

DRIVING CHANGE

Reclaiming Housing in Chandler Park

Prepared by the Harvard Community Development Project

In Collaboration with Eastside Community Network



HARVARD Kennedy School
JOHN F. KENNEDY SCHOOL OF GOVERNMENT



Harvard University
Graduate School of Design

Community Development Project

Project Sponsor



Community Partner



Special Thanks

Andrea Benson | Director of Development, ECN
Donna Givens | Executive Director, ECN
Residents of Chandler Park

Team Members

Erick Diaz, Co-Lead
Harvard Kennedy School

Mark Bennett
Harvard Graduate School of Design

Juan Pablo Fuentes Rojas
Harvard Graduate School of Design

Kimberly Geronimo
Harvard Graduate School of Design

Clay Holk
Harvard Kennedy School

Emily Hsiao
Harvard Kennedy School

Kysie Miao
Harvard Kennedy School

Steven Olender
Harvard Kennedy School

Matt Genova, Co-Lead
Harvard Graduate School of Design

Emma Pattiz
Harvard Graduate School of Design

Leah Pickett
Harvard Graduate School of Design

Jana Pohorelsky
Harvard Kennedy School

Andrew Sugrue
Harvard Kennedy School

Anant Udpa
Harvard Kennedy School

Akina Younge
Harvard Kennedy School

Table of Contents

Executive Summary	7
Overview	7
Eastside Community Network	7
Community Development Project	7
Short Term Strategies	9
Side Lot Purchases in Detroit	10
Home Loan Repair Program in Detroit	15
Prioritizing Growth Based on Existing Assets	18
Long Term Strategy	21
Developing a Chandler Park Community Land Trust	22
Pittsburgh, Atlanta Case Study	29
Dudley Street Neighborhood, Boston Case Study	31
Combining Policy and Grassroots Action	35
Land Contracts in Detroit	36
Retroactive Poverty Tax Exemption in Detroit	43
Conclusion	46
Appendices	48







Executive Summary

Overview

This report, prepared by the Harvard Community Development Project team, focuses on strategies to bring homes and vacant parcels back to full utilization in the Chandler Park Neighborhood. The team focused on potential partnerships with local organizations and public entities to generate community-centered responses to the challenge of underutilized land in the neighborhood. The team engaged with the Client (Eastside Community Network), and met with City of Detroit staff, the Detroit Land Bank Authority (DLBA), the Chandler Park Conservancy, and local residents.

The recommended strategies center around building partnerships with entities serving neighborhoods in Detroit, as well as leveraging ECN's unique position as a long-standing anchor organization to disseminate vital information to residents. The short-term strategies proposed include partnering with the DLBA to facilitate the purchase of side lots and providing necessary information for residents to utilize the Home Repair Loans Program. Our long-term strategy encompasses a road map for organizing a Community Land Trust in Chandler Park. Lastly, in light of legislative inaction, the team recommends ECN disseminate vital information regarding land contracts and poverty tax exemption to protect its residents.

Eastside Community Network

The project client is the Eastside Community Network (ECN) who has been spearheading community development on Detroit's east side for over 30 years. ECN works with residents and partners to drive lasting, positive change in the neighborhoods and communities it serves.

Community Development Project

The Community Development Project (CDP) harnesses the academic and professional resources of Harvard University to facilitate civic engagement in community and economic development projects in underserved communities. The CDP Consulting Team is made up of Harvard Kennedy School and Graduate School of Design students. Our philosophy is grounded in a fundamental belief in the importance of locally-driven economic development initiatives. We believe that success will be achieved when everyone, from community members to businesses and government, unites behind common interests and a shared vision for the future. As such, our goal is to bring people from all walks of life and from every sector together, see what the community wants for its future, and then work with everyone to build a vision of, and provide support for getting to, that goal. We hope that our community-driven strategy can serve as a model for other communities and development organizations across the country.



SHORT-TERM STRATEGIES:

COLLABORATING WITH THE CITY OF DETROIT THROUGH SIDE
LOT PURCHASES AND HOME REPAIR LOANS

SIDE LOT PURCHASES IN DETROIT

Recommendation - With too many side lots for sale in Chandler Park, ECN can create a marketing campaign to advertise the side lot sales, partner with the DLBA to host a side lot sale in Chandler Park, and recruit volunteers or apply for a grant to clean recently purchased side lots.

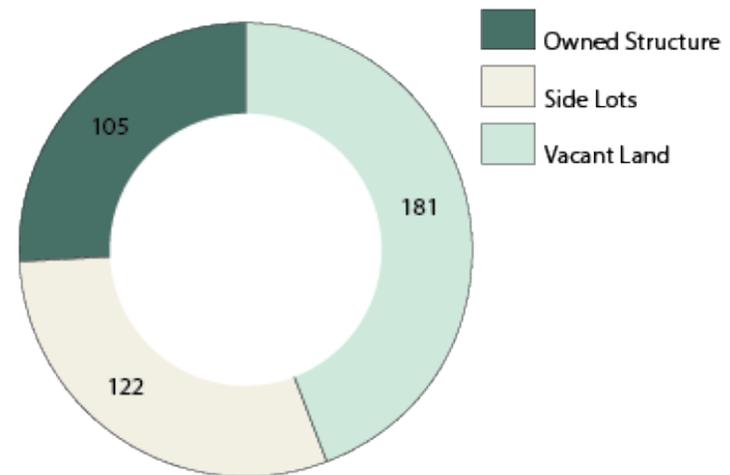
OVERVIEW OF DETROIT LAND BANK, SIDE LOTS, AUCTIONS, AND COMMUNITY PARTNER PROGRAM

The Detroit Land Bank Authority (DLBA) is a public authority dedicated to returning Detroit’s vacant, abandoned, and foreclosed property to productive use. As of April 2018, the DLBA owned more than 95,000 parcels across the City, making it the largest landowner in Detroit as it owns over 25% of the parcels.¹ The DLBA’s presence is also felt in the Chandler Park neighborhood, where it owns 408 parcels. Properties owned by the DLBA are put into one of four categories: 1) Vacant; 2) Side lot for sale; 3) DLBA-owned structure; 4) DLBA-owned structure for sale. The DLBA has different programs for the disposition of each asset type. This section will primarily focus on the Side Lots for Sale program and the Auction by which DLBA sells those categorized as DLBA-owned structures for sale, since ECN is in a good position to support residents acquiring these properties.

The Side Lot Sales program allows homeowners to purchase vacant lots owned by the DLBA that are adjacent to their homes

¹ Detroit Land Bank Authority Quarterly Report to City Council, April 2018.

Homes owned by the DLBA in Chandler Park



for just \$100. The purchasing process, which can be done on the DLBA’s website, can take as little as three days from when the application to purchase is submitted. Because purchasers are required to maintain the side lot, this program effectively moves blighted property into the hands of a private owner who will clean and monitor the site. The full list of eligibility requirements can be found at www.buildingdetroit.org/rules.

As of July 2018 there were 122 parcels designated as side lots in Chandler Park. The DLBA engages in three strategies to boost the sales of side lots: 1) Targeted mailings that inform residents of adjacent lots available for sale; 2) Marketing all available homes in the easily-searchable database found on www.buildingdetroit.org ; 3) Host Side Lot Fairs where DLBA staff coordinates with a community-based organization to conduct side lot sales on-site. In the short-term, ECN can help identify residents who are eligible to purchase these

side lots. This would effectively put these parcels in the hands of responsible residents able to maintain the properties.

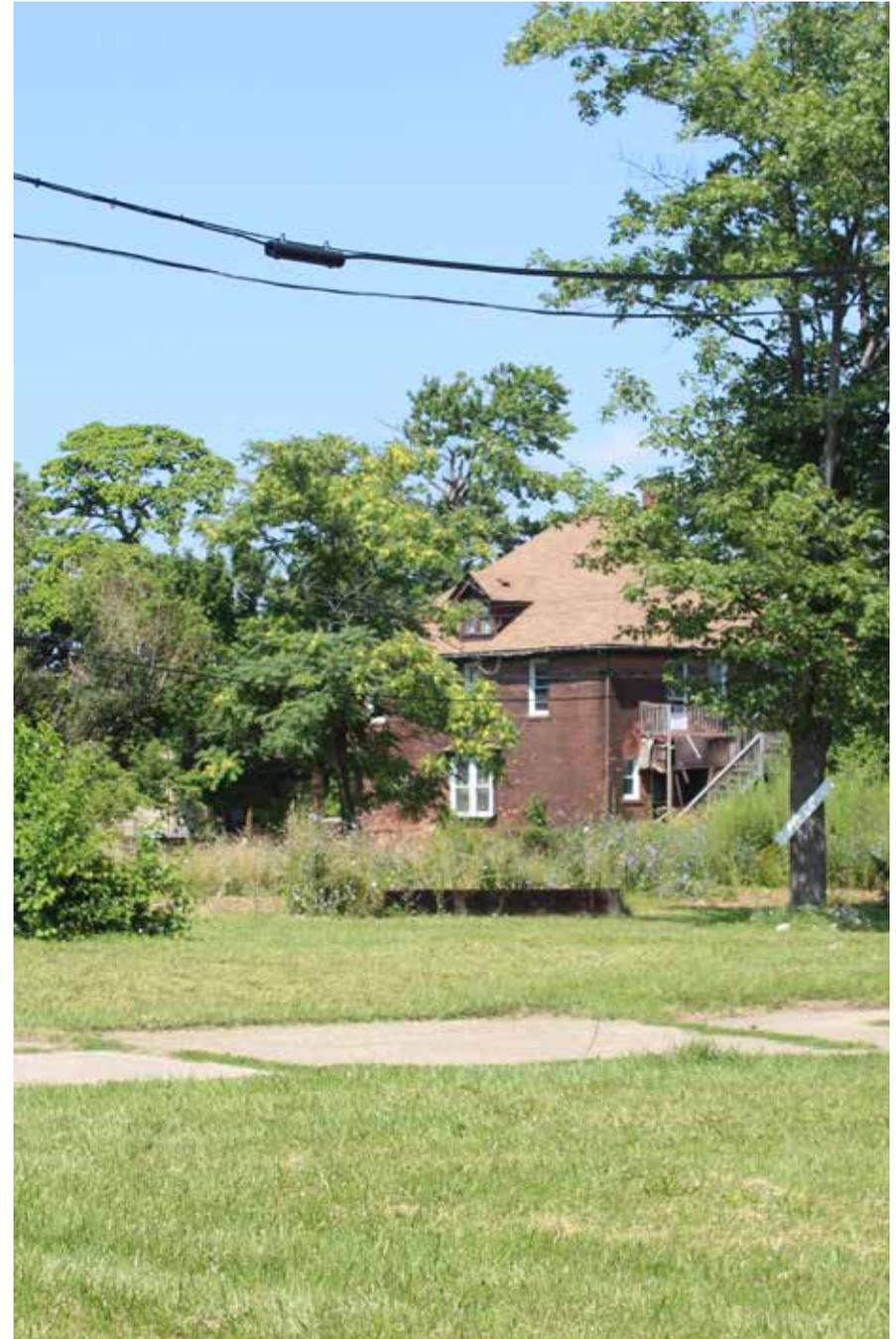
Residents that our team met through the Neighborhood Association indicated their hesitation in purchasing side lots because of the required maintenance. Many of the side lots for sale have been vacant for years, which has led to overgrown

“Ten more homes will be demolished within the next 12 months and become side lots in Chandler Park.”

trees, the accumulation of trash, and the need for fencing. Residents expressed reluctance to purchase the side lots because of the time it will take or the cost of cleaning up the site, which they estimate to be several thousand dollars, and paying off the taxes owed. Failure to do so may result in losing the side lot altogether. Separately from side lots, the Auction program allows for DLBA homes to be sold ‘as-is’ to Michigan residents. There are currently 105 properties categorized as “DLBA-Owned Structure” and “DLBA-Owned Structure for Sale” in Chandler Park. Auctions to sell these properties are held on the DLBA’s website (www.buildingdetroit.org) on a daily basis, and individuals are eligible to bid on properties if they are a Michigan resident, are not currently in foreclosure, and do not owe any property taxes.²

ECN has registered as a Community Partner with the DLBA, allowing the organization to not only acquire properties, but also to endorse individuals wanting to purchase properties through the auction. This means that ECN can be a sponsor

² For full list of eligibility requirements, please visit www.buildingdetroit.org/rules



for any resident in Chandler Park, and thereby allow the resident to get an automatic bonus of 20% on their bid. For instance, if a person were to bid \$10,000 for a home, the bid price reflected on the DLBA site would be \$12,000, and the bidder would only pay \$10,000. The DLBA stated, “it is worth taking 20% less on a sales price in order to get homeowners committed to the neighborhood.”³

RECOMMENDATIONS

- ◀ ECN can establish a marketing campaign that compiles the DLBA eligibility standards. ECN can share this information with all residents, with a targeted focus on residents owning property adjacent to the side lots for sale. A detailed list of eligibility requirements can be found at www.buildingdetroit.org/rules, and the list of side lots for sale in Chandler Park is included in Appendix A.
- ◀ ECN can leverage its presence in the community and host a Side Lot Fair in Chandler Park. By bringing DLBA staff to the neighborhood, residents will be able to purchase the side lots without having to go to the downtown office to process the purchase, saving time and money.
- ◀ ECN can leverage its status as a Community Partner with the DLBA and offer a 20% bid bonus on homes purchased by residents through the auction in Chandler Park.
- ◀ ECN can establish office hours with accountants to help residents rid their records of back taxes, blight

³ <https://buildingdetroit.org/rules/>

tickets, and foreclosures in the last 3 years so they are eligible to participate in these DLBA programs.

- ◀ ECN can partner with local volunteer organizations, or recruit volunteers themselves, to assist residents who purchase side lots with weekly cleanups/repairs so that the new side lot owners are able to maintain the property in good condition without the added cost.
- ◀ ECN can partner with local philanthropies to fund grants that pay local residents (especially high school students) to clean up vacant lots. Residents stated that the repairs to clean vacant lots were \$2,500. An estimated budget for the program is as follows:

Side Lot Clean Up Budget	
Average cost of Lot	\$2,500
Number of Lots	122
Total Expected Cost	\$305,000

Funding sources can include foundations like the Kresge Foundation, which focuses on making investments in health care clinics, affordable housing, social service providers, and real estate to advance economic development. Grants are reviewed on an ongoing basis. For more information, you can visit www.kresge.org/opportunities. Other local philanthropies may also be willing to support this work.

SIDE LOTS FOR SALE IN CHANDLER PARK





HOME REPAIR LOANS PROGRAM

Repairing existing structures in Chandler Park is critical to the development of the neighborhood. Therefore, we propose ECN undertakes a marketing campaign for the Home Repair Loans Program and evaluate the possibility of becoming an intake center for loan applications.

Chandler Park residents expressed concerns about the lack of funding to repair existing homes in the neighborhood. While most funds dedicated to revitalizing neighborhoods of Detroit are governed by the Michigan State Housing Development Authority (MSHDA), the City of Detroit recently launched a new Detroit 0% Home Repairs Loans Program to help homeowners renovate their homes. This program allows residents to borrow between \$5,000-\$25,000 over a 10-year term to repair their homes. With 0% interest, residents only have to pay the amount that they borrow.

Residents applying for this loan program should visit www.detroithomeloans.org and complete the "0% Interest Home Repair Loans" intake application forms. They can take completed forms to a local intake center. The closest intake centers to Chandler Park are listed below:

- ◀ Jefferson East, Inc.
14901 East Warren Avenue, Detroit, MI
313-331-7939

- ◀ U SNAP BAC
14901 East Warren Avenue, Detroit, MI
313-640-1100
- ◀ Wayne Metro Community Action Agency
19258 Kelly Road, Harper Woods, MI
313-388-9799

To qualify, resident must meet the following requirements:

- ◀ Own the home for at least 6 months before applying for the loan
- ◀ Be a low-income resident or live in a designated area
- ◀ Have a credit score of at least 560
- ◀ Have current homeowners insurance
- ◀ Be current on taxes
- ◀ Be able to afford the loan payments
- ◀ Meet income eligibility thresholds as listed below:

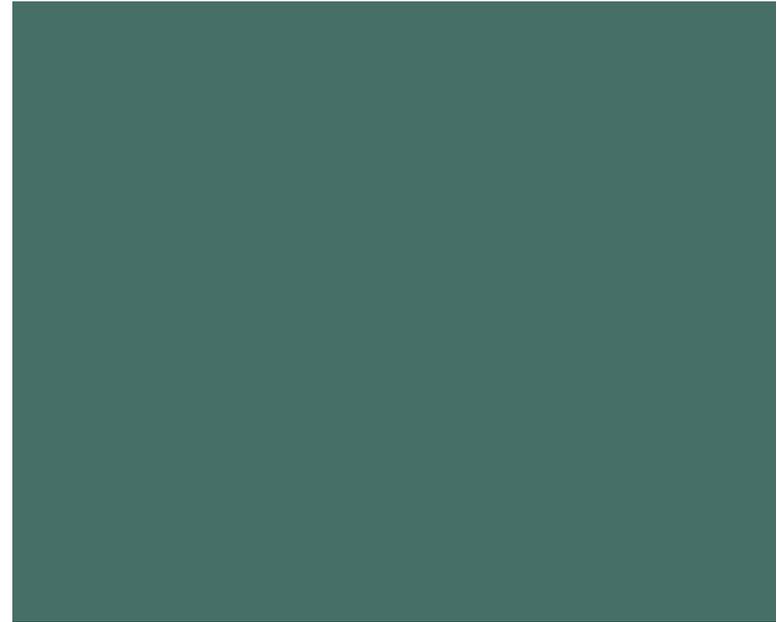
Household Size	Annual Income Limit
1 person	\$39,700
2 persons	\$45,400
3 persons	\$51,050
4 persons	\$56,700
5 persons	\$61,250
6 persons	\$65,800
7 persons	\$70,350
8 persons	\$74,850

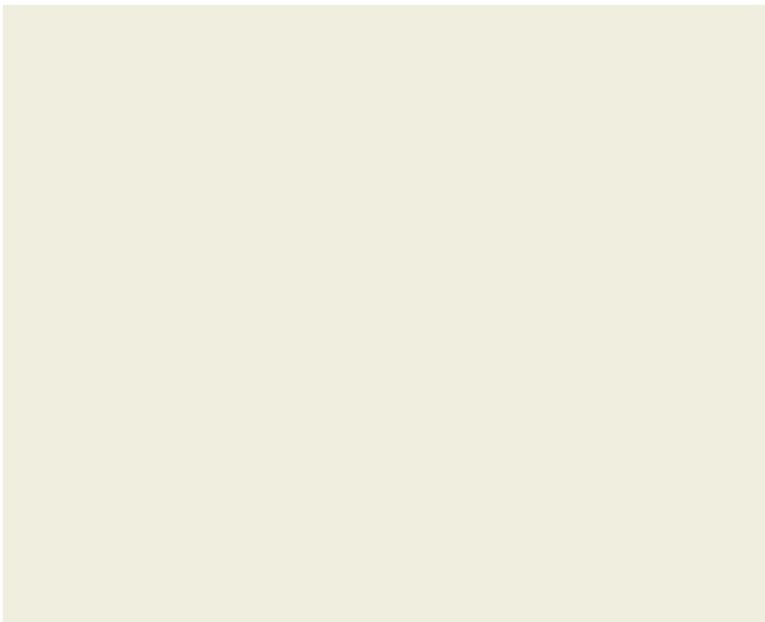
RECOMMENDATIONS

- ▶ ECN can establish a marketing campaign that compiles the City of Detroit's Home Repair Loans Program eligibility standards. ECN can share this information with residents to utilize the loan program.
- ▶ ECN can work with the City of Detroit to become an intake center and receive applications for the loan program.

RESIDENTS WILL NEED THE FOLLOWING ITEMS TO APPLY:

- ▶ Signed Home-Owner's Loan Intake/Application Form;
- ▶ Copy of current driver's license, State ID, Passport, Certificate of Citizenship or Naturalization;
- ▶ Recorded Warranty Deed (available at Wayne County Register of Deeds, located at 400 Monroe Ave #700, Detroit, MI 48226
- ▶ Proof of current hazard insurance;
- ▶ Proof of paid property taxes (available at Wayne County Register of Deeds, located at 400 Monroe Ave #700, Detroit, MI 48226);
- ▶ Income Verification Checklist (all household members over 18);
- ▶ Proof of occupancy – utility bill, insurance certificate, property tax, homestead exemption;
- ▶ Current two (2) most recent pay stubs;
- ▶ Current two (2) years income tax returns with completed schedules;
- ▶ Savings and checking account statements;
- ▶ Authorization to run credit report; and
- ▶ Lead test results (only applies to children six (6) years or younger).





PRIORITIZE GROWTH BASED ON EXISTING ASSETS

Recommendation - Chandler Park's comeback will be incremental, but where to begin? The neighborhood should focus on existing assets and taking immediate steps to support those assets and plan future growth and recovery around and between those assets.

OVERVIEW OF CHANDLER PARK

Chandler Park is currently physically disconnected due to the large quantities of abandoned homes and vacant lots. The result is the transition from a vibrant, connected urban neighborhood to a place where many blocks have densities more typically seen in rural areas. Large empty spaces can create environments with weaker personal connections, weaker neighborhood identity, decreased mobility, and decreased safety (whether real or perceived). While the personal community in Chandler Park remains strong, the neighborhood has lost a significant portion of its physical community. This can be partially achieved through clustering investment. Therefore, because Chandler Park will not rebuild its entire urban density quickly, it should focus in the near-term on rebuilding small sections of density and connectivity around important assets.

These targeted efforts within Chandler Park can also help create momentum that can spur a ripple of investment. Proximity and density is one tool to boost community, connectivity, and vibrancy. These three attributes can make Chandler Park an

ever-more attractive neighborhood for outside home buyers and investors.

This recommendation is about reconnecting people by reconnecting the physical space. There's little precedent of rebuilding neighborhoods that have experienced similar levels of depopulation as Chandler Park. Perhaps the closest precedent can be found in New Orleans post-Katrina. Just like Detroit, the city initially selected winners and losers. But neighborhoods that were ignored began self-organizing to rebuild their communities. These readings give some insight into post-Katrina rebuilding in physically-devastated neighborhoods:

- ◀ [A New Orleans Neighborhood Rebuilds - NY Times](#)
- ◀ [A Tale of Two Neighborhoods - USGBC](#)
- ◀ [After Hurricane Katrina, a new look at New Orleans uneven recovery among its neighborhoods - The Advocate](#)

WHAT IS THE VISION FOR IMPLEMENTATION?

- ◀ **First (Short-Term):** Convene community members to identify community assets and physical spaces important to the neighborhood. This includes parks, schools, bus stops or neighborhood businesses. Begin to physically map these places and identify clusters. Further, identify streets or paths that connect these places, with a particular focus on those routes that are seen as important thoroughfares, especially for pedestrians.

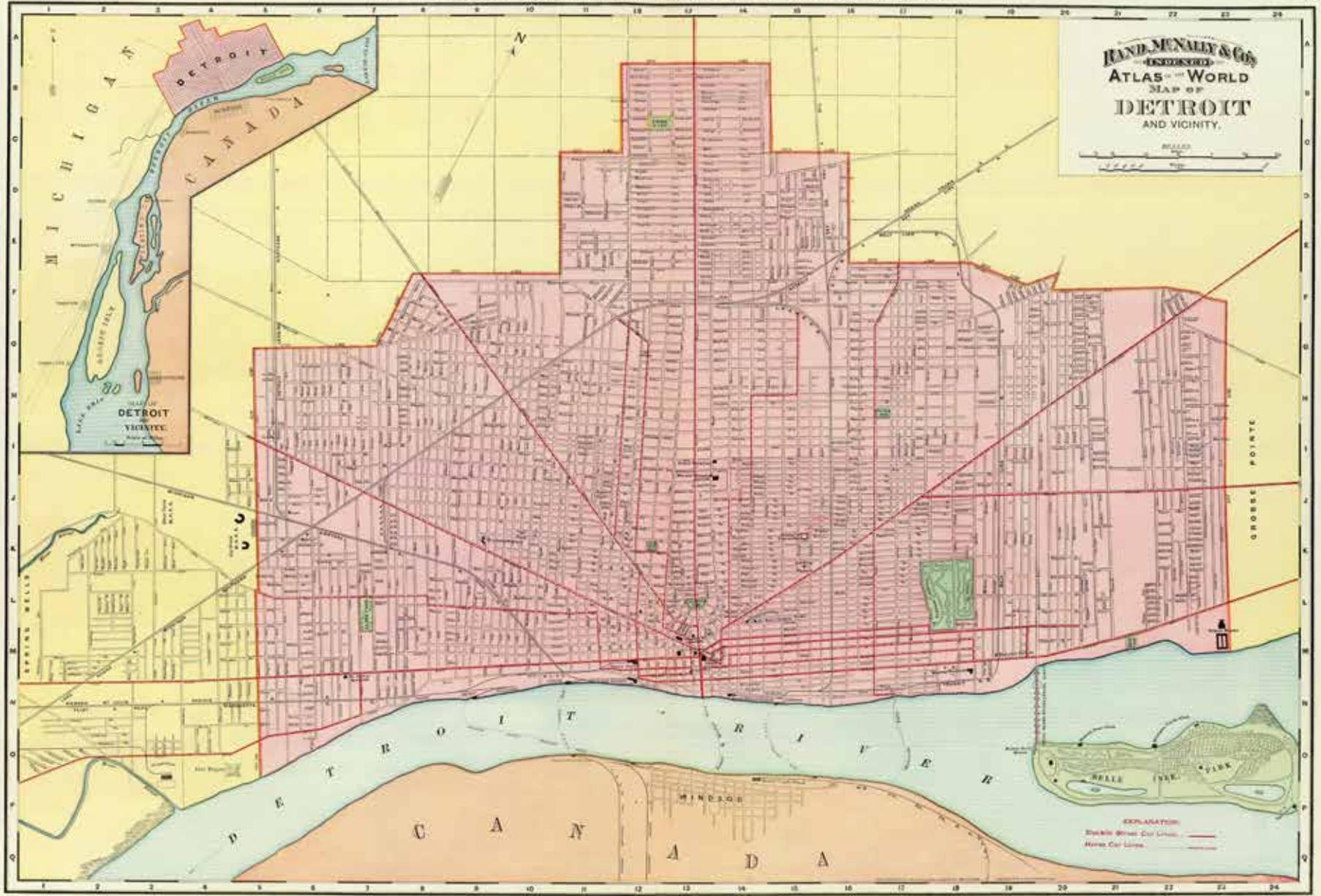
- ◀ **Second (Short-Term):** Identify nodes, sections, and corridors within the neighborhood that have the greatest potential to become catalysts with investment. These are the areas where ECN can prioritize initial resources.
- ◀ **Third (Short-Term):** Begin advocating for the city to fix sidewalks and lighting along these corridors.
- ◀ **Fourth (Medium-Term):** Assess structures and lots within these areas. Determine how many and what time of rehab or new construction would be needed to fill in empty physical spaces in order to create connectivity and vibrancy.
- ◀ **Fifth (Long-Term):** Produce planning documents that outline early-investment areas. These documents will be helpful both for ECN’s own projects but also potential outside investors. Further, develop design guidelines that outline the neighborhood’s vision for which structures create connected and vibrant communities. (See [this story](#) on Milwaukee’s public housing development for a brief idea on how design impacts community).

POTENTIAL CONFLICTS

By choosing assets and nodes within the neighborhood to target early investment, there is potential to alienate residents who fall beyond those areas. We believe it is important to acknowledge this early on to avoid turning residents away from this process. To mitigate this issue, we recommend simultaneous small-scale investments neighborhood-wide. These can include landscaping improvements, gardens, or street infrastructure upgrades. Further, wider neighborhood consensus might be reached if early investments are targeted around key community assets—like parks and schools—that all residents are more likely to agree are valuable.

RECOMMENDATION

- ◀ ECN can lead current residents through the steps outlined above to identify and map the community assets and create the foundation for strategic investment.



LONG-TERM STRATEGIES:

DEVELOPING A CHANDLER PARK COMMUNITY LAND TRUST

DEVELOPING A CHANDLER PARK COMMUNITY LAND TRUST

One of the longer-term strategies that ECN can leverage to ensure community control of land in Chandler Park is the creation of a Community Land Trust (CLT). The following section describes the CLT model, offers several case studies of successful CLT implementation around the country, and provides recommendations on how ECN can begin the process of developing a Chandler Park CLT.

WHAT IS A COMMUNITY LAND TRUST?

A CLT is a nonprofit, community-based organization dedicated to community control of land. In the United States, this model dates back to 1969, when an organization called New Communities, Inc. was founded as a farm collective to create a safe, self-sufficient community for Black farmers in Lee County, Georgia.¹ In the years since, the CLT model has evolved to become a critical way of ensuring long-term housing affordability in 41 states across the country, as well as the District of Columbia.² Currently, there are 243 CLTs operating in the US. The largest one, located in Burlington, VT, leases land to about 500 owner-occupied homes.³ Other major cities that have adopted the model include Chicago, Boston, and NYC.

CLTs protect against the market forces that typically lead to gentrification by separating the ownership of land from the

1 <http://www.newcommunitiesinc.com/new-communities.html>

2 <https://www.lincolnst.edu/sites/default/files/pubfiles/the-city-clt-partnership-full.pdf>

3 <https://www.theatlantic.com/business/archive/2015/07/affordable-housing-always/397637/>

ownership of housing. A nonprofit (often referred to as 'the trust') acquires and maintains ownership of land. Residents, prospective homeowners, and prospective developers then enter into long-term, renewable leases of housing developed on the land, rather than undertaking a traditional sale. If and when the homeowner sells the property, the family earns a percentage of the property's value and the remainder is kept by the trust to preserve affordable leasing rates for future families.⁴ In summary, the trust owns the land, the homeowner buys the property (their home), and the trust leases the land beneath the property to the homeowner. Typically, land trusts are stewarded by a Board of Directors consisting of one-third each of the following groups: homeowners, community members (i.e. residents of the community who do not live on land owned by the CLT), and broader public stakeholders (such as government officials, funders, and social service providers).⁵

WHAT MAKES THE CLT MODEL A GOOD FIT FOR CHANDLER PARK?

Our analysis of other communities that have adopted the CLT model - including the Dudley neighborhood in Boston and the Pittsburgh neighborhood of Atlanta, which we describe in case studies below - reveal that Chandler Park exhibits several key features that make it amenable to the implementation of a successful CLT. While the decision to create a CLT must ultimately be grounded in the community's broader vision for the neighborhood, we believe that the following conditions support its viability.

4 <https://community-wealth.org/strategies/panel/clts/index.html>

5 <http://www.burlingtonassociates.com/home-slides/community-land-trusts-introduction>

◀ **Existence of the Detroit Land Bank Authority:** When acting in partnership, Land Banks and CLTs are complementary forces that support equitable development through both stabilization and affordability. Land Banks grant access to distressed properties and can set affordable rates. CLTs create a permanent, responsible, and efficient owner to which the Land Bank may sell or donate land.⁶ As an established Land Bank, the Detroit Land Bank Authority has the potential to be a critical collaborator in the creation of a Chandler Park CLT.

◀ **Strong Community Relationships:** From our team's meetings in Chandler Park, it became clear that the neighborhood consists of a close-knit network of relationships between diverse groups: from ECN and the Chandler Park Conservancy, to the Chandler Park Neighborhood Association and city officials. Developing the vision for the neighborhood, and even deciding whether or not to build a CLT, requires the input and organization of a broad range of stakeholders. The presence of these existing relationships will provide a foundation for current and future decision-making.

◀ **Opportunity to Protect and Preserve the Neighborhood:** In our conversations with residents, we heard a strong desire to uplift the neighborhood - particularly for community members who have been living there for generations. In light of increasing outside interests in the development of Detroit, the CLT model has the potential to achieve such revitalization in Chandler Park while ensuring that long-term residents reap the resulting benefits, rather than become displaced by them.

HOW CAN ECN EXPLORE THE POSSIBILITY OF A CLT IN CHANDLER PARK?

Deciding to develop a CLT may seem overwhelming. Among the questions to be considered in the long-term is whether ECN should shepherd this work or whether the community should create a new nonprofit to serve as the trust. Nonetheless, we believe that ECN's strong relationships throughout the neighborhood and the city make it particularly well-suited to be the convener of initial discussions about the possibility of a CLT in Chandler Park.

In our research into best practices and toolkits for creating a CLT, we found that the [National Community Land Trust Network](#), which recently evolved into the [Grounded Solutions Network](#), provides a wealth of resources (check both websites for materials while they are in the process of finalizing the transition to Grounded Solutions). These organizations created the following roadmap to move from exploring the idea of a CLT to implementing a CLT. An interactive version of the map, as well as a sign up for Grounded Solutions' monthly newsletter, can be found [here](#).

From reviewing the roadmap provided by Grounded Solutions, we believe that ECN can make substantial impact through Steps 1-2 of the process outlined in the roadmap. Below, we outline specific next steps for each of these milestones.

⁶ <https://shelterforce.org/2016/11/09/land-banks-community-land-trusts-not-synonyms-or-antonyms-complements/>



Source: <https://groundedsolutions.org/start-upclthub/>

STEP 1: DOES YOUR COMMUNITY HAVE A SHARED VISION FOR THE CHANGE YOU WANT TO SEE?

This step is focused on developing a vision for Chandler Park as a way of determining whether the CLT model provides a useful tool for realizing that vision. Below are a few ideas for convening stakeholders throughout the community:

- ◀ **Facilitate a listening session in the neighborhood:** Bring together residents, the Neighborhood Association, local business owners, parents whose children attend school in the community, as well as individuals who work in Chandler Park, for a discussion about their

aspirations for the neighborhood. These might happen in small groups or as one large session. Some sample visioning exercises to facilitate can be found [here](#). Discussion questions may include the exercise on the following page.

- ◀ **Host a film screening to introduce the CLT model to community members:** There are [multiple documentaries](#) of varying lengths that explain what a CLT is as well as what the model has achieved in other communities. [Holding Ground](#) is a documentary about the Dudley Street Neighborhood Initiative, and [Streets of Dreams](#) is another short film that features CLTs from around the country. [This presentation](#) provides a clear description of the CLT model.

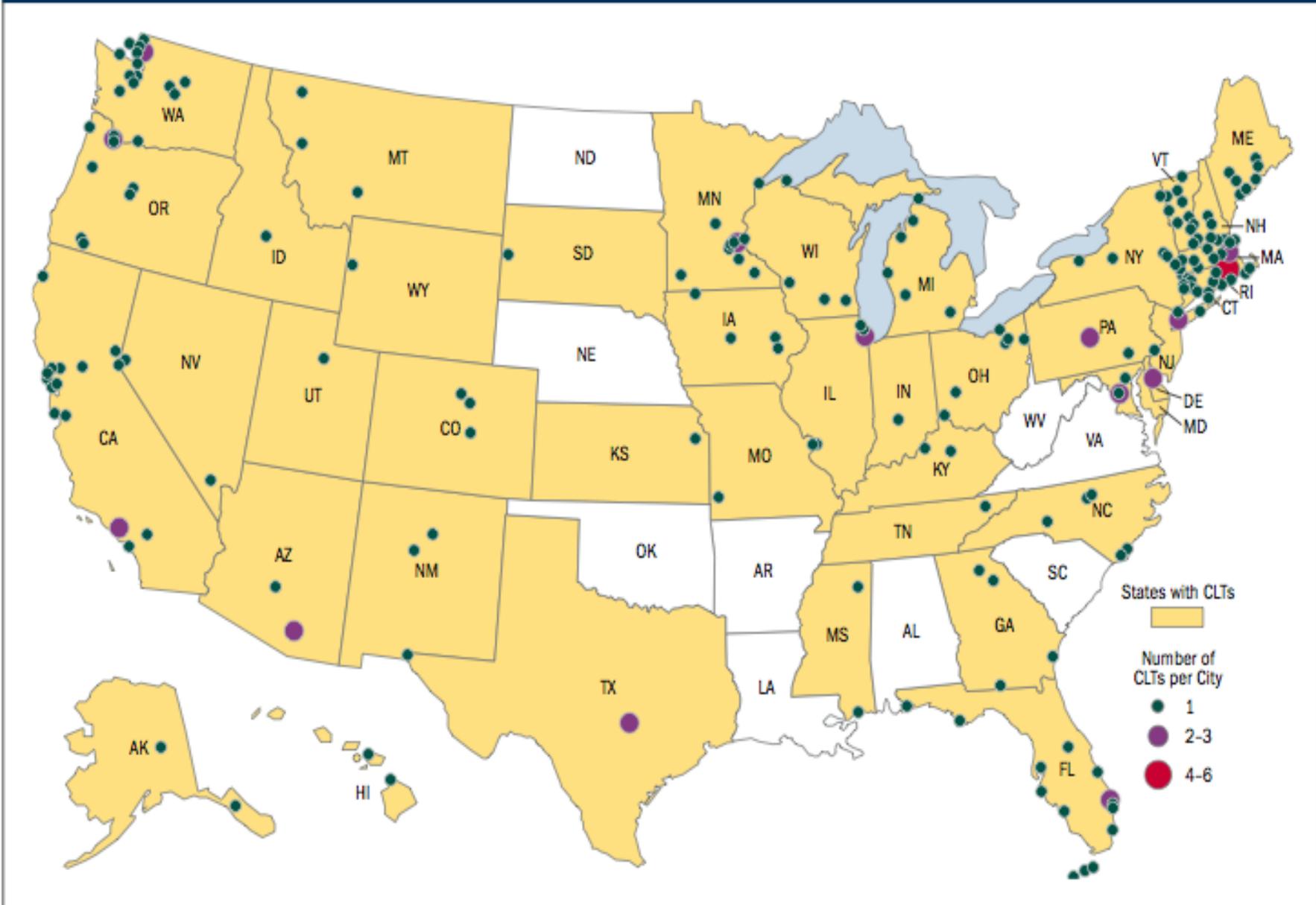
EXERCISE:

Imagine your community the way you would like it to be. Write out your ideas. Don't worry about how they sound. This is sort of like a personal brainstorming session - get everything in your head out on paper without judging it. You can clarify and focus later. Use some of the questions below to help you think or make up your own questions:

- ⚡ **What does your community look like physically?** What kind of buildings are there? What kind of public spaces? Is it safe to walk around it during the day and at night?
- ⚡ **What kind of work do people do?** Who has what kind of jobs? Do people like their work? Why?
- ⚡ **How do people get along with each other?** Do people from different groups communicate and get along? Do younger and older people have contact and good relationships with each other?
- ⚡ **How do decisions get made?** Are things fair for different groups? Does every group have a fair say? Are many people involved in sharing their ideas and solving problems?
- ⚡ **What do families look like?** Do people within families get along? Are there places where women and men can get help if they need it? Is there child care available? Do neighbors help each other? Do single people feel there is a place for them in the community?
- ⚡ **How do people play?** Do people in the community go to recreational events together? What possibilities are there for young people, old people, and everybody in between?

Source: <https://ctb.ku.edu/en/table-of-contents/leadership/leadership-functions/develop-and-communicate-vision/main>

FIGURE 1
CLTs Now Exist in 41 States and the District of Columbia



Source: Produced by Yesim Sungu-Eryilmaz for the National CLT Academy, 2008.

STEP 2: HAVE YOU DECIDED WHO YOUR CLT WILL SERVE AND HOW?

Should the community decide to move forward with exploring the CLT model for Chandler Park, the next step will be to bring together local partners - including city officials and the DLBA - to identify the values undergirding the trust. Does the community aim to redevelop as a way of generating new revenue to pay for public improvements and new infrastructure? Is the primary goal to protect and the serve residents already living in Chandler Park? How do business interests factor into the development of the CLT? This discussion should build upon the vision cultivated in Step 1. A few specific considerations include:

- ◀ **Decide whether ECN will continue to steward this process, and which other partners are critical to planning and launching the CLT:** Consider the capacity of ECN and other local partners to make a decision about which entity is best suited to spearhead the CLT planning process.
- ◀ **Complete a Business Planning Worksheet:** Once a group of community partners have been identified, bring these players together to discuss the considerations identified on this CLT planning [worksheet](#).
- ◀ **Apply for funding:** Developing a CLT will require capital for both the purchase of land and the hiring of someone to manage the implementation of the trust.
 - ◀ **Sources of public funding include:** New Market Tax Credits, Low-Income Housing Credits, Community Development Block Grants, [HOME funds](#), and Michigan's Historic Preservation Tax Incentives.
 - ◀ **Private foundations** that have supported CLTs in the past can be found [here](#). Note that the [Wells Fargo Housing Foundation](#) and the [Ben & Jerry's Foundation](#) provide grants that can be used to hire an individual to lead the creation of a CLT.

While these steps may be just the beginning, they are crucial for setting the stage for successful community organizing towards a CLT specifically, as well as fulfilling the neighborhood's vision for Chandler Park more broadly. For inspiration and lessons learned from two successful CLTs, please see the following case studies of the Pittsburgh and Dudley neighborhoods.

ADDITIONAL RESOURCES

- ◀ [Roadmap to a CLT](#)
- ◀ [Consider becoming a member](#) of the Grounded Solutions Network
- ◀ [CLT Technical Manual](#), created by the CLT Network
- ◀ [Resource on the City-CLT relationship](#)
- ◀ [Models and Best Practices](#)
- ◀ [Burlington Associates](#)



PITTSBURGH NEIGHBORHOOD - ATLANTA

“WE WANT GENTRIFICATION, BUT WITH THE PEOPLE WHO’VE ALREADY LIVED HERE.”

Established in 1883, Pittsburgh is one of Atlanta’s oldest neighborhoods. The predominantly African American neighborhood expanded throughout the early twentieth century before beginning to decline in the 1950s. When the foreclosure crisis hit in 2007, a Georgia Tech study found that 10% of all foreclosures in Atlanta occurred in Planning Unit V, with the majority of foreclosures being in Pittsburgh. By 2008, Pittsburgh had a vacancy rate of more than 57%.

COMMUNITY LAND TRUST PARTNERS

- ◀ **Pittsburgh Community Improvement Association:** Founded in 1999, PCIA is a community development organization serving the Pittsburgh neighborhood. PCIA served as the parent organization for the CLT and was responsible for community outreach and education, creation and management of the CLT, and ensuring that provisions set out in the community benefits agreement are realized.
- ◀ **Annie E. Casey Foundation:** In 2001, the Casey Foundation purchased a 31-acre industrial site on the edge of the neighborhood to build a civic site as a focused area to spur the development of the neighborhood. The Casey Foundation invested \$2 million to start the CLT.
- ◀ **Sustainable Neighborhood Development Strategies, Inc:** SNDSI is a nonprofit development corporation started by the Annie E. Casey Foundation’s Civic Site. SNDSI was primarily responsible for planning, acquisition, retrofitting, and disposition of property.

- ◀ **Atlanta Land Bank Authority:** The ALBA worked with PCIA and SNDSI to procure and hold properties for the CLT. ALBA was able to lower costs for the CLT by holding identified properties while the CLT got financing in order.
- ◀ **Atlanta Land Trust Collaborative:** Atlanta Land Trust Collaborative handled many of the macro-level issues like policy advocacy and lease development, so the CLT could focus on property acquisition and rehabilitation, recruiting and screening of applicants, and community education.

FORMING THE COMMUNITY LAND TRUST

Originally, the CLT was meant to be a separate organization with an independent board, but instead was established as an operating subsidiary of PCIA. This was for several reasons.

- ◀ **Avoiding Bureaucracy:** PCIA had been functioning in the community since 1999 and already had strong operations. The board felt that creating a separate agency would add a new layer of inefficiency and bureaucracy.
- ◀ **Maintaining Community Trust:** PCIA was already seen as a trusted member of the Pittsburgh community. Establishing an independent CLT organization would make advocacy more difficult, as the level of community trust would not be there.
- ◀ **Lowering Costs:** Rather than hiring consultants to help with the creation of a new organization, PCIA could leverage funds to add to their existing staff, which allowed them to cut overhead costs and devote more funds to the acquisition of property.

The PCIA CLT began purchasing property in 2009. The increased profile provided by the Casey Foundation's early investment allowed them to be competitive for two major grants from HUD through the HOME Program and the Neighborhood Stabilization Program, totaling an additional \$2 million. This early investment fast-tracked the development of the CLT, so where normally a CLT can expect to take 5 to 6 years to build a portfolio of 20 properties, PCIA's CLT was able to leverage funds to purchase 39 properties in less than two years.

TOP TAKEAWAYS:

- ◀ **Early Investment is Key:** Without the early investment and partnership with the Casey Foundation, it would not have been possible to create the PCIA CLT. The \$2 million that the foundation provided not only allowed for the quick hiring of necessary staff members and the purchase of properties, but it also signaled confidence to other donors and investors. PCIA was able to leverage this grant, as well as the Casey Foundation's political clout, to obtain large grants from the federal government and from smaller private funders.
- ◀ **Pooled Investment Loan Fund:** A Pooled Investment Loan Fund was an important tool used by the Pittsburgh CLT to build investor confidence in the project. In this plan, money is put forward by the city and foundations as top level funding to lower the risk of investment for others. These investments are matched with loan funds from private lenders and foundations, who expect to earn market rates. If the growth of the CLT is not enough to meet the obligation, the top level funders' repayment is either deferred or foregone, leaving secondary investors to be paid out first. By lowering risk for private lenders and foundations, the CLT was able to bring together a variety of funders to quickly scale up funds.



- ◀ **Effective Utilization of the Land Bank:** The PCIA CLT was able to be strategic in their purchase of property because ALBA allowed them to hold properties until funding was able to be obtained. This was particularly important because, at the height of the Pittsburgh housing crisis, speculators were purchasing large pieces of land that had gone into foreclosure. The partnership with ALBA meant that the CLT was able to prevent important properties from being purchased until they could gather the funds to purchase and redevelop them.

DUDLEY NEIGHBORHOOD - ROXBURY, MA

“BUILDING HOUSES AND PEOPLE TOO.”⁷

By the 1960s, the Dudley Street neighborhood of Roxbury, Massachusetts had become “one of the poorest in Boston”.⁸ Over the next few decades, the community was hit by divestment, white flight, toxic waste dumping, and neglect, all of which led to widespread property abandonment. By the 1980s, 1,300 parcels - equivalent to 21% of the land - had been vacated.⁹ Today, Dudley Street is home to 24,000 residents and four major ethnic groups: African Americans, Cape Verdeans, Latinos, and Whites.¹⁰ Twenty-seven percent of Dudley residents live below the federal poverty line.¹¹

COMMUNITY LAND TRUST PARTNERS

- ◀ **Dudley Street Neighborhood Initiative:** DSNI is a nonprofit community organization founded in 1984 by Dudley residents. DSNI partners with developers to build and rehabilitate homes and create new public spaces. Central to DSNI’s mission is community empowerment, and they have also undertaken a variety of projects aimed at economic development and youth leadership.
- ◀ **Dudley Neighbors, Inc.:** DNI is a CLT created by DSNI in 1988. DNI’s power of eminent domain allows it to acquire land in the central “Dudley Triangle” area and control its development and use. DNI’s mission is to implement the community revitalization plans developed by DSNI.

⁷ <http://www.clroots.org/profiles/dudley-neighbors-inc>

⁸ <https://cup.columbia.edu/book/community-economic-development-in-social-work/9780231133951>

⁹ <https://cup.columbia.edu/book/community-economic-development-in-social-work/9780231133951>

¹⁰ <https://community-wealth.org/content/dudley-street-neighborhood-initiative>

¹¹ <http://www.clroots.org/profiles/dudley-neighbors-inc>

DNI land currently hosts 225 affordable housing units.

- ◀ **Boston Planning and Development Agency:** Formerly known as the Boston Redevelopment Authority, the BPDA is the urban planning and development agency for the Boston area. In 1989, the BRA’s board voted unanimously to grant eminent domain power to DSNI, allowing for the creation of DNI.

FORMING THE COMMUNITY LAND TRUST

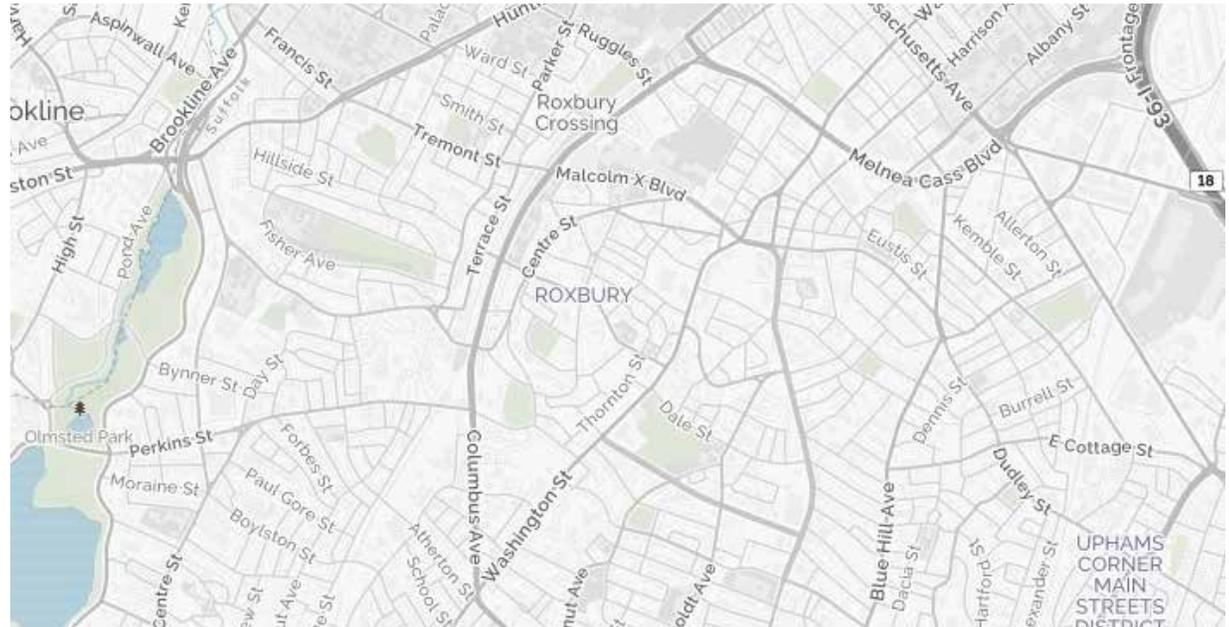
After its founding in 1984, DSNI began an extensive bottom-up process to develop and implement on a neighborhood revitalization plan.

- ◀ **Establishing a Board:** DSNI’s 35-member board of directors is locally elected every two years. The board is required to reflect the ethnic composition of the neighborhood, with equal representation provided to each of the four primary ethnic groups. To ensure a diversity of voices, the board is composed of residents, nonprofits, community development corporations, small businesses, religious organizations, and local youth.
- ◀ **Developing a Strategy:** The Comprehensive Revitalization Plan was developed in 1987 with the goal of developing without displacing.¹² It was developed through a participatory planning process in partnership with consultants at DAC International.
- ◀ **Securing City Support:** DSNI presented the Comprehensive Revitalization Plan as the neighborhood’s anti-displacement response to the City of Boston’s own redevelopment plans. In 1987, the City accepted DSNI’s revitalization plan and invested \$134 million in public funds into the project.¹³

¹² <https://static1.squarespace.com/static/5515d04fe4b0263cc20b3984/t/55b78b7be4b0aa3090a3bf5a/1438092155029/DAC+Plan+Exec+Summary+1987.pdf>

¹³ <https://community-wealth.org/content/dudley-street-neighborhood-initiative>

- ◀ **Acquiring Eminent Domain:** To implement the Comprehensive Revitalization Plan, DSNI needed the power to acquire contiguous parcels of vacant land and control their development. DSNI secured this power in 1989, when they successfully acquired eminent domain from the Boston Redevelopment Authority. The power also enabled DSNI to retain ownership over the land in perpetuity.
- ◀ **Forming the CLT:** DNI was established as a subsidiary corporation to exercise eminent domain on behalf of DSNI. DNI has the ability to acquire and hold land.



THE COMMUNITY LAND TRUST MODEL

DSNI is the first and only community organization in the country to acquire the power of eminent domain. They found that forming a CLT would best allow the community to pursue the following goals:

- ◀ **Development, not Displacement:** Central to DSNI's strategy in the Comprehensive Revitalization Plan was the acquisition of vacant land parcels in the neighborhood. Without the power of eminent domain, DSNI lacked the ability to purchase this land from owners, who could earn greater profits by selling to private speculators. As a CLT, DNI has the power to purchase vacant land at a fair price, allowing the community – rather than speculators – to control the neighborhood's development.
- ◀ **Price Stability:** The formation of a CLT has been a particularly effective tool to combat gentrification because it allows DSNI to control housing prices and promote homeownership. While DNI owns the land, homeowners, cooperatives, or nonprofits own the physical building. If a homeowner decides to sell their home, they must do so at a pre-agreed low rate and DNI retains the first right to buy. By preserving its control over the land, DNI can ensure sale prices remain affordable over time.
- ◀ **Affordable Homeownership:** A CLT is also able to maintain below-market prices because homeowners can obtain mortgages that are equivalent to the home value alone, excluding the value

of the land. Homeowners can increase the value of their equity by conducting home improvements, which they can finance via equity loans. Furthermore, since families own their homes, they can build generational wealth by passing it on to their children. Under a CLT, homeowners obtain a ground lease lasting 99 years.¹⁴

- ◀ **Homeowner Support:** Owners of a land trust home are first required to receive shared-equity homeownership training and homebuyer counseling. DNI homeowners also receive ongoing support and training after moving in. DNI provides workshops on topics such as home maintenance, refinancing, financial planning, and taxes.¹⁵
- ◀ **Foreclosure Prevention:** Since DNI's formation, only four land trust homes have foreclosed and all occurred prior to 2008.¹⁶ The long-term nature of a homeowner's relationship with their CLT allows them access to increased options and prevention services if facing foreclosure.¹⁷
- ◀ **Flexible Options:** As a CLT, DNI has a range of options in choosing how to develop on its land. As DSNI has matured, it has added new projects to its portfolio. In addition to developing 225 affordable housing units (consisting of 95 homes, 77 cooperative housing units, and 53 rental units) it has also developed land into parks, gardens, a town common, a community center, a charter school, and a greenhouse.¹⁸ Plans are also in the works to develop a new commercial space and an urban farm.¹⁹

14 <https://www.dudleyneighbors.org/land-trust-101.html>

15 <https://www.dudleyneighbors.org/land-trust-101.html>

16 <https://www.dudleyneighbors.org/land-trust-101.html>

17 <https://www.homesthatlast.org/surveycommunity-land-trusts-lower-risk-of-losing-homes-to-foreclosure/>

18 <http://www.yesmagazine.org/issues/cities-are-now/how-one-boston-neighborhood-stopped-gentrification-in-its-tracks>

19 <https://www.dudleyneighbors.org/land-trust-101.html>

- ◀ **Community Partnership:** In pursuing neighborhood revitalization, DSNI has consistently ensured that community voices remain at the center of its work. The common thread weaving both DSNI and DNI's projects from their inception to today has been a persistent focus on community organizing and empowerment. In addition to promoting affordable homeownership, DSNI has also invested in numerous community-building projects to address youth empowerment, homelessness, workforce development, neighborhood safety, food justice, and culture.

ADDITIONAL RESOURCES:

- ◀ <https://www.dsni.org/for-researchers/>
- ◀ <http://www.cltroots.org/profiles/dudley-neighbors-inc>
- ◀ <https://www.dudleyneighbors.org/land-trust-101.html>



COMBINING POLICY AND GRASSROOTS ACTION:

LAND CONTRACTS AND POVERTY TAX EXEMPTION

LAND CONTRACTS IN DETROIT

Recommendation - ECN can partner with existing organizations to distribute information on land contracts to caution residents about their predatory nature. Several organizations (listed in the following pages) are currently providing this information in Detroit.

OVERVIEW OF LAND CONTRACTS

Land contracts are offered as an alternative to home mortgages in communities where individuals do not have access to traditional mortgages. This can occur in communities with depressed home values where banks are unwilling to underwrite mortgages. Racial discrimination can also play a role. As noted in a 2016 report by the Center for Investigative Reporting, Black home buyers are “1.8 times more likely to be denied a loan than their Non-Hispanic, White counterparts.”¹ By being denied access to conventional lending, residents sometimes turn to land contracts to achieve their dream of owning a home.

Under a land contract, the homebuyer pays the owner of the property rather than paying a bank for a mortgage. The buyer agrees to pay the seller for the home over a certain period of time that is often a timeline comparable to the term of a mortgage, and the buyer receives the deed to the property when the home is paid in full. As part of the transaction, the

¹ <http://michiganradio.org/post/data-analysis-modern-day-redlining-happening-detroit-and-lansing>

buyer becomes wholly responsible for all expenses, including property taxes (i.e. current and any outstanding taxes), utility bills, and home repairs (which can include expensive items like water heaters and structural upgrades to be code compliant). The buyer forfeits their right to the home and all of the money they have paid to date if they fail to make a payment or otherwise break any of the terms of the contract.

Buyers entering into a land contract have limited protection in court, as the contracts are not required to be recorded with Wayne County. Additionally, individuals often agree to pay more than the home is worth. For example, since there is no independent appraisal or home inspection required as with traditional mortgages, buyers might not know the value of the home and are often left responsible for the cost of unexpected home repairs. Because of this, land contracts can be built to fail by the seller, who stands to earn more money by having a revolving door of would-be buyers than a contract seen to the end. The potential for this exploitation is particularly troubling since it is estimated that the number of homes transferred via land contracts in Detroit exceeded those transferred through mortgage lending in 2017.²

While there have been calls for the state government to adopt regulations on land contracts, the legislature has thus far been unwilling to move forward with legislation to protect consumers from this predatory lending scheme.

² <http://www.craigslist.com/article/20170330/NEWS/170339996/home-mortgages-remain-a-detroit-rarity>

PREVIOUS LEGISLATIVE (IN)ACTION

Consumer protections against land contracts is possible through state legislation. All laws regulating land contracts are governed by Chapter 565 of the Michigan Compiled Laws (MCL): Conveyances of Real Property, and any amendments would be referred to the Financial Services Committee.

In December 2017, former Representative Andrew Schor (D-68) proposed four pieces of legislation to reform and create protections against land contracts. The bills included HB-5363, HB-5364, HB-5365, and HB-5366 and were all referred to the Financial Services Committee. All of the bills were held in the committee and did not make it onto the floor for a vote.³

In order to move forward with future lobbying efforts, it is important to note that the majority party in the Michigan House controls the Chairpersonship of each committee. The Committee Chairperson sets the agenda for the committee and controls what bills are discussed in committee and what will make it out of committee for a vote on the floor.

The Republican-led Financial Services Committee did not take any action on Schor's proposed bills. As Republicans are expected to keep their majority in the House, it is highly unlikely that there will be any movement on legislation seeking to restrict land contracts in the near future.

Another key insight is that none of the Republican representatives in the Financial Services Committee are from Detroit, and are likely from areas in Michigan with a lower prevalence of land contracts. A full list of the current Financial Services Committee members can be found below.

Michigan House - Financial Services Committee 2017	
Democratic	Republican
Sherry Gay-Dagnogo, Vice Chair (District 8)	Diana Farrington, Chair (District 30)
Adam Zemke (District 55)	Joseph Graves, Vice Chair (District 51)
Cara Clemente (District 14)	Michael McCready (District 40)
Patrick Green (District 28)	Jim Lilly (District 89)
	Curt VanderWall (District 101)

³ <https://www.govtrack.us/congress/bills/subjects/michigan/6643>

POTENTIAL CHANGES TO THE LAW

When there is substantial change in composition of the Michigan legislature and imposing restrictions on land contracts becomes more politically viable, ECN and State legislators should consider modeling legislation after Illinois' and Ohio's laws governing land contracts. Both states recently adopted legislation to protect residents against unfair land contracts.

Ohio's Chapter 5313 Land Installment Contracts and Illinois' SB 0885 offer substantive protections for residents purchasing a home under a land contract, including detailed items that must be clearly stated and understood by both parties prior to signing the contract, as well as methods for recourse. The current provisions governing land contracts in Ohio are included in the Appendix D.

The individuals below have been involved in various campaigns pushing for land contract legislation in Michigan and surrounding states. We recommend ECN reach out to these entities and individuals to learn more about the political barriers in Michigan, successful legislative language and strategies, and any evaluations on the effectiveness of stronger land contract regulations in nearby states.

National

- ◀ Uniform Law Commission
www.uniformlaws.org
Organization that proposes model laws for each state. Had a committee on land contracts.
- ◀ National Consumer Law Center
Odette Williamson, owilliamson@nclc.org; Sarah B. Mancini, smancini@nclc.org; Jeremiah Battle, jbattle@nclc.org; Margot Saunders, msaunders@nclc.org
Proposed policy recommendations for land contracts in a report titled "Policy Recommendations for a Strong State Law and Land Contracts" in April 2017.

Illinois

- ◀ Senator David Koehler
District 46 and Majority Caucus Whip
217-782-8250
Principal Sponsor of SB 0885 governing land contracts.
- ◀ Representative Jehan Gordon-Booth
District 92 and Assistant Majority Leader
217-782-8250
Principal Sponsor of SB 0885 governing land contracts.
- ◀ Bob Palmer
Policy Director
Housing Action Illinois
bob@housingactionil.org
312-939-6074 ext 206
Housing Action Illinois partnered with organizations in 2017 to host a forum to discuss contract buying as it exists today.
- ◀ Lynnette McRae
Manager, Metropolitan Planning Council, lmcrae@metroplanning.org
312-863-6021
Metropolitan Planning Council participated in the 2017 land contract forum.

Michigan

◀ Lorry Brown
Co-Director and Consumer Attorney
Michigan Law Poverty Program
lorrayb@mplp.org

◀ Andy Schor
Mayor of Lansing
Lansing.Mayor@lansingmi.gov

◀ Mike Gallagher
Home Savers Campaign
research@homesaverscampaign.org

Ohio

◀ Ohio Poverty Law Center
1-800-589-5888
www.ohiopovertylawcenter.org

◀ The Legal Aid Society of Cleveland
1-888-817-3777
www.lasclev.org

Currently working to propose legislation regarding land contracts.

Proposed legislation in Michigan to restrict land contracts.

Led efforts to canvas in Midwest against land contracts. Home Savers Campaign works in Michigan and seeks to partner with local organizations to increase organizing capacity against land contracts.

Represents individuals in Ohio in court facing evictions from land contracts.



RECOMMENDATION FOR GRASSROOTS ACTIONS AND PARTNERSHIPS

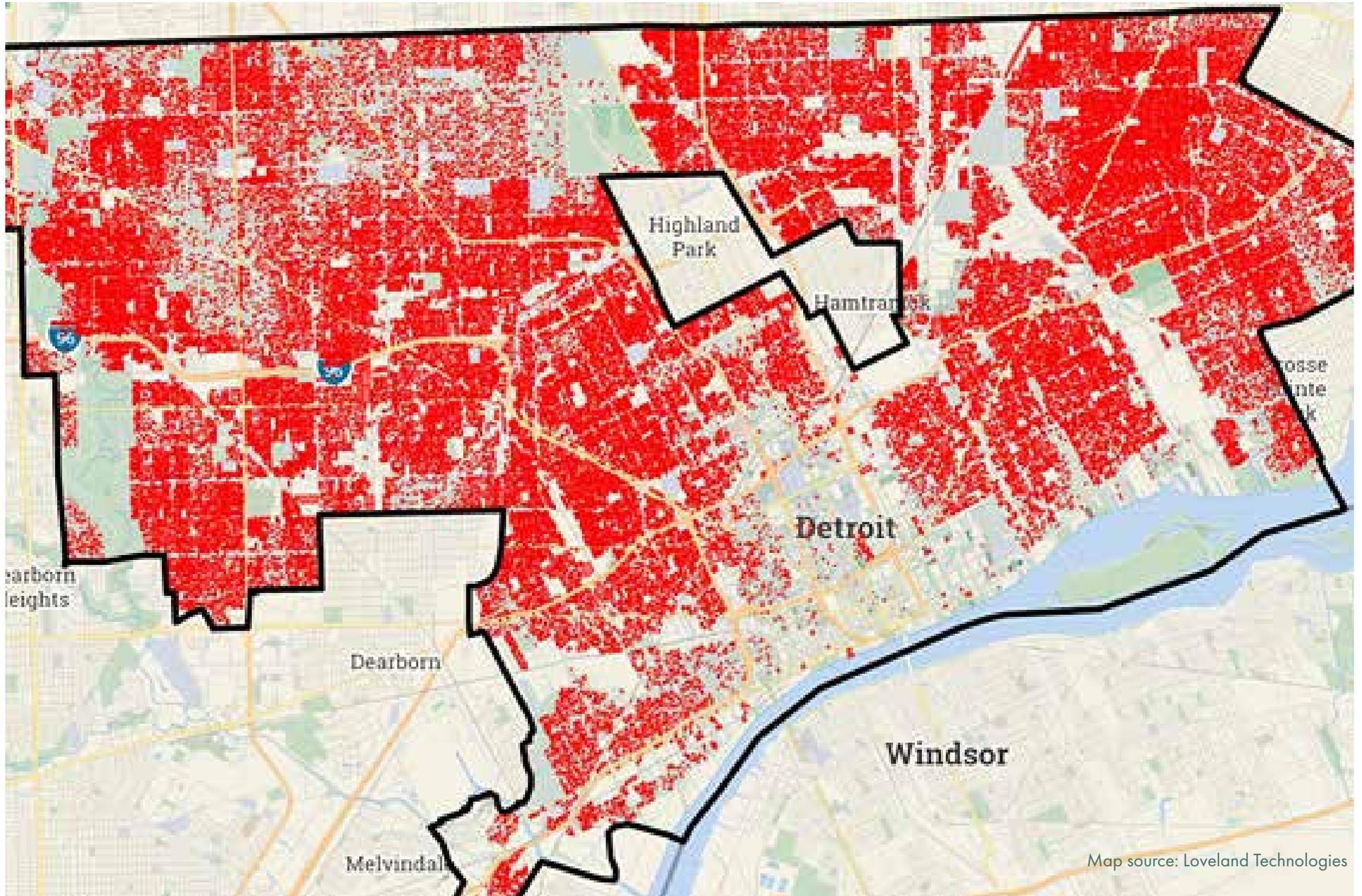
Although the state legislature is currently failing to act on land contract reform, community-based organizations like ECN can protect local residents by informing them about the dangers of entering into such contracts. Because this is a widespread problem across Detroit, many organizations are already working to caution homebuyers against using this form of financing. ECN can build on the extensive work by partnering with these organizations to educate and empower Detroit homebuyers around land contracts, a list of which can be found on the following page. We recommend that ECN builds on this existing community work by partnering with these organizations to promote and distribute informative material, as well as host regular information sessions. Multiple examples of comprehensive guides, which can be distributed throughout Chandler Park to educate residents on land contracts, can be found in Appendices B and C.

In addition, there are also organizations in Detroit that work with residents who have already entered into a land contract to understand their rights. The following organizations can help Chandler Park residents navigate the legal process, should residents find themselves in foreclosure or eviction proceedings.



Organization	Legal Representation for Land Contracts	Educational Resources for Land Contracts
◀ Community Foreclosure Response Toolkit www.miforeclosureresponse.org		✓
◀ Michigan Foreclosure Prevention Project www.miforeclosure.mplp.org		✓
◀ Detroit Eviction Defense www.detroitevictiondefense.org		✓
◀ United Community Housing Coalition 2727 Second Avenue, Suite 313 Detroit, MI 48201 313-963-310	✓	✓
◀ Lakeshore Legal Aid 2727 Second Avenue, Suite 318 Detroit, MI 48201 888-783-8190	✓	
◀ Michigan Legal Services 2727 Second Avenue, Suite 333 Detroit, MI 48201 313-964-4130	✓	
◀ Legal Aid & Defender Association 613 Abbott Street Detroit, MI 48226 313-967-5555	✓	

TAX FORECLOSURES IN DETROIT OVER THE PAST 15 YEARS



RETROACTIVE POVERTY EXEMPTIONS

Recommendation - ECN can conduct outreach efforts to inform residents about the poverty tax exemption program, focusing on the list of households identified as 'delinquent' on their property taxes and 'subject to foreclosure' listed in Appendices E and F.

OVERVIEW OF RETROACTIVE POVERTY EXEMPTION

While the housing market is bouncing back in many metropolitan areas across the country, Detroit continues to struggle with foreclosures. More specifically, many of these foreclosures have undergone a "Tax Foreclosure" process in which the county forecloses on the homes after the homeowner has failed to pay three years worth of taxes. Depending on the condition of the home, it could be demolished, sold as-is, or renovated before being sold. As the home goes through the foreclosure process, it is left vacant and becomes a source of blight. As noted by the Detroit Metro Times, over 160,000 homes have been foreclosed on since 2002.⁴ The map on the previous page, produced by Loveland Technologies, is a visual representation of all of the tax foreclosures that occurred in Detroit over the last 15 years.

As of late 2017, over 36,000 homes were at-risk of foreclosure throughout the city. While some residents qualify for the Poverty Tax Exemption, where property taxes are waived if the household earns under a certain income threshold, the city estimates

⁴ <https://www.metrotimes.com/news-hits/archives/2017/07/07/here-is-a-horrifying-map-that-shows-every-detroit-tax-foreclosure-since-2002>

that only 1 in 10 eligible households uses the program.⁵ Because of this underutilization, many households have outstanding tax balances even though they qualify for the Poverty Tax Exemption. Because the exemption does not work retroactively, residents who can prove that they qualified for the Poverty Tax Exemption in past years for which they owe taxes will not be able to get those past years' tax balances waived.

The next section outlines previous legislative attempts to allow for Retroactive Poverty Tax Exemptions and provides a recommendation as to grassroots alternatives. Unfortunately, legislation attempting to implement a retroactive poverty exemption has been unsuccessful in the state legislature.

PREVIOUS LEGISLATIVE (IN)ACTION

Legislation concerning Poverty Tax Exemption is governed by the House Tax Policy Committee. In 2015, a group of state legislators introduced HB 5179, a bill which would provide a Retroactive Poverty Exemption to low-income Michigan residents. To be eligible, residents would have to be income-qualified for each year they are claiming the property tax exemption. HB 5179 was sponsored by [Wendell Byrd](#) (District 3), [Rose Mary Robinson](#), [Harvey Santana](#), [LaTanya Garrett](#), [Adam Zemke](#), [Sarah Roberts](#), [Leslie Love](#), [Brian Banks](#), [Sherry Gay-Dagnogo](#), and [Phil Phelps](#).

HB 5179 was referred to the Tax Policy Committee, but no action was taken by the Committee. As with the land contract legislation introduced by Representative Schor, this meant that the legislation was unable to move forward for a vote. While there have been changes in the composition of the Tax Policy Committee since HB 5179 was introduced in 2015,

⁵ <https://www.detroitjournalism.org/2017/11/29/might-not-pay-property-taxes/>

Tax Policy Committee Members			
2015		2017	
Democratic (4)	Republican (9)	Democratic	Republican
Jim Townsend , Vice Chair (District 26)	Jeff Farrington , Chair (District 30)	Wendell Byrd , Vice Chair (District 4)	Jim Tedder , Chair (District 43)
Paul Clemente (District 6)	David Maturen , Vice Chair (District 63)	Sheldon Neeley (District 34)	David Maturen , Vice Chair (District 63)
Wendell Byrd (District 4)	Pat Somerville (District 23)	Jim Ellison (District 26)	Martin Howrylak (District 41)
Bill LaVoy (District 17)	Ken Yonker (District 72)	Abdullah Hammoud (District 15)	Klint Kesto (District 39)
	Martin Howrylak (District 41)		Peter Lucido (District 36)
	Lee Chatfield (District 107)		Henry Vaupel (District 47)
	Gary Glenn (District 98)		Steven Johnson (District 72)
	Brandt Iden (District 61)		Bronna Kahle (District 57)
	Michael Webber (District 45)		James Lower (District 70)

there are no signs that proposed legislation would have a different outcome. As shown below, the Tax Policy Committee remains under Republican leadership, which will likely make it difficult for a Democratic, Detroit-focused bill to move forward.

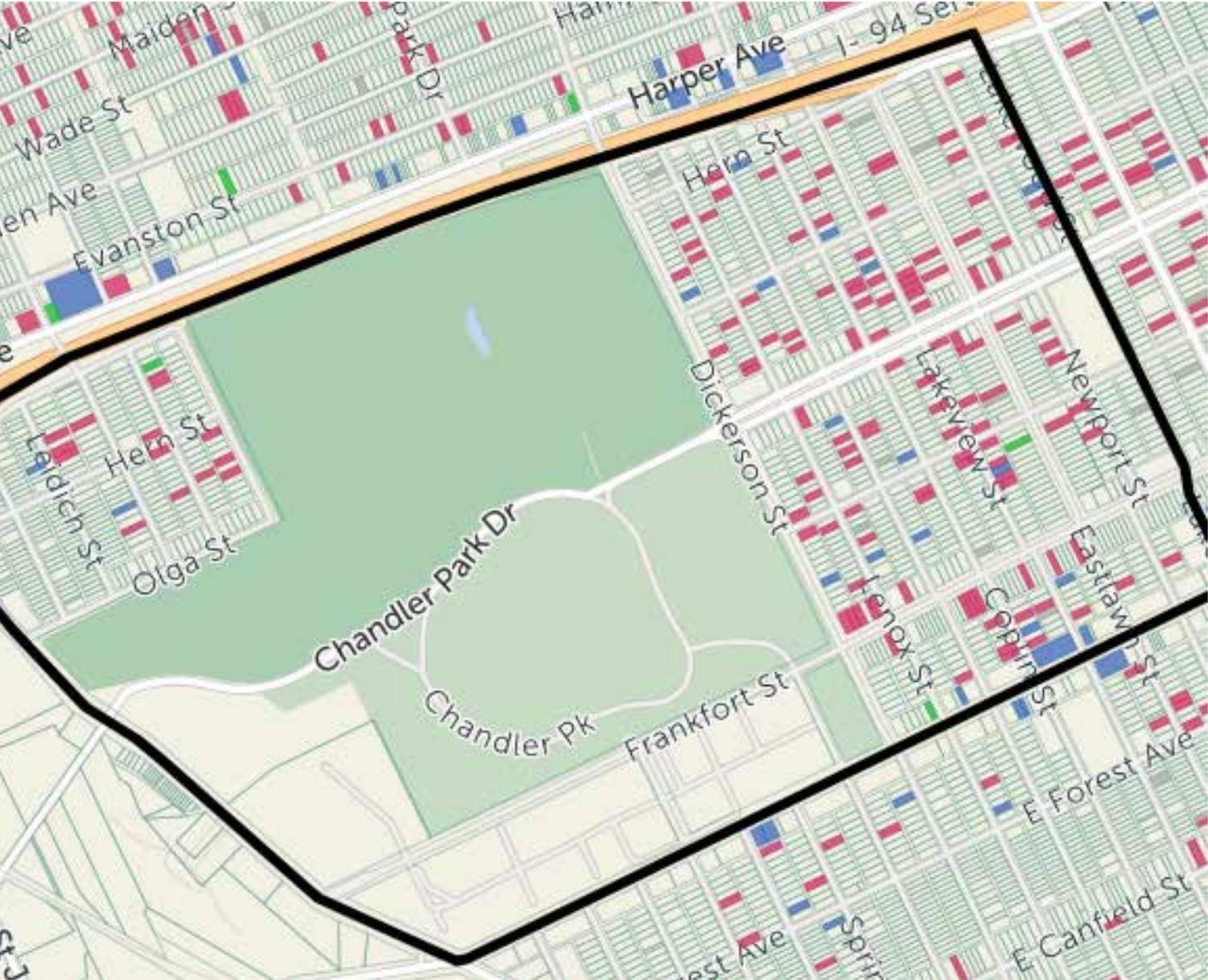
RECOMMENDATION

With no action being taken by State representatives, ECN can conduct local outreach efforts to inform residents about the Poverty Tax Exemption. Several neighborhood groups started organizing in late 2017 to educate at-risk homeowners on their options. These groups include the United Community Housing Coalition, WACO, Focus Hope, Marygrove College, Osborn Alliance, East English Village Community Association, Grandmont-Rosedale Development Corporation, and more.⁶ ECN can discuss the door-knocking campaign with

these community groups and the information that is being distributed to better prepare residents in Chandler Park. It would be strategic to begin working with the homes in Chandler Park that are considered 'at-risk' of tax foreclosures - meaning that they owe at least one year of property taxes and their home could soon be placed in foreclosure if future taxes are not paid. ECN could recruit volunteers and deploy them to these at-risk homes to ensure that these homeowners are aware of their options. With public data obtained through Loveland Technologies, the map below shows a list of the at-risk homes in Chandler Park that ECN may wish to target with information and resources.

⁶ <http://www.detroitmi.gov/News/ArticleID/1420/Tax-foreclosures-of-owner-occupied-homes-in-Detroit-down-88-over-past-two-years>

PROPERTIES IDENTIFIED AS 'AT-RISK' OF FORECLOSURE AS OF DECEMBER 2017



Map Source: Loveland Technologies

Conclusion

Eastside Community Network has tremendous potential to leverage its long-standing history in the community and connections with development organizations to drive long-term change in Chandler Park. We strongly encourage ECN to continue to build partnerships with local nonprofit organizations with the same agenda and collaborate with new City programs aimed at serving residents. While there is no silver bullet to the housing challenges in Detroit, our report provides a suite of options for ECN to consider in both the short- and long-term to bring properties back to full use.

APPENDIX

Appendix - A : Side Lots for Sale in Chandler Park

Side Lots for Sale in Chandler Park						
Address	Parcel ID		Address	Parcel ID		
6073 Harrell	21036849		5787 Eastlawn	21053156	5840 Leidich	21036661
13300 Frankfort	21003154		5817 Eastlawn	21053152	5815 Leidich	21036728
6126 Dickerson	21049164		5905 Eastlawn	21053151	5914 Gunston	21036396-7
6118 Dickerson	21049163		5974 Newport	21053970	6081 Harrell	21036848
6100 Dickerson	21049161		5749 Lakewood	21054761	6042 Harrell	21036811
5900 Dickerson	21049146		5927 Lakewood	21054750	6000 Harrell	21036805
5920 Lakeview	21052412		5945 Lakewood	21054748	5900 Harrell	21036802
5800 Lakeview	21052407		5951 Lakewood	21054747	5878 Harrell	21036799
5782 Lakeview	21052405		5959 Lakewood	21054746	5890 Harrell	21036801
6122 Drexel	21050727		5973 Lakewood	21054744	6049 Barrett	21036768
5984 Drexel	21050718		6001 Barrett	21036776	6057 Barrett	21036769
5972 Drexel	21050717		5847 Barrett	21036788	6046 Barrett	21036750
5966 Drexel	21050716		5828 Barrett	21036731	6034 Barrett	21036748
5958 Drexel	21050715		5810 Malcolm	21036578	6029 Barrett	21036772
5952 Drexel	21050714		6001 Malcolm	21036638	5254 Lenox	21049828
5918 Drexel	21050709		6063 Malcolm	21036628	5277 Lenox	21049946
5919 Drexel	21050756		6078 Malcolm	21036608-16	5285 Lenox	21049945
5785 Drexel	21050762		6072 Malcolm	21036607	5538 Lenox	21049843
5765 Drexel	21050765		6080 Leidich	21036684	5558 Lenox	21049846
5757 Drexel	21050766		6088 Leidich	21036685-9	5304 Newport	21053948
5806 Coplin	21051480		6043 Leidich	21036703	5034 Newport	21053932
5818 Coplin	21051481		6037 Leidich	21036704	5026 Newport	21053931
6006 Coplin	21051495		6019 Leidich	21036707	5074 Eastlawn	21053060
5987 Coplin	21051518		6008 Leidich	21036675	5259 Eastlawn	21053186
5975 Eastlawn	21053141		5892 Leidich	21036670	5511 Eastlawn	21053176
5967 Eastlawn	21053142		5868 Leidich	21036666	5552 Eastlawn	21053081
5761 Eastlawn	21053160		5856 Leidich	21036664	5566 Eastlawn	21053083
5781 Eastlawn	21053157		5850 Leidich	21036663	5572 Eastlawn	21053084

Side Lots for Sale in Chandler Park			
Address	Parcel ID	Address	Parcel ID
5586 Eastlawn	21053086	5034 Lenox	21049818
5519 Lakeview	21052480	5042 Lenox	21049819
5065 Lakeview	21052499	5844 LEIDICH	21036662
5014 Lakeview	21052360	13344 Frankfort	21003147
5027 Lakeview	21052504	13200 Frankfort	21003162
5245 Coplin	21051565	6101 Coplin	21051513
5263 Coplin	21051562	6003 Coplin	21051516
5287 Coplin	21051559	13026 Frankfort	21003173
5290 Coplin	21051450	13134 Frankfort	21003164
5300 Coplin	21051451	6125 Lenox	21049895
13300 Southampton	21051453		
5059 Lenox	21049956		
5026 Drexel	21050663		
5040 Drexel	21050665		
5043 Drexel	21050800		
5048 Drexel	21050666		
5056 Drexel	21050667		
5229 Drexel	21050795		
5236 Drexel	21050670		
5286 Drexel	21050678		
5293 Drexel	21050786		
5306 Drexel	21050681		
5572 Drexel	21050693		
5564 Drexel	21050692		
5530 Drexel	21050687		
5500 Drexel	21050683		
5026 Lenox	21049817		
5027 Lenox	21049960		

Appendix - B : Michigan Foreclosure Taskforce



Michigan Land Contract Guide

Important Disclaimer:

The information in this guide is meant to be educational and general in nature. It does not replace the advice of an attorney.

Why a Land Contract Guide Now?

One of the impacts of the foreclosure crisis has been the increase in the use of land contracts as a way to buy or sell a home. A land contract can provide a way for a homebuyer who cannot qualify for conventional financing to purchase a home. It can also provide a way for seller to be more likely to sell a home and sell it at a price closer to its perceived value than an appraisal would reflect. While a land contract can be a viable and valuable alternative to traditional financing, it can also cause significant problems for both buyers and sellers who do not understand the basics and who enter into a poorly crafted contract. The purpose of this guide is to provide those basics and a check list of those considerations and provisions that make for a well-crafted Land Contract in the state of Michigan. **It does not replace the advice of an attorney.**

What is a Land Contract?

A land contract is an agreement between a buyer and a seller that states the buyer is purchasing property but will not receive the legal title until the debt has been satisfied. Land contracts are a form of seller financing and are typically used in real estate transactions, usually residential, when a buyer cannot secure traditional means of financing. Unlike a mortgage, a land contract stipulates that if a buyer does not fulfill his financial obligations in the agreed upon terms of the contract, then the seller regains possession of the property and keeps whatever money the buyer has remitted. Land contracts are legal and binding in Michigan and must be in writing in order to be enforced. Enforcement is governed by Michigan law and falls under the general category of contract law. If any party involved in the land contract transaction does not meet the terms of the contract anytime during the term of the agreement, the contract is rendered invalid due to breach of contract rules.

What Distinguishes Land Contracts in Michigan?

There are some basic principles that distinguish Michigan land contracts from purchase agreements and/or land contracts used in other states. In many respects, Michigan land contracts are more like a mortgage than a purchase contract. This is because they typically grant purchasers immediate possession and control of the property. Under a typical Michigan land contract, purchasers also immediately obtain

Equitable title while *Legal* title remains with the seller. It should be noted, however, that there is very little difference between holding *Equitable* title to the property and holding *Legal* title to the property since under *Equitable* title, the property can be bought, sold, insured, recorded, and encumbered and can be the subject of tax liens and foreclosure.

Why Would Someone Choose to Sell Real Estate Using a Land Contract?

There are several reasons someone might choose to sell real estate using a land contract. Here are just a few of the most popular:

- A land contract may make the property easier to sell. Since the seller is the qualifying agent and controls the stipulations of the contract, the seller may set their own requirements for the credit worthiness of the buyer, the amount of the down payment or any other item that might typically be dictated by a bank or some other 3rd party. And, because the seller is setting the terms and conditions, they can establish payments that fit within the buyers budget and utilize the option of accelerating the loan through a balloon payment at some future date.
- There are tax advantages using the installment sale method, as well. Taxes from the sale of a property are usually computed on an income-minus-basis method. With an installment sale, the taxable income can be spread out over a number of years instead of taken in the year of the sale. In other words, you can avoid paying all the capital gains tax at once.
- The seller on a land contract can enjoy a regular cash flow without the headaches of managing rental property.
- The seller may be able to realize a greater overall profit from the sale by earning interest. The seller may charge interest up to 11%. (And, in some cases an even higher rate of interest.)

What should a seller consider before deciding to sell a home on land contract?

1. What do you need as a financial return from the property on a long-term basis and what terms will most likely generate that financial return?
2. How will you determine the creditworthiness of a prospective buyer?
3. You will be taking on the role of a landlord. You will need to understand the methods available to you for enforcing the terms of the land contract as well as the associated costs involved.
4. If you have a mortgage on the property you wish to sell on land contract, you will need to know if a land contract will present any legal or practical problems with your mortgage lender.

What should a buyer consider before deciding to sell a home on land contract?

1. What can you afford to pay as a down payment and thereafter in monthly installments?
2. If you enter into a land contract with a balloon payment, what is your plan for being able to come up with the payment?
3. You need to understand the legal remedies available to the seller if you are declared in default
4. If there is an underlying mortgage on the property you wish to buy and it is going to remain on the property during the term of the land contract, you will need to understand what, if any legal issues that can arise between the seller and the seller's lender.

What provisions should be included in a *Legal and Well-Crafted Michigan Land Contract*?

There is no standard land contract *form* in Michigan but a land contract must satisfy the Statute of Frauds in addition to meeting general contract principles, which include offer, acceptance, consideration, competency

to contract, and a definite statement of the credit terms. A well-crafted Michigan land contract, however, should go beyond those basic to include the following provisions:

1. **All payment terms** including down payment, remaining balance, amount of monthly installments, the interest rate, the number of years of the land contract and any specific date for a balloon payment.
2. **Provision that gives the buyer possession of the property** during the term of the land contract. If this is not included, then possession remains with the seller.
3. **Provision indicating that the buyer had received a title insurance policy covering the property** and that the buyer accepts the condition of the title as disclosed in the policy. Note: Make sure the Title Insurance is reviewed to find out if:
 - a. There is an underlying mortgage with a due on sale clause?
 - c. There is an underlying Land Contract with another party?
 - d. There are other liens that might affect marketability of title.
 - e. There are any delinquent taxes, or special assessments.

Make sure that *All* sellers sign Purchase Agreement and Land Contract.

4. **Provision covering property taxes.** It must be determined who will be responsible for paying property taxes during the period of the land contract. The mechanics of this can be handled in a number of ways, but in the end the buyer typically pays the taxes either directly or indirectly. It is a good idea to include language requiring the party paying the taxes to provide evidence to the other party that the taxes have been paid.
5. **Provision requiring the seller to deliver a warranty deed to the buyer** upon the buyers' performance to the terms of the land contract. The seller is generally not permitted to place additional easements or other restrictions against the property during the term of the land contract. The seller may except from the warranty any liens caused by the acts or omissions of the buyer during the term of the land contract.
6. **Provision requiring the seller to pay the transfer taxes when delivering the deed to the buyer.** Alternatively the provision could provide that the buyer deduct the amount of the transfer taxes from the final installment(s) on the land contract and pay the transfer taxes when the buyer records the deed.
7. **Provisions with respect to liability and casualty insurance.** The seller will certainly want insurance on the property during the term of the land contract to assure payment if the property is damaged or destroyed. The land contract should provide for who will pay the insurance (buyer or seller) and whether or not the paying party will be required to provide evidence of payment to the other party.
8. **Provision specifying whether the buyer can or cannot transfer its interest in the land contract without the prior consent of the seller.** As importantly, the provision should specify whether the buyer will or will not remain liable under the land contract after the transfer.
9. **Provision requiring the buyer to maintain the property in good condition,** reasonable wear and tear excepted. As a corollary, there should be a provision acknowledging that the buyer has purchased the property in "as is" condition.
10. **Provision addressing whether or not a buyer can make substantial changes to the property without the consent of the seller**
11. **Provision regarding the seller's right to place mortgages on the property.** It must be remembered that the seller still has legal title. If the seller is going to be permitted to place a

mortgage on the property, the contract typically provides that the mortgage amount shall not exceed the balance owed under the land contract. On addition, the contract typically provides that the amount of monthly payments of interest and principal on the mortgage cannot exceed the amount of monthly payments required under the land contract. These provisions are essential in the event that the buyer wishes to assume the seller's mortgage or is required to step into the shoes of the seller with respect to that mortgage.

12. **Provision spelling out the legal remedies permitted the seller in the event the buyer defaults under the terms of the land contract.** These typically include three options:
 - A. Sue for Breach of Contract (available to seller even if not spelled out in the contract)
 - B. Forfeiture of the land contract (ONLY if included in the contract)
 - C. Foreclosure on and sale of the land contract property (available to seller even if not spelled out in the contract)
13. **Provision specifying that upon execution, the land contract will become part of the public record by being recorded with the County Register of Deeds.**

Additionally, make sure the Land Contract is prepared pursuant to the purchase agreement. Some Land contracts are prepared using a standard form and are not modified to cover the actual terms of the purchase agreement.

When closing on a Land Contract:

- 1) If there is an underlying Land Contract or Mortgage, you must get verification in writing that the debt is current and what the current balance is. Also, discuss with Buyer and Seller how to assure that the underlying debt payments are kept current after your closing.
- 2) Make sure that if the Land Contract calls for a principle reduction payment that it does not cause the Land Contract balance to be lower than the underlying Mortgage.
- 3) You should discuss the fact that Revenue Stamps must be paid by the Seller when the Land Contract is paid off. Should this clause be put in the Land Contract?
- 4) Make sure Buyers and Sellers understand that when the Land Contract is paid off the Seller is obligated to give a Warranty Deed.
- 5) Buyer and Seller need to exchange Social Security or Tax ID numbers for income tax purposes.

Additionally, be cautious of a contract being written from an out-of-state company and ALWAYS seek legal advice before you sign.

What Happens When a Buyer Defaults on a Land Contract in Michigan?

In general, both buyer and seller may be able to avoid problems if they talk to each other when concerns arise. In the event that this doesn't work, however, a seller must use the court system in order to regain possession of the property and evict a land contract buyer who has failed to meet the requirements of the land contract. When a buyer defaults by either failing to make payment or some other breach of the land contract, the seller should first look to the remedies spelled out in the provisions of the contract. Generally, the contract will give the seller the three remedies listed under 12) above:

-) **Sue for Breach of Contract** (available to seller even if not spelled out in the contract)
-) **Forfeiture** of the land contract (ONLY if included in the contract)
 - A Seller may regain possession of land contract property by **Forfeiture** if:
 - The land contract expressly provides for forfeiture and termination of the contract and

- The buyer has failed to make payment of any moneys required to be paid under the land contract, or has materially breached the land contract (Example: a failure to pay real estate taxes or to keep the property insured.)

3) **Foreclosure** on and sale of the land contract property (available to seller even if not spelled out in the contract)

Land contract Foreclosure in Michigan is generally a more complicated and lengthy remedy to regain possession of the property than forfeiture. A significant difference between forfeiture and foreclosure is that in a Forfeiture, a buyer may prevent the loss of the property by merely paying past due installments, while in foreclosure, the buyer may be required to pay the entire balance due under the land contract. In addition, in foreclosure even if the property is returned to the seller, the buyer may remain liable to the seller for the portion of the balance due under the land contract which was not satisfied by the sale of the property. Land contract foreclosure in Michigan differs from Mortgage foreclosure in that the seller cannot foreclosure by advertisement and must foreclosure through the courts.

What Happens When a Seller Defaults on a Land Contract in Michigan?

Generally, upon a buyer's fulfillment of the land contract, the seller should give the required deed conveying the property free of liens created by the seller. A seller who fails to provide the required deed may be in breach of the contract. If the seller is unwilling or unable to give the required deed the buyer may have various options including legal action for:

- 1) Specific performance of the land contract (including a court order directing the seller to give the required deed);
- 2) Quiet title;
- 3) Cancellation of the land contract (seeking the return of the money paid by the buyer in exchange for all of the buyer's rights in the property);
- 4) Money damages.

Some Land Contract Terms You Should Know:

Balloon Payment - An unusually large payment due at the end of a mortgage or loan. Since the payments are not spread out, this large sum is the final repayment to the lender. Holding back most of a debt and paying it only towards the end of the agreement makes both those last payments and the total amount repaid much larger. The name comes from the fact that the debt becomes inflated like a balloon as a result of the compound interest accumulating on the large sum.

Due on Sale Clause - A clause in a loan or promissory note that stipulates that the full balance may be called due upon sale or transfer of ownership of the property used to secure the note. The lender has the right, but not the obligation, to call the note due in such a circumstance.

Equitable Title - The right to obtain full ownership of property, where another maintains legal title to the property.

Full Legal Title - The actual ownership of the property. When a contract for the sale of land is executed, equitable title passes to the buyer. When the conditions on the sale contract have been met, legal title passes to the buyer in what is known as closing. Legal and equitable title also arises in trust.

Quiet Title - An action to quiet title is a lawsuit brought in a court having jurisdiction over land disputes, in order to establish a party's title to real property against anyone and everyone, and thus "quiet" any challenges or claims to the title. This legal action is "brought to remove a cloud on the title" so that plaintiff may forever be free of claims against the property.

Vendor – Term used for the seller

Vendee – Term used for the buyer

Warranty Deed - A type of deed where the grantor (seller) guarantees that he or she holds clear title to a piece of real estate and has a right to sell it to the grantee (buyer). The guarantee is not limited to the time the grantor owned the property—it extends back to the property's origins.

NOTE: This information is not a substitute for legal advice. If you need legal advice, see a lawyer.

Appendix - C : Detroit Eviction Defense Land Contract Information Sheet

So you're thinking of buying a home on land contract

Questions to ask, tips to follow, and pitfalls to avoid

If you'd like to become a homeowner but are unable to obtain a mortgage or pay cash for a home, you're probably going to have to decide whether or not a land contract is right for you. Land contract buyers have different rights and responsibilities than tenants, and land contracts are different from mortgages in important ways.

Land contracts can be attractive, but you should take care that you understand the terms of the contract and the obligations you are taking on before you sign. This guide is meant to help you get started in doing just that. This is a short introduction and doesn't explain every aspect of land contracts, and it probably doesn't touch on everything that might be relevant to your situation. But it does cover some key areas that are often overlooked by land contract buyers.

Talk to a lawyer

If at all possible, you should consult with an attorney before signing a land contract. Luckily, there are local agencies which provide free legal advice to people in certain situations. These agencies may or may not be able to provide you with all the help you need, but they are a good place to start.

United Community Housing Coalition 2727 Second Ave. Ste. 313 Detroit, MI 48201 313-963-3310	Lakeshore Legal Aid 2727 Second Ave. Ste. 318 Detroit, MI 48201 (888) 783-8190
Michigan Legal Services 2727 Second Ave. Ste. 333 Detroit, MI 48201 313-964-4130	Legal Aid & Defender Association 613 Abbott St, Detroit, MI 48226 (313) 967-5555

What is a land contract?

A land contract is a written agreement to purchase real estate which provides that the buyer will pay the purchase price in installments to the seller and will not receive the deed to the property from the seller until the entire purchase price is paid plus any interest or fees accrued.

Inspect the condition of the property

Unlike tenants who rent their homes, land contract buyers usually buy their properties "as-is" and the seller is almost never required to maintain the property or make repairs during the life of the land contract. For this reason, you should inspect the condition of the property inside and out to make sure that you are satisfied with it. Consider hiring a professional to inspect the property for plumbing or electrical problems that might not be obvious. Keep in mind that if there is anything that needs fixing, you will be the one who has to fix it unless the land contract says otherwise.

Make sure that the seller actually owns the property

Make sure that you're buying from someone who actually owns the property. It's best to pay a title insurance company to check this for you, but you should at least check who owns the property

yourself at the county register of deeds. Sometimes figuring out who has legitimate title to a property can be difficult for someone who doesn't have experience in real estate, so be careful when doing your own research. Check for liens, mortgages or other recorded documents that may affect title to the property.

Get it in writing and record a memorandum

Land contracts must be in writing and signed by both parties. When it comes to the terms of the agreement, what counts is what's in writing – not what the seller might have told you in person or over the phone. So if you want to be able to make sure that a seller keeps one of their promises they've made to you, make sure it's in the written agreement that they've signed.

Land contracts do not need to be recorded with the county register of deeds, but the seller should sign a memorandum of land contract and have it notarized so that the memorandum can be recorded with the county register of deeds. This way there will be a public record of your status as a land contract buyer of the property. A memorandum of land contract is a document that notes the existence of a land contract between two parties regarding a certain property.

Escrow the deed

It's a good idea at the start of a land contract to have the seller sign a deed granting legal ownership of the property to the buyer and have it held in "escrow" by a broker or real estate agent until the contract is fully paid. That way, the deed can still be recorded even if the seller for some reason becomes unavailable or unable to sign the deed by the time you pay off the contract.

Is the price right?

Sometimes the purchase price for a property in a land contract is much higher than the actual market value of the property. For this reason, you should hire an independent appraiser to judge the market value of the property or at least do your own research as to what similar homes in the area have sold for recently.

Take interest in the interest rate

Land contracts can charge up to 11% in annual interest. Keep the interest rate in mind when estimating how long it will take you to pay off the purchase price and how much you will eventually have to pay to get the deed to the property.

What are the payments?

Most land contracts have a down payment that you make at the start of the land contract relationship. The down payment isn't like a security deposit in a lease because you are not entitled to get it back if you end up needing to move. Be careful about large down payments – the more you pay at the start, the more money you may end up losing if things don't work out.

The land contract should give a specific amount that your monthly payments will be. You may also have monthly payments that you are required to make under the contract for property taxes and property insurance (sometimes called "escrow") – see below for more details on that arrangement.

At the beginning of the land contract term, most of your monthly payment will probably go towards paying down the interest on the purchase price. Only later, once you have paid down the purchase price significantly, will most of your monthly payment be used to pay down the purchase price

itself. So don't be surprised if the balance of your purchase price hasn't been reduced much early in the term of the land contract.

Look out for balloon payments

Check to see if the land contract requires you to make a balloon payment at any point. A balloon payment is when a contract requires you to pay the seller a large amount of the total amount owed on the contract all at once. If your land contract requires a balloon payment and you fail to make the payment in full when it is due, you will have defaulted on the land contract.

Sometimes a balloon payment is implied by the language of a land contract. Land contracts can specify a term – an amount of time that it's supposed to take for you to pay the entire amount due under the contract. If you haven't paid off the entire contract amount by the end of the term, you will have to pay any remaining balance all at once. If there's a specified term, don't assume that your monthly payments will be enough to pay off the entire contract amount by the end of the term. You can try to check this by doing the math yourself using what are called "amortization calculators" available for free on many websites.

What about the property taxes?

You should check to see if there are any property taxes owed on the property. The city treasurer or assessor's office keeps records of property taxes that are owed but not yet delinquent, and the county treasurer's office keeps records of delinquent property taxes. If there are any property taxes already owing on the property, the land contract should state who is responsible for paying those taxes and when they must be paid. If delinquent property taxes aren't paid, the county can foreclose and take ownership of the property.

The land contract should also state who is responsible for paying the property taxes going forward. Usually, this responsibility falls on the buyer. Some land contracts require the buyer to pay the property taxes directly to the taxing authority. In such arrangements, if the buyer fails to pay the property taxes owing to the authority as they become due, they are considered to have defaulted on the land contract. Other land contracts require the buyer to pay the seller a monthly payment (sometimes called "escrow") on top of their regular monthly land contract payment to be used by the seller to pay the property taxes as they become due. If your land contract provides for this arrangement, you should check regularly to ensure that the seller is actually paying the property taxes.

Check the water bill

Check with the water department about any water or sewerage charges that the property might have. Sometimes homes get sold with lots owing on these bills. Unless the agreement states otherwise, you're responsible for the water bill.

Who has to get the property insured?

Some land contracts require the buyer to pay for the property to be insured. There are generally two ways this is done. One way is that the buyer is required to get the property insured and pay for it themselves. In such arrangements, if the buyer fails to keep the property insured, they are considered to have defaulted on the land contract. Another way is that the buyer pays the seller a monthly payment (again, sometimes called "escrow") on top of their regular monthly land contract payment to be used by the seller to keep the property insured. If your land contract provides for this arrangement, you should check to ensure that the seller is actually keeping the property insured. In either case, make sure you and

the seller are on the same page about how much the property should be insured for and what should be covered by the insurance policy.

What happens if things go wrong?

If either party fails to perform their duties under the land contract, they are considered to have defaulted on the land contract. If the seller defaults on their obligations under the land contract, you may be able to sue the seller to compel them to perform their obligations and/or compensate you for any damages caused by their failure to perform.

If you fail to make payments or fulfill any other obligations (such as paying the property taxes or keeping the property insured), the seller can file a court case to take the house back from you, compel you to perform your obligations, and/or to make you compensate the seller for any damages caused by your failure to perform. The seller can also file a foreclosure action in court, have the house sold at an auction, and take the proceeds from the sale. In most cases, if you default and do not cure your default by becoming current on the contract and meeting all your obligations within a certain legal deadline, the seller can take back the house and keep all money that you have paid so far. If the seller threatens to take you to court, seek legal advice right away.

If the seller chooses to take you to court to get the house back from you, they must file the right kind of case. The seller can file a "forfeiture" action or a "foreclosure" action. If the seller files a case for "nonpayment of rent", "termination of tenancy", or "recovery of possession of premises", the case is probably inappropriate if you have a land contract.

In order to legally evict you, the owner of the home must take you to court and get a judge to sign a judgment and order authorizing the eviction. They must take certain steps to notify you of the court case and of the first court hearing scheduled in the case. You must have an opportunity to come to the hearing and tell your side of the story to the judge. It is illegal for the owner attempt to evict you or threaten to evict you without first going through this process.

Rent-to-own, Lease-with-option, Lease-to-land-contract, and so on...

Some property sellers offer arrangements that blend renting with buying and leases with land contracts. Some of these arrangements involve a "trial period" at the beginning in which the buyer is treated as a tenant, with the promise that the seller will sign an actual land contract or purchase agreement down the line if the buyer fulfills certain obligations. Be wary of these agreements and seek the advice of a lawyer before signing them. If the seller wants you to sign documents labelled "lease" or "option agreement", get legal help before you sign. Many of these arrangement require buyers to take on many of the responsibilities of a land contract buyer with few of the legal protections.

Take care before you sign

Buying a home isn't something to rush into. Before you sign a land contract, take the time and do the work to make sure it's a deal that you understand and that works for you.

Detroit Eviction Defense (detroitevictiondefense.net) is a volunteer network of home owners, tenants, union members and community advocates united in the struggle against unjust foreclosures and evictions. You are welcome to join us at our meetings every Thursday at 6:00 p.m. at Old St. John's Church on 2120 Russell in Detroit, on the corner of Russell and Gratiot.

Appendix - D :

Ohio Section 5313.02 Required Provisions of Land Installment Contracts

(A) Every land installment contract shall be executed in duplicate, and a copy of the contract shall be provided to the vendor and the vendee. The contract shall contain at least the following provisions:

- (1) The full names and then current mailing addresses of all the parties to the contract;
- (2) The date when the contract was signed by each party;
- (3) A legal description of the property conveyed;
- (4) The contract price of the property conveyed;
- (5) Any charges or fees for services that are includable in the contract separate from the contract price;
- (6) The amount of the vendee's down payment;
- (7) The principal balance owed, which is the sum of the items specified in divisions (A)(4) and (5) of this section less the item specified in division (A)(6) of this section;
- (8) The amount and due date of each installment payment;
- (9) The interest rate on the unpaid balance and the method of computing the rate;
- (10) A statement of any encumbrances against the property conveyed;
- (11) A statement requiring the vendor to deliver a general warranty deed on completion of the contract, or another deed that is available when the vendor is legally unable to deliver a general warranty deed;
- (12) A provision that the vendor provide evidence of title in accordance with the prevailing custom in the area in which the property is located;
- (13) A provision that, if the vendor defaults on any mortgage on the property, the vendee can pay on that mortgage and receive credit on the land installment contract;
- (14) A provision that the vendor shall cause a copy of the contract to be recorded;
- (15) A requirement that the vendee be responsible for the payment of taxes, assessments, and other charges against the property from the date of the contract, unless agreed to the contrary;
- (16) A statement of any pending order of any public agency against the property.

(B) No vendor shall hold a mortgage on property sold by a land installment contract in an amount greater than the balance due under the contract, except a mortgage that covers real property in addition to the property that is the subject of the contract where the vendor has made written disclosure to the vendee of the amount of that mortgage and the release price, if any,

attributable to the property in question.

No vendor shall place a mortgage on the property in an amount greater than the balance due on the contract without the consent of the vendee.

(C) Within twenty days after a land installment contract has been signed by both the vendor and the vendee, the vendor shall cause a copy of the contract to be recorded as provided in section [5301.25](#) of the Revised Code and a copy of the contract to be delivered to the county auditor.

(D) Every land installment contract shall conform to the formalities required by law for the execution of deeds and mortgages. The vendor of any land installment contract that contains a metes and bounds legal description shall have that description reviewed by the county engineer. The county engineer shall indicate his approval of the description on the contract.

Appendix - E : Properties with Delinquent Tax Status

Properties with Delinquent Tax Status in Chandler Park			
Address	Parcel Number	Taxes Due	Subdivision
6033 HARRELL	21036855	919	BLANKES PARK SIDE SUB
6080 HARRELL	21036816-9	290	BLANKES PARK SIDE SUB
6036 HARRELL	21036810	928	BLANKES PARK SIDE SUB
6055 NORCROSS	21036964	1,003	BLANKES PARK SIDE SUB
6045 NORCROSS	21036965	1,029	BLANKES PARK SIDE SUB
5843 HARRELL	21036870	85	BLANKES PARK SIDE SUB
12019 OLGA	21003329	961	BLANKES PARK SIDE SUB
12027 OLGA	21003330	2,237	BLANKES PARK SIDE SUB
5893 NORCROSS	21036974	76	BLANKES PARK SIDE SUB
5877 NORCROSS	21036976	925	BLANKES PARK SIDE SUB
12121 OLGA	21003335	1,009	BLANKES PARK SIDE SUB
5829 NORCROSS	21036982	1,233	BLANKES PARK SIDE SUB
12127 OLGA	21003336	1,181	BLANKES PARK SIDE SUB
6087 BARRETT	21036762-5	42	J A MERCIERS EAST SIDE
13008 FRANKFORT	21003176	145	JEFFERSON PARK LAND CO LT
5074 DICKERSON	21049113	1,110	JEFFERSON PARK LAND CO LT
13032 FRANKFORT	21003172	457	JEFFERSON PARK LAND CO LT
5067 LENOX	21049955	42	JEFFERSON PARK LAND CO LT
13015 E WARREN	21002691-2	546	JEFFERSON PARK LAND CO LT
13101 E WARREN	21002698-9	1,723	JEFFERSON PARK LAND CO LT
5073 COPLIN	21051568	1,637	JEFFERSON PARK LAND CO LT
13243 E WARREN	21002703-7	6,137	JEFFERSON PARK LAND CO LT
5074 COPLIN	21051438	1,204	JEFFERSON PARK LAND CO LT
5049 COPLIN	21051571	143	JEFFERSON PARK LAND CO LT
5075 LAKEVIEW	21052498	1,171	JEFFERSON PARK LAND CO LT
5059 LAKEVIEW	21052500	3,090	JEFFERSON PARK LAND CO LT
13916 FRANKFORT	21003143	11	JEFFERSON PARK LAND CO LT
5066 LAKEVIEW	21052365	1,118	JEFFERSON PARK LAND CO LT
5060 LAKEVIEW	21052364	1,077	JEFFERSON PARK LAND CO LT
13926 FRANKFORT	21003141	771	JEFFERSON PARK LAND CO LT
5042 LAKEVIEW	21052362	1,139	JEFFERSON PARK LAND CO LT
13940 FRANKFORT	21003139	1,318	JEFFERSON PARK LAND CO LT
5069 EASTLAWN	21053196	1,087	JEFFERSON PARK LAND CO LT
5059 EASTLAWN	21053197	1,459	JEFFERSON PARK LAND CO LT
13917 E WARREN	21002716-21	154	JEFFERSON PARK LAND CO LT
14114 FRANKFORT	21003136	568	JEFFERSON PARK LAND CO LT
14101 E WARREN	21002722-8	270	JEFFERSON PARK LAND CO LT
5027 NEWPORT	21054041	21	JEFFERSON PARK LAND CO LT
14204 FRANKFORT	21003129	696	JEFFERSON PARK LAND CO LT
5066 NEWPORT	21053936	70	JEFFERSON PARK LAND CO LT
14241 E WARREN	21002735-6	2,886	JEFFERSON PARK LAND CO LT
5995 EASTLAWN	21053138	32	KRAMER JOHN F EST
5986 EASTLAWN	21053116	42	KRAMER JOHN F EST
5950 EASTLAWN	21053111	63	KRAMER JOHN F EST
5900 EASTLAWN	21053104	80	KRAMER JOHN F EST

5813 EASTLAWN	21053153	1,040	KRAMER JOHN F EST
5753 EASTLAWN	21053161	1,491	KRAMER JOHN F EST
13940 CHANDLER PARK DR	21009293	928	KRAMER JOHN F EST
5581 EASTLAWN	21053166	302	KRAMER JOHN F EST
5573 EASTLAWN	21053167	1,074	KRAMER JOHN F EST
14111 CHANDLER PARK DR	21009327	994	KRAMER JOHN F EST
5519 EASTLAWN	21053175	804	KRAMER JOHN F EST
5315 EASTLAWN	21053178	21	KRAMER JOHN F EST
5307 EASTLAWN	21053179	21	KRAMER JOHN F EST
5518 EASTLAWN	21053076	32	KRAMER JOHN F EST
5294 EASTLAWN	21053071	573	KRAMER JOHN F EST
5290 EASTLAWN	21053070	11	KRAMER JOHN F EST
14107 FRANKFORT	21003193	5,596	KRAMER JOHN F EST
5987 LENOX	21049903	909	PARKSIDE MANOR
5928 DICKERSON	21049149	62	PARKSIDE MANOR
5977 LENOX	21049905	862	PARKSIDE MANOR
5969 LENOX	21049906	21	PARKSIDE MANOR
6111 DREXEL	21050740	1,386	PARKSIDE MANOR
5994 LENOX	21049875	1,092	PARKSIDE MANOR
5968 LENOX	21049871	911	PARKSIDE MANOR
6110 DREXEL	21050725	1,003	PARKSIDE MANOR
5959 DREXEL	21050750	21	PARKSIDE MANOR
5939 DREXEL	21050753	888	PARKSIDE MANOR
5981 COPLIN	21051519	22	PARKSIDE MANOR
5757 LENOX	21049923	700	PARKSIDE MANOR
5770 LENOX	21049856	992	PARKSIDE MANOR
5793 DREXEL	21050761	720	PARKSIDE MANOR
5560 DICKERSON	21049133	163	PARKSIDE MANOR
5730 LENOX	21049850-1	961	PARKSIDE MANOR
13101 CHANDLER PARK DR	21009313	817	PARKSIDE MANOR
5579 LENOX	21049928	1,087	PARKSIDE MANOR
5567 LENOX	21049930	48	PARKSIDE MANOR
5798 DREXEL	21050705	779	PARKSIDE MANOR
13121 CHANDLER PARK DR	21009315	290	PARKSIDE MANOR
5790 DREXEL	21050704	21	PARKSIDE MANOR
5770 DREXEL	21050701	1,191	PARKSIDE MANOR
5531 LENOX	21049935	21	PARKSIDE MANOR
5525 LENOX	21049936	1,233	PARKSIDE MANOR
5511 LENOX	21049938	21	PARKSIDE MANOR
5744 DREXEL	21050697	320	PARKSIDE MANOR
5785 COPLIN	21051534	771	PARKSIDE MANOR
5566 LENOX	21049847	696	PARKSIDE MANOR
5286 DICKERSON	21049121	2,313	PARKSIDE MANOR
5730 DREXEL	21050695	837	PARKSIDE MANOR
5278 DICKERSON	21049120	1,459	PARKSIDE MANOR
13130 CHANDLER PARK DR	21009301	191	PARKSIDE MANOR
5313 LENOX	21049941	992	PARKSIDE MANOR

13213 CHANDLER PARK DR	21009319-20	131	PARKSIDE MANOR
5745 COPLIN	21051540	336	PARKSIDE MANOR
5729 COPLIN	21051542	21	PARKSIDE MANOR
5553 DREXEL	21050775	730	PARKSIDE MANOR
13200 CHANDLER PARK DR	21009299	1,129	PARKSIDE MANOR
5265 LENOX	21049948	819	PARKSIDE MANOR
5523 DREXEL	21050779	823	PARKSIDE MANOR
13027 FRANKFORT	21003181	1,660	PARKSIDE MANOR
5544 DREXEL	21050689	845	PARKSIDE MANOR
5559 COPLIN	21051546	961	PARKSIDE MANOR
5271 DREXEL	21050789	1,229	PARKSIDE MANOR
5265 DREXEL	21050790	1,024	PARKSIDE MANOR
5257 DREXEL	21050791	887	PARKSIDE MANOR
5525 COPLIN	21051551	428	PARKSIDE MANOR
5517 COPLIN	21051552	99	PARKSIDE MANOR
5824 LEIDICH	21036659	779	PETERS GARDEN SUB
11957 OLGA	21003326	70	PETERS GARDEN SUB
5966 COPLIN	21051490	25	PLAT OF ALFRED F STEINERS
5958 COPLIN	21051489	639	PLAT OF ALFRED F STEINERS
5950 COPLIN	21051488	608	PLAT OF ALFRED F STEINERS
5975 LAKEVIEW	21052445	1,265	PLAT OF ALFRED F STEINERS
5935 LAKEVIEW	21052450	795	PLAT OF ALFRED F STEINERS
6000 LAKEVIEW	21052422	341	PLAT OF ALFRED F STEINERS
5921 LAKEVIEW	21052452	483	PLAT OF ALFRED F STEINERS
5942 LAKEVIEW	21052415	1,108	PLAT OF ALFRED F STEINERS
5800 COPLIN	21051479	42	PLAT OF ALFRED F STEINERS
5792 COPLIN	21051478	872	PLAT OF ALFRED F STEINERS
5784 COPLIN	21051477	42	PLAT OF ALFRED F STEINERS
5758 COPLIN	21051474	725	PLAT OF ALFRED F STEINERS
5745 LAKEVIEW	21052464	977	PLAT OF ALFRED F STEINERS
5713 LAKEVIEW	21052468	1,055	PLAT OF ALFRED F STEINERS
13336 CHANDLER PARK DR	21052469	68	PLAT OF ALFRED F STEINERS
5728 LAKEVIEW	21052398	87	PLAT OF ALFRED F STEINERS
5591 LAKEVIEW	21052471	406	PLAT OF ALFRED F STEINERS
5557 LAKEVIEW	21052475	446	PLAT OF ALFRED F STEINERS
5551 LAKEVIEW	21052476	867	PLAT OF ALFRED F STEINERS
5276 COPLIN	21051448	903	PLAT OF ALFRED F STEINERS
5550 LAKEVIEW	21052388	935	PLAT OF ALFRED F STEINERS
5518 LAKEVIEW	21052384	948	PLAT OF ALFRED F STEINERS
5510 LAKEVIEW	21052383	1,296	PLAT OF ALFRED F STEINERS
5275 LAKEVIEW	21052488	851	PLAT OF ALFRED F STEINERS
5217 LAKEVIEW	21052495	83	PLAT OF ALFRED F STEINERS
5260 LAKEVIEW	21052374	98	PLAT OF ALFRED F STEINERS
5250 LAKEVIEW	21052373	1,333	PLAT OF ALFRED F STEINERS
5226 LAKEVIEW	21052370	1,180	PLAT OF ALFRED F STEINERS
6069 MALCOLM	21036617-27	597	WARREN PARK #2
6025 LEIDICH	21036706	597	WARREN PARK #2

14135 FRANKFORT	21003196	33	WERNERS PARK #1
14151 FRANKFORT	21003198	762	WERNERS PARK #1
5951 NEWPORT	21053996	691	WERNER'S PARK SUB
5929 NEWPORT	21053999	798	WERNER'S PARK SUB
5950 NEWPORT	21053967	258	WERNER'S PARK SUB
6001 LAKEWOOD	21054741	31	WERNER'S PARK SUB
5936 NEWPORT	21053965	594	WERNER'S PARK SUB
5926 NEWPORT	21053964	115	WERNER'S PARK SUB
5935 LAKEWOOD	21054749	2,846	WERNER'S PARK SUB
5789 NEWPORT	21054006	1,033	WERNER'S PARK SUB
5759 NEWPORT	21054009	31	WERNER'S PARK SUB
5816 NEWPORT	21053960	488	WERNER'S PARK SUB
5805 LAKEWOOD	21054755	1,147	WERNER'S PARK SUB
5730 NEWPORT	21053951	31	WERNER'S PARK SUB
5765 LAKEWOOD	21054759	5,255	WERNER'S PARK SUB
5741 LAKEWOOD	21054762	1,176	WERNER'S PARK SUB
5265 NEWPORT	21054029	792	WERNER'S PARK SUB
5257 NEWPORT	21054030	31	WERNER'S PARK SUB
6058 HARRELL	21036812-3	15	

Appendix - F : Properties Subject to Foreclosure

Properties Subject to Foreclosure in Chandler Park			
Address	Parcel Number	Taxes Due	Subdivision
6048 LEIDICH	21036680	2,060	PETERS GARDEN SUB NO 1
6032 LEIDICH	21036678	1,792	PETERS GARDEN SUB NO 1
6024 LEIDICH	21036677	1,333	PETERS GARDEN SUB NO 1
5814 MALCOLM	21036579	9,283	WARREN PARK #2
6000 LEIDICH	21036674	1,211	SCHUMAN & OGILVIES E SIDE
6047 BARRETT	21036770	3,058	PETERS GARDEN SUB NO 1
6035 BARRETT	21036771	451	PETERS GARDEN SUB NO 1
5883 BARRETT	21036782	1,298	SCHUMAN & OGILVIES E SIDE
5875 BARRETT	21036783	1,938	SCHUMAN & OGILVIES E SIDE
5853 BARRETT	21036787	1,856	SCHUMAN & OGILVIES E SIDE
6009 HARRELL	21036858	2,206	BLANKES PARK SIDE SUB
6001 HARRELL	21036859	2,448	BLANKES PARK SIDE SUB
6072 HARRELL	21036815	308	BLANKES PARK SIDE SUB
5915 HARRELL	21036860	2,405	BLANKES PARK SIDE SUB
5856 BARRETT	21036735	1,002	BLANKES PARK SIDE SUB
6030 HARRELL	21036809	1,680	BLANKES PARK SIDE SUB
5895 HARRELL	21036863	8,327	BLANKES PARK SIDE SUB
5871 HARRELL	21036866	4,788	BLANKES PARK SIDE SUB
5865 HARRELL	21036867	3,700	BLANKES PARK SIDE SUB
5857 HARRELL	21036868	1,669	BLANKES PARK SIDE SUB
12009 OLGA	21003328	4,411	BLANKES PARK SIDE SUB
5906 HARRELL	21036803	619	BLANKES PARK SIDE SUB
5829 HARRELL	21036872	2,450	BLANKES PARK SIDE SUB
5870 HARRELL	21036798	11,826	BLANKES PARK SIDE SUB
5856 HARRELL	21036796	1,640	BLANKES PARK SIDE SUB
5909 NORCROSS	21036972	3,568	BLANKES PARK SIDE SUB
5885 NORCROSS	21036975	1,529	BLANKES PARK SIDE SUB
5861 NORCROSS	21036978	6,267	BLANKES PARK SIDE SUB
6137 LENOX	21049894	353	PARKSIDE MANOR
6018 DICKERSON	21049160	3,630	PARKSIDE MANOR
6006 DICKERSON	21049159	2,835	PARKSIDE MANOR
6117 LENOX	21049896	1,911	PARKSIDE MANOR
6111 LENOX	21049897	1,231	PARKSIDE MANOR
6103 LENOX	21049898	1,763	PARKSIDE MANOR
5968 DICKERSON	21049154	6,195	PARKSIDE MANOR
6015 LENOX	21049899	260	PARKSIDE MANOR
5938 DICKERSON	21049150	3,757	PARKSIDE MANOR
5981 LENOX	21049904	1,469	PARKSIDE MANOR
5961 LENOX	21049907	3,155	PARKSIDE MANOR
6014 LENOX	21049878	2,496	PARKSIDE MANOR
5986 LENOX	21049874	2,591	PARKSIDE MANOR
5972 LENOX	21049872	1,417	PARKSIDE MANOR
6015 DREXEL	21050742	4,460	PARKSIDE MANOR
5995 DREXEL	21050745	4,639	PARKSIDE MANOR
5938 LENOX	21049867	2,089	PARKSIDE MANOR

5989 DREXEL	21050746	6,040	PARKSIDE MANOR
5953 COPLIN	21051523	262	PARKSIDE MANOR
5945 COPLIN	21051524	2,615	PARKSIDE MANOR
6000 COPLIN	21051494	3,441	PLAT OF ALFRED F STEINERS
5990 COPLIN	21051493	1,279	PLAT OF ALFRED F STEINERS
5925 COPLIN	21051527	2,439	PARKSIDE MANOR
5919 COPLIN	21051528	5,232	PARKSIDE MANOR
5942 COPLIN	21051487	2,286	PLAT OF ALFRED F STEINERS
5985 LAKEVIEW	21052444	1,247	PLAT OF ALFRED F STEINERS
5918 COPLIN	21051484	3,766	PLAT OF ALFRED F STEINERS
5969 LAKEVIEW	21052446	3,788	PLAT OF ALFRED F STEINERS
5904 COPLIN	21051482	3,951	PLAT OF ALFRED F STEINERS
6014 LAKEVIEW	21052424	3,414	PLAT OF ALFRED F STEINERS
5990 LAKEVIEW	21052421	736	PLAT OF ALFRED F STEINERS
5984 LAKEVIEW	21052420	3,408	PLAT OF ALFRED F STEINERS
5960 LAKEVIEW	21052417	2,785	PLAT OF ALFRED F STEINERS
6003 EASTLAWN	21053137	2,134	KRAMER JOHN F EST
5950 LAKEVIEW	21052416	1,661	PLAT OF ALFRED F STEINERS
5900 LAKEVIEW	21052410	5,443	PLAT OF ALFRED F STEINERS
5953 EASTLAWN	21053144	3,050	KRAMER JOHN F EST
5925 EASTLAWN	21053148	1,547	KRAMER JOHN F EST
5917 EASTLAWN	21053149	1,973	KRAMER JOHN F EST
5944 EASTLAWN	21053110	1,815	KRAMER JOHN F EST
5930 EASTLAWN	21053108	1,658	KRAMER JOHN F EST
5910 EASTLAWN	21053105	2,028	KRAMER JOHN F EST
5945 NEWPORT	21053997	4,267	WERNER'S PARK SUB
6000 NEWPORT	21053973	2,103	WERNER'S PARK SUB
5919 NEWPORT	21054000	4,208	WERNER'S PARK SUB
5942 NEWPORT	21053966	5,141	WERNER'S PARK SUB
5903 LAKEWOOD	21054753	4,927	WERNER'S PARK SUB
5794 DICKERSON	21049144	3,200	PARKSIDE MANOR
5807 LENOX	21049916	6,564	PARKSIDE MANOR
5750 DICKERSON	21049138	2,354	PARKSIDE MANOR
5785 LENOX	21049919	2,757	PARKSIDE MANOR
5773 LENOX	21049921	2,103	PARKSIDE MANOR
5808 LENOX	21049861	6,193	PARKSIDE MANOR
5800 LENOX	21049860	4,111	PARKSIDE MANOR
5731 LENOX	21049927	1,360	PARKSIDE MANOR
5778 LENOX	21049857	2,121	PARKSIDE MANOR
5807 DREXEL	21050759	9,440	PARKSIDE MANOR
5758 LENOX	21049854	4,587	PARKSIDE MANOR
5750 LENOX	21049853	3,789	PARKSIDE MANOR
5740 LENOX	21049852	2,460	PARKSIDE MANOR
5570 DICKERSON	21049134	2,504	PARKSIDE MANOR
5544 DICKERSON	21049131	850	PARKSIDE MANOR
5745 DREXEL	21050768	2,647	PARKSIDE MANOR
5520 DICKERSON	21049128	2,628	PARKSIDE MANOR

5500 DICKERSON	21049126	101	PARKSIDE MANOR
5539 LENOX	21049934	1,293	PARKSIDE MANOR
5320 DICKERSON	21049125	3,860	PARKSIDE MANOR
5764 DREXEL	21050700	2,477	PARKSIDE MANOR
5517 LENOX	21049937	3,748	PARKSIDE MANOR
5578 LENOX	21049849	263	PARKSIDE MANOR
5292 DICKERSON	21049122	4,190	PARKSIDE MANOR
13120 CHANDLER PARK DR	21009302	6,349	PARKSIDE MANOR
5771 COPLIN	21051536	2,929	PARKSIDE MANOR
5581 DREXEL	21050771	10,101	PARKSIDE MANOR
5751 COPLIN	21051539	1,693	PARKSIDE MANOR
5299 LENOX	21049943	4,930	PARKSIDE MANOR
5522 LENOX	21049841	610	PARKSIDE MANOR
5741 COPLIN	21051541	1,872	PARKSIDE MANOR
5500 LENOX	21049838-40	2,540	PARKSIDE MANOR
5230 DICKERSON	21049114	1,994	PARKSIDE MANOR
13229 CHANDLER PARK DR	21009321	9,107	PARKSIDE MANOR
5204 DICKERSON	21003178	4,628	PARKSIDE MANOR
5545 DREXEL	21050776	2,825	PARKSIDE MANOR
5257 LENOX	21049949	2,009	PARKSIDE MANOR
5774 COPLIN	21051476	8,453	PLAT OF ALFRED F STEINERS
13237 CHANDLER PARK DR	21009322	6,522	PARKSIDE MANOR
13013 FRANKFORT	21003179	4,615	PARKSIDE MANOR
13212 CHANDLER PARK DR	21009298	2,973	PARKSIDE MANOR
5766 COPLIN	21051475	4,016	PLAT OF ALFRED F STEINERS
5245 LENOX	21049951	2,812	PARKSIDE MANOR
5298 LENOX	21049834	4,360	PARKSIDE MANOR
13021 FRANKFORT	21003180	3,794	PARKSIDE MANOR
5752 COPLIN	21051473	4,350	PLAT OF ALFRED F STEINERS
5801 LAKEVIEW	21052457	3,923	PLAT OF ALFRED F STEINERS
5501 DREXEL	21050782	1,679	PARKSIDE MANOR
5290 LENOX	21049833	2,688	PARKSIDE MANOR
5282 LENOX	21049832	1,988	PARKSIDE MANOR
5550 DREXEL	21050690-1	3,445	PARKSIDE MANOR
5734 COPLIN	21051471	620	PLAT OF ALFRED F STEINERS
5317 DREXEL	21050783	2,707	PARKSIDE MANOR
5728 COPLIN	21051470	2,122	PLAT OF ALFRED F STEINERS
5775 LAKEVIEW	21052460	3,458	PLAT OF ALFRED F STEINERS
13037 FRANKFORT	21003182	4,281	PARKSIDE MANOR
5264 LENOX	21049829	5,433	PARKSIDE MANOR
5767 LAKEVIEW	21052461	5,491	PLAT OF ALFRED F STEINERS
5710 COPLIN	21051468	3,259	PLAT OF ALFRED F STEINERS
5761 LAKEVIEW	21052462	1,348	PLAT OF ALFRED F STEINERS
5524 DREXEL	21050686	4,929	PARKSIDE MANOR
5565 COPLIN	21051545	428	PARKSIDE MANOR
5516 DREXEL	21050685	4,100	PARKSIDE MANOR
5285 DREXEL	21050787	7,082	PARKSIDE MANOR

5729 LAKEVIEW	21052466	2,675	PLAT OF ALFRED F STEINERS
13300 CHANDLER PARK DR	21051467	2,215	PLAT OF ALFRED F STEINERS
13038 FRANKFORT	21003171	3,210	JEFFERSON PARK LAND CO LT
5776 LAKEVIEW	21052404	2,266	PLAT OF ALFRED F STEINERS
5075 LENOX	21049954	1,223	JEFFERSON PARK LAND CO LT
13044 FRANKFORT	21003170	2,839	JEFFERSON PARK LAND CO LT
5590 COPLIN	21051465	1,940	PLAT OF ALFRED F STEINERS
5758 LAKEVIEW	21052402	4,883	PLAT OF ALFRED F STEINERS
5509 COPLIN	21051553	4,511	PARKSIDE MANOR
13121 FRANKFORT	21003185	766	PARKSIDE MANOR
5750 LAKEVIEW	21052401	4,836	PLAT OF ALFRED F STEINERS
5744 LAKEVIEW	21052400	3,828	PLAT OF ALFRED F STEINERS
5734 LAKEVIEW	21052399	3,972	PLAT OF ALFRED F STEINERS
5270 DREXEL	21050676	2,384	PARKSIDE MANOR
5599 LAKEVIEW	21052470	2,761	PLAT OF ALFRED F STEINERS
13023 E WARREN	21002693-4	2,372	JEFFERSON PARK LAND CO LT
5256 DREXEL	21050674	4,637	PARKSIDE MANOR
5720 LAKEVIEW	21052397	3,364	PLAT OF ALFRED F STEINERS
5767 EASTLAWN	21053159	5,053	KRAMER JOHN F EST
5301 COPLIN	21051557	3,620	PARKSIDE MANOR
13031 E WARREN	21002695	5,579	JEFFERSON PARK LAND CO LT
5710 LAKEVIEW	21052396	2,850	PLAT OF ALFRED F STEINERS
5575 LAKEVIEW	21052473	1,569	PLAT OF ALFRED F STEINERS
5293 COPLIN	21051558	1,502	PARKSIDE MANOR
13045 E WARREN	21002696	1,167	JEFFERSON PARK LAND CO LT
5745 EASTLAWN	21053162	5,516	KRAMER JOHN F EST
5543 LAKEVIEW	21052477	3,764	PLAT OF ALFRED F STEINERS
5606 LAKEVIEW	21052395	3,784	PLAT OF ALFRED F STEINERS
5529 LAKEVIEW	21052479	420	PLAT OF ALFRED F STEINERS
13935 CHANDLER PARK DR	21009324	1,270	KRAMER JOHN F EST
5511 LAKEVIEW	21052481	5,275	PLAT OF ALFRED F STEINERS
13951 CHANDLER PARK DR	21009326	3,268	KRAMER JOHN F EST
13930 CHANDLER PARK DR	21009294	3,238	KRAMER JOHN F EST
5317 LAKEVIEW	21052483	2,561	PLAT OF ALFRED F STEINERS
5766 EASTLAWN	21053096	3,617	KRAMER JOHN F EST
5027 DREXEL	21050802	2,062	JEFFERSON PARK LAND CO LT
5309 LAKEVIEW	21052484	5,611	PLAT OF ALFRED F STEINERS
13123 E WARREN	21002701	5,657	JEFFERSON PARK LAND CO LT
13214 FRANKFORT	21003160	3,168	JEFFERSON PARK LAND CO LT
5526 LAKEVIEW	21052385	165	PLAT OF ALFRED F STEINERS
13216 FRANKFORT	21003159	3,050	JEFFERSON PARK LAND CO LT
13224 FRANKFORT	21003158	2,449	JEFFERSON PARK LAND CO LT
14103 CHANDLER PARK DR	21009327	3,973	KRAMER JOHN F EST
5500 LAKEVIEW	21052382	3,767	PLAT OF ALFRED F STEINERS
13226 FRANKFORT	21003157	1,651	JEFFERSON PARK LAND CO LT
5210 COPLIN	21051440	3,051	PLAT OF ALFRED F STEINERS
5316 LAKEVIEW	21052381	2,749	PLAT OF ALFRED F STEINERS

5531 EASTLAWN	21053173	2,339	KRAMER JOHN F EST
5525 EASTLAWN	21053174	2,941	KRAMER JOHN F EST
14125 CHANDLER PARK DR	21009327	4,206	KRAMER JOHN F EST
5057 COPLIN	21051570	3,941	JEFFERSON PARK LAND CO LT
5292 LAKEVIEW	21052378	4,378	PLAT OF ALFRED F STEINERS
5735 NEWPORT	21054012	3,374	WERNER'S PARK SUB
5050 COPLIN	21051435	3,918	JEFFERSON PARK LAND CO LT
5282 LAKEVIEW	21052377	5,495	PLAT OF ALFRED F STEINERS
5274 LAKEVIEW	21052376	3,831	PLAT OF ALFRED F STEINERS
5594 EASTLAWN	21053087	4,424	KRAMER JOHN F EST
5501 EASTLAWN	21053177	358	KRAMER JOHN F EST
5033 COPLIN	21051573	2,714	JEFFERSON PARK LAND CO LT
5266 LAKEVIEW	21052375	1,414	PLAT OF ALFRED F STEINERS
5790 NEWPORT	21053957	2,398	WERNER'S PARK SUB
5027 COPLIN	21051574	2,495	JEFFERSON PARK LAND CO LT
14151 CHANDLER PARK DR	21009328	3,458	WERNER'S PARK SUB
5301 EASTLAWN	21053180	224	KRAMER JOHN F EST
5293 EASTLAWN	21053181	5,310	KRAMER JOHN F EST
5287 EASTLAWN	21053182	2,508	KRAMER JOHN F EST
5066 COPLIN	21051437	4,255	JEFFERSON PARK LAND CO LT
5056 COPLIN	21051436	3,930	JEFFERSON PARK LAND CO LT
13332 FRANKFORT	21003149	3,246	JEFFERSON PARK LAND CO LT
5773 LAKEWOOD	21054758	5,165	WERNER'S PARK SUB
5026 COPLIN	21051432	4,612	JEFFERSON PARK LAND CO LT
5757 LAKEWOOD	21054760	4,401	WERNER'S PARK SUB
13333 E WARREN	21002708-14	16,208	JEFFERSON PARK LAND CO LT
14217 CHANDLER PARK DR	21009330	828	WERNER'S PARK SUB
5050 LAKEVIEW	21052363	3,150	JEFFERSON PARK LAND CO LT
5733 LAKEWOOD	21054763	3,394	WERNER'S PARK SUB
5551 NEWPORT	21054016	1,942	WERNER'S PARK SUB
14227 CHANDLER PARK DR	21009331	2,474	WERNER'S PARK SUB
5300 EASTLAWN	21053072	2,329	KRAMER JOHN F EST
5535 NEWPORT	21054018	2,893	WERNER'S PARK SUB
14239 CHANDLER PARK DR	21009332	4,595	WERNER'S PARK SUB
5074 LAKEVIEW	21052366	4,844	JEFFERSON PARK LAND CO LT
5305 NEWPORT	21054024	3,972	WERNER'S PARK SUB
13938 FRANKFORT	21003140	2,486	JEFFERSON PARK LAND CO LT
5275 NEWPORT	21054028	4,225	WERNER'S PARK SUB
5044 EASTLAWN	21053056	2,811	JEFFERSON PARK LAND CO LT
5309 LAKEWOOD	21054765	3,266	WERNER'S PARK SUB
5275 LAKEWOOD	21054769	1,693	WERNER'S PARK SUB
5051 NEWPORT	21054038	3,070	JEFFERSON PARK LAND CO LT
14220 FRANKFORT	21003128	1,620	JEFFERSON PARK LAND CO LT
14222 FRANKFORT	21003127	1,986	JEFFERSON PARK LAND CO LT
5042 NEWPORT	21053933	2,835	JEFFERSON PARK LAND CO LT
14201 E WARREN	21002729-34	1,795	JEFFERSON PARK LAND CO LT

