



## [The Bright Side Episode 5: Land Banks Renewing Michigan](#)

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Center for Community Progress  
Ingham County Land Bank  
Genesee County Land Bank, Berrien County Land Bank  
Kalamazoo County Land Bank, Grand Traverse County Land Bank

**Dan Kildee** Hello, and welcome to The Bright Side, the show that focuses on the people, places and stories about the real Michigan. Today's episode is focused on land banks in Michigan. If Michigan cities and towns are going to be the vibrant places that they need to be to be welcoming to new residents and to be the driver of the next economy, we need to find ways to repurpose our vacant, abandoned, tax foreclosed properties.

I'm today's host, Dan Kildee, and I'm the president of the Center for Community Progress. Community Progress is a national nonprofit organization whose mission is to help cities and towns across the country to develop policies and new capacity to repurpose their vacant, abandoned, tax foreclosed properties. Community Progress has worked with nearly all forty of Michigan's land banks to develop new systems, new approaches in land bank programs to help deal with this problem.

Land banks across Michigan have affected residents in those communities in lots of different ways. Let's go to the streets of Michigan and find out how land banks are working in their communities.

---What is a Land Bank?---

**John Langs** The idea behind a land bank is to become a holding tank for these abandoned properties.

**Julie Clark** So what was an abandoned rail corridor can now be a corridor for economic development.

**Megan Buwalda** They also are taking homes in the area that are foreclosed upon and they're refurbishing them and actually doing a really nice job.

**Construction Worker** They just cleaning up the community and trying to better it, and that's good. Good for everybody. And they're good for me, keep me working!

**Tiffany Lemieux-McKissic** We've all seen the abandoned homes in our neighborhoods. These vacant properties often create safety issues and affect our own property values. Land banks can take these abandoned homes and buildings and turn them into something great for our community.

In 2002, the first land bank in Michigan was created in Genesee County. In 2004, Michigan passed legislation called the Land Bank Fast Track Authority Act, allowing counties and the city of Detroit to create land bank authorities. Today there are forty land banks operating in Michigan.

Each land bank operates differently based on the needs and values of their local communities. They usually acquire property through the tax foreclosure process. Here are some of the things that land banks can do with properties they have.

**Demolition:** Land banks make neighborhoods safer by destroying abandoned buildings. The cleared land can be used by next door neighbors for gardens or space for children to play.

**Deconstruction:** This is the same as demolition, except the abandoned building is taken apart piece by piece and recycled. This is really important because currently one third of our cities are ending up in landfills.

**Housing:** Land banks can rehabilitate old homes or build new ones to provide quality affordable housing in the community.

**Commercial Development:** A land bank can sell property to developers or business owners, generating new economic activity.

Community Improvement: Land banks can use land they have to build new roads, develop recreational space, and manage environmental cleanup.

Michigan's land banks are a powerful solution to foreclosed and abandoned property. Land banks have empowered communities to turn growing problems into solutions that benefit everyone and improve our neighborhoods.

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**Dan Kildee** Our next stop is right here in Flint Michigan, where the Genesee County Land Bank has partnered with Mott Community College to deconstruct a house owned by the land bank.

---Deconstruction---

**Tom Friesen** This is a workforce development project sponsored by Mott College, and what we're doing here is we're teaching a segment on deconstruction.

**Wade Garvins** Instead of demolition where they have a bulldozer and all that come in and just demolish a house, we're tearing it down by hand piece by piece.

**John Langs** Putting one third of the mass of our greatest cities in a hole in the ground makes no sense. To keep doing things the way we've done them in the past is not a good excuse anymore. We've got to try to figure a better way forward.

**Tom Friesen** Virtually 80-90% of a house can be recycled.

The land bank donated the house to us and gave us the opportunity to have this as a training exercise.

**Douglas Weiland** Genesee County was the first land bank in Michigan under legislation that was passed nearly part of this past decade, and we've become kind of a model for other land banks both in Michigan and around the country.

Land banks are created as a way of dealing with tax foreclosed properties. The law changed around 2000 to allow counties to be the foreclosing governmental unit.

The deconstruction project that we're working on today with Mott Community College is a class that's being run by the Detroit Architectural Warehouse.

**Student** It's a good experience.

**Student** The best experience as far as on-job training that I ever had.

**Wade Garvins** It's a pretty good program.

**Tom Friesen** Because it's jobs. The quota from regular demolition to deconstruction is 7 to 1 on the employment factor. We could have unemployed workers hired, brought in and trained on deconstruction, and they could be taking down all the thousands of houses that are left, blighted, abandoned and destroying the neighborhoods.

**Wade Garvins** With deconstruction, you can recycle more items. It's an extra source of income for cities like ours in Flint. You know, we're economically distressed and depressed. This is another way to generate income by refurbishing the useable materials. It's doable, plus, it helps beautify the city. Getting rid of blighted properties such as these reduces it from being hazards and crime scenes for drugs and all kind of other things that go on, and keep our kids safe.

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Genesee County Land Bank  
thelandbank.org

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**Dan Kildee** We're here in the Carriage Town Antique Center, a small business that was actually a land bank project. Small business is really important to the vitality of American cities and cities here in Michigan for sure. So let's head to Lansing, where the Ingham County Land Bank Authority has used its tools to support the development of a small business incubator.

---Commercial Development---

**Ryan N. Henry** I came across the building from Eric Schertzing with the Ingham County Land Bank. He had known that we were looking for a building that represented really what we do, which is urban revitalization, brownfield redevelopment, and we wanted to combine our offices with a shared office group called NEO.

We told Eric about it, and Eric and I were in Mason looking at a building. We had been in the building for a while, and he said, "Well what do you think about this building for you?"

And I said, "Eh, well, I like it. I like it a lot." I said, "But we want to be in Lansing."

And he said, "Well I think I've got a building for you."

The building was built in 1913. It was a bakery originally. It was the Goss Family Bakery, and then it was Lansing Lithography, so it was a print shop. And it was a print shop for like 60 years.

But there were elements of the building that we knew that we could keep that would just be really neat. We kept the block. The block is very odd shaped. It... they don't

make it anymore. One, when you come, when you walk in there's a – on the main level – there's a ton of hardwood floors. Those are original. Those are 1913 hardwood floors.

**Eric Schertzing** This was a tax foreclosure from several years ago that as County Treasurer I foreclosed on. You know, identified it as not something to take to the auction. Just whoever happened to show up on auction day wasn't likely to be the rebirth of this forlorn property, so we moved it over into the Land Bank Authority.

**Tom Stewart** Showed it to Kincaid Henry, and then Kincaid Henry showed it to us.

The name is Center for New Enterprise Opportunity, or NEO Center for short. We were looking for a space to create an incubator. Basically, instead of taking out a large space for somebody who's never started a business, taking a second mortgage maybe out on your house, leveraging a bunch of your assets, we're trying to reduce the risk for people to start businesses in the first place. So we give them smaller space, access to resources people need to start their businesses like an accountant, like a lawyer. Hopefully like pre-seed capital and access to capital to start their business so that way it's easier for people to kind of take that risk.

Basically to get people – to steal from a colleague of mine – to get people to fail fast if they're going to fail at all. So that way they haven't spent a bunch of money, they haven't spent too many resources. They can come back and try again.

...Which is an added perk, if the slide's not enough for you. [There is a slide from the 2<sup>nd</sup> floor to the 1<sup>st</sup>.]

These here are some of our private offices. LinkedIn has a satellite office here. This is a shared kitchen, which is pretty fantastic. Everything short of a stove top. This is a shared conference room here. Nice and big.

**Anne Craft** We have more area, which we desperately needed. I have a private office, which I desperately needed. There's lots of meeting space. It looks very professional, yet it's really, really fun.

**Ton Stewart** We hope this is more than just a building for this community. We want our tenants to be engaged in helping develop and revitalize the surrounding area. It's an NSP2 neighborhood. So we hope there's a lot of opportunities to create a live-work-play environment for our tenants and for the residents that are here currently.

**Ryan N. Henry** The fact the land bank is picking up these properties and is in relationships with people like ourselves that are interested in doing urban core work is critical. What I really appreciate about the land bank is the strategic stop in saying, "We're not just going to take this property and sell it again to a speculator or to – just for cheap to somebody who doesn't care about the area." So what's really

neat about the land bank is they stop and say, "Let's be really smart about what we're doing with this property. And let's put it in the hands of people that really care."

**Eric Schertzing** The land bank is just thrilled to be part of making things like this happen in Lansing, working with the private sector, working with business incubators to improve life for everybody in Mid-Michigan.

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Ingham County Land Bank  
inghamlandbank.org  
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**Dan Kildee** Next we'll go to the city of Benton Harbor, where the Berrien County Land Bank is working to restore and transform the city of Benton Harbor.

---Demolition---

**Bret Witkowski** When you lose half your population over a forty or fifty year period, there's a lot of empty structures that need to be dealt with, and they have not been dealt with under the old foreclosure process. And it left a lot of abandoned properties within the city's hands, and they didn't have the money to tear them down.

The beauty of the foreclosure process, the beauty of the NSP money is that it's a revolving door of money coming in that's going back out not to make profit for local units because that has never been our goal here, but to do it in the right way, and that is removing blight.

**Felicia Branch** I love the neighborhood. It's quiet, it's real quiet. But lately there's been a lot of abandoned houses. There's still a lot of empty houses over here in this area, and I was most concerned about this one over here because... especially with the kids. I'm a day care provider so. And I was mostly concerned about the abandoned houses on this street with the broken glass and everything. So I was concerned about the kids playing in this area. There's a lot of kids in this area.

**Bret Witkowski** Any time you can take an empty lot that has been next to a person's homestead for a long time and make it part of their homestead and they're willing to pay the taxes and they're current on their current taxes, I mean, it's a win-win for everybody. And that's... I think the main thing that I can take from what we're doing as a land bank is we want people to stay in their neighborhoods because they want to. Not because they have to.

**Bessie Burton** So when they started doing that, when the land bank started doing that, I was so glad when they came out to demolish that place. It was just a blessing. I said, "Lord I thank you." But I really want to do, I want to get it and put a fence

around it. Because we have a tendency of people to walk across your property and throw bottles and everything. And we want to try to keep it real nice. The back part of it, my husband, he loves to garden. He loves to garden. So this would give him a nice garden back there.

**Pastor Lee Taylor** The property that we got from the land bank was property that has been needed for parking because, like, when we have fellowships and stuff, yeah our parking lot gets filled and you got parking on both sides of the street and it can cause accidents and stuff, especially in the evening time.

The land bank has really helped beautify Benton Harbor again because we... You know, if you ride through a city, any city, whether it's Benton Harbor or St. Joe, I don't care where it is, you see houses that are empty. You see them. They're eyesores. They become eyesores because nobody's doing no work on them. You see windows, broken glass and stuff and everything.

When that's gone, that helps beautify the city. That's bringing the city back so when people that don't know nothing about Benton Harbor, they come through and see, "Oh, what, you know, Benton Harbor's not that bad. It don't look that bad. Maybe I might want to stay here." You know? And some people will. Everybody won't, but some people will.

**Sarah Hess** Water Street Glassworks is a public studio and school for the glass and metal arts. We are a nonprofit organization here in the Benton Harbor arts district. We are sort of the foundation of this arts district.

I've only been here in the district for about two years, and in that short amount of period of time, I've seen huge leaps and bounds here. There's more and more people coming into the district.

Of course, we've got Harbor Shores, which is literally in our back yard. And then the Whirlpool new building is being built just down the street. So we're kind of in the crossroads of both of those. Next summer we have the Senior PGA coming here, which literally is in our back yard.

So we're looking forward to being able to share our story of what the real Benton Harbor is to all of those people who have maybe only heard what's on the national news and never really been here, so.

**Pastor Lee Taylor** There's part of Benton Harbor coming back. Because Benton Harbor is coming back and people do care about Benton Harbor, and they care about how it looks. And we want Benton Harbor to be all that it can be.

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**Dan Kildee** We're standing here in the lobby of the Durant-Dort building, the place where General Motors was founded and incorporated, a really important part of Michigan's history.

In our next segment, we'll be going to Kalamazoo, where the Kalamazoo County Land Bank Authority is using Michigan's land bank tools for lots of purposes, including new construction and some really interesting greening efforts.

---Housing & Green Projects---

**Michelle Morin** I've lived in Kalamazoo about four years. When we first bought the house, we had basically no back yard. I called the land bank to see if the lot behind us was available, and it was. So we did a split with the other neighbor. We have a side lot now.

By me having the side lot, I think it's helped me stay in Kalamazoo because now I have a bigger back yard for my kids to play in and enjoy. And it just brings happiness to us.

**Andrew Wilkerson** The lot that I acquired from the land bank, that lot had been there for quite some time. But through the years, the lot had become dilapidated and the property was really bad, you know. So in working with the land bank, I was informed perhaps something could be done about that, and in that process I was also informed by being a neighbor of that particular property that I would have a chance to acquire that property.

So I acquired that lot, expanded my garden. We added a fence for more privacy there, you know. Also, we plant flowers, things like that. So it really made an improvement o my property and also to the area.

**Tomme Maile** We just finished building this. Or, it's nearly done. And it was done entirely with volunteer labor. It was funded by the land bank, and it's going to be a...

**Dale Abbott** ...community garden resource shed. So it'll house tools and equipment for other community gardeners to share because not everybody needs a wheelbarrow every day of the week and we can all share tools and equipment.

**Kelly Clarke** We're at the Marketplace Development, and we have beautiful homes that are five star energy efficient built by some of the highest quality builders in town. We've had a lot of interest and a lot of buyers and a lot of purchase offers, so we're happy about how this has progressed.

**Megan Buwalda** Since moving in to the Marketplace, I've been so impressed with the neighbors that are moving in as well. With a project like this, you never really

know who your neighbors are going to be, but the neighbors have just been great. We've really formed a sense of community right off the bat.

I would not have lived in the Edison Neighborhood if it was not for this.

**Kenneth Franklin** Instead of trying to save five, ten thousand dollars to get a decent down-payment, they have a set rate and if you qualify, you can get into a home without having to wait four or five extra years to save that money. And then during this economy, you have a choice to live now or save for your future. This gave you the chance to actually do both.

**Tammy Taylor** The land bank has been there the whole entire way. They ask our opinions, our advice on things, because we're the experts of the neighborhood and they're the experts on land banks. So houses that are to be demolished or rehabbed, we work together on which ones of those should have that happen.

**Mary Balkema** We have some scattered site rehabs. We have a lot of demo projects. We are taking down the Kalamazoo Creamery on the corner of Portage and Lake Street. We're involved in the demolition of the Blakeslee Hospital and a redevelopment project there. We are doing new builds on North Rose Street and on West Willard Street.

We try to connect it all to make community building really, really effective. And I think that we've done a good job at it.

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Kalamazoo county Land Bank  
kalamazoolandbank.org  
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**Dan Kildee** Land banks can add value to communities through more than just their housing efforts. So next we go to Traverse City, where the Grand Traverse County Land Bank Authority utilizes their tools to complete a planned pedestrian and bike trail connecting east and west sides of Boardman Lake.

---Community Improvement---

**Julie Clark** We are standing on what soon will be part of the Boardman Lake trail system. Back behind me, you can see Boardman Lake Trail and then all on the other side up that way is developed trail. And what we're standing on is, well, if I were to step over, land bank property now that will be developed into part of the Boardman Lake corridor.

**Jean Derenzy** It is an exciting project. The land bank authority worked with the city of Traverse City in acquiring MDOT rail right of way to connect the west side to the

east side of Boardman Lake on a non-motorized walking/biking trail and also a new corridor that comes into Traverse City.

**Russ Soyring** Well we're right on the north end of Boardman Lake. It's part of the Boardman River that runs through the community and empties into Grand Traverse Bay. We're developing a trail system that goes around the entire lake. It will be a five mile loop around the lake. But we also see it as an opportunity for economic development for new home sites, new businesses that can locate and overlook this beautiful resource that we have.

**Megan Olds** Since the trail's been built, I probably spend every weekend down here on the trail. I have two little girls. My oldest daughter is six. My youngest daughter is two. We love to come down here. We ride our bikes to the library. We come down and we watch the sailboats from the Traverse City Sailing Club out here on the lake, and we just have a great time meeting people. Meeting our neighbors along the trail.

**Pete Strom** We have a wonderful trail on the east side of the Boardman River, but there was not one on the west side. And what we've had to do is put the land together and do those kinds of things.

**Jean Derenzy** This is the first MDOT road right of way that we acquired, and then this is the second MDOT that we will acquire. And this is private acquisitions that we will be acquiring and actually we already have from private donors.

---The land acquired by the Land Bank will be used to finish the five mile trail and build a new road. The road alone is expected to generate more than \$25 million in private investment.---

**Bryan Crough** In the case of this Boardman Lake Avenue and the pedestrian trail, it actually made it all happen. Without the land bank I'm not sure we would've been able to do it.

**Bill Rokos** It's just a great place to live. And it's because of what's happened. It's all the recreational activities that have taken place. The TART trails that are being developed. All the bike trails, the skiing opportunities, the lakes.

**Megan Olds** I feel really hopeful about Michigan. I feel optimistic, but I also feel like we have our work cut out for us, and we need all the tools we can get to create a great place that attracts people and businesses to Michigan, and I think land banks are one tool to make that happen.

**Dan Kildee** So we're here at the Berridge, which is a land bank project done by Genesee County. It's the place where the Center for Community Progress has its main offices and above it are 17 really interesting apartments, another example of what land banks can do.

So next we're going to talk to Eric Schertzing, who is the Ingham County Treasurer and the founder and chairman of the Ingham County Land Bank Authority to find out what's happening with his land bank in Ingham County.

---The 411---

**Tiffany Lemieux-McKissic** Hi, and welcome to the 411. I'm Tiffany Lemieux-McKissic, and we're here today with Eric Schertzing, the Ingham County Treasurer.

How are you doing Eric?

**Eric Schertzing** I'm wonderful Tiffany, thank you.

**Tiffany** Good, thanks for being on the show!

**Eric** My pleasure.

**Tiffany** So, can you tell us a little bit about what exactly a land bank is?

**Eric** Well, I refer to it as an economic development enterprise, a strategic one that fundamentally deals with tax foreclosed properties in the community. We came to that – what we do – based on a lot of community input in 2005 when we were getting established.

**Tiffany** And so, what types of things would a person notice in their community that a land bank has had a part in?

**Eric** Well, they see a lot of land bank signs in the neighborhoods because we're doing a lot of renovation. We have a couple dozen renovation projects going on right now. There's about ten houses under construction. And then we're also in the middle of a demolition phase, taking down about 70 houses in the next three to four months. So all of those are things they see happening because of the Ingham County Land Bank.

**Tiffany** How does a land bank acquire properties?

**Eric** The fundamental way, the reason land banks really exist throughout Michigan, is to take the tax foreclosed properties and more strategically market or redevelop them. Now we have also bought a lot of mortgage foreclosures, several hundred of those in the last three or four years, but most of the properties are from my role as country treasurer for tax foreclosure.

**Tiffany** Why is it so critical that states have this tool to use?

**Eric** You know, the way I tell the story is I'm a farm boy and when I was ten years old and younger, I used to go to auctions on the weekend with my dad. And that's a great place to buy rusty wrenches, old farm all tractors, one bottom plows and stuff. It's not a typical way to dispose of real property. And without a land bank or some strategic enterprise to deal with tax foreclosures, you're just auctioning stuff off. And bad stuff happens all too often when you auction a home off.

**Tiffany** Can you tell us a little bit about what the Ingham County Land Bank is doing for commercial revitalization in Lansing?

**Eric** Oh, absolutely. In addition to housing we do a lot of commercial. We've renovated a former superintendent's house at the school for the blind in north Lansing, which a growing business bought and has filled up nicely. Then we've also worked with a local contractor, Kincaid Henry, they've bought and redeveloped a property at 934 Clark Street, which houses the first private sector business incubator in Mid-Michigan.

So in addition to housing we do a lot of innovative commercial redevelopment and even get into discussions about like a bike share program to try to link downtown up between East Lansing and Lansing along Michigan Avenue. So all things economic development.

**Tiffany** So if someone wants to find out more information about Ingham County Land Bank, where can they go?

**Eric** [inghamlandbank.org](http://inghamlandbank.org) or they can call the office at 517-267-5221.

**Tiffany** And if someone wants to find out more about land banks in Michigan, where can they go?

**Eric** Well, if you go to [michigan.gov](http://michigan.gov) and under the search term put in land bank that'll take you to the page that lists out all of the forty-some land banks in the state of Michigan.

**Tiffany** Great. So thanks so much for joining us Eric.

**Eric** Thank you, I appreciate it.

**Tiffany** [to audience] And thank you for joining us. This is the 411 and I'm Tiffany Lemieux-McKissic.

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**Dan Kildee** We're standing here in the lobby of the Durant Hotel, one of the Genesee County Land Bank's signature projects and part of the land banks' effort to revitalize this part of Flint and put the community back on the right track, just like lots of other land banks. There are forty land banks in Michigan all working with local elected officials and community partners to put their vacant properties back to work and revitalize their own communities.

So if you'd like to know more about land banks in Michigan, you can go to [communityprogress.net](http://communityprogress.net) or you can visit the Michigan Department of Treasury's webpage and look at their land bank website.

I'm Dan Kildee, the host today for Bright Side. If you'd like to submit ideas for this show, you can go to [brightsidetv.com](http://brightsidetv.com).

---Outtakes---

**Tiffany Lemieux-McKissic** We're going to do this next.

**Dan Kildee** Alright! [claps hands together like a film clapboard]

**Eric Schertzing** [reloading a Nerf gun at the NEO Center] 'Course they didn't make things like this when I was a child.

**Maggie Kelley** Just had sticks?

**Eric** We had machine guns left over from WWII with the board filled in, but.

**Tiffany Lemieux-McKissic** [to the deconstruction students] Hey, will you guys like pound some stuff? Will you guys like pound on things or something?

**Dan Kildee** We're standing here in front of a land bank... blah blah. [Tiffany and Olivia laugh] It's not coming. We're... house. House!

**Tiffany Lemieux McKissic** And so. Um. [laughs] Sorry. I'm so tired.

**Eric Schertzing** [laughing] I'm holding up my end, here, what's going on?

**Tiffany** I'm so tired!

**Maggie Kelley** [holds the camera while going down the NEO Center spiral slide]

**Olivia Courant** [laughing] You did that with the camera?!

---Credits---

**Host**

Dan Kildee, Center for Community Progress

**Producer**

Tiffany Lemieux-McKissic, CEDAM

**Managing Editor**

Olivia Courant

**Production Interns**

Maggie Kelley

Shaemus Kermiet

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Tyler Vander Maas – The Bright Side Theme

Kevin MacLeod – “Presenterator” (incompetech.com)

stefsax – “Awel”

delmo – “acoustic”

Pitx – “Trawnicing”

BOCrew – “Blue Saturday”

Fireproof Babies – “Lilly....so far away”

hjcrbass – “Bossa Nova Loop”

**What is a Land Bank?**

Drawing

Olivia Courant

Voice

Tiffany Lemieux-McKissic

Camera

Maggie Kelley

**Deconstruction**

Editing

Maggie Kelley

Filming

Olivia Courant

Tiffany Lemieux-McKissic

Photos

Project Green House

**Commercial Development**

Editing

Maggie Kelley

Filming

Maggie Kelley

Olivia Courant

**Demolition**

Editing

Shaemus Kermiet

Filming

Olivia Courant

Tiffany Lemieux-McKissic

**Housing, Green Projects**

Editing

Olivia Courant

Filming

Tiffany Lemieux-McKissic

Olivia Courant

**Community Improvement**

Editing

Olivia Courant

Filming

Olivia Courant

Tiffany Lemieux-McKissic

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