

Land Bank Basics (Land Banking 201)

Anne Giroux, Marquette County Land Bank Authority
Linda Horak, State Land Bank Authority

Michigan Association of Land Banks Leadership Summit
Crystal Mountain, October 14, 2019

Agenda

- So.....Now what??
- Acquisition
- Disposition
- Demolition
- Greening/maintenance
- Funding



So.....Now what?

- Policy documents
 - By laws
 - Policies and Procedures
 - Purchasing Policy
 - Code of ethics/conflict of interest
 - FOIA Policy
- Budget
- Mission Statement/General Philosophy
- Educate the public (local units)

Budget

MARQUETTE COUNTY LAND BANK AUTHORITY 2010 BUDGET		
	BUDGET	YTD
REVENUE		
SALE OF PROPERTY		
09-Salisbury location lot	\$1,500	\$1,500
09-Richmond twp.	\$3,000	\$3,000
10-KI Duplexes-8 total	\$63,822	\$60,751
10-vacant little lake	\$63	\$63
10-City of Ish - Salisbury		\$200
10-Republic - Hemlock		\$200
FROM FORECLOSURE FUND	\$25,000	\$25,000
TRIBE 2% REVENUE	\$12,500	\$12,500
CAPTURE	\$100	
BROWNFIELD TRANSFER FROM FOR.	\$201,950	\$201,950
TOTAL REVENUE	\$307,935	\$305,164
EXPENSES		
DUE FORECLOSURE FUND	\$24,153	\$24,152
MEMBERSHIPS	\$100	\$100
TRAVEL	\$500	\$487
INSURANCE	\$826	\$826
LEGAL SERVICES	\$2,000	\$1,798
MISC. EXPENSE	\$1,000	\$982
2010 TAXES	\$4,131	\$4,985
PROF/CONT SERVICES		
Republic Twp.	\$2,375	\$2,375
Tilden Twp.	\$7,186	\$7,186
Ishpeming Twp. School	\$525	\$525
Spring St.	\$1,961	\$1,983
New Buffalo Rd.		\$635
BROWNFIELD PROJECTS	\$201,355	\$195,855
TOTAL EXPENSES	\$246,112	\$241,888.17
NET	\$61,823	\$63,276
2009 FUND BALANCE	\$609	
2010 PROJECTED FUND BALANCE	\$62,432	

MARQUETTE COUNTY LAND BANK AUTHORITY 2019 BUDGET				
	BUDGET	AMENDED BUDGET	RECOMMENDED AMENDMENT	09/30/19 ACTUAL
REVENUE				
SALE OF PROPERTY		\$31,000		\$113,641
STATE GRANT	\$173,830	\$149,500		\$78,149
CUPPAD GRANT		\$8,200		\$7,880
MLB GRANT			\$15,000	
FROM FORECLOSURE FUND	\$25,000	\$25,000		
BROWNFIELD REIMBURSEMENT	\$8,292	\$8,292		\$1,512
LAND BANK SPECIFIC TAX (5/50)	\$8,000	\$8,000		\$11,568
LAND BANK SPECIFIC TAX (5/50) - TEAL LAKE	\$16,897	\$16,897		\$9,657
TOTAL REVENUE	\$232,019	\$246,889	\$15,000	\$222,407
EXPENSES				
ADMINISTRATIVE SERVICES	\$8,000	\$8,000		\$6,000
MEMBERSHIPS	\$500	\$500		\$500
TRAVEL	\$1,000	\$1,000	\$200	\$482
INSURANCE	\$1,300	\$1,300		\$1,209
LEGAL SERVICES	\$2,000	\$3,000		\$2,089
TITLE & RECORDING SERVICES	\$1,500	\$1,500		\$1,010
AUDIT COSTS	\$1,100	\$360		\$360
MISC. EXPENSE	\$1,000	\$1,000		\$34
FORECLOSED TAXES		\$15,251		\$15,251
CURRENT TAXES		\$620		\$860
2019 DEMOLITION		\$25,000		\$16,915
MAINTENANCE EXP ON PROPERTIES	\$1,000	\$2,000		\$1,297
GROUNDS EXPENSE	\$2,500	\$2,500		\$1,955
BLIGHT GRANT EXPENSE (2018)	\$233,880	\$140,000	\$20,000	\$100,218
PROJECTS				
IHS PROJECT EXPENSE	\$9,000	\$9,000	\$100	\$9,089
207 MAPLE -HABITAT PROJECT	\$1,200	\$1,200	\$400	\$1,331
1400 N THIRD ISHPEMING		\$2,500		\$1,996
VACANT LOT IMPROVEMENTS	\$4,000	\$15,200	\$5,800	\$17,593
TOTAL EXPENSES	\$267,980	\$229,931	\$26,500	\$178,189
NET	(\$35,961)	\$16,958	(\$11,500)	\$44,218
2018 FUND BALANCE	\$144,730			
2019 PROJECTED FUND BALANCE	\$161,688			
IHS PROJECT RESERVE			\$30,000.00	

Mission Statement

The mission of the Marquette County Land Bank Authority is to work collaboratively with local governmental units and community organizations, in finding the best way to return tax-foreclosed properties to the tax roll.

"The mission of the Marquette County Land Bank Authority is to work collaboratively with local governmental units and community organizations, in determining the best way to return tax-foreclosed properties to the tax roll, while eliminating blight, providing affordable housing and economic development opportunities and revitalizing communities."

Acquisition - How do Land Banks Acquire property?

- Tax Foreclosed Property
 - Prior to Auction – via MCL211.78m (land bank pays minimum bid, current taxes, utility bills)
 - After Auction – transferred from Treasurer (no cost to land bank, current taxes canceled. Local unit still needs to refuse)
- Auction vs. Land Bank decisions
 - Look at each property
 - Talk to neighbors
 - Communicate with the local unit of govt.

Acquiring non tax-foreclosed property

- Marquette examples:
 - Side lot sale opportunities
 - Targeting specific problem neighborhoods
 - Clean up contaminated site
 - Brownfield core community benefits



Congratulations, Teal Lake Senior Living Community!

Disposition - How do Land Banks dispose of property?

- Priorities & Policies
- Title issues
- Side lot sales
 - Marquette requires no delinquent taxes owing in order to purchase

Anne Giroux, Chairperson
Charles Bergdahl, Vice Chairperson
Deborah Pellow, Secretary/Treasurer
Karen Alholm, Member
James Goodman, Member



234 W. Baraga Avenue
Marquette, MI 49855
(906)225-8425
fax (906)225-8432

October 18, 2018

Dear Michael Polkki,

The Marquette County Land Bank Authority owns property adjacent or near property you own. This letter is to inquire whether you have an interest in acquiring this property:

Property number: 52-16-370-049-00

Property address: n/a

Property legal description: *ASSESSOR'S PLAT OF NATIONAL MINE #4. LOT 130 & PART OF SW 1/4 OF NE 1/4 SEC 21 T47N R27W BEG AT INT OF E ROW RE-LOCATED CO RD 476 & S'LY ROW CO RD PBL TH S'LY ALG ROW CO RD 476 117.93' ML TH N75DEGE 38.64' TH W'LY 132.61' ML TO S'LY ROW CO RD PBL TH W'LY ALG ROW 50.52' TO POB.*

Sale price: \$1,000.00

Please contact me at 906-225-8425 to discuss further.

Sincerely,

Anne Giroux

Demolition



Overview

- Determination of demolition (or deconstruction)
- Phases of Demolition
 - Residential
 - Commercial
- Lessons We've Learned
- Community Relations Opportunity
- Unexpected Opportunities
- On-Line Resources



Determining a Demo

- Site by site consideration
- Long range plans of the jurisdiction
- Concurrent grant opportunities (i.e. FEMA)
- Structural issues
 - Water infiltration
 - Termites
- Rehab costs versus rebuild costs
- Consideration of 'deconstruction'



Demo: Step 1

- Residential

- Procurement for Asbestos and Hazardous Materials Survey
 - Asbestos Containing Materials
 - Hazardous Materials
 - Average Costs: \$300-\$900
 - Conducted by a State Licensed Asbestos Inspector
 - Exceptions: Ordered Demo or fire damaged properties; however – the **entire building is then considered ACM** and must go to an approved landfill.

- Commercial

- Procurement for Phase I Environmental Site Assessment (ESA), Asbestos Survey and Hazardous Materials Survey
 - Research into history of property to determine if there are areas of potential environmental concern
 - Survey for Asbestos Containing Materials and hazard materials
 - Average Costs: \$1,200 to \$2,200
 - Exceptions: None for Phase I ESA

Demo: Step 1 Continued

- Residential

- Survey includes:
 - Asbestos containing building materials (ACBM);
 - Mechanical and electrical systems containing polychlorinated biphenyls (PCB);
 - Potentially hazardous or regulated materials/waste located in containers and/or drums; and
 - Potential mercury containing items

- Commercial

- Commercial building survey includes same as Residential, but often in high quantities and more dangerous hazardous materials
- Limited Phase I v. Full Phase I



Demo: Step 1 Continued

- Residential

- Looking for
 - Volatiles/flammables (kerosene, oil, gas)
 - Heavy metals (mercury in thermostats and smoke detectors)
 - Asbestos (heat runs, transite siding, linoleum, flooring tiles, window glazing)
 - Fluorescent light bulbs and ballasts
 - Paint, varnish
 - Cleaning products, household products
 - Tires

- Commercial

- Looking for
 - Much of the same as residential
 - Specific chemicals used in previous occupant's businesses (ie plating, dry cleaner, gas station)



Demo: Step 1 Continued

- Residential

- Lead based paint hazards in demolition – is an OSHA issue more than environmental
- Roof shingles are 'assumed' to contain asbestos, but remain on the house and go with the demolition debris
 - Must limit pulverizing, crumbling

- Commercial

- Lead based paint hazards in demolition – is an OSHA issue more than environmental



Demo: Step 1 Continued

- Residential

- Contract for Asbestos and Hazardous Materials Survey
- Receive report

- Commercial

- Contract for Phase I Environmental Site Assessment (ESA), Asbestos Survey and Hazardous Materials Survey
- Receive reports
 - If no areas of concern, you may not need a Phase II ESA
- Phase II ESA, if applicable
 - Baseline Environmental Assessment
 - Due Diligence



Demo: Step 2

- Residential

- Procurement for abatement and demolition
 - Need the ACM and haz mat survey to bid
 - Abatement Qualifications:
 - Asbestos Abatement Contractor License
 - Hazardous material training and experience
 - Demo Qualifications:
 - Builder's License for Demolition; local registrations, if any; insurance; experience; safety plans

- Commercial

- Procurement for abatement and demolition
 - Need the Phase I/II, ACM and haz mat survey to bid
 - Same qualifications as Residential
 - Need Commercial demo experience

Demo: Step 3

• Residential

- Contract for abatement and demolition
 - Should provide a schedule
 - Will notify State of demolition activity – LARA Asbestos Program
 - See slide 31
 - Will coordinate utility shut off and disconnection
 - Will call Miss Dig to have utilities marked

• Commercial

- Contract for abatement and demolition
 - Should provide a schedule
 - Will notify State of demolition activity– LARA Asbestos Program
 - See slide 31
 - Will coordinate utility shut off and disconnection
 - Will call Miss Dig to have utilities marked

Demo: Step 4

• Residential

- Manage the project
 - Removal of utility equipment: ie water meters
 - Some is handled by the utility, some could be handled by staff
 - Stake Survey of lot line
 - Useful with shared drive situations, questionable fence lines (pictures recommended)
 - Pre-demo photos and site notes

• Commercial

- Manage the project
 - Removal of utility equipment: ie water meters
 - Some is handled by the utility, some could be handled by staff
 - Stake Survey of lot line
 - Useful when there are any questions on lot lines
 - Pre-demo photos and site notes



Demo: Step 4 Continued

- Residential

- Manage the project
 - Abatement: 10 day notification to the State of abatement activity
 - Abatement Waste Manifests
 - Air Monitoring/clearance before demo
 - Demolition – local or state permit
 - Demo debris removal/waste manifests
 - Open hole inspection
 - Fill material
 - Finish grade, top soil and seed

- Commercial

- Manage the project
 - Abatement: 10 day notification to the State of abatement activity
 - Abatement Waste Manifests
 - Air Monitoring/clearance before demo
 - Demolition – local or state permit
 - Demo debris removal/waste manifests
 - Fencing
 - Open hole inspection
 - Fill material
 - Finish grade, top soil and seed



Typical Demo Flow After Abatement is Completed

- Delivery of excavator
- Secure the Site
- Pull down the structure into the basement/building to the ground
- Crush into smaller pieces
- Load into trucks
- Concrete goes separately
- Dig basement
- *Sewer Cut Inspection*
- Begin filling hole with approved fill material
- *Backfill Material Inspection*
- Final load gone
- Level site; move excavator
- Second crew for final leveling of site, seeding and

Lessons Learned

Damage to infrastructure happens



Lessons Learned

Damage to adjacent property happens



Lessons Learned

Overhead lines can be a problem



Lessons Learned

Tight
Quarters



Lessons Learned

Basement walls can support the neighbor's drive and sometimes have to be left in place



Lessons Learned

- MIOSHA could pay a visit
 - Looking for Worker Hazards, especially with exposure to asbestos



Lessons Learned

- State Asbestos Inspector will visit
 - Looking for improper removal of asbestos



Michigan Occupational Safety and Health Administration
ASBESTOS PROGRAM

- HINT: Check that remediation company boarded up when they were finished



Community Relationships

- Talk with the neighbors
- Knock on doors
- Before demo: moving vehicles, preparing the neighborhood
- Police and fire training opportunities before demolition
- Can result in unexpected opportunities
- Talk to utilities
 - Many appreciate information ahead so they can schedule personnel for shut offs
 - Utility limitations: i.e. use of water through fire hydrants in old systems may be a problem



Community Relationships

- During demo: be available when it starts
- Be available to make decisions when dealing with shared driveways
- After demo: deal with complaints—be a good neighbor and make things right
 - Damage done by the demo company is typically repaired by the demo company at no additional expense to you



Unexpected Opportunities



Unexpected Opportunities



Unexpected Opportunities



Unexpected Opportunities



On Line Resources

Verify Builder or
Maintenance
License:

<https://www.lara.michigan.gov/colaLicVerify/>



LARA
Department of Licensing and Regulatory Affairs

MICHIGAN.GOV
Michigan's Official Web Site

[Michigan.gov Home](#) | [License Verification Home](#) | [BPL Home](#) | [Contact BPL](#) | [CS&SCL Home](#) | [Contact CS&SCL](#) | [LARA Home](#)

Bureau of Professional Licensing / Corporations, Securities & Commercial Licensing Bureau

VERIFY A LICENSE/REGISTRATION

Licensee Information

Name:	SALENBIEN TRUCKING AND EXCAVATING INC
QO/Owner:	SALENBIEN, ANDREW JOSEPH
Address:	Dundee MI 48131
County:	Monroe

License Information

License Type:	Builder - Company
License Number:	2102195079
Specialties:	
Status:	Active
Limitations:	
Issue Date:	06/10/2009
Expiration Date:	05/31/2020

Employed/Managed By

Employer/Manager:	SALENBIEN, ANDREW JOSEPH
License Number:	2101193636
Address:	Britton MI 49229
County:	Lenawee

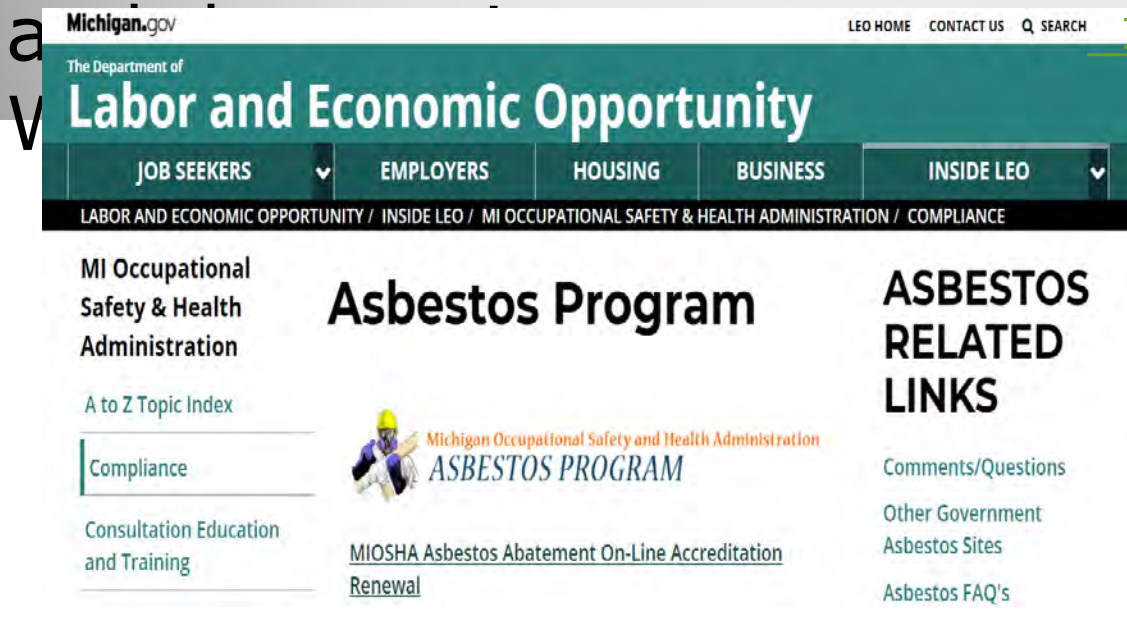
[Back](#) [New Search](#)



On Line Resources

Verify Asbestos Licenses – both the Contractor's

https://www.michigan.gov/leo/0,5863,7-336-78421_11407_15333_15369---,00.html



The screenshot shows the Michigan.gov website interface. At the top, it says "Michigan.gov" and "The Department of Labor and Economic Opportunity". Navigation tabs include "JOB SEEKERS", "EMPLOYERS", "HOUSING", "BUSINESS", and "INSIDE LEO". The breadcrumb trail reads "LABOR AND ECONOMIC OPPORTUNITY / INSIDE LEO / MI OCCUPATIONAL SAFETY & HEALTH ADMINISTRATION / COMPLIANCE". The main content area is titled "Asbestos Program" and features the Michigan Occupational Safety and Health Administration logo. A list of links is provided under the heading "ASBESTOS RELATED LINKS", including "Comments/Questions", "Other Government Asbestos Sites", and "Asbestos FAQ's".



On Line Resources

Verify Asbestos Licenses – both the Contractor's and the

Individual Contractor Training Provider Project Notification Scheduled Asbestos Training Courses

Individual Profile for ABELA, ANTHONY F.

Name and Address

Name ABELA, ANTHONY F.
Address 1592 GLENRIDGE LANE
MONROE, MI 48162

License Information

Accreditation Type	ID #	Status	Expiration Date	Training Expiration Date
Contractor/Supervisor	A46811	Apprvd - Full	8/25/2019	2/17/2019
Inspector	A46811	Apprvd - Full	8/25/2019	3/5/2019

[New Search](#)

[MI.gov](#) [Asbestos Program - Verify and Search](#) [Asbestos Program](#) [Contact US](#) [Policies](#)

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LARA Asbestos Program
MIOSHA

Individual Contractor Training Provider Project Notification Scheduled Asbestos Training Courses

Contractor Profile for SALENBIEN TRUCKING AND EXCAVATING INC.

Name and Address

Name SALENBIEN TRUCKING AND EXCAVATING INC.
Address 9217 ANN ARBOR ROAD
DUNDEE, MI 48131
Phone 734-529-3823

License Information

License Type	ID#	Status	Expiration Date
Type I (1 - 4 employees)	C16270	Apprvd - Full	* 10/12/2018

* Although this license may have been renewed, the new expiration date will not appear until the current one expires. Should you have questions, please call the Asbestos Program at 517-284-7680.

[New Search](#)

[MI.gov](#) [Asbestos Program - Verify and Search](#) [Asbestos Program](#) [Contact US](#) [Policies](#)

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On Line Resources

Verify the contractor has provided the State with Project Notifications:

<https://asbestosprogram.apps.lara.state.mi.us/ProjectNotification/ProjectNotificationSearch>

The screenshot shows a web application interface for searching project notifications. At the top, there are navigation tabs: Individual, Contractor, Training Provider, Project Notification (highlighted), and Scheduled Asbestos Training Courses. Below the tabs is the 'Project Notification Search' section, which includes several input fields: Contractor Name, Facility Name, Address, City, Project Start Date (On or After) with a calendar icon and an information icon, County with a dropdown menu showing '<All>', and Project End Date (On or Before) with a calendar icon and an information icon. There are 'Search' and 'Reset' buttons. Below the search fields is a table with the following data:

Contractor Name	Facility Name	City	County	Start date	End Date	Footage Amount
ASBESTOS ABATEMENT INC.	MICHIGAN STATE UNIVERSITY FEE HALL	EAST LANSING	INGHAM	12/17/2018	12/19/2018	2,476 SQ FT
INSULATION & ENVIRONMENTAL SERVICES, INC.	RESIDENCE	GRANDVILLE	KENT	12/17/2018	12/21/2018	500 SQ FT

On Line Resources

EGLE Asbestos Program:

<https://www.michigan.gov/egle/0,9429,7-135-3310---,00.html>

The screenshot shows the EGLE website with the following elements:

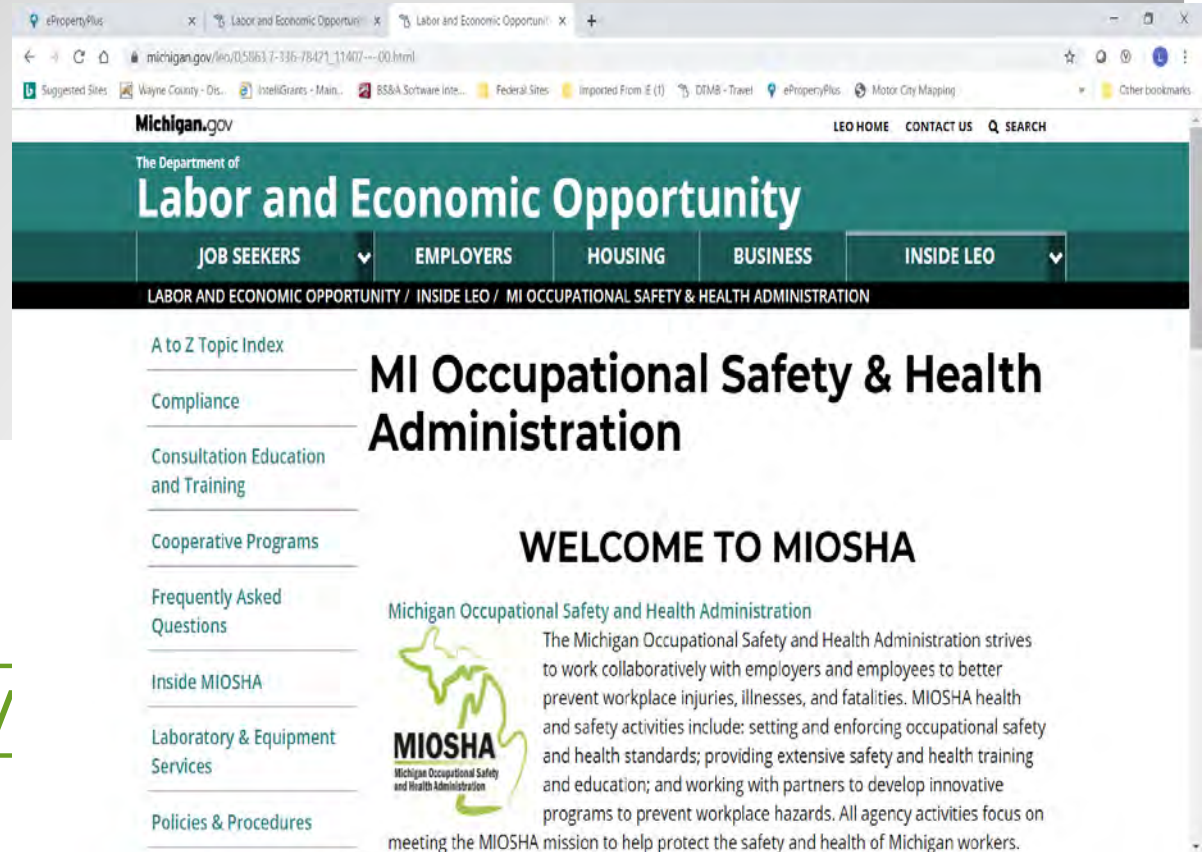
- Top navigation: EGLE, Contacts, Permits, Online Services, Programs, Locations, MI.gov
- Logo: EGLE MICHIGAN DEPARTMENT OF ENVIRONMENT, GREAT LAKES, AND ENERGY
- Search bar: Search
- Main navigation: ABOUT EGLE, AIR, LAND, WASTE, WATER, SUSTAINABILITY
- Left sidebar menu: AIR, News & Info, Compliance, Emissions, Permits, Monitoring, SIP & Attainment
- Content area: EGLE / AIR, AIR QUALITY logo, PROTECTING MICHIGAN'S AIR, and a paragraph describing EGLE's mission to regulate air pollutants.
- Right sidebar menu: Staff Directory, Organization Chart, District Information, Michigan Air Emissions Reporting System, Asbestos NESHAP Program, Michigan Dry Cleaning Program, Air Advisory Council, Enforcement Program, Environmental Calendar, Permit to Install (PTI) Application Form



On Line Resources

Michigan
Occupational
Safety and
Health
Administration:

https://www.michigan.gov/leo/0,5863,7-336-78421_11407--,00.html



The screenshot shows a web browser window displaying the Michigan Department of Labor and Economic Opportunity website. The page title is "MI Occupational Safety & Health Administration". The navigation menu includes "JOB SEEKERS", "EMPLOYERS", "HOUSING", "BUSINESS", and "INSIDE LEO". The main content area features a "WELCOME TO MIOSHA" section with a logo and a paragraph describing the agency's mission to protect the safety and health of Michigan workers.

Michigan.gov LEO HOME CONTACT US SEARCH

The Department of
Labor and Economic Opportunity

JOB SEEKERS EMPLOYERS HOUSING BUSINESS INSIDE LEO

LABOR AND ECONOMIC OPPORTUNITY / INSIDE LEO / MI OCCUPATIONAL SAFETY & HEALTH ADMINISTRATION

A to Z Topic Index
Compliance
Consultation Education and Training
Cooperative Programs
Frequently Asked Questions
Inside MIOSHA
Laboratory & Equipment Services
Policies & Procedures

MI Occupational Safety & Health Administration

WELCOME TO MIOSHA

Michigan Occupational Safety and Health Administration

The Michigan Occupational Safety and Health Administration strives to work collaboratively with employers and employees to better prevent workplace injuries, illnesses, and fatalities. MIOSHA health and safety activities include: setting and enforcing occupational safety and health standards; providing extensive safety and health training and education; and working with partners to develop innovative programs to prevent workplace hazards. All agency activities focus on meeting the MIOSHA mission to help protect the safety and health of Michigan workers.

Produced the “Blight Elimination Planning Guidebook”



Google “Michigan Blight Elimination Guidebook”

Greening/Maintenance

VACANT LOTS

- Cost considerations
- Liability
- Managing complaints
- Managing requests
- Adopt-a-lot programs

STRUCTURES

- Cost considerations
- Liability
- Managing complaints
- Whether to invest
- How to sell

Funding

- Foreclosure/Tax Reversion Fund
- Property Sales
- 5/50
- Grants
- Brownfield TIF

Questions?

Anne Giroux

Marquette County Land Bank Authority

906-225-8425

agiroux@mqtco.org

Linda Horak

State Land Bank Authority

517-241-6741

horakl@michigan.gov

PO Box 30766
Lansing MI 48909

Main Number: (517) 335-8212