (i.e. SF of Drywall, or those provided w/ drawings) are for the contractor's convenience prior to a mandatory site inspection to verify all dimensions. All quantities (i.e. number of window units) are as stated. No claim for additional funds due to discrepancies in measurements or quantities shall be honored if not submitted at the time of the Initial proposal.

<table>
<thead>
<tr>
<th>40</th>
<th>ALL PERMITS REQUIRED</th>
<th>1.00</th>
<th>AL</th>
<th>$0.00</th>
<th>$0.00</th>
</tr>
</thead>
</table>

The contractor shall apply for, pay for, obtain and forward copies of the following indicated permits to the agency: x Plumbing; x Electrical; x HVAC; x Building; x Zoning; x Lead Abatement; x Asbestos Abatement.

<table>
<thead>
<tr>
<th>42</th>
<th>CERTIFICATE OF OCCUPANCY/COMPLIANCE</th>
<th>1.00</th>
<th>EA</th>
<th>$0.00</th>
<th>$0.00</th>
</tr>
</thead>
</table>

Prior to final payment, the contractor shall comply with and complete all items necessary to receive a Certificate of Occupancy/Compliance for the individual dwelling unit.

<table>
<thead>
<tr>
<th>120</th>
<th>FINAL CLEAN</th>
<th>1.00</th>
<th>DU</th>
<th>$0.00</th>
<th>$0.00</th>
</tr>
</thead>
</table>

All debris removed from the site shall be disposed of in code legal dump. All construction materials, tools and debris shall be removed from the site prior to final inspection. Sweep clean all exterior work areas. Vacuum all interior work areas, removing all visible dust, stains, labels and tags. Clean all floors and windows.

**Location Total:** $0.00

<table>
<thead>
<tr>
<th>Location:</th>
<th>2 - Exterior</th>
<th>Approx. Wall SF: 0</th>
<th>Ceiling/Floor SF: 0</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>980</td>
<td>DRIVEWAY--CONCRETE</td>
<td>340.00</td>
<td>SF</td>
<td>$6.00</td>
<td>$2,040.00</td>
</tr>
</tbody>
</table>

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Page 1 of 16
<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>6</strong></td>
<td>Concrete &amp; Paving</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1045</td>
<td>STEPS AND LANDINGS—CONCRETE (front step)</td>
<td>1.00</td>
<td>RI</td>
<td>$80.00</td>
<td>$80.00</td>
</tr>
<tr>
<td></td>
<td>Excavate, level &amp; compact to 85% a well drained subgrade. Reinforce with 6x6 welded wire fabric. Form and pour 4000 psi, 3% air entrained, concrete steps on 12&quot;x12&quot; continuous footing, leading to a 4x6' landing. Steps shall be uniform and even, 3' wide, 7-3/4' rise and 10' run. Cure with a sprayable membrane. Broom finish across direction of traffic and remove forms.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>7</strong></td>
<td>Masonry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1115</td>
<td>BLOCK PIER—REPAIR (front porch)</td>
<td>20.00</td>
<td>LF</td>
<td>$15.00</td>
<td>$300.00</td>
</tr>
<tr>
<td></td>
<td>Repair block pier with matching materials.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1120</td>
<td>BLOCK PIER (rear porch)</td>
<td>1.00</td>
<td>EA</td>
<td>$80.00</td>
<td>$80.00</td>
</tr>
<tr>
<td></td>
<td>Excavate below frost line. Form and pour 24&quot;x24&quot; footing. Lay concrete block to create a 24&quot;x24&quot; pier column. Shim with metal plates, slate or dry pack mortar to load bearing beam.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1330</td>
<td>CHIMNEY—REPOINT</td>
<td>1.00</td>
<td>EA</td>
<td>$250.00</td>
<td>$250.00</td>
</tr>
<tr>
<td></td>
<td>Repair chimney above roof area by cutting out mortar at least 1/2&quot;, removing all loose material, and repointing using portland cement mortar. Saturate joints with water before applying mortar. Match color as closely as possible. Replace all missing and defective materials with matching materials. Clean mortar and other debris from adjoining surfaces and gutter.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10</strong></td>
<td>Carpentry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2680</td>
<td>WRAP TRIM—ALUMINUM (rear driveway window)</td>
<td>24.00</td>
<td>LF</td>
<td>$3.00</td>
<td>$72.00</td>
</tr>
<tr>
<td></td>
<td>Enclose trim with .027 white aluminum breaker stock. Back caulk all seams with siliconized acrylic to create an air tight installation.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2830</td>
<td>GLASS BLOCK</td>
<td>4.00</td>
<td>EA</td>
<td>$150.00</td>
<td>$600.00</td>
</tr>
<tr>
<td></td>
<td>Install 4&quot; thick glass block in opening, properly struck-up and sealed both sides.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2980</td>
<td>WINDOW—VINYL DBL HNG DBL GLZ</td>
<td>4.00</td>
<td>EA</td>
<td>$300.00</td>
<td>$1,200.00</td>
</tr>
<tr>
<td></td>
<td>Field measure, order and install a vinyl, double hung, double glazed, one-over-one window and jamb including screen, caulk, interior casing and exterior trim. Install half screen. Windows located in bathrooms must be equipped with obscure glass. Vinyl overlays are not acceptable.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3185</td>
<td>DOOR—PREHUNG METAL ENTRANCE</td>
<td>3.00</td>
<td>EA</td>
<td>$675.00</td>
<td>$1,725.00</td>
</tr>
<tr>
<td></td>
<td>Dispose of door and frame. Install a prehung metal, insulated, 6-panel entrance door and jamb including interior and exterior casing, spring metal weatherstripping, interlocking threshold,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spec #</td>
<td>Spec</td>
<td>Quantity</td>
<td>Units</td>
<td>Unit Price</td>
<td>Total Price</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------------------------</td>
<td>----------</td>
<td>-------</td>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td>3210</td>
<td>STORM DOOR--ALUMINUM</td>
<td>3.00</td>
<td>EA</td>
<td>$275.00</td>
<td>$825.00</td>
</tr>
<tr>
<td>3465</td>
<td>DECK--TONGUE AND GROOVE (rear porch complete) (front as needed)</td>
<td>48.00</td>
<td>SF</td>
<td>$7.00</td>
<td>$336.00</td>
</tr>
<tr>
<td>3470</td>
<td>POST--4&quot;X 4&quot; (rear porch)</td>
<td>1.00</td>
<td>EA</td>
<td>$90.00</td>
<td>$90.00</td>
</tr>
<tr>
<td>3522</td>
<td>WOOD STAIR HANDBRACKET--REPLACE EXT</td>
<td>6.00</td>
<td>LF</td>
<td>$12.00</td>
<td>$72.00</td>
</tr>
<tr>
<td>3525</td>
<td>GUARD RAIL--WOOD</td>
<td>8.00</td>
<td>LF</td>
<td>$20.00</td>
<td>$160.00</td>
</tr>
<tr>
<td>3550</td>
<td>PORCH LATTICE--REPLACE</td>
<td>96.00</td>
<td>SF</td>
<td>$2.25</td>
<td>$216.00</td>
</tr>
<tr>
<td>3595</td>
<td>STEPS--REPLACE EXTERIOR--RI</td>
<td>4.00</td>
<td>RI</td>
<td>$100.00</td>
<td>$400.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trade: 15</th>
<th>Roofing</th>
</tr>
</thead>
<tbody>
<tr>
<td>4640</td>
<td>DOWNSPOUT--5&quot; SEAMLESS ALUMINUM (driveway front and rear)</td>
</tr>
<tr>
<td>4755</td>
<td>FASCIA 1&quot;X 8&quot; (front porch)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>4640</td>
<td>DOWNSPOUT--5&quot; SEAMLESS ALUMINUM (driveway front and rear)</td>
<td>20.00</td>
<td>LF</td>
<td>$3.75</td>
<td>$75.00</td>
</tr>
<tr>
<td>4755</td>
<td>FASCIA 1&quot;X 8&quot; (front porch)</td>
<td>10.00</td>
<td>LF</td>
<td>$3.75</td>
<td>$37.50</td>
</tr>
</tbody>
</table>
### Address: 18801 Pasnow Avenue
### Unit: Unit 01
### Location: 2 - Exterior
### Area: Wall SF: 0
### Roof SF: 0

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec Description</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>4775</td>
<td><strong>ROOF TRIM-CUSTOM</strong> (REPAIR/REPLACE DRIP EDGE FRONT OF HOUSE)</td>
<td>20.00</td>
<td>LF</td>
<td>$1.50</td>
<td>$30.00</td>
</tr>
<tr>
<td>5556</td>
<td><strong>PREP &amp; PAINT EXTERIOR WOOD SIDING</strong></td>
<td>2,200.00</td>
<td>SF</td>
<td>$0.60</td>
<td>$1,320.00</td>
</tr>
<tr>
<td></td>
<td>Cover ground with drop cloth. Scrape all loose, cracked, peeling and blistered paint from siding. Feather edges and dull gloss with sandpaper. Dispose of chips properly. Rinse all surfaces with a hose. Caulk and fill holes. Spot prime and top coat siding with owner's choice of premixed acrylic latex.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5575</td>
<td><strong>PREP &amp; PAINT EXTERIOR TRIM-SF</strong></td>
<td>600.00</td>
<td>SF</td>
<td>$0.72</td>
<td>$432.00</td>
</tr>
<tr>
<td>5585</td>
<td><strong>PREP &amp; PAINT PORCH</strong></td>
<td>72.00</td>
<td>SF</td>
<td>$0.69</td>
<td>$49.68</td>
</tr>
<tr>
<td></td>
<td>Scrape all loose, peeling, cracked, blistered paint from porch, including floor, railing, ceiling, posts and trim. Feather edges and dull gloss by sanding. Rinse entire area with water. Let dry. Caulk all cracks. Spot prime and top coat with owner's choice of premixed acrylic latex.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5785</td>
<td><strong>PREP &amp; PAINT EXTERIOR MASONRY</strong></td>
<td>400.00</td>
<td>SF</td>
<td>$0.72</td>
<td>$288.00</td>
</tr>
<tr>
<td></td>
<td>Protect ground with drop cloth. Scrape or pressure wash all loose, peeling, cracked and blistered paint from surface. Spot prime with latex primer. Paint one top coat with latex. Color choice by owner.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Trade: 19 | **Paint & Wallpaper** |

<table>
<thead>
<tr>
<th>Trade: 23</th>
<th><strong>Electric</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>5165</td>
<td><strong>ENTRANCE LIGHT FIXTURE-REPLACE</strong></td>
</tr>
<tr>
<td></td>
<td>Remove damaged light fixture and replace with an exterior, waterproof, single bulb fixture. $20 fixture allowance.</td>
</tr>
</tbody>
</table>

**Location Total:** $10,808.18

### Location: 3 - Garage
### Area: Wall SF: 704
### Roof SF: 480

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec Description</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>750</td>
<td><strong>DEMO OUTBUILDING</strong></td>
<td>440.00</td>
<td>SF</td>
<td>$3.00</td>
<td>$1,320.00</td>
</tr>
<tr>
<td></td>
<td>Disconnect and cap off all electrical and plumbing services. Demolish outbuilding to 12' below grade and dispose of debris in code legal dump. Bake yard clean including nails and glass. The contractor shall protect and secure from damage all other structures, sidewalks, paved areas, shrubbery, and lawn areas.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spec #</td>
<td>Trade</td>
<td>Spec Description</td>
<td>Quantity</td>
<td>Units</td>
<td>Unit Price</td>
</tr>
<tr>
<td>--------</td>
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<td>------------</td>
</tr>
<tr>
<td>5755</td>
<td>Paint &amp; Wallpaper</td>
<td>PREP &amp; PAINT CONCRETE FLOOR</td>
<td>672.00</td>
<td>SF</td>
<td>$0.63</td>
</tr>
<tr>
<td>5760</td>
<td>Paint &amp; Wallpaper</td>
<td>PREP &amp; PAINT CONCRETE WALL</td>
<td>938.00</td>
<td>SF</td>
<td>$0.63</td>
</tr>
<tr>
<td>6037</td>
<td>HVAC</td>
<td>FURNACE--GAS REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>7190</td>
<td>Plumbing</td>
<td>WATER SUPPLY--1 BATH HOUSE</td>
<td>1.00</td>
<td>EA</td>
<td>$2,700.00</td>
</tr>
<tr>
<td>7404</td>
<td>Electrical (CSI)</td>
<td>WHOLE HOUSE REWIRE</td>
<td>1.00</td>
<td>AL</td>
<td>$6,000.00</td>
</tr>
<tr>
<td>Spec #</td>
<td>Spec</td>
<td>Quantity</td>
<td>Units</td>
<td>Unit Price</td>
<td>Total Price</td>
</tr>
<tr>
<td>-------</td>
<td>-----------------------------------</td>
<td>----------</td>
<td>-------</td>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td>1600</td>
<td>Electrical (CSI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d. All furnaces and major appliances on separate grounded circuits.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Door bells required for all units.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>f. 220 volt line for dryer and kitchen stove.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>g. Smoke detectors per code. Smoke detectors to be hard wired with battery backup. Detectors on floors with gas fueled appliances shall be combination smoke/carbon monoxide detectors. Detectors on floors containing sleeping areas in units with forced air heat shall be combination smoke/carbon monoxide detectors.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>h. Two or more bathroom(s) to have combination exhaust fan(s) with light fixture. Fans and lights to be switched together. Properly vented. When windows are blocked off the light fixture in the exhaust fan unit may not be used as the only source of lighting. A second fixture in bathrooms is required.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>i. Install ceiling fan boxes in bedrooms, living room, dining room and kitchen.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>j. All plaster repair due to installation is general contractors responsibility.</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>k. All garage wiring, fixtures and equipment shall be brought into compliance with current N.E.C.</td>
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</tr>
<tr>
<td></td>
<td><strong>Location Total:</strong></td>
<td></td>
<td></td>
<td></td>
<td>$12,214.30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Carpentry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3350</td>
<td>DOOR–PANELED INT, SOLID CORE</td>
<td>1.00</td>
<td>EA</td>
<td>$225.00</td>
<td>$225.00</td>
</tr>
<tr>
<td></td>
<td>Install a solid pine, 6-panel door on existing jamb. Privacy locksets shall be installed on bedroom and bathroom doors. A baseboard mounted solid metal doorstop shall be installed in locations where doorknob may hit wall.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td>1.00</td>
<td>RM</td>
<td>$240.00</td>
<td>$240.00</td>
</tr>
<tr>
<td>5555</td>
<td>PREP/PAINT KITCHEN–SEMI GLOSS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, pealing, blistered surfaces. Feather edges &amp; dull gloss surfaces w/sandpaper. Clean all surfaces with TSP or a TSP substitute. Fill all holes/cracks. Spot prime with acrylic latex. Kitz, or an equivalent shellac based primer, shall be applied to water stained areas. Apply top coat of owner's choice of premixed acrylic latex semi-gloss. Include closets. Switch and outlet covers shall be removed prior to painting and replaced with new plastic or nylon covers. Existing covers may be reused only if in perfect condition.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spec #</td>
<td>Spec</td>
<td>Quantity</td>
<td>Units</td>
<td>Unit Price</td>
<td>Total Price</td>
</tr>
<tr>
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<td>-------------------------------------------</td>
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<td>-------</td>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td>5930</td>
<td>UNDERLAY &amp; VINYL SHEET GOODS</td>
<td>81.00</td>
<td>SF</td>
<td>$4.10</td>
<td>$332.10</td>
</tr>
</tbody>
</table>

Install 1/4" underlayment grade plywood, using 7d screw shank or cement coated nails, or narrow crown staples, 6" on center allowing a 1/4" gap at wall. Install 070" thick, backed vinyl sheet goods w/ minimum seams, per manufacturer recommendations. Caulk edges of vinyl w/clear silicone caulk to create positive seal. Install metal edge strips in openings & shoe molding or 4" vinyl base around perimeter. Includes tear out of existing floor covering and underlayment with disposal in code legal dump. Bathroom installation includes resetting the toilet on a new wax ring.

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>6835</td>
<td>SINK--DOUBLE BOWL COMPLETE--GCI</td>
<td>1.00</td>
<td>EA</td>
<td>$265.00</td>
<td>$265.00</td>
</tr>
</tbody>
</table>

Install a 22 gauge 33" x 22" x 7" double bowl, stainless steel, self rimming kitchen sink including a steel, metal body faucet, rated at 2.0 GPM or less, with a 15 year drip-free warranty, grease trap, supply lines, full port ball type shut-off valves & escutcheon plates on all supply & drain lines. NOTE: All copper is to be soldered (no compression fittings) & all PVC fittings glued.

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>7583</td>
<td>GFCI DEVICE</td>
<td>2.00</td>
<td>EA</td>
<td>$30.00</td>
<td>$60.00</td>
</tr>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE--REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$40.00</td>
<td>$40.00</td>
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</tbody>
</table>

Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.

Location Total: $1,162.10

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5565</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges & dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors & windows with owner's choice of premixed acrylic latex. Include any closets.

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5920</td>
<td>UNDERLAY AND VINYL TILE (rear hall between kitchen and pantry)</td>
<td>18.00</td>
<td>SF</td>
<td>$2.95</td>
<td>$53.10</td>
</tr>
</tbody>
</table>

Install 1/4" underlayment grade plywood using 7d screw shank
<table>
<thead>
<tr>
<th>Location: 18801 Passnow Avenue</th>
<th>Unit: Unit 01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location: 6 - Hall</td>
<td>Approx. Wall SF: 144 Ceiling/Floor SF: 18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>or cement coated nails, or narrow crown staples, 6&quot; on center allowing a 1/4&quot; gap at wall. Lay 12&quot;x12&quot;x1/8&quot; vinyl composition tile, color group B as made by Armstrong or Azrock, per manufacturer’s recommendations. Square to room axis. Include metal edge strips at openings, and shoe molding or 4&quot; vinyl base around perimeter. Owner's choice of in-stock color.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Location Total:** $203.10

<table>
<thead>
<tr>
<th>Location: 7 - Den / Pantry</th>
<th>Approx. Wall SF: 256 Ceiling/Floor SF: 64</th>
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</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5565</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
<tr>
<td>Remove/cure all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors &amp; windows with owner's choice of premixed acrylic latex. Include any closets.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trade: 20</th>
<th>Floor Coverings</th>
</tr>
</thead>
<tbody>
<tr>
<td>5920</td>
<td>UNDERLAY AND VINYL TILE</td>
</tr>
<tr>
<td>Install 1/4&quot; underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown staples, 6&quot; on center allowing a 1/4&quot; gap at wall. Lay 12&quot;x12&quot;x1/8&quot; vinyl composition tile, color group B as made by Armstrong or Azrock, per manufacturer’s recommendations. Square to room axis. Include metal edge strips at openings, and shoe molding or 4&quot; vinyl base around perimeter. Owner's choice of in-stock color.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trade: 23</th>
<th>Electric</th>
</tr>
</thead>
<tbody>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE--REPLACE</td>
</tr>
<tr>
<td>Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.</td>
<td></td>
</tr>
</tbody>
</table>

**Location Total:** $378.80

<table>
<thead>
<tr>
<th>Location: 8 - Dining Room</th>
<th>Approx. Wall SF: 288 Ceiling/Floor SF: 80</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5565</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Remove/cure all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges & dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors & windows with owner's choice of premixed acrylic latex. Include any closets.

Page 8 of 16
<table>
<thead>
<tr>
<th>Address: 18801 Pasnow Avenue</th>
<th>Unit: Unit 01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location: 8 - Dining Room</td>
<td>Approx. Wall SF: 288</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td>windows with owner's choice of premixed acrylic latex. Include any closets.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td>CARPET AND PAD</td>
<td>9.00</td>
<td>SY</td>
<td>$16.00</td>
</tr>
<tr>
<td>23</td>
<td>Electric</td>
<td>LIGHT FIXTURE--REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

Trade: 23 Electric  
7730 LIGHT FIXTURE--REPLACE  
Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.

**Location Total:** $334.00

<table>
<thead>
<tr>
<th>Location: 9 - Living Room</th>
<th>Approx. Wall SF: 464</th>
<th>Ceiling/Floor SF: 180</th>
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</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td>CARPET AND PAD--REMOVE</td>
<td>20.00</td>
<td>RM</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

**Location Total:** $950.00

<table>
<thead>
<tr>
<th>Location: 10 - Den</th>
<th>Approx. Wall SF: 288</th>
<th>Ceiling/Floor SF: 80</th>
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</table>

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
</tr>
</tbody>
</table>

Page 9 of 16
<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Paint &amp; Wallpaper</strong></td>
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<td></td>
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</tr>
<tr>
<td>212</td>
<td><strong>Trade:</strong> 19</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors &amp; windows with owner's choice of premixed acrylic latex. Include any closets.</td>
<td></td>
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</tr>
<tr>
<td>19</td>
<td><strong>Floor Coverings</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5970 CARPET AND PAD</td>
<td>9.00</td>
<td>SY</td>
<td>$16.00</td>
<td>$144.00</td>
</tr>
<tr>
<td></td>
<td>Install FHA approved, nylon, plush carpet over a 1/2&quot; medium density rebond pad w/ a minimum of seams. Stretch carpet to eliminate puckers, scallop &amp; ripples. Include toolkits, strips, metal edge strips, and mending tape to cover entire floor including closets. Trim doors to clear carpet. Carpet and pad material allowance $12.50/ly. Owner's choice of in stockcolor and pattern. Includes removal of existing carpet with disposal in code legal dump. Refinished hardwood floors in good condition are an acceptable alternative.</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>7730 LIGHT FIXTURE–REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$40.00</td>
<td>$40.00</td>
</tr>
<tr>
<td></td>
<td>Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td><strong>Location Total:</strong></td>
<td></td>
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<td>$334.00</td>
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<td><strong>Paint &amp; Wallpaper</strong></td>
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<td></td>
</tr>
<tr>
<td></td>
<td><strong>Trade:</strong> 19</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Fill all holes/cracks. Spot prime with acrylic latex. Kilz, or an equivalent shellac based primer, shall be applied to water stained areas. Top coat trim, ceiling, walls, doors &amp; windows with owner's choice of premixed acrylic latex. Switch and outlet covers shall be removed prior to painting and replaced with new plastic or nylon covers. Existing covers may be reused only if in perfect condition.</td>
<td></td>
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</tr>
<tr>
<td>19</td>
<td><strong>Floor Coverings</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5980 CARPET AND PAD STAIRS</td>
<td>14.00</td>
<td>RI</td>
<td>$16.00</td>
<td>$224.00</td>
</tr>
<tr>
<td></td>
<td>Install FHA approved nylon carpet over a 1/2&quot; rebond urethane pad on tack strips at the perimeter of each tread. $12.50/ly carpet and pad material allowance. Owner's choice of color and pile.</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Location: 11 - Stairs</td>
<td>Approx. Wall SF: 0</td>
<td>Ceiling/Floor SF: 0</td>
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<td></td>
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<tr>
<td>Spec # 20</td>
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<tr>
<td>Trade: 20</td>
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<table>
<thead>
<tr>
<th>Location: 12 - Bathroom</th>
<th>Approx. Wall SF: 224</th>
<th>Ceiling/Floor SF: 48</th>
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<tr>
<td>Spec # 10</td>
<td>Carpentry</td>
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</tr>
<tr>
<td>Trade: 17</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spec</th>
<th>Description</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
</table>
| 3880 | TUB SURROUND--PREFAB  
Install a white fiberglass or acrylic, 3- or 5-piece, tub surround kit with a built-in soap dish. Caulk all joints with white, mildew resistant siliconized caulk. Prepare substrate and attach panels using manufacturer's recommended adhesive and fasteners. | 1.00 | EA | $265.00 | $265.00 |
| 3810 | TOWEL BAR  
Install a 16" chrome plated steel towel bar, screwed securely to studs. | 1.00 | EA | $24.00 | $24.00 |
| 3825 | MEDICINE CABINET--SURF MOUNT  
Install a 10"x22" metal, surface mounted medicine cabinet with hinged plate glass mirror and two shelves. | 1.00 | EA | $70.00 | $70.00 |
| Trade: 17 | Drywall & Plaster |

<table>
<thead>
<tr>
<th>Spec</th>
<th>Description</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
</table>
| 5280 | DRYWALL--WATER RESISTANT  
Hang, tape and 3 coat finish 1/2" water resistant drywall in wet area. Apply a 3/8" bead of adhesive to framing member and screw or nail 8" on center. Wet sand ready for paint. | 224.00 | SF | $3.00 | $672.00 |
| Trade: 22 | Plumbing |

<table>
<thead>
<tr>
<th>Spec</th>
<th>Description</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
</table>
| 6900 | VANITY--24" COMPLETE  
Install a 24" vanity complete with plywood cabinet, cultured marble top, dual control, brass bodied, single lever faucet, supply risers, shut-off valves and all required waste connectors to complete the installation. | 1.00 | EA | $450.00 | $450.00 |
| 6950 | BATHTUB--REGLAZE  
Etch tub surface and apply a polyester or epoxy surface glaze. Provide 5 year warranty. | 1.00 | EA | $475.00 | $475.00 |
| 7010 | COMMODE--REPLACE--1.6 GPF--GCI  
Install a 2 piece, close coupled, white, vitreous china, commode with a maximum water usage per flush of 1.6 Gallons. Include molded wood white seat, supply pipe, shut-off valve, flap valve and wax seal. Use 14" rough-in when replacing wall hung commode, and 12" rough-in to replace close coupled commode. | 1.00 | EA | $275.00 | $275.00 |

Location Total: $304.00

Location: 13 - Hall  
Approx. Wall SF: 384  
Ceiling/Floor SF: 144

Location Total: $2,231.00
<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>5210</td>
<td>DRYWALL--PATCH--LARGE</td>
<td>15.00</td>
<td>SF</td>
<td>$5.00</td>
<td>$75.00</td>
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</tbody>
</table>

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**Trade: 19 Paint & Wallpaper**

<table>
<thead>
<tr>
<th>Spec</th>
<th>Spec Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5565</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
</tr>
</tbody>
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**Trade: 20 Floor Coverings**

<table>
<thead>
<tr>
<th>Spec</th>
<th>Spec Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>5970</td>
<td>CARPET AND PAD</td>
</tr>
</tbody>
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**Trade: 23 Electric**

<table>
<thead>
<tr>
<th>Spec</th>
<th>Spec Description</th>
</tr>
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<tbody>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE--REPLACE</td>
</tr>
</tbody>
</table>

---

**Location: 14 - Bedroom (front right)**

**Trade: 17 Drywall & Plaster**

<table>
<thead>
<tr>
<th>Spec</th>
<th>Spec Description</th>
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<tbody>
<tr>
<td>5210</td>
<td>DRYWALL--PATCH--LARGE</td>
</tr>
<tr>
<td>Spec #</td>
<td>Spec</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>17</td>
<td>Drywall &amp; Plaster</td>
</tr>
<tr>
<td>19</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors &amp; windows with owner’s choice of premixed acrylic latex. Include any closets.</td>
</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
</tr>
<tr>
<td>5970</td>
<td>CARPET AND PAD</td>
</tr>
<tr>
<td></td>
<td>Install FHA approved, nylon, plush carpet over a 1/2” medium density rebond pad w/ a minimum of seams. Stretch carpet to eliminate puckers, scallops &amp; ripples. Include tackless strips, metal edge strips, and mending tape to cover entire floor including closets. Trim doors to clear carpet. Carpet and pad material allowance $12.50/sqy. Owner’s choice of in stock color and pattern. Includes removal of existing carpet with disposal in code legal dump. Refinished hardwood floors in good condition are an acceptable alternative.</td>
</tr>
<tr>
<td>23</td>
<td>Electric</td>
</tr>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE—REPLACE</td>
</tr>
<tr>
<td></td>
<td>Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.</td>
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</tbody>
</table>

**Location Total:** $425.00

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>PREP &amp; PAINT VACANT ROOM</td>
<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors &amp; windows with owner’s choice of premixed acrylic latex. Include any closets.</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td>10.00</td>
<td>SY</td>
<td>$16.00</td>
<td>$160.00</td>
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<tr>
<td>5970</td>
<td>CARPET AND PAD</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Install FHA approved, nylon, plush carpet over a 1/2” medium density rebond pad w/ a minimum of seams. Stretch carpet to eliminate puckers, scallops &amp; ripples. Include tackless strips, metal edge strips, and mending tape to cover entire floor.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Spec #</td>
<td>Spec</td>
<td>Quantity</td>
<td>Units</td>
<td>Unit Price</td>
<td>Total Price</td>
</tr>
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<td>--------</td>
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<td>-------</td>
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</tr>
<tr>
<td>20</td>
<td>Floor Coverings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>including closets. Trim doors to clear carpet. Carpet and pad material allowance $12.50/sq. Owner's choice of in stock color and pattern. Includes removal of existing carpet with disposal in code legal dump. Refinished hardwood floors in good condition are an acceptable alternative.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Electric</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE–REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$40.00</td>
<td>$40.00</td>
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<tr>
<td></td>
<td>Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.</td>
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<tr>
<td></td>
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<td></td>
<td>$350.00</td>
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<tr>
<td>20</td>
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</tr>
<tr>
<td>5920</td>
<td>UNDERLAY AND VINYL TILE</td>
<td>60.00</td>
<td>SF</td>
<td>$2.95</td>
<td>$177.00</td>
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<tr>
<td></td>
<td>Install 1/4&quot; underlayment grade plywood using 7d screw shank or cement coated nails, or narrow crown staplers, 6&quot; on center allowing a 1/4&quot; gap at wall. Lay 12&quot;x12&quot;x1/8&quot; vinyl composition tile, color group B as made by Armstrong or Azrock, per manufacturer's recommendations. Square to room axis. Include metal edge strips at openings and shoe molding or 4&quot; vinyl base around perimeter. Owner's choice of in-stock color.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Electric</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7730</td>
<td>LIGHT FIXTURE–REPLACE</td>
<td>1.00</td>
<td>EA</td>
<td>$40.00</td>
<td>$40.00</td>
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<tr>
<td></td>
<td>Replace a ceiling mounted, 2 bulb, UL approved, incandescent light fixture with shade and lamps. $20 allowance for fixture.</td>
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<td>$217.00</td>
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<tr>
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<tr>
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<td>1.00</td>
<td>RM</td>
<td>$150.00</td>
<td>$150.00</td>
</tr>
<tr>
<td></td>
<td>Remove/cover all hardware, fixtures not to be painted. Wet scrape loose, cracked, peeling, blistered surfaces. Feather edges &amp; dull gloss surfaces with sandpaper. Clean all surfaces with TSP. Spot prime and top coat trim, ceiling, walls, doors &amp; windows with owner's choice of premixed acrylic latex. Include any closets.</td>
<td></td>
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<tr>
<td>20</td>
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</table>
### Address: 18801 pasnow Avenue  
### Unit: Unit 01

<table>
<thead>
<tr>
<th>Location: 17 - Bedroom ( left rear )</th>
<th>Approx Wall SF: 256</th>
<th>Ceiling/Floor SF: 63</th>
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<tbody>
<tr>
<td>Spec #</td>
<td>Spec</td>
<td>Quantity</td>
</tr>
<tr>
<td>5970</td>
<td>CARPET AND PAD</td>
<td>7.00</td>
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<tr>
<td>23</td>
<td>Electric</td>
<td>1.00</td>
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<tr>
<td>Trade: 20</td>
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</tr>
<tr>
<td>Location Total:</td>
<td></td>
<td>$302.00</td>
</tr>
</tbody>
</table>

### Location: 18 - Den ( 2nd flr. rear enclosed Porch )  
### Approx Wall SF: 256  
### Ceiling/Floor SF: 64

<table>
<thead>
<tr>
<th>Spec #</th>
<th>Spec</th>
<th>Quantity</th>
<th>Units</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>19</td>
<td>Paint &amp; Wallpaper</td>
<td>1.00</td>
<td>RM</td>
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<td>$150.00</td>
</tr>
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<td>20</td>
<td>Floor Coverings</td>
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<td>SY</td>
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<td>$128.00</td>
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<td>Trade: 19</td>
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<td>Location Total:</td>
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</table>

Unit Total for 18801 pasnow Avenue, Unit Unit 01: $32,387.48
Address Grand Total for 18801 pasnow Avenue: $32,387.48
Bidder: ___________________________ [OK]
BM 7-24-13
References


———. 2015. Land Banks and Land Banking. 2nd ed. Flint, MI: Center for Community Progress.


Patrick Oberle
Curriculum Vitae

poberle@syr.edu • 144 Eggers Hall, Syracuse University, Syracuse, NY 13244 • (516) 426-6552(m)

Education

PhD, Geography, Maxwell School of Citizenship and Public Affairs, Syracuse University, 2019

Certificate in University Teaching, The Graduate School, Syracuse University, 2017

MA, Geography, Maxwell School of Citizenship and Public Affairs, Syracuse University 2014

BA cum laude, Geography, State University of New York at Geneseo, 2009

Academic Positions

Adjunct Instructor, Department of Geography, Syracuse University, 2018-

Teaching Assistant, Department of Geography, Syracuse University, 2012-2013; 2015-2018

Graduate Assistant, Syracuse Community Geography Program, 2013-2015

Publications

“The Shadow State Redux: Land Banking and Postindustrial Urbanism” (in preparation) Environment and Planning A

2018. Review of “Curated Decay: Heritage Beyond Saving” by Caitlin DeSilvey. Historical Geography 46, 310-313


Reports and Community Engaged Writing


2013. Demolitions, Vacancy, and Housing in Syracuse New York, for the City of Syracuse Bureau of Planning and Sustainability and the Greater Syracuse Land Bank (with Andrew Frasier, Jon
Grants and Awards

Roscoe-Martin Graduate Research Grant, Maxwell School, 2016 ($1,000)
AAG Graduate Student Affinity Group Professional Development Award, 2015 ($500)
AAG Cartography Specialty Group Master’s Thesis Research Grant, 2014 ($500)
ESRI User Conference Student Assistantship, 2013
James Gorcesky Memorial Cartography Prize (SUNY Geneseo), 2009

Conference Papers and Presentations

“Productive Use: Land Banking and Property in the Shrinking City” Annual Meeting of the American Association of Geographers, New Orleans LA, April 2018

“Towards Democratized Property? The Case of the Syracuse Land Bank” Envisioning the Future of Critical Geographies Conference, Penn State University, October 28, 2017

“Buying Blight: Land Banks and the Changing Geography of Shrinking Cities” Annual Meeting of the American Association of Geographers, Boston MA. April 2017

“Mapping the Morningside Cultural Trails: A University-Community Collaboration” Fall Conference, Northeast Arc Users Group (NEARC), Burlington VT. November 2015 (with Jonnell Robinson and Rose Tardiff)


“A Participatory GIS Approach to Analyzing Urban Housing Demolitions in Syracuse, NY” Fall Conference, Northeast Arc Users Group (NEARC), Nashua NH. October 2013

Teaching Experience

As Instructor of Record
GEO 105: World Urban Geography, Summer 2018

GEO 383/683: Geographic Information Systems, Fall 2018

As a Teaching Assistant
GEO 171: Human Geographies, TA for Timur Hammond (2 sections). Spring 2018

GEO 105: World Urban Geography, TA for Natalie Koch (3 sections). Spring 2016; Fall 2017


GEO 383/683: Introduction to Geographic Information Systems, TA for Peng Gao (2 sections). Spring 2013; Fall 2016; Spring 2017. This course included graduate students and undergraduate students

GEO 383/683: Introduction to Geographic Information Systems, TA for Jane Read (2 sections). Fall 2012. This course included graduate students and undergraduate students

Service

Geography Department Future Professoriate Program Coordinator, 2017-2018

Geography Department Colloquium Committee, 2015-2016

Age-Friendly Central New York Steering Committee (FOCUS Greater Syracuse), 2014-2015

Geography Department Graduate Representative, Spring and Fall, 2014

Non-Academic Work Experience

GIS Analyst, Quantifly, Inc. 2018-

Technician and Systems Administrator, CSDNET, Inc./Manhasset Union-Free School District, 2009-2012

Memberships

American Association of Geographers (AAG)
American Geographical Society (AGS)