

A decorative graphic consisting of three blue circles of varying sizes and two thin blue lines. One line runs diagonally from the top left towards the center, and another runs diagonally from the top right towards the center. The circles are positioned at various points along these lines.

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**Growing Partnerships
Between Atlanta's
Land Bank Authority,
Community Land
Trusts and
Community
Development
Corporations**

**Elke Davidson, Davidson Consulting
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Working Group

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Thanks to the following individuals for sharing their time, expertise and creative thinking with the project:

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- Tony Pickett, E.D. of the Atlanta Land Trust Collaborative
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Introduction

2007 and 2008 were critical years in the housing and community development worlds in Atlanta. In late 2007, the Fulton County/City of Atlanta Land Bank Authority (LBA) began formally “banking” land for nonprofits, hitting the streets with a depository agreement that rapidly began attracting national attention. Late in 2008, the LBA saw a leadership change, with the exit of its previous Executive Director. The former Board Chair Chris Norman took the reins as Interim Executive Director in mid 2009 and became the permanent Executive Director in August 2010. 2008 also saw the Atlanta Housing Association of Neighborhood-based Developers (AHAND) begin a planning process to address the crisis facing the city’s community development corporations. At that time, all of the CDCs in Atlanta were struggling, some had closed their doors, and others were at risk of doing so in the near-term. AHAND convened a group of CDC Executive Directors to engage in a frank discussion about how to evolve the CDC sector to be more sustainable, more relevant, and more impactful.

Later in 2008, the Atlanta BeltLine Partnership convened a group of stakeholders to develop a strategy for creating community land banks (CLTs) to ensure that affordable housing remained available around the BeltLine and throughout the city of Atlanta. As a result of this planning process, the Atlanta Land Trust Collaborative (ALTC) was created in 2010. ALTC was developed to create a positive public policy and funding environment for CLTs; to support the development of local CLTs; and to act as a CLT in neighborhoods without the capacity to create local CLT organizations. To date, two local CLTs have been formed, both initiatives of existing CDCs in the Pittsburgh and Reynoldstown neighborhoods.

Also in 2008, the Mixed Income Communities Initiative (MICI) conducted a survey of its members. MICI, a regional coalition of over 50 stakeholder groups working in affordable housing and neighborhood revitalization, has been convened by the Atlanta Neighborhood Development Partnership since 2000. In 2008, MICI surveyed its members on what they perceived as the most critical barriers to housing choice, and

then performed a gap analysis on current advocacy efforts relative to these findings. Was the affordable housing community spending its time and political capital to address the appropriate issues?

It turns out that the answer was no. The survey revealed that the top perceived barriers to housing choice were land cost and land availability, followed by exclusionary zoning and unattainable financing. And the gap analysis revealed that while member organizations were spending plenty of time addressing zoning and financing issues, *no one was intentionally working on developing an efficient and affordable pipeline of developable property.* The discussion at the meeting called to review these findings touched on the need for better data to drive more coordinated, strategic land acquisition strategies; the need for a robust land-banking program to reduce the costs of holding land during the development process; and the need to extend the length of time units remained affordable, protecting limited public subsidy.

The larger real estate context began to change radically in 2007/2008 as well. Initially triggered in 2007 by single-family dwelling foreclosures, a combination of high-risk, subprime adjustable mortgage loans, naïve first home buyers, inflated property values and risky mortgage loan practices all contributed to the growing foreclosure crisis. The State of Georgia – and the Atlanta metro area - has been particularly hard hit due to lax regulation of predatory lenders and foreclosure laws that offered consumers few protections. According to RealtyTrac, Georgia ranked 8th amongst all states in the rate of foreclosed residential properties in July 2010. By 2012, metro Atlanta had the 6th highest foreclosure rate in the nation, and was the only metro area in the top 10 to register *increasing* foreclosure activity in the first half of the year. The metro Atlanta area accounts for 81% of foreclosures in the State, with the majority of foreclosures in the past three years occurring in Fulton, DeKalb and Clayton counties.

It's easy to look at the last several years and see only crisis, but there have been great opportunities as well. New leadership at the LBA has led to a new focus on operational efficiency, strategic planning and strengthened partnerships with the City,

the nonprofit sector and the banking community. The birth of the ALTC has created new opportunities for existing CDCs and neighborhood groups focused on stabilizing their communities in the face of foreclosure and abandonment as well as the potentially gentrifying impact of the BeltLine. AHAND's planning process may lead to a leaner, stronger and more sustainable CDC sector in Atlanta. And while the foreclosure crisis has obviously negatively impacted Atlanta's neighborhoods, it has also provided a pool of fairly low-cost property that could be available for a proactive, strategic land acquisition initiative.

The challenges facing Atlanta are how to ensure that the organizational capacity is in place, the right partnerships are developed, the capital is available, and a targeted disposition strategy is cultivated to take advantage of these opportunities. Adaptive changes will be required if we are to meet these challenges. It will require a significant shift in how organizations – including the LBA, CDCs and CLTs – work together to create a growing portfolio of quality affordable housing in Atlanta.

Why Collaboration?

Atlanta is unique nationally in many ways: its phenomenal growth rate over the last several decades, its traffic challenges, its plethora of universities and colleges, its civil rights history, and its relative lack of public green space. Atlanta is unique in the world of affordable housing as well, as the only region with a functioning Land Bank Authority, community development corporations and community land trusts. Granted, each of these sectors is in transition. Although the LBA has been around since 1991, it's only in the last several years that it has had the leadership to position it as a force in the affordable housing world. The CDC leadership is in the midst of a top to bottom planning process that may well result in a radical restructuring of the entire sector. And the CLT movement is in its infancy, with the ALTC a mere 2 years old, and the two local CLTs currently in place for less than that time. In addition, the atypical hybrid nature of the ALTC and the local CLTs it serves makes Atlanta even more distinctive compared to other regions across the country.

While the LBA is committed to strengthening its partnerships with CDCs and CLTs in Atlanta, there is little experience or research, nationally or locally, on how to leverage these partnerships for the greater good of the communities they serve. The growing relationship between the LBA, the ALTC and local CLTs and CDCs in Atlanta could provide important lessons for other regions interested in strategically coordinating the particular strengths and assets of each type of organization.

Strengthening this partnership could help the affordable housing sector in Atlanta with three components critical to its success:

1. **Scale:** Low production rates have been a challenge for Atlanta's affordable housing sector since its inception. In order to increase impact, the affordable housing community in Atlanta needs to function at scale. Stronger partnership between the LBA, CDCs and CLTs – leveraging the unique strengths and assets of each group – will help the sector increase production. To this end, collaboration can help support standardization, a critical factor in increasing production. Standardization can be sought in the arenas of *land acquisition, land banking, land development and stewardship or land control*.
2. **Coordination:** The community economic development and affordable housing sectors are currently fairly disjointed in Atlanta, with limited coordination between the various actors. Intentionally growing the relationships between the LBA, CDCs and CLTs can help inject some coordination in this arena in terms of strategy development, implementation and impact.
3. **Flexibility:** When CDCs (and the LBA) first developed in Atlanta, the challenges facing them were about creating a housing market in distressed neighborhoods suffering from years of disinvestment. By the late 90's, new challenges linked to managing the gentrification caused by increased investment had evolved – how to ensure community voice and affordable housing as neighborhoods developed. Ten years later, we are facing the devastation wrought by foreclosure, abandonment and rampant speculation. And ten years from now we will likely be facing new challenges, perhaps linked to the aging of our population, transit-oriented development and energy consumption. The fact is that problems facing cities and neighborhoods change over time, and we need organizations that are nimble enough both address the market as it is today, as well as get ahead of the market and prepare for future challenges. The ability to link the LBA's capacity for strategic land acquisition and banking with community actors like CDCs and CLTs will enhance the overall flexibility of the CED and affordable housing sector.

The three groups each represent a particular value proposition in the community economic development arena:

1. **Land Bank Authority:** The LBA is focused on removing obstacles to the development of land, including *extinguishing back taxes, clearing cloudy title, limiting holding costs and providing affordable and efficient access to land itself*. According to its recent strategic plan, over the next several years the LBA will seek to position itself as the primary pipeline for land acquisition for affordable housing development in the city. It will seek to aggregate multiple sources of land, including *donation, accessing bank and public sector REO property, utilizing public dollars for land acquisition* (the LBA received 90% of Atlanta's NSP acquisition dollars), and *accessing private capital for land acquisition*.
2. **Community Development Corporations:** *With their grassroots focus, access to public dollars and influence on public policy, CDCs can help ensure that neighborhood development is community-driven, and work with the City to make public policy and investment decisions align with neighborhood vision*. In addition, given limited operating dollars for nonprofits across all sectors, including community economic development, CDCs can develop CLT initiatives within their existing housing programs, getting more bang for the public/philanthropic/banking buck; both of the fledgling CLTs in Atlanta are programs of existing CDCs in the Pittsburgh and Reynoldstown communities.
3. **Community land trusts:** *CLTs bring expertise in the control and management of land once developed*. With their focus on permanent affordability, CLTs can help maximize the impact of limited public dollars invested in affordable housing, freeing up funds that might have been required to produce new affordable units once traditional affordability requirements (HOME, CDBG, NSP, LIHTC) expired. Their focus on stewardship can help ensure that CLT-developed property remain occupied and in good condition, helping shore up the neighborhood in difficult times.

In Atlanta, the intermediary ALTC provides additional value to the CLT sector as well. ALTC provides technical assistance (T.A.) and capacity-building targeted for each fledgling CLT; is developing standardized tools including but not limited to ground-leases, data-management systems, and CDBG and HOME aligned pro-formas; and is leveraging national relationships with funders, lenders and T.A. providers to bring significant support to bear on Atlanta's growing CLT sector. All these efforts mean that Atlanta's CLTs are growing faster – and will hopefully reach scale more quickly – than the national experience would predict.

Project Background

In the late fall of 2011, Enterprise Community Partners provided a grant to the LBA to support a research and planning process on how to grow the existing, informal linkages between the LBA, community land trusts (CLTs) and CDCs, identifying promising practices around policy, partnership and execution. The LBA convened a “Working Group” to help drive the project; this group included Chris Norman, Executive Director of the Land Bank Authority, Andy Schneggenburger, Executive Director of the Association of Housing and Neighborhood-based Developers (AHAND – Atlanta’s CDC trade association), and Tony Pickett, Executive Director of the Atlanta Land Trust Collaborative. The Working Group collaborated with the consultant to confirm the project scope and to identify interview subjects and relevant documents for review. Please see Appendix A for a description of the project methodology.

Environmental Context

The question at hand – how to strategically grow the existing relationships between CDCs, CLTs and the LBA in Atlanta – is bound by specific conditions, both organizational and environmental. While we hope that the recommendations included in this report will be helpful to other communities, it is important to acknowledge the specific goals, strengths and challenges of the players and the environments they are functioning in.

The working group considered several layers of environmental context as they moved into the discussion at the first planning session, including the following:

- I) **LBA strategic plan goals:** During this planning process, the Land Bank Authority was completing an update to their strategic plan. To ensure that this effort was in alignment with the LBA’s strategic vision, the consultant reviewed the plan and interviewed LBA staff and consultants involved the update, and identified several key programmatic goals linked to the creation of a *strategic acquisition and conveyance plan* that relate to the development of partnerships with CDCs and CLTs:

- **Increase CDC capacity:** The plan recommends that the LBA establish a (land) conveyance strategy that strengthens local CDC partnerships and focuses on affordable housing.
- **Promote development partnerships:** The plan recommends that the LBA promote development partnerships through increased communications, the creation of an RFQ process, and a focus on joint ventures between non- and for-profit developers.
- **Develop niche acquisition and conveyance criteria:** The plan recommends developing criteria for property acquisition (abandoned, tax-foreclosed, near commercial, environmental issues, etc.), as well as for conveyance (type and capacity of organization, including a focus on CLTs, type of project, etc.).

The recommendations in this report were developed with an eye towards alignment with these high-level goals and objectives.

- II) **CDC restructuring initiative:** AHAND, the trade association for Atlanta’s CDCs, has been managing a research and planning process since 2009 focused on restructuring the CDC sector. AHAND convened a group of CDC Executive Directors to look at new opportunities for collaboration, expanding existing jurisdictional boundaries, and considering new business lines and development approaches. The desired outcomes are increased measurable impact and a more efficient and effective way of doing business. The project, still underway, will soon produce an innovative and practical new model for the delivery of comprehensive community development services. The final model will likely move away from the current neighborhood-based approach, and may include a central hub to coordinate collaborative program delivery, provide community assessment and outcome tracking services, assist with resource development into the network, and maintain a minimum set of operational and programmatic standards for participating organizations.

Any recommendations coming out of the LBA/ CDC/CLT process will need to take into account the evolving character of the CDC sector, including discussions about the need to centralize affordable housing development within a functional city-wide collaborative.

- III) **CLT expansion plans:** The ALTC was born in 2010; since that time, two local CLTs have developed as initiatives of existing CDCs – Resources for Residents and Communities (RRC, formerly Reynoldstown Revitalization Corporation) and the Pittsburgh Community Improvement Association

(PCIA). Several other groups are considering CLT efforts, including the South West Atlanta Neighborhood Collaborative (SWANC) – a partnership of four neighborhoods bounded by both the BeltLine and Fort McPherson - and the Grove Park Neighborhood Association. Recommendations coming out of the LBA/CDC/CLT planning process will need to take into account both the evolving range of local CLT structure (as a program of an existing CDC vs. free-standing) and the evolving range of local CLT capacity.

- IV) **Local governments' community development/affordable housing priorities:** CDCs, CLTs and the LBA are all mission-bound to facilitate the community and economic development goals of the communities and local jurisdictions they represent. As such, there are several tools and/or initiatives at the city, county and regional levels that this planning process referred to, including the following:
- **City of Atlanta (COA) Housing Element:** A range of organizations – including the ALTC and AHAND – worked with the City on the Housing Element of their recently updated Comprehensive Plan. As a result of this advocacy, the Housing Element of the City's Comprehensive Plan includes language prioritizing permanent affordability, supporting the argument for City policy and funding in support of CLTs and CLT housing.
 - **COA Housing Inventory:** In the fall of 2011 the COA and LBA (with financial support from Enterprise) contracted with local consultants to perform a thorough inventory of the city's entire housing stock; the project should be completed by the fall of 2012. The City – and its partners – will use this data to drive the development of strategic initiatives focused on neighborhood stabilization, vacant property, and housing development. The geographic targets and prioritized programs that flow from the analysis of this data will be critical to consider as the LBA, CDCs and CLTs move to execute on the recommendations included in this document.
 - **Fulton County Community Economic Development (CED) strategy:** LBA staff confirmed that they have a more limited working relationship with Fulton County, and working group participants agreed that Fulton County's CED efforts were difficult to determine. The group agreed that more work needs to go into developing a partnership with the County in the last quarter of 2012 and beyond.
 - **Bonding opportunities:** In 2012, the Georgia Association of Land Bank Authorities, state-wide network of land bank authorities in Georgia, submitted a bill to revise the 1991 LBA enabling

legislation. One of its goals was to develop internal sources of revenue and capital for LBAs so they wouldn't be dependent on dollars from the cities and counties that birthed them. To this end, in its original form the bill included language that would have granted Land Banks in Georgia bonding authority. After much negotiation, the network decided to drop this component of the bill to help ensure support from local government. As a result, the LBA will need to develop their partnerships with Invest Atlanta (formerly the Atlanta Development Authority) and/or the Housing Authority of Fulton County to attempt to coordinate bond issuance to support land banking activities, including land acquisition. It will be critical for the LBA to coordinate this bonding conversation with the development of new partnerships with CLTs and CDCs

- **Regional Transit-Oriented Development (TOD) policy:** In 2011, the ALTC and AHAND helped to convene a group of approximately 30 key stakeholders – including Enterprise Community Partners, the Atlanta Regional Commission, MARTA and the LBA - to begin to develop a framework for a regional TOD effort. These discussions focused on both the policies necessary to support TOD projects and a funding mechanism to support strategic land acquisition within ½ mile of existing and proposed transit for the development of affordable housing in mixed-use TOD projects. Members of the Working Group – several of whom are involved in this TOD conversation - will need to coordinate with this planning effort when considering if, how and when to integrate the recommendations in this document.

V) **Market conditions:** The larger environmental context of current housing market conditions was also considered during this planning process, including the following critical issues:

- **Foreclosure crisis:** According to RealtyTrac, metro Atlanta had the 6th highest foreclosure rate in the nation in 2012, and was the only metro area in the top 10 to register *increasing* foreclosure activity in the first half of the year. The metro Atlanta area accounts for 81% of foreclosures in the state, and according to a recent Atlanta Regional Commission analysis, Fulton County has the second highest number of foreclosures in the metro region. There are several neighborhoods in Atlanta (including Pittsburgh, where one of the first local CLTs is being developed) where foreclosure and vacancy rates are over 50%. This crisis creates a range of challenges and opportunities including the need for a comprehensive vacant property inventory, the need to increase and target code enforcement capacity, the need to strategically access bank REO inventories, and the need to develop a post-NSP neighborhood stabilization strategy. All of these issues should be

on the table when Working Group members and their Boards are considering if, how and when to integrate the recommendations in this document.

- **Private capital issues:** The foreclosure crisis – and the larger global economic collapse – has had profound consequences in the credit arena. Nationally, banks have tightened terms and availability for both individual mortgages and development financing. These new limits on available private financing demand creativity, new partnerships, conservative fiscal management, and a focus on stewardship.

In addition, the State of Georgia has received approximately \$815 million dollars in the first phase of the National Mortgage Settlement (NMS). While the bulk of these dollars will go to help individual homeowners struggling with foreclosure, approximately \$99 million in this first phase of the Settlement was awarded to the State. And while the Settlement encourages states to use these funds for foreclosure prevention, foreclosure remediation and to address neighborhood blight caused by foreclosure, there is no legal requirement that they do so. Although AHAND and a range of regional and state-wide partners attempted to work with the Governor's Office and other state leaders to encourage them to dedicate the \$99 million to these uses, Gov. Nathan Deal and the General Assembly decided in the waning days of the 2012 session to divide the money between the Regional Economic Business Assistance (REBA) agency and the OneGeorgia Authority, both agencies dedicated to rural job creation. It will be critical for the LBA, ALTC, AHAND and their partners to keep the anti-blight provisions of the NMS in front of state leadership when the second round of funding comes down the pipeline, as these funds could be a significant revenue source to grow some of the programs that will help strengthen the partnership between the three groups.

Recommendations

The discussion and recommendations around growing the informal partnerships between the LBA, CLTs and CDCs are clustered in three main categories:

1. **LBA policies:** How might the LBA revise its internal policies to prioritize and strengthen its capacity to work with CLTs and CDCs?
2. **Organizational integration:** What are the range of organizational linkages that are possible between the LBA and the ALTC, and how might each approach impact the each organization's sustainability and influence? These potential organizational linkages include:
 - Limited partnership on a case-by-case basis
 - Joint ventures around specific functions or neighborhoods
 - ALTC as a subsidiary or affiliate of the LBA
 - LBA "absorbing" the ALTC as an internal program or initiative.
3. **Neighborhood approach:** To date, all three groups – the LBA, a CDC and a CLT - have only worked together once on a revitalization initiative in the Pittsburgh neighborhood. What can we learn from this experience that can help lay the groundwork for a more formal – and effective – partnership moving forward?

Land Bank Policies

The first set of recommendations revolves around how the LBA might revise its existing policies and programs to help strengthen its capacity to work with CLTs and CDCs. This discussion broke the LBA's work into three conceptual silos:

1. **How should the LBA/CLT/CDC partnership play out across the range of the LBA's "lines of business:"**
 - *Property acquisition and disposition*, both existing partnerships and funding streams (Sheriff/Marshall Deed property, Neighborhood Stabilization Program) and potential future sources (new revenue streams for strategic acquisition, bank/REO partnerships, gifting programs, etc.)
 - *Land Banking*
 - *Support for development* (tax abatement/extinguishment, public/private development partnerships)
 - *Potential role for LBA in financing acquisition and development* (TOD financing pool, larger development pool, etc.)

2. **How should the LBA/CLT/CDC partnership play out across the range of potential development types?** These development types include *affordable housing, commercial development, parks and urban farms/gardens*.
3. **How should the range of LBA internal tools and policies be applied and/or revised to promote the LBA/CLT/CDC partnership?**
 - Land Banking Depository Agreement
 - Subsidy provided on disposition of LBA-acquired property
 - Eligibility/loan terms for LBA as a potential financier of acquisition and/or development
 - Judicial tax foreclosures
 - Tax abatement/extinguishment
 - Master leases

This first part of the conversation about how to revise LBA policies and programs focused on if and how to express *preference* for certain types of organizations (CLTs) and/or certain types of development (permanently affordable housing) within the range of tools, initiatives and development types described above.

Drilling down, this discussion initially focused on the provision of *subsidy*: how and when would it be appropriate for the LBA to provide subsidy to certain types of organizations and/or development. Subsidy could come in the form of the LBA selling property below cost, providing tax extinguishment or abatement outside of the context of the depository program, or providing beneficial loan terms to identified borrowers. Currently, the LBA does back into subsidy provision within certain transactions, but it is determined on a case-by-case basis, and is not linked to a set of transparently determined and communicated criteria.

Subsidy Criteria

In an effort to make the process as transparent as possible and encourage the LBA to express preference for certain types of development and development partners in alignment with its mission and strategic agenda, the group developed high-level criteria to generally rank subsidy opportunities as *high, medium, and low* – high being the most favorable. The criteria included the following:

- **Financial feasibility:** Is there money available to cover the cost of the subsidy and make the LBA whole?

- **Political feasibility:** What kind of political impact would providing this subsidy have? What partnerships would be affected?
- **Degree of impact on developer:** Not all subsidies are created equal, and some will have more positive impact on a developer than another. Which is more impactful, subsidy on land cost, indirect subsidy through loan terms, etc.? AHAND and the ALTC will need to survey its members to assess which type of subsidy would have the strongest impact given current market conditions.

In addition, the group identified further issues to consider in specific situations:

1. **Land Banking Depository Agreement:** This is the contract nonprofits and/or governments enter into when they “bank” property with the Land Bank, and includes terms relating to length of time of deposit, cost of maintenance, potential grantee(s), the range of permissible uses upon transfer out of the bank, and other transactional details. *The group agreed that there are already hidden subsidies in the land banking program, including the abatement of taxes and reduced maintenance costs due to economies of scale, and did not recommend additional subsidies (i.e. reduced maintenance costs or longer banking terms for certain categories of organizations) until and unless the LBA identifies additional funding that would make the provision of these additional subsidies revenue neutral.*
2. **Property conveyance:** There are multiple paths through which the LBA currently acquires property on its own behalf outside of the land banking program, historically through Sheriff/Marshall Deeds and currently through the Neighborhood Stabilization Program (NSP) funds from the City of Atlanta. The LBA is now exploring new partnerships with private capital sources, banks and others to identify new paths for property acquisition. *Because the Land Bank does not seek to hold property indefinitely, any acquisition activity will need to be married to a clearly defined disposition strategy.*

The question at hand is *can the Land Bank convey land at below what it cost to acquire*, functionally subsidizing the cost of land for identified partners and projects? In addition to the criteria listed above, the group recommended the LBA look at following factors as they develop their disposition strategy and consider the issue of subsidy:

- **Class of recipient:** Can the LBA structure a layered disposition and subsidy strategy that treats particular categories of projects and development partners differently (non vs. for-profit, CLT vs. traditional nonprofit, non- and for-profit partnership, etc.)? Can they express preference and support through the selective provision of subsidy during property conveyance?

- **Source of funds:** Some sources may set limits on subsidy provision for property purchased by the LBA with those respective funds (NSP, different types of bond financing, potential TOD loan pool, etc.).
- **End-user income:** Should the LBA consider providing subsidy for property marketed to low- vs. moderate-income residents?
- **Type of development:** Should the LBA consider providing subsidy to projects based on tenure, housing vs. commercial vs. other public use, mixed-use, TOD project, etc.?
- **Length of affordability** – Should the LBA give subsidy to projects that contain a certain percentage of permanently affordable units?
- **Method of acquisition:** Clearly it will be revenue neutral for the LBA to consider providing property it acquired through donation “at cost.” However, the question remains as to whether the LBA Board will consider forgoing the possible revenue generation available through the sale of donated parcels, as well as whether they would consider providing *purchased* property at below cost under certain identified conditions (including the variables listed above).

To the extent that the LBA is successful in their current efforts to expand their property acquisition efforts (TOD pool, REO partnership with banks, donation program, etc.), *property conveyance will be a key arena to consider for the potential provision of subsidy.*

The LBA will need to determine how directive it wants to be relative to the *type of development* and the *type of development partner* it wants to encourage, and how to use subsidy in the property conveyance arena to express this preference. Given the number of variables at play, it may be difficult to come up with a single ranking; however, the LBA should seriously consider whether permanent affordability would be one identified trigger for subsidy consideration within the property conveyance arena.

3. ***Terms for potential LBA-managed loan pool:*** The LBA is currently working with a range of stakeholders to develop a framework for a loan pool to support land acquisition for TOD projects. This is a long-term process, and success is by no means guaranteed, but to the extent that the LBA has a role managing the fund, it should consider prioritizing CLTs and permanently affordable housing in the development of the pool’s investment policies. Potential investment policy questions could include but not be limited to eligible applicants, loan amounts, interest rates, loan terms, etc.

4. ***Tax extinguishment:*** The LBA has been granted the power to extinguish back taxes on select pieces of property – owners/developers can approach the Board with a request to extinguish back taxes in order to make a particular project financially feasible. Currently, the LBA will agree to extinguish back taxes on a case-by-case basis, without clear and consistent criteria to drive this decision-making.

The group recommended that the LBA develop policy to drive this decision-making based on criteria described under the *Conveyance* section (see above). For example, the LBA could decide that tax extinguishment would be granted if a certain percentage of units were permanently affordable or if the project could be considered as an economic catalyst in neighborhoods targeted by the LBA and its partners for investment and redevelopment.

The ALTC is currently engaged in a conversation that could impact the need for the LBA to provide subsidy to identified developers or types of development, particularly as it relates to CLT homes. At this time, the ALTC is evaluating multiple strategic options on which to base the differential *valuation* and *taxation* of CLT homes. The argument for this differential approach is two-fold. First, CLT homeowners only own the structure and lease the land, while the land itself is owned by the CLT. Second, there are restrictions on the price of future resales of CLT homes to ensure the continuity of low and moderate-income buyers; this limits the use of market comparables and distorts the valuation process for these properties.

The current options under consideration include but are not limited to a simple reduction in CLT taxable value; a clarification concerning the application of the existing homestead exemption for CLT homes; the extension of the LBA's tax exempt status via a CLT master ground-lease with ALTC stewardship responsibility; or a potential annual cap on the percentage of tax increases exclusively for CLT homes.

The extent to which the ALTC pursues any of these options and/or is successful in securing the necessary local and/or state support for them may influence their desire to pursue additional subsidy from the LBA.

Types of Development

To date, all of the stakeholders in this planning process have been primarily – and in some cases exclusively – involved in affordable housing development. With the exception of Studioplex, a mixed-use project developed by the Historic District Development Corporation in the 90's, the CDCs in Atlanta have historically produced housing, the majority of it in the single-family home-ownership category. Local CLTs in Pittsburgh and Reynoldstown have begun their work in the single-family realm, both with single-family detached and town-homes. In 2012, the ALTC implemented its first housing initiative through a partnership with the Atlanta BeltLine and Invest Atlanta focused on the sale of CLT condominiums in BeltLine neighborhoods. And across its many programs, the LBA has focused exclusively on affordable housing development, working with both single and multi-family properties.

However, there are a range of potential types of development that would be mission-aligned for the three groups, and given the collapse of the housing market, each of them has been considering moving into new areas. These new areas – commercial, urban gardens and parks – could provide opportunities for deepening the partnership between the LBA, CLTs and CDCs.

Commercial

Over the last few years, CDCs in both Vine City and West Atlanta have been considering commercial projects. Nationally, although CLTs tend to focus on affordable housing, there are a number of CLTs that have executed successful commercial development ventures. And for the LBA, formed to help its sponsoring local governments achieve their goals for building vibrant and sustainable communities, commercial development could play a catalytic role in helping the city and county stabilize a range of neighborhood types – distressed, deteriorating or transitional.

The LBA could play a range of roles in stimulating commercial development, should it decide to develop initiatives in this area. There are many vacant commercial parcels in

prime locations in Atlanta, many with serious tax liens. The two main strategies discussed included the following:

1. **Tax extinguishment for delinquent commercial properties:** For some commercial projects, the extinguishment of back taxes could be a key factor in achieving financial feasibility. What decision-making criteria would be mission-aligned and within the LBA's legal framework? If the commercial project was part of a larger city or county-sanctioned community revitalization effort? If the developer was a CDC, and the project reflected priorities set in a community planning process? If the developer was a CLT, and the project would lead to community ownership of a commercial asset? If the LBA was an equity stakeholder in the transaction? The LBA Board and staff will need to work through this range of issues as they consider moving into this new area.
2. **Tax abatement via a master-lease arrangement:** There was some discussion about the benefit that the LBA could provide in terms of on-going tax abatement if they remained as owners in a given deal and *leased the property via a master lease back to the developer*. Given the conservative nature of the credit market, the lack of experience lenders in Atlanta in the housing arena have with master leases, as well as the lack of experience lenders have with CLT homes, it seems unlikely that the master lease structure would be viable in a CLT single-family housing deal.

However, commercial lenders tend to have more tolerance for complex transactions, and have had experience with the master-lease scenario. The LBA could lease the structure to a CLT, who would then lease it to a commercial and/or mixed-use tenant. This option should be considered depending on the size of the tax benefit and the role this benefit would play in the financial feasibility of a catalytic commercial or mixed-use project. Whether the LBA wants to become involved in this type of real estate transaction as an *owner* (or if it can legally do so) is a question for its Board to grapple with.

Urban Gardens, Farms and Agriculture

In the last year, the LBA has been researching the feasibility and structure of an urban gardens initiative. Both SWANC and the Pittsburgh Community Improvement Association are also considering urban farming/garden programs. In addition, the City of Atlanta's Office of Sustainability created a long-range sustainability plan in 2009 called "The Power to Change." This document outlined a range of goals, including developing a childhood obesity and local food initiative, passing new ordinances facilitating the development of community gardens and farmers markets, and committing to building community garden and urban agriculture plots in all city parks.

The LBA could consider a master-lease scenario for the development of urban gardens, especially as an *interim use* for vacant property owned by the Land Bank for which there is currently not any other market. In other words, the LBA could partner with community groups, CDCs or CLTs seeking to develop an urban garden, and lease the property to its partner for an identified period of time. For neighborhood associations and community groups, this would lift the administrative burden of ownership, and for all the potential partners it would lift the financial burden of property taxes. The lease would need to address permitted uses, responsibility for maintenance, first right of refusal issues, and set a time-frame for re-evaluation and potential redevelopment for other critical community-serving projects. Given persistent levels of unemployment and economic distress, the current amount of owner-abandoned properties in Atlanta's most under-served neighborhoods, and the sluggish nature of the local real estate market, an urban farming/gardens initiative for the LBA would be extremely practical.

Parks

The LBA is currently working in partnership with the City of Atlanta and Invest Atlanta in an urban parks initiative. In this partnership, the LBA's role is to:

1. Assemble property: aggregate Sheriff/Marshall deeds, seek property through potential donation and/or REO programs via an arms-length market transaction, etc.
2. Quiet title
3. Tax abatement/banking when relevant

The Working Group agreed that this parks initiative is not particularly relevant to building the CLT/CDC partnerships except to the extent that a CDC or CLT is working with the city to support the development of a park as part of a larger community revitalization effort.

Organizational Integration

While much of the conversation during individual interviews and planning sessions with the Working Group revolved around how to develop and refine LBA policies that would strengthen its partnership with CLTs and CDCs, another line of discussion emerged as well. Both Dan Kildee, founder and Executive Director of the Center for Community Progress and Tony Pickett, Executive Director of the ALTC independently concluded that some level of CLT/LBA integration should be considered, whether as a *joint venture around specific functions or neighborhoods, positioning the ALTC as a subsidiary or affiliate of the LBA, or having the LBA “absorb” the ALTC as an internal program or initiative.* Both Kildee and Pickett were interested in how strengthening the organizational linkages between the ALTC and the LBA might increase each group’s capacity and impact.

This interest sprang from the last decades of land bank experience nationally, and from the experience of the ALTC over the first 2 years of its existence, and related to several assumptions that grounded the way the organization was developed:

- **The funding sources and policy tools critical to the success of the ALTC – and the CLT sector in Atlanta - are outside of ALTC’s control, and require sustained proactive efforts by supportive local partners to become fully supportive of permanently affordable housing:** One of the primary missions of the ALTC is to positively influence public and banking policy towards the support of permanently affordable shared-equity CLT housing. To this end, the founding ALTC Board was structured with an eye towards increasing this likelihood, with permanent members from the LBA, the City of Atlanta and Invest Atlanta (formerly the Atlanta Development Authority), as well as non-permanent positions for local banks. The assumption underlying this Board structure was that *having representation from the public and private institutions which ALTC seeks to influence would ease and speed necessary changes to lending policy, affordable housing program policy, and access to public funding streams.*

Clearly, policy change is a long-term game. However, with only one full-time staff member, ALTC doesn’t currently have the capacity to exert more than limited influence at any given time. In addition, potential conflict-of-interest issues have limited several ALTC Board members’ ability to actively advocate for CLT-supportive policies within their own agencies. Stronger partnership

with the LBA might increase the ALTC's ability to advocate for public policies more supportive of permanently affordable shared-equity housing.

- **Land acquisition and control are in the DNA of the community land trust movement.** Acquiring, developing, selling, leasing and stewarding land are at the center of the CLT movement. The mechanisms by which CLTs have traditionally achieved positive results are dependent on significant local public sector support and investment. Because the strategic acquisition, stewardship/banking and disposition of land are also at the center of the Land Bank movement, there is close alignment and the potential for pooling resources and capacity between the two organizations.
- **There is some duplication between ALTC and LBA operations and governance, particularly in the arena of crafting and managing a parcel-level data-base of potentially developable land in targeted neighborhoods.** Both the LBA and the ALTC are committed to supporting the neighborhood revitalization goals of the City of Atlanta, and have identified the need to build on and maintain the City's housing inventory as the basis for developing strategic acquisition initiatives. In addition, there is current overlap in Board membership between the two organizations; please see Appendix B for Board membership of the LBA, the ALTC and AHAND
- **Formal integration between the ALTC and the LBA would reduce fund-raising pressure on ALTC staff and Board, and increase the ALTC's capacity to pursue its mission to influence policy, support local CLT development, and act as a CLT in neighborhoods without organizational capacity.** If the ALTC was made a program of the LBA, the responsibility to raise funds for existing and potential future positions would be shifted to – or at least shared with – the LBA, allowing ALTC staff more time to pursue its mission.
- **The LBA's new strategic plan identifies partnering with CLTs and building their nonprofit partners' capacity as key goals.** Nationally, the majority of new CLT growth in the last several years has been as a program or initiative of existing organizations, whether CDCs, other NGOs, or part of a local government or authority. Given the fact that the majority of initial CLT activity in Atlanta is coming through existing CDCs and operational funding for nonprofits is currently highly constrained, it seems likely that this trend will continue to play out in Atlanta. Therefore, more integration with the ALTC could help the LBA achieve its goals in terms of developing the capacity of CDCs and CLT housing initiatives.

“Organizational integration” is a vague term that could cover a multitude of potential arrangements. Potential models discussed included but are not limited to the following:

1. ALTC as a program of the LBA: ALTC ceases to exist as a separate organization and becomes formally a part of the Land Bank Authority.
2. ALTC becomes a non-profit subsidiary or affiliate of the Land Bank Authority.
3. ALTC and the Land Bank enter into specific joint venture agreements based on particular CLT development activities and/or geographic targets.

The two organizations will need to address what each option might mean from an operational, financial, governance and political perspective, and how each might strengthen or weaken each organization’s ability to pursue its mission.

Challenges

While there are clearly arguments for closer organizational integration between the ALTC and the LBA, there are challenges and barriers as well. Community control is as much a key component of the CLT movement as land acquisition and stewardship, and formally aligning the ALTC with the LBA would likely erode whatever claim to community control the ALTC can make today. Local CLTs are created to enact the vision of the communities they serve, with CLT homeowners as Board members driving the planning process. There are real concerns when considering a move that would pull a CLT away from its community roots.

However, the ALTC presents a unique situation in this regard. The ALTC is structured as a local/regional *intermediary*, positioned between the organizations and public agencies that create the housing policies and provide funding for CLT development on the one hand, and the local, resident-controlled CLTs themselves on the other. The by-laws of the ALTC identify three levels of geographic targeting:

- First, the 45 neighborhoods surrounding the BeltLine;
- Second, the city of Atlanta as a whole; and
- Third, the ALTC can consider working on behalf of CLTs throughout the metro region.

In addition, the ALTC Board is tri-partite in structure: one-third public sector, one-third nonprofit and business, and one-third community. When founded, the community seats were taken up by representatives from neighborhoods in which there was interest in developing a CLT, with the assumption that representatives from new local CLTs would take their place as they developed.

Finally, the ALTC's *mission* is tri-partite as well: positively influencing the policy and lending environment in support of CLT housing, nurturing the development of local CLTs, and acting as a CLT in neighborhoods without the community capacity to develop one. As an example of how the ALTC's mission and activities cross neighborhood boundaries, the first housing program the ALTC has implemented is a city-wide, scattered-site, buyer-driven homeownership program in partnership with Invest Atlanta and the Atlanta BeltLine, Inc.

So, unlike the CLT programs being formed in Pittsburgh and Reynoldstown, and being considered in Grove Park and Southwest Atlanta, the ALTC's community connections are primarily accomplished via the neighborhood CLT partners it is nurturing. However, to the extent that they elect to consider the possibility of a more formalized organizational linkage with the LBA, it's clear that the ALTC Board will need to seriously grapple with the governance and community control issues implicit in the decision.

And from the LBA perspective, there may be potential issues as well. The new strategic plan does identify the importance of working with CLTs and building the capacity of CDC partners, but the LBA has further work to do to define clear measures of success in this arena:

- Should a successful partnership result in a larger inventory for the LBA in an effort to enable the use of structured financing that includes cross-collateralization of these assets?
- Should a successful partnership make the LBA's internal real estate transactions more efficient?
- Should a successful partnership be measured in terms of speed of property disposition and/or the amount tax dollars raised for the local jurisdiction by redevelopment?
- Should success be measured in terms of the collaboration's part in enabling the LBA to facilitate catalytic development?

While many of these measures are linked – and all of them are important – the LBA still needs to drill down and determine where they want to focus for the next 2-5 years, both on their own behalf and in terms of the partnerships discussed in this report. And once the LBA decides how it wants to prioritize its efforts and define success for itself, it will need to consider how this closer linkage with the ALTC would facilitate this success, be neutral to this success, or create barriers to this success.

An Example of LBA/CDC/CLT Partnering: The Pittsburgh Neighborhood

When the foreclosure crisis hit Atlanta in 2007, a study by Georgia Tech indicated that 10% of all foreclosures in the entire metro Atlanta region occurred in Atlanta's Neighborhood Planning Unit V, with the majority of those occurring in the Pittsburgh neighborhood. In response, Sustainable Neighborhood Development Strategies, Inc. (SDNSI), the Pittsburgh Community Improvement Association (PCIA), and the Annie E. Casey Foundation-Atlanta Civic Site came together in 2008 to craft a plan to arrest the downward spiral in the Pittsburgh neighborhood and return it to the vibrant and thriving neighborhood it once was.

PCIA partnered with SDNSI to take advantage of its development experience, and the Partnership for the Preservation of Pittsburgh (PPoP) was formed with PCIA as the lead organization. At the same time, PCIA began working on a community land trust

initiative, and the Pittsburgh CLT is the first of this generation of CLTs to take root in Atlanta. With the support of the ALTC, the Pittsburgh CLT has developed a business plan, governance structure and ground-lease template.

With a vacancy rate of 43% and a housing market on its knees in Pittsburgh, PPOP committed to redevelop vacant and abandoned housing with a community land trust managed lease-purchase program. Using NSP, HOME and Annie E. Casey dollars, PPOP, PCIA and SNDSI are acquiring a significant number of homes in targeted areas in the neighborhood. Recognizing that it would take time to finance the redevelopment of these homes, as well as the fact that current home prices in the neighborhood were lower than the public investment in these units, PPOP, SNDSI and PCIA began banking parcels with the LBA in 2009.

As of December 31, 2011, 95 vacant, strategically-located properties had been acquired by PPOP, SNDSI and PCIA, with 39 targeted for transfer to PCIA's CLT.

There are several key lessons learned from this first example of a working partnership between a CDC (PCIA), CLT (PCIA) and the LBA:

1. **Funder confidence was strengthened as a result of the collaboration between the LBA and PCIA and its CLT initiative:** Both philanthropic and public dollars were attracted to Pittsburgh at least partly because of the benefits of this collaboration. The lease-purchase project flowed from a community-driven planning process driven by the neighborhood's CDC. The LBA would help lower holding costs during the project's development. And the stewardship function of the CLT would help protect the financial stability of program participants as well as the quality of the housing over time. All three values described earlier in this report – *reducing barriers to development, cultivating community-driven planning and grass-roots support, and expertise in the control and management of land once developed* – are at play in the Pittsburgh initiative.

The Casey, HOME and NSP investment helped leverage additional dollars as well. In February 2012, Fifth Third Bank announced that it is awarding SNDSI a \$100,000 grant to support the launch of the Pittsburgh Revitalization Fund. This fund will enable PPOP to create an owner-financing program to facilitate the sale of homes in Pittsburgh, and will be supported by additional funds from

the City of Atlanta HOME Program, the Invest Atlanta Housing Fund, CHDO loans, and Affordable Housing Program grants.

2. **The early investment of Annie E. Casey Foundation dollars helped “fast forward” the development of the Pittsburgh CLT:** According to the National CLT Network, after establishing a CLT it usually takes 5 to 6 years on average to generate a portfolio of 20 units. Casey’s investment of up-front, high-risk money helped leverage the City’s NSP and HOME dollars which were all used to finance the acquisition of key vacant properties in Pittsburgh. As a result, the Pittsburgh CLT will have 39 properties in its portfolio after less than 2 years in operation.

3. **The ability of the LBA to bank properties also helped “fast forward” the development of the Pittsburgh CLT as well:** The ability of the LBA to bank the Pittsburgh properties while PCIA and its partners identified financing for redevelopment and waited for the neighborhood’s housing market to start stabilizing was critical to the feasibility of the lease-purchase program. Given the challenges still facing the housing market in Atlanta, the role of the LBA’s banking program will be key in future.

Conclusion and Next Steps

This exploration process has been a complex one. Each of the primary actors – the Land Bank and the CLT and CDC sectors – are in some sort of transition, either restructuring or engaging in a serious growth phase. There are significant environmental issues at play as well, including newly revised enabling legislation for LBAs, both public and private sector constraints on funding, the development of new targeting criteria for CED initiatives at the City of Atlanta, and the recent loss of the T-SPLOST vote resulting in significant implications for the future of TOD in the region.

Even given the complexity of the internal and external environments of the three major actors, there are a few general principles we would like to reiterate as each Board assesses if and how to adopt the recommendations in this document, including the following:

1. Scale: As discussed earlier in this report, the Land Bank, the ALTC and AHAND are all currently concerned with increasing the scale of their operations. Whether this means larger scale land acquisition efforts or larger scale housing production efforts, these organizations recognize that their success, sustainability – and even their survival – is dependent on this growth. Decision-makers should consider whether and how particular recommendations will help *get their sectors and organizations to scale* when discussing how to move forward on building these partnerships.

2. Capacity: Linked to the issue of scale, capacity is a challenge for the LBA, the ALTC and its local partners, and for Atlanta’s CDCs. Whether it means identifying new sources of revenue to allow the LBA to develop and staff new programs to take advantage of additional sources of land, or expanding the ALTC’s ability to influence public and bank policies in support of permanently affordable housing, or restructuring the operations of both individual CDCs and their sector as a whole to ensure that CDCs can help stabilize the city’s struggling neighborhoods - increasing the capacity of the three stakeholder groups will be critical to their success, sustainability and survival. Decision-makers should consider whether and how particular recommendations will help *increase the capacity of their sectors and organizations* when discussing how to move forward on building these partnerships.

3. Innovation: All three stakeholder groups are pursuing innovation in their respective fields. The Fulton County/City of Atlanta LBA is the oldest in the state, was a primary actor in getting SB284 passed, has a land-banking program that is considered a national model, and is pursuing innovative partnerships with banks and other private capital sources. The hybrid structure of the CLT sector in Atlanta, with the ALTC as a central server/intermediary supporting the development of local CLTs, had never been seen before, and is being used as a model in communities all over the country. And led by AHAND, CDCs in Atlanta are considering a radical restructuring of their sector that will transform the way community economic development is pursued in our region. Given the significant environmental challenges facing each group, innovation will be critical for their success, enabling them to take advantage of new niches and opportunities, pursue new sources of funding, and remain flexible as new changes and challenges emerge and evolve. Decision-makers should consider whether and how particular recommendations *will support innovation* when discussing how to move forward on building these partnerships.

4. Targeting: Big problems and shrinking resources require a targeted response. There isn’t enough money or organizational capacity to address the range of challenges faced by Atlanta’s neighborhoods today, and this requires hard conversation about setting priorities, and how to invest our financial, human and political capital in pursuit of these priorities. Which neighborhoods should we focus on? What type of property? Based on what criteria? What type of development should we pursue? Can we identify and live with the consequences of not pursuing certain types of neighborhoods, property and development? These are questions that the Land Bank, Atlanta’s CLTs/CDCs and their partners will need to deal with – hopefully collectively – as they move forward. Decision-makers should consider

whether and how particular recommendations *will support their sectors and organizations with targeting* when discussing how to move forward on building these partnerships.

Hopefully, this report has offered an outline of some of the benefits of growing the collaboration between the LBA, CDCs and CLTs; identified some key decision points and criteria to help drive this decision-making; and sketched out some important challenges to this effort, both internal to the groups involved and within the environments they work in.

These findings came out of a broad-based exploration process that incorporated the needs and goals of multiple stakeholder groups and represents a collective consensus of representatives from these groups. However, many of the recommendations are linked to specific organizations with their own governance and decision-making process. The individual boards of the LBA, the ALTC and the local CLTs it serves, AHAND and the CDCs *it* serves, will need to grapple with these recommendations and decide if and how and when to incorporate them. This document provides a potential framework for change, but it will be up to the individual organizations to decide about the type and rate of change they can engage in.

There is still much work to be done to move forward with this effort, including extensive Board education, further research and technical assistance, and the development of formal partnership structures. This level of change will take intention, time and enthusiastic champions. We offer some potential next steps for the LBA, ALTC and AHAND to consider:

1. **The Boards of each organization could use this document to initiate an internal discussion about the benefits of strengthening this collaboration:** Discussions could include but not be limited to the revision of internal LBA policies and programs and the relative merits of the range of organizational integration options outlined.

2. **The organizations could seek technical assistance to flesh-out particular issues identified in this report:** Issues could include but not be limited to the following:
 - a. **Bonds:** LBA and Invest Atlanta/Fulton County Development Authority will need to clarify a range of issues including but not limited to roles, partnership structure, range of potential bond types, limits on use in acquisition, subsidy and disposition, limits on development types, etc.
 - b. **Judicial tax foreclosure:** Judicial tax foreclosure, CDCs and CLTs
 - c. **Master leases and the LBA:** Legal options for the LBA as a long-term owner, lease terms, time-frame, interim uses, development types, etc.
 - d. **Models of organizational integration between LBA/ALTC:** Pros/cons on range of models, legal options, governance challenges, etc.
3. **In addition to continuing their work in Pittsburgh, the organizations could identify a new neighborhood-based initiative where, at minimum, the LBA and a CLT would partner on the development of some type of affordable housing:** For example, the organizations could consider a project in the SWANC neighborhoods to use as an opportunity to pilot, evaluate and refine some of the new forms of partnership suggested in this report.
4. **The organizations could set specific quantitative goals for themselves as a way of measuring the impact of enhanced partnership:** Whether place-based (Pittsburgh or Southwest Atlanta), or time-based (“over the first two years of enhanced partnership”), the organizations can set goals for themselves in enhanced partnership in terms of # of units acquired, banked, developed and/or inhabited.
5. **The organizations could develop specific MOUs to drive their partnerships:** Some type of formal, written MOU describing each organization’s role and responsibilities relative to individual deals, larger neighborhood-based revitalization initiatives or a more formal organizational linkage between relevant organizations should be developed.

This nation’s cities face daunting challenges in the years ahead. Shrinking property values are leading to shrinking public budgets just when neighborhoods ravaged by foreclosure, vacancy and unscrupulous developer/investors need more support than ever from government. Land Bank Authorities, community development corporations and community land trusts are all critical to the public/private partnerships that will be

necessary to pull our urban centers back from the brink. And Atlanta is in a unique position nationally as the only city with viable organizations in all three sectors. We hope that this document – and our experience on the ground moving forward - can provide a framework for growing strong, strategic partnerships between Land Bank Authorities, CDCs and CLTs in Atlanta and beyond.

Appendix A: Methodology

This project had five main components, including the following:

1. **Individual interviews:** The consultant performed 10 individual interviews, including local stakeholders and national expert. Interviews were held with the following individuals:
 - Chris Norman, E.D. of the Fulton County/City of Atlanta Land Bank Authority
 - Andy Schneggenburger, E.D. of the Association of Housing and Neighborhood-based Developers (AHAND)
 - Tony Pickett, E.D. of the Atlanta Land Trust Collaborative
 - Natallie Keiser, former Chief of Staff for Resources for Residents and Communities (RRC)
 - LaShawn Hoffman, E.D. of the Pittsburgh Community Improvement Association (PCIA)
 - Janis Ware, E.D. of SUMMECH Community Development Corporation
 - Sean Dunn, Damespointe Consulting
 - Frank Alexander, Emory Law School
 - Dan Kildee, founder and E.D. of the Center for Community Progress
 - Roger Lewis, former E.D. of the National Community Land Trust Network

2. **Document review:** The consultant reviewed a set of pertinent documents, including:
 - The Land Bank Authority’s 2011 Strategic Plan
 - Frank Alexander’s “Land Banks and Land Banking” (2011)
 - Dan Kilgee’s “Land Banks as a Redevelopment Tool” (2010)
 - Senate Bill 284 from the 2012 GA Legislative Session (proposed revisions to the 1991 LBA enabling statute).

3. **Framework Analysis:** The consultant synthesized the information received through the individual interviews and document review to create a conceptual framework and key set of questions to drive the initial planning session.

4. **Planning session(s):** The consultant convened an initial planning session with an expanded working group, including staff and Board members from the LBA (Chris Norman and Sam Bacote), staff from AHAND (Andy Schneggenberger) and staff from the ALTC (Tony Pickett). This initial session drove the development of the draft report, and a second planning session was convened to address final issues and respond to reviewer comments.

5. **Develop draft document:** The consultant developed a draft document based on the discussion and decisions arising from the initial planning session.

6. **Draft review:** The initial draft was reviewed by members of the expanded working group, as well by Roger Lewis, former E.D. of the National CLT Network.
7. **Final draft:** The final draft was completed with input from local and national reviewers, and the input of the expanded work group in the final planning session.

Appendix B: Board Membership of the LBA, the ALTC and AHAND

(Individuals with multiple affiliations are starred)

LBA

- **Sam Bacote - Chair:** Independent consultant
- **Paul Vraniar - Vice-Chair:** Attorney - Holland and Knight LLP
- **Melanie Cook – Secretary:** Independent consultant
- ***Derrick Duckworth – Treasurer:** The BeltLine Team, Morris and Raper Real Estate Consultants

ALTC

- **Valarie Wilson – President:** Atlanta BeltLine Partnership
- **Terri Lee – Vice President:** City of Atlanta Department of Planning and Community Development
- **Jill Arrington – Secretary:** Resources for Residents and Communities (formerly Reynoldstown CDC)
- **April Anderson – Treasurer:** SunTrust Robinson Humphrey
- ***Derrick Duckworth:** Adair Park Neighborhood
- **Rev. Darrell Elligan:** Concerned Black Clergy
- **Ernestine Garey:** Invest Atlanta (Atlanta Development Authority)
- **Sue Henderson:** Habitat for Humanity International
- ***LaShawn Hoffman:** Pittsburgh Community Improvement Association
- ***Chris Norman:** Fulton County/City of Atlanta Land Bank Authority

AHAND

- ***LaShawn Hoffman – President:** Pittsburgh Community Improvement Association
- **Pete Hayley – Vice President:** University Community Development Corporation
- **Janis Ware – Treasurer:** SUMMECH Community Development Corporation
- **Sule Carpenter – Secretary:** Mercy Housing Southeast
- **Kate Grace – Emory University/Office of University Community Partnerships**
- **Enayat Oliver – NeighborWorks America**
- **Odetta MacLeish-White – Enterprise Community Partners**