Clearing Title to Vacant Properties

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Land Banking

- Land Banking involves acquisition of clear title to abandoned properties for the purpose of making them available for productive use.
Subsidized Rehab & New Construction

- Reducing Construction Costs
- Affordability Restrictions?
Greening Neighborhoods

• Reuse vacant lots as:
  – Sideyards
  – Community gardens
  – Pocket Parks
  – Urban Agriculture
Commissioners’ Sale

- Not all delinquent properties are sold at regular tax sale for full lien value in August.
- County takes tax certificate for properties
  - Not Suitable For Sale or
  - Not Sold at Sale
- County may sell these certificates at less than amount owed and does so in March.
- Typically, vacant lot certificates sell for $25.
Resident Legal Assistance Program

- City of South Bend and ND Clinical Law Center have formed a partnership to assist residents and community-based orgs to clear title to vacant or foreclosure properties.

- ND CLC provides legal assistance free to clients and City pays expenses involved in title-clearing process.
Tax Foreclosure and Quiet Title Processes

• After RLAP participant acquires certificate at March sale, title work is ordered to find out who needs to be notified of foreclosure by mid-June.

• In late July, we file petition for a tax deed, which is issued in September.

• We then bring another lawsuit called a “quiet title” to confirm the RLAP participant as the new owner.