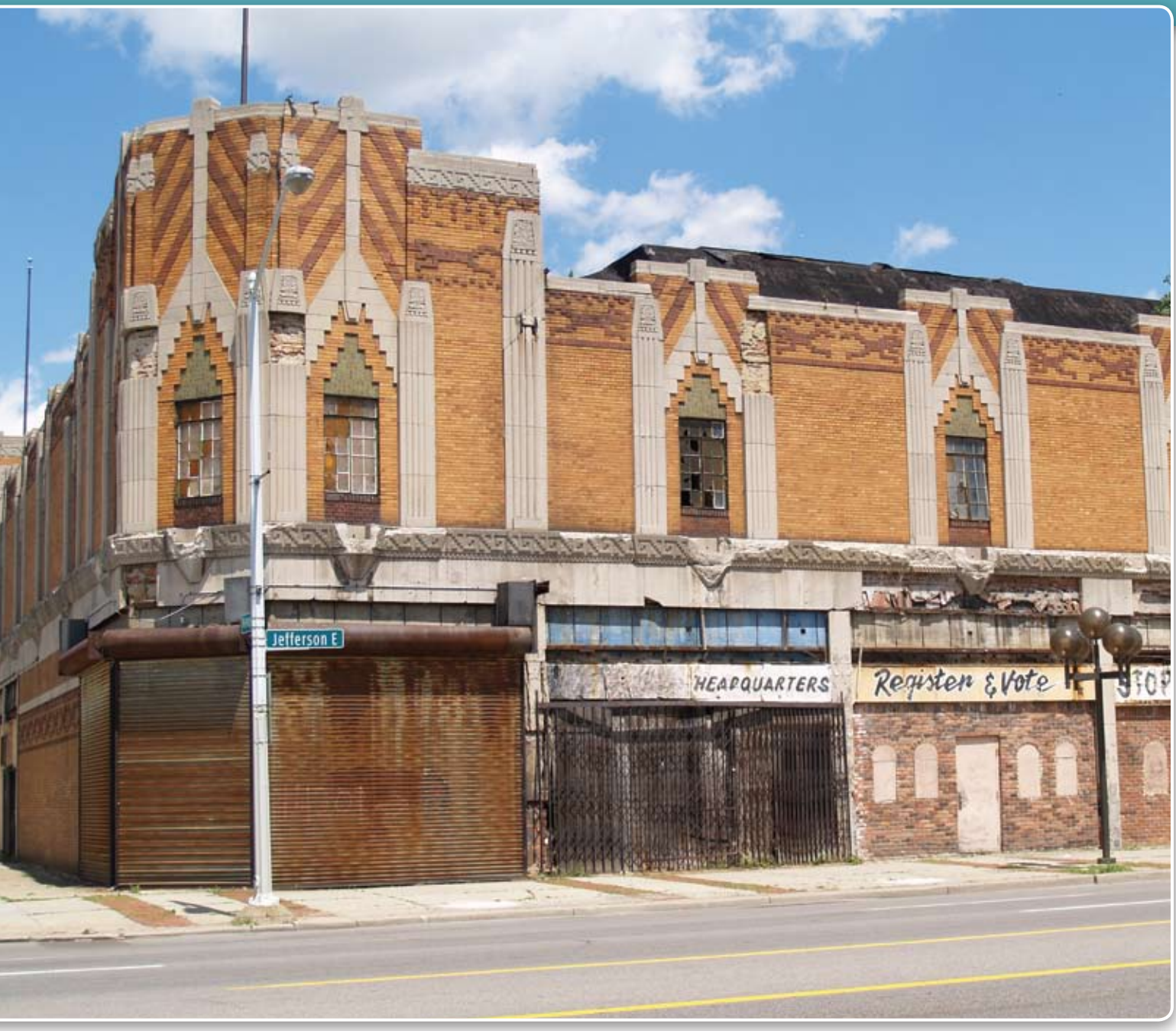
Vacant Property Toolbox

Second Edition



DETROIT VACANT PROPERTY CAMPAIGN

COMMITTED TO THE REVITALIZATION OF DETROIT AND ITS NEIGHBORHOODS

INITIATIVE OF DETROIT LISC LED BY COMMUNITY LEGAL RESOURCES

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Community Legal Resources is a non-profit organization that provides pro-bono legal assistance to non-profit organizations in Michigan that serve a disadvantaged community or population.

The Detroit Vacant Property Campaign

The Detroit Vacant Property Campaign is an initiative of Detroit LISC led by Community Legal Resources. The Detroit Vacant Property Campaign involves community groups, neighborhood associations, city residents, and faith-based organizations.

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Chapter 1: Introduction and Executive Summary

Introduction: The Problem of Vacancy

Many residents, government officials, and other stakeholders acknowledge that Detroit has become a shrinking city. Population loss and a declining taxbase continue to place increasing strain on city systems and make the delivery of city services more difficult. The Detroit Vacant Property Campaign (DVPC) acknowledges all of these difficulties and believes that a comprehensive plan of action is essential for the City to thrive. This publication serves as a guide and information resource for residents, community organizations, and others working to hold neighborhoods together until a comprehensive plan is in place. The DVPC will release a policy brief providing a broad description of the vacant property situation in Detroit and long-term city-wide strategies for addressing the issue.

In 2008, the foreclosure and abandonment crisis in Detroit's neighborhoods demanded an immediate response with information that residents could utilize quickly to deal with vacant properties in the short term. The first edition DVPC Toolbox responded to that need and provided strategies and techniques that thousands of residents are using to lessen the negative impacts of vacant properties every day. Recognizing that different neighborhoods require different strategies, the Detroit Vacant Property Campaign (DVPC) Toolbox second edition provides a more thorough explanation of particular strategies including marketing a neighborhood, greening strategies for vacant land, and strategies for managing commercial vacancy.

Executive Summary: Knowing the Neighborhood

Detroit's neighborhoods, the heart of our City, vary greatly in terms of organization, property conditions, vacancy rates, and resident involvement. Often, the best information available regarding these factors comes from the residents themselves or organizations directly engaged with residents on the ground. In the last year, DVPC has had the opportunity to work with many residents and neighborhood organizations utilizing strategies to keep their neighborhoods as strong as possible. **Chapter 2, Neighborhood Based Vacant Property Campaigns,** examines strategies for organizing a neighborhood, assessing neighborhood conditions, identifying vacant property strategies, and implementing a vacant property campaign.

Telling the Neighborhood Story

A number of Detroit neighborhoods including Grandmont Rosedale, Morningside, and the area around Marygrove College have been featured in newspaper articles highlighting their vacant property work. Many more residents are also utilizing DVPC strategies to deal with vacant properties in their neighborhoods, determining how to tell the world about the positive actions they are engaged in, and trying to get vacant properties reoccupied. Marketing a neighborhood is a way of bringing residents and other community partners together for the purpose of developing and promoting an identity and story to tell others about the great things going on in a neighborhood. **Chapter 3, Marketing a Neighborhood**, highlights some strategies in a marketing campaign including seeking media attention, asset mapping, beautification efforts and website development.

Finding Opportunity in Abandonment

It is estimated that approximately 40 square miles of vacant land exist within Detroit. As a result, greening strategies will be an important part of any land use planning process. Because conditions vary in Detroit neighborhoods, and some neighborhoods have a surplus of vacant land, some residents may determine that they would rather put their collective energy into greening efforts rather than focusing on reoccupancy. A number of different approaches to greening are underway in the City including urban gardening, tree farming,

greenways and plans for larger scale commercial agriculture. Greening will not only help with the utilization of vacant land but will also allow us to create a healthier, more environmentally friendly city in the process. **Chapter 4, Greening Vacant Land**, provides additional information about these approaches.

Securing, Reoccupying and Beautifying Blighted Borders

When vacant commercial properties are not reused or reoccupied, abandoned commercial corridors and properties in the City often leave even the most stable and occupied neighborhoods bordered by blight. While many of the goals with regard to vacant commercial properties are similar to residential approaches (i.e. keeping properties occupied, maintaining and securing vacant structures, and getting properties reoccupied), the strategies and techniques within those goals are different for commercial properties. Residents play an important role in commercial strategies and can work with the owners of the vacant commercial properties to carry out strategies such as preserving historic structures and securing commercial buildings to prevent damage and crime.

The Odd Fellows Hall project in Southwest Detroit is one example of the kinds of neighborhood conditions supportive of redevelopment including high traffic areas and community support and the various types of resources that must be brought together in our current economic environment to support a redevelopment or rehabilitation project. **Chapter 5, Addressing Vacant Commercial Properties**, provides information about approaches to commercial vacancy.

Increasing Community Capacity

Often, neighborhoods need assistance to organize around vacant property issues. In Detroit, a number of Community Development Corporations (CDCs) are leading vacant property efforts and are one logical place to look for this type of assistance. Working with a CDC can have many advantages including physical meeting space, access to staff and volunteers, and participation of those experienced in advanced vacant property techniques including acquisition and redevelopment of vacant properties. **Chapter 6, Community Development Corporation Led Vacant Property Efforts and Possible Organizational Structures**, provides examples of the benefits of utilizing community based organizations to increase the capacity of neighborhoods and increase the effectiveness of vacant property activities.

Chapter 2: Neighborhood Based Vacant Property Campaigns

2.1 Building Neighborhood Capacity and Organizing to Address Vacant Properties

Neighborhood based vacant property campaigns generally begin with a group of engaged and interested residents who decide to work together toward a common goal. It is helpful if a neighborhood association or block club is already in place. However, for neighborhoods that are not yet organized, specific goals such as addressing vacant properties or developing a community garden can often spur participation.

The Mayor's Office of Neighborhood City Halls provides suggestions and detailed information about how to start a block club or community group. Some suggestions include developing a leadership team, setting boundaries, defining purposes and goals, electing officers, and writing a constitution. For more information and a sample constitution contact the Mayor's Office of Neighborhood City Halls. See Appendix 3.

Some block clubs and neighborhood associations choose to become a State of Michigan or IRS recognized tax exempt nonprofit organization. This can make the group eligible for various types of grants and donations. A group interested in pursuing this designation can contact Community Legal Resources for more information.

Detroit has many active and committed residents. However, the busy schedules of most residents can make it increasingly difficult to organize. Many neighborhoods are countering this difficulty by combining traditional and new ways of keeping residents engaged and in touch.

Some of the methods currently used by neighborhoods include the following:

- **Door to door campaigns**
- **Newsletters**
- **Monthly meetings**
- **Telephone trees**
- **Neighborhood events**
- **Neighborhood websites**
- **E-Mail**
- **Neighborhood blogs**
- **Neighborhood Facebook pages**
- **Twitter**

2.2 Assessing the Situation

Knowing the number of vacant properties and the condition of those properties is important to prioritizing strategies in a neighborhood vacant property campaign. For instance, a neighborhood with a high number of vacant lots may want to prioritize lot maintenance and greening strategies, while another neighborhood with a high number of blighted structures may want to prioritize code enforcement and demolition.

In February 2010, Data Driven Detroit (D3) launched a new website providing information about vacancy rates and property conditions in Detroit neighborhoods. The information was gathered by Detroit residents and University of Michigan students. The project was funded by Living Cities and spearheaded by the Detroit Data Collaborative, a group involving the Detroit Office of Foreclosure Prevention and Response, Data Driven Detroit, and the Detroit Vacant Property Campaign.

Residents can access information gathered in the survey by visiting www.detroitparcelsurvey.org. The website allows a user to enter an address and get vacancy and property condition information for the surrounding area. The website also provides maps and allows neighbors to compare conditions in a particular area to conditions in the City overall.

Because the vacant property situation in Detroit neighborhoods is dynamic, information is bound to become imperfect over time. Additionally, in well maintained areas it can be difficult for surveyors who are unfamiliar with a particular block to distinguish between vacant and occupied properties.

To keep information as current and accurate as possible, Detroit residents are invited to participate in the next round of property surveys. To do this, residents should go to the website and follow the links to be added to the D3 email list and to be included in future surveys.

Many Detroit neighborhoods now use assessment tools to inventory vacant properties. The property condition assessment tool used by the surveyors has been included here. See Appendix 1.

Generally neighbors acquire information about properties by driving or walking past properties in their neighborhoods. As they go, the neighbors fill out an assessment sheet for each vacant property and record the current condition of that property. Neighbors participating in inventory and assessment activities should develop a plan for updating the list periodically.

2.3 Choosing and Prioritizing Vacant Property Strategies

In many neighborhoods, residents want to engage in a number of vacant property strategies. However, limited time, resources, and manpower often mean that neighborhoods must think strategically and prioritize certain strategies in order to achieve the most impact. The strategies that neighbors choose to engage in will be largely guided by the condition of individual properties and overall neighborhood conditions. It is important to remember that conditions can vary within neighborhoods as well. Below is a chart of possible neighborhood conditions, goals, and strategies. This is only an example and most neighborhoods will want to customize approaches to their own unique conditions.

Neighborhood / Area Type	Neighborhood Conditions	Goal	Priorities and Strategies
Market	**Vacancy rates:** Relatively low **Property conditions:** • Generally well preserved • Very few vacant lots **Neighborhood engagement:** • High	Retain current residents Get properties reoccupied	**Prevent vacancy** **Maintenance** **Marketing** **Increased code enforcement** **Address commercial vacancy on neighborhood borders**
Invest	**Vacancy rates:** Relatively low **Property conditions:** • Generally well preserved with some maintenance required **Neighborhood engagement:** • Relatively high	Retain current residents Get properties reoccupied	**Prevent vacancy** **Marketing** **Increased code enforcement** **Maintenance activities** **Repair and rehabilitation** **Address commercial vacancy**
Stabilize	**Vacancy rates:** Midlevel vacancies **Property conditions:** • Some open, dangerous and blighted properties **Neighborhood engagement:** • Organization exists but involvement tends to be realtively low	Retain current residents Prevent damage	**Demolition** **Greening and vacant lot maintenance** **Boarding and securing** **Increased code enforcement**
Restructure	**Vacancy rates:** Relatively high **Property conditions:** • Many blighted structures and vacant lots **Neighborhood engagement:** • Low to nonexistent	Obtain control Manage vacant lots Get dangerous properties demolished	**Demolition** **Large scale greening**

Explanation of Possible Priorities and Strategies:

Retain Residents and Prevent Vacancy – Possible Strategies:

- **Foreclosure Prevention** – Preventing future vacancies is an important part of some neighborhood led vacant property campaigns. Neighbors often work toward this goal by trying to prevent mortgage and tax foreclosures. Michigan has passed new laws to address the mortgage foreclosure crisis and there is help available for those facing mortgage and tax foreclosure. For more information about foreclosure and preventing foreclosures see Chapter 2.5 and Appendix 3.

- **Get / Keep Residents Involved** – effective neighbors are able to get organized and often combine traditional and modern means that make it easier and more convenient for neighbors to stay involved and in touch. See Chapters 2.1, 3.4 and 3.5.

- **Repair and Rehabilitation** – Repair and rehabilitation activities send a signal to current residents that their neighbors still care about the neighborhood and deem it worthy of investing time and money. These activities can range from porch and roof repairs to whole house renovations. Funding for these types of activities may be available from a number of governmental sources. See Appendix 3. In addition, in some neighborhoods neighbors pool resources for needed repairs and donate their own labor for necessary projects.

Obtain Control – Possible Strategies:

- **Determine Ownership** - For many vacant property activities it is important to have information regarding who owns or is responsible for the condition of a particular vacant property. For example, ownership and responsibility information is necessary if a neighborhood is interested in acquiring vacant properties. In addition, the information is useful for demanding accountability for property conditions and can be useful for code enforcement and demolition activities. See Chapter 2.4 and Appendix 2.

- **Acquisition** – Residents of some Detroit neighborhoods acquire vacant properties in order to obtain control. The Boston-Edison neighborhood and Grandmont Rosedale area engage in this strategy. Anyone considering acquiring a vacant property should carefully consider issues such as premises liability and insurance, holding costs, necessary maintenance, and taxes and liens. More information about these issues is available in publications from Community Legal Resources. See Appendix 3.

- **Proactive Code Enforcement** – This strategy includes engaging necessary city departments in a persistent and consistent manner to notify them of vacant properties to watch or those in need of attention. Common Code violations involve open and dangerous conditions, solid waste, inoperable vehicles, snow and ice, and unmaintained exteriors. For a list of what types of conditions to report to particular departments, see Appendix 3.

Prevent Damage – Possible Strategies:

- **Maintenance Activities** – Maintenance activities are often geared toward keeping vacant properties looking occupied and include projects such as planting flowers, mowing lawns, snow removal, clearing debris and flyers, putting up holiday decorations, and placing potted plants.

- **Securing Activities** – Many neighborhoods now engage in various activities aimed to protect and secure vacant properties. Activities include paid security services, volunteer CB patrols, code enforcement patrols, and solar lighting. Some of these strategies involve what could be considered trespass, which could lead to arrest or civil lawsuits. We are not aware of any trespass charges or lawsuits resulting from these types of activities. However, it

may be possible to notify or obtain permission from the property owner or field servicer to secure the property. See Chapter 2.4 and Appendix 4.

Get Vacant Properties Reoccupied:

- **Marketing Activities** – These activities involve letting others know that the neighborhood is a neighborhood of choice, a place where people want to live. Activities may include signage, media engagement, tours, asset mapping, working with designated realtors, and many other activities. For more information on these strategies see Chapter 3.

Get Dangerous Properties Demolished:

- **Demolition Activities** – Open and dangerous properties invite crime and convey the message that the neighborhood is not safe and well maintained. Properties with any of the following conditions may be appropriate for demolition: missing doors or windows, fire damage, unstable structure, open to the elements or dangerous in some way. Engaging city departments and elected officials is important to this process. See Appendix 3.

Manage Vacant Lots:

- **Addressing Illegal Dumping Activities** – Vacant lots can invite illegal dumping. Neighbors should watch out for this type activity, record identifying information such as license plates or company names when possible, and notify the police or other city departments by calling 3-1-1, or email 311@detroitmi.gov.

- **Greening Activities** – Greening activities can enhance the quality of life in neighborhoods by providing spaces to play, grow food, flowers, plants, and trees, meet, or just enjoy the outdoors. For more information on greening resources and initiatives see Chapter 4 and Appendix 3.

2.4 More about Determining Ownership and Responsibility

Prior to foreclosure, many properties will be privately owned and the owner is responsible for property conditions. However, once a property begins to move through the foreclosure process, a Field Servicer or Property Preservation Company is often hired to oversee property conditions and maintain the property.

Possible Sources of Private Ownership Information:

- Wayne County Treasurer's Property Tax Administration System
- State of Michigan Online Business Entity Search
- City of Detroit Online Property Tax Information System
- Wayne County Online Register of Deeds System
- For More Information see Appendix 2

Steps for Identifying and Working with a Field Servicer:

Step 1: Look for a sticker on the property that contains contact information

Step 2: If no sticker is found, record street number, street name, and zip code

Step 3: Use the Mortgage Electronic Information System (MERS) online or by telephone to determine who the lending institution is for the property.

Step 4: Contact the Mortgage Bankers Association Property Preservation Resource Center to determine the Preservation company or field servicer utilized by thr lending institution.

Step 5: If field servicer cannot be identified, contact the real estate agent if one is associated with the property and demand maintenance on the property.

For more information see Appendix 4.

2.5 Important Mortgage and Tax Foreclosure Updates

Preventing mortgage and tax foreclosure and mortgage rescue fraud is one way to prevent vacancy. The foreclosure crisis has spawned a whole new industry of home rescue and foreclosure prevention scams. In response, Michigan passed a new law requiring that anyone assisting a homeowner with foreclosure prevention be a certified nonprofit housing counselor or a licensed attorney.

The Detroit Office of Foreclosure Prevention and Response (FPR) provides free information and resources about foreclosure on their website www.foreclosuredetroit.org. The website provides links to certified housing counselors, information about rescue scams, resources for legal help, and information about many other valuable subjects related to foreclosure.

Signs of Foreclosure Rescue Scams:

Sign 1: Requests large upfront fees

Sign 2: Tells you to stop paying your mortgage

Sign 3: Gives guarantees or makes unrealistic promises

Sign 4: Asks you to sign over your home or give them the title

Sign 5: Tells you not to talk with your lender directly

Sign 6: Tells you they can have your mortgage declared invalid from the beginning

Sign 7: Asks you to sign something you don't understand

Sign 8: Asks you to pay to participate in a government program

Sign 9: Tells you to file for bankruptcy to keep your home

Sign 10: Uses high pressure or scare tactics

New Mortgage Foreclosure Laws are in Effect

The federal Making Home Affordable Plan, sometimes referred to as the Obama Plan, helps homeowners stay in their homes by incentivizing lenders to lower interest rates and monthly payments to help homeowners avoid foreclosure. In addition, Michigan has passed new laws meant to help homeowners stay in their homes. Because of the changes in law, it is vitally important that anyone facing foreclosure contact a *HUD or MSHDA Certified Counselor* for immediate assistance. For a current list please go to www.detroitforeclosure.org or see Appendix 3.

The new Michigan foreclosure laws also impose a number of responsibilities on homeowners and lenders including:

1. The lender must send a letter to the homeowner identifying the reason for foreclosure, information regarding the identity of the mortgage holder, and contact information for the party with authority to modify the mortgage on the lender's behalf.
2. The lender must include a list of housing counselors in the first foreclosure letter.
3. Within 14 days of receipt of the letter the Homeowner must request a meeting with the lender to discuss modification. It is advisable to contact a housing counselor or attorney at this point to make contact with the lender and set up the modification meeting.
4. Lender cannot foreclose for 90 days from sending the first letter if the homeowner requests a meeting within the 14 day time period.
5. Homeowner should respond to all requests by the lender for financial information.
6. Lender must prepare a separate HAMP analysis if no agreement is reached with the homeowner.
7. Michigan still has a six month redemption period for most residential properties. During this period the homeowner may still stay in their home and can remove the home from foreclosure if able to pay the lender in full.

Tax Foreclosure

Residents can lose their property to tax foreclosure. If a homeowner has trouble paying property taxes, the homeowner should contact the City of Detroit Assessor's Office or the Wayne County Treasurers Office. Legal assistance with avoiding tax foreclosure is also available from Michigan Legal Services. See Appendix 3.

The Property Tax Collection Process

1. A property owner will receive two tax bills each calendar year, a summer tax bill in July and a winter tax bill in December.

2. Taxes must be paid to the City of Detroit according to the following schedule: City of Detroit Property Tax Payment Calendar

- 1st Partial Summer Payment due August 15 (Detroit and 2/3 Wayne County Operating)
- 2nd Partial Summer Payment due January 15 (Detroit and 1/3 Wayne County Operating)
- Full Summer Payment due August 31 (Detroit and 2/3 Wayne County Operating)
- Winter Payment due January 15 (Balance of Wayne County Taxes)

Note: If full summer payment is not made by August 31, any remaining summer balance, (principal tax interest and penalty) plus the winter balance are both due on January 15.

Tax deferments should be applied for and approved by September 15 at a Neighborhood City Hall. Taxes are deferred until February 15.

3. The taxpayer has until the last day of February to pay taxes to the City of Detroit for the previous year. On March 1st unpaid taxes are considered delinquent. At this point, the City of Detroit will send them to the County Treasurer for collection and the Treasurer imposes additional penalties. The penalty is 4% and the interest is 1% per month during the first year of delinquency and 1.5% per month during the second year.

4. Once the City of Detroit deems property taxes delinquent, it forwards them to the Wayne County Treasurer **for** collection. The following is a timeline of how the process will proceed once the City forwards the tax bill to the Wayne County Treasurer.

Wayne County forfeiture and foreclosure timeline for 2010 taxes

March 1, 2012: Property is forfeited to County Treasurer. State law requires the addition of a $175 fee and $26 in recording fees. Interest increases from 1% per month to 1.5% per month back to the date the taxes became delinquent.

March 1, 2013: Circuit Court may enter a judgment of foreclosure. Property owners may redeem their property by paying the taxes, interest, and fees by March 31st or lose their property.

April 1, 2013: Property may be foreclosed. Property owners may lose all rights. Title to the property may pass to the county treasurer.

September & October 2013: Property is offered at public auction.

Notifying Neighbors

Preventing foreclosure is an important part of retaining residents and preventing vacancy. It is important to get the word out regarding changes in mortgage laws and tax foreclosure timelines. Neighbors can pass out information and organizing meetings in the neighborhood to share information.

Important Messages about Foreclosure

1. The homeowner should act immediately – **DO NOT DELAY**

2. If facing mortgage foreclosure, Seek help from a MSHDA or HUD-certified housing counselor. (See Appendix 3.)

3. If facing tax foreclosure, contact Michigan Legal Services, the City of Detroit Assessor's office, or the Wayne County Taxpayers Assistance Program immediately. (See Appendix 3.)

4. When speaking with the mortgage lender be sure to specifically ask for the Loss Mitigation Department.

5. Michigan generally has a six month redemption period. This is a time when the homeowner may remain in the home and attempt to reclaim ownership of the property. This redemption period may be accelerated if the home is abandoned. **THE HOMEOWNER DOES NOT HAVE TO MOVE OUT OF THE HOME UNTIL THE REDEMPTION PERIOD HAS EXPIRED.**

2.6 Challenging Property Tax Assessments in Detroit

High property taxes can make it more difficult to get vacant properties or properties facing impending vacancy reoccupied. High property taxes will cause a potential buyer to think twice before acquiring a property and will raise the cost to occupy the property with renters as well.

The amount of property taxes associated with a property is dependent on the State Equalized Value (SEV). The SEV should be equal to roughly half of the Fair Market Value (FMV) of the property. Put simply, *Fair Market Value is the price that a buyer would pay for the property in the current market*. So, it stands to reason that as home values fall, property taxes should fall simultaneously.

However, the foreclosure crisis has made it difficult for assessment systems to keep up. As a result, many property owners are choosing to file an appeal to lower their property taxes. In Detroit, property owners must initiate this process with the City Assessor's Office between February 1st and February 15th.

This can be an important step in a number of strategies including preventing vacancy and acquisition. Groups implementing demolition and greening strategies will want to carefully consider this approach as well because unimproved lots (lots without a building on them) should generally have lower property taxes.

The following is a timeline for appealing property taxes associated with Detroit residential properties. This timeline is provided by the City of Detroit Assessor's Office.

Assessment Review Dates

Board of Assessors Review	Assessment rolls are open for inspection February 1 - 15. An appeal of property values must be made during this time.
Board of Review *(requires appeal to Board of Assessors Review)*	Begins the Friday following the first Monday in March and ends the first Monday in April.
Homestead Exemption Affidavits	Must by filed by May 1 each year.
Personal Property Statements	Must be filed not later than February 20.
Michigan Tax Tribunal *(requires appeal to Board of Review)*	Appeals must be filed before June 30.
July Board of Review	Tuesday following the third Monday in July.
December Board of Review	Tuesday following the second Monday in December.

2.7 Conclusion

Armed with information about vacancy rates and conditions, residents can prioritize and implement strategies to tackle vacant properties in neighborhoods. As the City grapples with how to efficiently deliver services and address the vacancy issue, residents must play a crucial role in informing the process. A strong partnership between neighborhood residents and City government will mean better results for us all.

Many residents will want to get the vacant properties in their neighborhood reoccupied. But, given the recent press about Detroit neighborhoods and housing values, getting new residents to move into a neighborhood requires more than just putting up a for sale sign. Chapter 3 examines strategies for attracting new residents.

Chapter 3: Marketing a Neighborhood

3.1 Marketing and its Role in Stabilization and Redevelopment

While Detroit has obviously been impacted by national and local economic conditions, some neighborhoods still have market conditions sufficient to support reoccupancy efforts. However, even the strongest Detroit neighborhoods face the recent negative national press regarding the Detroit housing market. As a result, it has become more important for neighborhoods to tell their own story about the strengths of the neighborhood including vacant property activities. The process of crafting and telling the neighborhood's story to support reoccupancy efforts, or marketing, helps to bring existing neighbors together and bring new residents to the neighborhood.

Marketing a neighborhood is the process by which a neighborhood takes steps to promote, change, develop, or reshape its own identity and let others know about its successes. It reflects a desire of residents in a neighborhood to increase awareness of the neighborhood or redefine the way a neighborhood is perceived. Marketing a neighborhood is a process that can involve a number of steps. The process can involve community building, branding, public relations, and other practices.

When most people think about marketing property they think about it on the individual level. People think of the process of selling or renting out a home. Generally, that process begins with an agent who is assigned the job of coming up with the right things to say about the home, defining its value, placing a for sale sign, listing the property, determining where to place ads, and hosting open houses.

In a city with an excess of vacant and abandoned property and weak market conditions, marketing must take place on a wider level. Individual neighborhoods, new developments, and the City as a whole must develop marketing strategies in order to move vacant property back into productive reuse.

Residents in strong neighborhoods and residents trying to build strong neighborhoods must tell people why their neighborhood is the best place to live. Addressing neighborhood weaknesses head on and marketing the neighborhood's positive attributes can discourage current residents from leaving the neighborhood and attract new residents. In Detroit, a number of neighborhoods and organizations are involved in these efforts. Many marketing activities are inexpensive and consist of work that residents can do.

Steps in a marketing effort could include the following:

Strategy	Purpose	Process
Creating Asset Maps	Attract investment and address barriers to revitalization	Highlight physical, social, and human resources or address the lack thereof
Crafting a Brand	Develop the identity of the neighborhood or city	Address history, define boundaries, and develop names, slogans, and logos
Developing a Media Strategy	Inform potential buyers or investors about the neighborhood or city	Involve or develop various types of media to get the message out
Getting Neighbors Involved	Encourage participation of surrounding residents in the marketing effort	Establish home tours, neighborhood days, beautification projects, and social / community building activities
Developing Partnerships	Obtain the support of local businesses, realtors, and other stakeholders in the area	Organize joint activities between residents and business owners

3.2 Asset Mapping

On a neighborhood level asset mapping consists of identifying neighborhood strengths. These would include community centers, places of worship, schools, access to public transportation, access to major thoroughfares, and other neighborhood attributes. These are attributes that can actually be shown on a map that could be used in marketing tours and shared with realtors. An example of a neighborhood asset map is provided in this chapter. Mapping resources are available from Data Driven Detroit and Community Legal Resources.

The first step in asset mapping will probably be establishing neighborhood boundaries. Residents and other participants will probably want to decide what geographic area they are representing. These boundaries could be drawn differently than they were drawn in the past and may present an opportunity for an up and coming neighborhood to attach itself to a historically strong neighborhood in the vicinity. For example, a neighborhood of smaller homes or a new development nestled between two strong neighborhoods might attempt to draw boundaries indicating that all of the homes are one continuous neighborhood.

Developers seeking to begin a new housing or commercial development can use asset maps to show investors why the development will be successful. The asset map could show roads and utilities in place, strong nearby neighborhoods or commercial areas, population density, access to public transportation, and local employment centers. These are things that might make it easier to attract the needed financial investment to complete the development and increase the likelihood that units will be sold or occupied.

Asset mapping normally involves some neighborhood knowledge and is generally most useful when it involves neighbors directly. For example, an asset map created by someone who does not live in the neighborhood might suggest a lack of certain resources, like grocery stores. But, often residents in the neighborhood will have knowledge of particular information that can be used to address these issues, (see examples). In addition, having this information allows residents and others engaged in the marketing effort to have honest discussions and confront the issues head on.

Take the following 3 examples that highlight neighborhood uses of asset maps:

Example 1: Presence of small scale retail (no large scale retail within the boundaries)

In one Detroit neighborhood, an asset map reveals a complete absence of large scale retail. This could make it difficult to attract new residents and new businesses. However, the neighborhood works closely with nearby small retail stores and includes information about those stores in their asset map and marketing materials. The information tells prospective buyers where local residents obtain goods like laundry detergent, clothing and medicine. Business and retail information is also useful to prospective commercial developers who need to rely on similar businesses to drive foot traffic.

Example 2: Access to a variety of educational choices (low scoring public school within the boundaries)

Another Detroit neighborhood features beautiful architecture, luxury homes at a low cost, and an active neighborhood association. However, an asset map reveals that the closest public school is one with very low test scores. Many residents in the neighborhood send their children to another nearby public school with high test scores and private and parochial schools in the area. Residents in the neighborhood have organized a carpool to these schools. An asset map highlights these nearby educational alternatives and information about the resident carpool to those schools.

Example 3: Well insulated neighborhood with private security patrol (surrounded by area with high crime)

An asset map in another Detroit neighborhood reveals high crime rates in the surrounding area. However, when the boundaries of the map are drawn narrowly to include only the highlighted neighborhood the crime rate is very low. The neighborhood highlights this low crime rate information and other attributes that keep the neighborhood safe such as nearby police precincts, neighborhood security patrols and neighborhood watch systems.

3.3 Crafting the Brand

Crafting a brand is important to the marketing campaign.

Examples of branding a neighborhood might look something like this:

"Neighborhood of charming brick bungalows. Quiet residential streets and active block clubs.."

Or

"Exclusive neighborhood of historic homes with architectural detail. Private security patrol. Perfect homes for a large family at a great price."

Or

"Hip downtown lofts. Close to shopping, transportation and entertainment. Live in the heart of it all."

Each of these descriptions bring an image to mind of what the neighborhood looks like, why you would want to live there, and who the residents of the neighborhood might be. A neighborhood brand has the same elements and a few more.

Naming a neighborhood or making others aware of a neighborhood's historic name can be an important step in crafting a neighborhood brand. For example, seeking media and publicity will be easier if a quick and easily identifiable way of referring to the neighborhood is developed.

Detroit has many strong neighborhoods that will want to keep the positive images and feelings associated with the neighborhood's name. In other neighborhoods where residents are working towards positive transition and change, the neighborhood may want to choose a new name, slogan, and possibly a logo. The name should convey something about the neighborhood. Palmer Woods, MorningSide, University District, East English Village, Grandmont Rosedale, and Green Acres are all examples

of neighborhoods that have incorporated physical attributes into their name. Like the words bungalow, colonial, or loft, these neighborhood names evoke certain images. Likewise, a logo or slogan further explaining or reinforcing the neighborhood image can be helpful to a marketing effort. A neighborhood with a university nearby might feature beautiful homes in the shadow of a large university in its logo.

In deciding whether to keep a neighborhood's historic name, the associated history should be considered. For instance, a new development located where there was once a low-income and segregated housing project may want to change the name to reflect the positive changes that the new development will bring. One example of this in Detroit is the area that includes Wayne State University, Cass Corridor, and Brush Park all collectively now referred to as Midtown.

3.4 The Role of Media

There are a number of inexpensive and relatively easy ways to engage the media, and positive media attention is a great marketing tool. Organizations like Next Detroit Neighborhood Initiative (NDNI) have assisted neighborhoods with developing their own publicity materials like banners and flyers. ARISE Detroit and other community based organizations have also garnered recent positive media attention in some Detroit neighborhoods by organizing "Neighborhood Days", events where residents gather for fun community building activities.

The Grandmont Rosedale, Indian Village, and Boston Edison neighborhoods have all been featured in newspaper articles recently highlighting their efforts to manage vacancy. Residents, CDCs, and other neighborhood stakeholders can engage local media by informing them of their efforts to manage vacant and abandoned properties and keep properties in their areas occupied. Participants in the marketing campaign can draw media attention by pitching stories to newspapers, submitting editorial pieces and responses, and offering themselves as a resource about neighborhood issues to reporters in print, television, and radio.

One way residents and others can engage the print media is by submitting op-eds. *The op-ed, also known as opposite the editorial or opinion editorial, is one way to engage the print media. An op-ed gives the writer(s) a chance to express an opinion about an issue that is important in the community. Often, this opinion either supports or refutes the opinion expressed by a newspaper's on staff editor about the same subject.* Once written, the op-ed should generally be submitted to the editor of the publication that the writer is targeting. If someone in the neighborhood works for a newspaper or has contact with a particular newspaper writer it may be possible to submit through that contact. In most cases, pieces can be submitted by email or fax. Local newspapers including the Detroit Free Press, Detroit News, Michigan Citizen and the Chronicle all publish op-eds. Several of these papers have recently featured articles on neighborhoods engaged in vacant property activities.

When submitting an op-ed on behalf of your neighborhood it is helpful to remember a few key points:

- Check the newspaper's guidelines and follow them when drafting and submitting your piece
- Make a point and make it quickly
- Take a position
- Tell the reader why the issue (of vacancy) is important to them
- Include your contact information and a couple of sentences about who you are
- Submit your piece to one newspaper or outlet and let them know that it is an exclusive

Another way to make the media aware of neighborhood activities and successes is to draft and submit press releases to various news outlets.

A press release should usually consist of the following:

- A catchy headline
- A first paragraph that summarizes everything and uses short sentences and facts where available
- A description of the event or achievement
- A description of the people involved
- Contact information for the organization or author submitting the press release

Another useful tool for CDCs, community groups, and neighborhoods to use for help with promoting a positive image and boosting re-occupancy efforts is to market their neighborhoods through websites, blogs, LISTSERV, and other social media. Websites can showcase neighborhoods by highlighting home tours, properties for sale and local realtors. The Historic Indian Village website (www.historicindianvillage.org) provides an example. The Villages CDC website not only does a good job of promoting the benefits of the neighborhood and sharing useful information for interested buyers. There also is a blog housed in the website that promotes events and a discussion board that residents can use to boost re-occupancy efforts as well. (www.thevillagesofdetroit.com). Other areas engaging in web publicity include Woodbridge (www.liveinwoodbridge.com) and Midtown (www.detroitmidtown.com). LISTSERVS, or mailing lists, can also be very useful in helping residents stay connected and mobilized on issues pertinent to their neighborhoods. Other social media sites such as Facebook can be powerful tools in connecting residents, sharing information, and attracting potential buyers. The Warrendale neighborhood page on Facebook is one example. In addition to LISTSERVS, it is worthwhile to use e-marketing websites to send out e-blasts or e-newsletters. These are both forms of direct marketing that use email to communicate fundraising, commercial, and other promotional messages to an audience. E-marketing websites make it easy to target an organization's marketing information to the right audiences while offering a better designed and more professional eye-catching look than regular mass email.

Example of a neighborhood website:

Using an e-marketing site can be quickly broken down into 5 steps:

Step 1: Create mailing list

All e-marketing sites have the ability to import a mailing list and have easy-to-learn functions that allow for its management. Some sites offer the ability to purchase mailing lists that target a specific audience (i.e. by geography). However, it needs to be determined where this list was obtained from, how recent and accurate it is, and whether the potential benefit is worth the cost.

Step 2: Select an email design
A gallery of design templates are available which can be customized to meet specific needs.

Step 3: Write the email
Copy and paste text in and upload images to the e-blast or e-newsletter. There is no need to know HTML or other code to accomplish this.

Step 4: Send the email
The e-marketing site will automatically deliver the complete message to the selected mailing lists.

Step 5: Manage the email
The last benefit to signing up with an email marketing site is the ability to track statistics on the email, such as who opens the email and how many times, when it was opened, and links clicked. There is also the ability to manage bounces and undeliverable messages.

Some helpful hints for sending out a productive e-blast are: 1) ensure the send and reply address is your own and current; 2) offer the ability to opt-out; 3) ensure the subject line or email address clearly informs the audience who the email is from; and 4) make the subject line simple yet catchy.

There are many different online sites that provide this service, such as Constant Contact (www.constantcontact.com), (www.lyris.com), and VerticalResponse (www.verticalresponse.com). Most e-marketing sites charge by the total number in a mailing list, though some may charge additional for number of emails sent. MailChimp (www.mailchimp.com) offers free e-marketing services to groups with mailing lists under 500 addresses.

3.5 Resident Involvement

Those leading the marketing campaign may want to identify quick or single tasks that other neighborhood residents can participate in. While some residents may not be able to commit to participating in long term strategies, they may be able to complete particular tasks such as letter writing or tree planting that will contribute to the marketing campaign. Neighborhoods that are successful at getting residents involved find it most useful to mobilize around specific projects such as home tours and door to door campaigns. Organizing around particular projects gives the neighborhood the opportunity to celebrate successes when they complete projects or meet goals.

It is helpful to identify residents' interests and skills and make people responsible for specific tasks such as:

- Participating in letter writing campaigns to attract businesses
- Acting as neighborhood ambassadors to potential new residents
- Participating in neighborhood beautification efforts – flower planting, graffiti removal, etc.
- Participating in and hosting home tours and neighborhood events
- Creating and managing an e-blast neighborhood news system

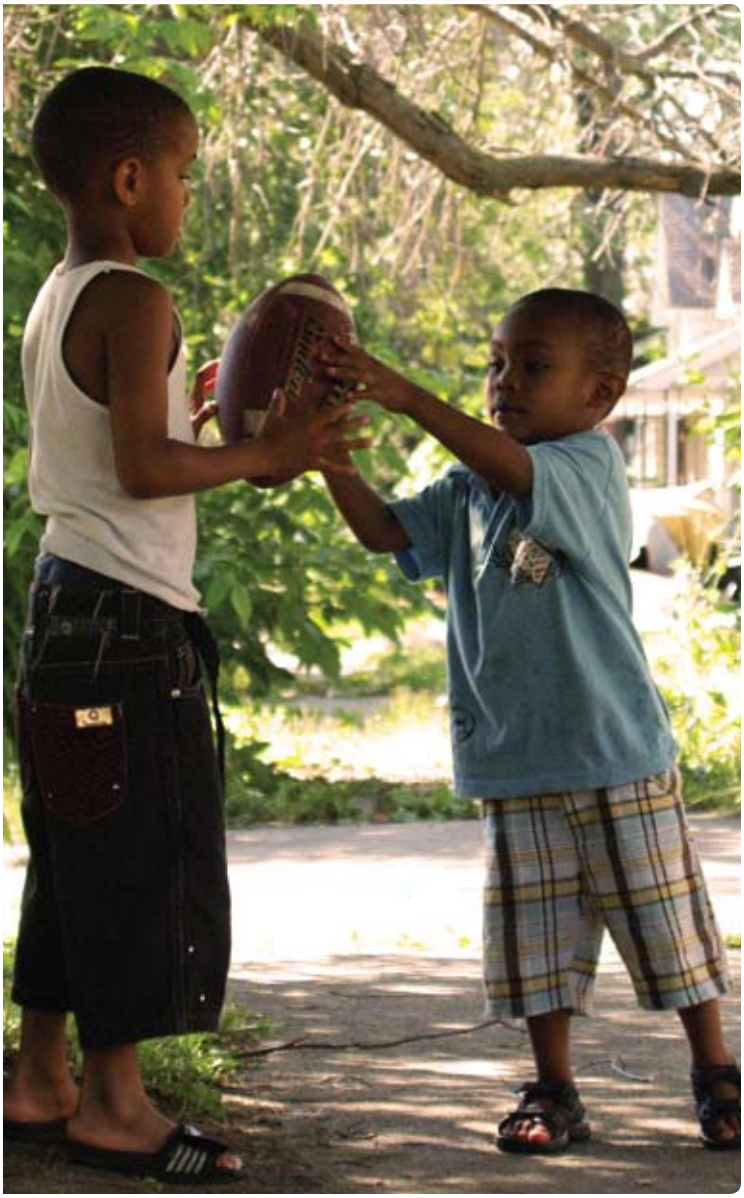
3.6 Building Partnerships

Partnerships are important to marketing efforts and benefit all community stakeholders. Successful partnerships in marketing efforts involve residents, local businesses, law enforcement, realtors, and those involved with other assets in or near the geographic boundaries such as places of worship, schools, and community centers.

Residents and City officials can get valuable resources through partnerships. For example, boarding materials or flowers might be obtained from local hardware stores for neighborhood or citywide beautification projects. Partnerships with designated realtors can help ensure that agents involved with selling property are experts on the neighborhood and agree to market the neighborhood along with a particular property. A partnership with local schools could provide a volunteer base for property clean ups, painting, or other projects.

3.7 Conclusion

Neighborhoods with relatively strong conditions may benefit most from a marketing strategy. Other neighborhoods experiencing overall market weakness or pockets of weakness may want to investigate greening as a strategy for returning vacant land to productive reuse. Greening strategies vary widely and different strategies will be best suited to different neighborhoods. Chapter 4 examines these strategies.



Chapter 4: Greening Vacant Land

4.1 The Role of Greening in Vacant Property Work

A number of Detroit neighborhoods, nonprofits, government agencies, and business leaders are choosing to focus on the future and explore the opportunities presented by vacant lots and concentrated areas of vacant land. These stakeholders are responding to vacancy with new plans, ideas, and community programs that take advantage of the vacant land and turn it into a community asset.

The American Institute of Architects estimates that there are 51,000 acres of vacant lots in Detroit and that as the population stabilizes the city will have a surplus of 80 square miles that will not be used. As Detroit works to economically diversify, green industries and urban agriculture will play an integral role. *Greening, the process of returning vacant land to productive use*, plays an important role in the City of Detroit and there are several different viewpoints about how land should be used.

Examples of some urban agriculture projects in the city include:

- Neighborhood gardens and small and large scale urban farms
- Food production to be consumed by residents and sold at farmers markets
- Greenways (using vacant land to build community connectors)
- Urban forests and tree nurseries
- Bioremediation sites

While there are different approaches there is a common goal, to turn vacant and often blighted land into viable and useful spaces. This chapter reviews the current greening approaches being implemented to utilize vacant land in the City of Detroit and ways that residents can turn vacant land into a neighborhood asset.

4.2 Community Gardens and Urban Fields

The term *"Community Garden" is generally used to refer to small-scale resident led gardening efforts.* These gardens provide a neighborhood with various opportunities and benefits. Studies show that community gardens have positive effects on the surrounding area by increasing land value in the vicinity, beautifying the area, improving health, providing residents with local produce, and decreasing crime. Greening projects also contribute to feelings of pride and connection to the neighborhood.

One local citywide nonprofit organization, The Greening of Detroit, works directly with residents to create community gardens on vacant neighborhood lots. See appendix 3. By helping residents reclaim unused land, the organization has been able to help residents grow food and perennials and create playgrounds and pocket parks. These gardens also serve to combat hunger and provide increased access to locally grown nutritious foods.

Urban fields can be used as a less labor intensive alternative to community gardening. When establishing an urban field volunteers plant sunflowers, native grasses, and other native plants and flowers that do not require the regular mowing, tending, watering, or harvesting that some community gardens require. Similarly, The Greening of Detroit makes recommendations to residents regarding slow growing and low maintenance grass and other plantings.

Utilizing vacant lots to grow food increases the health of the surrounding community while providing fresh locally cultivated produce. Generally, where community efforts produce food from gardens, residents are allowed to take food from the garden free of charge. Food that is leftover is sold and the income is put back into the community. In Detroit, there is a network of

nonprofits and community based organizations that work together on food growth initiatives.

The Garden Resource Program is a collaborative project including the Detroit Agriculture Network, The Greening of Detroit, Capuchin Soup Kitchen's Earthworks Garden, and Michigan State University. The program provides assistance and agricultural resources to hundreds of community gardens, schools, and homes. The focus of the program is to increase the independence of Detroit residents by assisting them in producing their own food.

For a small fee, the program provides seeds, Detroit-grown transplants, a newsletter, and access to educational and training workshops. According to the Garden Resource Program estimates, in 2008, assistance was given to over 359 families, 40 schools, and 169 community gardens in Detroit. Furthermore, in 2008 members received 32,320 seed packets and 129,260 Detroit Grown plants, which were planted to produce thousands of pounds of food. See Appendix 3.

Steps for starting a neighborhood greening project

Steps	Explanation
Get neighbors involved	Distribute community flyers, hold monthly meetings, and provide progress reports
Form a garden group	Assign design, development, and maintenance tasks to group members
Find land for the garden	Ideal gardening spots are: **1.** Sunny **2.** Flat **3.** Relatively free from large debris and rubble **4.** Within walking distance of interested neighbors **5.** Supported by the surrounding neighbors for gardening use
Determine ownership	This information can be obtained for free from the City of Detroit Tax Assessor's Office
Establish access to water	The easiest way to establish water access is to get a neighboring home or business to provide the water for free or for a small fee Rain barrels can also provide low cost water access
Obtain permission from the land owner	Steps to obtaining permission: **1.** Contact the land owner by mail or telephone and seek permission to use the site **2.** Negotiate a lease preferably for a term of three years or longer and include a hold harmless waiver *** Contact Community Legal Resources for legal assistance with obtaining permission
Have soil tested for contamination & suitability	Organizations such as The Greening of Detroit and the MSU Extension center can provide assistance with this step
Plan the garden	Determine where various elements and plants will be located within the garden Determine how delivery of compost and other things will be accomplished Determine how water will be accessed at distributed
Create a budget and determine possible sources of materials & money	Seek donations from community businesses Seek donations from neighbors who may contribute money or plants Contact organizations that can provide resources
Start the garden	Clean up the lot, make sure water is accessible, and plant the plants, flowers, and trees
Acknowledge success	Thank participants and hold a community celebration

Steps for starting a neighborhood greening project (cont.)

Steps	Explanation
Expect the unexpected	Have a plan for replanting immediately if vandalism occurs and perhaps incorporating the garden into the neighborhood's existing security plan.
Plan for maintenance	Dealing with gardener drop out, weeding, composting, and clean up will be important to the success of the garden. Anticipate these need ahead of time and plan ways to address them.

4.3 Fair Food and Economic Development Initiatives

Urban Farming is an international nonprofit organization headquartered in Detroit. The organization plants food on unused land and space and gives it to the needy. A major goal of the organization is to eradicate hunger. Started by musical artist, Teja Seville, the organization involves many performing artists and celebrities.

In March of 2008, the Detroit City Council passed a resolution adopting the Detroit Black Community Food Security Network's (DBCFSN) Food Security Policy for the City of Detroit. Part of that policy called for the formation of a Food Policy Council. This council seeks to end hunger in Detroit, promote the health of residents, and make it possible for Detroit residents to benefit economically from the local food system. The council consists of many local partners in the fair food movement including Detroit Black Community Food Security Network; City of Detroit City Planning Commission; Eastern Market Corporation; Greening of Detroit; Great Lakes Bioneers Detroit; The Urban Agritropolis Project; and Project SEED Wayne.

Urban agriculture can also play an important role in local economic development. When gardening produces food, flowers, or plants residents and communities can often earn income through the sale of the items at local farmers markets and other venues. In addition, participants often receive skills training in a number of areas including production, processing, soil preparation and remediation, management, marketing, and sales, all skills that are transferable to other industries.

Earthworks Urban Farm located in southeast Detroit is a community-based farm that focuses on food production and provides an example of this important role. The farm produces fresh produce for the Capuchin Soup Kitchen program and includes an educational program for residents.

Earthworks Urban Farm is currently engaged in several activities including:

- providing residents with fresh produce,
- distributing to the neighborhood at a local community center,
- distributing at WIC Centers and
- operating a program for children to grow, market, and sell their own produce.

Patrick Crouch, the Program Manager of Earthworks Urban Farm has ideas to create another market stand near the farm and to increase the availability of fresh produce for residents by creating a program to distribute produce to local corner stores.

Romanowski Park provides another example of the economic development role that urban agriculture can play. In addition to a two-acre community farm plot, teaching pavilion, playground, 118 fruit tree orchard, sugar maple grove, walking trail, soccer complex, and several other athletic fields, the park has The Greening of Detroit's Farmers Apprentice Program, which trains urban farmers every year and hundreds of students who come to the park to learn about nutrition and gardening.

4.4 Commercial Agriculture

Beyond community gardens, experts and practitioners are split on whether vacant land should be used for large-scale commercial agriculture. Meredith E. Freeman, Director of Fair Food Detroit, a part of the Fair Food Network, warns that while there is room for all types of operations, it is critical that we give equal importance to small entrepreneurs and community owned and operated enterprises as we give to large corporations with vast resources. She also stresses that we must insist that food produced in large commercial operations in Detroit is not shipped elsewhere for purchase and consumption. The food must be made available to residents of the local community.

With the goal of creating the world's largest urban farm here in Detroit, Hantz Farms is developing a plan to reclaim and convert acres of vacant and abandoned properties and land to agricultural use. According to Hantz Farms, the commercially operated farm will be located on Detroit's lower east side and will produce fruits and vegetables for the local region. The general principle behind the plan is to create a new, green economy in Detroit. The first phase of the plan is to utilize 70 acres of vacant land to produce food, harvest wind energy, and utilize geothermal heat and biomass fuel from recycling compost. The plan for the farm does not include livestock. In executing the plan, Hantz Farms plans to work directly with Michigan State University and consult the W.K. Kellogg Foundation.

Some community-based organizations have concerns about large-scale commercial farms in Detroit. These organizations raise questions about the effect that large commercial urban farms, such as Hantz Farms, will have on Detroit communities. On one hand, there is great interest in the idea because of the vast quantities of vacant land that are not being used. In areas with high levels of vacancies, urban farms have the ability to reinvent the entire area. On the other hand, residents are concerned about compatibility with the surrounding neighborhoods due to possible loud noises from machinery and fumes or odors from manure used in compost and fertilizers. Another concern is that large commercial farms will displace and alienate communities, whereas smaller for-profit farms can fit into the community. Critics point to similar ventures in other cities where social goals such as job training, job creation, and combating hunger were abandoned to focus on profits. If Hantz Farms or another entity can answer the concerns of the neighborhood and show their commitment to financial and social investment, the project could be a revolutionary way to deal with vacant land in Detroit.

4.5 Greenways

Another use for vacant land in the City is the creation of greenways. Greenways provide an open and inviting space for residents to bike, run, and walk between adjacent neighborhoods and vital, healthy environments within communities. These pathways, sometimes used for alternative transportation, can also serve as community assets by providing areas for neighborhood entertainment and connecting neighborhoods, downtown areas, and other employment, entertainment, and education centers.

The Detroit Greenways Coalition is a group of nonprofits involved in developing greenways and trails within the Cities of Detroit, Highland Park, and Hamtramck. Members of the coalition are working together on the Detroit Greenways project. The project was formed in 2007 and has since picked 10 sites to transform into greenways. The Detroit Greenways project focuses on converting vacant or abandoned land into corridors for public use.

The Dequindre Cut and the Detroit Riverwalk are examples of two downtown area greenway initiatives.

In Midtown, another Greenway Project, The Midtown Loop, will connect the campuses of Wayne State University and the Detroit Medical Center, and will be linked to greenway initiatives in surrounding areas. It will provide a key component of a larger greenway network linking New Center to Downtown and the River.

Neighborhood based greenway projects include the Lyndon Greenway Project and the Conner Creek Greenway. The Lyndon Greenway is located in a residential area of the Brightmoor Community in Detroit and is an important part of the area's revitalization efforts. The greenway will serve as a corridor to connect two large parks and will provide opportunity for recreational, educational, and social opportunities for residents. The Lyndon Greenway is partially complete and will serve as a 9 mile long corridor between 8 Mile Road and the Detroit River on the City's eastside.

4.6 Urban Forests and Tree Nurseries

Trees clean the air that we breathe and remove many pollutants from the atmosphere. The American Lung Association recently named Detroit the ninth most polluted city in the United States and warned that there could be serious health implications.

Detroit was once known for its beautiful tree-lined streets and leafy canopies shading vibrant thoroughfares. However, many trees were destroyed as the result of Dutch Elm disease in the 1950s. More recently, the attack of the Emerald Ash Borer has led to further decimation of many trees in Detroit.

The Greening of Detroit leads the reforesting of Detroit through their numerous neighborhood tree nurseries and community tree plantings. The organization's efforts include many tree nurseries on reclaimed vacant urban lots and they have assisted communities in planting over one thousand trees in the City of Detroit. The Greening of Detroit also recently announced the intended revitalization of the city's untended tree nursery in Rouge Park. Situated on 150 acres, the Walter Meyers tree nursery was founded in 1920 and was used by the City for tree supply for many years but use began to dwindle in the 1950s and 1960s when the City began to acquire trees from less expensive sources. As part of this project, the organization plans to establish 20,000 trees in the next five years and plans to plant 2,400 trees throughout the City of Detroit.

Tree nurseries on vacant neighborhood lots can provide residents with trees for planting in neighborhoods, serve as a way of bringing neighbors together for a community project, and provide income to neighborhood associations and block clubs. One vacant lot in the City's Northend neighborhood is being used to grow Christmas Trees. Tree nurseries also provide an alternative use for land where soil is contaminated and unsuitable for growing food.

Residents interested in growing trees on vacant neighborhood lots should contact The Greening of Detroit for information and assistance. See Appendix 3.

4.7 Greening and Soil Contamination

Urban agriculture plays an important role in managing environmental issues. Residents engaging in urban agriculture must be mindful of soil contamination. Soil can contain a number of contaminants including heavy metals and arsenic. The contaminant that poses the greatest threat is lead. There are several sources for lead contamination in soil including (1) lead-based paint chips mixed with the soil, (2) lead from auto-emissions, and (3) lead released into the soil from industrial areas. When creating a community garden or urban farm, participants must take steps to evaluate and address soil contamination.

There are a number of ways to engage in urban gardening while avoiding or minimizing the contamination of the food produced including:

1. Gardening for a non-food purpose such as tree nurseries
2. Container gardening utilizing fresh, non-contaminated soil
3. Hanging container gardening using burlap bags or other materials that can be hung from fences
4. Raised bed gardening utilizing non-contaminated soil
5. Binding techniques to remediate soil utilizing rock phosphate, phosphate fertilizers, or compost
6. **Remediation** – a technique using certain types of plants and fungi to reduce contamination content of the soil overall

Some remediation techniques require several years to properly implement, and residents should contact an organization with expertise in this area for further assistance and information. The Michigan State Extension ad Master Gardeners are good resources for this type of information. See Appendix 3.

In addition to the above strategies, some foods have been shown safer than others to consume when grown in soil with elevated contamination levels.

May be safe if grown in contaminated Soil	Not safe to consume if grown in contaminated soil
Fruit from fruit trees, corn, cucumbers, peppers, squash, tomatoes, watermelon, zucchini, beans, legumes	Root vegetables, leafy greens, herbs

Anyone utilizing urban lots to grow food should thoroughly wash the outside of any harvest with a solution of water and vinegar. Urban food gardeners should also consult an organization such as The Greening of Detroit for more information on safe growing and cleaning techniques. See Appendix 3.

Managing storm water runoff to reduce development costs

Storm water runoff occurs when precipitation from rain or snowmelt flows over the ground. Impervious surfaces like driveways, sidewalks, and streets prevent storm water runoff from naturally soaking into the ground. As a result, the water picks up contaminants and debris as it runs over the paved surfaces, and the contaminated water must be treated because it enters the City's water system through sewers. In development, urban agriculture is used as one way to manage storm water runoff and prevent soil contamination. Many municipalities have ordinances requiring new developers to address the issue of storm water runoff and minimize its impact in a new development. In Detroit, owners of commercial properties must pay a fee to the City for the impact of storm water runoff. One way to reduce the amount that owners of commercial property must pay to the City for storm water runoff is to put storm water retention processes in place. Often, the most cost efficient way to do this is to leave as much of the natural vegetation in place as possible. Water running over paved surfaces picks up more pollution and contamination than water running over natural surfaces.

Managing storm water runoff to reduce development costs (cont.)

Having more trees and natural vegetation in place can help to reduce this problem. Similarly, tree canopies and green roofs reduce the amount of water that reaches the ground and in turn prevent some of the contamination that occurs with storm water runoff.

4.8 Assembling Land – Title and Zoning Issues

In most neighborhoods that engage in urban gardening, land assembly is not necessary because the gardening takes place on individual parcels. Residents engaged in small-scale urban gardening and seeking to use individual parcels may be able to gain access to privately owned lots through various types of agreements with the land owner including contracts, leases, easements, and permits. These types of arrangements with the land owner will not include a transfer in ownership but may allow for the use of the land for a specific purpose.

However, in neighborhoods with larger areas of vacant land where the residents wish to create a park or large scale garden, engage in commercial agriculture, or establish greenways, land assembly is an important consideration. *The process of assembling the land will involve getting rid of any liens (tax, judgment, etc.) against the individual parcels so that the entity is the full owner of the property.* This process can often be expensive and time consuming both in tracking down all of the ownership interests and in buying out the varied owners.

In Detroit, a given city block might have forty (40) parcels on it. That could mean at least forty different owners have some ownership interest in that block. The community group would have to identify and contact the owner of each parcels. These owners could include the City, the County, the State, various lending institutions (as a result of mortgage foreclosures), and, of course, various private individuals. There are different strategies to employ in assembling the land, depending on who owns the property. It is worth contacting an attorney for assistance in assembling the land. While assembling land may not be the most glamorous step in making an urban garden, it is a vitally important one. The result of proper land assembly is property with clear title and the avoidance of ownership disputes once a project is established.

The Detroit Land Bank Authority (DLBA) can be an important partner in resolving land assembly and title issues. The DLBA can partner with communities and neighborhoods to assist with identifying property owners and clearing certain liens and taxes through its statutory powers.

In addition to title issues, groups engaging in greening in Detroit must also be aware of zoning issues that could get in the way of their plans. While Detroit's zoning ordinance has been updated in recent years to more accurately reflect the city's shifting population and changing development patterns, zoning districts in many areas reflect land uses from the 1960s. This condition presents unique challenges to communities who wish to redevelop sites with uses that are inconsistent with a particular zoning district's requirements. Many "green initiatives" which are generating growing interest of late, like the push to create urban farming plots on vacant parcels, are often not specifically recognized legal uses under current zoning code requirements. The city is aware of the value of urban agricultural uses and the City Planning Commission and other City Departments are working to design processes for approval of such uses. Smaller scale urban gardening projects, such as creating plots on adjacent lots, are generally allowed and usually are not ticketed. If you want to determine whether your community's plans comply with City zoning, contact the Detroit City Planning Commission or your Neighborhood City Hall. See Appendix 3.

4.9 Tax and Liability Issues Around Vacant Land

Once a community group owns property it has all of the normal responsibilities of an owner such as maintaining the property, keeping insurance on it, and paying taxes on it. If the community group is a 501(c) (3) nonprofit organization, it is possible for the community group to obtain exemption from local property taxes. Not all property owned by a nonprofit is eligible for a property tax exemption and there is no guarantee of an exemption even for eligible property.
Many nonprofits have received exemptions for their own offices. Some nonprofits that were set-up for the sole purpose of maintaining parks and green space for the public have pushed hard to obtain an exemption for their parks and green space. This is certainly possible,

but is more difficult to obtain. Generally, however, there is no exemption available for land owned by a nonprofit that is going to be developed and sold to someone else, even if the development is for affordable housing.

It is important to understand the tax implications of owning property before becoming an owner. An accurate understanding of liability can help an organization make the right decision, whether to pursue the use or outright ownership of the land. Some very successful community organizations, like the Greening of Detroit, avoid issues of liability and taxes by engaging in alternatives to outright ownership. Alternatives include partnering with City and County government to cultivate government-owned land. Organizations using these alternatives have found a relationship that works well for everyone involved. The government maintains ownership and all of the responsibilities that come with that. The organizations, including Greening of Detroit have access to land where they can grow trees and gardens and establish parks. And, most importantly, the surrounding community now has an important asset where before there may have been a neglected lot owned by the government.

Brownfield tax credits can be another source of tax relief. In an effort to encourage the reuse of contaminated sites, known as Brownfields, the government has created a special tax credit to assist in overcoming the financial obstacles involved with investigating and remediating such sites. Whether redeveloping and renovating an existing structure or building new construction on a vacant lot, Brownfield tax credits are a major incentive for many projects in the area. These incentives are largely aimed at development. While there is no record of these incentives supporting urban agriculture, it may be possible on a specific project. For more information on these issues see CLR's second Vacant Property Legal Manual.

4.10 Conclusion

Greening strategies can prove useful in many different types of neighborhoods. Densely populated neighborhoods can explore the use of community gardens on the lots that occasionally become available. Neighborhoods with lower levels of density can explore some of the larger scale uses of greening strategies and may even want to attempt land assembly. While exact plans may differ by neighborhood, greening generally serves as a way to turn neighborhood eyesores into neighborhood assets.

While residents work to address vacant residential properties, business associations are often working to maintain the commercial gateways to these same neighborhoods. Partnerships between residents and business associations are beneficial to neighborhoods. Chapter 5 examines approaches to commercial vacancy.

Chapter 5: Addressing Vacant Commercial Properties

5.1 The Problem of Vacant Commercial Properties

Commercial properties are increasingly under stress, with vacancies likely to push 20% in many parts of the country. Locally, the decline in occupancy of commercial properties began long before the foreclosure crisis. In Detroit, commercial corridors throughout the City have struggled to maintain high lease rates for many years and are especially susceptible to weak market forces.

Large-scale commercial vacancy affects the look and feel of Detroit neighborhoods and thoroughfares. Businesses located downtown and in once vibrant and bustling shopping areas like the Livernois Avenue of Fashion on the west side of Detroit must be creative to remain open.

Commercial vacancy occurs in different contexts. There are small shopping districts that once flourished but now fight to establish their place in the new economy. There are the new strip mall developments that offer energy efficiency and suitable locations but struggle to find tenants to fill space. And there are neglected grand old office buildings that are prime examples of the intricate architecture that can be found in the City. These varied contexts require varied approaches including building community partnerships, utilizing historic preservation, securing and preserving for future use (mothballing), and creating density.

5.2 The Location of Businesses and New Commercial Developments

The placement of a new commercial development or venture should be considered because it will effect the success of the business and can help keep it occupied in the long term. When determining the location of a new business or commercial development an owner or developer must consider a number of factors including:

General Location Considerations

Factors	Impact
Income density in the area	Businesses are better located in areas where more people have the ability to pay for the goods and services offered.
Need for the particular convenience goods or services	Locating a business dealing in convenience goods or services, those that consumers purchase often and do not tend to compare between different stores, in an area where the exact same business already exists can make it more difficult for the business to survive.
Similar comparison shopping goods or services businesses in the area	When trying to lease space in a commercial development the location of similar comparison shopping businesses can be an enticement. For example, a shoe store and clothing store can benefit from being located near each other.

Site Specific Considerations

Factors	Impact
Infrastructure needs	Having infrastructure such as sewer lines, street lights, and roads already in place can significantly lower the cost of developing a commercial area. Some coverage of these costs may be available from the City but in general not having them in place will increase costs.
Cost to develop	When considering the location of a commercial development, developers must consider the costs to develop such as title clearance, land assembly, site contamination, etc.
Transportation access	Access to transportation will affect where businesses want to locate because it will determine whether people can get to the businesses to obtain goods or services.
Income density	*Income density refers to whether there are enough people with sufficient income located in close proximity to the development or business such that they can afford the goods or services provided.* When considering the location of a commercial development, developers must consider the costs to develop such as title clearance, land assembly, site contamination, etc.
Cost to lease space	Costs to lease the space in a commercial development can be affected by development costs, taxes, energy efficiency of the building, etc. Spaces with a lower lease costs will initially be more attractive to business owners seeking a location.
Zoning	Zoning in the proposed area may conflict with current or planned use. Developers should consider whether zoning will be a hindrance to the proposed development and if so determine whether a variance may be available.

Business owners considering location can request technical assistance from a number of agencies in the Detroit area including Community Legal Resources.

5.3 Preventing Commercial Vacancy through Community Partnerships

Once a business is established or commercial development is completed, formal and informal community partnerships are important to helping businesses thrive in today's economy and preventing vacancies that follow business failures.

Community partnerships contribute to the health and stability of neighborhoods through long-term, reciprocal relationships in which residents and businesses bring resources and contribute to each other's goals. At their core, community partnerships are about commitment. The business that is seeking community support must demonstrate commitment through providing quality products or services, maintaining the appearance of the business, and participating in or sponsoring neighborhood improvement activities. Residents in surrounding neighborhoods must show commitment to businesses located there by obtaining needed goods and services from those businesses.

Business Associations and Business Improvement Districts (BIDs) are also forms of community partnerships. *Business Associations are generally groups of businesses with similar interests or businesses located within a defined geographic area.* Businesses in a business association work together to improve the commercial area and often the neighborhood surrounding it as well. The association may also host activities such as festivals that enhance the area and drive traffic to the businesses. *BIDs operate much like a business association with the added benefit of being able to capture tax dollars in the area for specific uses.* Uses of captured tax dollars may include façade improvements, clean and safe initiatives, and other activities that improve the business district and the surrounding area.

Organizations leading formal community business partnerships in Detroit:

- **Jefferson East Business Association (JEBA)**
  Operating on the east side of Detroit, JEBA grew out of the Jefferson Chalmers Business Association established in the late 1970s. The 501C3 organization works to improve businesses and their surrounding community through façade improvement programs, neighborhood beautification programs, and business recruitment, retention, and advocacy programs.

- **University Commons**
  University Commons is an organization of businesses, homeowners, and universities on Detroit's west side. The members of the organization work in partnership to keep the community clean and safe through patrol and beautification activities and to attract and retain businesses.

- **Woodward Avenue Action Association (WA3)**
  The Woodward Avenue Action Association assists business and communities along the Woodward Avenue corridor in the City of Detroit and beyond. The organization engages residents through neighborhood clean-up and beautification activities and assists businesses through trainings, tools, and information.

- **Southwest Detroit Business Association (SDBA)**
  The Southwest Detroit Business Association partners with area housing, social services, job training, safety, environmental, and recreational agencies to advocate for quality of life improvements. SDBA helps bring commercial projects in the area to fruition.

- **Michigan Avenue Business Association (MABA)**
  Michigan Avenue Business Association (MABA) is a network of business owners, residents and entrepreneurs working together to build on Michigan Avenue strengths. MABA supports local businesses and the community by assessing the needs of Michigan Avenue and then customizing resources to meet those needs through strong partnerships, activities, community involvement and special promotions. MABA's mission is to create and sustain a clean, safe, vibrant, multi-national commercial district where businesses thrive and residents and visitors find quality goods and services.

- **Grandmont Rosedale Development Corporation (GRDC)**
  GRDC has a comprehensive strategy to improve its Grand River Avenue commercial strip. In partnership with local business owners, the Office of Neighborhood Commercial Revitalization (ONCR), and the Michigan Cool Cities Program, GRDC has developed commercial buildings for sale and lease, provided façade improvement grants, restored historic features on the commercial strip, and brought 1.2 million dollars in streetscape improvements to the community. GRDC also developed a neighborhood farmers market as part of its commercial strip promotional program.

One example of a community partnership is The Detroit Community Grocery Store Coalition. The coalition plans to open a number of community based grocery stores in the City of Detroit with the goal of providing healthy, quality groceries at a fair price. The first store will be housed in a vacant Farmer Jack Supermarket structure on East Jefferson. The coalition, made up of residents, private industries, nonprofits, and community-based organizations, plans to model the store after similar ventures in Philadelphia and other cities.

5.4 Obtaining Ownership Information

Obtaining ownership information about vacant commercial properties is complicated by the fact that many commercial properties are owned by a business entity rather than an individual property owner. For this reason the Michigan Corporate Entity/Business Search may be particularly useful in obtaining ownership information. See Appendix 2.

Another problem regarding the ownership of vacant commercial property is that it may be more difficult to tell when the property has changed hands. When a residential property is purchased there is generally a person or family that moves in. Even if the residential property is purchased by an investor it is usually evident when the "for sale" or "for rent" sign is posted as the investor markets the property for occupancy. Deed fraud can complicate ownership issues, especially with regard to vacant commercial properties. There are many cautionary tales of individuals purchasing apparently vacant commercial properties only to discover the properties were already sold to others. Using multiple sources of ownership information and cross-referencing the information discovered can help make sure that a search is thorough enough to reveal ownership issues.

In the City of Detroit ownership information is available at varying levels of specificity and costs from the following sources:

- **City of Detroit Online Property Tax Information System**
  This system allows the user to search by property address, owner's name, or parcel ID. The user can view owner name and parcel ID for free. There is a fee of two dollars to access a detailed report. The fee is payable with a valid credit card at the time of the search.

- **Wayne County Treasurer Property Tax Administration System**
  To use this free system the user must provide either the property address or parcel ID. The system allows the user to view the taxpayer's name, delinquent taxes, and tax status of the property.

- **Wayne County Online Register of Deeds System**
  This system provides documentation of all recorded actions related to real estate ownership in Wayne County. The user can search by tax ID, legal description, document type, address, owner name, and instrument number. The user can retrieve information including owner name, ownership history, document type, dates transactions were recorded, and images of real estate documents. Fees for individuals are five dollars to search and either one dollar or five dollars to view. Commercial users can pay a $500 one time application fee and thereafter the cost ten dollars for every fifteen minutes of use and one dollar for every printed page.

- **State of Michigan Online Business Entity Search**
  This system provides information on corporate and business entities in the state of Michigan. The system is a way to get contact information for a corporate or business owner of vacant commercial property. The user can search by business name, keyword, or identification number. There is no fee.

For more information see Appendix 2.

The most thorough and reliable ownership information can be obtained through a title search. Title searches result in a title commitment; they are generally performed by private companies, and are the most costly way to obtain ownership information. Anyone considering acquiring a vacant commercial property must have a Title Search performed to get reliable ownership information. Although these searches are costly, typically between $150 and $200, some title companies may offer lower prices to nonprofits and CDCs.

The Lamont Title Company in Detroit provides title services for the Michigan and Wayne County Land Banks. LaMont Title also serves individual clients and offers "ownership searches" at low cost to nonprofits and CDCs. While these are not a full blown title searches and will not substitute, when necessary they are useful and reliable sources for initial information.

Title companies serving land banks in other parts of the state include:

- Title Check – Kalamazoo
- Capital Fund Title Services – Lansing
- Greco Title – Flint

Purchasers of vacant commercial properties should be especially aware of upaid water bills and/or liens. Commercial properties can have alarmingly high water bills. Unpaid water bills can result in liens against the property that can lead to the property reverting to government ownership.

5.5 Obtaining Control through Zoning, Historic Designation, and Preservation

Because Detroit has changed so much in the last seventy years in terms of population shift and industry, zoning is sometimes inconsistent with current community needs. For example, communities that may want to redevelop an area that is zoned for light manufacturing uses with residential uses cannot build without a zoning change or special permit from the Board of Zoning Appeals. Building for residential uses in a manufacturing district is usually prohibited, even though the area in question is not currently being used for light manufacturing and there is no market for manufacturing uses in the foreseeable future.

Processes for resolving zoning issues will differ depending upon the use requested and a number of other factors. The process may involve a number of different City departments and agencies including the Board of Zoning Appeals (BZA), Buildings and Safety Engineering (BS and E), and the City Planning Commission (CPC). If you have a question about zoning or land use contact the City Planning Commission. See Appendix 3.

Historic designation can be one way of obtaining control of commercial properties. Historic designation is the process by which a site, structure, or area is officially recognized as having historical, architectural, or archaeological significance. It is a primary means for identifying and protecting historic resources.

The National Parks Service, which manages and monitors many historic sites, lists the following as some of the benefits of historic preservation:

- Job creation and economic development
- Increased demand for local materials and services
- Energy savings
- Reuse of infrastructure
- Existing usable space for quicker occupancy
- Access to durable high-quality materials that may no longer be affordable or available and increase commercial value
- Reduced debris
- Retention of history and authenticity

Historic designation is possible at both the state and local levels and is available for single structures and larger geographic areas. Designation of a geographic area is known as historic district designation. Generally, local historic designation is more widely used and is seen as offering greater protections and control.

The protections and controls bestowed by historic designation can preserve the character and integrity of neighborhoods and commercial buildings. Designation offers property owners some assurance that drastic changes cannot be imposed on the historic resource without a rigorous public review process. Local designation might specify design guidelines and appropriate materials for rehabilitation of historic buildings. Historic preservation ordinances are similar to zoning in that they attempt to control land use to protect the historic value of the resource. In this way, local designation can be a strong tool for neighborhoods that desire to maintain the architectural integrity and character of their designated building, block or district.

Historic Preservation is declared by the City of Detroit to be a public purpose and this allows the City to regulate designated properties in order to:

1. Safeguard the heritage of the City by preserving areas which reflect elements of its cultural, social, spiritual, economic, political, engineering or architectural history;
2. Stabilize and improve property values in such areas;
3. Foster civic beauty and community pride;
4. Strengthen the local economy; and
5. Promote the use of historic districts for the education, pleasure and welfare of the citizens of the city, the state and of the United States of America. (Code 1964, § 28A-1-1).

In Detroit's historic designation system, the Historic Designation Advisory Board recommends structures for designation and the Historic District Commission regulates structures once they are designated.

The Historic Designation Process in Detroit

- Interested party petitions Detroit City Council for historic designation
- Request must state "reasonable grounds", the historic and architectural values associated with the proposed district
- Request is placed on a list for an official study to be performed
- City Council initiates the official study through resolution directing the Historic Designation Advisory Board to complete the study and make a recommendation

Criteria for Historic Designation in Detroit

- Sites, buildings, structures or archaeological sites where cultural, social, spiritual, economic, political or architectural history of the community, city, state, or nation is particularly reflected or exemplified
- Sites, buildings, structures, or archaeological sites which are identified with historic personages or with important events in community, city, state or national history
- Buildings or structure which embody the distinguishing characteristics of an architectural specimen, inherently valuable as a representation of a period, style or method of construction
- Notable work(s) of a master designer or architect whose individual genius influenced his or her age

The National and State Program

A tool for preserving historic properties, the National Register of Historic Places is the nation's list of cultural resources worthy of preservation and gives these places special consideration when considered for

federal aid. The National Register is a program of the National Park Service, United States Department of the Interior.

The Secretary of the Interior has established Standards for the Treatment of Historic Properties within four distinct but combinable approaches to the treatment of historic properties: preservation, rehabilitation, restoration, and reconstruction.

In Michigan, the State Historic Preservation Office (SHPO), part of the Michigan Historical Center, administers the program and also keeps the state register of historic sites. Michigan has over one thousand National Register listings, and of these, well over 200 are located in Detroit. However, unlike local designation, a listing in the National Register does not prevent a private citizen from altering, managing or disposing of the property so long as federal funds are not used.

Michigan benefits from having one of the more progressive historic tax credit programs in the country. From an economic standpoint, developments in historic districts are eligible for state and federal tax credits, which can realize 25% or more in return on qualified investments. These development incentives can be utilized for qualified projects in any of Detroit's numerous historic districts and can help bridge the financing gap for projects. The Book-Cadillac project, for example, was able to realize $50 million of the nearly $200 million project in historic credits.

To apply for designation an applicant must:

1. Submit the preliminary questionnaire
2. Receive eligibility opinion

Some of the criteria included in evaluation are:

- Is the property or area associated with events that have made a significant contribution to the broad patterns of our history; or
- Is the property or area associated with the lives of persons significant in our past; or
- Does the property or area embody the distinctive characteristics of a type, period, or method of construction, or that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction; or have yielded, or may be likely to yield, information important in prehistory or history.

Obtaining Greater Protection from National and State Designation

One way to get stronger protection from national and state historic designation is through the "Section 106" review process. This process is utilized when federally funded or licensed projects are used to impact the historic resource before it is altered or demolished. *Section 106 of the National Historic Preservation Act requires that the federal agency must assess the effects of actions on the historic resource and consult with appropriate state and local officials, Native American tribes, applicants for federal assistance and members of the public before the funds are used to alter or demolish the resource.*

Another type of protection that may be utilized for National Register properties is a preservation easement. Here, a property owner voluntarily enters into an agreement with a third party to hold an easement. This historic preservation easement may limit the type of activities that take place on the property, such as alteration of the building exterior, or oblige the owner to certain activities, such as maintenance or keeping the property open to the public on a limited basis, and the holder of the easement is responsible for enforcement. For example, the holder of the easement

might give approval for renovation work or monitor the property to ensure the easement's conditions are met.

These types of historic easements are usually offered to nonprofit historic preservation organizations or government agencies and can be donated or sold, which may afford the property owner certain tax benefits. An easement often affects the value of the property. The value may increase because the historic resource is protected. Or the value of the property may decrease because the use of the property is restricted. In all cases, planning an easement requires appropriate legal and financial advice, and consideration of the situation.

5.6 Information About Historic Tax Credits

Federal Historic Tax Credits

The Federal Historic Tax Incentives Program is offered through a partnership involving the National Park Service (NPS), the Internal Revenue Service (IRS), and the State Historic Preservation Offices (SHPOs). The purpose of the program is to encourage the rehabilitation and reuse of historic properties. Through the program, many abandoned and vacant historic buildings have been converted into occupied office buildings, schools, and housing facilities.

Properties rehabilitated utilizing the 20% historic tax credit must be rehabilitated for income-producing purposes. And, while the property may be restored in a way that allows for efficient contemporary use, the rehabilitation project must be consistent with the historic character of the property.

There are 4 factors that a rehabilitation project proposal should meet to be eligible for the 20% tax credit.

1. The historic building must be listed in the National Register of Historic Places or be certified as contributing to the significance of a "registered historic district."
2. After rehabilitation, the historic building must be used for an income-producing purpose for at least five years. Owner-occupied residential properties do not qualify for the federal rehabilitation tax credit.
3. The project must meet the "substantial rehabilitation test." In brief, this means that the cost of rehabilitation must exceed the pre-rehabilitation cost of the building.
4. The rehabilitation work must be done according to the Secretary of the Interior's Standards for Rehabilitation. These are ten principles that, when followed, ensure the historic character of the building has been preserved in the rehabilitation.

Applying for the Federal Historic Tax Credit is a three part process. First, if the building is not individually listed in the National Register, the owner must apply for evaluation of the building as a historic structure. Next, the owner must submit a description of the project and the work involved for evaluation against the Secretary of Interior's Standards for Rehabilitation. Finally, once the work is completed the owner must request final approval to receive the twenty percent tax credit.

It is highly recommended that anyone interested in receiving the 20% tax credit begin the application process prior to starting work on a project.

State Historic Tax Credits

The Michigan Historic Tax Credit is a 25% tax credit as opposed to the 20% federal credit. The credit may be used over ten years and is designed to encourage homeowners, commercial property owners, and businesses to rehabilitate historic commercial and residential properties within the state.

Formerly, federal and state historic tax credits could not be combined. However, in January of 2009 the Michigan program was changed. The changes included increasing the number of available historic tax credits, allowing the credits to be refunded, sold, or carried forward, and allowing the credits to be combined

with federal historic tax credits make it possible for developers to receive a combined 40% historic tax credit on qualifying projects.

To qualify for the Michigan Historic Tax Credit, a project must meet the following qualifications:

1. The property must be a contributing resource in ***Local Historic District***. The federal definition of "historic resource" is generally a building at least 50 years old which still has a majority (50 %+) of its original exterior architectural features. It can be in good condition, fancy or humble.
2. Qualified expenditures must equal or exceed 10% of the standard equalized value (S.E.V.) Capital expenditures are for appropriate work to rehabilitate and/or restore the exterior/interior. Capital expenditures may be allowed for non-historic additions or work if required by State or Federal regulations that relate to historic preservation, safety or accessibility.
3. Projects that qualify for the federal historic tax credit must apply for it. This does NOT apply to owner-occupied residential property.

The Michigan Historic Tax Credit is available to all tax payers including the owners or a lease holders for all types of historic buildings.

For more information about vacant property related tax issues please see the Community Legal Resources Vacant Property Tax Manual.

5.7 Maintaining, Securing, and Mothballing Vacant Commercial Structures

Vacant commercial properties can be especially challenging because they require a higher level of vigilance to mitigate hazards, such as fire, water damage, vandalism and collapse, which in turn can lead to very costly repairs and fees.

However, there are many steps that can be taken to preserve commercial property value, even while buildings are vacant for a significant period of time. This practice is commonly known as *mothballing* and can provide added benefit for a potential buyer or tenant to show that the building owner practices good risk management and cares about maintaining the property's value.

Mothballing involves preventing the long-term deterioration of a building while it is unoccupied as well as implementing methods to protect it from sudden loss by fire or vandalism. At an absolute minimum, this requires securing the building from unwanted entry, providing adequate ventilation to the interior, and shutting down or modifying existing utilities. Once utilities are shut down and the building is secured, the long-term success will depend on periodic maintenance and surveillance monitoring.

Decorative boarding and murals can be a wonderful way to secure vacant commercial properties. They can also be sources of community activities that pull residents into the process of addressing vacant commercial properties. The blighted surfaces of a vacant commercial property often present a wonderful canvass that can be used by artists and become a focal point of a neighborhood.

Proper mothballing requires building owners to focus on four areas of concern:

Areas of Concern	Possible Preventative Measures
Securing the building from vandalism, unwanted entry and natural events	**1.** Seal and secure all entry points **2.** Install fire and burglar alarms using battery packs **3.** Remove valuable items susceptible to theft and vandalism **4.** Board or fill in entry points such as windows on lower floors **5.** Install lightning rods if necessary **6.** Install security fence if property is not closely monitored
Providing proper ventilation to the interior to prevent mold, rot and insect infestation	**1.** Use shutters in boarding materials to allow air to circulate **2.** Consider leaving attic hatches open **3.** Install monitoring devices to record temperature and humidity and determine stability of the interior environment **4.** Use exhaust fans when possible to reduce the amount of lowering needed **5.** Determine where fans will draw air from **The most secure installations utilize custom grills anchored to the window frame, often set in plywood security panels.
Addressing utilities and mechanical systems	**1.** Retain utilities that do not pose a fire hazard to help protect the building **2.** Install temporary electric lines and panels so that all wiring is new and exposed (increases safety and ease of meter reading) **3.** Shut down heating systems • Oil furnace – Drain or fill completely • Gas system – Turn off unless regularly maintained and there is frequent surveillance • Radiators – Take steps to protect against burst pipes, protect against freezing **4.** Cap off and add glycol to sewer systems to prevent explosion
Planning for monitoring and maintenance	**1.** Inform fire and police departments that the building will be vacant **2.** Provide for regular inspections for intrusion and damage **3.** Keep site clear of debris and in good repair

5.8 Alternative Uses for Vacant Commercial Properties

One new and interesting approach to the reuse of vacant commercial properties is to use the space to display art. In Detroit, where commercial corridors often border residential areas and serve as gateways to neighborhoods, this may be a particularly useful approach. The use of vacant structures to display art has been practiced in a number of cities recently including New York, San Francisco, and Baltimore. The large storefront windows of vacant commercial properties are often ideal spaces to display works of art such as paintings, sculptures, and textiles. While New York and San Francisco established the art displays in areas where there was already existing foot traffic, Baltimore created the foot traffic by designing tours around the art displays.

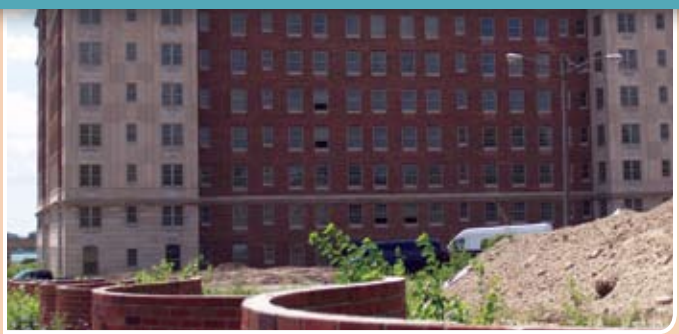
In addition to art displays, vacant commercial properties are increasingly used as advertising locations. The

advertisements essentially serve as eye level billboards to promote various products and businesses. Pop up stores, retailers seeking temporary or seasonal use, are another possible source of occupancy. These approaches can serve as a way for the property owner to generate additional income. Any community considering these approaches may want to consult with neighbors to get an understanding of the types of advertisements or retailers they feel are appropriate to the neighborhood and city codes.

If residents want to pursue the idea of displaying art through the use of vacant commercial properties, they should contact the owner of the property to request permission and initiate conversations with local schools and colleges that may be interested in utilizing the space to display their work.

Other uses could include after-school tutoring or other community service programs. Any use of a vacant commercial property will require the permission of the property owner.

Vacant land or lots also present an opportunity for community borders. Farmers markets, tree farms, and parking space should also be considered as an alternative use for land near vacant commercial structures or structures slated for demolition. While this does



not necessarily have the effect of contributing to the area's tax base, adequate parking can help existing businesses survive and prevent future vacancies.

5.9 Odd Fellows Hall Case Study

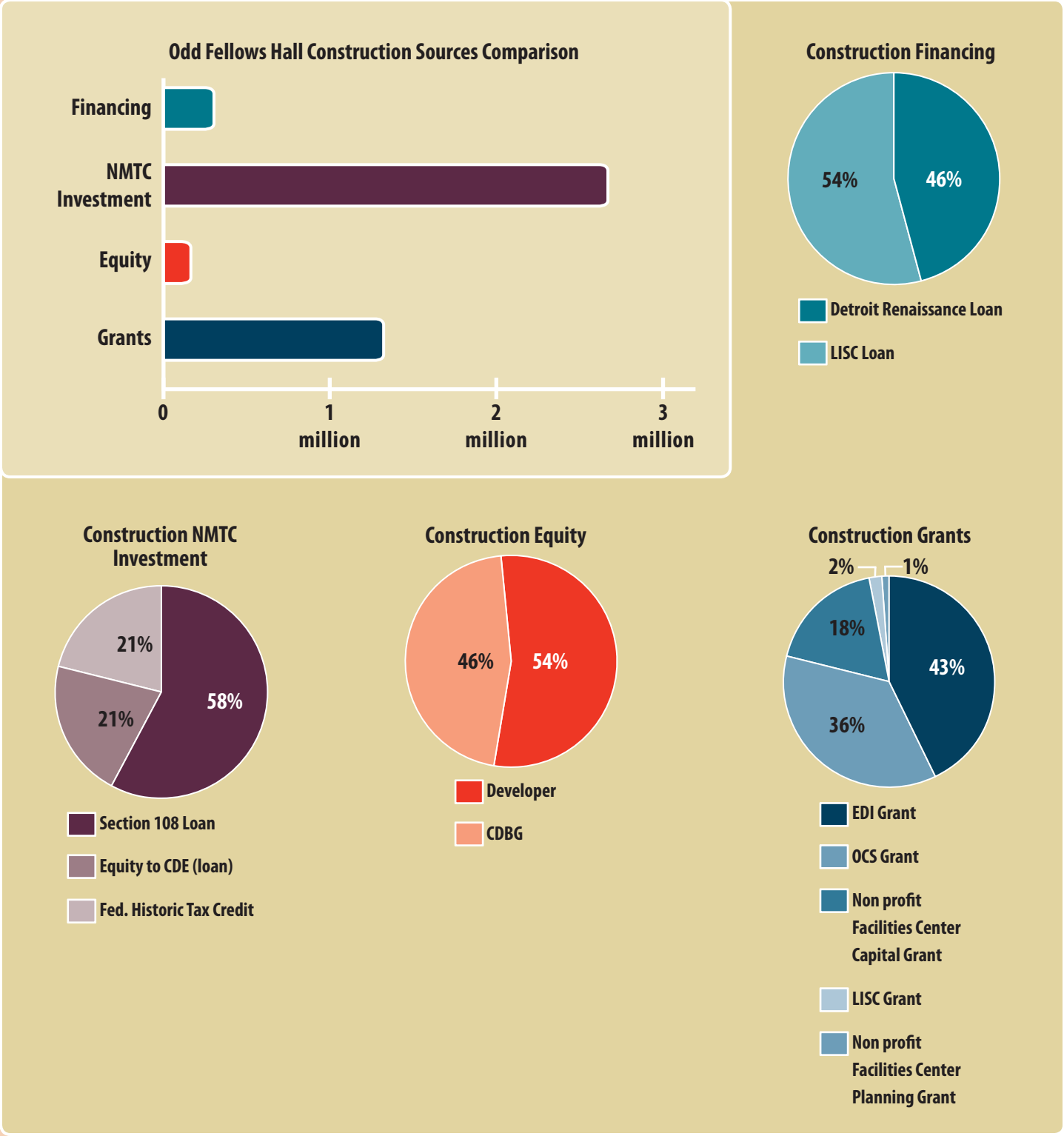
The Odd Fellows Hall rehabilitation project is a prime example of how the reutilization of abandoned buildings and land can improve the appearance of a community while enhancing employment and retail opportunities for residents. The rehabilitation turned an abandoned and vacant commercial structure and two abandoned lots into a source of pride for the neighborhood.

Odd Fellows Hall is a 14,000 square foot building located at West Vernor and Lawndale in Southwest Detroit and listed on the National Register of Historic Places. The rehabilitation project was led by the Southwest Detroit Business Association, whose mission is to assist in bringing to fruition commercial projects that revitalize West Vernor Highway as well as sponsoring quality of life projects.

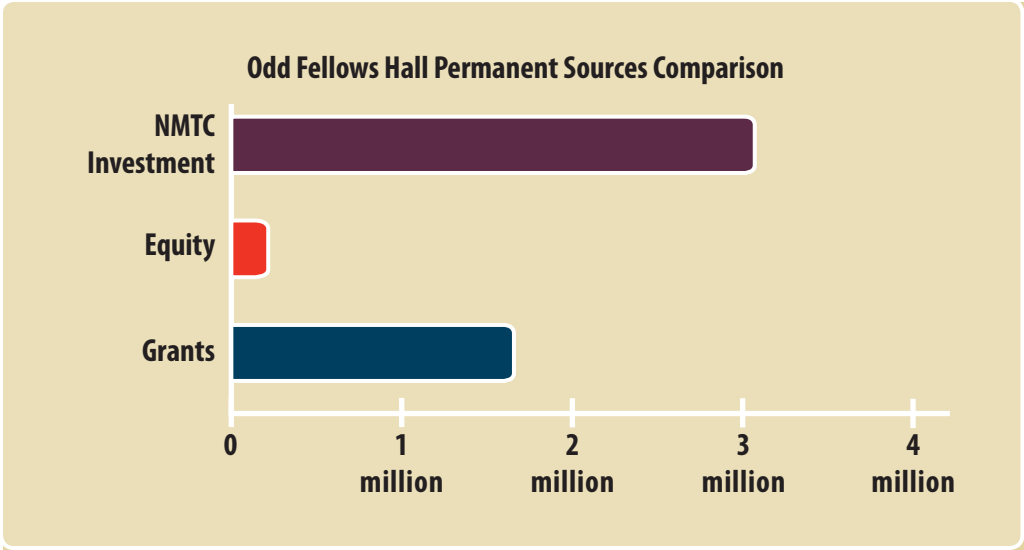
The rehabilitation project relied on the vibrancy already existing on the commercial corridor, took advantage of a prime corner location, and complements nearby new housing developments. The project was supported by a 2001 market study that determined the specific location could support an additional 20,000 square feet of destination retail and that the wider area could support 281,900 square feet of additional retail development.

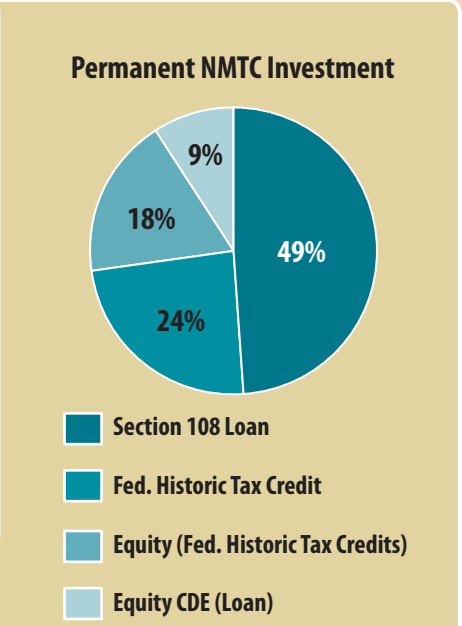
The current state of the economy makes it necessary to tap numerous financial resources for development projects, and Odd Fellows Hall was able to take advantage of multiple sources of financing.

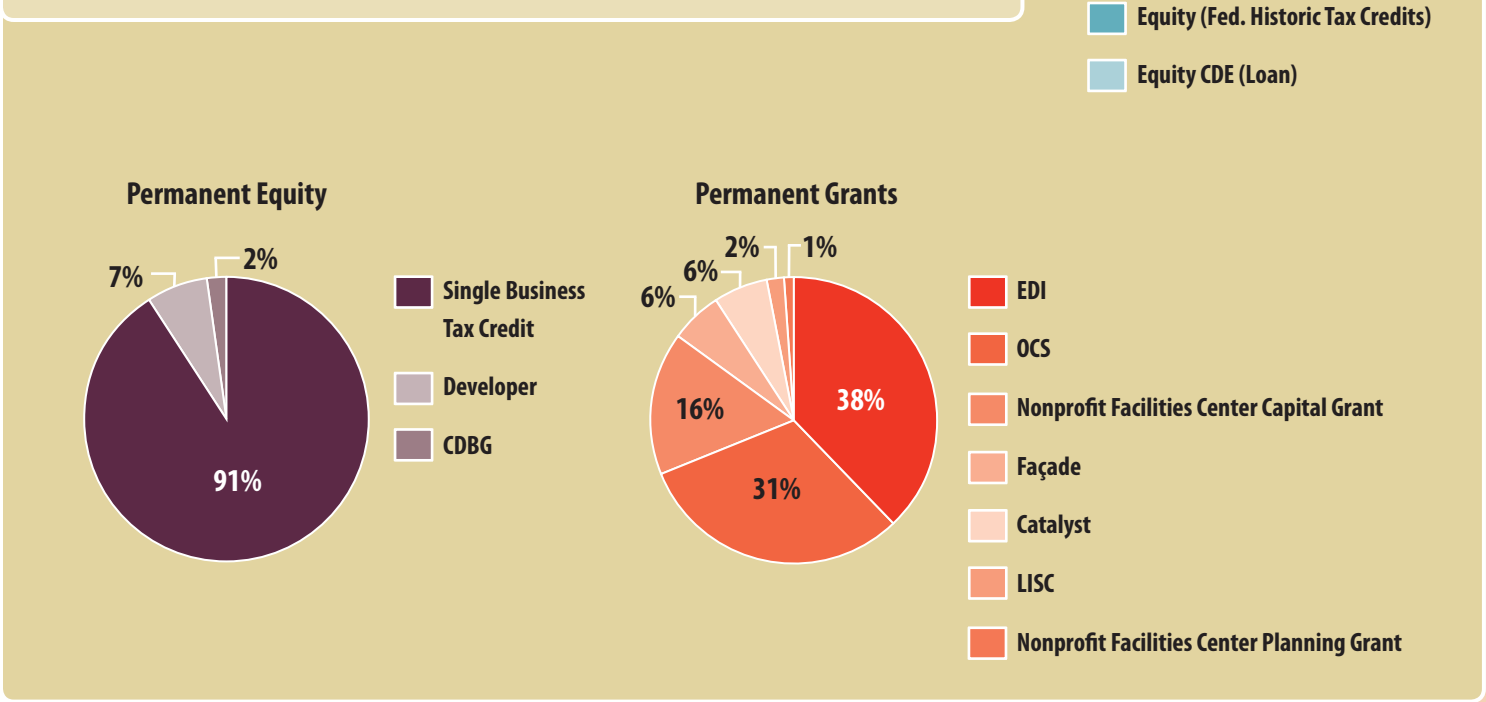
Odd Fellows Hall Construction Financing Sources:



Odd Fellows Hall Permanent Financing Sources:







5.10 Conclusion

Activities to address the issue of vacancy require leadership on many levels. Within neighborhoods, neighborhood associations, block clubs, and task forces have been organized to lead successful vacant property efforts. Some of the most successful vacant property efforts are led by community organizations such as CDCs that have been present in neighborhoods for a number of years. These organizations can provide an advantage in getting to work quickly because they know the neighborhood's strengths, weaknesses, and most committed residents so well.

Chapter 6: CDC Led Vacant Property Efforts and Possible Organizational Structures

6.1 The Role of Community Development Corporations in Vacant Property Work

Community Development Corporations (CDCs) in Detroit are working to define their place and their role in the current economy. The low demand in the housing market and the abundance of vacant housing in the City make it difficult for CDCs to generate developer fee revenue from new developments. The CDC Futures Task Force, led by Community Development Advocates of Detroit (CDAD), was assembled to examine the changing roles of CDCs to respond to the current economy and changing neighborhood conditions.

A number of local CDCs are engaged in vacant property work including cleaning and greening, maintaining, securing, acquiring, rehabbing, and getting vacant properties reoccupied. This chapter highlights a number of CDCs engaged in vacant property work and the techniques and strategies they are using.

6.2 Successful Approaches to Vacant Property Work

CDCs can play an important role in addressing vacant property challenges serving as both developers and community based organizations committed to improving the quality of life and the welfare of residents in neighborhoods. CDCs often lead neighborhood based vacant property campaigns.

A study of local CDCs engaged in successful vacant property approaches reveals that those CDCs are generally able to clearly address at least some of the following questions:

1. Who are the clients?
2. What do the clients need right now?
3. How do we develop and implement effective programs to meet those needs?
4. How do we get the clients to participate in and support the programs?
5. How can we work strategically with clients in neighborhoods to sustain the programs?
6. How do we know if the programs are working?

The following three case studies illustrate strong approaches to answering these questions:

Case Study One – **The Grandmont Rosedale Development Corporation (GRDC)**

Identifying the clients – GRDC is a geographically based CDC working in the Grandmont Rosedale area on the west side of Detroit. The clients they serve are within their boundaries including both stable and less stable underserved neighborhoods.

Identifying current needs – GRDC recently undertook a door-to-door survey in their area asking residents to identify what they think are the most pressing needs

in their neighborhoods currently. In this way they involved clients in the process of identifying problems and crafting programs that pose solutions to those problems. In addition, GRDC is based in the area it serves, and staff live in the neighborhoods. This makes it easier to identify changing needs quickly.

Developing and implementing effective programs to meet needs – GRDC works closely with residents and involves them in the process of developing programs and solutions. The organization has been able to take advantage of student interns and shared staff arrangements to deal with current problems such as foreclosure and abandonment.

Getting clients to participate and support programs – GRDC stays close to residents by hiring staff that live in the community and having a board that has always been made up completely of neighborhood residents and neighborhood business owners. In this way, residents participate in decision making and are invested in getting their neighbors to participate in and support GRDC initiatives. Having staff that live in and are active in the community also lends a team-oriented approach to activities.

Working strategically with clients to sustain programs – GRDC supports a number of resident-led efforts such as foreclosure avoidance task forces and vacant property working groups. While GRDC provides some support for coordination of activities, they allow residents to take responsibility for the direction of these groups and ask them to be actively involved in engaging neighbors and holding them accountable. GRDC also hosts larger neighborhood wide events around identified issues. This gets residents that do not normally participate in the task forces involved in the various programs.

Evaluating programs to see if they are working – GRDC regularly interacts with residents to get feedback on programs and initiatives. At some events the organization also provides evaluation forms allowing residents to tell them which aspects of programs are the most helpful.

Case Study Two – Detroit Catholic Pastoral Alliance (DCPA)

Identifying the clients – DCPA is a geographically based CDC working in the Gratiot Woods area of Detroit.

Identifying current needs – DCPA works in a mixed condition neighborhood that provides opportunities from home repair to new infill housing. DCPA realizes that residents need to see positive change and progress, and this informs their approach.

Developing and implementing effective programs to meet needs – To meet the need to demonstrate positive change and progress DCPA uses a block-by-block approach. In this way, changes are concentrated in confined areas and more visible to residents.

Getting clients to participate and support programs – DCPA began with home repair grants that directly included residents on target blocks by giving them funds to fix their homes. The organization later included repair/rehab activities.

Working strategically with clients to sustain programs – DCPA's strategic block-by-block approach has generated excitement among residents who tune in to find out what changes are coming next to their neighborhoods. In addition, when DCPA began a scattered infill housing project they were careful to preserve the character of the neighborhoods by designing homes that blend in architecturally with existing homes.

Evaluating programs to see if they are working – By working directly with residents and involving them in projects, DCPA receives feedback about the effectiveness of its programs.

Case Study Three – Springdale Woodmere Block Club & Urban Neighborhood Initiatives (UNI)

Identifying the Clients – Urban Neighborhood Initiatives (UNI) serves all residents within the Springwells Village area of Southwest Detroit. A few years ago UNI, in collaboration with local nonprofits, split Springwells Village into neighborhoods based on natural boundaries, such as railroad tracks and major streets. Two of these neighborhoods, Woodmere and Springdale, formed a block club in 2009 that actually consists of 50 blocks.

Identifying Current Needs – The Springdale Woodmere Block Club's main goal is to preserve and enhance the quality of life in its community. This fits very well with UNI's mission which is to build vital neighborhoods. One deterrent to this goal is the concentration of poorly maintained vacant houses in the neighborhood, which increases crime and blight.

In winter 2009, UNI and Bridging Communities, Inc, a local CDC that serves Southwest Detroit, partnered with the University of Michigan to undertake a detailed vacant property condition survey of the Springdale and Woodmere neighborhood and create a vacant property database. UNI's community organizer and a volunteer updated the database again in August 2009. This information allowed the Block Club to identify vacant houses that pose a threat to neighborhood vitality, as well as vacant houses that have redevelopment potential.

Developing and Implementing Effective Programs to Meet Needs – Urban Neighborhood Initiatives is collaborating with the Springdale Woodmere Block Club, nonprofits, local officials, universities, the Southwest Detroit Development Collaborative (SDDC), and neighborhood residents to implement a multi-strategy vacant property management approach in the Springdale and Woodmere neighborhoods.

Getting Clients to Participate and Support Programs – Springdale Woodmere Block Club has been able to sustain resident participation in vacant property management activities through the support of UNI and other nonprofits that have access to resources and strong connections with local officials. Twenty-nine residents participated in a recent-all day event to board up 14 vacant houses.

Working Strategically with Clients to Sustain Programs – The Springdale Woodmere Block Club believes that the key to a sustainable vacant property management approach is having empowered residents who are organized to do the required work. The Block Club's access to resources through UNI and other strong Southwest Detroit community organizations and, in turn, the commitment of these organizations to strengthen the Block Club neighborhoods ensure program sustainability.

Evaluating Programs to See if They Are Working – The Block Club's current system of documenting vacant property conditions, reporting code violations to the City, and writing follow up letters to the appropriate City departments have resulted in the demolition and boarding of several vacant houses. Residents intend to supplement these efforts by doing volunteer vacant property maintenance, beautification, and security activities to protect neighborhood assets and homes that may have redevelopment potential. The success of this multi-strategy approach will be measured by soliciting resident feedback, tracking attendance at block club meetings, updating the vacant property database, noting differences in crime reports, and taking before and after photographs of vacant properties.

6.3 Utilizing Vacant Property Work Resources

Currently, a number of agencies and organizations help meet the needs of residents in Detroit neighborhoods. These agencies and organizations can provide information, technical assistance, data, and other resources that may be useful to CDCs or other organizations carrying out vacant property strategies.

The following list illustrates some of the possible organizations and services provided:

Organizations and Initiatives	Service(s)
Detroit Vacant Property Campaign (DVPC) (313) 962-3171	• Technical assistance including vacant property planning, mapping, ownership searches, and vacant property mini-grants • Publications, community presentations, and strategy identification surrounding vacant property issues
Greening of Detroit (313) 237-8733 www.greeningof detroit.org	• Assistance with community gardening, tree planting, and other urban agriculture issues
WARM Training (313) 894 - 1030 www.warmtraining.org	• Educational, training, and technical assistance related to the development of efficient, affordable, healthy homes
Next Detroit Neighborhood Initiative (NDNI) (313) 394 - 1000	• Project development and project management assistance
Detroiters Working for Environmental Justice (DWEJ) (313) 833 - 3935 www.dwej.org	• Educational seminars, remediation, clean ups, and green development programs
Data Driven Detroit (D3) (313) 887 - 6501 www.d-acis.org	• Provides neighborhood data and allows CDCs and residents access to neighborhood data and trends

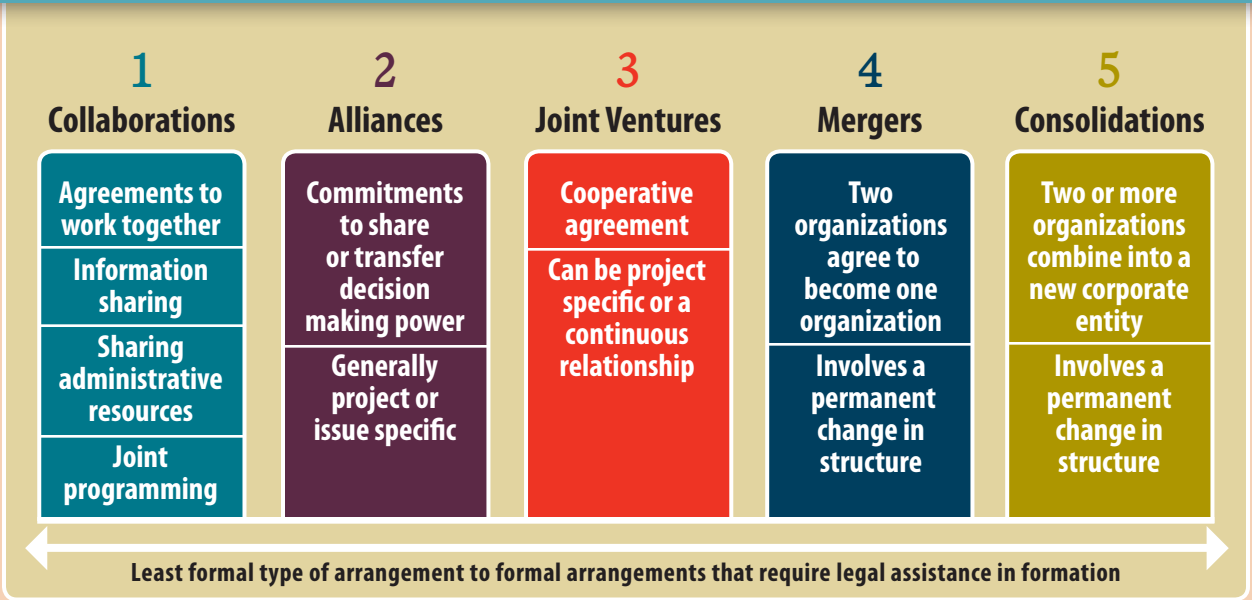
6.4 Maximizing Operational Resources to Serve Neighborhoods

In the CDC industry in Detroit, funding has historically been tied to new developments that generate developer's fees. As a result, it can be difficult for CDCs to find ways to support operations while serving neighborhoods in ways that are not necessarily revenue generating such as foreclosure prevention and vacant property maintenance and management. Strategic alliances are one possibility for sharing program and operational costs. In addition, CDCs may be able to access professional services organizations to assist with internal needs including human resources, legal services, and accounting at no or low cost. Finally, the low profit limited liability company (L3C), discussed on the following page, could provide diverse funding sources for projects expected to generate low levels of profit.

Strategic Alliances

Strategic alliances are arrangements between organizations that are designed to increase efficiency and impact. Many organizations currently engage in strategic alliances without formally referring to them as such. Frequently, nonprofits collaborate on programming. There are a number of organizations that share administrative services, particularly as funding sources have changed or decreased. Strategic alliances can be an excellent vehicle for maintaining or even increasing services to clients. Collaboration and shared services could also be accomplished through a trade organization like CDAD. This option has been raised for discussion by the CDAD Futures Task Force.

Strategic alliances come in various forms, but can include such things as (1) collaborations; (2) alliances; (3) joint ventures, (4) mergers, and (5) consolidations. These are listed on the following page beginning with the least formal type of arrangement. More formal alliances will require legal assistance in the formation like the type available from Community Legal Resources.



Professional Services Providers

CDCs could also make use of organizations that provide professional services as a way to reduce operational expenses. These entities offer both direct services and referrals and can be a source of professional support in the formation of strategic alliances. Examples of the types of support that could be obtained are legal assistance, funding assistance, and capacity-building assistance.

These support organizations include:

Organizations	Operational Services
Community Legal Resources (313) 962 - 3171	Connects nonprofit organizations with free legal assistance; also provides planning technical assistance and mini-grants for vacant property work
Detroit Local Initiatives Support Corporation (LISC) (313) 596 - 8222 www.detroit-lisc.org	Serves as Detroit's local intermediary; Provides access to public and private capital, technical, management, and project development assistance and serves as a leader in the community development industry; also locally administers the U.S. Department of Housing and Urban Development (HUD) Section 4 CDC Capacity Building Program
Detroit Executive Service Corps (248) 395 - 2840 www.esc-detroit.org	Offers business related assistance on a sliding scale basis
Michigan State Housing Development Authority (MSHDA) (313) 456 - 3540	Responsible for administering numerous government grant and loan programs
Michigan Nonprofit Association (MNA) (313) 394 - 1980	Works to strengthen Michigan nonprofits by connecting them with service providers like grant writers and hosts trainings and seminars
Nonprofit Enterprises at Work (NEW) (734) 998 - 0160 www.new.org	Offers low cost IT and media services, board training and matching, information about management issues, and affordable office and meeting space
Nonprofit Finance Fund (313) 965 - 9145 www.nonprofitfinancefund.org	Provides loans, financial consulting and growth capital services to help nonprofits improve their capacity and strengthen their communities.

Low Profit Limited Liability Companies (L3Cs)

Low profit limited liability companies (L3Cs) could represent a new way for CDCs to fund revenue-generating programs or projects. They are a hybrid between for profit ventures and nonprofit organizations and are sometimes referred to as the "for profit companies with nonprofit souls." The structure was designed to allow companies engaged in financially risky but socially beneficial projects to easily take advantage of Program Related Investments (PRIs) from foundations even when those companies generate a low level of profit, generally somewhere between 0 and 10 percent.

The IRS has allowed Program Related Investment in for profit ventures since the 1960s. However, unlike the 501c(3) there was no simple registration process. The lack of a registration system made PRIs costly for foundations because they would have to seek IRS compliance rulings with each grant they made. L3Cs address this problem by attempting to build assured IRS compliance into the registration process when the L3C entity is created.

L3Cs could provide new sources of financing for organizations with a social mission if the organization wishes to go through the change in structure or create a separate L3C structure for specific projects such as housing or economic development. An L3C may be a good option for organizations that engage in projects when there is potential for some cash flow and when there is a flexibility and willingness to supplement projects with revenue generating services or programs. Another advantage to L3Cs is that they allow for private investment to be layered into L3C financing. As a result, an L3C can use an initial investment from a foundation with a low rate of return on investment to attract dollars from the private sector while providing a higher rate of return to those private sector investors. This allows the investing foundation to better meet IRS requirements and requirements of meeting social needs.

With respect to redeveloping abandoned buildings one possibility might be to form an L3C spin-off that purchases an abandoned commercial structure. The L3C could take advantage of government funding to rehab the building using green and energy efficient technologies. The L3C could then lease the building to a manufacturer or occupants at below market rate. The L3C in this way would contribute to the remediation of blight as well as possibly improving the economic and employment situation in the surrounding area. It is important to note that L3Cs are still largely untested. More information regarding IRS acceptance should be available soon. It is important to contact an attorney for advice if considering this type of organizational structure.

6.5 Conclusion

Leadership will be needed at many levels to form collaborations and consensus about how to move forward in dealing with vacant structures and land in Detroit. CDCs could play a role in leading these efforts. CDCs and other organizations that work directly with neighborhoods and residents can help to ensure that opinions are heard and taken into account. They can also help to ensure that both hard data regarding neighborhood and market conditions and soft data regarding neighborhood organization and capacity are incorporated into an overall strategy. The DVPC is happy to be a part of the conversation.

Appendix 1: Detroit Parcel Survey – Survey Fields

Field Name	Data Entry Values	Directions
Address/New	number	If address number is different than address number provided, draw a line through the address listed and record the correct number of the address. If one address is listed for a structure with more than one dwelling (i.e. a duplex), write a circled plus sign before additional address number.
Address		This is the address number for the parcel. The value will already be entered.
Street		This is the street for the parcel. The value will already be entered.
Type	S, D, M, A, C	If parcel is not a vacant lot, record the property type of S, D, M, A, or C (see definitions below).
Condition	1 - 4	If parcel is not a vacant lot, record the condition rank of 1, 2, 3, or 4 (see definitions below).
Vacancy	1 or 2	Write "1" if the structure is vacant (see definition below) or write "2" if structure is possibly vacant; if structure is not vacant, leave blank.
VOD	1	Write "1" if the structure is VOD (see definition below); if the parcel is not VOD, leave blank.
Fire	1	Write "1" if the structure has fire damage (see definition below); if structure does not have fire damage, leave blank.
Vacant Lot	1 or 2	Write "1" if the parcel is an unimproved vacant lot (see definition below), write "2" if the parcel is an improved vacant lot (see definition below); if the parcel is not a vacant lot, leave blank.

Appendix 1: Survey definitions

Type:

- **S Single Family** — 1 unit in dwelling
- **D Duplex** — 2 units in dwelling
- **M Multi Family** — 3 or 4 units in dwelling
- **A Apartment** — More than 4 units in dwelling
- **C Commercial** — Non residential structure

Condition:

- **1 Good** — Well maintained; structurally sound; no more than 2 minor repairs; partially constructed (*i.e.: fix gutter, some paint needed*)
- **2 Fair** — Maintained; structurally sound; minor exterior damage 3+ repairs needed; up to 1 major repair; property can still be rehabilitated fairly inexpensively (*i.e.: repair door, window, porch*)
- **3 Poor** — May not be structurally sound; major exterior damage, major repairs needed (*i.e.: broken windows, missing door, poor roof condition, porch repair needed*)
- **4 Demolish** — Not structurally sound (*i.e.: major fire damage, roof caved in, leaning house*)

Vacancy: Structure appears to be uninhabited, possibly indicated by one of the following: foreclosure sign, lack of maintenance, accumulation of mail

Fire Damage: Structure has smoke or fire damage visible from exterior of structure

VOD: Vacant, open, and dangerous: Structure has open point of entry, meaning a broken or missing window or door

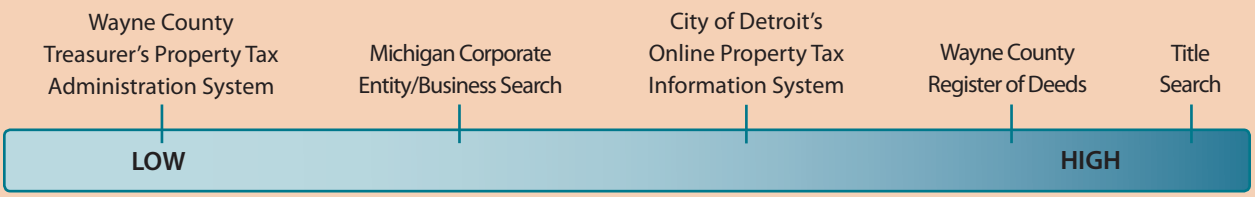
Vacant Lot:

- **1 Un-Improved** — Parcel with no structure and no improvement such as a paved lot, accessory structure, fence, park
- **2 Improved** — Parcel with no structure, but was improved with a paved lot, accessory structure, fence, or park

Survey Area:_____ Survey Date:_____ Surveyor:_____

Address	Street Name	Type	Condition	Vacancy	VOD	Fire	Vacant Lot

Appendix 2: Spectrum of Data Sources for Property Ownership Information



INFORMATION DEPTH AND COST OF DATA

Wayne County Treasurer Property Tax Administration System

Description:	This system lets homeowners pay their property taxes electronically. In addition, it provides access for third parties to information regarding a specific property.
Website:	http://www.waynecounty.com/pta/default.asp
Cost:	Free
Registration process:	None
Search fields:	Property Address Parcel ID
Information provided for free:	Tax payer name Amount of delinquent taxes Years of delinquent taxes Wayne county tax status

State of Michigan's Online Business Entity Search

Description:	This website provides access to information on the formation of corporate entities and businesses.
Website:	http://www.dleg.state.mi.us/bcs_corp/sr_corp.asp
Cost:	Free
Registration process:	None
Search fields:	Business name Key word Identification number
Information provided for free:	Business identification number Local business agent's name Date business formed Copy of the application Mailing office address

City of Detroit's Online Property Tax Information System

Description:	This system lets homeowners pay their property taxes electronically. In addition, it provides access for third parties to information regarding a specific property.
Website:	http://is.bsasoftware.com/bsa.is/default.aspx
Cost:	Free to view owner's name, but $2.00 to access a detailed report.
Registration process:	**1)** Sign up – create a user name and password to access the system **2)** Log on – using account information and select City of Detroit under Wayne county **3)** Search **4)** Provide valid credit card information when accessing detailed reports
Search fields:	Property Address Owner name Parcel ID
Information provided for free:	Owner name Parcel ID

Information provided for a fee:

Owner information:
- Owner address

Tax information:
- Taxpayer name
- Taxpayer address
- Property class
- State equalized value
- Assessed value
- Taxable value
- Map #
- Date of last name change

Land information:
- Acreage
- Zoning code
- Land value
- Land improvements
- Renaissance zone
- Frontage
- Depth
- Mortgage code
- Lot dimensions/comments
- Legal description

Sales information:
- Sale date
- Sale price
- Instrument of sale
- Grantor
- Grantee
- Terms of sale
- Liber/page

Building information:
- Building Description
- Floor area
- Occupancy
- Stories above ground
- Year built
- Percent complete
- Physical percent good
- Economic percent good

Wayne County's Online Register of Deeds System

Description: This system provides documentation of all recoded actions related to real estate ownership in Wayne County.

Website: http://www.waynecountylandrecords.com

Cost:

On-Demand User:
- $5.00 for a search
- $1.00 to view a one-page document
- $5.00 to view a two or more page document

Commercial User:
- $500 one-time application fee
- $10.00 for every 15 minutes
- $1.00 to print per page

Registration process:

1) Sign up – create a user name and password to access the system

2) Log on – using account information and select City of Detroit under Wayne county

Wayne County's Online Register of Deeds System (Cont.)

Registration process:

3) Search

4) Provide valid credit card information when accessing detailed reports

Search fields:
- Tax ID
- Legal Description
- Document Type
- Address
- Owner Name
- Instrument Number

Information provided for a fee:
- Owner name
- Ownership history
- Document type
- Dates transactions recorded
- Images of documents (i.e. liens, affidavits, mortgages, judgments of foreclosure)

** To help interpret the information provided on the Register of Deed's website, see the code list attached to this document. *(Table 2 on pg 48)*.

Title Search

Description: A title search results in a "title commitment" which lists the property owner, other interests in the property, and delinquent taxes. Title commitments MUST be performed when a party is considering property acquisition. Title commitments may also be useful when other sources do not provide accurate ownership information.

Cost: Title commitments typically range from $150 to $250. However, some local title companies will offer lower prices to non-profit organizations and Community Development Corporations to help them with a public purpose.

Search fields:
- Address
- Legal Description

Information provided for a fee:
- Owner name
- Ownership history
- Document type
- Dates transactions recorded
- Images of documents (i.e. liens, affidavits, mortgages, judgments of foreclosure).

Common Codes Encountered in Register of Deeds Searches

CODE:	CLAIM:	CODE:	CLAIM:	CODE:	CLAIM:	CODE:	CLAIM:
AFF	Affidavit	DD	Deed	LS	Lease	PRD	Personal Rep Deed
ALR	Assignment of leases of Rents	DJ	Divorce Judgment	MD	Master Deed	QCD	Quit Claim Deed
APP	Abandonded Property Project	EXD	Executors Deed	ML	Mechanics Lien	QTA	Quiet Title Action
ASG	Assignment	FD	Fiduciary Deed	MSL	Michigan State Lien	SD	State Deed
ASS	Assessor	FJL	Federal Judgment Lien	MTG	Mortgage	SHD	Sheriffs Deed
COF	Certificate of Forfeiture	FOC	Friend of Court	MTL	Municpal Tax Lien	TD	Trust Deed
COI	Claim of Interest	FXF	Fixture Filing	NCI	Notice Claim of Interest	TXD	Tax Deed
COR	Certificate of Redemption	JDG	Judgment	NCL	Notice Claim of Lien	UTL	Us Tax Lien
DC	Death Certificate	LC	Land Contract	ORD	Order	USL	Federal Tax Lean
		LCM	Land Contract Memo	PA	Power of Attorney	WCA	Wayne Civil Action
		LP	Lis Pendens	PCO	Probate Court Order	WD	Warranty Deed
				PON	Proof of Notice		

Appendix 3: Vacant Property Toolbox Quick Reference Guide

The following list provides a quick-reference guide for commonly used telephone numbers to keep neighborhoods strong and safe. For more information, please contact the Detroit Vacant Property Campaign at **(313) 962-3171** or **www.detroitvacantproperties.org**.

Foreclosure Prevention Assistance

Contact Name	Phone	Notes
TAX PAYMENT EXTENSION		
Wayne County Treasurers Taxpayer Assistance Department	**(313) 224 - 6105**	Assistance with Wayne County tax issues.
FINANCIAL ASSISTANCE		
Michigan Veterans Trust Fund and Wayne County Veteran Affairs	**(313) 224 - 5045**	If the taxpayer is a veteran with at least 6 months of wartime duty, he may qualify for financial assistance.
Wayne County Department of Human Services	**(313) 852 - 5609**	This is a general number from which a taxpayer can obtain the phone number and address of his local DHS office. The taxpayer can also simply go to the local office and apply for State Emergency Relief (SER).
HOME OWNERSHIP & FORECLOSURE COUNSELING (HUD OR MSHDA CERTIFIED)		
Home Ownership Preservation Project	**1 (888) 995 - HOPE (4673)**	Foreclosure counseling and assistance.
Southwest Housing Solutions	**(313) 841 - 3727 x336**	Foreclosure counseling and assistance.

Contact Name	Phone	Notes
HOME OWNERSHIP & FORECLOSURE COUNSELING (HUD OR MSHDA CERTIFIED)		
United Community Housing Coalition	**(313) 963 - 3310**	Detroit only – Foreclosure help and housing placement.
Grandmont Rosedale Development Corporation	**(313) 387 - 4732**	Counseling Services (MSHDA certified) • Homebuyer Education - Group and Individual • Financial Management Education • Pre-Purchase / Credit Repair Counseling
Perfecting Community Development Corporation	**(313) 365 - 2273**	Counseling Services (MSHDA certified) • Homebuyer Education - Group and Individual • Financial Management Education • Pre-Purchase / Credit Repair Counseling
Phoenix Housing and Counseling Non Profit, Inc.	**(313) 964 - 4207**	Counseling Services (MSHDA certified) • Homebuyer Education - Group and Individual • Financial Management Education • Pre-Purchase / Credit Repair Counseling
Phoenix Housing and Counseling Non Profit, Inc. (Cont.)	**(313) 964 - 4207**	• Pre-Purchase Home Inspection Funds • Home Maintenance Training • Foreclosure Prevention Counseling • FSS/Key To Own Counseling • HomeChoice Counseling • HELP Loan Counseling • HUD Referral Counseling
Southwest Housing Solutions Corporation	**(313) 841 - 9641**	Counseling Services (MSHDA certified) • Homebuyer Education - Group and Individual • Financial Management Education • Pre-Purchase / Credit Repair Counseling • Foreclosure Prevention Counseling
U-SNAP-BAC Non-Profit Housing Corp.	**(313) 640 - 1100**	Counseling Services • Homebuyer Education - Group and Individual • Financial Management Education • Pre-Purchase / Credit Repair Counseling • Foreclosure Prevention Counseling • HELP Loan Counseling • HUD Referral Counseling
Detroit Non-Profit Housing Corporation	**(313) 972 - 1111**	HUD

Contact Name	Phone	Notes
HOME OWNERSHIP & FORECLOSURE COUNSELING (HUD OR MSHDA CERTIFIED) – CONT.		
Detroit Neighborhood Housing Services	(313) 833 - 1943	HUD
Bethel Housing Counseling Agency	(313) 833 - 9912	HUD
FORECLOSURE LEGAL ASSISTANCE		
Michigan Legal Services	(313) 964 - 4130	Wayne County – Help with housing related and other legal issues
Legal Aid and Defender	(313) 967 - 5800	Wayne County – Help with housing related and other legal issues
BLIGHT, CODE VIOLATIONS, AND DEMOLITION OF ABANDONED OR DANGEROUS STRUCTURES		
Buildings & Safety Engineering Department	(313) 224 - 3251	For buildings in need of demolition assessment and to report code violations.
Wayne County Nuisance Abatement Program (NAP)	(313) 224 - 7493	NAP attempts to work with property owners and encourages property rehabilitation and a return to full use. Reported properties must be vacant.
RODENT INFESTATION, HAZARDOUS WASTE, OR HIGH GRASS		
Department of Environmental Affairs	(313) 471 - 5100	To report environmental hazards
ABANDONED VEHICLES		
Call your local police distric	See "Police Districts"	To report criminal activity and abandoned vehicles
Department of Environmental Affairs	(313) 471 - 5100	To report environmental hazards including abandoned vehicles
Buildings & Safety Engineering Department	(313) 224 - 3251	To report blight violations and abandoned vehicles
ILLEGAL DUMPING		
Call your local police department or 911	911 See "Police Districts"	If the dumping is in progress
Department of Environmental Affairs	(313) 471 - 5100	To report dumping after the incident
STRIPPING AND PROPERTY CRIMES		
Call your local police department	See "Police Districts"	Report it to the supervisor on duty and request that a car be dispatched immediately to the property

Appendix 3: Vacant Property Toolbox Quick Reference Guide

Contact Name	Phone	Notes
COMMON FIELD SERVICERS Mortgage companies often hire Field Servicers or property preservation companies to provide boarding and maintenance services on vacant properties owned by the mortgage company.		
Ocwen	**(877) 226-2936 (REO Division)**	Servicer for the U.S. Department of Veterans Affairs
Freddie Mac	**(800) 373 - 3343**	REO Division
Michaelson, Connor and Boul, Inc (MCB)	**(248) 827 - 0200 Toll Free (877) 827 - 7781**	This is the servicer for HUD homes. The U.S. Department of Housing and Urban Development (HUD) uses Marketing and Management agencies for field service on its properties. If the defaulted mortgage was originally a Federal Housing Administration (FHA) mortgage then HUD will be the owner of the house once it is defaulted.
MALFUNCTIONING STREET LIGHT		
Public Lighting Department	**(313) 267-8159**	To report broken street lights
CITY OF DETROIT REPAIR AND REHAB PROGRAMS		
Senior Emergency Home Repair Program and Minor Home Repair Program	**(313) 224 - 3461**	For information on senior home repair programs
Citywide Lead Hazard Reduction Program and Childhelp Lead Hazard Reduction Program Landlord Rental Program	**(313) 224 - 3461**	For information on lead hazard programs
CITY OF DETROIT OMBUDSMAN		
Ombudsman	**(313) 224 - 6000**	Call this number when you do not get timely response from a City Department
GARDENING AND GREENING RESOURCES		
Greening of Detroit	**(313) 237 - 8733 www.greeningofdetroit.org**	Urban gardening, tree farming, and other greening project assistance
Garden Resource Program Collaborative	**(313) 285 - 1249 www.detroitagriculture.org**	Participants in the program receive basic resources for their garden, including seeds and Detroit grown transplants. Participants also become part of a growing network of community, school and family gardeners and garden advocates working to promote and encourage urban agriculture and community gardening across the City. Resources, technical assistance, educational opportunities, seeds, and workshops.

Contact Name	Phone	Notes
GARDENING AND GREENING RESOURCES (CONT.)		
Michigan State University Extension/Master Gardeners of Greater Detroit	(313) 833-3412 www.mggd.org	Classes and information relevant to urban gardeners.
The Boggs Center	(313) 923 - 0797 www.boggscenter.org	This non-profit organization also provides some information and opportunities for involvement in urban gardening.
Urban Farming	(313) 664-0615 www.urbanfarming.org	Urban gardening education and assistance.
Michigan Trails and Greenways Alliance	(517) 485-6022 www.michigantrails.org	Information about greenways in Detroit.
MARKETING A NEIGHBORHOOD		
Next Detroit Neighborhood Initiative (NDNI)	(313) 394 - 1000	Assistance with signage and other marketing activities.
ARISE Detroit	(313) 921 - 1955 www.arisedetroit.org	Detroit neighborhoods day and other community building activities.
Detroit Vacant Property Campaign	(313) 962 - 3171 www.detroitvacant property.org	Neighborhood mapping and other vacant property assistance.
HISTORIC DESIGNATION AND PRESERVATION		
City Planning Commission	(313) 224 - 6225	Historic designation information and general assistance.
Michigan State Historic Preservation Office	(517) 373 - 1630	Assistance with historic designation and historic tax credits.
GENERAL FORECLOSURE INFORMATION AND REFERRAL		
Detroit Foreclosure Prevention and Response	www.foreclosure detroit.org	General foreclosure information and assistance.
United Way of Southeastern Michigan	www.fightmortgage foreclosurefinsc.org	General foreclosure information and assistance.

General Reference Numbers

Mayor's Office: (313) 224 - 3400 – Dave Bing
City Council Members: (313) 224 - 3443 – Charles Pugh, Saunteel Jenkins, Kenneth V. Cockrel Jr., Brenda Jones, Andre Spivey, James Tate, Kwame Kenyatta, JoAnn Watson

Police Districts

Central District: (313) 596 - 1300
Eastern District: (313) 596-5900
Northeastern District: (313) 596-1100
Northwestern District: (313) 596-5600
Southwestern District: (313) 596-5300
Western District: (313) 596-1200

Appendix 4: Property Preservation Contacts

Company Names	Mailing Information	Key Contacts	Title/Department	Phone
Am Trust Bank aka Ohio Savings Bank	1111 Chester Ave. Cleveland, OH 44114	**Jacques Hawkins** jhawkins@amtrust.com	Property Preservation Specialist	**(216) 588-5936** Fax: (216)588-2060
American Home Mortgage Servicing, Inc. (AHMSI) (Formerly Option One Mortgage Corp.)	4600 Regent Blvd., Suite 200 Irving, TX 75063	**Gary Johnson** gary.johnson@fieldassets.com		**(512) 539-4300** Fax: (866) 802-6836
Aurora Loan Services (ALS)/Lehman Brothers	327 Inverness Dr. South Englewood, CO 80112	**R. Brandon McGill** brandon.mcgill@aurorabankfsb.com **Code Violations Department** code.violations@safeguardproperties.com **Field Service Contact** code.violations@safeguardproperties.com	Property Services Manager Safeguard Properties Code Violations Department	**(720) 945-4775** Fax: (720) 945-4994 **(800) 852-8306**, ext. 2173
Bank of America, N.A. aka NationsBank Barnett Bank Boatmen's Bank	475 Cross Point Pkwy. Getzville, NY 14068-9000 (716) 635-2000	**Barbara Komisarof** barb.komisarof@bankofamerica.com **Rhonda Weston** rhonda.weston@bankofamerica.com **David Mazanek,** Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	**(716)635-2970** **(716)635-2978** **(800) 852-8306**, ext. 1261
Beal Bank LLP Mortgage Ltd.				**(469) 467-5917**
Carrington Mortgage Services, LLC	1610 E. St. Andrew Santa Ana, CA 92705	**Nick Rogers** nicholas.rogers@carringtonms.com **Tom Croft** tom.croft@carringtonms.com	Vice President, REO	**(949) 517-5335** **(949) 517-5087**
Central Mortgage Company	801 John Barrow Rd., Ste. 1 Little Rock, AR 72205	**Jan Davis** jkdavis@arvest.com	Default Asset Manager	**(501)716-5614**
Chase Home Finance LLC	800 Brooksedge Blvd. Westerville, OH 43081 Attn: OH-8021 High Risk Department	**High.Risk.Violations@Chase.com** **David Mazanek,** Safeguard david.mazanek@safeguardproperties.com **Mortgage Contracting Services** codeviolations@mcsnow.com **Michelle Hickman** michelle.hickman@mcsnow.com	Field Service Contact Field Service Representative	**(888) 310-1506** **(800) 852-8306**, ext. 1261 **(813) 387-1100** **(813) 387-1100**
Chevy Chase Bank		**Debbie Graham** djgraham@chevychasebank.net		**(301) 939-4059**
CitiMortgage	1000 Technology Dr. O'Fallon, MO 63368 MS 323	**code.violations@citi.com** **David Mazanek,** Safeguard david.mazanek@safeguardproperties.com	Code Violations Department Field Service Contact	**(636) 261-7659** Fax: (636) 898-5137 **(800) 852-8306**, ext. 1261

Company Names	Mailing Information	Key Contacts	Title/Department	Phone
Citi Residential Lending Ameriquest Mortgage Services AMC Mortgage Services	10801 6thSt., Ste. 130 Rancho Cucamonga, CA 91730	**Olivia Barton** obarton@amcmortgageservices.com **Joisy Rodriguez** joisy.rodriguez@amcmortgageservices.com **Kim Guevara** kguevara@amcmortgageservices.com **David Mazanek,** Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	**(909) 484-2952**, ext. 38535 **(909) 484-2952**, ext. 38678 **(909) 484-2952**, ext. 38458 **(800) 852-8306**, ext. 1261
Countrywide Field Services	301 E. Vanderbilt Way, Ste. 350 San Bernardino, CA 92408	**CFSC Escalation Team** CFSC_Escalation@Countrywide.com	Property Preservation	**(866) 515-9759**
Countrywide Home Loans	7105 Corporate Dr. PTX A 274 Plano, TX 75024	**Community Advocacy Team** communityadvocate@countrywide.com **Escalation Damage Team – John Hund** john_hund@countrywide.com **Anjelica Williams** anjelica_b_williams@countrywide.com **REMViolationsDesk@countrywide.com**	REO/Marketing Violations Notice Desk	**(888) 200-5872** Fax: (972) 781-4158 **(972) 526-1635** **(972) 526-3127**
EMC Mortage Corporation	800 State Highway 121 Bypass Lewisville, TX 75067-4180	**Barbara Christy** bchristy@bear.com **Lesley Hicks** lesley.p.hicks@jpmorgan.com **Donna Daniels** donna.k.daniels@jpmorgan.com	Code Violation/Preservation Specialist Property Preservation Specialist Property Preservation Specialist	**(214) 626-2645** **(214) 626-2580** **(214) 626-4841**
Everhome	8100 Nations Way Jacksonville, FL 32256	**Vacant-blight@everyhomemortgage.com** **LPS Field Service – Jerod Kildoo**		**(800) 767-8674 (opt. 2)**
Fifth Third Bank	5050 Kingsley Dr. MD:1M0C20 Cincinnati, OH 45263	**Theresa Schrand** theresa.schran@53.com **Helen Carson** helen.carson@mcsnow.com	Property Preservation Specialist Field Service Contact	**(513) 358-1827** Fax: (513) 358-9120 **(813) 387-1100**
First Commonwealth Bank	4750 Clairton Blvd. Pittsburgh, PA 15236	**Jack B. Furtney** jfurtney@fcbanking.com	Loan Workout Officer	**(412) 881-3347**
First Niagara Bank	6950 S. Transit Rd. P.O. Box 514 Lockport, NY 14095-0514	**Trish Harris** trish.harris@fnfg.com		**(716) 625-7689**

Appendix 4: Property Preservation Contacts

Company Names	Mailing Information	Key Contacts	Title/Department	Phone
GMAC Mortgage Corporation	3451 Hammond Ave. Waterloo, IA 50702-5345	**Patrick F. McCool** pat_mccool@gmacm.com **Shelley Petersen** shelley.petersen@gmacm.com **Chelle Adkins** chelle.adkins@gmacm.com	Manager, Property Preservation Team Lead	**(319) 236-4733** Fax: (319) 236-4647 **(319) 236-4784** **(319) 236-5147**
HSBC Mortgage Services, Inc. Beneficial Ohio Inc. Household Realty Corp.	**HSBC Mortgage Services** 636 Grand Regency Blvd. Brandon, FL 33510 **HSBC Mortgage Corporation** 2929 Walden Ave. Depew, NY 14073	**Property Preservation Department** us.inspectionrequest@us.hsbc.com **Barbara Willard** **Ann Lewis** **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Field Service Contact	**(866) 411-3810,** opt 2 **(716) 651-6779** **(716) 651-6776** **(800) 852-8306,** ext 1261
HUD - Pyramid Real Estate Services, LLC (KS, MO, OK, KY, TN) HUD - Chapman Law Firm (OH, IL) HUD - Michaelson, Connor & Boul, Inc. (AZ, CO, MT, NV, UT, WY)	4500 S. Garnett Rd. Suite. 250 Tulsa, OK 74146	**Sylvia Belitz** code@pyramidrealestate.com **Burrell Jackson** mc@clfes.com **LuAnn Kogler** luann.kogler@mcbreo.com	Manager, Property Operations Division Mortgage Compliance Manager Director, Mortgage Relations	**(918) 660-0880**, ext. 323 **(918) 622-3690**, ext. 237 **(800) 434-1567** **(714) 230-3628**
Kentucky Loan Servicing	1231 Louisville Rd. Frankfort, KY 40601	**J. Derek Smith** dsmith@kyhousing.org	Default/Liquidation Manager	**(502) 564-7630,** ext. 316 Fax: (800) 341-5622, ext. 316
Litton Loan Servicing	4828 Loop Central Drive Houston, TX 77081	**Terrell Phearse** terrell.phearse@littonloan.com **Sharon Graham** Sharon.Graham2@littonloan.com **Amy West** Amy.West@littonloan.com **Linda Milan** Linda.Milan@littonloan.com **Safeguard Code Violations** code.enforcement.violations@safeguardproperties.com	Property Preservation Processor Property Preservation Processor Property Preservation Team Lean Property Preservation Supervisor Field Service Contact	**(713) 218-4824** **(713) 218-4666** **(713) 218-4658** **(713) 218-4669** **(800) 852-8306**, ext. 2173
LoanCare Servicing Center		**Tim Hayes** hayest@loancare.net **Jamese Bennett-Pate** bennet-patej@loancare.net		**(757) 893-1300**, ext. 203 **(757) 893-1300**, ext. 243

Company Names	Mailing Information	Key Contacts	Title/Department	Phone
M & T Bank	One Foundation Plaza, 6th Floor Buffalo, NY 14203	**Preservation Manager** propertypreservation@mandtbank.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Field Service Contact	**(800) 724-1633** **(800) 852-8306**, ext. 1261
Midland Mortgage Co. MidFirst Bank	999 NW Grand Blvd. Oklahoma City, OK 73118	property.preservation@midfirst.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Field Service Contact	**(800) 852-8306**, ext. 1261 **(800) 852-8306**, ext. 1261
National City Bank National City Mortgage Co. dba Commonwealth United Mortgage dba Accubanc Mortgage dba MidAmerica Services	Attn: Property Preservation 3232 Newmark Dr. Miamisburg, OH 45342	**Property Preservation Team:** **Megan Wessell** **Kim Burchett** **Delbert Thompson** hazard.loss@ncmc.com **Gail Klein** gail.klein@ncmc.com **Michael Ferguson** michael.ferguson@ncmc.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Processor Processor Processor Process Leader Process Manager Field Service Contact	**(937) 910-4953** **(800) 367-9305**, ext. 54953 **(937) 910-4563** **(937) 910-1220** **(800) 852-8306**, ext. 1261
National City Consumer Loan Services	6750 Miller Road Brecksville, OH 44141	**Kathey Prorock** kathy.prorock@nationalcity.com		**(440) 546-6979**
Note: If unable to identify which National City entity is servicing a property, contact the Miamsburg team which will indetify which entity is servicing the loan and provide contact information. Any escalated complaint or concerns can be directed to Deborah Oakley no matter which National City entity is involved or you may call the Property Preservation Team at National City Mortgage, (937) 910-4653.				
Ocwen Loan Servicing, LLC Ocwen Financial Corporation Ocwen Federal Bank FSB	1661 Worthingon Rd. Suite 100 West Palm Beach, FL 33409	**Kavita Parekh** kavita.parekh@ocwen.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Field Service Contact	**(516) 682-8000**, ext.6412 **(800) 852-8306**, ext 1261
PHH Mortgage Mortgage Contracting Services		**Frankie Potter** frances.potter@mcsnow.com **Jonathan Turner** jonathan.turner@mcsnow.com	 Field Service Contact	**(813) 387-1100** **(813) 387-1100**
Plaza Home Mortgage				(858) 346-1208**, ext. 208**
Popular Mortgage Servicing, Inc.	121 Woodcrest Road Cherry Hill, NJ 08003 **Safeguard Properties, Inc.** 650 Safeguard Plaza Brooklyn Heights, OH 44131	**Edwina Fisher** Edwina.Fisher@popularms.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	Safeguard Properties Client Liason Field Service Contact	**(800) 556-1425**, ext. 5802 **(800) 852-8306**, ext. 1261

Appendix 4: Property Preservation Contacts

Company Names	Mailing Information	Key Contacts	Title/Department	Phone
Regions Mortgage AmSouth Bank Union Partners Magnolia Federal Magna Bank	215 Forrest St. P.O. Box 18001 Hattiesburg, MS 39401	**Denise McLaurin** Denise.Mclaurin@Regions.com **Paula Gilliland** paula.gilliland@regions.com	 Legal Claims Processor	**(601) 554-2386** **(601) 554-2463**
Saxon Mortgage Services, Inc.	4708 Mercantile Dr. North Fort Worth, TX 76137	Renee Tello TelloR@saxonmsi.com	Property Preservation Manager	**(817) 665-7966** Fax: (817) 665-7967
SC State Housing	300C Outlet Pointe Blvd. Columbia, SC 29210	**Lisa E. Rivers** lisa.rivers@schousing.com	Director, Mortgage Servicing	**(803) 896-9384**
Suntrust Mortgage, Inc.	Foreclosure Dept. RVW3064 1001 Semmes Ave. 4th Floor Richmond, VA 23224	**Lorrie Pond** lorrie.pond@suntrust.com **Tammi Stubbs** tammi.stubbs@suntrust.com **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	Foreclosure Claims Manager Foreclosure Department Field Service Contact	**(804) 319-4797** **(804) 291-2515** **(800) 852-8306**, ext. 1261
US Bank Home Mortgage US Bank NA Leader Mortgage	4801 Frederica St. Owensboro, KY 42301	**Christina Hall** **David Mazanek, Safeguard** david.mazanek@safeguardproperties.com	 Field Service Contact	**(270) 852-5644** **(800) 852-8306**, ext. 1261
U.S. Dept. of Veteran Affairs		wscopm@va.gov		
Washington Mutual		**Property Preservation** gmp-pescalated@wamu.net		**(877) 488-5453** Fax: (904) 462-2194
Wells Fargo Home Mortgage (WFHM)	1 Home Campus Des Moines, IA 50328	codeviolations@wellsfargo.com **Andrew Hohensee** andrew.d.hohensee@wellsfargo.com **First American Field Services** wellsinquiries@firstam.com **Fidelity National Field Services** High risk email: field.services.highrisk@fnis.com **Mortgage Contracting Services** codeviolations@mcsnow.com	 Violation Specialist Field Service Contact Vendor Team	 **(414) 214-7383** High risk phone: **(440) 424-0045** **(813) 387-1100**
Wilshire Credit Corporation/ Merrill Lynch	14523 SW Millikan Way Suite 200 Beaverton, OR 97005	**Property Preservation Department** preservation@wcc.mi.com **Safeguard Properties Code Violations Dept.** code.enforcement.violations@safeguardproperties.com		**(888) 265-0562** **(800) 852-8306**, ext. 2173
World Savings		**Rose Ann Robles** RoseAnn.Robles@Wachovia.com	Department Manager, Asset. Management & Project Loan Servicing	**(210) 543-4571** **(866) 259-7731**, ext. 34571

Appendix 5: Government grant and loan resources

Government grand and loan resources serve as the building blocks for many development and redevelopment projects. The following table provides a list of these types of programs and describes eligibility and uses.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Community Development Block Grant Program (CDBG	**To fund activities that:** • Eliminate slums or blight • Address urgent threats to health or safety • Prevent or eliminate slums or blight	• Community based organizations • Public service agencies • Neighborhood organizations • Neighborhood service organizations	City of Detroit Planning & Development Department Warren Palmer - Director 65 Cadillac Square Suite 2300 Detroit, MI 48226 **(313) 224-6380** City Planning Commission **Marcel Todd** - Director 202 Coleman A. Young Municipal Center 2 Woodward Ave Detroit, MI 48226 **(313) 224-6225**	**Submit application annually to:** City of Detroit Planning & Development Department 65 Cadillac Square Suite 2300 Detroit, MI 48226	**Community development activities including but not limited to:** • Acquisition • Construction • Demolition • Rehabilitation • Historic restoration • Infrastructure maintenance and improvement
HOME Investment Partnership Program (HOME)	To fund the development of long-term decent and affordable housing.	• Community Development Corporations (CDCs) • Community Housing Development Organizations (CHDOs) • Developers	City of Detroit Ms. Jannie Warren 65 Cadillac Square Suite 1900 Detroit, MI 48226 **(313) 224-3461** Michigan State Housing Development Authority (MSHDA) Mr. William G. Parker P.O. BOX 30044 Lansing, MI 48909-7544	• Jurisdiction must Provide 25 cent. Match for every Dollar from non-Federal funds • City must allot 15 percent to Experienced Community Based nonprofits	**Broad range of activities including:** • Construction • Rehabilitation • Homeowner/Homebuyer financing Assistance • Site acquisition and improvement • Demolition of dilapidated housing to Make way for HOME assisted Development

Appendix 5: Government Grant and Loan Resources

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Neighborhood Stabilization Program (NSP	To provide emergency assistance to state and local governments to acquire and redevelop foreclosed properties that would otherwise become sources of abandonment and blight.	• Developers • Nonprofit housing development corporations • Community housing development organizations • Faith based organizations • Supportive housing organizations	City of Detroit Planning & Development Department 65 Cadillac Square Suite 2300 Detroit, MI 48226 **(313) 224-6380** **(313) 224-3926**	First application period has passed. Future application processes are to be determined.	**All must be for foreclosed and abandoned Homes or property in target areas:** • Acquisition • Construction (for sale and rental) • Gap financing • Demolition • Rehabilitation
American Recovery and Reinvestment Act (ARRA) or (Stimulus	To respond to the dramatic downturn Of the U.S. economy in 2007-2008.	• Local governments • Schools • Nonprofits • Individuals • Businesses	Economic Recovery Office Romney Building 111 S. Capitol Ave. 3rd Floor Lansing, MI 48913 mirecovery@michigan.gov www.fbo.gov recovery.gov www.michigan.gov/recovery	Many deadlines have passed but some funding may still be available. Check with administrator for current requirements.	**Broad range of activities including:** • Education, Infrastructure, Health care • Unemployment benefits • Tax relief • Social Programs • Building, Infrastructure, and Environmental Projects
Section 108 Loan Guarantee Program (Provision of CDBG)	To allow local governments to transform a small portion of CDBG funds into loans large enough to pursue physical and economic development projects that can renew entire neighborhoods.	Local governments such as metropolitan cities and urban counties and non-entitlement communities that administer CDBG funds.	City of Detroit Planning & Development Department Mr. Warren Palmer - Director 65 Cadillac Square Suite 2300 Detroit, MI 48226 **(313) 224-2570**	Not required but often paired with Economic Development assistance grants (EDI) or Brownfield Economic Development Initiative grants (BEDI).	**In addition to CDBG:** • Loan loss reserves • Debt service reserves
U.S. Small Business Administration 504 Loan (SBA 504 Loan)	To provide healthy small and medium-sized businesses with long-term fixed rate financing for the acquisition or construction of fixed assets.	**Available to:** • Small and medium sized businesses • Where the financing will help companies create jobs, export the product or service, retain jobs, and expand business ownership opportunities	Detroit Economic Growth Corporation, **(313) 237-4630** Metropolitan Growth and Development Corp. 600 Randolph Room 323 Detroit, MI 48223 **(313) 224-0820** Michigan Certified Development Corporation 3737 Coolidge East Lansing, MI 48823 **(517) 886-6612** www.Michigancdc.org	The SBA 504 Loan Program has a low, down payment of 10%, fixed interest rates and longer terms on SBA's portion of projects for real estate financing and 10 years for equipment financing.	**Eligible projects include:** • land and building acquisition; • new construction of buildings; • building expansion or additions; • leasehold improvements; and • machinery and equipment

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Wayne County Urban Loan Fund	To address the most critical financing gaps for small businesses in the county and create jobs and to target projects that promote development in distressed communities or the expansion of minority based businesses.		**(313) 224-0754**	The business applying for the loan must invest at least 10% of the project cost.	• Land and building acquisition; • leasehold improvements; • machinery and equipment; • working capital in conjunction with one of the above; and • projects that create or retain jobs
MICHIGAN CAPITAL FUND FOR HOUSING	The objective of the Michigan Capital Fund for Housing (MCFH) is to create quality, affordable housing for low-income individuals.		For more information contact the MCFH at **(517) 482-8555** or visit their website at www.mcfh.org.		MCFH uses limited partnerships allowing investors to capitalize on the Low Income Housing Tax Credit program, which promotes private investment in affordable housing by reducing federal tax liability and providing a competitive rate of return on investment.
MICHIGAN HOUSING TRUST FUND	Increasing the supply of affordable housing in Michigan.	Community and faith-based nonprofits developing affordable housing. Developers and traditional financial institutions in community partnerships.	For additional information call **(517) 372-6001** or **(313) 963-6530**		MHTF provides loans and technical assistance.
The Fannie Mae, American Communities Fund	Investing in neighborhoods that lack adequate access to equity capital for the development of affordable housing and related facilities.		For more information, call **(313) 961-5694**	The fund may participate as a general or limited partner, a member of a limited liability company, or a stockholder in a corporation, depending on the ownership entity.	Financial support can be provided as equity, participating second mortgages, mezzanine debt, or bridge financing. Funding can be used for initial working capital, land acquisition, or other project needs.

Appendix 6: Tax Credit Resources

Tax credits provide incentive and financial resources by giving the taxpaying entity a dollar for dollar savings to offset tax liability where applicable. This table describes a number of different types of tax credits. It is important to remember that some tax credits can be combined thereby creating a greater benefit and making development more affordable.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Low Income Housing Tax Credits (LIHTCs)	To help developers of affordable multi-family housing take advantage of private equity and to provide an incentive for the investment of equity from the private sector.	Developers of low income multi-family housing projects meeting certain rent restriction and occupant income criteria.	Michigan State Housing Development Authority (MSHDA): Carol Thompson **(517) 335-7944**	Percentage of rental units must be rent restricted and occupied by individuals whose income is less than 50 or 60 percent of area median gross income.	• Development
New Market Tax Credits	To stimulate business development in commercial districts in low income communities.	Community Development Entities (CDEs)	Wayne County-Detroit CDE **(313) 224-5025**	A CDE must work with businesses in a low income community with a twenty percent poverty rate. **A business must:** • Earn at least half of its revenue from conducting business in a low income community • Have 40% of its property within that community • Provide 40% of its services within that community	Technical assistance and tax credit for equity investment.
State Historic Tax Credits	To encourage the rehabilitation and reuse of historic properties.	The Michigan Historic Tax Credit is available to all tax payers whether the owner or a lease holder for all types of historic buildings.	Michigan State Historic Preservation Office, Michigan Historical Center, P.O. Box 30740, 702 W. Kalamazoo St., Lansing, MI 48909-8240 Brian D. Conway - State Historic Preservation Officer phone: **(517) 373-1630** email: conwaybd@michigan.gov	• The property must be a contributing resource in ***Local Historic District*** • Qualified expenditures must equal or exceed 10% of the S.E.V. • Projects that qualify for the Federal historic tax credit must apply for it. Unless owner occupied.	Restoration and Rehabilitation projects

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Federal Historic Tax Credits	To encourage the rehabilitation and reuse of historic properties.	• Property Owners • Developers • Nonprofit Organizations	State Historic Preservation Office, Michigan Historical Center, Department of History, Arts and Libraries, P.O. Box 30740, 702 W. Kalamazoo St., Lansing, MI 48909-8240. Robert McKay - Federal Tax credits phone: **335-2727** email: mckayr@michigan.gov	• Listed in the National Register or Certified • Income Producing Purpose for at least 5 years • Must Meet the Substantial Rehabilitation Test • Must meet secretary of interior standards	Restoration and Rehabilitation Projects
Payments in Lieu of Taxes (PILOT)	To offset local impact of tax exemptions.	Public Housing Facilities	Detroit Housing Department 2201 Orleans St Detroit, MI 48207 **(313)877-8000**	• Pay 5 percent of occupant rents in lieu of taxes	Public Housing

Appendix 7: Tax Abatement, Exemption, and Recapture Resources

Tax Abatements can allow a developer or resident a period of time for which no taxes are owed. Tax exemption creates a permanent period of time for which a particular type of tax is not owed. Tax recapture is a method for allowing specific entities within communities to take some of the taxes paid by that community and reinvest it in the area for the benefit of the community. All of these are valuable resources for redevelopment and reoccupancy resources. The following table provides information about these types of tax resources.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Brownfield Redevelopment Authority Tax Increment Financing	To promote the revitalization of environmentally distressed areas within the City of Detroit.	Must be located on a Brownfield site or receive Brownfield designation.	Detroit Economic Growth Corporation **(313) 963-2940**	Must be located on a Brownfield site or receive Brownfield designation.	**Tax Recapture:** allows municipalities to implement Brownfield redevelopment financing plans to capture state and local property taxes that result from the increased value of the redeveloped parcel.

Appendix 7: Tax Abatement, Exemption and Recapture Resources

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Neighborhood Enterprise Zone (NEZ)	To induce home buyers to neighborhoods being reclaimed for residential occupancy and provide incentive for continued occupancy in stronger neighborhoods.	Owners or developers of properties in NEZ designated areas.	City of Detroit Assessment Division **(313) 224-3011**	Residents of qualifying properties pay property taxes on the value of land, and then an NEZ tax on the structures equal to half the state average millage rate. New Zones are eligible for reduced millage rates lower than standard Detroit millage rates.	Tax abatement
Renaissance Zone	To encourage economic stability and development within the eight designated areas of the City.	The program applies to participants who live, own property, or businesses conducting business within the area and are not delinquent in any local, county, or state taxes.	City of Detroit Kim Miller **(313) 224-3053**	Residence or business must be physically located within one of the sixteen sub-zones and must be qualified.	**Tax Exemption**: Tax incentives include a waiver of city income and utility users taxes, most city property taxes, county property taxes, and state income tax or single business tax.
Neighborhood Improvement Authority (NIA)	To enable the use of economic dollars to promote and aid in the development of an area's residential and economic growth.	NIA's are municipally created authorities.	MEDC 300 N. Washington Square Lansing, MI 48913 **1.888.522.0103** MEDCservices@michigan.org	• Promote economic and residential growth • Expend revenues according to TOF plan only • Annual operational budget • Dissolve when purpose completed	**Tax Recapture:** NIA is a tax increment financing tool. The authority can also use revenue from property ownership and sales of revenue bonds.
Business Improvement District	To focus tax dollars in specific areas and on specific projects according to needs of the neighborhood to enhance cleanliness, safety, and livability.	BIDs are authorized by state legislation and approved by the City.	MEDC 300 N. Washington Square Lansing, MI 48913 **1.888.522.0103** MEDCservices@michigan.org	• Marketing • Maintenance • Physical Improvements • Clean activities • Safe activities	**Tax Recapture:** BIDs are able to capture specific taxes levied in their communities.
Obsolete Property Tax Abatement	To redevelop functionally obsolete or blighted buildings.		For more information contact the Detroit Economic Growth Corporation at **(313) 963-2940**		Once approved, the city allows an assessment of property taxes at their current value prior to rehabilitation for up to twelve years.

Appendix 8: Other Resources

Even with the downturn in the economy some resources are still available from sources other than government. The following table provides information on some of these other types of resources.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Detroit Local Initiatives Support Corporation (Detroit LISC)	Detroit LISC helps community based developers strengthen and revitalize Detroit neighborhoods by providing financial and other resources.	Community Based Developers.	Staff contact varies according to geographic area and activity.	**Grants:** Organizations must have a previous relationship/history with LISC. If an organization has an innovative concept/project they are encourage to contact the relationship manager in their geographic area as a preliminary step. **Loans:** Open to organizations. However, applicant must have a strong credit history to apply as guidelines are stringent.	Grants, loans, lines of credit, and guarantees in all phases of project development. Detroit LISC also acts as an equity investor in various tax credit projects.
Detroit/Wayne County Port Authority Economic Development Program	Help corporations and nonprofits incorporate favorable financial ratios, maintain good credit, borrowing capacities. This program offers a streamlined approval process, from immediate issuance of bonds – no voter approval required (payable solely by revenues) – to quick and "more corporate" decision-making.	Public and Private capital investment projects with private parties participating to capture equity. Nonprofits are eligible for free technical assistance for predevelopment plans for Brownfield's, tax credits and project surveys.	**For more information:** John Kerr kerr@portdetroit.com **(313) 331-3842** ext. **306**	Financial capacity for for-profit and nonprofit developers. Clients must be credit worthy through conventional means for bonding purposes.	Pre development grant assistance, tax credits, Brownfield, Synthetic leasing, debt financing, financial and technical assistance, due diligence.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Woodward Corridor Development Fund	To encourage the development of new and renovated, quality housing in Detroit's Midtown.	Project must place in a targeted area. Bound by the Detroit River, Grand Boulevard, Chrysler Freeway and Lodge Freeway.	**For more information contact:** Glenn Lapin Business Leaders of Michigan Director of Planning and Development **(313) 259-5400**	Development projects with a predominance of housing. Mixed use developments with an emphasis on housing and only a minor commercial component may also be considered.	Uses of financing vary from pre-development activities (feasibility and planning studies, architectural and environmental plans, legal analysis and structuring), site improvements, renovation and new construction.
University Cultural Center Association (UCCA) Facade Grant and Building Loan Program	To improve the physical appearances of businesses along Woodward Ave. between I-75 and I-94.	Businesses are eligible to apply for a grant or loan to redesign or renovate their storefronts in order to make their businesses more attractive and appealing to customers.	**For more information call:** Susan Mosey **(313) 577-5088**	Businesses located within the boundaries of the UCCA community.	The UCCA is offering 50% matching grants up to $50,000 for facades of commercial buildings along Woodward Ave. between I-75 and I-94. A companion program, the Building Improvement Loan Program offers loans at two points below prime/five year terms for commercial buildings on Woodward between I-75 and I-94.
Real Estate Assistance Fund	To help gain control of property that is crucial to development in the city of Detroit, and to address pre-development needs.	Community – Based Nonprofits. Nonprofit/Private For Profit Collaborative Partnerships.	Glenn Lapin Business Leaders of Michigan Director of Planning and Development **(313) 259-5400**	REAF provides financing for a variety of projects, including: residential, commercial, mixed-use, industrial, institutional and recreational. Projects must be located in Detroit and must include the involvement of nonprofit partners.	This program provides assistance in the form of loans, with interest rates that are below market institutions.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Detroit Investment Fund	To help finance growth oriented businesses and progressive real estate projects.	Significant economic impact within the city of Detroit. Sponsors with a proven track record and personal investment in the project. Clear exit strategy for the Fund with expected repayment within 7 years. Transaction size of between $500,000 and $2 million.	Glenn Lapin Business Leaders of Michigan Director of Planning and Development **(313) 259-5400**	• Residential and Community Development • Commercial and Industrial Expansion or Relocation and Debt Restructuring • Strategic Investments	The Detroit Investment Fund (DIF) is a private capital fund that provides long-term financing.
Detroit Small Business Microloan Loan (DSBML)	Provides financial support for new and existing small businesses that are currently located in or wanting to locate in the city of Detroit.	Business must be in the City of Detroit. • Complete a loan application and submit supporting documentation (help can be provided) • Two letters of denial from banks are required. • Be current on all federal debt • Loans range from $5,000 to $35,000	Michigan Center for Empowerment and Economic Development **(313) 255-1020**	Although the program is open to everyone, each business must be owned by either a minority or woman by 51%. • Have a business plan (for businesses less than 3 years old) • A $75 non-refundable application fee is required • Demonstrate the inability to obtain credit (financing) from a traditional lending source	Loans may be used for equipment, inventory, supplies and some working capital.
Detroit Micro-Enterprise Loan Fund	To provide support for small businesses in their initial stage of development.	Businesses located in Detroit, Highland Park, and Hamtramck.	For more information, call **(313) 263-4032** or visit: www.detroitmicroenterprisefund.com.		Loans and peer support.

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
Detroit Community Loan Fund	To provide growth financing for companies located in the city of Detroit. The fund's focus is on companies that are unable to obtain financing from traditional sources.	The loan amounts will average $50,000 to $250,000, and will be available for businesses that are less than five years old, have annual sales of less than $1 million and have less than 50 employees in the city of Detroit.	For more information contact the Managing Director of the Detroit Community Loan Fund, Ray Waters of Shorebank Enterprise Detroit at **(313) 886-2163**.	• Business must in operation for at least 12 months • Financial Statements and a Business Plan are required • Must have sales of at least $125,000	The loans can be used for permanent working capital for expansion, equipment financing, accounts receivable financing, purchase order financing, business acquisition, marketing and sales expansion, new product development, physical plant expansion, improvements to manufacturing systems and real estate pre-development.
Charter One Bank HOMEBUILDER Loan Programs			For information contact Thomas Strausser at **(248) 901-1341** or fax (248) 664-0139.		Revolving line of credit, acquisition and development and individual builder spec loans. Charter One also offers programs to help first time home buyers and low to moderate home purchasers. The PNCH "Got a Yes" program offers no closing costs, no PMI on refinances, $2,000 rebate on purchases only, 5% minimum down payment.
SHOREBANK ENTERPRISE DETROIT (SED)	Shorebank Enterprise is a Detroit affiliate of Shorebank Corporation, whose mission is to increase economic opportunities in traditionally underserved urban and rural communities.	First time homebuyers, small businesses, developers and contractors.	For more information call Ray Waters of Shorebank Enterprise Detroit at **(313) 886-2163**.	• Must be located in the city of Detroit • Rejected by traditional lenders	**"Late Stage" Pre-Development Loans** **Small Business Loans:** • Pre-Construction Loans • Contractor Lines of Credit • Facade Building **Improvement Loans**

Program	Purpose	Eligibility	Administrator(s)	Requirements	Eligible Activities
National City's NCHAMP Mortgage		Mortgage is for buyers in projects where National City Community Development Corporation has made a direct equity investment	For more information, contact National City at **(313) 596-8015**.		
Bank of America Home Lending Center New Start Program		Certain Fico score, debt ratio, income source, and minimum equity requirment apply. Contact Bank of America for additional information.	**For more information please contact:** A home loan originator at any of the fourteen Home Lending Centers.	• **Property Type:** 1-4 units • **No income limits** if property is located in low-to-moderate census tract **Owner Occupant/ Primary Resident. Purchase Only.** • **Max LTV:** 100% • **Min:** $500.00 borrower contribution	
Urban Retail Loan Fund	To stimulate economic growth and support the residential and neighborhood development in Detroit's Greater Downtown area by providing loans to small- and medium-sized retail, service, and storefront businesses. These businesses, in turn, will provide necessary goods and services to the neighborhood, create and retain jobs, and promote a high quality of life.	**Target Area:** Detroit's Greater Downtown area, including Corktown, Downtown, Eastern Market, Midtown, New Center and Riverfront. Retailers, service industries, and other storefronts with stable operations, demonstrated management strength, and successful business models.	Interested applicants are encouraged to contact Mary Seabergy King at the Detroit Investment Fund at **(313) 259-6368** to determine eligibility prior to submitting materials.	Applicants must be able to contribute meaningful owners' equity in their projects, present a viable business plan, and demonstrate a successful track record.	Eligible uses include working capital, purchase of inventory and equipment, and tenant improvements.

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